



Department  
of Insurance

# ANNUAL REPORT

## Ohio Department of Insurance

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# 2022



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

**Ohio**

**Department  
of Insurance**

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

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# Director's Message

## Protecting Ohio Insurance Consumers and Fostering Insurance Innovation

Insurance impacts the lives of so many Ohioans just as our work does at the Ohio Department of Insurance.

As a consumer protection agency, we monitor the operations and financial stability of the state's insurance industry. Ohio's insurance market is one of the most competitive and largest in the world. In addition to our regulatory work, we review insurance rates and products, educate consumers, and provide complaint-resolution services. We also prioritize job creation, working with industry leaders to bring new products to market, and fostering and supporting innovative insurance approaches.

Aside from our significant and crucial daily oversight duties, some highlights stood out.

Ohio's no surprise billing law became effective in January 2022. The department implemented the operational parts of the law and produced educational and compliance-assistance information for consumers, the insurance industry, and health care providers.

We strengthened our engagement with consumers, mental health advocates, health care professionals, employers, and other stakeholders providing educational information and services around helping Ohioans navigate their mental health insurance benefits to access care.

Another focus was supporting Ohio's upward trajectory as a hub of new insurance ideas and

# Director's Message

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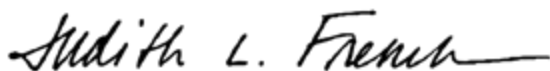
innovative growth through the department's Emerging Products and Innovation Initiative. An attractive business environment is bringing companies to Ohio and driving economic growth and technological advancement, including in the state's insurance industry.

On the national front, Ohio's rich insurance tradition was center stage as the host of a National Association of Insurance Commissioners (NAIC) national meeting. The NAIC provides expertise, data, and analysis for state insurance regulators to effectively regulate the insurance industry and protect consumers.

In addition, the department took on leadership roles within the NAIC, most notably in the areas of race and insurance, innovation and technology, and life insurance and annuities.

I am proud of the hard work and expertise the department's staff show each and every day. As we move forward, we will continue to support new concepts in the state's competitive and increasingly dynamic insurance marketplace. But we will always prioritize what is best for Ohio's insurance consumers.

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 1,712 insurance companies – nearly 280 of them domiciled in Ohio – that write more than \$121 billion in premiums. The department also monitors the conduct of 307,999 insurance agents and 21,307 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 also reviews and approves more than 6,300 company filings per year for life, accident, health, managed care, and property and casualty insurance policy forms and rates.

The governor appoints the director of the department, which employs 231 full-time permanent staff.

# Department Leadership

**Judith L. French**, Director

**Carrie Haughawout**, Deputy Director

**Matt Peters**, Chief of Staff

**Chris Brock**, Deputy Chief of Staff

**Tynesia Dorsey**, Chief Administrative Officer

**Amanda Baird**, Assistant Director, Legal

**Lorraine Barron**, Senior Policy Advisor

**Meredith Craig**, Assistant Director, Government Affairs

**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 agents and agencies, third-party administrators, title agents and agencies, 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, and budgeting as well as consulting on personnel, benefits, labor, and timekeeping and payroll.

# 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, individual counseling, educational seminars, webinars, community engagement, educational materials, and social media. OSHIIP resolves complex casework, enrollment, and coordination of benefit issues for Ohio's aged and disabled population. 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 Ohio Department of Insurance director 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

### Helped Ohians Understand and Access Mental Health Insurance Benefits

The Ohio Department of Insurance continued its prioritization of helping Ohioans understand and navigate their mental health and substance use disorder insurance benefits to access medical treatment. The department did this through direct engagement with consumers, informational material for different audiences, and stakeholder interaction, among other strategies.

The department enhanced its Mental Health and Substance Use Disorder Toolkit content, including the creation of new material geared to employers and employees. The content provides insights and information that employers can utilize to promote mental health wellness success, reduce the stigma associated with mental health challenges, and explain mental health and substance use disorder insurance benefits to empower employees to access treatment.

The department worked in close collaboration with businesses across the state, RecoveryOhio, which is Governor DeWine's initiative focused on effective prevention, treatment, and recovery outcomes for Ohioans, and the Ohio Department of Mental Health and Addiction Services, on the toolkit content.

In addition, the department strengthened its stakeholder partnerships in the mental wellness space. These partnerships comprise government entities, mental health advocates, behavioral health providers, health insurers, employers, legislators, and the organizations that support these groups. The interactions involved meetings, specialized webinars, and the department providing educational materials for use.

The department's services include answering questions about insurance and treatment access, and addressing consumer insurance complaints, such as if someone feels wrongly denied of coverage or they received reduced insurance benefits for care.

The department closely monitored insurance company compliance with mental health parity laws, and observed certain data to determine potential further investigation into company practices.

# Department Accomplishments

## Protected Consumers Under New Surprise Billing Law

Ohio's surprise billing law, which Governor DeWine signed into law in 2021, became effective in January 2022.

The law protects patients from receiving and paying surprise medical bills above the patient's in-network rate from health care providers for emergency care or, in certain circumstances, unanticipated out-of-network care, such as at an in-network health care facility from an out-of-network provider and including lab/pathology services. Cost sharing amounts, which include coinsurance, copayments, and deductibles, are limited to the patient's lower in-network amounts.

The department collaborated with stakeholders to create rules that made the law operational and is responsible for administering and enforcing many of the law's provisions. The department also addresses complaints from consumers who receive surprise medical bills.

The department conducted a statewide consumer education campaign informing consumers of their rights under the new law, encouraged them to contact the department with questions and complaints, and created educational information. This included an online surprise medical billing toolkit to help consumers, and also, health care providers, health insurers, and other stakeholders understand the law and its requirements, and to access the department's surprise billing services.

The department established a payment reconciliation process, through an online portal accessible on the department's website, for health care providers and health insurers to work through billing discrepancies instead of surprise billing the patient.

A federal surprise medical billing law, called the No Surprises Act, went into effect on Jan. 1. The federal law and Ohio's law work together to protect consumers in surprise billing situations.

The department has the authority to investigate complaints from consumers due to suspected non-compliance situations.

# Department Accomplishments

## **Further Established Ohio as a Leader in Insurance Innovation**

The Ohio Department of Insurance, with its Emerging Products and Innovation Initiative, put significant emphasis on further establishing Ohio as an insurance leader by helping cultivate an environment that brings new insurance-related ideas and associated technologies to market. This focus is in line with the state's InnovateOhio program, which fosters an environment where existing companies can create new opportunities to grow, and startups can experiment and thrive.

Department staff engaged with InsureTech representatives of start-ups, early growth, and legacy businesses and insurance companies in Ohio and those who want to come to the state, providing regulatory insights, and discussing insurance concepts and approaches.

Department staff serve as points of contact to answer questions, provide regulatory navigation help, and review laws, rules, and regulations. Staff listen to the interests and needs of companies and startups to figure appropriate approaches while ensuring the strongest of consumer protections remain in place.

The Emerging Products and Innovation Initiative for Ohio has 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.

## **Hosted National Insurance Meeting, Appointed to Leadership Roles**

The Ohio Department of Insurance hosted the National Association of Insurance Commissioners (NAIC) Summer National Meeting in Columbus. The event was another milestone in Ohio's rich insurance history and a special moment for the department.

Insurance regulators, insurance company representatives, consumer advocate groups, and media convened in a hybrid format to discuss and analyze the many insurance issues and topics that have state and national impacts.

The Ohio Department of Insurance, as a leader in insurance industry regulation and consumer



# Department Accomplishments

protection, is a proud and engaged member of the NAIC, which celebrated its 150th anniversary during the fiscal year. The NAIC is the U.S. standard-setting and regulatory support organization created and governed by insurance regulators from the 50 states, the District of Columbia, and five U.S. territories. The NAIC provides expertise, data, and analysis for state insurance regulators to effectively regulate the insurance industry and protect consumers.

Also during the fiscal year, the NAIC selected Ohio Department of Insurance staff for NAIC committee and task force leadership roles in 2022.

Director French was named chair of the Life Insurance and Annuities Committee and as a member of the new Innovation, Cybersecurity, and Technology Committee. The new committee provides a forum for state insurance regulators to discuss cybersecurity, innovation, data security, and privacy protections. In addition, members focus on emerging technology issues and their impacts on the insurance regulatory framework, the use of innovation technologies by the industry, and appropriate government oversight.

In total, department staff were chosen to represent Ohio on 21 committees and task forces to address such issues as consumer protection, industry innovation and regulation, sensitive information security, product pricing, fraud and misconduct, insurance company financial monitoring, and more.

# Department Accomplishments

## Provide Excellent Customer Service

### Office of Consumer Affairs Saved or Recovered \$9.5 Million for Insurance Consumers

The Ohio Department of Insurance's Office of Consumer Affairs saved or recovered \$9,559,464 million for Ohioans, received 15,603 inquiries, and handled 5,845 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 toll-free hotline, website, social media, community outreach, and counseling.

### Medicare Education Program Generated \$25.7 Million in Savings for Ohioans

The Ohio Department of Insurance's Ohio Senior Health Insurance Information Program (OSHIIP) saved more than \$25.6 million for Ohioans on Medicare, provided one-on-one counseling to 148,504 consumers, and welcomed 356,754 attendees to public education events. OSHIIP also helped 30,541 consumers on its toll-free hotline. Medicare Advantage benefit denials and enrollment issues were the top complaint issues handled. OSHIIP assisted Medicare patients, their families, and caregivers navigate the public health emergency, financial savings programs, and provided enrollment assistance. OSHIIP provides free and objective information about Medicare and all related services, benefits, and programs through its speakers' bureau, toll-free hotlines, community outreach, and counseling

### OSHIIP Celebrated 30 Years Helping Ohioans on Medicare

The Ohio Department of Insurance's Ohio Senior Health Insurance Information Program (OSHIIP) celebrated its 30th-anniversary in May. Launched in 1992, today, OSHIIP, the state's official Medicare education and coverage evaluation program, annually assists thousands saving Ohioans on Medicare millions of dollars. OSHIIP arrived at this point through years of hard work and commitment from its smart and passionate employees, certified volunteers, and community organization partners both past and present. Together, they have grown the OSHIIP footprint into more Ohio communities, established OSHIIP as a trusted health insurance resource for those disabled under age 65 and older Ohioans, many with low and fixed incomes.

# Department Accomplishments

## Health Insurance Decision Appeals Process Recovered \$34.1 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 2020 Annual Health Claims External Review Report. In 2020, 536 cases, involving more than \$8.6 million in health care benefits and services, were submitted for review by an Independent Review Organization (IRO) to determine the appropriateness of a health plan's adverse benefit determination. The health plan's determination was reversed by the IRO in 38 percent of these cases, saving Ohio health insurance consumers more than \$2.45 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 2020, the department completed a contractual review of 164 cases, involving over \$1,571,200 in health care benefits and services. Forty-one of the 164 cases reviewed by the department resulted in the reversal of previously denied benefits, recovering almost \$329,395 in additional benefits for Ohio consumers.

Since the 1999 enactment of Ohio's external review law, 9,140 cases have been reviewed by the department and/or IROs, recovering more than \$34.1 million in previously denied health care benefits and services for Ohio consumers.

# Department Accomplishments

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## Ohio Adopted Annuity Transactions Regulation to Protect Consumers

Ohio was one of the first states to adopt an enhanced annuity transactions model regulation, which was crafted in partnership between the Ohio Department of Insurance and the National Association of Insurance Commissioners.

The consumer protection regulation clarifies that all recommendations by insurance agents and insurance companies must be in the best interest of the consumer and that agents and companies may not place their financial interest before the consumer's interest. Agents and companies are required to act with reasonable diligence, care, and skill in making recommendations to consumers.

Also incorporated is a "best interest" standard mandating agents and companies satisfy requirements outlined in a care obligation, disclosure obligation, conflict-of-interest obligation, and documentation obligation.

As part of the regulation enhancement, agents are required to complete specific training requirements prior to engaging in the sale, solicitation, or negotiation of annuity products in Ohio. The department created a questions and answers page on its website to provide training clarity for agents.

# Department Accomplishments

## Foster Economic Development

### Insurers Entered Ohio Market, \$724 Million in Premium and Franchise Taxes Certified

The Ohio Department of Insurance completed reviews of nine Ohio-based and 20 out-of-state insurance company applications for admission to the Ohio market, 25 requests for additional lines of business, 17 requests for surplus lines of authority, three applications for accredited reinsurer status, four applications for reciprocal jurisdiction reinsurer status and three applications for certified reinsurer status. Reviews on more than 35 insurance company tax amendments were completed. A total of \$724.2 million in premium and franchise taxes were certified.

### Ohio's Captive Market Wrote \$19 Billion in Premiums

Ohio-licensed captive insurance companies wrote \$19.3 billion in premiums generating \$846,532 in premium-based fees, and \$3,000 in combined licensing and renewal fees. Six captive insurance companies are currently licensed with the Ohio Department of Insurance. Captive insurance is a form of self-insurance and a risk management tool for businesses.

### Engaged in Insuring Ohio Futures Initiative

The Ohio Department of Insurance maintained its involvement in the Insuring Ohio Futures Initiative and related topics. 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 in Ohio involve false and inflated homeowner and automobile claims as well as allegations of arson, staged auto accidents, car thefts, and burglaries, intentional damage to property, slip and fall claims, and fraudulent billings by medical providers.

Allegations commonly received and investigated by the Enforcement Unit include premium theft, unauthorized surrenders made against consumer insurance 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 Fraud and Enforcement Division received more than 7,433 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 1,116 administrative and criminal investigations, identified 132 potential law violations, and took administrative and/or criminal action against 162 individuals.

### ODI Employee Led International Fraud Bureau Panel at Global Summit

The Ohio Department of Insurance's Assistant Director of Fraud and Enforcement led an International Fraud Bureau Panel comprised of fraud bureau leaders from the United States, United Kingdom, and Sweden during the third annual Global Insurance Fraud Summit in November. The diverse group of panelists discussed various ways to organize, fund, and operate a fraud bureau. The annual summit promotes the development of a comprehensive vision and plan to tackle the global epidemic of insurance fraud.

# Department Accomplishments

## Top Fraud and Enforcement Cases

### Agent's License Revoked for Stealing Insurance Funds from Ohio Funeral Directors

The Ohio Department of Insurance revoked the license of Columbus insurance agent Rhonda Chandler in November 2021 after confirming Chandler stole hundreds of thousands of dollars in insurance premiums and trust funds from Ohio funeral directors.

Chandler, a licensed agent since 1988, operated Senior Marketing Consultants (SMC) / Gold Cross Funeral Plans. She assisted funeral directors in placing pre-need funeral funds in an insurance or trust product, and administered the Gold Cross Trust (GCT).

After learning a lawsuit had been filed against Chandler, SMC, and GCT for failing to issue trust payments, the department opened an investigation into Chandler's insurance-related activities. Evidence supported Chandler deposited pre-need insurance premiums and trust funds into her insurance agency account and used the funds to pay agency-related expenses and incoming trust claims.

### Cuyahoga County Agent Prosecuted for Advance Commission Scheme

Former insurance agent Matthew Cosic, of Parma, Ohio, pleaded guilty in November 2021 to insurance fraud, grand theft, and identity fraud charges after an Ohio Department of Insurance investigation showed Cosic unlawfully used client information to submit bogus life insurance applications to The Independent Order of Foresters. As the result of the fraudulent applications submitted, Cosic defrauded the insurance company of \$10,897.83 in commission payments. In December, Cosic was placed on two years of community control, and ordered to pay \$5,986.39 in restitution and a \$1,000 fine. Prior to his conviction Cosic surrendered his Ohio insurance license for cause.

### Agent Loses License After Submitting Bogus Insurance Card to a Municipal Court

Insurance agent Lovie Hogan, of Berea, Ohio, surrendered her Ohio license in January 2022 after the Ohio Department of Insurance learned that Hogan was convicted of obstructing justice in November 2021. According to an investigation conducted by the Parma Police Department, Hogan submitted a forged proof of insurance card to the Parma Municipal Court after she was unable to provide insurance information at the scene of an automobile accident.

# Department Accomplishments

## **Husband and Wife Agent Insurance Licenses Revoked for Impersonating Clients**

The Ohio Department of Insurance revoked the insurance licenses of Solon, Ohio agents John and Pamela Dipre in January 2022 after confirming the couple, on numerous occasions, had called insurance companies and impersonated consumers to obtain information about their life insurance and annuity contracts.

## **Cuyahoga County Resident Pleaded Guilty to Fraudulent Vehicle Theft Claim**

Cuyahoga County resident Kiana Roberts pleaded guilty in January to one count of attempted insurance fraud for filing a fraudulent vehicle theft claim with Progressive Insurance. Roberts had reported her car stolen from her driveway with her cell phone inside. An Ohio Department of Insurance investigation confirmed Roberts had given her vehicle to an acquaintance to fix prior to the date that she claimed the vehicle stolen. Cell phone records confirmed Roberts called 911 to report the theft from the same phone she claimed stolen. Roberts received a 180-day suspended jail sentence and was ordered to pay a fine and restitution to Progressive Insurance.

## **Fairfield County Woman Attempts to Defraud Insurance Company of \$37,000**

Katrina Young, of Lithopolis, Ohio, was convicted in February of insurance fraud after an Ohio Department of Insurance confirmed Young provided American Strategic Insurance with \$37,648.97 in fraudulent receipts as part of a burglary claim. Young was placed on probation for five years and ordered to pay court costs and all costs associated with her prosecution.

## **Mahoning County Woman Prosecuted for Filing False Auto Accident Claim**

Mahoning County resident Marie Crues pleaded guilty in March to committing insurance fraud after evidence obtained by the Ohio Department of Insurance proved Crues filed a fraudulent automobile accident claim with Progressive Insurance. After Crues learned that her son was in an automobile accident in November 2019, Crues immediately contacted Progressive Insurance and took full coverage out on the vehicle. Crues then filed a claim in January 2020, trying to pass off the \$4,944 in damage her son caused as damage from an accident Crues allegedly had in January 2020. Crues was ordered to six months on community control and faces six months in jail if she fails to meet the conditions of her probation.



# Department Accomplishments

## **Columbus Man Submitted \$10,000 in Fraudulent Receipts as Part of Theft Claim**

Anthony Smith appeared before a Franklin County Common Pleas judge in March and pleaded guilty to a reduced charge of insurance fraud as part of a plea deal. The judge sentenced Smith to one day in jail (credit for time served) and ordered Smith to pay \$5,000 in restitution to Erie Insurance. Smith paid the \$5,000 at sentencing and the case was closed. Smith was previously indicted in October 2020 on two counts of insurance fraud after evidence presented by the Ohio Department of Insurance showed Smith submitted fraudulent receipts, totaling \$10,128 as part of a theft claim filed with Erie Insurance.

## **Cincinnati Woman Prosecuted for Fraudulent \$24,500 Slip and Fall Claim**

Asisa Burll, of Cincinnati, Ohio, appeared before a Hamilton County Common Pleas judge in March 2022 and pleaded guilty to one count of insurance fraud after video surveillance obtained by the Ohio Department of Insurance showed Burll staged a slip and fall accident at a McDonald's restaurant and attempted to defraud Zurich Insurance of \$24,500. Burll was sentenced in April 2022 and ordered to serve one year on probation.

# Department Accomplishments

## Foster Competitive Marketplace

### Report Indicated Ohio's Average Homeowners and Auto Insurance Premiums Among Lowest

The National Association of Insurance Commissioners issued a report indicating that Ohio insurance consumers pay among the lowest average homeowners and automobile insurance premiums in the country.

Ohioans paid an average of \$853 (seventh lowest) for homeowners insurance and \$802 (11th lowest) for auto insurance in 2019, which is the most recent date available. Those figures compare to the national averages of \$1,272 and \$1,070, respectively, saving hundreds of dollars annually on average for Ohio insurance consumers.

### 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 638 insurance company transactions, including nine applications for domestic certificates of authority, were analyzed and reviewed. Eight mergers and acquisitions were also reviewed. Financial examinations of 34 Ohio domestic insurers were completed, including five new company qualifying examinations. Risk Assessment also participated in three regional supervisory colleges, 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, 2021

NAIC	DOM	COMPANY NAME	OH PREM	DIRECT PREMIUMS WRITTEN		TOTAL	TOTAL	CAPITAL AND
			RANK	OHIO	TOTAL	ASSETS	LIABILITIES	SURPLUS
120	*	Southern Ohio Chamber Alliance Benefit Plan	1	\$ 407,987,868	\$ 407,987,868	\$ 56,209,496	\$ 47,376,329	\$ 8,833,167
122	*	Cosc Health And Wellness Trust	2	321,250,203	321,250,203	48,096,043	35,131,887	12,964,155
16619	*	Ohio Chamber Health Benefit Program	3	65,424,900	65,424,900	10,839,239	8,263,680	2,575,559
16325	*	Canton Regional Chamber Health Fund	4	33,927,231	33,927,231	7,782,358	3,794,022	3,988,336
125	*	Chamber Benefit Arrangement	5	29,232,539	29,232,539	10,591,773	9,944,185	647,588
102	*	Cleveland Automobile Dealers Assn Group Health Plan	6	21,902,094	21,902,094	14,558,438	11,856,436	2,702,002
109	*	Ohio Bankers Benefits Trust	7	20,106,998	20,106,998	19,541,936	1,587,008	17,954,928
117	*	Ohio Dental Association Wellness Trust	8	17,973,134	17,973,134	9,846,966	3,293,496	6,553,470
123	*	Ohio Farm Bureau Health Benefits Plan	9	13,538,971	13,538,971	6,338,118	5,629,691	708,427
116	*	Ohio State Medical Association Health Benefits Plan	10	12,124,238	12,124,238	12,093,681	10,579,006	1,514,675
118	*	Builders Exchange Benefit Plan	11	9,208,885	9,208,885	8,146,429	7,528,037	618,392
TOTAL				<u>\$ 952,677,061</u>	<u>\$ 952,677,061</u>			

\* DOMICILED IN OHIO

# Mutual Protective Associations - Property Summary Financial Information

## Year Ending December 31, 2021

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	\$ 14,538,365	\$ 14,538,365	\$ 9,835,309	\$ 5,708,456	\$ 4,126,853
10270	*	Sandy & Beaver Insurance Co.	2	8,830,156	8,830,156	28,692,864	6,618,662	22,074,201
10306	*	Wyandot Mutual Insurance Company	3	8,666,978	8,666,978	28,538,646	6,372,660	22,165,986
10399	*	Woodville Mutual	4	3,580,357	3,580,357	7,813,630	2,123,559	5,690,071
10396	*	Perry County Mutual Fire Insurance Company	5	3,242,049	3,242,049	5,244,530	1,382,765	3,861,765
10267	*	Patrons Buckeye Mutual Insurance Company	6	3,190,332	3,190,332	8,310,416	1,128,149	7,182,267
10307	*	German Farmers Mutual Insurance Company	7	2,496,365	2,496,365	8,223,818	1,975,483	6,248,335
10272	*	Springfield Township Mutual Insurance Association	8	1,973,561	1,973,561	4,504,347	698,381	3,805,967
10261	*	Washington County Farmers Mutual Insurance Association	9	1,908,603	1,908,603	2,567,157	1,075,380	1,491,777
10266	*	Paris & Washington Insurance Co.	10	1,820,909	1,820,909	5,468,843	879,361	4,589,482
10268	*	Pike Mutual Insurance Company	11	1,732,240	1,732,240	5,995,717	1,334,799	4,660,918
10311	*	German Mutual Insurance Company Of Delphos, Oh	12	1,090,107	1,090,107	2,612,757	806,366	1,806,391
10309	*	German Farmers Mutual Of Sardis Insurance Assn	13	704,534	704,534	1,434,278	305,633	1,128,645
10304	*	Farmers Mutual Insurance Company	14	680,140	680,140	2,024,605	50,683	1,973,922
10331	*	Eastern Ohio Mutual Fire & Tornado Insurance Company, The	15	649,852	649,852	1,097,208	458,126	639,082
10254	*	West And Knox Mutual Insurance Company	16	249,447	249,447	1,090,432	121,244	969,188
10279	*	Mennonite Mutual Aid Society	17	45,590	45,590	576,096	8,362	567,734
TOTAL				\$ 55,399,585	\$ 55,399,585			

\* DOMICILED IN OHIO

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10345	*	Community Insurance Company	1	\$ 7,364,548,146	** \$ 7,369,595,049	\$ 2,354,905,400	\$ 1,349,982,698	\$ 1,004,922,702
29076	*	Medical Mutual Of Ohio	2	2,526,010,399	** 2,526,346,938	2,646,432,113	740,123,150	1,906,308,963
25178		State Farm Mutual Automobile Insurance Company	3	1,150,599,451	40,624,420,247	214,493,498,015	71,313,914,654	143,179,583,361
25143		State Farm Fire And Casualty Company	4	908,430,006	22,314,153,335	51,361,626,620	28,241,176,481	23,120,450,138
10677	*	Cincinnati Insurance Company, The	5	682,585,590	4,516,728,629	17,694,513,211	10,447,760,241	7,246,752,970
32786	*	Progressive Specialty Insurance Company	6	617,499,360	1,931,216,050	1,946,900,315	1,384,314,581	562,585,734
16322	*	Progressive Direct Insurance Company	7	604,238,968	4,896,580,364	13,179,488,418	9,240,575,269	3,938,913,149
28207		Anthem Insurance Companies Inc	8	561,513,275	10,445,372,264	5,557,289,685	3,728,794,593	1,828,495,092
29688		Allstate Fire And Casualty Insurance Company	9	556,681,342	10,333,816,968	130,607,699	18,354,380	112,253,319
95828	*	Medical Health Insuring Corporation Of Ohio	10	543,623,377	** 543,623,377	243,904,097	144,184,588	99,719,509
26263		Erie Insurance Company	11	488,848,631	2,240,488,324	1,354,573,071	921,390,368	433,182,703
10322	*	Grange Indemnity Insurance Company	12	294,939,989	340,875,450	63,750,013	241,642	63,508,371
37834	*	Progressive Preferred Insurance Company	13	267,938,389	1,501,844,537	1,575,215,442	1,167,925,570	407,289,872
12484		Liberty Mutual Personal Insurance Company	14	221,378,932	3,134,399,739	15,832,199	304,292	15,527,907
14060	*	Grange Insurance Company	15	214,564,908	435,317,391	3,160,789,395	1,625,013,281	1,535,776,114
18988		Auto-Owners Insurance Company	16	206,238,043	4,767,127,113	21,447,634,649	6,623,933,830	14,823,700,432
37907		Allstate Vehicle And Property Insurance Company	17	202,508,521	4,508,482,254	129,171,968	77,315,827	51,856,141
14138		Geico Advantage Insurance Company	18	202,209,780	2,455,209,950	4,320,266,171	2,328,055,914	1,992,210,256
24112	*	Westfield Insurance Company	19	192,488,692	966,467,011	3,279,494,615	1,755,329,998	1,524,164,617
19992	*	American Select Insurance Company	20	183,382,029	550,442,888	322,751,268	160,513,444	162,237,824
20443		Continental Casualty Company	21	178,096,148	7,549,678,643	45,788,312,499	34,467,343,008	11,320,969,491
23787	*	Nationwide Mutual Insurance Company	22	177,014,353	2,885,396,444	40,853,273,820	25,419,685,310	15,433,588,510
39012		Safeco Insurance Company Of Illinois	23	172,931,901	2,255,638,073	178,658,858	11,669,268	166,989,590
19917		Liberty Insurance Underwriters Inc	24	169,009,153	3,560,336,101	177,724,936	60,463,203	117,261,733
14137		Geico Secure Insurance Company	25	156,028,425	1,746,408,122	2,126,283,840	1,091,854,225	1,034,429,616
20281		Federal Insurance Company	26	145,709,011	6,649,216,736	18,087,070,097	13,451,094,368	4,635,975,729
23760	*	Nationwide General Insurance Company	27	144,624,462	1,827,051,257	1,055,551,189	817,113,348	238,437,841
22667		Ace American Insurance Company	28	141,034,408	5,749,315,885	27,760,904,649	23,159,140,169	4,601,764,480
21482		Factory Mutual Insurance Company	29	139,781,027	4,451,500,649	25,986,924,400	8,128,629,322	17,858,295,078
24120	*	Westfield National Insurance Company	30	138,825,599	304,786,655	802,431,182	408,329,904	394,101,278
16535		Zurich American Insurance Company	31	137,167,701	7,349,510,410	31,020,129,090	23,133,733,598	7,886,395,492
25941		United Services Automobile Association	32	136,458,893	9,231,481,698	44,704,231,521	11,351,794,976	33,352,436,545
19445		National Union Fire Insurance Company Of Pittsburgh, Pa	33	133,142,743	5,447,906,564	21,891,877,482	16,235,567,882	5,656,309,600
26271		Erie Insurance Exchange	34	133,088,914	4,984,939,577	22,508,739,293	10,763,663,590	11,745,075,703
25674		Travelers Property Casualty Company Of America	35	124,378,002	5,825,237,295	960,644,312	503,056,904	457,587,409
14139		Geico Choice Insurance Company	36	124,245,853	1,254,556,315	1,941,475,474	1,014,105,108	927,370,366
13331	*	Motorists Commercial Mutual Insurance Company	37	115,130,256	436,979,717	824,242,757	560,969,888	263,272,870
19232		Allstate Insurance Company	38	114,594,890	5,379,019,878	58,767,062,103	40,336,042,434	18,431,019,669
13072	*	United Ohio Insurance Company	39	112,112,005	177,165,128	449,376,417	203,018,965	246,357,452
23779	*	Nationwide Mutual Fire Insurance Company	40	110,240,473	801,107,272	9,152,595,095	6,568,794,228	2,583,800,867
13927		Homesite Insurance Company Of The Midwest	41	110,102,355	963,620,494	565,469,454	454,017,220	111,452,234
26638		Home-Owners Insurance Company	42	107,903,999	960,857,080	2,942,515,644	1,369,886,324	1,572,629,320
39616	*	Vision Service Plan Insurance Company	43	107,680,510	1,388,740,783	484,289,290	187,765,405	296,523,885
10649	*	Summa Insurance Company Inc	44	106,669,420	** 106,669,420	57,076,755	20,016,464	37,060,291
19275		American Family Mutual Insurance Company, S.I.	45	104,397,879	3,898,219,103	27,274,038,099	17,896,098,333	9,377,939,766
10202	*	Ohio Mutual Insurance Company	46	102,031,446	104,831,904	417,242,266	79,667,472	337,574,794
18600		Usaa General Indemnity Company	47	101,413,726	5,041,302,399	7,357,493,750	4,356,706,299	3,000,787,451
25968		Usaa Casualty Insurance Company	48	100,642,348	7,851,049,993	13,984,986,047	7,179,429,303	6,805,556,744

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
17230		Allstate Property And Casualty Insurance Company	49	98,028,517	5,002,448,773	121,026,036	21,899,440	99,126,596
42579		Allied Property & Casualty Insurance Company	50	97,838,051	572,503,961	283,701,448	224,903,180	58,798,268
31194		Travelers Casualty And Surety Company Of America	51	97,431,450	2,698,808,986	5,000,059,915	2,881,598,277	2,118,461,638
11215		Safeco Insurance Company Of Indiana	52	96,378,120	903,647,797	16,615,126	25,148	16,589,978
11982	*	Grange Property & Casualty Insurance Company	53	95,522,955	171,362,825	48,716,429	542,861	48,173,568
32700	*	Owners Insurance Company	54	90,592,018	2,457,720,579	5,247,812,165	3,025,955,546	2,221,856,619
36889	*	Farmers Insurance Of Columbus Inc	55	88,496,461	88,496,461	295,766,187	186,935,199	108,830,988
14621	*	Motorists Mutual Insurance Company	56	88,156,398	118,936,852	2,082,881,418	1,274,942,872	807,938,566
10386		American Family Insurance Company	57	87,912,160	2,587,322,191	62,086,763	34,930,715	27,156,048
37877	*	Nationwide Property & Casualty Insurance Company	58	87,356,194	1,587,853,934	456,943,053	424,455,745	32,487,308
28665	*	Cincinnati Casualty Insurance Company, The	59	86,835,004	553,598,143	578,410,124	78,207,849	500,202,276
20230	*	Central Mutual Insurance Company	60	81,605,950	714,592,547	1,987,577,763	983,163,969	1,004,413,798
19070		Standard Fire Insurance Company, The	61	79,068,501	3,314,777,584	4,516,773,925	3,131,924,120	1,384,849,805
26131	*	Western Reserve Mutual Casualty Company	62	78,497,716	106,204,736	229,438,307	94,504,885	134,933,422
14184		Acuity, A Mutual Insurance Company	63	78,372,663	1,996,258,445	5,869,125,651	2,854,271,784	3,014,853,867
11150		Arch Insurance Company	64	77,216,651	3,125,185,226	7,087,516,097	5,464,410,835	1,623,105,261
18058		Philadelphia Indemnity Insurance Company	65	75,862,881	3,575,433,437	10,699,043,642	7,653,579,403	3,045,464,239
39039		Rural Community Insurance Company	66	73,613,443	2,505,246,405	2,650,487,335	2,439,666,502	210,820,833
25135	*	State Automobile Mutual Insurance Company	67	72,729,616	775,935,857	2,484,535,215	1,706,216,021	778,319,194
23035		Liberty Mutual Fire Insurance Company	68	72,348,117	3,234,697,575	8,446,976,564	6,285,861,231	2,161,115,333
36447		Lm General Insurance Company	69	71,705,244	3,218,563,433	47,946,413	32,398,526	15,547,887
20699		Ace Property And Casualty Insurance Company	70	71,005,851	3,498,938,793	14,202,349,703	11,053,799,048	3,148,550,655
19240		Allstate Indemnity Company	71	70,534,759	2,890,858,603	139,665,697	38,091,174	101,574,523
11185		Foremost Insurance Company	72	70,319,131	2,726,245,576	2,666,068,576	1,254,885,545	1,411,183,031
16691	*	Great American Insurance Company	73	68,944,081	3,051,150,853	11,137,717,640	8,040,015,461	3,097,702,179
28223		Nationwide Agribusiness Insurance Company	74	68,076,321	1,367,542,168	1,610,543,140	1,397,776,073	212,767,067
26123	*	Lightning Rod Mutual Insurance Company	75	67,924,084	89,546,244	365,817,960	147,292,644	218,525,316
25405	*	Safe Auto Insurance Company	76	67,146,022	324,488,821	152,854,590	107,377,152	45,477,438
41491		Geico Casualty Company	77	66,319,955	5,941,448,305	5,670,535,046	3,286,714,797	2,383,820,249
14176		Hastings Mutual Insurance Company	78	64,638,982	379,253,441	1,062,464,001	485,060,221	577,403,780
10111		American Bankers Insurance Company Of Florida	79	64,068,438	5,569,778,769	2,444,307,643	1,855,207,939	589,099,704
25240		Nau Country Insurance Company	80	62,675,177	2,673,149,507	1,364,718,754	1,082,224,089	282,494,665
25453	*	Nationwide Insurance Company Of America	81	62,042,479	1,619,266,557	997,929,429	788,685,277	209,244,152
37885		Xl Specialty Insurance Company	82	61,962,812	3,603,086,178	2,485,178,301	1,951,392,725	533,785,577
10872		American Strategic Insurance Corp	83	61,962,055	1,307,147,619	2,226,278,793	1,682,362,458	543,916,335
21113		United States Fire Insurance Company	84	61,726,974	1,462,435,962	5,403,295,228	3,549,946,293	1,853,348,935
16799	*	Wayne Mutual Insurance Company	85	58,488,553	58,488,553	120,988,144	52,209,635	68,778,509
29459		Twin City Fire Insurance Company	86	57,256,824	1,763,540,443	719,752,588	437,036,396	282,716,192
25011		Wesco Insurance Company	87	55,512,691	2,265,746,696	1,924,657,243	1,448,135,344	476,521,899
35300		Allianz Global Risks Us Insurance Company	88	54,135,932	1,808,856,695	9,788,869,224	7,873,020,195	1,915,849,029
16705	*	Dealers Assurance Company	89	53,772,923	281,232,017	292,708,716	186,593,722	106,114,994
24228		Pekin Insurance Company	90	52,555,505	386,508,147	325,503,417	176,936,301	148,567,116
21652		Farmers Insurance Exchange	91	51,885,806	5,716,069,830	21,740,696,280	16,908,421,686	4,832,274,595
26247		American Guarantee And Liability Insurance Company	92	51,860,968	1,301,292,189	300,652,411	119,476,015	181,176,397
19690		American Economy Insurance Company	93	51,484,453	1,110,214,468	20,051,131	769,784	19,281,347
28188		Travco Insurance Company	94	50,988,276	448,589,334	255,294,278	188,790,508	66,503,770
13986		Frankenmuth Mutual Insurance Company	95	50,899,630	769,397,752	1,799,662,509	994,121,112	805,541,397
26298		Farmers Property And Casualty Insurance Company	96	49,570,533	1,490,929,017	5,205,576,709	3,099,168,613	2,106,408,096

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
35289		Continental Insurance Company	97	49,200,959	1,375,539,435	1,988,493,153	176,396,562	1,812,096,591
19682		Hartford Fire Insurance Company	98	48,455,210	2,191,091,030	25,766,243,517	14,022,890,978	11,743,352,539
39217		Qbe Insurance Corporation	99	48,366,252	1,515,629,660	3,221,387,995	2,486,363,357	735,024,638
11371		Great West Casualty Company	100	47,876,167	1,260,656,840	2,586,585,929	1,754,036,148	832,549,786
11843		Medical Protective Company, The	101	47,857,726	691,718,779	5,698,158,409	1,974,717,597	3,723,440,812
41653		Milbank Insurance Company	102	47,433,787	300,130,389	673,643,795	483,358,545	190,285,250
24082		Ohio Security Insurance Company	103	45,928,580	2,648,828,495	24,259,247	8,787,133	15,472,114
15350		West Bend Mutual Insurance Company	104	45,718,644	1,640,150,466	3,830,408,654	2,233,385,171	1,597,023,483
29858		Mortgage Guaranty Insurance Corporation	105	44,325,970	1,118,379,521	6,577,128,505	5,360,033,467	1,217,095,038
25658		Travelers Indemnity Company, The	106	43,561,924	2,025,102,061	25,964,965,097	18,635,333,212	7,329,631,885
12548		American Agri-Business Insurance Company	107	43,475,139	2,571,826,432	2,710,553,527	2,571,889,876	138,663,651
22906		Permanent General Assurance Corporation Of Ohio	108	42,588,664	249,475,299	162,316,145	117,333,991	44,982,154
36161		Travelers Property Casualty Insurance Company	109	41,698,260	1,017,515,230	330,400,732	245,705,492	84,695,241
40436		Stratford Insurance Company	110	40,548,433	976,921,689	916,558,047	850,789,839	65,768,207
24147		Old Republic Insurance Company	111	40,245,167	2,253,416,025	3,647,710,874	2,221,321,611	1,426,389,263
21253		Garrison Property And Casualty Insurance Company	112	40,227,880	3,127,037,109	4,027,945,832	2,456,532,631	1,571,413,200
14044		Goodville Mutual Casualty Company	113	39,269,991	201,359,898	450,947,825	182,362,040	268,585,785
10271	*	Sonnenberg Mutual Insurance Company	114	38,631,868	50,528,332	33,166,239	12,262,830	20,903,409
24554		XI Insurance America Inc	115	37,985,070	1,216,356,790	1,046,912,379	812,735,635	234,176,744
13897		Farmers Mutual Hail Insurance Company Of Iowa	116	37,108,669	913,896,594	917,561,429	439,322,767	478,238,663
30210		Esurance Property And Casualty Insurance Company	117	36,800,665	1,347,391,181	47,210,168	39,913,647	7,296,521
23280	*	Cincinnati Indemnity Company, The	118	36,237,288	456,269,140	165,596,186	39,939,855	125,656,332
22292		Hanover Insurance Company, The	119	35,674,708	1,634,595,745	9,691,844,982	6,978,553,195	2,713,291,787
28401		American National Property And Casualty Company	120	35,503,990	961,278,991	1,792,326,728	971,129,684	821,197,044
34495		Doctors' Company, An Interinsurance Exchange	121	34,339,776	710,772,622	4,793,776,827	2,253,645,178	2,540,131,649
20346		Pacific Indemnity Company	122	33,807,196	628,198,017	13,705,577,882	10,002,909,483	3,702,668,399
12572		Selective Insurance Company Of America	123	33,750,663	905,484,933	3,160,635,071	2,322,335,604	838,299,467
42757		Agri General Insurance Company	124	33,360,166	485,536,327	192,392,256	561,579	191,830,677
10641		Endurance American Insurance Company	125	33,111,320	885,490,164	5,429,500,623	4,397,365,192	1,032,135,431
25615		Charter Oak Fire Insurance Company, The	126	32,984,707	1,573,883,537	1,081,057,829	830,940,945	250,116,884
11991	*	National Casualty Company	127	32,898,722	1,547,643,569	975,862,913	775,221,155	200,641,758
33600		Lm Insurance Corporation	128	32,859,634	1,209,444,909	127,067,598	9,338,346	117,729,252
34339		Farmers Group Property And Casualty Insurance Company	129	32,841,051	650,163,740	545,256,040	283,802,371	261,453,669
20176	*	Celina Mutual Insurance Company, The	130	32,624,010	99,890,057	106,274,327	55,521,540	50,752,788
21415		Employers Mutual Casualty Company	131	31,986,647	1,235,698,447	5,097,920,452	3,360,622,366	1,737,298,086
25623		Phoenix Insurance Company, The	132	31,753,506	1,310,761,417	4,742,654,076	3,029,231,102	1,713,422,974
24074		Ohio Casualty Insurance Company	133	31,274,691	1,199,320,412	8,463,930,361	5,962,692,184	2,501,238,177
42722	*	American Modern Property & Casualty Insurance Company	134	30,987,224	1,036,851,655	450,498,516	323,527,885	126,970,631
38318		Starr Indemnity & Liability Company	135	30,565,027	3,015,012,243	7,791,186,247	4,963,246,348	2,827,939,899
10243		National Continental Insurance Company	136	30,468,252	267,669,605	255,444,230	132,060,982	123,383,248
38458		Genworth Mortgage Insurance Corporation	137	30,465,715	983,801,285	5,360,638,789	4,014,482,355	1,346,156,434
10014		Affiliated Fm Insurance Company	138	30,032,887	1,151,478,474	4,425,006,306	1,602,452,420	2,822,553,886
34312		Producers Agriculture Insurance Company	139	29,313,404	727,487,320	479,763,107	414,614,814	65,148,293
40266		Arch Mortgage Insurance Company	140	28,920,761	904,876,821	2,140,567,829	1,997,049,172	143,518,657
14249		Founders Insurance Company	141	28,599,266	114,389,808	211,613,488	121,385,487	90,228,000
26344	*	Great American Assurance Company	142	28,503,080	841,159,630	24,938,431	6,383	24,932,048
33790		Radian Guaranty Inc	143	28,008,683	978,291,045	6,063,327,378	5,285,179,274	778,148,104
35882		Geico General Insurance Company	144	27,633,302	10,894,659,580	194,860,225	67,109	194,793,116

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
13634		Essent Guaranty Inc	145	27,188,423	870,855,616	3,374,858,531	2,330,992,212	1,043,866,319
37273		Axis Insurance Company	146	27,029,017	1,152,829,684	1,936,015,534	1,372,438,633	563,576,901
12130		New South Insurance Company	147	26,784,559	108,104,395	39,847,384	30,696,696	9,150,688
11630		Jefferson Insurance Company	148	26,536,290	915,777,217	720,478,381	351,280,820	369,197,561
10120		Everest National Insurance Company	149	26,166,223	1,242,072,883	1,220,571,433	1,019,742,776	200,828,657
39845		Westport Insurance Corporation	150	25,845,610	1,203,058,327	4,245,826,436	3,214,016,295	1,031,810,141
29599		Us Specialty Insurance Company	151	25,709,564	897,385,923	2,320,894,794	1,760,650,685	560,244,109
21180		Sentry Select Insurance Company	152	25,528,411	873,715,056	952,481,315	720,726,958	231,754,357
19976		Amica Mutual Insurance Company	153	25,266,738	2,225,999,447	5,831,969,037	2,573,458,473	3,258,510,564
10638		Proselect Insurance Company	154	25,039,534	269,704,553	84,107,486	46,052,109	38,055,374
20087		National Indemnity Company	155	24,926,514	230,623,595	383,106,529,331	143,636,296,016	239,470,233,315
32620	*	National Interstate Insurance Company	156	24,893,698	605,967,123	1,485,100,896	1,156,905,620	328,195,276
23043		Liberty Mutual Insurance Company	157	24,684,466	2,857,638,128	65,530,745,401	43,481,129,334	22,049,616,067
28932		Markel American Insurance Company	158	24,613,498	1,091,032,400	1,943,586,323	1,473,152,141	470,434,182
23612		Midwest Employers Casualty Company	159	23,996,702	275,699,535	160,795,981	39,290,657	121,505,324
19259		Selective Insurance Company Of South Carolina	160	23,768,195	761,410,916	833,245,795	632,678,244	200,567,550
19720		American Alternative Insurance Corporation	161	23,756,261	529,505,529	464,324,211	270,553,303	193,770,908
21105		North River Insurance Company, The	162	22,877,071	459,948,192	1,428,629,336	1,048,427,368	380,201,968
13137		Viking Insurance Company Of Wisconsin	163	22,829,225	378,347,400	565,169,798	357,654,493	207,515,305
11252		Encompass Home & Auto Insurance Company	164	22,699,764	324,596,813	10,128,574	1,776,079	8,352,495
27154		Atlantic Specialty Insurance Company	165	22,050,604	1,290,464,847	3,358,478,513	2,506,524,634	851,953,879
42307		Navigators Insurance Company	166	21,836,185	924,329,959	4,969,237,728	3,738,672,861	1,230,564,867
20184	*	National Mutual Insurance Company, The	167	21,742,112	49,887,627	110,699,443	60,595,771	50,103,673
25682		Travelers Indemnity Company Of Connecticut, The	168	21,664,941	1,499,439,690	1,235,361,232	902,214,241	333,146,991
12416		Protective Insurance Company	169	21,626,141	571,635,588	1,236,211,892	845,802,198	390,409,694
13935		Federated Mutual Insurance Company	170	21,344,442	1,486,798,703	8,253,590,262	3,812,335,449	4,441,254,813
11017	*	State Auto Insurance Company Of Ohio	171	21,184,438	21,184,438	24,006,193	5,182,442	18,823,752
13528		Brotherhood Mutual Insurance Company	172	21,109,569	643,997,995	1,000,360,927	675,933,455	324,427,475
39926		Selective Insurance Company Of The Southeast	173	21,108,988	707,698,597	665,599,265	505,293,417	160,305,848
12188		Trex Insurance Corporation	174	21,020,522	200,410,360	121,252,345	63,662,383	57,589,962
24740		Safeco Insurance Company Of America	175	20,282,471	3,357,429,828	6,711,007,553	4,561,262,832	2,149,744,721
16713	*	Buckeye State Mutual Insurance Company	176	20,183,805	38,197,321	57,649,393	31,706,625	25,942,768
13056		Rli Insurance Company	177	19,705,236	766,327,521	2,632,726,547	1,392,077,487	1,240,649,060
10723	*	Nationwide Assurance Company	178	19,568,127	140,371,645	111,663,538	74,782,617	36,880,921
37770		Csaa General Insurance Company	179	19,135,535	952,913,160	447,134,650	287,130,409	160,004,241
22055		Geico Indemnity Company	180	18,743,079	6,273,637,139	15,498,951,751	4,647,109,277	10,851,842,474
22586		Atlantic States Insurance Company	181	18,656,937	331,083,879	1,137,967,147	859,083,958	278,883,189
18767		Church Mutual Insurance Company, S.I.	182	18,482,834	954,375,439	2,120,745,617	1,549,993,917	570,751,700
17299	*	Mennonite Mutual Insurance Company	183	18,464,040	31,588,832	47,684,973	23,629,054	24,055,919
29742		Integon National Insurance Company	184	18,309,531	1,411,072,971	3,596,682,804	2,775,780,514	820,902,290
10945		Tokio Marine America Insurance Company	185	18,302,295	504,939,066	1,380,784,922	883,159,436	497,625,487
37915		Essentia Insurance Company	186	18,275,927	590,544,201	109,029,384	76,657,946	32,371,438
10054		Securian Casualty Company	187	18,067,416	357,690,813	525,432,712	355,074,355	170,358,357
10974	*	Root Insurance Company	188	17,970,404	724,389,928	484,055,633	392,598,514	91,457,118
42404		Liberty Insurance Corporation	189	17,889,882	1,734,800,696	214,199,057	13,288,969	200,910,088
20303		Great Northern Insurance Company	190	17,527,086	1,310,595,164	656,854,184	242,216,512	414,637,672
22314		Rsui Indemnity Company	191	17,498,861	729,690,043	4,736,417,937	2,885,111,199	1,851,306,738
20427		American Casualty Company Of Reading, Pa	192	17,455,823	716,606,725	106,604,522	146,078	106,458,444



# Fire and Casualty Companies Summary Financial Information Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
36455		Allstate Northbrook Indemnity Company	193	17,437,030	2,469,186,386	55,829,134	558,564	55,270,570
22837		Agcs Marine Insurance Company	194	17,191,940	497,071,088	357,876,661	194,951,222	162,925,439
11126		Sompo America Insurance Company	195	17,148,117	553,991,116	1,559,850,288	1,034,036,873	525,813,414
38911		Berkley National Insurance Company	196	17,040,727	559,383,471	208,180,629	143,657,820	64,522,809
22276		Berkshire Hathaway Specialty Insurance Company	197	16,858,150	1,570,029,176	7,199,459,696	2,789,783,855	4,409,675,842
25054		Hudson Insurance Company	198	16,826,134	1,827,976,512	1,843,930,529	1,287,903,742	556,026,787
42986		Standard Guaranty Insurance Company	199	16,665,097	347,759,165	320,879,193	183,575,111	137,304,082
12831		State National Insurance Company Inc	200	16,466,621	1,029,711,598	802,742,397	253,884,056	548,858,341
33391		Proassurance Indemnity Company Inc	201	16,244,042	147,083,461	972,023,476	688,736,296	283,287,180
10030		Westchester Fire Insurance Company	202	16,032,240	774,647,364	282,899,707	130,733,689	152,166,018
38067		Economy Preferred Insurance Company	203	15,912,387	206,855,035	104,193,835	81,645,785	22,548,050
21873		Fireman'S Fund Insurance Company	204	15,844,943	1,003,982,936	2,061,971,969	711,063,514	1,350,908,455
37648		Permanent General Assurance Corporation	205	15,831,628	552,664,434	603,220,979	479,153,341	124,067,638
42390		Amguard Insurance Company	206	15,142,851	1,587,972,514	1,910,328,450	1,598,358,584	311,969,866
15105		Safety National Casualty Corporation	207	15,142,376	1,020,419,233	11,153,330,971	7,890,044,555	3,263,286,416
25666		Travelers Indemnity Company Of America, The	208	14,971,635	1,158,530,090	717,844,265	533,893,063	183,951,202
25895		United States Liability Insurance Company	209	14,912,967	636,333,309	1,956,808,313	585,790,323	1,371,017,990
31534		Citizens Insurance Company Of America	210	14,563,204	802,537,890	2,014,088,473	1,285,418,134	728,670,339
10464		Canal Insurance Company	211	14,456,817	353,375,267	1,072,331,744	578,635,929	493,695,815
13188		Western Surety Company	212	14,218,808	414,622,573	2,096,769,908	569,206,602	1,527,563,306
41343		Hdi Global Insurance Company	213	14,085,753	521,424,657	808,430,601	581,698,472	226,732,129
20508		Valley Forge Insurance Company	214	14,075,592	557,390,677	59,046,978	98,399	58,948,579
32603		Berkley Insurance Company	215	14,065,416	1,320,681,198	23,800,747,507	16,983,212,986	6,817,534,521
24104	*	Ohio Farmers Insurance Company	216	13,985,244	29,072,572	3,749,086,727	715,932,968	3,033,153,759
11008		Auto Club Indemnity Company	217	13,947,082	172,287,375	36,408,486	30,385,945	6,022,541
19100		Amco Insurance Company	218	13,829,060	898,129,698	803,283,902	601,906,535	201,377,367
22322		Greenwich Insurance Company	219	13,675,448	890,612,538	2,091,589,398	1,496,118,888	595,470,510
14575		Millers Capital Insurance Company	220	13,622,082	89,986,108	202,091,733	103,458,602	98,633,131
11770	*	United Financial Casualty Company	221	13,573,089	3,027,289,452	7,310,930,703	5,733,081,209	1,577,849,494
40118	*	Trustgard Insurance Company	222	13,470,275	187,860,401	81,104,403	1,222,913	79,881,491
12502		Db Insurance Co., Ltd. (U.S. Branch)	223	13,441,411	245,241,187	423,895,564	296,352,636	127,542,929
13695		National Mortgage Insurance Corporation	224	13,418,647	557,050,057	2,274,419,210	1,380,571,109	893,848,101
37540		Beazley Insurance Company Inc	225	13,386,054	611,216,813	1,110,242,467	799,262,038	310,980,429
13021		United Fire & Casualty Company	226	12,910,302	547,321,436	1,993,756,993	1,239,346,205	754,410,788
22063		Government Employees Insurance Company	227	12,781,874	6,445,688,277	54,114,398,042	17,209,095,311	36,905,302,731
36781		Fmh Ag Risk Insurance Company	228	12,652,747	229,063,538	120,576,835	8,389,723	112,187,112
19941	*	American Commerce Insurance Company	229	12,597,359	164,246,465	334,149,933	222,881,490	111,268,442
13692		Donegal Mutual Insurance Company	230	12,358,970	356,645,819	735,923,493	402,932,775	332,990,718
10336		First Acceptance Insurance Company Inc	231	12,353,699	135,193,734	191,855,497	106,003,483	85,852,014
39306		Fidelity And Deposit Company Of Maryland, The	232	12,341,342	527,384,574	314,083,675	49,254,700	264,828,975
41394		Benchmark Insurance Company	233	12,328,167	582,491,374	710,007,055	539,321,045	170,686,010
42978		American Security Insurance Company	234	12,326,122	1,249,943,088	1,417,866,583	935,855,755	482,010,827
21458		Employers Insurance Company Of Wausau	235	12,269,664	639,287,204	8,558,188,793	6,392,068,918	2,166,119,875
27120		Trumbull Insurance Company	236	12,241,793	1,212,632,238	303,941,555	168,684,932	135,256,623
10051		Lyndon Southern Insurance Company	237	11,987,139	753,810,848	518,619,097	407,172,835	111,446,262
20478		National Fire Insurance Company Of Hartford	238	11,973,122	542,177,992	88,656,425	86,756	88,569,669
29068		American Family Connect Property And Casualty Insurance Company	239	11,920,915	1,153,310,568	803,545,854	244,872,028	558,673,826
30104		Hartford Underwriters Insurance Company	240	11,877,853	1,483,884,256	1,778,998,271	1,170,318,402	608,679,869

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
20516		Euler Hermes North America Insurance Company	241	11,871,427	432,385,652	767,726,290	511,344,405	256,381,885
24260	*	Progressive Casualty Insurance Company	242	11,845,160	2,530,753,683	13,497,704,846	10,188,509,391	3,309,195,455
19801		Argonaut Insurance Company	243	11,664,302	821,860,265	2,392,360,626	1,321,201,699	1,071,158,927
80578		Physicians Mutual Insurance Company	244	11,651,921	414,606,901	2,785,093,783	1,623,401,455	1,161,692,328
37176	*	Ohio Bar Liability Insurance Company	245	11,627,575	11,627,575	47,505,224	13,879,498	33,625,726
18287		Assured Guaranty Municipal Corp	246	11,615,278	260,150,865	5,896,025,852	2,843,008,145	3,053,017,707
32573	*	Ohio Fair Plan Underwriting Association	247	11,254,474	11,254,474	25,042,374	25,738,950	(696,576)
24015		Northland Insurance Company	248	11,111,079	490,908,435	1,336,842,719	782,518,516	554,324,203
19410		Commerce And Industry Insurance Company	249	11,103,306	181,531,124	1,831,176,761	1,360,237,082	470,939,679
29424		Hartford Casualty Insurance Company	250	11,008,154	1,065,414,446	2,515,141,549	1,590,665,275	924,476,274
10948	*	Nationwide Insurance Company Of Florida	251	10,833,174	40,100,091	43,911,233	21,368,934	22,542,299
43575		Indemnity Insurance Company Of North America	252	10,719,757	1,564,491,137	292,357,892	129,009,066	163,348,826
34690		Property And Casualty Insurance Company Of Hartford	253	10,639,322	852,753,020	352,517,868	147,476,412	205,041,456
40169		Farmers Casualty Insurance Company	254	10,633,655	469,646,213	227,320,177	155,827,364	71,492,813
24376		Spinnaker Insurance Company	255	10,371,843	473,954,026	303,979,908	172,203,164	131,776,744
10642		Cherokee Insurance Company	256	10,304,451	260,402,610	795,745,961	458,403,172	337,342,789
10200		Hiscox Insurance Company Inc	257	10,289,035	590,977,802	1,250,758,353	917,965,687	332,792,666
13703		General Automobile Insurance Company Inc The	258	10,239,726	65,913,470	67,247,491	54,398,396	12,849,095
10847		Cumis Insurance Society Inc	259	9,987,113	565,555,800	2,447,900,767	1,333,803,444	1,114,097,323
38776		Siriuspoint America Insurance Company	260	9,969,253	434,438,297	1,442,912,430	861,375,074	581,537,355
12475	*	Republic-Franklin Insurance Company	261	9,955,388	334,092,221	144,575,970	74,774,734	69,801,236
21261		Electric Insurance Company	262	9,909,129	229,571,070	1,035,213,869	661,435,857	373,778,012
35955		California Casualty General Insurance Company Of Oregon	263	9,690,591	73,928,556	136,592,262	118,477,246	18,115,015
22551		Mitsui Sumitomo Insurance Usa Inc	264	9,646,251	181,712,783	142,875,682	86,593,939	56,281,743
38245	*	Bes Insurance Company	265	9,387,472	401,362,834	290,132,129	148,712,263	141,419,866
19046		Travelers Casualty Insurance Company Of America	266	9,271,220	1,110,763,823	2,256,063,518	1,694,259,274	561,804,244
23469	*	American Modern Home Insurance Company	267	9,012,310	353,781,610	1,216,115,869	984,141,428	231,974,441
20362		Mitsui Sumitomo Insurance Company Of America	268	8,889,740	318,877,641	2,055,587,090	725,678,279	1,329,908,811
25127		State Auto Property & Casualty Insurance Company	269	8,886,814	749,045,095	2,665,307,372	1,933,716,245	731,591,127
32280		Wellfleet Insurance Company	270	8,875,974	216,393,397	172,432,807	113,756,315	58,676,492
23388		Shelter Mutual Insurance Company	271	8,798,513	1,788,325,496	4,023,856,131	1,635,341,201	2,388,514,923
14982		Penn Millers Insurance Company	272	8,717,513	174,054,222	95,311,618	47,914,746	47,396,872
10052		Chubb National Insurance Company	273	8,587,013	805,622,524	332,331,937	141,531,021	190,800,916
44393		West American Insurance Company	274	8,526,438	521,630,473	52,151,232	2,678,074	49,473,158
19402		Aig Property Casualty Company	275	8,091,930	1,550,770,536	78,046,659	20,736,814	57,309,845
20044		Berkshire Hathaway Homestate Insurance Company	276	8,083,457	447,364,602	4,261,128,105	1,769,581,962	2,491,546,143
11034	*	Bristol West Casualty Insurance Company	277	8,066,091	22,291,961	17,401,992	8,084,547	9,317,445
10178		Fcci Insurance Company	278	8,058,214	538,305,753	2,517,155,427	1,697,651,557	819,503,870
16624		Allied World Specialty Insurance Company	279	7,961,607	641,473,931	1,866,663,579	1,238,810,369	627,853,210
23752		Ascot Insurance Company	280	7,944,393	295,842,857	494,039,986	253,916,261	240,123,726
11000		Sentinel Insurance Company, Ltd	281	7,815,162	1,206,198,262	345,115,868	85,302,957	259,812,911
12190		American Pet Insurance Company Inc	282	7,675,051	634,807,610	330,464,949	206,276,160	124,188,788
17558	*	Old Guard Insurance Company	283	7,672,713	30,285,712	558,721,994	279,780,751	278,941,243
16023		Lemonade Insurance Company	284	7,646,666	372,860,837	318,243,744	218,880,158	99,363,586
34738		Arag Insurance Company	285	7,630,144	130,281,706	139,401,984	35,681,654	103,720,330
12873		Privilege Underwriters Reciprocal Exchange	286	7,596,159	1,556,737,291	1,358,154,303	894,523,626	463,630,677
20494		Transportation Insurance Company	287	7,453,297	336,509,644	71,293,479	163,743	71,129,735
18279		Bankers Standard Insurance Company	288	7,369,939	806,666,228	313,924,597	101,193,355	212,731,242

# Fire and Casualty Companies

## Summary Financial Information

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
22772		Integon Indemnity Corporation	289	7,293,077	669,786,410	401,305,637	312,783,465	88,522,172
10690		Allied World National Assurance Company	290	7,277,615	624,178,157	743,265,883	542,893,449	200,372,434
21407		Emcasco Insurance Company	291	7,202,977	411,986,741	266,913,313	86,455,993	180,457,320
33723	*	Great American Spirit Insurance Company	292	7,091,838	171,033,102	18,329,520	10,174	18,319,346
15873		United Guaranty Residential Insurance Company	293	6,843,232	207,766,216	1,991,903,034	1,893,085,972	98,817,062
23132		R.V.I. America Insurance Company	294	6,827,958	22,415,969	102,453,208	19,559,979	82,893,228
14117		Grinnell Mutual Reinsurance Company	295	6,811,916	389,676,287	1,490,195,713	718,695,140	771,500,572
28304		Federated Service Insurance Company	296	6,750,310	275,515,264	549,242,384	250,930,628	298,311,756
29700		North American Elite Insurance Company	297	6,731,613	202,145,030	248,828,836	136,657,066	112,171,770
26565	*	Ohio Indemnity Company	298	6,726,665	479,406,614	194,245,095	144,156,085	50,089,010
23450		American Family Home Insurance Company	299	6,725,312	234,540,747	440,513,465	363,873,549	76,639,917
38970		Markel Insurance Company	300	6,711,804	645,636,727	3,301,195,325	1,368,798,081	1,932,397,244
22306		Massachusetts Bay Insurance Company	301	6,636,083	568,140,371	65,741,637	43,505	65,698,132
41181		Universal Underwriters Insurance Company	302	6,612,608	463,268,065	330,198,255	(554,554)	330,752,809
11255		Caterpillar Insurance Company	303	6,561,236	488,801,556	1,133,130,128	601,867,239	531,262,889
24988		Sentry Insurance Company	304	6,554,151	579,184,064	11,423,333,945	3,949,388,423	7,473,945,522
16608		New York Marine And General Insurance Company	305	6,525,311	662,391,301	1,975,056,688	1,385,771,882	589,284,806
10176	*	Citizens Insurance Company Of Ohio	306	6,432,363	7,345,403	10,957,961	17,431	10,940,530
42587		Depositor'S Insurance Company	307	6,399,106	518,828,018	273,412,659	233,981,992	39,430,667
23663		National American Insurance Company	308	6,376,080	219,091,969	320,533,958	226,928,190	93,605,768
18694		Great Midwest Insurance Company	309	6,338,489	192,258,573	319,530,536	110,183,690	209,346,846
20990		Country Mutual Insurance Company	310	6,190,766	1,902,295,665	6,546,162,356	3,031,233,947	3,514,928,409
18961	*	Crestbrook Insurance Company	311	6,184,125	525,239,662	228,642,194	160,581,801	68,060,393
10127	*	Allied Insurance Company Of America	312	6,152,606	283,693,801	153,637,269	137,129,407	16,507,862
23841		New Hampshire Insurance Company	313	6,151,723	646,609,044	96,722,005	32,158,992	64,563,013
28649		Eastern Atlantic Insurance Company	314	6,102,635	38,326,299	98,888,283	54,571,818	44,316,465
12199		Keystone National Insurance Company	315	6,075,994	28,634,231	31,702,118	19,567,331	12,134,787
22209	*	Freedom Specialty Insurance Company	316	6,050,528	303,273,658	107,506,770	82,575,880	24,930,890
27138		Midvale Indemnity Company	317	6,045,646	246,918,358	118,404,608	109,094,019	9,310,589
11835		Partnerre America Insurance Company	318	6,043,659	77,178,119	297,374,101	239,056,195	58,317,906
15580	*	Scottsdale Indemnity Company	319	5,950,759	316,322,325	100,566,277	64,927,111	35,639,166
21326		Empire Fire And Marine Insurance Company	320	5,920,526	279,011,119	65,531,761	26,655,424	38,876,337
19380		American Home Assurance Company	321	5,866,985	410,349,010	22,070,858,738	14,409,330,517	7,661,528,221
16024		Federated Reserve Insurance Company	322	5,852,253	204,040,485	149,164,978	83,658,238	65,506,740
22195		Insurance Company Of Greater New York	323	5,801,835	239,173,847	72,755,429	165,736	72,589,693
22187		Greater New York Mutual Insurance Company	324	5,760,845	345,467,312	1,835,151,854	1,199,484,220	635,667,634
25712		Esurance Insurance Company	325	5,750,185	496,454,671	149,644,743	29,644,553	120,000,190
40827		Virginia Surety Company, Inc	326	5,688,434	1,520,403,752	1,844,954,560	1,468,476,880	376,477,681
37257		Praetorian Insurance Company	327	5,627,671	380,944,973	393,200,033	283,892,751	109,307,282
29980		First Colonial Insurance Company	328	5,585,216	243,330,058	275,848,923	141,072,254	134,776,669
16748	*	Affinity Mutual Insurance Company	329	5,505,401	9,826,324	17,619,021	6,728,742	10,890,279
40142		American Zurich Insurance Company	330	5,492,876	1,176,678,007	267,562,136	65,024,028	202,538,108
15032		Guideone Insurance Company	331	5,478,525	366,480,504	1,366,360,194	991,685,404	374,674,790
26433		Harco National Insurance Company	332	5,475,553	311,169,467	1,509,126,476	636,287,825	872,838,651
43460		Aspen American Insurance Company	333	5,443,707	549,023,308	1,502,730,207	613,064,213	889,665,994
16144		Grinnell Select Insurance Company	334	5,429,442	194,225,032	41,353,099	21,643,657	19,709,441
31135	*	Great American Security Insurance Company	335	5,376,348	158,180,117	16,505,853	11,508	16,494,345
40932	*	Mico Insurance Company	336	5,283,208	10,982,341	38,352,073	5,300,094	33,051,979

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10676		First Guard Insurance Company	337	5,247,451	35,232,335	64,612,575	5,371,667	59,240,908
31887		Coface North America Insurance Company	338	5,191,555	128,194,638	176,623,332	110,088,650	66,534,682
26921		Everest Reinsurance Company	339	5,169,477	483,790,281	20,263,086,133	14,473,601,647	5,789,484,486
10815		Verlan Fire Insurance Company	340	5,140,749	114,731,066	25,951,257	21,899	25,929,358
11231		Generali - Us Branch	341	4,955,623	232,352,873	225,783,876	154,591,549	71,192,330
20052		National Liability & Fire Insurance Company	342	4,844,373	902,811,397	4,314,504,432	2,650,734,934	1,663,769,500
20222	*	All America Insurance Company	343	4,804,878	75,669,765	349,075,098	174,131,377	174,943,721
17825		Tuscarora Wayne Insurance Company	344	4,760,310	36,361,591	126,016,332	54,208,605	71,807,727
43494		American Hallmark Insurance Company Of Texas	345	4,737,734	183,797,336	349,096,372	224,454,502	124,641,870
20141		National Trust Insurance Company	346	4,736,924	191,259,642	40,725,922	20,992	40,704,930
41840		Allmerica Financial Benefit Insurance Company	347	4,724,346	547,784,140	70,956,236	15,007	70,941,229
21709		Truck Insurance Exchange	348	4,720,263	1,348,671,378	2,660,836,451	1,902,774,025	758,062,425
24066		American Fire And Casualty Company	349	4,640,861	352,527,202	44,405,743	1,420,615	42,985,128
22730		Allied World Insurance Company	350	4,557,115	335,631,939	3,875,562,575	2,233,405,550	1,642,157,024
37478		Hartford Insurance Company Of The Midwest	351	4,545,978	828,251,166	658,652,112	152,652,243	505,999,869
12750	*	Evergreen National Indemnity Company	352	4,507,712	36,555,235	77,295,092	34,355,949	42,939,143
38156		Alpha Property & Casualty Insurance Company	353	4,489,752	90,261,091	36,430,218	21,205,688	15,224,530
26581		Independence American Insurance Company	354	4,386,529	193,349,813	137,087,491	33,270,528	103,816,963
40150		Mga Insurance Company Inc	355	4,383,653	294,407,421	341,207,394	220,332,786	120,874,608
40045		Starnet Insurance Company	356	4,345,912	355,358,952	258,025,472	135,015,864	123,009,607
12262		Pennsylvania Manufacturers' Association Insurance Co	357	4,266,934	533,967,373	1,262,438,826	914,423,755	348,015,071
10069		Housing Authority Property Insurance, A Mutual Company	358	4,140,327	77,764,023	249,461,598	81,466,175	167,995,423
41297	*	Scottsdale Insurance Company	359	4,098,752	2,544,315,185	1,434,283,805	1,270,828,226	163,455,579
24414		General Casualty Company Of Wisconsin	360	4,087,112	311,449,624	1,456,244,055	1,142,556,952	313,687,102
11206		Housing Enterprise Insurance Company, Inc	361	4,057,544	74,241,955	129,998,470	77,727,799	52,270,671
13412		Austin Mutual Insurance Company	362	4,044,294	125,414,903	86,089,166	24,797,993	61,291,173
14354		Jewelers Mutual Insurance Company, Si	363	4,029,185	297,996,500	614,136,762	246,683,258	367,453,504
21229		Membersselect Insurance Company	364	3,943,299	1,048,315,649	776,316,647	585,592,883	190,723,764
11004		Trexis One Insurance Corporation	365	3,937,106	92,976,331	74,052,053	38,261,112	35,790,942
29874		North American Specialty Insurance Company	366	3,882,627	339,785,347	1,189,898,416	172,348,700	1,017,549,716
14974		Pennsylvania Lumbermens Mutual Insurance Company	367	3,866,785	304,751,872	518,957,991	342,987,031	175,970,960
24767		St Paul Fire And Marine Insurance Company	368	3,861,819	208,518,846	22,183,433,415	15,560,803,010	6,622,630,405
15571		Illinois Casualty Company	369	3,859,111	71,091,961	167,982,630	105,470,790	62,511,840
35386		Fidelity And Guaranty Insurance Company	370	3,848,183	164,948,833	32,491,674	13,655,840	18,835,835
22241		Medmarc Casualty Insurance Company	371	3,795,702	39,923,902	155,386,456	95,593,110	59,793,346
37923		Geico Marine Insurance Company	372	3,781,040	371,855,278	260,376,044	136,015,468	124,360,575
14656		Municipal Mutual Insurance Company Of West Virginia	373	3,755,795	21,893,318	54,176,231	19,131,053	35,045,178
23248		Occidental Fire & Casualty Company Of North Carolina	374	3,745,628	680,430,605	529,479,318	277,612,027	251,867,291
23728		National General Insurance Company	375	3,745,217	225,620,132	61,442,036	34,169,749	27,272,286
18023		Star Insurance Company	376	3,697,450	264,467,843	2,081,217,081	1,402,664,410	678,552,671
21687		Mid-Century Insurance Company	377	3,644,234	2,555,895,539	7,450,466,754	3,245,126,254	4,205,340,501
26077		Lancer Insurance Company	378	3,620,061	234,262,509	647,694,862	458,436,652	189,258,068
22357		Hartford Accident And Indemnity Company	379	3,600,441	683,052,314	13,133,926,076	9,805,073,953	3,328,852,123
24732		General Insurance Company Of America	380	3,503,768	446,169,258	106,895,485	4,361,405	102,534,080
41211		Triton Insurance Company	381	3,432,540	171,111,490	731,488,050	521,687,161	209,800,889
25224		Great Divide Insurance Company	382	3,373,137	317,658,293	283,931,457	171,833,937	112,097,520
25976		Utica Mutual Insurance Company	383	3,332,545	304,873,263	3,387,187,716	2,059,613,854	1,327,573,862
26093	*	Nationwide Affinity Insurance Company Of America	384	3,251,823	453,377,207	126,467,089	117,668,552	8,798,537

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
23582	*	Harleysville Insurance Company	385	3,168,259	227,472,093	115,940,274	85,371,966	30,568,308
11127		Professional Solutions Insurance Company	386	3,153,839	59,607,879	31,237,937	22,481,533	8,756,404
11118		Federated Rural Electric Insurance Exchange	387	3,152,932	187,259,970	666,809,385	410,495,938	256,313,447
28886		Transguard Insurance Company Of America Inc	388	3,142,690	181,337,157	619,969,570	354,354,854	265,614,716
13714		Pharmacists Mutual Insurance Company	389	3,136,326	174,370,483	440,553,392	263,930,301	176,623,091
20397		Vigilant Insurance Company	390	3,119,357	406,799,583	461,664,838	106,968,557	354,696,281
39942		American National General Insurance Company	391	3,114,126	55,950,863	129,064,948	56,183,276	72,881,672
26832	*	Great American Alliance Insurance Company	392	3,111,658	441,845,979	30,258,441	6,100	30,252,341
35769		Protective Property & Casualty Insurance Company	393	3,102,641	120,510,043	387,646,942	184,298,884	203,348,058
35157		Fair American Insurance And Reinsurance Company	394	3,076,754	142,516,592	247,514,432	38,228,545	209,285,887
21172	*	Vanliner Insurance Company	395	3,073,764	227,057,511	607,734,619	421,730,863	186,003,756
15326		Utica First Insurance Company (Mutual)	396	3,066,175	223,285,133	371,644,380	210,502,829	161,141,551
19429		Insurance Company Of The State Of Pennsylvania, The	397	3,008,536	416,805,720	158,149,747	111,571,522	46,578,225
22608		National Specialty Insurance Company	398	3,005,754	298,911,982	124,346,167	55,054,528	69,291,639
11090		Incline Casualty Company	399	2,994,421	180,765,214	157,249,398	88,364,735	68,884,663
25422		Atradius Trade Credit Insurance Inc	400	2,990,429	119,954,658	183,229,571	65,561,281	117,668,290
17221		Homesite Insurance Company	401	2,979,748	1,006,976,094	301,848,493	222,383,003	79,465,490
23647		Ironshore Indemnity Inc	402	2,968,460	256,246,122	205,217,864	101,406,695	103,811,169
16285		Next Insurance Us Company	403	2,941,731	110,015,675	170,618,308	76,369,611	94,248,697
23817		Illinois National Insurance Company	404	2,893,112	124,014,462	61,140,567	14,430,394	46,710,173
11551		Endurance Assurance Corporation	405	2,864,100	510,198,063	6,634,128,664	3,941,780,238	2,692,348,426
27998		Travelers Home And Marine Insurance Company, The	406	2,856,233	1,872,554,507	381,448,836	268,052,956	113,395,879
16825	*	Branch Financial, Inc. As Attorney-In-Fact For Branch Insurance Exchange	407	2,831,149	20,120,312	29,051,514	13,514,813	15,536,701
22578		Horace Mann Insurance Company	408	2,795,522	229,201,778	475,123,674	302,589,575	172,534,099
32506		Monroe Guaranty Insurance Company	409	2,739,241	162,793,913	58,544,082	(138,452)	58,682,534
11878		Mutualaid Exchange	410	2,713,193	35,619,329	38,216,407	23,096,055	15,120,352
15865		Nemic Insurance Company	411	2,705,232	62,052,738	899,246,364	542,929,519	356,316,845
16447	*	Westfield Champion Insurance Company	412	2,679,289	10,061,977	7,984,309	6,800	7,977,509
11198		Loya Insurance Company	413	2,672,331	382,001,520	456,546,948	283,003,290	173,543,658
22756		Horace Mann Property & Casualty Insurance Company	414	2,661,810	202,478,272	290,630,434	181,993,728	108,636,706
26492		Courtesy Insurance Company	415	2,618,171	702,647,829	1,189,754,392	609,880,700	579,873,691
19062		Automobile Insurance Company Of Hartford, Connecticut, The	416	2,605,030	519,457,745	1,160,831,907	851,578,314	309,253,593
16764	*	Miami Mutual Insurance Company	417	2,600,592	5,246,196	82,621,340	40,584,316	42,037,025
14494		Merchants Bonding Company (Mutual)	418	2,593,784	105,133,761	348,302,398	120,112,805	228,189,593
23329		Merchants Mutual Insurance Company	419	2,573,782	271,391,320	746,548,663	443,586,940	302,961,723
11800		Foremost Property & Casualty Insurance Company	420	2,522,061	125,812,605	52,540,436	32,802,501	19,737,934
14958		Peninsula Insurance Company The	421	2,500,286	59,139,500	122,645,479	74,777,690	47,867,789
38601		Mic Property And Casualty Insurance Corporation	422	2,492,837	420,424,399	97,033,569	44,631,887	52,401,682
25180		Stillwater Insurance Company	423	2,487,022	262,853,663	586,304,955	305,637,300	280,667,655
25496		Starstone National Insurance Company	424	2,360,008	446,376,444	1,073,512,667	612,670,740	460,841,967
10071		Encompass Insurance Company Of America	425	2,317,474	108,136,459	9,195,074	904,678	8,290,396
10936		Seneca Insurance Company Inc	426	2,295,391	286,480,467	282,870,935	126,425,186	156,445,749
10817		Plateau Casualty Insurance Company	427	2,294,314	88,537,966	63,305,688	33,320,032	29,985,656
14460		Proassurance Insurance Company Of America	428	2,285,207	69,832,309	335,757,563	232,934,970	102,822,593
37621		Toyota Motor Insurance Company	429	2,283,243	176,921,887	757,218,961	435,349,500	321,869,461
16524		Clearcover Insurance Company	430	2,259,906	78,579,248	83,446,944	64,534,322	18,912,622
27871		Western Agricultural Insurance Company	431	2,243,068	372,925,875	15,700,254	5,657,250	10,043,004
13688		Elephant Insurance Company	432	2,191,501	214,826,394	216,400,366	179,390,626	37,009,740

# Fire and Casualty Companies

## Summary Financial Information

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
35408		Imperium Insurance Company	433	2,178,080	258,731,709	553,758,139	338,249,752	215,508,387
26182	*	Harleysville Worcester Insurance Company	434	2,143,245	193,157,926	127,502,526	73,214,832	54,287,694
13285		Allegheny Casualty Company	435	2,125,049	59,997,069	35,334,446	5,156,949	30,177,497
15911		Berkley Casualty Company	436	2,120,591	104,646,765	72,461,465	42,527,499	29,933,965
25844		Union Insurance Company	437	2,107,150	346,417,061	166,093,669	116,932,091	49,161,578
19631		American Road Insurance Company, The	438	2,105,122	323,420,362	764,727,451	398,988,976	365,738,475
10472		Capitol Indemnity Corporation	439	2,093,263	80,135,145	913,651,389	616,759,188	296,892,201
11932		White Pine Insurance Company	440	2,092,231	27,125,906	62,819,970	39,217,247	23,602,722
28860		Clear Blue Insurance Company	441	2,067,620	526,721,167	151,490,615	45,406,012	106,084,603
31089		Repwest Insurance Company	442	2,067,571	68,034,273	372,380,732	105,505,687	266,875,046
26905		Century-National Insurance Company	443	2,040,681	172,782,190	97,798,662	57,546,545	40,252,117
44768		Vantapro Specialty Insurance Company	444	2,019,420	91,926,172	46,287,864	22,819,700	23,468,165
42552		Nova Casualty Company	445	1,970,107	219,281,903	101,032,943	4,431	101,028,512
33588		First Liberty Insurance Corporation, The	446	1,964,208	448,394,806	21,298,867	1,027,060	20,271,807
10324		Addison Insurance Company	447	1,947,436	83,350,193	123,425,950	82,758,286	40,667,664
42048		Diamond State Insurance Company	448	1,943,863	36,072,843	175,583,170	128,945,409	46,637,761
41050		Tdc National Assurance Company	449	1,942,686	54,886,387	452,182,984	299,936,112	152,246,872
16449	*	Westfield Superior Insurance Company	450	1,936,604	6,725,648	7,985,554	6,800	7,978,754
31925	*	Falls Lake National Insurance Company	451	1,886,695	251,038,351	1,152,213,665	1,028,738,082	123,475,583
13978		Florists' Mutual Insurance Company	452	1,880,430	95,132,654	148,220,884	115,828,434	32,392,449
10510		Carolina Casualty Insurance Company	453	1,871,466	367,934,933	263,682,534	150,774,378	112,908,155
22683		Teachers Insurance Company	454	1,868,204	179,660,994	358,634,792	221,758,867	136,875,925
10749		Intrepid Insurance Company	455	1,851,178	62,936,065	72,072,569	39,863,792	32,208,777
23809		Granite State Insurance Company	456	1,846,697	219,758,839	43,492,257	6,029,727	37,462,530
14559		Guideone Specialty Insurance Company	457	1,806,957	69,416,472	285,959,411	202,169,480	83,789,931
40444		Old Republic Surety Company	458	1,768,402	84,104,479	176,052,503	80,279,829	95,772,674
25186		Emc Property & Casualty Company	459	1,726,873	172,328,436	39,332,630	3,161,845	36,170,785
23574		Midwest Family Mutual Insurance Company	460	1,701,659	225,956,669	410,947,461	279,239,957	131,707,504
19178		Southern Guaranty Insurance Company	461	1,628,564	50,587,207	37,748,436	3,794,733	33,953,703
10387		American Standard Insurance Company Of Ohio	462	1,626,785	123,059,840	13,377,198	4,184,413	9,192,785
16141		Ardellis Insurance Ltd.	463	1,575,924	22,909,256	34,852,626	10,475,930	24,376,697
10235		American Southern Insurance Company	464	1,563,069	40,325,642	138,631,872	85,907,995	52,723,877
42803		Guideone Elite Insurance Company	465	1,553,926	49,036,267	31,772,287	4,344,498	27,427,789
22136		Great American Insurance Company Of New York	466	1,545,294	161,232,064	245,773,848	97,125	245,676,723
15130		Encompass Indemnity Company	467	1,537,659	291,607,049	11,233,225	3,123,854	8,109,371
36684		Riverport Insurance Company	468	1,536,933	46,234,828	117,752,671	69,241,010	48,511,661
11027		Tower Hill Prime Insurance Company	469	1,533,811	231,387,519	231,240,270	150,152,639	81,087,631
34037		Hallmark Insurance Company	470	1,455,651	71,722,043	323,410,282	221,265,303	102,144,979
27928		Amex Assurance Company	471	1,411,304	117,787,988	196,833,502	38,493,646	158,339,855
22012		Motors Insurance Corporation	472	1,360,009	213,216,940	2,220,568,645	1,253,679,968	966,888,677
23396		Amerisure Mutual Insurance Company	473	1,355,934	399,054,830	2,658,443,880	1,481,178,911	1,177,264,969
32522		Medical Mutual Insurance Company Of North Carolina	474	1,342,734	135,677,347	780,097,931	414,757,794	365,340,136
12866		T.H.E. Insurance Company	475	1,333,588	64,128,933	64,341,105	1,207,925	63,133,180
27251		Pmi Mortgage Insurance Company	476	1,328,585	43,760,996	740,957,689	1,685,982,402	(945,024,713)
21784		Firemen'S Insurance Company Of Washington Dc	477	1,311,840	191,792,541	100,529,298	64,736,166	35,793,132
29580		Berkley Regional Insurance Company	478	1,310,199	171,316,995	881,100,574	71,586,048	809,514,526
19615		American Reliable Insurance Company	479	1,306,041	174,089,259	478,833,494	349,730,522	129,102,972
16448	*	Westfield Touchstone Insurance Company	480	1,283,671	5,431,963	7,969,149	6,800	7,962,349

# Fire and Casualty Companies Summary Financial Information Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10499		Corepointe Insurance Company	481	1,283,098	76,162,463	17,918,375	2,293,928	15,624,447
33200		Norcal Insurance Company	482	1,272,417	269,227,126	1,724,704,942	1,236,369,175	488,335,767
16045		Everest Premier Insurance Company	483	1,248,250	274,485,376	205,922,118	180,473,587	25,448,531
18468		Indemnity National Insurance Company	484	1,235,667	61,635,007	268,288,843	181,464,035	86,824,808
11452		Hartford Steam Boiler Inspection And Insurance Company, The	485	1,230,316	63,232,062	1,828,327,502	1,167,319,964	661,007,538
21164		Dairyland Insurance Company	486	1,222,102	110,095,738	1,628,822,054	1,116,775,591	512,046,463
41998		American Southern Home Insurance Company	487	1,202,930	61,015,167	105,075,660	65,013,189	40,062,471
10391		Berkshire Hathaway Direct Insurance Company	488	1,194,831	217,667,030	351,418,164	109,268,552	242,149,613
31325		Acadia Insurance Company	489	1,183,543	374,206,378	167,977,199	111,443,081	56,534,118
33898		Aegis Security Insurance Company	490	1,169,165	177,355,708	213,590,277	147,479,877	66,110,400
27855		Zurich American Insurance Company Of Illinois	491	1,156,094	196,052,770	45,630,734	10,973,186	34,657,548
14380		Build America Mutual Assurance Company	492	1,155,705	51,229,548	481,545,905	183,437,461	298,108,444
20702		Ace Fire Underwriters Insurance Company	493	1,153,790	203,044,494	110,571,181	26,077,221	84,493,960
10367		Avemco Insurance Company	494	1,147,669	42,824,225	64,845,914	37,259,761	27,586,153
29831		Independent Mutual Fire Insurance Company	495	1,141,586	7,228,880	77,375,378	26,650,405	50,724,973
11523		Wright National Flood Insurance Company	496	1,136,929	747,383,810	41,526,730	8,463,145	33,063,585
34274		Central States Indemnity Company Of Omaha	497	1,131,353	114,025,863	767,428,230	103,456,909	663,971,322
13293		Amalgamated Casualty Insurance Company	498	1,128,699	9,347,787	52,145,941	16,270,817	35,875,124
25984		Graphic Arts Mutual Insurance Company	499	1,128,582	180,769,585	208,557,313	126,587,930	81,969,384
21423		Union Insurance Company Of Providence	500	1,127,978	78,962,088	24,486,707	2,038,739	22,447,968
16578		Stillwater Property And Casualty Insurance Company	501	1,114,080	183,334,466	183,113,027	67,516,453	115,596,575
40703		Unitrin Safeguard Insurance Company	502	1,109,793	239,563,089	72,471,900	63,145,116	9,326,784
31429		Michigan Professional Insurance Exchange	503	1,102,805	23,237,499	134,400,744	79,296,791	55,103,953
10885		Key Risk Insurance Company	504	1,086,733	130,913,920	66,223,453	31,452,053	34,771,400
10804		Continental Western Insurance Company	505	1,048,949	290,134,681	204,421,324	101,908,410	102,512,914
13307		Lexon Insurance Company	506	1,001,909	100,214,874	404,208,357	351,273,010	52,935,347
31003		Tri-State Insurance Company Of Minnesota	507	991,031	253,720,606	217,175,047	186,074,366	31,100,681
35181		Executive Risk Indemnity Inc	508	987,883	171,799,446	6,675,603,826	4,993,853,890	1,681,749,936
39322		General Security National Insurance Company	509	980,700	75,650,366	505,534,200	413,670,070	91,864,130
39608		Nutmeg Insurance Company	510	979,706	81,701,111	504,757,916	215,348,585	289,409,331
14990		Pennsylvania National Mutual Casualty Insurance Co	511	969,391	582,856,221	1,470,367,265	696,777,434	773,589,831
21660		Fire Insurance Exchange	512	951,497	1,567,394,654	3,058,083,104	2,150,920,820	907,162,284
39527		Heritage Indemnity Company	513	947,409	63,756,896	21,647,047	1,795,648	19,851,399
16217		National Farmers Union Property And Casualty Company	514	915,540	155,305,735	70,741,498	24,487,713	46,253,785
28452		Republic Mortgage Insurance Company	515	886,582	31,592,745	394,210,207	302,300,348	91,909,859
29157		United Wisconsin Insurance Company	516	864,142	391,729,127	235,652,489	110,017,041	125,635,448
26379		Accredited Surety And Casualty Company Inc	517	856,571	421,063,620	305,853,150	244,411,717	61,441,432
13587		First Chicago Insurance Company	518	849,917	102,880,240	158,967,021	111,025,209	47,941,812
11142		United Casualty Insurance Company Of America	519	841,120	18,210,876	17,250,552	1,852,571	15,397,981
36064		Hanover American Insurance Company, The	520	835,330	295,474,151	34,734,030	3,487	34,730,543
13750		Vision Benefits Of America II Inc	521	822,569	5,015,588	8,936,929	431,997	8,504,932
39950		Metropolitan General Insurance Company	522	817,749	26,379,783	74,319,625	31,380,176	42,939,449
24449		Regent Insurance Company	523	816,334	104,859,211	46,465,299	11,246,479	35,218,820
12901		Merchants Preferred Insurance Company	524	813,283	116,026,327	107,836,302	66,064,610	41,771,692
38962		Genesis Insurance Company	525	807,615	21,346,480	176,004,086	84,969,810	91,034,276
17639	*	Home And Farm Insurance Company	526	806,522	806,522	9,747,895	2,396,413	7,351,482
11089		Rock Ridge Insurance Company	527	803,623	76,646,545	25,529,690	5,422,653	20,107,037
18619		Platte River Insurance Company	528	792,862	45,132,171	213,037,144	155,121,481	57,915,663

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
35602	*	Obsidian Insurance Company	529	787,742	4,485,617	36,819,852	8,837,861	27,981,991
40649		Economy Premier Assurance Company	530	775,625	235,395,838	124,693,171	79,376,262	45,316,909
19852		Financial Indemnity Company	531	768,004	351,741,052	156,607,248	131,190,977	25,416,271
12122		New Jersey Manufacturers Insurance Company	532	763,880	1,911,035,826	8,710,478,881	4,596,148,840	4,114,330,041
31348		Crum & Forster Indemnity Company	533	761,260	107,571,347	74,797,377	49,715,651	25,081,726
37940		Lexington National Insurance Corporation	534	746,142	51,868,458	85,874,942	69,991,526	15,883,416
16510		Beazley America Insurance Company, Inc.	535	735,964	17,523,829	14,293,386	4,228,959	10,064,427
41459		Armed Forces Insurance Exchange	536	731,910	70,562,709	105,749,072	61,482,954	44,266,118
16450	*	Westfield Premier Insurance Company	537	718,525	2,145,161	7,965,879	6,800	7,959,079
10685		Goauto Insurance Company	538	664,546	180,135,992	87,111,579	32,005,337	55,106,242
11595		Merchants National Bonding, Inc.	539	664,261	49,611,128	64,302,484	34,032,442	30,270,042
41424		Pennsylvania Manufacturers Indemnity Company	540	658,401	119,173,228	295,676,945	205,844,690	89,832,255
11681		Csaa Affinity Insurance Company	541	646,152	116,179,584	201,258,875	36,752,705	164,506,170
11967		General Star National Insurance Company	542	623,295	36,537,365	225,637,725	64,530,097	161,107,628
36234		Preferred Professional Insurance Company	543	595,233	159,339,395	206,518,212	117,388,016	89,130,196
32867		Universal Fire & Casualty Insurance Company	544	593,951	23,720,292	65,748,264	15,362,068	50,386,194
36897		Manufacturers Alliance Insurance Company	545	586,053	151,476,918	285,463,600	203,904,882	81,558,718
11024		Strathmore Insurance Company	546	572,231	108,261,096	30,426,738	78,752	30,347,986
28460		Sentry Casualty Company	547	564,961	165,516,591	391,097,411	317,518,371	73,579,039
21849		American Automobile Insurance Company	548	544,792	198,872,545	197,961,811	113,113,951	84,847,860
10758		Colonial Surety Company	549	530,643	29,744,100	84,458,799	29,234,879	55,223,922
42234		Minnesota Lawyers Mutual Insurance Company	550	525,133	39,373,691	241,023,444	89,690,066	151,333,378
53139		Wisconsin Physicians Service Insurance Corporation	551	524,797	342,228,613	328,295,357	129,432,725	198,862,632
16667		United Guaranty Residential Insurance Co Of North Carolina	552	521,609	4,193,808	14,957,128	5,040,541	9,916,587
25780		Williamsburg National Insurance Company	553	511,848	41,919,736	21,163,154	2,495,707	18,667,447
17043		Everett Cash Mutual Insurance Co	554	507,514	80,456,078	196,228,939	86,192,883	110,036,056
10315		Civic Property And Casualty Company	555	478,317	9,651,868	304,537,754	181,619,647	122,918,107
10103		American Agricultural Insurance Company	556	477,981	59,391,137	1,771,061,517	1,099,472,972	671,588,545
18031		Topa Insurance Company	557	474,523	115,382,292	227,976,321	145,141,107	82,835,213
23418	*	Mid-Continent Casualty Company	558	471,748	139,353,511	605,961,372	340,449,992	265,511,380
36307		The Gray Insurance Company	559	466,246	101,137,078	431,127,558	230,404,558	200,723,000
26310		Granite Re Inc	560	454,473	37,541,757	134,558,321	84,740,273	49,818,048
25585		Watford Insurance Company	561	444,235	86,918,290	60,584,495	32,849,321	27,735,174
19879		Security National Insurance Company	562	426,642	557,608,920	949,322,762	758,670,732	190,652,030
15288		United Farm Family Mutual Insurance Company	563	422,622	707,470,606	1,399,486,295	751,796,625	647,689,670
16044		Everest Denali Insurance Company	564	420,303	207,523,810	160,224,945	133,743,580	26,481,365
42617		Mag Mutual Insurance Company	565	417,525	343,982,209	2,391,156,863	1,364,113,784	1,027,043,079
42331		Guideone America Insurance Company	566	417,296	5,953,825	12,323,256	514,015	11,809,241
36650		Guarantee Company Of North America Usa	567	402,152	14,569,812	20,383,244	48,992	20,334,252
10801		Fortress Insurance Company	568	401,457	25,045,105	163,215,896	80,982,406	82,233,490
42447		National General Assurance Company	569	394,418	97,141,210	35,125,341	17,342,209	17,783,132
24139		Old Republic General Insurance Corporation	570	391,485	83,445,355	2,371,117,999	1,617,332,705	753,785,294
10216		American Contractors Indemnity Company	571	387,179	53,670,174	385,010,705	264,008,200	121,002,505
22926		Economy Fire & Casualty Company	572	384,207	134,407,679	545,748,265	219,081,636	326,666,629
28535		Triangle Insurance Company Inc	573	379,808	117,831,965	157,310,265	98,670,116	58,640,149
12287		Amica Property And Casualty Insurance Company	574	376,670	46,321,674	94,572,099	14,279,958	80,292,141
10003	*	Excess Share Insurance Corporation	575	361,685	3,115,718	67,015,301	41,798,724	25,216,577
11592		International Fidelity Insurance Company	576	355,839	24,698,895	229,457,062	82,832,470	146,624,592



# Fire and Casualty Companies Summary Financial Information Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10916		Suretec Insurance Company	577	355,689	104,028,331	387,008,232	245,452,860	141,555,372
38504		First Surety Corporation	578	352,707	1,679,917	32,389,373	23,677,559	8,711,813
35696	*	Harleysville Preferred Insurance Company	579	342,633	105,638,049	91,278,050	41,757,070	49,520,980
13998	*	Utica National Insurance Company Of Ohio	580	339,866	107,630,905	28,762,281	5,687,878	23,074,403
41238		Trans Pacific Insurance Company	581	337,814	12,657,451	71,927,036	12,935,338	58,991,698
14788		Ngm Insurance Company	582	337,487	344,767,692	846,361,216	278,366,014	567,995,202
19038		Travelers Casualty And Surety Company	583	330,845	357,112,592	20,198,219,187	12,368,248,466	7,829,970,720
35483		Daily Underwriters Of America	584	325,185	26,598,894	67,920,647	24,036,885	43,883,762
33162		Bankers Insurance Company	585	320,028	58,852,045	114,048,216	60,736,084	53,312,131
20095		Bitco General Insurance Corporation	586	317,906	376,941,053	1,125,819,425	783,656,946	342,162,479
15563		Clear Spring Property And Casualty Company	587	316,013	254,171,191	625,827,609	427,993,655	197,833,954
36927	*	Colony Specialty Insurance Company	588	312,592	58,381,778	91,679,512	67,903,724	23,775,788
16867	*	Element Insurance Company	589	309,930	309,930	2,926,703	222,062	2,704,970
12777		Chubb Indemnity Insurance Company	590	295,901	348,472,893	272,171,039	88,929,199	183,241,840
36340		Camico Mutual Insurance Company	591	283,932	35,052,041	102,806,284	56,407,878	46,398,406
26662		Milford Casualty Insurance Company	592	283,460	46,325,452	30,861,390	4,430,874	26,430,516
22748		Pacific Employers Insurance Company	593	279,894	149,034,514	979,986,171	86,092,001	893,894,170
10656		United States Surety Company	594	277,954	12,909,469	71,372,401	16,457,366	54,915,035
12294		Southwest Marine And General Insurance Company	595	276,438	133,369,896	318,533,332	239,823,649	78,709,683
23434		Middlesex Insurance Company	596	265,895	311,705,796	903,878,087	647,412,210	256,465,878
10915		Unitrin Direct Property & Casualty Company	597	263,688	8,158,470	13,777,979	3,156,471	10,621,508
36951	*	Century Surety Company	598	263,373	310,555,597	94,696,701	2,499,546	92,197,156
24791		St Paul Mercury Insurance Company	599	257,934	17,565,466	356,624,701	242,758,502	113,866,199
35505		Rockwood Casualty Insurance Company	600	257,900	82,479,681	315,174,836	209,106,383	106,068,453
36226		United Casualty And Surety Insurance Company	601	253,528	9,261,268	39,963,401	16,108,290	23,855,111
19488		Amerisure Insurance Company	602	242,014	321,978,455	932,418,697	690,876,091	241,542,606
35246		Illinois Insurance Company	603	233,998	9,163,295	77,335,490	41,859,623	35,475,867
37206		Contractors Bonding And Insurance Company	604	225,374	77,218,597	247,708,320	127,886,712	119,821,608
20370		Axis Reinsurance Company	605	217,913	127,836,373	3,695,632,608	2,725,152,395	970,480,213
16461		Noblr Reciprocal Exchange	606	207,999	7,102,843	22,750,012	9,344,784	13,405,228
18708		Ambac Assurance Corporation	607	196,784	22,919,002	1,885,969,024	1,129,216,434	756,752,590
20796		21St Century Premier Insurance Company	608	193,242	8,826,956	109,954,283	4,456,898	105,497,385
22624		Indiana Farmers Mutual Insurance Company	609	190,320	275,571,869	554,305,378	287,480,005	266,825,373
10750		1St Choice Advantage Insurance Company Inc	610	190,268	27,335,146	29,433,620	21,529,038	7,904,581
18740		Mgic Indemnity Corporation	611	189,642	4,674,221	168,537,075	62,169,813	106,367,262
15954		Amtrust Insurance Company	612	176,910	308,992,869	81,441,130	13,988,995	67,452,135
11134		Rural Trust Insurance Company	613	172,094	27,549,985	37,071,569	24,914,516	12,157,053
12982		Great Plains Casualty Inc	614	165,535	4,803,994	34,074,207	3,614,194	30,460,013
12538		Tower Hill Signature Insurance Company	615	164,252	395,769,573	239,825,526	199,662,257	40,163,269
43044		Response Insurance Company	616	162,210	2,642,646	30,168,567	2,264,946	27,903,621
31380		American Surety Company	617	156,648	9,247,108	11,157,011	2,206,379	8,950,632
14281		Inland Mutual Insurance Company	618	155,065	375,991	7,577,806	742,052	6,835,754
39551		Continental Heritage Insurance Company	619	154,484	7,448,479	38,326,566	12,539,346	25,787,220
16203		Cm Select Insurance Company	620	153,935	6,601,421	23,660,070	2,191,464	21,468,606
19658	*	Bristol West Insurance Company	621	149,757	357,908,035	174,541,989	128,644,929	45,897,060
32301		Tnus Insurance Company	622	146,331	8,416,547	67,280,275	5,440,438	61,839,837
10984		Ansur America Insurance Company	623	145,253	9,361,902	149,534,813	91,449,992	58,084,821
11050		Amerisure Partners Insurance Company	624	142,149	48,525,584	126,825,546	78,324,636	48,500,910

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

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	120,604	28,714,054	13,743,552	24,602	13,718,950
28339		Gateway Insurance Company	626	117,705	30,824,201	36,100,345	25,443,009	10,657,336
38660		Mic General Insurance Corporation	627	117,682	253,205,436	57,191,407	23,589,934	33,601,473
34347		Colonial American Casualty And Surety Company	628	112,207	20,016,015	20,934,054	1,948,292	18,985,762
38997		Sompo America Fire & Marine Insurance Company	629	111,929	62,167,547	184,614,092	157,141,219	27,472,873
43478		Utica National Insurance Company Of Texas	630	104,204	178,314,969	45,510,133	25,219,151	20,290,983
10687		Utica National Assurance Company	631	101,386	116,328,504	86,590,170	48,733,769	37,856,401
10340		Stonington Insurance Company	632	99,028	19,040,447	17,135,001	1,626,999	15,508,002
13793		Medmal Direct Insurance Company	633	98,148	24,279,371	53,768,497	36,903,411	16,865,086
42706		Roche Surety And Casualty Company Inc	634	97,629	3,203,308	30,193,923	19,323,057	10,870,866
24775		St Paul Guardian Insurance Company	635	92,378	9,491,641	83,340,323	60,556,169	22,784,154
16379		Jet Insurance Company	636	85,141	1,837,561	12,815,721	1,835,431	10,980,295
10675		Mobilitas General Insurance Company	637	83,422	39,893,580	40,425,032	14,632,397	25,792,635
32778		Washington International Insurance Company	638	80,673	12,040,989	78,722,659	12,810,686	65,911,973
19704		American States Insurance Company	639	76,252	348,539,574	50,640,229	7,973,792	42,666,437
27847		Insurance Company Of The West	640	69,887	899,009,749	4,118,675,485	2,625,053,577	1,493,621,908
22713		Insurance Company Of North America	641	69,741	176,062,747	279,936,929	11,860,586	268,076,343
10909		Sun Surety Insurance Company	642	68,301	3,675,057	23,499,576	12,314,357	11,185,219
11863		Positive Physicians Insurance Company	643	68,211	24,261,521	115,806,319	77,515,418	38,290,901
13722		Knightbrook Insurance Company	644	65,930	49,534,922	208,563,665	74,048,453	134,515,212
40460		Sagamore Insurance Company	645	63,486	42,899,098	219,648,793	62,545,060	157,103,733
15756		Radnor Specialty Insurance Company	646	60,213	13,947,717	78,804,870	11,551,844	67,253,027
15679		National Fire And Indemnity Exchange	647	58,660	4,920,792	10,818,230	5,757,651	5,060,582
27081		Bond Safeguard Insurance Company	648	58,519	4,520,908	57,938,254	17,664,568	40,273,686
19399		Aiu Insurance Company	649	54,601	384,629,182	104,262,145	23,002,051	81,260,094
10784		Maxum Casualty Insurance Company	650	53,603	1,284,616	25,980,108	6,714,308	19,265,800
25321		Farmers Direct Property And Casualty Insurance Company	651	53,462	352,807,727	167,800,720	118,803,842	48,996,878
31488		Integon Preferred Insurance Company	652	53,066	290,342,472	94,143,918	86,099,888	8,044,030
26867		Southern Insurance Company Of Virginia	653	50,567	87,321,957	183,764,603	119,526,382	64,238,221
26611		Blackboard Insurance Company	654	50,072	127,886,448	98,076,746	78,038,336	20,038,410
12304		Accident Fund General Insurance Company	655	49,101	414,066,587	330,526,871	214,058,081	116,468,790
16675		Genworth Mortgage Insurance Corporation Of North Carolina	656	44,847	2,038,260	31,173,238	2,239,341	28,933,897
10004		Seaview Insurance Company	657	40,966	47,296,798	56,348,369	41,669,628	14,678,740
23426	*	Oklahoma Surety Company	658	39,043	15,420,902	16,194,126	3,180	16,190,946
10914		Kemper Independence Insurance Company	659	37,865	250,838,015	75,276,053	67,081,136	8,194,917
44245		Toggle Insurance Company	660	37,831	6,443,012	76,731,947	2,773,088	73,958,860
10952		Transamerica Casualty Insurance Company	661	37,651	572,397	15,365,619	3,440,969	11,924,650
24171		Netherlands Insurance Company, The	662	37,463	2,618,410	27,799,726	5,812,510	21,987,216
32921		Ismie Mutual Insurance Company	663	36,781	165,887,976	1,433,244,933	760,714,198	672,530,736
12305		Accident Fund National Insurance Company	664	36,314	176,815,721	168,573,524	78,255,564	90,317,960
10166		Accident Fund Insurance Company Of America	665	36,126	830,658,882	4,886,210,625	3,517,867,657	1,368,342,968
38300		Samsung Fire & Marine Insurance Company Ltd (Us Branch)	666	35,541	59,266,954	134,610,201	54,642,372	79,967,829
16109		Starr Specialty Insurance Company	667	34,479	112,583,094	77,622,082	37,075,176	40,546,906
22225		Trisura Insurance Company	668	29,151	47,727,011	184,279,884	25,355,863	158,924,021
22810		Chicago Insurance Company	669	28,583	19,713,932	76,224,848	2,436,781	73,788,067
11673		Redwood Fire And Casualty Insurance Company	670	25,168	325,926,722	2,798,475,643	1,405,242,031	1,393,233,612
35009		Financial Casualty & Surety, Inc.	671	24,759	20,153,026	33,045,512	14,406,280	18,639,232
21881		National Surety Corporation	672	24,733	15,205,541	129,309,219	48,410,318	80,898,901

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10317		Neighborhood Spirit Property And Casualty Company	673	24,194	22,075,530	309,429,789	182,411,161	127,018,628
10226		Unitrin Direct Insurance Company	674	23,207	12,755,167	11,767,214	3,696,372	8,070,842
21857	*	American Insurance Company, The	675	21,882	5,787,951	121,379,130	48,231,624	73,147,506
20109		Bitco National Insurance Company	676	20,142	42,750,252	233,823,705	141,570,180	92,253,525
16116		Jm Specialty Insurance Company	677	19,052	1,657,967	16,426,936	289,482	16,137,453
12254		Glencar Insurance Company	678	18,059	27,829,021	202,895,757	149,637,054	53,258,703
37710		First American Property & Casualty Insurance Company	679	17,764	26,754,268	67,710,082	37,277,378	30,432,713
40517		Wcf National Insurance Company	680	17,539	121,198,913	569,094,946	328,290,423	240,804,523
29033		Atain Insurance Company	681	15,546	7,772,751	100,851,874	34,478,664	66,373,210
14516		Harleysville Lake States Insurance Company	682	14,441	144,868	23,167,894	2,236,703	20,931,191
25887		United States Fidelity And Guaranty Company	683	14,171	257,314	3,586,489,412	2,704,443,827	882,045,585
27740		North Pointe Insurance Company	684	13,440	13,322,925	20,067,916	3,647,311	16,420,605
15377		Western National Mutual Insurance Company	685	8,774	448,160,268	1,589,213,316	861,218,413	727,994,903
22950		Acstar Insurance Company	686	8,750	991,180	46,426,688	24,090,511	22,336,177
35416		Us Underwriters Insurance Company	687	8,704	35,931,648	173,627,355	35,247,305	138,380,050
32450		Alps Property & Casualty Insurance Company	688	7,948	54,358,071	151,206,494	98,036,463	53,170,031
39152		Service American Indemnity Company	689	7,475	258,329,802	173,238,521	151,273,298	21,965,223
28258		Continental Indemnity Company	690	7,007	116,203,012	472,524,377	355,424,755	117,099,622
41483		Farmington Casualty Company	691	6,383	160,394,898	1,194,352,668	904,530,245	289,822,423
33499		Dorinco Reinsurance Company	692	5,681	119,208,693	1,765,302,340	1,151,751,959	613,550,381
29513		Bar Plan Mutual Insurance Company, The	693	5,600	14,448,303	39,022,901	22,625,527	16,397,374
34630		Oak River Insurance Company	694	5,333	117,260,407	1,209,727,087	551,455,755	658,271,332
24198		Peerless Insurance Company	695	5,203	11,080,244	20,201,066,316	14,798,009,761	5,403,056,555
13990		First Community Insurance Company	696	4,960	137,132,125	107,864,019	79,080,289	28,783,730
35904		Health Care Indemnity Inc	697	4,354	41,468,955	314,327,437	169,726,856	144,600,581
15645		Obi America Insurance Company	698	2,744	882,058	15,817,066	11,833	15,805,233
24724		First National Insurance Company Of America	699	2,695	540,892,175	62,626,448	760,294	61,866,154
12260		Campmed Casualty & Indemnity Company Inc	700	2,420	992,916	20,246,297	15,316	20,230,981
21865		Associated Indemnity Corporation	701	1,886	(425,936)	32,031,879	6,129,619	25,902,260
18732		Arch Mortgage Guaranty Company	702	1,620	4,443,539	47,242,110	3,070,225	44,171,885
17965		American Sentinel Insurance Company	703	1,544	(204,771)	11,378,191	170,959	11,207,232
40258		Aig Assurance Company	704	1,295	1,441,350	37,845,829	697,654	37,148,175
31968		Merastar Insurance Company	705	805	4,820,667	87,859,232	69,874,466	17,984,766
14923		Patrons Mutual Insurance Company Of Connecticut	706	599	30,942,337	44,635,231	21,650,956	22,984,275
22640		Consolidated Insurance Company	707	582	101,258,618	13,675,012	559,643	13,115,369
12870		Sentruity Casualty Company	708	452	111,144,876	334,231,806	259,352,140	74,879,666
12773		Prescient National Insurance Company	709	257	30,909,996	93,332,997	38,402,631	54,930,367
25933		Universal Surety Company	710	250	6,276,645	308,566,935	49,918,233	258,648,702
31275		Republic Mortgage Guaranty Insurance Corporation	711	196	870,941	95,966,919	69,417,990	26,548,929
22268		Infinity Insurance Company	712	138	921,945,977	1,196,778,749	1,071,837,643	124,941,106
12289		Personal Service Insurance Company, The	713	45	40,017,141	42,987,039	33,939,171	9,047,868
34940		Omni Indemnity Company	714	19	7,051,185	37,715,466	18,822,155	18,893,311
36404		21St Century Casualty Company	715	-	-	13,009,829	5,328	13,004,501
34789		21St Century Centennial Insurance Company	715	-	52,481,646	227,424,611	6,885,080	220,539,531
12963		21St Century Insurance Company	715	-	419,133,068	1,185,245,766	58,735,527	1,126,510,240
32220		21St Century North America Insurance Company	715	-	639,818	675,753,182	51,117,736	624,635,446
22896		Aca Financial Guaranty Corporation	715	-	-	167,970,107	50,776,402	117,193,705
10220		Accelerant National Insurance Company	715	-	5,519,799	18,132,530	4,276,097	13,856,433

# Fire and Casualty Companies

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### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
19984		Acig Insurance Company	715	-	33,321,000	574,596,564	403,212,266	171,384,298
33987		Adm Insurance Company	715	-	-	7,961,773	(88,483)	8,050,256
44318		Admiral Indemnity Company	715	-	78,706,443	66,934,671	21,096,108	45,838,563
36153		Aetna Insurance Company Of Connecticut	715	-	-	6,154,838	108,219	6,046,619
10413		Affirmative Direct Insurance Company	715	-	17,068,535	32,881,191	22,947,083	9,934,108
10957		Alamance Insurance Company	715	-	-	545,352,980	123,969,928	421,383,049
24899		Alea North America Insurance Company	715	-	-	97,982,062	47,267,191	50,714,871
19135		Alfa Mutual Insurance Company	715	-	842,180,772	1,575,948,222	824,681,343	751,266,880
21911		Allianz Reinsurance America, Inc.	715	-	-	2,387,375,671	2,092,458,572	294,917,099
11242		Allied Eastern Indemnity Company	715	-	101,933,203	116,327,646	94,420,401	21,907,245
10212		Allmerica Financial Alliance Insurance Company	715	-	163,555,472	20,044,718	19,160	20,025,558
11110		Allstate North American Insurance Company	715	-	-	10,745,763	52,463	10,693,300
10730		American Access Casualty Company	715	-	360,386,373	512,627,597	410,148,034	102,479,563
38237		American Country Insurance Company	715	-	-	6,748,042	72,977	6,675,065
37990	*	American Empire Insurance Company	715	-	-	21,215,389	4,000	21,211,389
10819		American Equity Specialty Insurance Company	715	-	-	28,605,290	517,973	28,087,317
23337		American European Insurance Company	715	-	41,808,766	178,112,397	100,798,334	77,314,063
12504		American Family Connect Insurance Company	715	-	23,545,459	13,688,282	87,641	13,600,641
40088		American Inter-Fidelity Exchange	715	-	99,074,261	198,340,579	134,796,173	63,544,406
38652	*	American Modern Select Insurance Company	715	-	9,407,917	123,595,162	62,434,917	61,160,245
12700	*	American Mutual Share Insurance Corporation	715	-	215,850	351,052,431	22,718,012	328,334,419
33006		American Physicians Assurance Corporation	715	-	-	7,704,413	3,516	7,700,897
42897		American Service Insurance Company Inc	715	-	-	6,809,875	134,704	6,675,171
19283		American Standard Insurance Company Of Wisconsin	715	-	48,775,039	361,544,194	42,824,721	318,719,473
19712		American States Insurance Company Of Texas	715	-	(73,135)	10,364,640	990,193	9,374,447
37214		American States Preferred Insurance Company	715	-	120,631,435	14,688,085	145,100	14,542,985
19623		American Summit Insurance Company	715	-	21,483,600	105,280,262	21,378,662	83,901,600
30830		Arch Indemnity Insurance Company	715	-	100,483,644	172,655,821	113,977,119	58,678,702
29114		Arch Mortgage Assurance Company	715	-	5,125	36,043,260	9,017,254	27,026,006
10946		Arch Property Casualty Insurance Company	715	-	-	99,543,757	209,714	99,334,043
10348		Arch Reinsurance Company	715	-	-	3,660,586,404	1,485,437,323	2,175,149,081
19860		Argonaut Great Central Insurance Company	715	-	30,617,187	47,046,857	18,648,185	28,398,672
19828		Argonaut-Midwest Insurance Company	715	-	29,901,733	21,348,222	3,853,850	17,494,372
24678		Arrowood Indemnity Company	715	-	318,558	781,213,693	730,896,406	50,317,287
10194		Artisan And Truckers Casualty Company	715	-	1,183,197,825	804,483,185	648,326,859	156,156,326
30279		Ascot Surety & Casualty Company	715	-	257,633	216,393,487	178,632	216,214,855
40398		Ashmere Insurance Company	715	-	-	10,642,766	182,384	10,460,382
11558		Assuranceamerica Insurance Company	715	-	194,907,514	115,290,461	86,554,789	28,735,672
30180		Assured Guaranty Corp	715	-	32,568,481	2,873,797,737	803,970,661	2,069,827,076
27235		Auto Club Family Insurance Company	715	-	128,240,520	171,473,647	89,193,768	82,279,880
11983		Auto Club Property-Casualty Insurance Company	715	-	13,984,667	115,267,703	76,066,702	39,201,001
15512		Automobile Club Inter-Insurance Exchange	715	-	279,402,947	635,376,472	290,204,939	345,171,533
12508		Auto-Owners Specialty Insurance Company	715	-	-	29,666,991	103,244	29,563,747
15610		Axis Specialty Insurance Company	715	-	-	1,796,333,008	1,445,005,633	351,327,375
24813		Balboa Insurance Company	715	-	(667)	27,080,455	1,616,685	25,463,770
17137	*	Battleface Insurance Company	715	-	-	3,000,000	-	3,000,000
13070		Berkshire Hathaway Assurance Corporation	715	-	200,085	1,762,989,788	321,113,949	1,441,875,839
22250		Blueshore Insurance Company	715	-	8,057,673	181,413,205	124,525,931	56,887,274

# 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			
12319		Bondsman Insurance Company	715	-	-	7,940,015	428,267	7,511,748
27464		California Casualty & Fire Insurance Company	715	-	20,273,516	74,397,971	59,351,330	15,046,642
20117		California Casualty Indemnity Exchange	715	-	302,064,416	600,482,044	383,899,798	216,582,246
20125		California Casualty Insurance Company	715	-	3,235,375	97,293,361	37,861,975	59,431,387
25950		Casco Indemnity Company	715	-	15,817,610	44,561,721	23,253,290	21,308,431
19518		Catlin Insurance Company Inc	715	-	42,292,721	265,291,500	210,568,105	54,723,395
20273		Cedar Insurance Company	715	-	-	14,008,945	1,625	14,007,320
11499		Censtat Casualty Company	715	-	1,082,407	26,636,001	3,883,105	22,752,895
34649		Centre Insurance Company	715	-	-	28,069,868	17,428,886	10,640,982
42765		Centurion Casualty Company	715	-	-	9,837,517	24,380	9,813,137
20710		Century Indemnity Company	715	-	-	616,642,041	591,642,041	25,000,000
10006		Cerity Insurance Company	715	-	648,686	155,286,870	103,288,016	51,998,854
16356		Chiron Insurance Company	715	-	13,401,754	24,600,626	10,210,238	14,390,388
10669		Church Insurance Company	715	-	-	22,759,942	16,970,003	5,789,939
22004		Cim Insurance Corporation	715	-	(795)	16,403,413	30,824	16,372,588
16721	*	Cincinnati Equitable Insurance Company	715	-	-	3,395,305	33,469	3,361,836
41335		City National Insurance Company	715	-	45,110,011	29,130,372	11,551,727	17,578,645
20532		Clarendon National Insurance Company	715	-	31,156	1,229,058,164	961,961,584	267,096,580
33480		Clermont Insurance Company	715	-	18,117,792	29,322,690	4,466,729	24,855,961
12356		Cm Regent Insurance Company	715	-	65,791,390	154,240,477	33,454,781	120,785,696
10887		Coastal Select Insurance Company	715	-	8,420,801	126,428,346	82,739,931	43,688,415
36552		Coliseum Reinsurance Company	715	-	-	189,270,248	64,541,500	124,728,748
27812		Columbia Insurance Company	715	-	21,151,816	39,853,298,768	7,964,221,430	31,889,077,338
34754		Commerce Insurance Company	715	-	1,406,886,987	2,065,797,205	1,381,520,303	684,276,902
21989		Compass Insurance Company	715	-	-	5,197,603	2,283,763	2,913,841
10891		Concert Insurance Company	715	-	46,420,600	49,927,183	19,883,687	30,043,496
32190		Constitution Insurance Company	715	-	2,185,821	40,121,058	16,950,933	23,170,125
10204	*	Consumers Insurance Usa Inc	715	-	2,610,162	94,959,910	58,834,483	36,125,427
10783		Cornerstone National Insurance Company	715	-	6,604,592	13,105,716	5,681,261	7,424,455
20982		Country Casualty Insurance Company	715	-	48,550,195	87,558,308	15,282,015	72,276,293
21008		Country Preferred Insurance Company	715	-	841,574,017	285,317,259	199,827,310	85,489,949
10022		Countryway Insurance Company	715	-	47,665,679	34,403,677	6,980,509	27,423,168
16070		Cronus Insurance Company	715	-	1,836	47,496,832	9,877,938	37,618,894
10921		Csaa Fire & Casualty Insurance Company	715	-	186,003,162	117,317,013	61,677,046	55,639,967
10448		Cumberland Insurance Company	715	-	24,286,914	127,296,247	51,213,848	76,082,399
13684		Cumberland Mutual Fire Insurance Company	715	-	123,769,656	353,895,240	134,111,412	219,783,828
25747		Dairyland American Insurance Company	715	-	19,820	9,528,537	182,150	9,346,387
16623		Dairyland National Insurance Company	715	-	2,127,443	15,472,675	138,598	15,334,077
40975		Dentists Insurance Company, The	715	-	85,055,996	388,802,726	198,768,000	190,034,726
12718		Developers Surety And Indemnity Company	715	-	22,524,589	627,026,474	477,279,412	149,747,063
34711		Digital Advantage Insurance Company	715	-	-	164,285,691	134,253,477	30,032,214
29530		Digital Affect Insurance Company	715	-	-	11,196,676	16,873	11,179,803
16561		Digital Edge Insurance Company	715	-	-	17,513,701	-	17,513,701
23736		Direct National Insurance Company	715	-	224,356	5,594,410	36,856	5,557,554
36463		Discover Property & Casualty Insurance Company	715	-	215,356	147,993,780	85,346,255	62,647,524
10724		Eastern Alliance Insurance Company	715	-	100,984,542	362,511,321	252,324,786	110,186,535
14702		Eastguard Insurance Company	715	-	16,156,226	350,489,038	251,493,051	98,995,987
25402		Employers Assurance Company	715	-	185,749,977	803,726,826	572,092,205	231,634,621

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
37095		Enact Financial Assurance Corporation	715	-	-	10,023,947	7,166	10,016,781
10358		Encompass Insurance Company	715	-	105,284,962	8,760,889	487,659	8,273,230
43630		Endurance Risk Solutions Assurance Co	715	-	248,838,786	898,518,195	651,423,008	247,095,187
21741		Esurance Insurance Company Of New Jersey	715	-	80,348,694	13,926,756	4,271,766	9,654,990
24961		Everspan Insurance Company	715	-	2,500	57,691,608	2,519,449	55,172,159
10318		Exact Property And Casualty Company	715	-	3,747,308	304,147,753	180,927,736	123,220,016
21555		Farm Bureau Mutual Insurance Company Of Michigan	715	-	171,713,194	987,685,529	533,477,895	454,207,634
24201		Farmers Automobile Insurance Association The	715	-	220,696,963	1,227,339,990	725,023,387	502,316,603
43699		Farmers Specialty Insurance Company	715	-	74,012,195	43,431,334	24,052,888	19,378,446
25879		Fidelity And Guaranty Insurance Underwriters Inc	715	-	169,450,967	161,227,107	69,514,426	91,712,681
12815		Financial Guaranty Insurance Company	715	-	2,791,713	2,007,318,710	1,940,918,710	66,400,000
39136		Finial Reinsurance Company	715	-	-	1,555,220,372	481,436,395	1,073,783,978
12825		First Acceptance Insurance Company Of Tennessee Inc	715	-	19,837,599	36,795,750	22,912,134	13,883,616
11177		First Financial Insurance Company	715	-	7,381,524	676,872,273	159,135,759	517,736,518
10859		First Nonprofit Insurance Company	715	-	5,252,433	10,877,750	22,231	10,855,519
33383		First Professionals Insurance Company Inc	715	-	-	11,329,341	732,305	10,597,036
11054		Fletcher Reinsurance Company	715	-	-	427,655,786	200,299,842	227,355,944
41513		Foremost Signature Insurance Company	715	-	5,228,157	30,305,489	8,976,534	21,328,956
10985		Fortuity Insurance Company	715	-	-	57,383,481	33,358,670	24,024,811
11600		Frank Winston Crum Insurance Company	715	-	50,641,274	208,332,263	156,709,479	51,622,784
18821		General Casualty Insurance Company	715	-	66,099	11,524,839	2,922,640	8,602,199
10480		Glacier Insurance Company	715	-	21,739,877	19,611,151	10,914,051	8,697,100
21032		Global Reinsurance Corporation Of America	715	-	-	169,621,473	87,613,824	82,007,649
22098		Grain Dealers Mutual Insurance Company	715	-	29,958,382	18,759,300	7,631,432	11,127,868
11136	*	Grange Insurance Company Of Michigan	715	-	29,235,095	48,120,180	129,529	47,990,651
39896	*	Great American Casualty Insurance Company	715	-	-	10,916,547	2,659	10,913,888
10646	*	Great American Contemporary Insurance Company	715	-	-	2,178,326,184	1,648,724,291	529,601,893
38580	*	Great American Protection Insurance Company	715	-	-	20,285,590	3,944	20,281,646
16618	*	Great American Underwriters Insurance Company	715	-	-	10,453,323	6,906	10,446,417
10019		Greystone Insurance Company	715	-	-	1,743,443,057	1,109,735,238	633,707,819
15831		Grinnell Compass, Inc.	715	-	3,172,708	5,524,561	481,166	5,043,395
19530		Hallmark National Insurance Company	715	-	11,057,513	94,623,505	65,989,433	28,634,072
17337		Hanover Fire & Casualty Insurance Company	715	-	4,412,954	6,939,979	3,234,193	3,705,786
38261		Hartford Insurance Company Of The Southeast	715	-	177,616,586	229,237,573	154,108,456	75,129,117
29890		Hartford Steam Boiler Inspection And Insurance Company Of Ct, The	715	-	-	15,453,937	2,227,977	13,225,960
31550		Haulers Insurance Company Inc	715	-	39,397,168	78,856,806	37,661,025	41,195,781
12233	*	Healthcare Underwriters Group Inc	715	-	(4,540)	15,997,734	783,696	15,214,039
32077		Heritage Casualty Insurance Company	715	-	-	15,274,444	25,000	15,249,444
12944		Homeowners Choice Property & Casualty Insurance Company, Inc.	715	-	352,450,036	482,213,896	361,732,567	120,481,329
11245		Hornbeam Insurance Company	715	-	9,187	8,566,392	260,231	8,306,160
14265		Indiana Lumbermens Mutual Insurance Company	715	-	534	57,642,740	38,870,740	18,772,000
39497	*	Infinity Assurance Insurance Company	715	-	102,972,372	5,582,046	2,836	5,579,211
11738	*	Infinity Auto Insurance Company	715	-	495,447,164	12,295,310	3,970,047	8,325,263
21792	*	Infinity Casualty Insurance Company	715	-	53,818,795	16,406,046	9,668,914	6,737,132
10195	*	Infinity Preferred Insurance Company	715	-	-	3,253,727	2,859	3,250,868
16802	*	Infinity Safeguard Insurance Company	715	-	21,690,461	3,691,175	194,061	3,497,114
26700		Insurance Company Of Illinois	715	-	36,576,690	19,875,364	1,035,644	18,839,720
27930		Integon Casualty Insurance Company	715	-	18,277,634	12,699,032	5,516,976	7,182,056

# Fire and Casualty Companies

## Summary Financial Information

### Year Ending December 31, 2021

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
22780		Integon General Insurance Corporation	715	-	345,843,696	147,327,690	139,183,168	8,144,522
14303	*	Integrity Insurance Company	715	-	157,506,735	134,341,524	61,698,365	72,643,159
12986	*	Integrity Property & Casualty Insurance Company	715	-	78,679,585	19,849,887	4,333,579	15,516,308
10288	*	Integrity Select Insurance Company	715	-	28,704,650	5,334,722	12,287	5,322,435
15598		Interinsurance Exchange Of The Automobile Club	715	-	3,663,474,483	15,576,684,942	5,370,046,424	10,206,638,518
31577	*	Iowa American Insurance Company	715	-	314	26,324,224	17,066,512	9,257,712
14338	*	Iowa Mutual Insurance Company	715	-	14,588,076	91,902,417	53,591,173	38,311,245
38148		Lancer Indemnity Company	715	-	15,084,679	59,226,143	17,803,393	41,422,750
14486		Liberty Mutual Mid-Atlantic Insurance Company	715	-	214,098,014	24,277,181	1,995,825	22,281,356
11746		Liberty Personal Insurance Company	715	-	102,262,910	19,785,233	2,375,808	17,409,425
40550		Lio Insurance Company	715	-	4,105,007	50,833,425	4,256,945	46,576,480
32352		Lm Property And Casualty Insurance Company	715	-	1,184,934	57,344,069	18,012,213	39,331,856
11149		Maine Employers Mutual Insurance Company	715	-	179,859,284	1,090,269,355	563,361,165	526,908,190
23876		Mapfre Insurance Company	715	-	50,119,109	74,596,650	47,460,343	27,136,307
10829		Markel Global Reinsurance Company	715	-	-	4,981,796,249	3,491,462,348	1,490,333,901
12041		Mbia Insurance Corporation	715	-	44,406,975	514,751,889	417,427,518	97,324,371
11498		Mdadvantage Insurance Company Of New Jersey	715	-	39,510,954	396,067,418	224,985,480	171,081,938
12754		Medicus Insurance Company	715	-	-	6,750,597	470,959	6,279,638
16101		Meemic Insurance Company	715	-	399,143,980	390,025,437	286,110,909	103,914,528
11030		Memic Indemnity Company	715	-	148,785,790	613,642,326	419,960,833	193,681,493
33650		Mendota Insurance Company	715	-	44,472,220	82,528,747	59,193,563	23,335,184
23353		Meridian Security Insurance Company	715	-	521,769,968	219,948,229	140,999,499	78,948,730
24821		Meritplan Insurance Company	715	-	(7,534)	10,250,822	93,182	10,157,640
16187		Metromile Insurance Company	715	-	110,722,881	122,972,970	90,334,375	32,638,595
22594		Mgic Assurance Corporation	715	-	128,611	276,707,369	15,582,827	261,124,542
10682		Mgic Credit Assurance Corporation	715	-	2,284	9,330,949	199,800	9,131,149
14508		Michigan Millers Mutual Insurance Company	715	-	122,713,165	276,428,508	178,502,731	97,925,776
23507		Mid-American Fire & Casualty Company	715	-	-	5,172,024	21,733	5,150,291
15380	*	Mid-Continent Assurance Company	715	-	1,770,972	20,343,893	5,530	20,338,363
20451		Midstates Reinsurance Corporation	715	-	-	65,023,211	48,647,018	16,376,191
16262		Midwest Family Advantage Insurance Company	715	-	6,489,967	13,514,142	1,696,311	11,817,832
23515		Midwestern Indemnity Company, The	715	-	(3,809)	11,639,860	529,652	11,110,208
16942		Mmic Insurance Inc	715	-	128,958,198	730,766,655	378,444,989	352,321,665
44180	*	Mountain Laurel Assurance Company	715	-	362,092,101	333,990,672	211,462,962	122,527,710
16498		Mtaw Insurance Company	715	-	-	8,496,621	31,558	8,465,063
10227		Munich Reinsurance America Inc	715	-	-	20,739,954,794	16,604,720,371	4,135,234,423
14664		Mutual Benefit Insurance Company	715	-	116,074,769	273,570,037	129,995,628	143,574,409
11044		National General Insurance Online Inc	715	-	20,490,238	14,479,871	2,197,736	12,282,135
27944		National Insurance Association	715	-	-	14,834,249	223,142	14,611,107
11051	*	National Interstate Insurance Company Of Hawaii Inc	715	-	40,617,617	63,155,377	47,547,003	15,608,374
23825		National Public Finance Guarantee Corporation	715	-	-	2,002,380,945	432,957,637	1,569,423,309
15474		National Summit Insurance Company	715	-	100,061,042	127,610,927	64,330,751	63,280,175
10070	*	Nationwide Indemnity Company	715	-	-	315,326,389	75,014,631	240,311,758
21830		New England Insurance Company	715	-	-	17,684,086	2,377,073	15,307,013
41629		New England Reinsurance Corporation	715	-	-	26,547,058	2,104,329	24,442,729
12345		New Horizons Insurance Company Of Missouri	715	-	10,166,567	55,218,987	13,374,174	41,844,813
35432		New Jersey Re-Insurance Company	715	-	1,805,742	560,246,925	62,878,626	497,368,299
31470		Norguard Insurance Company	715	-	545,189,456	2,186,826,455	1,741,996,904	444,829,551

# 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			
24031		Northland Casualty Company	715	-	5,303,869	124,589,849	85,638,934	38,950,915
31208		Oakwood Insurance Company	715	-	-	40,513,741	817,541	39,696,200
23680		Odyssey Reinsurance Company	715	-	-	10,869,546,784	6,865,785,635	4,003,761,149
35424		Old Republic Security Assurance Company	715	-	-	875,457,603	588,966,267	286,491,336
37060		Old United Casualty Company	715	-	221,639,854	965,640,342	526,251,295	439,389,047
39098		Omni Insurance Company	715	-	20,582,773	48,409,248	30,957,868	17,451,380
37850		Pacific Specialty Insurance Company	715	-	232,543,342	331,770,551	181,484,517	150,286,034
29793		Pacific Star Insurance Company	715	-	8,335,405	16,127,221	4,823,464	11,303,757
20338		Palomar Specialty Insurance Company	715	-	321,769,712	484,309,663	321,246,426	163,063,237
38636		Partner Reinsurance Company Of The Us	715	-	-	6,117,211,293	4,748,440,061	1,368,771,232
23442		Patriot General Insurance Company	715	-	7,041,132	25,938,522	708,920	25,229,602
18139		Peak Property And Casualty Insurance Corporation	715	-	379,130,231	66,851,792	6,759,713	60,092,079
21962		Pennsylvania Insurance Company	715	-	35,699,795	103,061,235	53,836,031	49,225,204
12297		Petroleum Casualty Company	715	-	4,070,332	28,961,275	7,304,918	21,656,357
23175	*	Phenix Mutual Fire Insurance Company	715	-	7,197,133	72,264,185	46,033,862	26,230,321
21296		Pinnacle National Insurance Company	715	-	803,525	35,163,246	18,432,212	16,731,034
26794	*	Plans' Liability Insurance Company	715	-	-	7,469,279	47,906	7,421,373
30945		Plaza Insurance Company	715	-	6,614,490	31,446,915	5,483,521	25,963,394
36587		Plymouth Rock Assurance Preferred Corporation	715	-	70,080,399	145,944,656	114,190,037	31,754,619
10287		Pmi Insurance Co	715	-	762,647	20,228,896	9,962,537	10,266,359
16659		Poseidon Commercial Insurance Company	715	-	-	7,955,600	192,194	7,763,406
13694		Poseidon Structured Mortgage Insurance Company	715	-	-	7,982,178	179,457	7,802,721
10900		Preferred Employers Insurance Company	715	-	144,656,497	100,092,169	49,676,712	50,415,456
15024		Preferred Mutual Insurance Company	715	-	286,516,179	642,458,781	377,821,697	264,637,084
38954		Proassurance Casualty Company	715	-	124,486,674	1,158,831,705	886,947,924	271,883,781
29017		Professionals Advocate Insurance Company	715	-	16,733,948	173,365,045	24,002,938	149,362,107
11851	*	Progressive Advanced Insurance Company	715	-	2,389,137,436	898,298,927	521,224,483	377,074,444
24252	*	Progressive American Insurance Company	715	-	2,734,725,913	981,430,542	590,437,770	390,992,772
17350	*	Progressive Bayside Insurance Company	715	-	6,159,776	126,466,725	91,688,552	34,778,173
44288	*	Progressive Choice Insurance Company	715	-	44,652,047	80,922,378	55,126,490	25,795,888
42994		Progressive Classic Insurance Company	715	-	136,416,217	775,778,548	570,964,827	204,813,721
12879	*	Progressive Commercial Casualty Company	715	-	-	8,773,273	122,593	8,650,680
10193	*	Progressive Express Insurance Company	715	-	1,004,068,989	519,901,343	392,111,816	127,789,527
12302	*	Progressive Freedom Insurance Company	715	-	28,948,800	129,273,641	92,286,001	36,987,640
42412	*	Progressive Gulf Insurance Company	715	-	484,017,316	525,907,221	387,700,942	138,206,279
10067	*	Progressive Hawaii Insurance Corp	715	-	382,355,540	411,266,023	288,497,157	122,768,866
37605		Progressive Marathon Insurance Company	715	-	1,272,279,572	1,386,844,063	1,068,239,681	318,604,382
24279	*	Progressive Max Insurance Company	715	-	337,676,808	964,944,954	656,117,828	308,827,126
10187		Progressive Michigan Insurance Company	715	-	716,709,920	1,229,535,439	938,919,677	290,615,762
35190	*	Progressive Mountain Insurance Company	715	-	1,138,541,810	595,099,499	446,333,979	148,765,520
38628		Progressive Northern Insurance Company	715	-	2,540,265,766	3,148,639,485	2,319,211,577	829,427,908
42919	*	Progressive Northwestern Insurance Company	715	-	686,696,210	3,037,975,658	2,228,192,509	809,783,149
44695		Progressive Paloverde Insurance Company	715	-	737,488,357	239,502,187	149,368,991	90,133,196
21735	*	Progressive Premier Insurance Company Of Illinois	715	-	1,152,778,144	551,166,700	387,006,091	164,160,609
10192	*	Progressive Select Insurance Company	715	-	3,247,559,630	1,475,565,853	1,059,666,124	415,899,729
38784		Progressive Southeastern Insurance Company	715	-	1,010,358,435	381,772,480	235,966,451	145,806,029
21727		Progressive Universal Insurance Company	715	-	1,489,620,649	724,430,956	488,700,440	235,730,516
27804	*	Progressive West Insurance Company	715	-	502,302,892	230,474,179	174,178,254	56,295,925



# 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			
16125		Protucket Insurance Company	715	-	-	58,832,280	19,784,153	39,048,127
24295		Providence Washington Insurance Company	715	-	-	13,147,332	118,289	13,029,043
15059		Public Service Insurance Company	715	-	-	129,372,761	86,953,402	42,419,357
10219		Qbe Reinsurance Corporation	715	-	-	1,239,277,183	410,093,360	829,183,823
22705		R & Q Reinsurance Company	715	-	-	111,910,536	108,241,628	3,668,908
30872		Radian Mortgage Assurance Inc	715	-	-	8,804,678	14,336	8,790,342
38512		Rampart Insurance Company	715	-	-	13,247,649	11,609,713	1,637,935
10357		Renaissance Reinsurance U.S. Inc.	715	-	-	4,674,213,334	3,865,871,469	808,341,865
22179		Republic Indemnity Company Of America	715	-	51,478,365	124,453,853	11,920,634	112,533,220
43753		Republic Indemnity Company Of California	715	-	119,175,860	24,924,060	85,255	24,838,804
32174		Republic Mortgage Assurance Company	715	-	-	20,843,765	12,042,369	8,801,396
20133		Response Worldwide Direct Auto Insurance Company	715	-	-	11,614,479	2,796	11,611,683
26050		Response Worldwide Insurance Company	715	-	-	15,187,120	6,388	15,180,732
24503		Root Property & Casualty Insurance Company	715	-	1,461,731	68,735,973	46,889,246	21,846,727
16502	*	Safe Auto Choice Insurance Company	715	-	1,331,244	6,996,217	561,991	6,434,226
16503	*	Safe Auto Value Insurance Company	715	-	-	6,719,058	280,796	6,438,262
24759		Safeco National Insurance Company	715	-	87,503,816	7,420,388	719,602	6,700,786
11123		Safety First Insurance Company	715	-	19,346,172	122,828,707	41,628,241	81,200,466
30058		Scor Reinsurance Company	715	-	-	6,339,811,118	4,931,825,198	1,407,985,920
22543		Secura Insurance Company	715	-	654,549,574	1,673,887,086	1,018,787,436	655,099,650
10239		Secura Supreme Insurance Company	715	-	225,684,851	191,832,726	101,585,971	90,246,755
22233		Select Insurance Company	715	-	-	80,621,588	6,429	80,615,159
17752		Select Risk Insurance Company	715	-	5,062,466	52,754,607	25,973,880	26,780,727
22985		Sequoia Insurance Company	715	-	98,178,392	50,934,057	5,222,562	45,711,495
23361		Shelter General Insurance Company	715	-	69,199,602	157,599,197	85,340,892	72,258,305
15261		Society Insurance, A Mutual Company	715	-	213,788,359	519,565,277	326,558,311	193,006,966
37141		Southern General Insurance Company	715	-	56,848,411	57,448,368	30,734,100	26,714,267
20613		Sparta Insurance Company	715	-	-	88,603,675	45,827,747	42,775,928
19780		Specialty Risk Of America	715	-	15,003,085	26,316,052	17,799,129	8,516,923
19224		St Paul Protective Insurance Company	715	-	372,178,152	588,340,930	366,823,342	221,517,589
12645		Standard Casualty Company	715	-	26,630,356	59,185,948	30,733,228	28,452,720
25151		State Farm General Insurance Company	715	-	2,938,386,899	6,738,979,090	4,438,105,103	2,300,873,986
33049		State Volunteer Mutual Insurance Company	715	-	121,963,875	1,415,225,049	637,087,487	778,137,562
10130		Su Insurance Company	715	-	16,350,604	25,526,511	11,735,181	13,791,330
25798		Sutton National Insurance Company	715	-	44,624,366	61,935,892	18,386,023	43,549,869
25364		Swiss Reinsurance America Corporation	715	-	-	19,990,497,615	15,883,867,792	4,106,629,823
10393		Texas Medical Insurance Company	715	-	7,088,220	130,330,466	94,910,612	35,419,854
41769		The Travelers Casualty Company	715	-	-	236,288,852	176,250,102	60,038,750
25534		Tig Insurance Company	715	-	563	1,705,835,923	1,240,322,058	465,513,865
42439		Toa Reinsurance Company Of America, The	715	-	-	2,258,839,348	1,686,982,349	571,856,999
19453		Transatlantic Reinsurance Company	715	-	-	16,262,612,072	11,196,144,177	5,066,467,895
33014	*	Transport Insurance Company	715	-	-	28,805,344	23,473,187	5,332,156
21075		Transverse Insurance Company	715	-	57,535,279	48,185,549	19,355,687	28,829,862
36170		Travelers Casualty Company Of Connecticut	715	-	22,163,852	377,981,369	285,047,170	92,934,198
40282		Travelers Commercial Casualty Company	715	-	19,658,647	378,281,725	285,737,728	92,543,998
36137		Travelers Commercial Insurance Company	715	-	558,174,902	412,295,279	307,285,031	105,010,248
41750		Travelers Constitution State Insurance Company	715	-	322	235,704,765	175,617,371	60,087,394
38130		Travelers Personal Insurance Company	715	-	2,479,426,999	409,839,034	340,707,792	69,131,242

# 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			
36145		Travelers Personal Security Insurance Company	715	-	255,257,072	240,472,367	176,171,415	64,300,952
19887		Trinity Universal Insurance Company	715	-	11,806,535	4,704,831,223	3,714,155,433	990,675,790
41106	*	Triumphe Casualty Company	715	-	34,792,828	75,299,992	53,380,855	21,919,137
19526		Ufg Specialty Insurance Company	715	-	-	34,062,711	23,838,601	10,224,110
19496		United Fire & Indemnity Company	715	-	16,140,474	57,626,769	39,659,496	17,967,273
16063		Unitrin Auto And Home Insurance Company	715	-	87,156,526	54,291,520	20,586,082	33,705,438
25909		Unitrin Preferred Insurance Company	715	-	18,219,812	15,560,745	6,102,655	9,458,090
13200		Universal Surety Of America	715	-	3,381,173	11,738,293	5,084	11,733,209
11018		Upmc Health Benefits Inc	715	-	173,251,039	373,153,569	197,718,616	175,434,953
11821		Vantage Casualty Insurance Company	715	-	-	15,258,828	3,011,037	12,247,791
16186		Vault Reciprocal Exchange	715	-	119,511,770	146,919,085	117,258,250	29,660,835
15736	*	Verti Insurance Company	715	-	1,464,795	70,243,479	47,700,295	22,543,184
42285	*	Veterinary Pet Insurance Company	715	-	176,626,315	158,933,585	140,272,252	18,661,333
42889	*	Victoria Fire & Casualty Company	715	-	(460)	42,745,572	882,518	41,863,054
10105	*	Victoria Select Insurance Company	715	-	-	6,264,176	99,265	6,164,911
26085		Warner Insurance Company	715	-	-	17,563,248	21,907	17,541,341
26069		Wausau Business Insurance Company	715	-	3,232,068	35,011,108	3,485,105	31,526,003
26425		Wausau General Insurance Company	715	-	28,384,176	17,477,330	4,068,974	13,408,356
26042		Wausau Underwriters Insurance Company	715	-	402,618,578	128,961,928	54,500,436	74,461,492
20931		Wellfleet New York Insurance Company	715	-	127,256,105	99,542,478	62,722,730	36,819,748
11972		West Virginia Mutual Insurance Company	715	-	15,704,068	26,999,791	7,139,305	19,860,486
17105	*	Westfield Select Insurance Company	715	-	-	12,496,503	120	12,496,383
13234		Wilshire Insurance Company	715	-	127,819,975	429,835,816	280,352,487	149,483,329
19950	*	Wilson Mutual Insurance Company	715	-	24,959,697	84,014,116	58,394,855	25,619,260
26166		Windsor-Mount Joy Mutual Insurance Company	715	-	50,097,735	126,543,946	46,734,095	79,809,851
31232		Work First Casualty Company	715	-	22,962,921	87,041,939	50,725,900	36,316,039
40193		XI Insurance Company Of New York Inc	715	-	-	81,153,789	2,077,481	79,076,308
20583		XI Reinsurance America Inc	715	-	37,194,478	12,422,795,174	8,933,659,498	3,489,135,676
30325		Zale Indemnity Company	715	-	809,010	27,521,036	1,551,818	25,969,218
13269		Zenith Insurance Company	715	-	613,640,472	1,875,387,784	1,167,290,523	708,097,261
30120		Znat Insurance Company	715	-	115,270,514	57,483,770	34,297,559	23,186,211
34509		Rider Insurance Company	1040	(29)	12,589,363	10,632,385	1,287,769	9,344,616
18333		Peerless Indemnity Insurance Company	1041	(62)	13,673,160	176,895,191	9,496,256	167,398,935
26220		Yosemite Insurance Company	1042	(941)	(146,555)	161,056,966	121,534,496	39,522,470
33022		Axa Insurance Company	1043	(4,088)	3,568,699	201,018,945	88,522,309	112,496,636
19216		Southern Insurance Company	1044	(11,784)	9,413,507	38,609,641	3,873,840	34,735,801
22659		Indiana Insurance Company	1045	(13,204)	34,883,646	22,291,796	1,047,640	21,244,156
32859		Penn-America Insurance Company	1046	(26,446)	92,640,394	161,189,164	76,492,918	84,696,246
42376		Technology Insurance Company Inc	1047	(160,931)	1,201,947,964	5,917,541,743	4,620,504,006	1,297,037,737
22039		General Reinsurance Corporation	1048	(354,784)	(800,430)	24,077,373,736	10,150,205,686	13,927,168,050
TOTAL					\$29,796,318,621	\$643,662,181,830		

\* 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, 2021

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	\$43,403,146	\$170,974,681	\$ 204,012	\$ 214,581,839	\$ 1,356,368,925	\$ 3,362,109,781	\$ 651,401,183	\$ 5,369,879,889	\$ 3,724,936,104	\$ 2,024,521,710	\$ 1,700,414,394		
50520		Old Republic National Title Insurance Company	2	3,030,128	124,972,041	-	128,002,169	197,894,108	3,383,105,175	289,583,571	3,872,582,854	1,781,446,463	1,009,161,551	772,284,912		
50229		Chicago Title Insurance Company	3	10,213,255	43,562,834	27,432,818	81,208,907	323,739,591	1,895,073,774	1,442,362,604	3,661,175,969	2,182,303,841	1,006,780,373	1,175,523,468		
50121		Stewart Title Guaranty Company	4	5,277,529	41,548,229	29,829,342	76,655,100	361,986,357	1,280,049,425	575,209,638	2,217,245,420	1,466,515,620	639,566,812	826,948,808		
50050		Westcor Land Title Insurance Company	5	194,443	68,478,998	8,433	68,681,874	14,169,102	1,487,839,858	48,670,304	1,550,679,264	425,982,025	222,978,240	203,003,785		
51586		Fidelity National Title Insurance Company	6	9,486,848	25,185,335	9,986,118	44,658,301	223,796,300	2,154,240,929	1,160,856,048	3,538,893,277	1,575,188,103	880,527,073	694,661,030		
50083		Commonwealth Land Title Insurance Company	7	4,395,197	24,302,464	433,970	29,131,631	83,901,158	568,678,496	416,555,578	1,069,135,232	704,613,442	299,220,850	405,392,592		
51152		Wfj National Title Insurance Company	8	-	14,133,557	248,427	14,381,984	87,395,758	504,188,998	152,033,090	743,617,846	315,323,503	201,270,865	114,052,638		
50130		Doma Title Insurance, Inc.	9	-	7,783,819	783,206	8,567,025	-	242,292,546	240,902,563	483,195,109	154,753,155	109,404,816	45,348,339		
50016		Title Resources Guaranty Company	10	-	2,508,185	5,487,176	7,995,361	2,024,211	297,739,428	333,327,073	633,090,712	183,361,773	95,149,851	88,211,921		
50172		General Title Insurance Company	11	-	6,263,490	-	6,263,490	-	14,964,680	-	14,964,680	13,190,226	5,677,978	7,512,249		
51411		American Guaranty Title Insurance Company	12	1,430,263	2,476,505	-	3,906,768	20,052,764	61,776,673	4,272,585	86,102,022	53,342,662	12,761,775	40,580,887		
51020		National Title Insurance Of New York Inc	13	-	-	3,564,314	3,564,314	15,516,148	19,916,141	149,718,228	185,150,517	132,876,712	81,494,867	51,381,845		
50369		Investors Title Insurance Company	14	6,707	3,445,724	1,018	3,453,449	68,763,677	141,476,113	1,454,043	211,693,833	229,977,443	89,294,378	140,683,065		
50026		Premier Land Title Insurance Company	15	-	-	2,550,305	2,550,305	-	3,376,841	50,617,836	53,994,677	23,259,068	11,293,708	11,965,360		
12522		Agents National Title Insurance Company	16	-	648,962	1,358,304	2,007,266	-	44,403,123	102,920,316	147,323,439	44,833,974	21,609,507	23,224,467		
51578		Amtrust Title Insurance Company	17	-	1,021,725	39,799	1,061,524	867,998	92,880,608	17,817,567	111,566,173	42,390,048	15,387,416	27,002,633		
51209		Conestoga Title Insurance Company	18	121	997,524	-	997,645	590,025	15,344,533	410,273	16,344,831	19,754,230	7,136,003	12,618,227		
11865		American Digital Title Insurance Company	19	-	-	956,977	956,977	-	6,186,614	4,273,500	10,460,114	52,804,440	1,743,208	51,061,232		
11974		Amrock Title Insurance Company	20	-	-	617,380	617,380	-	-	216,543,213	216,543,213	96,324,539	23,490,300	72,834,239		
51632	*	Radian Title Insurance, Inc.	21	-	-	507,030	507,030	5,700,919	10,713,249	23,250,832	39,665,000	44,054,032	7,454,534	36,599,498		
51268		Connecticut Attorneys Title Insurance Company	22	-	63,968	-	63,968	-	230,470,962	-	230,470,962	97,758,734	52,614,306	45,144,428		
50440		Real Advantage Title Insurance Company	23	-	-	3,714	3,714	1,485,719	-	113,746,693	115,232,412	36,935,506	23,522,972	13,412,534		
12309		Alliant National Title Insurance Company, Inc.	24	-	2,990	-	2,990	-	230,119,826	-	230,119,826	64,736,634	37,107,140	27,629,494		
51560		Attorneys Title Guaranty Fund, Inc.	25	-	-	-	-	5,433	21,870,576	-	21,876,009	7,813,456	2,734,304	5,079,152		
50164	*	Bg Title Guarantee, Inc.	25	-	-	-	-	-	-	-	-	40,224,024	15,224,058	24,999,966		
51624		First American Title Guaranty Company	25	-	-	-	-	3,569,212	222,114,291	138,559,232	364,242,735	95,295,484	25,240,067	70,055,417		
14240		First National Title Insurance Company	25	-	-	-	-	-	103,385,791	157,121,192	260,506,983	78,315,843	27,216,430	51,099,413		
50377		National Investors Title Insurance Company	25	-	-	-	-	-	50,500,803	12,055,852	62,556,655	25,299,925	7,628,404	17,671,521		
51330	*	Ohio Bar Title Insurance Company	25	-	-	-	-	-	-	-	-	1,082,472	4,086	1,078,386		
50784		Security Title Guarantee Corporation Of Baltimore, The	25	-	-	-	-	-	89,819,968	568,651	90,388,619	29,483,525	18,954,608	10,528,917		
TOTAL				\$77,437,637	\$ 538,371,031	\$84,012,343	\$ 699,821,011	\$ 2,767,827,405	\$ 16,536,639,202	\$ 6,304,231,665	\$ 25,608,698,272					

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# 2021

## OHIO DEPARTMENT OF INSURANCE

### ANNUAL REPORT

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