IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO

JUDITH L. FRENCH, SUPERINTENDENT OHIO DEPARTMENT OF INSURANCE,	:	Case No. 25 CV 5302
Plaintiff,	:	Judge Sheryl K. Munson
v.	:	Category H: Other Civil
THIN BLUE LINE BENEFITS , ASSOCIATION LLC, *et al*.,	:	
Defendants.	:	

Order of Liquidation
of Defendants' Ohio Premiums Account

This matter came before the Court on the November 12, 2025 Motion of Judith L. French, Superintendent of Insurance of the State of Ohio ("Plaintiff" or "Superintendent"), pursuant to R.C. 3903.50(A)(4) and (D) and 3903.51(A) for an order of liquidation and appointment of a liquidator for the liquidation of the Ohio Premiums Account identified in the Agreed Preliminary Injunction Order dated July 15, 2025 ("Agreed Preliminary Injunction"). Pursuant to R.C. 3903.51(B), Defendants Thin Blue Line Benefits Association LLC, Thin Blue Line Benefits Association Holdings LLC, and Thin Blue Line Benefits, Inc. (collectively, "Defendants" or "Thin Blue Line") were given such notice and time to respond as is reasonable under the circumstances, and on November 26, 2025 filed their Response to Plaintiff's Motion to Liquidate Claims Account, along with a Cross Motion for Release of Claims Funds. On December 3, 2025, Plaintiff filed her Reply in Support of Her Emergency Motion for Liquidation of Ohio Assets, along with a Memorandum in Opposition to Defendants' Motion to Release Funds Under Conservation, and on

December 10, 2025, Defendants filed their Reply Memorandum to Plaintiff's Response to Motion for Release of Claims Funds.

After having heard and considered the facts set forth in the above noted Motions and Memoranda, this Court finds that the facts and the law are as Plaintiff has alleged in her Motion and that there exists a present and urgent necessity for the immediate entry of this Order. It is in the best interests of creditors, policyholders, and the public to issue this order to liquidate.

The Court hereby **GRANTS** Plaintiff's Emergency Motion for Liquidation of Ohio Assets, **DENIES** Defendants' Cross Motion for Release of Claims Funds, and further finds, orders, adjudicates, and declares as follows:

Jurisdiction

1) This Court has jurisdiction over this matter pursuant to R.C. 3901.22(H), R.C. 2307.382(A)(1), and Civ. R. 65.

2) This Court has personal jurisdiction over Defendants. Defendants are Texas-domiciled companies engaged in the business of insurance in Ohio as that term is defined under R.C. 3903.01(H).

3) Thin Blue Line is a foreign "insurer" as that term is defined under R.C. 3903.01(P).

4) Defendants are therefore subject to proceedings authorized by R.C. 3903.01 through 3903.59, entitled the "Insurers Supervision, Rehabilitation, and Liquidation Act."

5) This Court shall retain jurisdiction in this case for the purpose of granting such other and further relief as the nature of this case or the interest of the policyholders, creditors, members, or members of the public may require.

Basis for Liquidation Order

6) This Court appointed the Superintendent as Conservator on the grounds that a foreign insurer's "certificate of authority to do business in this state has been revoked or none was ever issued and that there are residents of this state with outstanding claims or outstanding policies." Order Appointing Conservator, June 25, 2025, p. 2; *see also* R.C. 3903.50(A)(4).

7) Once a foreign company is under conservatorship, the conservator "may at any time file a motion for and the court may grant an order under section 3903.51 of the Revised Code to liquidate assets of a foreign or alien insurer under conservation." R.C. 3903.50(D), as it incorporates R.C. 3903.51.

8) Defendants engaged in the business of insurance in this State without a certificate of authority, and there are residents of this State with outstanding claims or outstanding policies.

9) Pursuant to the Agreed Preliminary Injunction, this Court ordered Defendants to deposit all premium payments collected from Ohio members for the months of July and August 2025 into one account that contains only these funds, the Ohio Premiums Account held at First Citizens Bank ending in XXXXXXXXXX57

10) The best interests of creditors, policyholders, and the public would be served by the liquidation of the Ohio Premiums Account and for entry of this Order to facilitate the Liquidator taking possession and control of the Ohio Premiums Account and to evaluate whether claims of residents of this State may be made against Defendants pursuant to provisions of R.C. Chapter 3903 compatible with R.C. 3903.50 and R.C. 3903.51.

11) Pursuant to R.C. 3903.51(C), the Court issues the following order to liquidate the Ohio Premiums Account on the following terms the Court considers appropriate.

Liquidation Order

12) The Ohio Premiums Account is ordered into liquidation pursuant to R.C. 3903.50, R.C. 3903.51.

13) Judith L. French, Superintendent of the Ohio Department of Insurance, including her successors in office, is appointed Liquidator of the Ohio Premiums Account pursuant to the provisions of R.C. Chapter 3903 she considers compatible with R.C. 3903.50 and R.C. 3901.51.

14) The Liquidator is ordered to take and secure possession and control of the Ohio Premiums Account and administer it under the general supervision of this Court. To the extent applicable, the Liquidator is vested by operation of law with the title to the Ohio Premiums Account, as of the date of the entry of this Order and is authorized to deal with the same in her own name as Liquidator.

15) The Liquidator may exercise the powers and authority granted to a liquidator under any and all statutes and under the common law of this State to administer the liquidation of the Ohio Premiums Account, and is particularly granted and given the powers and authority contained in R.C. Chapter 3903 as she considers compatible with R.C. 3903.50 and R.C. 3901.51 and necessary or appropriate for the liquidation of the Ohio Premiums Account.

16) The enumeration of the above-described powers and authority of the Liquidator shall not be construed as a limitation upon her, nor shall it exclude in any manner her right to do such other acts not herein specifically enumerated, or otherwise provided for, as may be necessary or appropriate for the accomplishment of or in aid of the purpose of liquidating the Ohio Premiums Account.

17) All of Defendants' brokers, agents, or agencies located in or doing business in Ohio are enjoined from and ordered to cease issuing policies, contracts, certificates, renewals, and commitments on behalf of Defendants in this State.

18) All officers, managers, directors, trustees, owners, shareholders, employees, agents, and brokers of Defendants, and any other person, firm, association, partnership, corporation, or other entity or person with authority over or in charge of any segment or aspect of Defendants' affairs, property, or assets, including but not limited to, insurance brokers, agents, trusts, banks, savings and loan associations, financial or lending institutions, stock or mutual associations, reinsurers, third-party administrators, attorneys representing Defendants, and any person who exercises control directly or indirectly over activities of Defendants through any holding company or affiliate of any of Defendants (all of the foregoing are collectively referred to as "Other Persons"), shall cooperate with the Liquidator, the Chief Deputy Liquidator, and all Deputy Liquidators in the performance of their duties. The directive "to cooperate" shall include, but is not limited to, a duty to do all of the following:

a) Reply promptly in writing to any inquiry from the Liquidator requesting such reply;

b) Immediately make available to and not withhold from the Liquidator any and all property, books, accounts, documents, agreements, records, legal/litigation files, computers, computer networks, computer databases, and computerized and electronically stored date, and other electronic devices of or pertaining to Defendants;

c) Disclose verbally or in writing, the exact location of such items and information reference in paragraph (b) above, if not in the possession, custody, or control of the officers, directors, trustees, employees, or agents of Defendants, or any other person,

firm, association, partnership, corporation, or other entity in charge of any aspect of Defendants' affairs; and

d) Refrain from obstructing or interfering with the Liquidator in the conduct of this case and proceeding or any case or proceeding incidental thereto.

19) All officers, directors, employees, trustees, agents, servants, representatives of Defendants, and those acting in concert with Defendants are specifically ordered and enjoined from destroying, deleting, or modifying Defendants' records, databases, computer files, or other property, except under the expressed written authorization of the Liquidator or by future order of this Court.

20) No current and former officers, managers, directors, trustees, owners, shareholders, employees, agents, and brokers of Defendants, and no Other Persons shall obstruct or interfere with the Liquidator in the conduct of her duties as Liquidator, and all of these persons and all persons except the Liquidator, are restrained, except under the express direction or authorization of the Liquidator or by further action of this Court, from doing, operating, and conducting any business of, or on behalf of Defendants, including under any charter, permit, license, contract, power, or privilege, belonging to or issued by or to Defendants, and from in any manner conducting, doing, or engaging in the business of insurance on behalf of Defendants in this State.

21) All current and former owners, officers, directors, employees, consultants, attorneys, parents, subsidiaries, affiliated corporations, partners, agents, reinsurers, third-party administrators and representatives of Defendants, and all Other Persons are permanently enjoined and restrained from:

a) Dealing with or permitting to be done any action which might waste or dispose of the property and assets of Defendants found in this State;

b) From withholding and doing anything, directly or indirectly, to prevent the Liquidator from acquiring all books, accounts, documents, or other records relating to the business of Defendants conducted in this State and/or related to policies issued in this State;

c) From in any way interfering with the Liquidator's conduct of business, or from obtaining preferences, judgments, attachments, or other like liens, or the making of any levy against Defendants or their property and assets while in the possession and control of the Liquidator, or from in any way interfering with the Liquidator in her gaining possession or control of, or in her right, title, and interest to the property, books, records, and all other assets of Defendants contemplated by this Order.

22) The entry of this Order does not constitute an anticipatory breach of any contract of Defendants.

23) Any person wishing to obtain copies of documents from the Liquidator or the Liquidation Estate shall make the request in writing to the Liquidator of Thin Blue Line Benefits Association, LLC, *et al*., 50 West Town Street, Suite 300, Columbus, Ohio 43215. Each written request, subpoena, or application shall be accompanied by a two hundred dollar ($200.00) non-refundable certification fee payable by check or money order to "Thin Blue Line Benefits Association, LLC, *et al*., Ohio Premiums Account Liquidation." Expenses related to the search and copying for documents shall be borne by the requesting party at the rate of twenty-five dollars ($25.00) per hour per person per search, review, and assembly of nonprivileged documents and fifty cents ($0.50) per page for photocopies, paid by check or money order made payable to "Thin Blue Line Benefits Association, LLC, *et al*., Ohio Premiums Account Liquidation" before the release of documents to the requesting party.

24) The Superintendent, the Liquidator, the Chief Deputy Liquidator, any Special Deputy Liquidator, any employee of the Ohio Department of Insurance, any employee of any contractor engaged, appointed by, or serving under the Liquidator, Chief Deputy Liquidator, or any Special Deputy Liquidator are provided the immunity and indemnification specified in R.C. 3903.07 and R.C. 3903.91 ("Indemnitees"). Further, the Indemnitees shall have no personal liability for their acts or omissions in connection with their duties, provided that such acts or omissions are or were undertaken in good faith and without willful misconduct, gross negligence, or criminal intent. All expenses, costs, and attorneys' fees incurred by the Indemnitees in connection with any lawsuit brought against them in their representative capacities shall be subject to the approval of the Liquidator, except that in the event that the Liquidator is the Indemnitee, this Court's approval shall be required, and such expenses, costs, and attorneys' fees shall be exclusively paid out of the funds and assets of Defendants.

25) If any provision of this Order or the application thereof is for any reason held to be invalid, the remainder of this Order and the application thereof to other persons or circumstances shall not be affected thereby.

26) Neither the enumeration of the Liquidator's authority in this Order, nor any provision of this Order, shall be construed as a limitation on the Liquidator to take other actions that are not specified in this Order. The entry of this Order does not limit the Liquidator's rights to take any action pursuant to the Ohio Revised Code.

27) Persons dealing with the property of the insurer are charged with notice of a judgment ordering liquidation under R.C. 3903.51 from the time when the judgment is filed under Civil Rule 58, or a certified copy of the judgment is filed under Civil Rule 3(F), with the Franklin County Clerk of Court.

Notice to Claimants

28) Defendants' Ohio Premiums Account is in liquidation effective today.

29) Pursuant to R.C. 3903.51(F) and R.C. 3903.22, the Liquidator shall exercise reasonable efforts to notify residents of this State with claims against Defendants.

Full Faith and Credit

30) This Court requests that, in all actions or proceedings pending or hereafter filed outside the State of Ohio involving Defendants, full faith and credit be given to this Order.

IT IS SO ORDERED.

JUDGE SHERYL K. MUNSON

Order proposed by:

/s/ Christie Limbert
Christie Limbert (0090897)
Counsel for Judith L. French, Superintendent of Insurance

Franklin County Court of Common Pleas

Date: 12-15-2025

Case Title: JUDITH L FRENCH -VS- THIN BLUE LINE BENEFITS ASSOCIATION LLC ET AL

Case Number: 25CV005302

Type: ORDER

It Is So Ordered.

/s/ Judge Sheryl K. Munson

Court Disposition

Case Number: 25CV005302

Case Style: JUDITH L FRENCH -VS- THIN BLUE LINE BENEFITS ASSOCIATION LLC ET AL

Motion Tie Off Information:

1. Motion CMS Document Id: 25CV0053022025-11-1299940000
   Document Title: 11-12-2025-MOTION - PLAINTIFF: JUDITH L. FRENCH - PLAINTIFFS EMERGENCY MOTION FOR LIQUIDAT
   Disposition: MOTION GRANTED