



**Department of
Insurance**

ANNUAL REPORT

2025

Ohio Department of Insurance





Mike DeWine, Governor
Jim Tressel, Lt. Governor
Judith L. French, Director



**Department of
Insurance**



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Director's Message



Protecting Ohio's Consumers, Powering a Dynamic and Innovative Insurance Market

Judith L. French, Director

The Ohio Department of Insurance plays a critical role in safeguarding the interests of insurance consumers and maintaining a competitive insurance market in the state.

Every aspect of our work, from addressing consumers' insurance complaints and investigating fraud to monitoring the financial strength of insurance companies, assessing the industry's business conduct, and reviewing insurance rates and products, is focused on protecting Ohioans and strengthening one of the most vital sectors of our state's economy.

Over the past year, we rigorously evaluated insurance rates and products to ensure they are justified. Our consumer education efforts helped individuals and families navigate their insurance options, understand their rights, and financially prepare for unexpected events, such as natural disasters. Another priority was aggressively pursuing fraudulent and unlicensed insurance activity that threatens consumer financial security and trust.

As a member of the National Association of Insurance Commissioners (NAIC), we collaborated on national insurance issues and contributed to the development of consistent regulatory standards that benefit consumers and insurers alike in such areas as consumer protection, insurer financial stability, product oversight, cybersecurity, and the impact of new technologies. Through this engagement, we help shape the readiness and future of insurance regulation on a national scale and in Ohio.

Our efforts also extended to supporting innovative insurance products and building the future of Ohio's insurance workforce. The industry is an economic engine and driver of jobs in the state. We are working alongside government partners, educational institutions, and industry leaders to develop programs that attract, train, and retain top talent in this growing and critical field.

Ohio's insurance market today stands as one of the largest and most dynamic not just in the country, but in the world. Ohio ranks as the fifth-largest insurance market in the United States and 16th-largest globally. And despite national trends of rising premiums, Ohio consistently remains among the most affordable states for auto and homeowners insurance, on average, in large part because of the competitive environment we help maintain.

At the Ohio Department of Insurance, we are committed to empowering and protecting the state's insurance consumers and fostering a robust and competitive insurance marketplace while positioning the state as an insurance leader and insurance innovator.

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 1,750 insurance companies – nearly 271 of them domiciled in Ohio – that write more than \$151 billion in premiums. The department also monitors the conduct of approximately 347,306 insurance agents and 24,439 insurance agencies doing business in Ohio.

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

The department also reviews and approves approximately 6,200 insurance company filings per year for life, accident, health, managed care, and property and casualty insurance policy forms and rates.

The governor appoints the director of the department, which employs 261 full-time permanent staff.



**Department of
Insurance**

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



**Department of
Insurance**

Department Leadership

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

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

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



Judith L. French,
Director



Matt Peters, Deputy
Director



Whitney Fitch, General
Council



Dwight Radel, Chief of
Regulatory Affairs



Tynesia Dorsey, Chief
Administrative
Officer/Consumer
Services



Sara Donlon, Chief of
External Affairs

Department Divisions

Captive Insurance

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

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

Consumer Services

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

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

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

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

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

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

Executive

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

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

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

Department Divisions

Fraud and Enforcement

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

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

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

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

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

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

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

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

Licensing

Licensing issues licenses to insurance agents, business entities (agencies), managing general agents, third-party administrators, reinsurance intermediaries, public insurance adjusters, viatical settlement brokers, and surety bail bond agents.

In addition to issuing a wide variety of license types to insurance professionals, our trained licensing examiners oversee pre-licensing prerequisites and ensure compliance with continuing education requirements. Staff also maintain insurance company appointment records and administer business entity affiliations.

Market Conduct

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

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



Department Divisions

Ohio Senior Health Insurance Information Program

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

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

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

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



Product Regulation and Actuarial Services

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

Policy language is reviewed for clarity and compliance with Ohio laws and rules. Rates are reviewed to ensure they are not excessive, inadequate, or unfairly discriminatory.

Staff participate in risk assessment examinations to evaluate monetary reserves to pay claims, pricing, underwriting, and other insurance company financial risks.

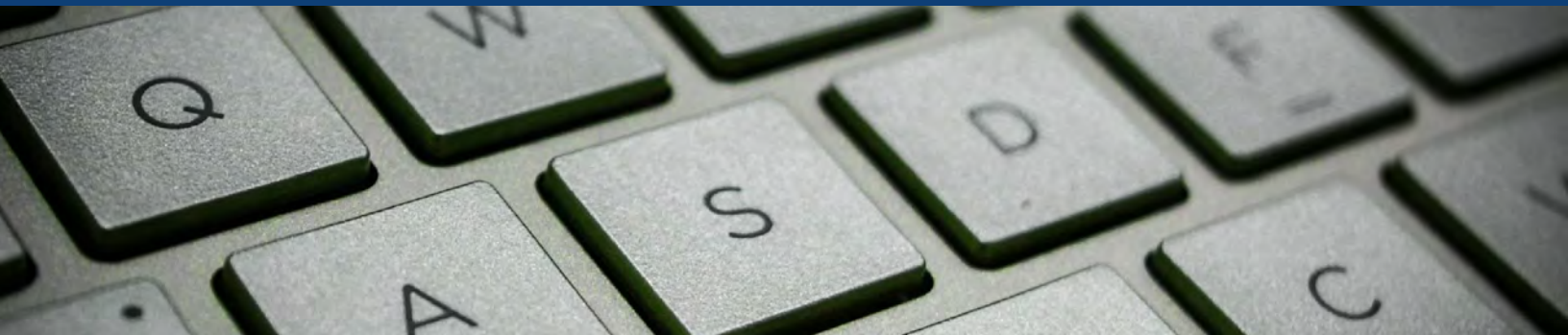
Risk Assessment

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

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

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

Department Priorities and Objectives



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



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



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



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



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



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



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



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



Investigate fraud and misconduct in a thorough and professional manner.



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



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



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



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



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

Department Accomplishments

Engaged in Insuring Ohio Futures Initiative

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

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

In tandem with these stakeholders and Governor DeWine's Office of Workforce Transformation, JobsOhio, and the National Association of Insurance Commissioners, the Ohio Department of Insurance remained committed to a comprehensive approach to insurance workforce development. This holistic perspective ensures Ohio remains a competitive hub for insurance business and innovation while prioritizing the cultivation of a skilled workforce equipped to meet the challenges and opportunities of the modern insurance landscape.

Supported Ohio's Insurance Workforce Development

The Ohio Department of Insurance remained committed to advancing insurance workforce development as a key strategy to ensure Ohio's continued leadership in the insurance industry, both nationally and globally.

As one of the state's largest economic drivers and job creators, Ohio's insurance sector remained robust while also facing a wave of retirements. A recent workforce study by Regionomics projected the creation of approximately 108,000 new insurance-related positions in Ohio by 2031, underscoring the need to attract and prepare a new generation of talent.

The department continued its close work with Governor Mike DeWine's Office of Workforce Transformation, JobsOhio, the National Association of Insurance Commissioners, and other stakeholders to support workforce development across all career levels. Initiatives such as Insuring Ohio Futures helped connect government and industry leaders in building awareness of the industry's opportunities, from internships and entry-level roles to mid-career transitions and professional upskilling.

As part of these ongoing efforts, the department hosted a forum for interns from insurance companies, agencies, and the department itself. The event offered participants an inside look at the insurance industry and the diverse career pathways available in both the public and private sectors.

Additionally, department staff conducted outreach to share its insurance workforce development goals, gather input from industry stakeholders, and foster collaboration. These engagements played a crucial role in aligning workforce strategies with the current and future needs of the insurance marketplace.

Resources to explore academic programs, understand career options, identify transferable skills, and connect with job opportunities in Ohio's insurance industry are available on the department's [website](#).

Intern Day



Connected Interns with Public Service and the Role of Insurance Regulation in Ohio

The Ohio Department of Insurance hosted an educational forum for interns representing insurance companies and agencies from across the state. Approximately 50 college students attended the event to learn more about Ohio's insurance industry, the department's regulatory responsibilities, and career paths in the field.

Workforce development is a priority for Ohio Governor Mike DeWine and Ohio Department of Insurance Director Judith L. French. Growth and retirements in the Ohio insurance industry have created opportunities for entry and advancement in many different and well-paying career paths. A recent workforce analysis found that 108,000 new workers are needed to fill positions coming open.

Director French addressed the group, highlighting her career background and the rewarding careers available in insurance, the importance of Ohio's insurance sector, and the meaningful impact of public service, especially at the department.

The forum featured presentations by department staff from several divisions, including Executive, Consumer Services, Fraud and Enforcement, Licensing, Market Conduct, the Ohio Senior Health Insurance Information Program, Product Regulation and Actuarial Services, and Risk Assessment. Speakers provided an overview of their areas of expertise, shared their personal career journeys, explained the role and work of their respective divisions, and answered questions.

The day also included a guided tour of the Ohio Statehouse, offering students a deeper appreciation of government operations and public service.

NAIC Announced Roadmap and Priorities for Committees



The National Association of Insurance Commissioners (NAIC) announced its yearly roadmap “Securing Tomorrow: Advancing State-Based Regulation” and that its committees have outlined strategies to implement key initiatives and charges.

The roadmap, designed to support the mission of state insurance regulators to protect consumers and monitor industry solvency, is focused on maintaining fair, sound, and stable insurance markets, and protecting and educating consumers.

The roadmap's initiatives include aligning communication strategies and services, amplifying the state-based insurance regulatory system domestically and abroad; ensuring resilience, relevance, and prosperity for generations to come; and focusing on committee priorities.

The NAIC committees, in which Ohio Department of Insurance staff hold key roles, lead the organization's efforts to address issues impacting the current insurance market and work to secure a resilient market for the future.

In addition to catastrophe resiliency efforts, the committees prioritized cybersecurity incident and market-disruption frameworks, enhancing consumer privacy protections, enforcing annuity protections for consumers, monitoring implementation of the insurer group capital aggregation method, protecting consumers’ access to health insurance options, and risk-based capital modernization.

Ohio Department of Insurance Staff Chosen for NAIC Leadership Roles in 2025

Ohio Department of Insurance Director Judith L. French was named Chair of the National Association of Insurance Commissioners (NAIC) Life Insurance and Annuities Committee, highlighting the selection of the Ohio Department of Insurance to 18 NAIC committee and task force roles in 2025.

French was also selected for the Financial Condition Committee and Innovation, Cybersecurity, and Technology Committee.

In addition, Chief of Regulatory Affairs Dwight Radel and Chief Property and Casualty Actuary of Product Regulation and Actuarial Services Tom Botsko were appointed Chair of the Examination Oversight Task Force and Vice Chair of the Capital Adequacy Task Force, respectively.

NAIC Leadership Roles

Letter (Main) Committees

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

Executive Committee Groups and Task Forces

- Climate and Resiliency (EX) Task Force – Member
- Risk-Based Capital Model Governance (EX) Task Force – Chair

Task Forces Supporting Letter Committees

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

Liaison Committees and Boards

- NAIC/Consumer Liaison Committee – Member

Director French Named Co-Chair of New NAIC Risk-Based Capital Task Force

Ohio Department of Insurance Director Judith L. French was selected as a Co-Chair of the National Association of Insurance Commissioners (NAIC) Risk-Based Capital (RBC) Model Governance Executive Committee Task Force.

The NAIC launched this new task force to develop guiding principles for future RBC adjustments, conduct a comprehensive gap analysis to identify areas for improvement, and design a communication campaign highlighting the RBC formulas' strengths in the U.S. state-based system of insurance company financial regulation and solvency oversight.

The task force also evaluates when to integrate new risks into the RBC formulas, the data needed for setting associated factors, and approaches for addressing emerging risks when a framework did not previously exist. Additionally, the task force reviews statistical safety levels and establishes guidelines for recalibrating RBC formulas to ensure the formulas remain effective.

Advocated for State Priorities and Consumer Protections on Capital Hill

The Ohio Department of Insurance participated in the National Association of Insurance Commissioners (NAIC) Commissioner Fly-In in Washington, D.C., where state regulators met with members of Congress to discuss key insurance issues. The event focused on strengthening state-based regulation and advancing consumer protections.

Department representatives highlighted the importance of the state-based system, which allows states to address local concerns while promoting national consistency through NAIC model laws and collaboration.

Discussions with lawmakers emphasized the need to restore state oversight of Medicare Advantage marketing and pursue reforms that better protect policyholders when insurers fail. Regulators also urged support for federal resilience and mitigation efforts to help stabilize property insurance markets in the face of more frequent and severe natural disasters.

These conversations supported the department's broader mission in Ohio, protecting consumers, maintaining a stable insurance market, supporting innovation, and helping the state remain among those with the lowest average insurance premiums in the country.

Director French Engaged Stakeholders Across Ohio

Ohio Department of Insurance Director Judith L. French conducted outreach and participated in speaking engagements throughout the state as part of the department's "Ohio, The Heart of Insurance" tour. The initiative focused on connecting with insurance stakeholders, sharing departmental priorities, and discussing current regulatory and industry issues.

The effort included engagements with trade associations, insurance companies, insurance agents, business representatives, government bodies, and community organizations. Topics of discussion centered on insurance regulation in Ohio, the state's strong and competitive insurance sector, insurance rates, consumer protection, insurance fraud, financial solvency, workforce development, insurance innovation, and the department's role in national and international insurance efforts.

Through these and other engagements, Director French reaffirmed the department's commitment to open dialogue, regulatory stability, and maintaining Ohio's position as a national leader in the insurance industry.



Director French Participates in International Insurance Discussions on Behalf of Ohio and the NAIC



Ohio Department of Insurance Director Judith L. French joined fellow members of the National Association of Insurance Commissioners (NAIC) in a series of international engagements focused on key global insurance issues.

Director French was part of the NAIC delegation to the International Association of Insurance Supervisors (IAIS) Committee Meetings, Annual General Meeting, and Conference in Cape Town, South Africa. The event brought together insurance supervisors from around the world to advance work on global insurance supervision and emerging risks.

On the sidelines of the IAIS conference, the NAIC met with international counterparts from Australia, Canada, Quebec, Singapore, Morocco, Hong Kong, South Africa, Japan, the European Insurance and Occupational Pensions Authority (EIOPA), Vietnam, India, Saudi Arabia, and Taiwan. These meetings provided opportunities to exchange views on issues such as AI, climate risk, consumer protection, and international regulatory coordination.

Director French was also a member of the NAIC delegation at the Rendez-vous de Casablanca de l'Assurance in Casablanca, Morocco. During the event, she participated in a panel discussion on the use of AI in the insurance sector. Director French emphasized that while AI can create a more inclusive and efficient insurance industry, it is essential for companies to remain transparent in their data practices. She also highlighted the importance of regulatory oversight to ensure consumer protection.

The NAIC delegation also held bilateral meetings with Morocco's insurance regulator, Autorité de Contrôle des Assurances et de la Prévoyance Sociale (ACAPS), to discuss regulatory priorities and developments in both markets.

Through these international engagements, Director French and the NAIC continue to represent the interests of U.S. state insurance regulators while contributing to the development of sound international insurance standards.

The IAIS, a voluntary membership organization of insurance supervisors from over 190 jurisdictions, serves as the international standards-setting body for the insurance sector. It develops and assists in the implementation of principles, standards, and guidance for the supervision of the insurance industry. Director French is a member of the IAIS Implementation and Assessment Committee, which is monitoring the implementation of the Global Framework developed by IAIS in recent years and a participant in the Access to Insurance Initiative (A2ii), the economic inclusion arm of IAIS, which focuses on projects worldwide aimed at making insurance affordable for everyone.

Ohio Insurance Modernization Law Enacted

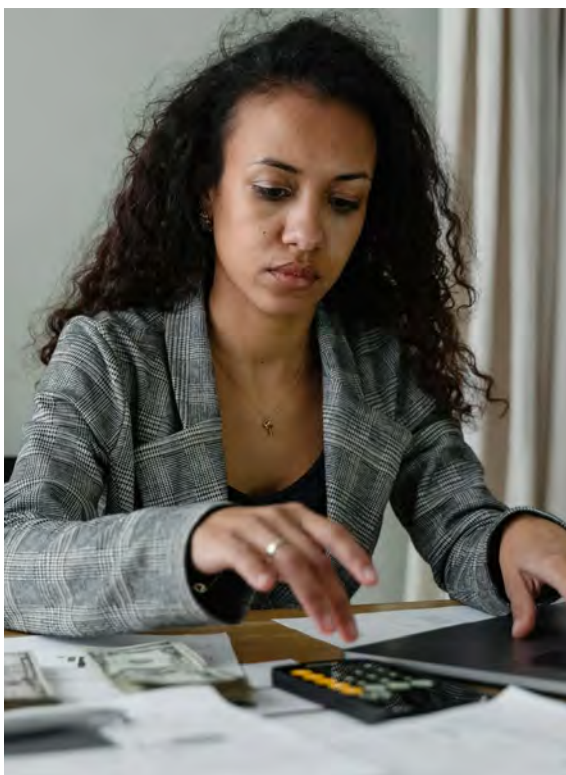


The state of Ohio modernized its insurance laws and regulations with the passage of Senate Bill 175; a comprehensive reform aimed at enhancing the state's insurance regulatory and business environments. These updates strengthen consumer protection while fostering a stable business climate that encourages innovation within the insurance sector. Ohio is positioning itself to stay responsive to a changing insurance marketplace and as a leading insurance state.

Key provisions include the adoption of the National Association of Insurance Commissioners (NAIC) model act on pet insurance, establishing a clear legal framework for this growing market. The law also grants the Ohio Department of Insurance flexibility in meeting the NAIC's rigorous accreditation standards by exempting the department from the state's rule reduction mandate.

The NAIC is a national standard-setting organization governed by insurance regulators from all 50 states, the District of Columbia, and U.S. territories to ensure coordinated regulation of insurers. Accreditation requires states to adopt consistent NAIC model laws, regulations, and requirements that form the foundation of the U.S. insurance financial solvency framework.

Additional reforms in the law streamline administrative processes, allowing the department to issue certain notices electronically, revise filing requirements, adjust premium taxes, and address confidentiality, claims processing, and the management of insurance programs such as the Ohio Fair Plan and Ohio Life and Health Insurance Guaranty Association.



Saved or Recovered \$10 Million for Insurance Consumers

The Ohio Department of Insurance's Consumer Services Division (CSD) saved or recovered \$10,114,932 during the fiscal year for Ohio insurance consumers. In addition, staff fielded 19,353 inquiries and resolved 9,561 complaints.

Claim denial and claim delay were the top complaint reasons while the coverage types most complained about were health insurance and homeowners insurance.

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

Health Insurance Decision Appeals Process Recovered \$42.6 Million for Ohioans

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

In 2023, 678 cases, involving almost \$13 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 36 percent of these cases, saving Ohio health insurance consumers more than \$3.9 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 2023, the department completed a contractual review of 225 cases, involving over \$1.2 million in health care benefits and services. Seventy-one of the 225 cases reviewed by the department resulted in the reversal of previously denied benefits, recovering almost \$227,000 in additional benefits for Ohio consumers.

Since the 1999 enactment of Ohio's external review law, 11,426 cases have been reviewed by the department and/or IROs, recovering almost \$42.6 million in previously denied health care benefits and services for Ohio consumers.



Supported Ohioans Through Severe Weather Recovery

Helping Ohioans prepare for and recover from severe weather remained a top priority for the Ohio Department of Insurance. As the state recently experienced a record number of tornadoes, the department worked closely with emergency response partners to provide direct, insurance-related support to affected individuals and communities.

From helping residents understand coverage and file claims to offering guidance on disaster recovery options, the department engaged both on the ground and remotely. A key example of this response was in Indian Lake, where staff joined the Federal Emergency Management Agency and other agencies to assist storm survivors, answering questions, participating in recovery events, and ensuring people had access to the information and resources they needed.

This hands-on approach continued into this year's storm season. The department encouraged all Ohioans, especially those living in high-risk areas or manufactured homes, to review their insurance coverage, understand deductibles and exclusions like flood damage, and document their belongings.

The department also promoted its Severe Weather Preparation and Recovery Toolkit, which includes safety tips, insurance guidance, and advice on avoiding contractor fraud. These education and outreach efforts remained essential to helping Ohioans stay informed, prepared, and supported before and after a disaster.

Ohio Ranks Among States with Lowest Auto and Homeowners Insurance Premiums

According to the latest data from the National Association of Insurance Commissioners (NAIC), Ohio stands out as one of the states where insurance consumers benefit from some of the lowest average premiums in the country for both auto and homeowners insurance. In 2022, Ohioans paid an average of \$832 for auto insurance, ranking ninth lowest nationwide, and \$995 for homeowners insurance, placing fifth lowest.

This contrasts with the national averages of \$1,127 for auto insurance and \$1,569 for homeowners insurance, highlighting Ohio's competitive insurance market and affordability for residents.

The Heart of Insurance

Ohio State Fair 2024



Shared Insurance Insights with Ohioans at the Ohio State Fair

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

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

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



OSHIIP Achieved Highest National Marks

The Ohio Senior Health Insurance Information Program (OSHIIP) achieved top-tier recognition in national performance ratings released by the federal government. Evaluated alongside all 54 U.S. SHIP programs, including those in the states, territories, and Washington D.C., OSHIIP earned the highest marks nationwide.

The program was rated on five key performance measures: client contacts, outreach efforts, interactions with Medicare beneficiaries, engagement with hard-to-reach populations, and enrollment initiatives. OSHIIP's leading performance across all categories underscored its effectiveness in helping Ohioans navigate Medicare and related health insurance options.

This national recognition further established OSHIIP's status as a model program in the country, committed to empowering beneficiaries with reliable and accessible health insurance counseling.

OSHIIP Director and Volunteer Earn National Honors

The Ohio Senior Health Insurance Information Program (OSHIIP), a division of the Ohio Department of Insurance, celebrated national recognition for two of its most dedicated members. OSHIIP Director Chris Reeg and Dayton-area volunteer Connie Blum were honored by the U.S. Department of Health and Human Services at a national State Health Insurance Assistance Program (SHIP) conference in New Orleans.

Reeg received the prestigious 2024 SHIP Leadership Award, recognizing her exceptional leadership and service in guiding the state's Medicare counseling efforts. Blum was named the 2024 Outstanding SHIP Volunteer for her commitment and impact in assisting Medicare beneficiaries in her local community.

These awards were open to nominees from all 54 U.S. states and territories, including Guam, Puerto Rico, the Virgin Islands, and Washington D.C.

Their honors reflected the strength of Ohio's SHIP program and its mission to provide unbiased, accurate Medicare information to seniors and individuals with disabilities.

Trusted Medicare Resource Delivered Over \$59.2 Million in Savings to Older and Disabled Ohioans



The Ohio Senior Health Insurance Information Program (OSHIIP), housed within the Ohio Department of Insurance since 1992, continues to be Ohio's trusted Medicare resource. OSHIIP has made an incredible impact through its dedicated efforts.

In the past fiscal year, OSHIIP successfully saved or recovered more than \$59.2 million for Ohioans by assisting Medicare beneficiaries.

This noteworthy achievement is a testament to the unit's commitment to providing unbiased Medicare education and counseling. OSHIIP's hotline experts, speaker's bureau, and trained volunteers have been instrumental in educating consumers about Medicare and related health insurance issues, and guiding them through the multitude of plans, options, and complaints.

Other notable achievements include:

- Providing individualized counseling and claims assistance to 256,113 individuals.
- Educating 531,351 people at various educational events.
- Assisting 51,911 disabled Ohioans in navigating Medicare.
- Reaching 171,391 underserved individuals, including those in rural areas, low-income households, and those for whom English is a second language.
- Enrolling 242,427 individuals into financial savings programs and cost-effective plans.
- Handling 36,485 incoming phone calls on the toll-free helpline.
- OSHIIP recognized nationally with honor of receiving two prestigious awards, "SHIP Volunteer of the Year" and "SHIP Leadership of the Year" awards

Key focus areas this year included resolving disputes related to Medicare Advantage "added benefits," prior authorizations, and erroneous premium withholdings. Additionally, OSHIIP assisted consumers resolving issues with marketing practices, navigating enrollment challenges, and changes to the prescription drug benefits. OSHIIP's initiatives encompassed organizing both onsite and virtual and expanded both "Welcome to Medicare" and "Medicare Checkup" events.

Prioritized Mental Health Insurance Benefits for Mental Health Care



Access to mental health care remained a top priority for Governor Mike DeWine and the Ohio Department of Insurance. Governor DeWine signed an executive order in 2023 establishing the Ohio Mental Health Insurance Assistance Office (MHIA), in the Ohio Department of Insurance, to serve as the state's official resource for mental health and substance use disorder insurance assistance.

Throughout the year, MHIA provided support to individuals, families, behavioral and other healthcare providers, employers, and mental health advocates by helping them better understand insurance benefits and navigate coverage options. As part of the Ohio Department of Insurance, MHIA focused on making the process of using mental health insurance more accessible, less complex, and easier to manage. MHIA also assisted with complaints and appeals related to denied

mental health insurance claims and offered educational tools and training to promote awareness of mental health insurance coverage rights. Collaborative efforts with RecoveryOhio, the Ohio Department of Mental Health and Addiction Services, the Ohio Department of Medicaid, and the U.S. Department of Labor, among many other partners and stakeholders, strengthened MHIA's outreach and impact.

RecoveryOhio's Mental Health Day at the Ohio State Fair a Success



Staff from the Ohio Department of Insurance's Ohio Mental Health Insurance Assistance Office and other government entities attended the Ohio State Fair to engage fairgoers about the behavioral health services and insurance options available to them and their loved ones during RecoveryOhio's Mental Health Day.

Directors Aimee Shadwick (RecoveryOhio), Judith L. French (Ohio Department of Insurance), and LeeAnne Cornyn (Ohio Department of Mental Health and Addiction Services) were on hand to support this very special day.

Governor Mike DeWine launched the RecoveryOhio initiative to tackle substance use disorders and mental illness by uniting state departments, boards, and commissions, ensuring the health and well-being of all Ohioans.

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

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

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

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

- Handled 3,028 complaints specific to accident and health insurance. Of those accident and health insurance complaints, 25 were related to coverage for mental health and substance use disorder services.
- Received 19 requests for external review related to mental health and substance use disorder benefits. A total of 18 cases were medical-related and reviewed by an independent review organization and one case was contractual and reviewed internally by the department. Ohioans have the right to appeal a claim denial or an adverse benefit determination.
- The Ohio Mental Health Insurance Assistance Office (MHIA) received 86 phone calls and 43 emails from Ohioans statewide. Common reasons Ohioans reached out for support were to seek health insurance options, find mental health treatment or assistance, understand their insurance plan, and resolve specific health insurance issues or complaint.

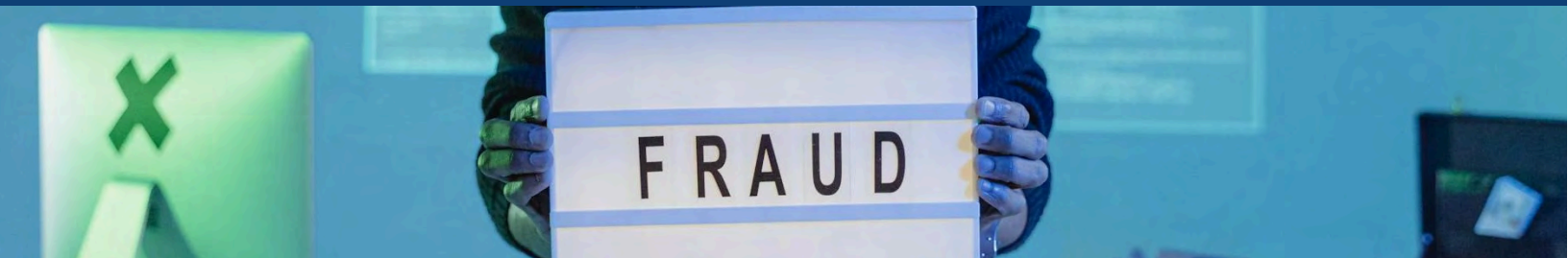
The Ohio Department of Insurance works with health plans to promote a uniform industry understanding of the mental health parity law and compliance.

The department and health plans have frequent communications where the department shares information helpful to the health plans and insurers are encouraged to ask questions and get clarification on issues.

Mental Health Insurance Outreach Toolkit Created

The Ohio Mental Health Insurance Assistance Office (MHIA) created a digital outreach toolkit with ready-to-use materials to help anyone share important information about MHIA's valuable services and resources that help Ohioans with their mental health insurance needs.

The materials are designed for use across a range of communication platforms, including websites, newsletters, social media, and other outreach channels.



Investigated Insurance Fraud and Professional Misconduct to Protect Ohioans

Insurance fraud costs U.S. consumers and businesses a staggering \$308.6 billion annually, equating to approximately \$932 per person and more than \$70,000 over a lifetime, according to the Coalition Against Insurance Fraud.

The Ohio Department of Insurance has made combating insurance fraud one of its top consumer protection priorities, recognizing its significant financial impact on all Ohioans through increased premiums.

Mostly through its Fraud and Enforcement Division, the department works with federal, state, and local prosecutors to bring those who commit insurance fraud to justice.

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

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

During the fiscal year, the Fraud and Enforcement division received more than 9,014 allegations of agent misconduct and insurance fraud from insurance companies, consumers, government agencies, and law enforcement entities. As a result of these referrals, the department opened 1,208 administrative and criminal investigations, identified 215 potential law violations, and took administrative and/or criminal action against 226 individuals.

Former Ohio Insurance Agent Sentenced for Thefts Exceeding \$1.4 Million

Former Ohio-licensed insurance agent Rhonda Chandler, of the Columbus area, was sentenced on Feb. 7 in Franklin County Common Pleas Court to five years of probation and three years in prison if the probation agreement is violated. Chandler pleaded guilty to felony theft involving numerous victims totaling more than \$1.4 million.

An Ohio Department of Insurance investigation revealed that Chandler, through her insurance businesses Senior Marketing Consultants and Chandler Insurance Agency, stole and misappropriated funds, including premiums for pre-need life insurance policies, commonly known as burial or funeral insurance.

The misused funds were intended to cover funeral expenses and settle trust claims after funeral services were provided, but Chandler diverted the money for personal and business use, impacting 14 Ohio funeral homes serving their customers' financial needs. The insurer that issued the policies has fully reimbursed the affected funeral homes.

Investigation Uncovered Widespread \$229,000 Insurance Fraud Scheme



Justin Mack, a native of Buffalo, New York, and a resident of Cleveland, Ohio, was sentenced on Nov. 25 in the Cuyahoga County Court of Common Pleas to five years in prison and ordered to pay restitution for filing 24 fraudulent claims with multiple insurance companies, totaling more than \$229,000.

Mack, also charged with related offenses brought by the Lakewood Police Department and the Cuyahoga County Sheriff's Office, pleaded guilty to 13 felony counts of insurance fraud, telecommunications fraud, tampering with records, identity fraud, forgery, and attempted theft.

An extensive investigation involving the Ohio Department of Insurance uncovered Mack's pattern of submitting altered documentation, falsified claims, and using other people's identities to fraudulently secure payouts from multiple insurance companies.

Former Columbus Bail Bond Agent Sentenced for Felony Theft



Former bail bond agent Erica Brim, of Columbus, was sentenced in the Fairfield County Common Pleas Court on July 10 to three years of community control for felony theft. Brim was also ordered to repay restitution totaling \$6,600 and is prohibited from acting as a bonding agent.

An investigation by the Ohio Department of Insurance revealed that Brim accepted money from a consumer to post a bail bond in Fairfield County but failed to post the bond with the clerk of court and never refunded the money.

The department referred Brim's case to the Fairfield County Prosecutor, resulting in her indictment on charges of theft, a fourth-degree felony, and telecommunications fraud, a third-degree felony. Brim pleaded guilty to one count of theft as part of a plea agreement.

Innovation



Advanced Insurance Innovation in Ohio

The Ohio Department of Insurance continued to strengthen the state's reputation as a national leader in insurance innovation through its Emerging Products and Innovation Initiative. This initiative served as a key driver in creating an environment where new insurance models and technologies could be explored, tested, and introduced to the Ohio market.

In alignment with InnovateOhio, the department actively worked with startups, growing companies, and established insurers, both those based in Ohio and those looking to enter the market. These efforts included providing regulatory guidance, exploring new insurance concepts, and helping innovators navigate Ohio's insurance laws and regulations.

Department staff acted as direct points of contact, assisting with compliance questions and offering a collaborative approach to support market entry and innovation while ensuring strong consumer protections remained in place.

Operating under four core principles, consumer protection, healthy competition, adaptability, and collaboration, the initiative demonstrates Ohio's ongoing commitment to supporting a modern, responsive insurance market.



Ohio's Captive Market Wrote \$484.4 Million in Premiums

Ohio-licensed captive insurance companies wrote \$384.4 million in premiums generating \$585,079 in premium-based fees and \$4,000 in combined licensing and renewal fees.

Eight captive insurance companies are currently licensed with the Ohio Department of Insurance.

Captive insurance is a form of self-insurance and a risk management tool for businesses.

Insurers Entered Ohio Market, \$849 Million in Premium and Franchise Taxes Certified



The Ohio Department of Insurance's Office of Risk Assessment completed reviews of one Ohio-based and 12 out-of-state insurance company applications for admission to the Ohio market, 13 requests for additional lines of business, six requests for surplus lines of authority, five applications for accredited reinsurer status, and six applications for reciprocal jurisdiction reinsurer status.

Reviews on more than nine insurance company tax amendments were completed. A total of \$849 million in premium and franchise taxes were certified.

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 578 insurance company transactions, including one application for domestic certificate of authority, were analyzed and reviewed. Two mergers and acquisitions were also reviewed. Financial examinations of 60 Ohio domestic insurers were completed, including one new company qualifying examination.

Risk Assessment also participated in one regional supervisory college, which is a joint meeting of regulators and company officials with detailed discussions about financial data, corporate governance, and enterprise risk management functions at the group level.



Financial Information

Fraternal Benefit Societies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

DOM	COMPANY NAME	OH PREM RANK	OHIO					TOTAL				TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL SURPL	
			Life	Annuity	Health	Other	Total OHIO	Life	Annuity	Health	Other				Total TOTAL
4	Thrivent Financial For Lutherans	1	\$ 57,810,832	\$155,619,928	\$12,800,845	\$ 1,094,968	\$ 227,326,574	\$ 1,899,867,734	\$ 3,899,800,506	\$ 370,245,950	\$ 2,034,554,750	\$ 8,198,468,940	\$ 11,953,918,487	\$ 103,425,810,066	\$ 14,528,10
3	Knights Of Columbus	2	30,136,006	1,732,239	3,046,866	31,908,498	66,823,609	1,169,065,226	15,762,357	105,263,139	665,245,869	1,955,336,591	31,194,632,989	28,125,145,405	3,069,48
1	Modern Woodmen Of America	3	12,500,491	52,592,348	1,276	3,045	65,097,159	300,276,481	802,015,639	26,340	673,678	1,102,992,137	18,169,068,952	15,573,814,695	2,595,25
5	Gbu Financial Life	4	552,746	58,374,839	-	1,041,768	59,969,354	9,348,963	778,262,375	-	20,146,623	807,757,962	4,729,123,178	4,414,691,813	314,43
8	Independent Order Of Foresters Us Branch	5	28,287,834	17,566	380,200	-	28,685,600	678,751,488	144,755	8,622,341	-	687,518,584	4,232,687,707	3,838,348,138	394,33
3	Gcu	6	342,550	20,594,390	235,378	59,087	21,231,404	10,375,435	362,602,582	7,515,191	5,442,221	385,935,429	2,781,925,544	2,574,949,083	206,97
7	Gleaner Life Insurance Society	7	4,701,022	13,131,698	-	1,327,231	19,159,951	13,749,335	67,311,904	1,176	6,389,865	87,452,280	1,176,956,286	1,065,609,527	111,34
7	Royal Neighbors Of America	8	8,382,328	4,426,149	90,135	-	12,898,611	159,715,025	100,204,280	8,157,765	-	268,077,070	1,264,154,906	1,096,496,511	167,63
6	Catholic Ladies Of Columbia	9	160,515	11,726,660	-	-	11,887,176	187,686	16,990,976	-	-	17,178,661	113,049,261	111,318,556	1,73
7	Kskj Life	10	4,413,151	4,478,686	243,764	101,469	9,237,070	28,449,790	25,294,587	2,223,737	1,210,843	57,578,957	509,590,264	492,235,428	17,35
1	Everence Association Inc	11	80,837	2,026,242	3,974,750	-	6,081,829	832,699	15,398,104	48,871,636	226,158	65,328,597	372,044,451	268,066,264	103,97
7	Isda Fraternal Association	12	15,173	5,893,173	-	-	5,908,345	444,699	76,826,002	-	-	77,270,701	432,153,591	415,697,198	16,45
9	William Penn Association	13	491,247	5,144,201	-	157,967	5,793,415	3,238,198	41,030,421	-	1,132,276	45,400,895	511,705,719	460,282,434	51,43
2	National Slovak Society Of The Usa	14	449,659	4,794,213	-	-	5,243,872	31,119,521	200,806,108	-	-	231,925,629	1,836,887,272	1,737,045,837	99,84
9	Police And Firemen'S Insurance Association	15	1,913,381	92,440	2,873,618	129,440	5,008,878	14,434,933	2,428,099	26,533,477	845,402	44,241,911	308,334,244	194,538,760	113,97
0	First Catholic Slovak Union Of Usa & Canada	16	266,758	4,344,780	-	-	4,611,537	1,783,351	37,374,411	-	-	39,159,762	387,455,963	533,037,472	54,41
7	Catholic Order Of Foresters	17	2,716,124	1,427,832	101,743	222,035	4,467,734	28,195,955	20,352,453	1,548,061	451,286	50,547,754	1,210,173,962	1,152,315,248	57,83
0	Woodmen Of The World Life Insurance Society	18	1,965,690	1,908,086	84,465	414,710	4,372,951	300,362,074	403,219,430	17,574,812	37,510,567	758,666,883	11,300,235,062	9,510,682,186	1,789,55
2	* First Catholic Slovak Ladies Assn Of The Usa, The	19	358,399	2,764,889	-	36,655	3,159,943	4,167,075	16,721,441	-	131,264	21,019,780	1,079,616,889	970,899,829	108,71
0	Trusted Fraternal Life	20	1,393,539	770,693	-	50,000	2,214,232	46,038,588	38,702,587	25,824	410,762	85,177,761	1,905,498,742	1,743,981,045	168,51
8	Loyal Christian Benefit Association	21	1,196,655	870,769	111,686	31,493	2,210,603	10,383,932	6,540,182	1,761,697	110,638	18,796,449	125,466,390	116,522,066	8,94
9	Assured Life Association	22	239	-	2,042,117	-	2,042,356	478,085	254,998	22,364,632	13,815	23,111,530	59,012,118	44,735,944	14,27
7	* Alliance Of Transylvanian Saxons	23	28,524	1,961,262	-	9,126	1,998,912	76,275	2,353,525	-	9,126	2,438,256	97,488,071	82,569,294	14,91
2	Polish National Alliance Of The Us Of Na	24	300,201	918,598	-	59,260	1,278,059	5,406,772	19,439,949	-	490,683	25,337,404	44,100,002	431,473,273	17,62
8	Csa Fraternal Life	25	129,527	1,052,610	-	-	1,182,137	1,926,984	10,972,185	-	-	12,899,169	94,642,622	93,582,266	1,08
3	Slovene National Benefit Society	26	299,153	777,230	3,067	-	1,079,450	1,863,656	7,332,717	13,178	2,020	9,211,571	125,583,700	114,466,049	11,11
6	* American Mutual Life Association	27	109,957	675,330	4,365	109,950	899,602	177,149	675,330	4,365	109,950	966,794	48,892,627	37,198,299	11,65
4	Croatian Fraternal Union Of America	28	169,046	511,432	1,906	1,203	683,587	1,948,062	13,022,918	17,412	11,290	14,999,682	509,785,097	441,375,575	68,40
2	Sons Of Norway	29	503,897	2,000	-	-	505,897	15,137,322	6,028,804	6,249	142,520	21,334,894	203,957,402	195,724,348	8,23
5	Ukrainian National Association Inc	30	29,047	465,921	-	-	494,968	670,053	7,331,149	-	-	8,001,202	172,947,151	160,914,004	12,03
0	Polish Roman Catholic Union Of America	31	67,666	367,517	-	-	435,183	2,222,295	25,789,522	-	-	28,011,817	225,469,834	218,129,152	7,34
3	* United Transportation Union Insurance Association	32	220,506	26,909	97,387	-	345,002	4,583,567	677,804	3,449,082	-	8,710,453	221,472,371	147,796,143	73,67
4	* Czech Catholic Union	33	125,111	125,183	-	-	250,294	132,791	669,560	-	-	802,351	20,048,728	16,992,553	3,05
0	Catholic Fraternal Life	34	84,523	160,685	-	-	245,208	17,631,259	12,897,991	-	-	30,529,250	211,595,467	198,834,404	12,76
1	Supreme Council Of The Royal Arcanum	35	104,948	500	8,043	-	113,491	4,297,752	146,826	4,861,137	25,590	9,331,305	90,523,499	84,340,329	6,18
3	Slovak Catholic Sokol	36	71,570	26,852	-	-	98,422	1,669,697	5,186,133	-	-	6,855,830	89,421,108	83,803,594	5,61
7	Betterlife	37	47,370	188	-	-	47,558	19,184,491	12,245,640	62,319	-	31,492,450	586,620,276	526,401,595	60,21
5	Ladies Pennsylvania Slovak Catholic Union	38	5,231	40,000	-	-	45,231	137,926	1,434,400	-	-	281,326	16,159,586	13,146,407	3,01
3	Catholic United Financial	39	35,409	2,100	-	-	37,509	13,229,762	26,900,503	2,641,229	11,611,505	54,382,998	951,738,840	931,802,480	19,95
6	Serb National Federation	40	7,217	27,171	-	-	34,388	464,789	13,147,086	-	-	13,611,875	58,927,739	57,235,754	1,66
8	1891 Financial Life	41	22,670	300	-	-	22,970	2,230,357	1,113,532	-	-	3,343,889	151,132,165	136,045,265	15,08
1	Russian Brotherhood Organization Of The Usa	42	11,667	-	-	-	11,667	88,609	21,286	-	-	109,895	15,527,825	12,038,372	3,48
1	Western Catholic Union	43	2,889	-	6,228	-	9,117	2,194,428	28,758,366	934,749	612,685	32,500,227	178,069,917	169,954,379	8,11
0	Wis Fraternal Life	44	8,232	603	-	-	8,835	84,872	84,613	-	-	169,485	39,916,406	31,694,247	8,22
6	Travelers Protective Association Of America, The	45	-	-	728	-	728	-	-	173,948	-	173,948	12,021,899	1,213,530	10,80
TOTAL			\$160,519,537	\$359,874,212	\$26,108,767	\$36,757,905	\$ 583,260,418	\$4,801,047,141	\$7,122,983,036	\$632,899,446	\$2,787,511,386	\$15,344,441,001			

* DOMICILED IN OHIO



Financial Information

Health Insuring Corporations

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

OH PREM RANK	COMPANY NAME	OHIO					TOTAL					TOTAL ASSETS	TOTAL LIABILITIES
		Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Fed Employees Health Benefits	Total OHIO	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Fed Employees Health Benefits	Total		
1	Caresource Ohio, Inc.	\$ 473,057,891	\$ 416,720,813	\$ 7,705,888,663	\$ -	\$ 8,595,667,367	\$ 473,057,891	\$ 416,720,813	\$ 7,705,888,663	\$ -	\$ 8,595,667,367	\$ 2,263,321,701	\$ 1,381,870,200
2	Anthem Blue Cross & Blue Shield (Community Ins Co) **	615,481,090	4,163,656,321	1,135,436,774	-	5,914,574,185	615,481,090	4,163,656,321	1,135,436,774	-	5,914,574,185	3,862,517,090	2,483,672,300
3	Buckeye Community Health Plan Inc	896,804,514	443,492,606	2,505,901,637	-	3,846,198,777	696,804,514	443,492,606	2,505,901,637	-	3,646,198,777	1,322,864,837	788,533,902
4	Molina Healthcare Of Ohio Inc	464,519,049	370,333,287	2,329,791,647	-	3,164,643,983	464,519,049	370,333,287	2,329,791,647	-	3,164,643,983	840,805,779	476,838,490
5	Unitedhealthcare Of Wisconsin, Inc.	-	2,948,577,335	-	-	2,948,577,335	394,650,629	18,225,886,870	(12,441,897)	-	18,608,995,602	4,376,101,983	2,030,982,006
6	Unitedhealthcare Community Plan Of Ohio Inc	-	-	2,499,192,327	-	2,499,192,328	-	-	2,499,192,327	-	2,499,192,327	947,800,173	454,989,196
7	Aetna Better Health Inc	-	345,380,055	1,587,590,965	-	1,932,971,020	-	345,380,055	1,587,590,965	-	1,932,971,020	619,831,503	336,382,050
8	Humana Wisconsin Health Organization Insurance Corporation	-	1,927,871,231	-	-	1,927,871,231	14,386,214	6,587,332,923	544,305,671	-	7,146,024,808	1,675,815,105	1,024,644,505
9	Aetna Health Of Ohio Inc	-	1,378,916,031	-	-	1,378,916,031	-	1,627,597,691	-	-	1,627,597,691	405,363,340	193,509,216
10	Humana Health Plan Of Ohio Inc	9,302,950	440,499	1,013,661,811	(144,443)	1,023,260,816	9,302,950	164,075,892	1,013,661,811	(144,443)	1,186,896,210	360,916,998	241,594,311
11	Amerihealth Caritas Ohio, Inc	-	-	909,622,844	-	909,622,844	-	-	909,622,844	-	909,622,844	323,541,747	187,180,441
12	Devoted Health Plan Of Ohio, Inc.**	-	627,239,870	-	-	627,239,870	-	627,239,870	-	-	627,239,870	129,179,166	89,771,122
13	Mount Carmel Health Plan Inc	-	562,662,999	-	-	562,662,999	-	574,341,527	-	-	574,341,527	510,603,025	69,002,878
14	Medical Mutual Of Ohio**	31,277,675	456,850,854	-	13,004,226	501,132,755	31,277,675	456,850,854	-	13,004,226	501,132,755	2,702,226,983	1,273,159,049
15	Delta Dental Plan Of Ohio Inc	379,069,229	-	-	-	379,069,229	379,069,229	-	-	-	379,069,229	371,204,529	32,937,989
16	Medical Health Insuring Corporation Of Ohio**	352,159,981	-	-	-	352,159,981	352,159,981	-	-	-	352,159,981	233,915,070	81,472,558
17	Summacare Inc	-	350,821,562	-	-	350,821,562	-	350,821,562	-	-	350,821,562	136,107,824	74,534,463
18	Oscar Buckeye State Insurance Corporation	299,284,979	-	-	-	299,284,979	299,284,979	-	-	-	299,284,979	220,296,144	180,238,035
19	Aulicore Insurance Company**	247,876,622	-	-	982,477	248,859,099	247,876,622	-	-	982,477	248,859,099	100,902,860	51,117,888
20	Aulicore Health Insuring Corporation	-	211,008,871	-	-	211,008,871	-	211,008,871	-	-	211,008,871	118,987,966	30,588,785
21	Paramount Care Inc	-	179,136,558	-	-	179,136,558	-	179,164,880	-	-	179,164,880	86,311,431	48,809,672
22	Unitedhealthcare Of Ohio Inc	176,938,153	(131)	-	-	176,938,022	184,669,425	-	(131)	-	184,669,294	91,215,425	59,027,820
23	Aetna Health Inc (Pa)	119,837,927	44,873,046	-	-	164,710,973	2,984,306,058	5,348,716,697	257,125,165	600,598,591	9,190,746,511	2,825,822,281	1,893,987,459
24	Oscar Insurance Corporation Of Ohio	155,985,950	-	-	-	155,985,950	-	155,985,950	-	-	155,985,950	100,004,706	43,537,550
25	Paramount Insurance Company**	99,922,017	-	-	-	99,922,017	99,922,017	-	-	-	99,922,017	84,901,226	64,645,638
26	Health Plan Of West Virginia, Inc. The	12,993,895	48,394,875	-	-	61,388,771	121,274,716	133,697,971	492,916,502	-	747,889,190	461,774,997	169,583,887
27	Superior Dental Care Inc	60,847,303	-	-	-	60,847,303	62,521,768	-	-	-	62,521,768	25,377,751	9,406,619
28	Old Chap Sup, Inc.	-	60,726,987	-	-	60,726,987	-	104,953,858	-	-	104,953,858	19,448,168	11,593,401
29	Tsg Guard, Inc.	-	50,660,632	-	-	50,660,632	-	50,660,632	-	-	50,660,632	14,145,045	8,125,761
30	Summa Insurance Company Inc**	45,697,007	-	-	-	45,697,007	45,697,007	-	-	-	45,697,007	79,480,769	36,517,863
31	Meridian Health Plan Of Michigan Inc	-	43,966,509	-	-	43,966,509	486,042,618	729,281,832	1,813,997,253	-	3,029,321,703	885,877,792	598,517,602
32	Buckeye Health Plan Community Solutions, Inc.**	-	37,888,512	-	-	37,888,512	-	37,888,512	-	-	37,888,512	50,373,245	24,677,204
33	Cigna Healthcare Of Colorado, Inc.	-	36,635,485	-	-	36,635,485	(646)	105,521,841	-	-	105,521,195	47,011,899	29,874,142
34	Perennial Advantage Of Ohio, Inc.	-	16,986,232	-	-	16,986,232	-	16,986,232	-	-	16,986,232	8,588,315	5,777,252
35	Cigna Dental Health Of Ohio Inc	9,382,995	-	-	-	9,382,995	9,382,995	-	-	-	9,382,995	4,441,065	493,081
36	Cigna Health & Life Insurance Company**	8,279,886	-	-	-	8,279,886	8,279,886	-	-	-	8,279,886	15,251,750,261	8,968,303,994
37	Dental Care Plus Inc**	-	-	-	4,785,393	4,785,393	-	-	-	4,785,393	4,785,393	13,759,009	2,028,409
38	Essence Healthcare Of Ohio, Inc. **	-	1,964,833	-	-	1,964,833	-	1,964,833	-	-	1,964,833	3,985,409	1,165,140
39	Alpha Dental Programs Inc	1,440,782	-	-	-	1,440,782	42,826,566	-	-	-	42,826,566	86,733,555	7,477,381
40	Uptac Health Plan Inc	167,914	1,183,202	-	-	1,351,116	665	1,926,475,767	-	56,052,132	1,982,528,564	888,939,463	632,878,513
41	Ohiohealthy Health Insuring Corporation	1,331,605	-	-	-	1,331,605	1,331,605	-	-	-	1,331,605	11,919,789	743,133
42	Health Alliance Connect, Inc	-	812,182	-	-	812,182	-	317,749,624	-	-	317,749,624	65,974,902	37,130,830
43	National Preventive Solutions Corp.	448,152	-	-	-	448,152	24,656,650	-	-	-	24,656,650	3,488,013	1,620,874
44	Managed Dentalguard Inc	186,035	-	-	-	186,035	186,035	-	-	-	186,035	1,232,337	44,626
45	Solstice Healthplan Of Ohio, Inc.	155,239	-	-	-	155,239	155,239	-	-	-	155,239	379,487	36,595
46	Ude Ohio Inc	137,210	-	-	-	137,210	137,210	-	-	-	137,210	838,549	60,865
47	Antidote Health Plan Of Ohio, Inc.	81,058	-	-	-	81,058	81,058	-	-	-	81,058	4,433,672	775,749
48	United Concordia Dental Plans Of The Midwest Inc	22,696	-	-	-	22,696	1,802,581	-	-	-	1,802,581	9,376,129	153,698
49	Compbenefits Insurance Company **	-	-	-	-	-	-	-	-	-	-	110,622,181	99,651,242
49	Connecticut General Life Insurance Company **	(1)	-	-	-	(1)	-	-	-	-	-	20,741,817,639	13,404,512,120
49	Gateway Health Plan Of Ohio Inc	-	-	-	-	-	-	-	-	-	-	-	53,252
49	Health Alliance-Midwest, Inc.	-	-	-	-	-	1,713,439	11,377,586	-	231,208	13,322,233	8,540,845	5,068,299
49	Healthspan Integrated Care	-	-	-	-	-	-	-	-	-	15,249,360	69,276	
49	Healthspan, Inc**	-	-	-	-	-	-	-	-	-	4,590,477	(15,611)	
49	Humana Health Plan Inc	-	-	-	-	-	72,274,506	297,609,917	1,373,574,640	(3,928,880)	1,739,530,184	735,423,445	500,978,149
49	Humana Medical Plan Of Michigan, Inc.	-	-	-	-	-	143,806	707,455,633	-	-	707,599,438	180,174,011	98,898,242
49	Medmutual Life Insurance Company **	-	-	-	-	-	-	-	-	-	67,400,830	20,708,100	
49	Molina Healthcare Of South Carolina, Inc.	-	-	-	-	-	-	93,131,527	640,144,427	261,555,979	994,831,933	295,048,809	138,430,572
49	Mumal Of Omaha Medicare Advantage Company	-	-	-	-	-	-	-	-	-	2,376,615	532	
49	Physicians Health Plan Of Northern Indiana, Inc.	-	-	-	-	-	165,568,275	-	-	-	165,568,275	78,033,043	36,238,137
49	Wellpoint Ohio, Inc.	-	-	-	-	-	-	72,830,589	-	-	72,830,589	35,383,459	14,019,519
49	Zing Health Of Michigan, Inc.	-	-	-	-	-	-	195,376,974	-	-	195,376,974	94,449,359	74,401,707
49	Zing Health, Inc.	-	-	-	-	-	-	54,215,554	-	-	54,215,554	12,333,163	6,929,429

TOTAL \$ 4,262,689,803 \$ 14,727,201,256 \$ 19,687,086,688 \$ 18,627,633 \$ 38,695,605,402 \$ 8,446,830,251 \$ 44,949,799,470 \$ 24,796,708,449 \$ 933,136,683 \$ 79,126,474,836

* DOMICILED IN OHIO
** HIC Line of Business premiums only. Other data is for entire company.



Financial Information

Multiple Employer Welfare Arrangements

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
120	*	Southern Ohio Chamber Alliance Benefit Plan	1	\$ 553,526,643	\$ 553,526,643	\$63,393,052	\$46,561,488	\$ 16,831,564
122	*	Cose Health And Wellness Trust	2	384,196,574	384,196,574	79,044,299	60,724,477	18,319,821
16619	*	Ohio Chamber Health Benefit Program	3	210,954,689	210,954,689	26,687,458	23,215,763	3,471,695
125	*	Chamber Benefit Arrangement	4	55,419,542	55,419,542	12,993,658	11,683,572	1,310,086
16325	*	Canton Regional Chamber Health Fund	5	50,030,126	50,030,126	12,092,175	6,537,711	5,554,464
109	*	Ohio Bankers Benefits Trust	6	36,512,409	36,512,409	9,204,054	5,302,743	3,901,311
17313	*	Northwest Ohio Business Alliance Health And Wellness Trust	7	31,148,203	31,148,203	12,105,899	10,015,238	2,090,661
123	*	Ohio Farm Bureau Health Benefits Plan	8	22,312,940	22,312,940	5,260,974	4,616,284	644,690
102	*	Cleveland Automobile Dealers Assn Group Health Plan	9	21,071,706	21,071,706	14,904,411	11,739,664	3,164,747
117	*	Ohio Dental Association Wellness Trust	10	20,637,454	20,637,454	10,905,753	2,700,912	8,204,841
TOTAL				\$ 1,385,810,286	\$ 1,385,810,286			

* DOMICILED IN OHIO



Financial Information

Mutual Protective Associations - Property

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	ASSOCIATION NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL PREMIUMS WRITTEN TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
10255	*	Washington Mutual Insurance Association	1	\$ 26,633,237	\$ 26,633,237	\$ 13,438,900	\$ 8,658,127	\$ 4,780,773
10306	*	Wyandot Mutual Insurance Company	2	13,802,450	13,802,450	29,958,906	11,218,977	18,739,929
10270	*	Sandy & Beaver Insurance Co.	3	11,109,425	11,109,425	35,217,249	7,765,466	27,451,783
10399	*	1859 Mutual Insurance	4	7,860,590	7,860,590	14,090,045	5,631,881	8,458,164
10267	*	Patrons Buckeye Mutual Insurance Company	5	6,736,249	6,736,249	11,150,480	2,405,038	8,745,442
10307	*	German Farmers Mutual Insurance Company	6	4,064,354	4,064,354	9,318,640	2,905,581	6,413,059
10396	*	Perry County Mutual Fire Insurance Company	7	3,734,537	3,734,537	5,716,102	2,451,239	3,264,863
10272	*	Springfield Township Mutual Insurance Association	8	1,854,449	1,854,449	5,273,572	701,098	4,572,474
10311	*	German Mutual Insurance Company Of Delphos, Oh	9	1,179,520	1,179,520	2,361,030	835,932	1,525,098
10304	*	Farmers Mutual Insurance Company	10	711,927	711,927	1,615,709	54,607	1,561,102
10254	*	West And Knox Mutual Insurance Company	11	219,520	219,520	1,266,866	100,480	1,166,386
TOTAL				\$ 77,906,258	\$ 77,906,258			

* DOMICILED IN OHIO



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
10345	*	Community Insurance Company	1	\$ 10,089,710,977	** \$ 10,250,631,907	\$ 3,862,517,090	\$ 2,483,672,300	\$ 1,378,844,790
29076	*	Medical Mutual Of Ohio	2	2,733,039,410	** 2,733,559,298	2,702,226,983	1,273,159,049	1,429,067,933
25178		State Farm Mutual Automobile Insurance Company	3	1,848,100,718	65,045,778,445	239,888,927,927	94,699,059,289	145,189,868,638
25143		State Farm Fire And Casualty Company	4	1,310,413,846	32,468,456,064	60,365,226,221	37,719,844,505	22,645,381,715
28207		Anthem Insurance Companies Inc	5	1,193,682,201	14,006,032,029	6,199,441,653	4,136,638,213	2,062,803,440
16322	*	Progressive Direct Insurance Company	6	920,379,225	8,605,350,541	21,826,242,986	15,004,963,040	6,821,279,946
26263		Erie Insurance Company	7	878,108,305	4,824,015,729	1,902,723,450	1,641,815,557	260,907,893
32786	*	Progressive Specialty Insurance Company	8	810,258,934	2,625,643,260	2,895,731,899	2,109,266,340	786,465,559
10677	*	Cincinnati Insurance Company, The	9	773,538,380	5,553,894,076	22,730,881,278	14,128,191,090	8,602,690,188
29688		Allstate Fire And Casualty Insurance Company	10	719,634,270	14,092,255,358	41,414,667	7,655,122	33,759,545
95828	*	Medical Health Insuring Corporation Of Ohio	11	642,145,752	** 642,145,752	233,915,070	81,472,558	152,442,512
10322	*	Grange Indemnity Insurance Company	12	418,579,840	489,764,631	53,404,826	926,904	52,477,922
37907		Allstate Vehicle And Property Insurance Company	13	335,990,830	8,683,873,014	82,924,323	31,863,413	51,060,910
18988		Auto-Owners Insurance Company	14	316,238,589	9,234,179,298	26,453,412,105	11,716,520,546	14,736,891,559
14137		Geico Secure Insurance Company	15	280,085,544	5,555,309,662	13,535,608	273,405	13,262,203
37834	*	Progressive Preferred Insurance Company	16	244,936,009	2,319,462,316	2,538,939,754	1,854,470,129	684,469,625
19992	*	American Select Insurance Company	17	222,938,326	791,565,035	357,919,007	214,900,178	143,018,829
28665	*	Cincinnati Casualty Company, The	18	211,660,552	1,546,959,317	700,401,698	145,187,116	555,214,582
13927		Homesite Insurance Company Of The Midwest	19	211,545,086	1,968,150,461	1,581,239,294	1,474,201,737	107,037,557
23787	*	Nationwide Mutual Insurance Company	20	205,383,123	3,436,705,898	50,617,729,406	29,690,433,576	20,927,295,830
16535		Zurich American Insurance Company	21	203,957,847	9,980,018,234	30,375,715,491	24,541,183,850	5,834,531,641
14060	*	Grange Insurance Company	22	200,276,941	408,836,206	3,250,709,740	1,856,936,598	1,393,773,142
12484		Liberty Mutual Personal Insurance Company	23	192,816,220	3,361,175,882	16,804,568	571,519	16,233,049
25941		United Services Automobile Association	24	184,541,475	12,570,147,558	42,607,519,697	14,452,205,949	28,155,313,747
25674		Travelers Property Casualty Company Of America	25	175,803,555	7,780,167,599	1,300,143,334	812,583,708	487,559,626
26638		Home-Owners Insurance Company	26	172,160,455	443,740,395	2,514,316,349	842,733,375	1,671,582,974
19917		Liberty Insurance Underwriters Inc	27	171,375,219	3,500,910,725	360,466,515	246,243,462	114,223,053
20443		Continental Casualty Company	28	169,795,106	7,197,528,768	49,555,082,562	38,390,390,238	11,164,692,324
20281		Federal Insurance Company	29	164,274,494	8,162,902,935	21,440,244,311	16,461,834,752	4,978,409,559
21482		Factory Mutual Insurance Company	30	154,617,514	5,311,482,264	33,514,338,269	9,095,702,066	24,418,636,203
10202	*	Ohio Mutual Insurance Company	31	154,415,892	175,608,327	434,741,128	91,782,455	342,958,673
39012		Safeco Insurance Company Of Illinois	32	149,230,117	2,099,515,558	184,270,601	4,592,301	179,678,300
25968		Usaa Casualty Insurance Company	33	148,364,655	11,120,045,284	17,906,032,767	10,469,268,459	7,436,764,308
19275		American Family Mutual Insurance Company, S.I.	34	148,362,614	3,913,674,538	33,872,933,415	23,847,004,175	10,025,929,240
19445		National Union Fire Insurance Company Of Pittsburgh, Pa	35	146,152,890	6,410,096,268	20,719,180,886	15,304,879,076	5,414,301,810
23760	*	Nationwide General Insurance Company	36	145,462,840	2,018,419,652	1,178,822,283	877,427,850	301,394,433
14138		Geico Advantage Insurance Company	37	144,611,423	2,164,350,026	14,345,320	917,584	13,427,736
18600		Usaa General Indemnity Company	38	143,567,467	7,426,672,378	10,096,424,745	6,556,321,174	3,540,103,571
10872		American Strategic Insurance Corp	39	142,793,672	2,224,147,379	3,430,843,329	2,424,511,678	1,006,331,651
22667		Ace American Insurance Company	40	142,395,403	6,249,995,302	33,099,621,470	27,731,838,420	5,367,783,050
19690		American Economy Insurance Company	41	138,840,865	3,008,664,456	21,476,128	99,602	21,376,526
37877	*	Nationwide Property & Casualty Insurance Company	42	138,566,432	1,415,463,179	411,263,124	365,212,164	46,050,960
13072	*	United Ohio Insurance Company	43	136,621,551	222,024,560	519,359,015	274,649,197	244,709,818
25453	*	Nationwide Insurance Company Of America	44	134,724,317	1,947,366,705	1,145,835,607	875,489,433	270,346,174
24112	*	Westfield Insurance Company	45	132,095,107	982,278,624	3,661,027,600	2,395,260,084	1,265,767,516
26271		Erie Insurance Exchange	46	132,039,128	6,252,239,116	24,270,585,585	15,019,566,741	9,251,018,844
24120	*	Westfield National Insurance Company	47	131,321,471	299,060,966	951,860,206	567,378,477	384,481,729
19070		Standard Fire Insurance Company, The	48	128,521,084	4,900,307,518	5,521,474,792	3,865,027,306	1,656,447,486
32700	*	Owners Insurance Company	49	126,873,743	3,467,311,242	6,348,266,168	4,251,090,140	2,097,176,028
10649	*	Summa Insurance Company Inc	50	117,430,780	** 117,430,780	79,480,769	36,517,863	42,962,906



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
26131	*	Western Reserve Mutual Casualty Company	51	113,249,940	150,680,096	230,715,528	122,447,594	108,267,933
39616	*	Vision Service Plan Insurance Company	52	111,882,580	1,475,037,207	498,904,583	151,017,549	347,887,034
28188		Traveco Insurance Company	53	109,059,204	652,757,064	303,586,872	234,278,389	69,308,482
16799	*	Wayne Mutual Insurance Company	54	105,899,095	105,956,140	163,226,128	90,775,471	72,450,657
20230	*	Central Insurance Company	55	104,491,317	907,562,124	2,236,622,716	1,161,525,325	1,075,097,388
16691	*	Great American Insurance Company	56	104,354,888	4,070,635,995	13,441,770,429	10,139,555,351	3,302,215,078
31194		Travelers Casualty And Surety Company Of America	57	100,831,102	3,270,387,461	6,128,659,161	3,873,025,985	2,255,633,176
18058		Philadelphia Indemnity Insurance Company	58	99,765,675	4,326,147,950	12,764,101,171	8,815,289,731	3,948,811,439
25011		Wesco Insurance Company	59	98,648,352	2,135,231,842	2,357,532,582	1,741,843,128	615,689,454
14184		Acuity, A Mutual Insurance Company	60	96,046,496	3,100,274,286	7,426,420,819	4,197,240,625	3,229,180,194
11215		Safeco Insurance Company Of Indiana	61	94,466,335	1,024,103,105	17,710,717	29,093	17,681,624
11185		Foremost Insurance Company Grand Rapids, Michigan	62	94,416,931	3,956,204,331	4,043,909,830	1,990,502,250	2,053,407,580
14176		Hastings Insurance Company	63	93,376,479	444,794,420	1,072,878,466	528,624,711	544,253,755
10386		American Family Insurance Company	64	92,463,174	4,341,550,876	71,668,906	39,878,762	31,790,144
13331	*	Motorists Commercial Mutual Insurance Company	65	92,028,627	470,834,745	952,344,388	638,154,653	314,189,735
11150		Arch Insurance Company	66	91,430,191	3,965,145,252	11,982,943,263	9,315,501,322	2,667,441,941
17230		Allstate Property And Casualty Insurance Company	67	89,976,502	6,283,915,998	39,101,921	11,919,921	27,182,000
23035		Liberty Mutual Fire Insurance Company	68	89,609,470	4,100,383,143	8,700,778,263	6,752,130,320	1,948,647,943
19232		Allstate Insurance Company	69	89,240,117	4,719,928,919	70,465,968,481	54,191,983,809	16,273,984,672
36889	*	Farmers Insurance Of Columbus Inc	70	89,085,984	89,085,984	335,259,337	214,992,841	120,266,496
26123	*	Lightning Rod Mutual Insurance Company	71	85,606,598	112,743,329	374,262,970	178,945,304	195,317,666
12130		New South Insurance Company	72	85,360,791	198,799,070	52,565,768	43,452,525	9,113,243
11982	*	Grange Property & Casualty Insurance Company	73	83,009,462	172,852,492	42,398,949	1,343,652	41,055,297
14621	*	Motorists Mutual Insurance Company	74	82,501,221	108,255,399	2,255,879,489	1,326,555,168	929,324,321
13986		Frankenmuth Insurance Company	75	82,070,523	1,139,403,935	2,008,096,397	1,169,786,467	838,309,930
21113		United States Fire Insurance Company	76	78,875,936	2,197,095,305	8,276,097,393	5,579,451,574	2,696,645,819
19240		Allstate Indemnity Company	77	78,054,989	3,430,799,348	45,888,633	10,002,555	35,886,078
20699		Ace Property And Casualty Insurance Company	78	74,997,264	4,586,308,313	17,309,877,143	13,447,231,383	3,862,645,760
11371		Great West Casualty Company	79	74,932,779	1,921,056,374	3,226,361,287	2,407,272,390	819,088,897
28223		Nationwide Agribusiness Insurance Company	80	74,645,330	1,333,229,223	1,597,273,519	1,358,585,344	238,688,175
35289		Continental Insurance Company	81	71,939,727	2,051,467,876	2,181,652,933	150,411,039	2,031,241,894
15350		West Bend Insurance Company	82	69,460,045	2,247,691,312	4,699,944,381	3,071,760,052	1,628,184,329
23280	*	Cincinnati Indemnity Company, The	83	65,747,535	666,711,958	200,274,712	62,296,915	137,977,797
10271	*	Sonnenberg Mutual Insurance Company	84	65,076,431	87,283,441	33,980,992	15,453,445	18,527,547
25240		Nau Country Insurance Company	85	64,910,281	3,811,289,377	1,452,298,135	1,214,533,234	237,764,901
14139		Geico Choice Insurance Company	86	63,581,016	1,565,877,921	14,030,965	697,183	13,333,782
21253		Garrison Property And Casualty Insurance Company	87	62,691,391	4,989,308,425	5,630,459,148	3,712,854,031	1,917,605,117
39039		Rural Community Insurance Company	88	62,641,596	2,595,228,708	2,790,934,806	2,614,130,643	176,804,163
37885		XI Specialty Insurance Company	89	62,096,617	2,931,471,138	3,440,477,638	2,652,387,818	788,089,820
17558	*	Old Guard Insurance Company	90	60,544,329	227,784,434	656,960,547	382,964,216	273,996,331
35300		Allianz Global Risks Us Insurance Company	91	60,022,987	2,133,681,165	8,386,450,937	5,998,146,724	2,388,304,213
38318		Starr Indemnity & Liability Company	92	59,231,780	3,937,443,421	10,414,716,224	6,525,100,592	3,889,615,632
21652		Farmers Insurance Exchange	93	58,978,292	6,633,735,057	25,492,913,859	19,533,863,124	5,959,050,735
14044		Goodville Mutual Casualty Company	94	57,780,699	323,526,675	589,647,383	319,853,852	269,793,531
11110		Allstate North American Insurance Company	95	56,118,986	1,053,700,645	19,369,153	237,371	19,131,782
22780		Integon General Insurance Corporation	96	55,630,626	928,207,695	374,088,278	365,580,458	8,507,820
20176	*	Celina Mutual Insurance Company, The	97	55,597,701	155,278,593	123,292,933	73,637,366	49,655,567
25658		Travelers Indemnity Company, The	98	55,541,849	2,590,970,812	31,143,495,946	22,541,888,562	8,601,607,385
42722	*	American Modern Property & Casualty Insurance Company	99	54,784,909	1,921,576,034	509,185,104	396,238,986	112,946,118



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
41491		Geico Casualty Company	100	53,252,682	5,838,963,633	16,412,290	2,036,604	14,375,686
19682		Hartford Fire Insurance Company	101	52,041,803	3,137,310,290	28,213,781,888	15,713,857,190	12,499,924,698
25135	*	State Automobile Mutual Insurance Company	102	52,013,999	918,190,477	694,375,469	121,020,782	573,354,687
29459		Twin City Fire Insurance Company	103	51,235,848	1,737,751,594	778,819,845	499,260,447	279,559,398
24228		Pekin Insurance Company	104	51,148,181	406,155,296	302,521,303	178,301,438	124,219,865
24082		Ohio Security Insurance Company	105	48,242,965	2,249,336,093	26,823,651	10,205,387	16,618,264
24147		Old Republic Insurance Company	106	47,992,481	2,684,104,081	4,394,004,124	2,985,916,041	1,408,088,083
13897		Farmers Mutual Hail Insurance Company Of Iowa	107	47,018,310	1,809,061,465	1,423,728,272	930,469,770	493,258,503
25623		Phoenix Insurance Company, The	108	45,329,921	1,627,739,236	5,794,683,568	3,787,301,975	2,007,381,593
12572		Selective Insurance Company Of America	109	45,190,546	1,331,108,089	4,211,301,595	3,213,829,199	997,472,396
22292		Hanover Insurance Company, The	110	45,130,087	2,365,928,520	11,349,939,787	8,387,474,350	2,962,465,437
11843		Medical Protective Company, The	111	45,030,329	783,931,640	6,199,721,866	1,977,108,178	4,222,613,688
11630		Jefferson Insurance Company	112	44,869,317	1,582,355,193	803,719,630	528,558,073	275,161,557
29874		Swiss Re Corporate Solutions America Insurance Corporation	113	44,822,821	1,474,817,871	3,677,072,530	2,468,512,527	1,208,560,002
22608		National Specialty Insurance Company	114	44,786,899	627,552,528	200,879,789	113,543,204	87,336,585
40932	*	Mico Insurance Company	115	44,488,642	183,853,447	158,110,468	120,252,739	37,857,729
39217		Qbe Insurance Corporation	116	43,856,947	1,681,532,720	3,792,095,567	3,074,893,610	717,201,958
24554		Xl Insurance America Inc	117	43,425,457	1,792,509,416	572,167,714	385,738,440	186,429,274
10111		American Bankers Insurance Company Of Florida	118	43,402,932	3,080,908,463	2,858,441,278	2,289,388,328	569,052,950
14249		Founders Insurance Company	119	41,846,159	125,561,123	259,508,289	152,667,773	106,840,516
29858		Mortgage Guaranty Insurance Corporation	120	41,813,159	1,100,477,530	6,417,874,797	5,445,233,175	972,641,622
37923		Geico Marine Insurance Company	121	41,048,212	557,031,346	46,956,939	20,064,998	26,891,941
37648		Permanent General Assurance Corporation	122	40,954,697	834,295,245	190,743,132	(74,156,376)	264,899,508
25615		Charter Oak Fire Insurance Company, The	123	39,648,172	1,928,095,445	1,365,977,748	1,090,130,898	275,846,850
19720		American Alternative Insurance Corporation	124	38,875,524	728,538,403	634,066,449	429,619,682	204,446,767
36447		Lm General Insurance Company	125	38,787,071	2,094,732,449	49,064,623	18,718,241	30,346,382
13935		Federated Mutual Insurance Company	126	38,349,241	2,109,026,624	10,811,610,519	5,062,371,957	5,749,238,561
22276		Berkshire Hathaway Specialty Insurance Company	127	38,109,736	2,174,578,636	8,285,502,566	3,686,558,676	4,598,943,890
35882		Geico General Insurance Company	128	38,027,268	13,173,377,576	24,246,616,396	12,240,953,600	12,005,662,796
12188		Trexis Insurance Corporation	129	37,099,371	432,483,136	167,660,017	109,049,018	58,611,000
10974	*	Root Insurance Company	130	36,890,749	819,349,401	610,968,368	495,303,960	115,664,408
42307		Navigators Insurance Company	131	36,496,387	1,130,653,212	7,999,301,814	5,784,414,933	2,214,886,881
39926		Selective Insurance Company Of The Southeast	132	36,248,164	1,068,716,098	913,088,731	713,570,905	199,517,826
19259		Selective Insurance Company Of South Carolina	133	36,240,478	1,035,559,229	1,154,879,943	900,797,204	254,082,739
26344	*	Great American Assurance Company	134	36,232,404	1,121,436,477	26,900,894	257,710	26,643,184
28401		American National Property And Casualty Company	135	36,093,720	1,154,046,387	1,971,296,066	1,196,685,437	774,610,629
20346		Pacific Indemnity Company	136	35,454,114	743,712,858	16,461,694,190	12,401,856,440	4,059,837,750
22906		Permanent General Assurance Corporation Of Ohio	137	34,929,491	382,217,061	62,688,795	17,064,564	45,624,231
26247		American Guarantee And Liability Insurance Company	138	34,731,191	1,220,400,227	288,524,520	105,277,153	183,247,367
26298		Farmers Property And Casualty Insurance Company	139	34,613,400	1,474,711,545	5,057,687,105	2,576,569,666	2,481,117,439
21105		North River Insurance Company, The	140	34,497,340	548,532,876	2,169,779,479	1,547,058,335	622,721,144
21180		Sentry Select Insurance Company	141	34,327,776	982,312,480	362,733,637	108,744,835	253,988,802
13137		Viking Insurance Company Of Wisconsin	142	33,884,404	606,508,081	252,563,970	40,055,126	212,508,844
10014		Affiliated Fm Insurance Company	143	33,746,379	1,613,739,682	5,643,553,613	1,963,884,695	3,679,668,918
40266		Arch Mortgage Insurance Company	144	33,321,048	917,491,136	2,012,437,049	1,774,319,414	238,117,635
12548		American Agri-Business Insurance Company	145	32,560,820	2,493,452,003	2,373,050,836	2,275,389,398	97,661,438
10464		Canal Insurance Company	146	32,282,590	488,178,982	1,273,450,173	760,034,517	513,415,655
22055		Geico Indemnity Company	147	32,155,353	4,774,930,694	7,177,351,108	1,340,511,223	5,836,839,886
34495		Doctors' Company, An Interinsurance Exchange	148	31,751,926	831,616,552	5,616,403,330	2,498,848,861	3,117,554,469



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL PREMIUMS WRITTEN TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
34312		Producers Agriculture Insurance Company	149	31,623,748	874,973,019	792,339,353	733,471,655	58,867,698
21415		Employers Mutual Casualty Company	150	31,317,926	1,391,925,093	5,826,543,713	4,035,598,150	1,790,945,563
38458		Enact Mortgage Insurance Corporation	151	31,243,491	1,031,981,373	5,907,076,858	5,057,617,716	849,459,142
33790		Radian Guaranty Inc	152	30,817,900	1,011,524,570	6,543,132,301	5,820,271,655	722,860,645
24074		Ohio Casualty Insurance Company	153	30,651,370	1,230,502,072	9,437,236,269	6,550,678,218	2,886,558,051
19976		Amica Mutual Insurance Company	154	30,253,745	2,915,145,976	5,932,993,256	3,070,723,872	2,862,269,384
31534		Citizens Insurance Company Of America	155	29,787,118	551,203,949	1,797,220,700	1,164,502,768	632,717,932
23043		Liberty Mutual Insurance Company	156	29,623,970	3,341,078,593	74,539,483,661	47,104,416,171	27,435,067,490
32620	*	National Interstate Insurance Company	157	29,109,203	809,012,964	2,255,082,798	1,750,028,261	505,054,537
11991	*	National Casualty Company	158	28,899,160	1,600,237,311	1,072,020,036	856,204,368	215,815,668
10945		Tokio Marine America Insurance Company	159	28,873,384	601,935,649	1,460,185,901	969,770,627	490,415,274
18333		Peerless Indemnity Insurance Company	160	28,848,389	266,103,139	195,773,168	16,302,930	179,470,238
42757		Agri General Insurance Company	161	28,735,066	556,944,659	472,150,925	1,549,384	470,601,541
34339		Farmers Group Property And Casualty Insurance Company	162	28,675,912	686,454,823	331,904,559	35,401,961	296,502,599
27154		Atlantic Specialty Insurance Company	163	28,632,946	1,401,846,693	4,817,775,602	3,761,294,022	1,056,481,580
11008		Auto Club Indemnity Company	164	28,295,312	392,748,079	83,258,316	76,308,571	6,949,745
37770		Csaa General Insurance Company	165	28,223,051	1,462,745,148	609,520,914	444,184,602	165,336,312
37273		Axis Insurance Company	166	28,198,831	1,101,065,876	1,899,235,503	1,212,625,198	686,610,305
28932		Markel American Insurance Company	167	27,624,713	1,244,097,223	2,056,584,977	1,451,749,926	604,835,051
41343		Hdi Global Insurance Company	168	27,217,979	774,799,614	1,068,619,193	669,538,886	399,080,307
17299	*	Mennonite Mutual Insurance Company	169	27,199,339	47,471,070	54,815,079	33,943,640	20,871,439
20184	*	National Mutual Insurance Company, The	170	27,087,524	48,755,729	133,337,782	83,468,043	49,869,739
16713	*	Buckeye State Mutual Insurance Company	171	26,511,591	47,593,664	56,195,658	35,993,419	20,202,239
13528		Brotherhood Mutual Insurance Company	172	26,465,884	899,006,608	1,219,476,418	836,909,707	382,566,711
10638		Proselet Insurance Company	173	26,404,923	246,056,343	46,839,303	32,311,157	14,528,146
10120		Everest National Insurance Company	174	26,153,824	1,223,320,776	1,683,192,941	1,391,118,745	292,074,196
36161		Travelers Property Casualty Insurance Company	175	26,034,478	1,344,204,415	399,487,634	311,025,804	88,461,830
42986		Standard Guaranty Insurance Company	176	25,972,502	552,773,573	552,080,994	335,052,565	217,028,429
13634		Essent Guaranty Inc	177	25,880,568	955,136,534	3,988,298,851	2,886,405,593	1,101,893,258
10641		Endurance American Insurance Company	178	25,740,716	827,720,408	1,273,984,398	131,724,124	1,142,260,274
25682		Travelers Indemnity Company Of Connecticut, The	179	25,687,532	1,965,737,962	1,500,603,833	1,145,235,736	355,368,097
23388		Shelter Mutual Insurance Company	180	25,637,400	2,723,008,418	4,532,271,053	2,250,817,014	2,281,454,037
37915		Essentia Insurance Company	181	25,091,011	920,343,210	148,659,392	113,102,458	35,556,934
14575		Millers Capital Insurance Company	182	24,880,345	126,046,736	250,042,003	144,694,452	105,347,551
16705	*	Dealers Assurance Company	183	24,291,073	285,163,143	331,351,477	192,174,497	139,176,980
23612		Midwest Employers Casualty Company	184	24,270,120	383,396,078	221,230,614	84,728,355	136,502,258
39608		Nutmeg Insurance Company	185	24,098,450	403,858,950	523,156,138	228,629,151	294,526,987
20427		American Casualty Company Of Reading, Pa	186	23,995,764	1,025,000,886	95,573,251	78,121	95,495,130
11231		Generali - Us Branch	187	23,873,841	829,058,819	935,397,087	605,949,528	329,447,559
21458		Employers Insurance Company Of Wausau	188	23,139,935	963,420,478	8,882,975,025	6,787,800,344	2,095,174,681
24740		Safeco Insurance Company Of America	189	23,128,040	4,266,421,037	7,403,804,923	4,942,016,563	2,461,788,360
12416		Protective Insurance Company	190	23,025,545	448,657,389	1,253,049,993	914,030,303	339,019,690
11090		Incline Casualty Company	191	22,641,277	434,650,535	392,045,980	322,809,059	69,236,921
24104	*	Ohio Farmers Insurance Company	192	22,634,936	54,444,546	3,936,931,943	974,348,935	2,962,583,008
13695		National Mortgage Insurance Corporation	193	22,637,853	672,708,451	3,223,984,083	2,239,622,632	984,361,451
20087		National Indemnity Company	194	22,346,393	288,364,261	380,648,942,366	140,042,946,268	240,605,996,098
21873		Fireman'S Fund Insurance Company	195	22,281,147	1,391,911,501	2,484,555,600	1,062,404,066	1,422,151,534
25666		Travelers Indemnity Company Of America, The	196	21,859,200	1,273,971,384	893,986,069	693,079,298	200,906,770
13056		Rli Insurance Company	197	21,848,835	1,047,435,835	3,620,048,212	1,832,736,190	1,787,312,022



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
33600		Lm Insurance Corporation	198	21,536,201	1,224,414,830	125,994,757	2,311,649	123,683,108
25895		United States Liability Insurance Company	199	21,509,165	864,832,705	2,483,631,634	694,816,301	1,788,815,334
11770	*	United Financial Casualty Company	200	21,262,187	4,833,110,126	12,695,964,726	10,151,873,925	2,544,090,801
11126		Sompo America Insurance Company	201	21,029,797	689,973,545	776,821,878	215,061,824	561,760,054
20303		Great Northern Insurance Company	202	20,908,265	1,504,459,529	654,165,516	209,219,364	444,946,152
10030		Westchester Fire Insurance Company	203	20,722,611	830,538,326	261,108,006	203,693,312	57,414,694
29742		Integon National Insurance Company	204	20,688,642	2,432,015,105	3,707,886,518	3,496,865,520	211,020,998
29599		Us Specialty Insurance Company	205	20,510,215	887,000,171	2,546,334,412	1,921,242,197	625,092,216
16449	*	Westfield Superior Insurance Company	206	20,482,887	76,649,984	12,437,588	3,699,236	8,738,352
20478		National Fire Insurance Company Of Hartford	207	20,343,067	748,720,474	81,921,542	97,294	81,824,247
12831		State National Insurance Company Inc	208	20,212,984	1,807,033,427	1,685,767,936	1,036,383,771	649,384,165
19941	*	American Commerce Insurance Company	209	19,790,874	187,524,795	369,627,620	250,129,801	119,497,819
20508		Valley Forge Insurance Company	210	19,524,897	655,822,703	52,822,359	78,691	52,743,668
42404		Liberty Insurance Corporation	211	19,364,797	1,748,455,802	223,361,081	7,348,089	216,012,992
22837		Ages Marine Insurance Company	212	19,270,802	627,834,695	406,632,068	220,111,420	186,520,648
38911		Berkley National Insurance Company	213	19,244,865	612,522,974	207,435,340	114,054,097	93,381,243
10054		Securian Casualty Company	214	19,176,179	437,555,598	607,899,475	404,217,316	203,682,159
30104		Hartford Underwriters Insurance Company	215	18,859,307	2,514,543,184	1,921,863,735	1,308,974,965	612,888,770
32603		Berkley Insurance Company	216	18,742,264	1,586,732,662	32,013,736,835	22,591,862,536	9,421,874,300
29700		Swiss Re Corporate Solutions Elite Insurance Corporation	217	18,254,762	821,836,585	424,751,062	302,732,389	122,018,673
18767		Church Mutual Insurance Company, S.I.	218	18,185,760	969,239,343	2,470,636,464	1,757,711,158	712,925,306
32573	*	Ohio Fair Plan Underwriting Association	219	18,034,458	18,034,458	31,559,872	31,905,810	(345,938)
33391		Proassurance Indemnity Company Inc	220	17,948,109	248,498,974	2,223,592,516	1,619,743,127	603,849,389
40169		Farmers Casualty Insurance Company	221	17,773,564	435,947,390	101,914,835	23,608,126	78,306,709
38067		Economy Preferred Insurance Company	222	17,270,942	270,819,762	45,826,367	21,254,232	24,572,135
11252		Encompass Home & Auto Insurance Company	223	17,127,574	292,209,006	9,497,858	1,248,798	8,249,060
14982		Penn Millers Insurance Company	224	17,094,363	226,397,965	107,513,177	53,864,543	53,648,634
22586		Atlantic States Insurance Company	225	16,953,969	382,198,206	1,229,972,638	913,046,029	316,926,609
38776		Siriuspoint America Insurance Company	226	16,840,096	577,721,607	2,738,876,874	2,099,169,899	639,706,975
30210		Esurance Property And Casualty Insurance Company	227	16,624,056	644,622,208	26,767,954	558,431	26,209,523
22314		Rsui Indemnity Company	228	16,526,294	577,864,980	4,561,291,521	2,507,397,254	2,053,894,267
40118	*	Trustgard Insurance Company	229	16,479,703	204,642,634	67,564,189	2,637,667	64,926,522
26581		Independence American Insurance Company	230	16,365,286	506,107,974	427,217,573	168,391,682	258,825,891
20362		Mitsui Sumitomo Insurance Company Of America	231	16,315,195	436,671,859	2,597,474,278	1,366,282,428	1,231,191,850
13021		United Fire & Casualty Company	232	16,279,225	710,191,781	2,170,463,256	1,447,097,519	723,365,737
10336		First Acceptance Insurance Company Inc	233	16,187,948	355,482,876	421,008,331	254,707,235	166,301,096
24376		Spinnaker Insurance Company	234	16,097,348	692,839,658	608,074,475	404,550,709	203,523,766
13692		Donegal Mutual Insurance Company	235	16,058,963	397,435,926	762,505,091	364,888,566	397,616,525
41181		Universal Underwriters Insurance Company	236	15,932,304	624,438,424	330,203,724	(6,020,845)	336,224,569
15105		Safety National Casualty Corporation	237	15,848,047	1,363,316,519	14,782,244,030	10,145,522,687	4,636,721,337
16447	*	Westfield Champion Insurance Company	238	15,642,623	63,725,961	11,029,599	2,370,560	8,659,039
20044		Berkshire Hathaway Homestate Insurance Company	239	15,640,506	741,902,465	4,877,281,305	2,103,398,806	2,773,882,499
12190		American Pet Insurance Company Inc	240	15,541,402	1,092,862,454	568,166,017	322,681,657	245,484,360
23728		National General Insurance Company	241	15,134,887	409,751,298	98,057,590	81,165,093	16,892,497
38970		Markel Insurance Company	242	14,913,086	1,054,074,876	5,905,439,191	2,916,901,671	2,988,537,520
12475	*	Republic-Franklin Insurance Company	243	14,509,172	430,414,588	173,991,165	92,436,673	81,554,492
13188		Western Surety Company	244	13,984,470	521,690,423	2,175,361,957	692,885,257	1,482,476,700
20516		Euler Hermes North America Insurance Company	245	13,764,097	546,255,156	1,192,544,559	846,655,543	345,889,016
10723	*	Nationwide Assurance Company	246	13,533,335	320,817,697	217,205,162	153,245,920	63,959,242



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Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
38245	*	Bes Insurance Company	247	13,526,626	508,246,476	365,736,263	211,515,541	154,220,722
12122		New Jersey Manufacturers Insurance Company	248	13,474,424	2,719,636,341	9,886,433,748	5,551,177,662	4,335,256,087
12502		Db Insurance Co., Ltd. (U.S. Branch)	249	13,204,767	462,764,767	851,875,680	642,667,309	209,208,373
31488		Integon Preferred Insurance Company	250	13,068,894	588,982,022	205,149,327	197,413,131	7,736,196
23469	*	American Modern Home Insurance Company	251	13,021,126	558,547,403	1,693,334,712	1,605,747,781	87,586,931
10051		Lyndon Southern Insurance Company	252	12,848,670	653,339,436	1,047,027,397	805,224,162	241,803,235
25054		Hudson Insurance Company	253	12,806,117	1,740,326,156	2,758,145,260	2,042,307,413	715,837,847
43575		Indemnity Insurance Company Of North America	254	12,757,509	1,691,279,355	458,804,355	282,112,808	176,691,547
16023		Lemonade Insurance Company	255	12,618,754	774,189,196	724,832,855	529,719,543	195,113,312
42390		Amguard Insurance Company	256	12,616,751	1,383,564,270	1,977,218,784	1,665,442,586	311,776,198
24988		Sentry Insurance Company	257	12,524,781	830,345,322	17,193,363,288	9,291,218,496	7,902,144,792
37176	*	Ohio Bar Liability Insurance Company	258	12,363,270	12,363,270	52,025,049	16,959,404	35,065,646
20494		Transportation Insurance Company	259	12,245,119	511,713,407	71,586,188	118,680	71,467,508
10847		Cumis Insurance Society Inc	260	12,149,978	705,499,467	3,021,288,277	1,872,736,618	1,148,551,650
24260	*	Progressive Casualty Insurance Company	261	12,062,163	3,649,227,114	22,759,548,838	17,103,160,314	5,656,388,524
22063		Government Employees Insurance Company	262	12,004,823	6,052,698,158	82,747,009,644	22,506,060,691	60,240,948,953
27120		Trumbull Insurance Company	263	11,941,174	1,407,864,970	318,260,868	163,270,600	154,990,267
11089		Rock Ridge Insurance Company	264	11,892,797	394,300,023	65,896,840	40,203,177	25,693,663
27138		Midvale Indemnity Company	265	11,857,843	684,093,288	131,557,390	112,224,296	19,333,094
80578		Physicians Mutual Insurance Company	266	11,661,451	432,975,080	2,909,622,093	1,633,887,834	1,275,734,259
22195		Insurance Company Of Greater New York	267	11,585,571	360,827,387	81,198,667	288,936	80,909,731
26867		Southern Insurance Company Of Virginia	268	11,497,285	163,365,465	239,430,858	169,380,197	70,050,664
39942		American National General Insurance Company	269	11,409,967	146,024,220	132,023,935	78,583,265	53,440,670
42579		Allied Property & Casualty Insurance Company	270	11,334,797	236,866,884	159,617,351	95,592,750	64,024,601
19410		Commerce And Industry Insurance Company	271	11,126,951	183,899,602	1,846,922,467	1,387,205,146	459,717,320
26565	*	Ohio Indemnity Company	272	11,071,892	678,290,063	288,875,024	209,366,252	79,508,772
22322		Greenwich Insurance Company	273	10,939,067	902,727,744	15,059,518,593	11,402,908,842	3,656,609,751
16024		Federated Reserve Insurance Company	274	10,938,343	470,166,631	195,336,948	111,163,324	84,173,625
24015		Northland Insurance Company	275	10,928,929	492,996,884	1,515,430,509	956,203,066	559,227,443
34690		Property And Casualty Insurance Company Of Hartford	276	10,679,636	874,161,236	599,746,689	273,060,189	326,686,500
39306		Fidelity And Deposit Company Of Maryland, The	277	10,419,317	630,348,872	248,444,067	45,108,495	203,335,572
23175	*	Phenix Mutual Fire Insurance Company	278	10,397,933	21,995,781	90,082,685	58,372,976	31,709,708
16450	*	Westfield Premier Insurance Company	279	10,329,917	44,886,327	11,110,528	2,522,811	8,587,717
41840		Allmerica Financial Benefit Insurance Company	280	10,206,750	813,664,816	105,518,736	134,188	105,384,548
13703		General Automobile Insurance Company Inc The	281	10,152,557	110,974,011	28,320,836	15,605,306	12,715,531
13587		First Chicago Insurance Company	282	10,141,533	260,575,658	346,223,654	241,069,820	105,153,830
10200		Hiscox Insurance Company Inc	283	9,974,710	677,010,297	1,985,481,103	1,427,039,899	558,441,204
37540		Beazley Insurance Company Inc	284	9,933,211	515,980,744	1,332,209,257	1,015,706,461	316,502,796
29068		American Family Connect Property And Casualty Insurance Company	285	9,798,254	1,673,972,622	1,475,593,054	885,794,078	589,798,976
19402		Aig Property Casualty Company	286	9,751,444	1,289,459,180	79,517,644	28,792,390	50,725,254
12873		Privilege Underwriters Reciprocal Exchange	287	9,731,254	2,411,597,148	2,535,789,543	1,721,172,042	814,617,501
34738		Arag Insurance Company	288	9,562,651	157,694,611	167,239,690	60,381,250	106,858,440
10052		Chubb National Insurance Company	289	9,543,984	1,189,395,103	347,458,617	143,359,288	204,099,329
35181		Executive Risk Indemnity Inc	290	9,471,312	332,385,130	8,167,862,888	6,227,470,483	1,940,392,405
22187		Greater New York Mutual Insurance Company	291	9,347,529	635,717,038	2,900,624,135	1,962,986,779	937,637,356
16285		Next Insurance Us Company	292	9,324,192	221,365,312	277,278,320	192,801,827	84,476,493
11034	*	Bristol West Casualty Insurance Company	293	9,307,972	40,649,351	25,395,808	15,925,190	9,470,618
28304		Federated Service Insurance Company	294	9,302,757	304,427,535	702,658,332	333,711,441	368,946,891
18694		Great Midwest Insurance Company	295	9,278,780	341,909,412	1,028,910,730	318,335,758	710,574,972



Financial Information

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			
29424		Hartford Casualty Insurance Company	296	9,234,157	1,459,969,796	2,724,137,557	1,797,459,032	926,678,525
10178		Feci Insurance Company	297	9,167,422	742,968,876	3,000,923,305	1,993,015,106	1,007,908,199
31925	*	Falls Lake National Insurance Company	298	9,103,706	282,947,269	2,398,096,441	2,170,258,317	227,838,124
12262		Pennsylvania Manufacturers' Association Insurance Co	299	9,099,468	690,446,092	1,529,991,208	1,196,736,849	333,254,359
11255		Caterpillar Insurance Company	300	8,898,341	543,716,716	1,327,069,239	654,459,031	672,610,208
11206		Housing Enterprise Insurance Company, Inc	301	8,875,730	107,228,950	184,534,077	115,323,474	69,210,603
33723	*	Great American Spirit Insurance Company	302	8,725,925	233,993,741	19,900,725	20,787	19,879,938
19046		Travelers Casualty Insurance Company Of America	303	8,720,526	1,282,419,629	2,658,626,814	2,065,485,644	593,141,170
19380		American Home Assurance Company	304	8,550,170	451,306,736	19,071,533,421	13,656,199,422	5,415,333,998
10948	*	Nationwide Insurance Company Of Florida	305	8,288,810	71,281,030	59,447,349	34,721,424	24,725,925
41394		Benchmark Insurance Company	306	8,285,655	785,866,637	1,213,272,272	995,620,562	217,651,709
35157		Fair American Insurance And Reinsurance Company	307	8,256,119	224,384,275	319,772,723	95,290,261	224,482,462
19100		Amco Insurance Company	308	8,170,152	346,540,464	560,196,398	354,440,236	205,756,162
39950		Metropolitan General Insurance Company	309	8,026,661	460,202,303	418,153,508	213,255,015	204,898,493
23752		Ascot Insurance Company	310	8,000,426	492,649,142	1,440,138,596	665,313,702	774,824,894
15288		United Farm Family Mutual Insurance Company	311	7,954,660	976,498,387	1,646,140,974	950,682,534	695,458,440
19038		Travelers Casualty And Surety Company	312	7,907,271	537,733,941	23,458,343,700	15,102,940,858	8,355,402,843
16624		Allied World Specialty Insurance Company	313	7,905,479	480,459,060	2,971,361,354	1,857,228,346	1,114,133,007
32280		Wellfleet Insurance Company	314	7,904,092	267,120,763	298,867,478	231,035,942	67,831,535
23248		Occidental Fire & Casualty Company Of North Carolina	315	7,881,608	934,797,567	523,784,574	226,878,260	296,906,314
22306		Massachusetts Bay Insurance Company	316	7,704,805	658,582,112	82,409,532	126,143	82,283,389
16748	*	Affinity Mutual Insurance Company	317	7,684,467	13,651,268	19,877,613	9,258,617	10,618,996
15032		Guideone Insurance Company	318	7,620,678	480,442,179	1,531,279,088	956,578,688	574,700,400
15911		Berkley Casualty Company	319	7,535,793	186,951,245	109,455,852	77,544,030	31,911,822
14974		Pennsylvania Lumbermens Mutual Insurance Company	320	7,491,027	488,395,145	771,384,841	552,985,141	218,399,700
23450		American Family Home Insurance Company	321	7,332,394	249,181,183	128,228,669	74,706,772	53,521,897
10815		Verlan Fire Insurance Company	322	7,293,210	169,355,633	25,714,190	18,603	25,695,587
25186		Emc Property & Casualty Company	323	7,230,830	303,632,316	18,704,495	404,603	18,299,892
23663		National American Insurance Company	324	7,220,639	313,019,880	476,264,182	357,695,160	118,569,022
31325		Acadia Insurance Company	325	7,213,000	539,220,411	241,002,635	182,066,782	58,935,853
12777		Chubb Indemnity Insurance Company	326	7,191,228	495,096,990	310,347,710	124,588,186	185,759,524
44393		West American Insurance Company	327	7,189,620	388,637,639	57,442,228	4,691,454	52,750,774
10676		First Guard Insurance Company	328	7,124,641	39,202,998	52,156,861	6,473,480	45,683,381
16448	*	Westfield Touchstone Insurance Company	329	7,111,613	30,076,353	9,211,713	656,884	8,554,829
15571		Illinois Casualty Company	330	6,938,056	103,149,149	218,778,786	150,499,823	68,278,963
12199		Keystone National Insurance Company	331	6,931,105	36,257,733	38,175,683	24,973,653	13,202,030
18468		Indemnity National Insurance Company	332	6,868,577	137,867,544	385,179,050	248,595,428	136,583,622
17155		Greater Mid-Atlantic Indemnity Company	333	6,857,746	62,941,104	10,561,393	29,850	10,531,543
40436		Stratford Insurance Company	334	6,854,545	232,258,889	506,094,853	419,292,957	86,801,896
24732		General Insurance Company Of America	335	6,802,401	641,601,079	129,395,769	19,514,835	109,880,934
14117		Grinnell Mutual Reinsurance Company	336	6,788,663	374,541,471	1,644,757,209	841,337,520	803,419,691
20052		National Liability & Fire Insurance Company	337	6,739,119	1,237,567,910	6,088,681,558	3,666,893,887	2,421,787,671
40827		Virginia Surety Company, Inc	338	6,737,220	1,490,479,759	1,872,689,126	1,514,301,740	358,387,386
23841		New Hampshire Insurance Company	339	6,710,204	627,747,062	221,750,191	145,188,419	76,561,771
22551		Mitsui Sumitomo Insurance Usa Inc	340	6,708,834	196,258,546	410,932,267	168,707,860	242,224,407
10391		Berkshire Hathaway Direct Insurance Company	341	6,694,069	716,709,283	810,774,873	588,288,218	222,486,655
36455		Allstate Northbrook Indemnity Company	342	6,419,436	3,112,240,239	55,967,574	225,635	55,741,939
26379		Accredited Surety And Casualty Company Inc	343	6,409,145	601,398,488	594,861,088	542,766,821	52,094,267
40142		American Zurich Insurance Company	344	6,403,037	1,479,809,111	257,117,686	54,634,505	202,483,180



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Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL PREMIUMS WRITTEN TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
35386		Fidelity And Guaranty Insurance Company	345	6,331,735	461,743,266	55,448,176	33,233,736	22,214,440
22772		Integon Indemnity Corporation	346	6,206,663	1,608,263,579	809,166,400	705,219,048	103,947,352
17221		Homesite Insurance Company	347	6,159,511	2,453,459,693	669,569,328	592,915,486	76,653,842
17825		Tuscarora Wayne Insurance Company	348	6,151,607	40,472,889	130,057,451	53,048,824	77,008,627
21407		Emeasco Insurance Company	349	6,132,973	399,984,292	154,161,378	4,189,430	149,971,948
21172	*	Vanliner Insurance Company	350	6,129,023	289,392,825	392,864,310	168,518,613	224,345,697
42978		American Security Insurance Company	351	6,068,054	1,846,460,525	2,235,170,766	1,621,705,417	613,465,349
37257		Praetorian Insurance Company	352	5,962,375	518,721,479	459,084,009	365,778,966	93,305,043
16608		New York Marine And General Insurance Company	353	5,912,850	679,148,469	2,709,497,592	2,034,358,745	675,138,847
26433		Harco National Insurance Company	354	5,911,415	458,607,280	1,624,853,921	603,939,582	1,020,914,339
16187		Metromile Insurance Company	355	5,906,539	122,083,055	133,110,849	107,949,054	25,161,795
11000		Sentinel Insurance Company, Ltd	356	5,889,640	1,121,983,720	377,215,907	99,184,598	278,031,309
31887		Coface North America Insurance Company	357	5,846,384	134,835,557	176,285,580	113,440,555	62,845,025
21326		Empire Fire And Marine Insurance Company	358	5,824,871	409,293,065	52,278,249	13,434,273	38,843,976
25127		State Auto Property & Casualty Insurance Company	359	5,768,481	254,231,814	283,979,371	90,320,476	193,658,895
18961	*	Crestbrook Insurance Company	360	5,642,394	417,562,449	217,987,042	135,553,096	82,433,946
24767		St Paul Fire And Marine Insurance Company	361	5,566,717	318,142,234	26,662,914,545	18,917,999,911	7,744,914,634
10069		Housing Authority Property Insurance, A Mutual Company	362	5,471,043	109,165,438	337,941,021	108,222,920	229,718,101
25496		Starstone National Insurance Company	363	5,447,965	664,553,942	1,957,808,644	1,459,249,768	498,558,876
19488		Amerisure Insurance Company	364	5,432,110	377,682,661	977,295,390	743,481,384	233,814,006
10220		Accelerant National Insurance Company	365	5,354,144	335,311,691	489,941,013	414,347,832	75,593,181
14354		Jewelers Mutual Insurance Company, Si	366	5,351,577	409,929,856	889,148,825	355,831,520	533,317,305
11004		Trexis One Insurance Corporation	367	5,332,494	98,138,723	95,017,836	60,711,972	34,305,864
43460		Aspen American Insurance Company	368	5,173,207	464,458,444	2,645,743,264	1,480,865,873	1,164,877,391
10690		Allied World National Assurance Company	369	5,168,571	665,150,874	1,203,480,517	868,815,572	334,664,945
15580	*	Scottsdale Indemnity Company	370	5,141,695	219,367,277	72,034,470	33,499,538	38,534,932
10499		Corepointe Insurance Company	371	5,129,851	180,776,894	28,629,557	1,986,919	26,642,638
40150		Mga Insurance Company Inc	372	5,069,439	374,998,917	376,286,781	251,968,772	124,318,009
28649		Eastern Atlantic Insurance Company	373	5,067,657	37,537,278	108,889,550	59,812,919	49,076,631
11551		Endurance Assurance Corporation	374	5,063,579	725,895,952	19,035,277,627	14,753,977,313	4,281,300,314
21709		Truck Insurance Exchange	375	4,977,586	1,645,294,013	3,006,277,320	2,056,752,176	949,525,144
12750	*	Evergreen National Indemnity Company	376	4,952,123	42,822,238	73,576,593	24,128,206	49,448,387
14656		Municipal Mutual Insurance Company Of West Virginia	377	4,818,999	24,814,620	61,320,249	21,672,765	39,647,484
19801		Argonaut Insurance Company	378	4,795,606	507,815,827	2,829,213,615	1,331,658,847	1,497,554,767
25224		Great Divide Insurance Company	379	4,748,392	349,600,926	233,334,655	108,497,913	124,836,742
21075		Ms Transverse Insurance Company	380	4,728,914	145,741,470	217,009,414	161,489,253	55,520,161
31135	*	Great American Security Insurance Company	381	4,720,491	201,918,539	16,988,685	18,823	16,969,862
10885		Key Risk Insurance Company	382	4,623,075	294,046,062	105,121,709	67,700,506	37,421,202
22209	*	Freedom Specialty Insurance Company	383	4,588,166	181,087,799	103,209,185	77,087,429	26,121,756
35602	*	Obsidian Insurance Company	384	4,572,245	168,997,057	172,775,370	97,652,763	75,122,607
10510		Carolina Casualty Insurance Company	385	4,540,376	461,471,322	318,003,705	197,813,142	120,190,563
25976		Utica Mutual Insurance Company	386	4,530,251	417,356,687	4,128,863,986	2,559,484,910	1,569,379,076
22225		Trisura Insurance Company	387	4,504,483	362,155,929	530,613,569	335,955,342	194,658,225
21849		American Automobile Insurance Company	388	4,479,309	255,157,093	205,938,351	117,428,523	88,509,828
22624		Indiana Farmers Mutual Insurance Company	389	4,444,549	379,201,178	569,528,669	360,519,410	209,009,259
19631		American Road Insurance Company, The	390	4,363,305	474,097,804	868,555,706	451,104,888	417,450,819
22578		Horace Mann Insurance Company	391	4,354,132	309,325,652	535,072,727	365,838,995	169,233,732
18023		Star Insurance Company	392	4,302,757	277,125,576	2,455,345,099	1,781,336,729	674,008,371
28886		Transguard Insurance Company Of America Inc	393	4,273,306	213,151,950	733,406,531	433,150,884	300,255,647



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
25712		Esurance Insurance Company	394	4,263,084	221,618,503	70,985,515	4,714,950	66,270,565
11118		Federated Rural Electric Insurance Exchange	395	4,160,405	255,853,963	758,033,575	469,244,478	288,789,097
29580		Berkley Regional Insurance Company	396	4,054,602	359,250,858	1,040,884,815	123,864,381	917,020,434
15831		Grinnell Compass, Inc.	397	3,973,882	90,168,177	20,249,226	10,056,323	10,192,903
38148		Granada Indemnity Company	398	3,948,391	106,388,488	171,534,297	117,040,176	54,494,121
22756		Horace Mann Property & Casualty Insurance Company	399	3,922,606	253,461,230	345,809,043	221,413,903	124,395,140
16825	*	Branch Financial, Inc. As Attorney-In-Fact For Branch Insurance Exchange	400	3,879,255	72,685,661	102,270,881	69,547,480	32,723,401
26093	*	Nationwide Affinity Insurance Company Of America	401	3,829,825	256,020,779	105,418,792	95,206,154	10,212,638
19062		Automobile Insurance Company Of Hartford, Connecticut, The	402	3,817,988	620,466,897	1,358,152,324	1,026,628,130	331,524,194
26077		Lancer Insurance Company	403	3,786,390	277,690,863	771,193,444	532,618,671	238,574,773
11027		Tower Hill Prime Insurance Company	404	3,783,209	191,155,102	148,761,230	90,336,219	58,425,011
10642		Cherokee Insurance Company	405	3,712,625	284,906,509	880,180,862	501,093,113	379,087,749
41998		American Southern Home Insurance Company	406	3,698,332	161,272,293	93,985,912	64,864,837	29,121,076
24066		American Fire And Casualty Company	407	3,652,665	240,255,932	48,105,574	2,189,652	45,915,922
41211		Triton Insurance Company	408	3,651,244	190,775,617	707,623,373	544,467,685	163,155,688
10749		Intrepid Insurance Company	409	3,627,085	126,334,580	92,134,486	57,801,107	34,333,380
13293		Forge Insurance Company	410	3,566,849	28,540,448	68,157,641	30,700,406	37,457,234
27871		Western Agricultural Insurance Company	411	3,549,362	566,420,627	15,547,198	5,029,096	10,518,102
35408		Imperium Insurance Company	412	3,498,213	427,841,412	666,882,380	501,381,989	165,500,391
15873		United Guaranty Residential Insurance Company	413	3,484,117	83,539,462	1,901,096,164	1,724,352,725	176,743,439
39322		General Security National Insurance Company	414	3,423,239	139,844,962	351,408,631	156,844,783	194,563,848
23132		R.V.I. America Insurance Company	415	3,419,870	23,271,286	114,859,580	24,208,367	90,651,213
20397		Vigilant Insurance Company	416	3,362,985	488,260,776	514,023,695	121,675,818	392,347,877
13285		Allegheny Casualty Company	417	3,329,985	56,925,869	60,381,038	26,637,448	33,743,590
33588		First Liberty Insurance Corporation, The	418	3,259,368	442,535,225	21,547,785	653,330	20,894,455
23396		Amerisure Mutual Insurance Company	419	3,198,333	540,290,055	2,845,614,785	1,631,813,752	1,213,801,033
11127		Professional Solutions Insurance Company	420	3,193,944	68,133,415	38,607,199	29,226,562	9,380,637
22730		Allied World Insurance Company	421	3,146,596	275,968,835	6,398,410,239	3,459,322,221	2,939,088,018
15326		Utica First Insurance Company (Mutual)	422	3,142,772	248,631,405	428,252,255	281,683,789	146,568,466
10936		Seneca Insurance Company Inc	423	3,098,511	443,959,158	639,414,341	460,682,912	178,731,429
14494		Merchants Bonding Company (Mutual)	424	3,084,981	156,326,113	524,662,999	207,594,099	317,068,900
26832	*	Great American Alliance Insurance Company	425	3,078,682	517,662,099	31,967,916	22,410	31,945,506
22012		Motors Insurance Corporation	426	3,069,711	405,027,478	2,430,565,887	1,347,096,826	1,083,469,061
32506		Monroe Guaranty Insurance Company	427	3,061,384	265,314,650	64,238,107	1,211,208	63,026,899
20141		National Trust Insurance Company	428	3,025,575	118,843,072	44,544,311	1,580,616	42,963,695
37478		Hartford Insurance Company Of The Midwest	429	2,953,919	763,232,781	589,560,070	164,414,750	425,145,320
25422		Atradius Trade Credit Insurance Inc	430	2,943,802	133,578,541	269,908,605	92,019,690	177,888,915
25844		Union Insurance Company	431	2,935,237	437,287,230	211,052,535	157,341,255	53,711,280
22241		Medmare Casualty Insurance Company	432	2,920,300	28,282,490	153,000,651	92,155,155	60,845,496
16144		Grinnell Select Insurance Company	433	2,916,546	180,388,287	38,021,168	20,570,845	17,450,323
26921		Everest Reinsurance Company	434	2,908,317	317,072,353	30,752,450,824	22,626,731,264	8,125,719,560
11523		Wright National Flood Insurance Company	435	2,889,026	1,004,587,418	58,866,405	14,619,268	44,247,137
42376		Technology Insurance Company Inc	436	2,876,533	1,627,006,616	7,381,908,622	5,803,845,039	1,578,063,583
15954		Amtrust Insurance Company	437	2,868,220	294,843,803	69,580,792	2,917,063	66,663,729
53139		Wisconsin Physicians Service Insurance Corporation	438	2,822,814	342,881,476	308,751,612	136,559,723	172,191,889
23329		Merchants Mutual Insurance Company	439	2,819,014	305,861,390	897,801,338	622,602,167	275,199,171
40045		Starnet Insurance Company	440	2,778,040	372,029,042	294,984,852	162,263,852	132,721,000
32077		Vantage Risk Assurance Company	441	2,773,896	103,728,306	480,289,349	361,392,471	118,896,877
40088		American Inter-Fidelity Exchange	442	2,769,750	116,094,253	227,907,841	135,651,029	92,256,812



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL PREMIUMS WRITTEN TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
20222	*	All America Insurance Company	443	2,697,214	72,050,906	402,287,957	217,404,028	184,883,929
24414		General Casualty Company Of Wisconsin	444	2,686,279	109,888,735	1,681,161,420	1,392,715,656	288,445,763
15865		Nemic Insurance Company	445	2,685,510	59,700,504	874,079,096	481,941,612	392,137,484
10480		Glacier Insurance Company	446	2,684,787	27,487,447	17,634,518	15,629,098	2,005,420
31089		Repwest Insurance Company	447	2,672,096	82,758,205	459,998,604	76,910,661	383,087,943
19950	*	Wilson Mutual Insurance Company	448	2,670,376	12,689,371	75,058,126	47,066,187	27,991,938
24961		Everspan Insurance Company	449	2,663,477	69,267,762	134,553,560	64,218,925	70,334,635
21687		Mid-Century Insurance Company	450	2,656,659	2,332,699,372	8,362,955,703	3,605,554,081	4,757,401,622
29980		First Colonial Insurance Company	451	2,619,653	196,086,311	284,075,283	172,970,113	111,105,170
41050		Tdc National Assurance Company	452	2,617,931	72,305,533	481,599,860	347,816,902	133,782,958
23647		Ironshore Indemnity Inc	453	2,557,473	220,079,275	230,362,881	114,351,722	116,011,159
25180		Stillwater Insurance Company	454	2,504,958	306,307,178	641,997,072	438,602,629	203,394,443
25984		Graphic Arts Mutual Insurance Company	455	2,504,676	288,013,110	248,996,877	151,374,755	97,622,122
23574		Midwest Family Mutual Insurance Company	456	2,497,341	271,667,211	505,319,444	364,578,189	140,741,255
42048		Diamond State Insurance Company	457	2,467,402	36,990,803	243,459,202	161,668,780	81,790,422
11800		Foremost Property & Casualty Insurance Company	458	2,410,238	149,507,315	80,046,184	59,051,877	20,994,308
22357		Hartford Accident And Indemnity Company	459	2,364,451	750,160,143	14,352,514,149	10,780,967,492	3,571,546,657
10685		Goauto Insurance Company	460	2,290,644	312,876,560	133,842,704	70,450,444	63,392,260
37940		Lexington National Insurance Corporation	461	2,284,866	58,855,239	149,044,666	125,997,088	23,047,578
19615		American Reliable Insurance Company	462	2,267,260	100,698,504	29,463,833	12,720,245	16,743,588
17639	*	Home And Farm Insurance Company	463	2,249,302	2,249,302	10,494,240	2,997,182	7,497,058
35769		Protective Property & Casualty Insurance Company	464	2,213,138	140,014,018	442,710,451	240,195,905	202,514,546
37621		Toyota Motor Insurance Company	465	2,207,435	166,136,270	923,765,677	513,018,063	410,747,614
13714		Pharmacists Mutual Insurance Company	466	2,192,450	141,115,242	342,693,438	247,503,024	95,190,414
23582	*	Harleysville Insurance Company	467	2,123,348	103,195,250	138,967,184	64,083,181	74,884,003
21261		Riverstone International Insurance, Inc.	468	2,111,963	234,532,333	616,123,683	427,127,767	188,995,914
10472		Capitol Indemnity Corporation	469	2,103,194	75,861,142	775,094,383	466,004,764	309,089,619
23809		Granite State Insurance Company	470	2,102,537	239,665,252	61,093,679	31,615,881	29,477,798
27855		Zurich American Insurance Company Of Illinois	471	2,101,613	234,720,251	55,553,681	21,254,632	34,299,049
11835		Partnerre America Insurance Company	472	2,094,644	88,224,336	309,599,657	244,034,222	65,565,435
22683		Teachers Insurance Company	473	2,081,167	222,299,317	399,708,836	253,387,297	146,321,539
36064		Hanover American Insurance Company, The	474	2,079,903	294,259,680	38,026,937	3,411	38,023,526
11198		Loya Insurance Company	475	2,053,594	531,028,625	525,341,802	358,006,646	167,335,156
29831		Independent Mutual Fire Insurance Company	476	2,038,215	13,865,369	68,887,114	13,000,962	55,886,152
16044		Everest Denali Insurance Company	477	2,034,610	238,422,700	159,219,234	140,829,040	18,390,194
11595		Merchants National Bonding, Inc.	478	1,982,321	113,088,906	82,235,502	43,917,182	38,318,319
26492		Courtesy Insurance Company	479	1,978,083	706,513,807	1,348,612,724	614,074,782	734,537,942
11452		Hartford Steam Boiler Inspection And Insurance Company, The	480	1,972,481	86,347,727	2,321,906,901	1,512,422,292	809,484,609
42617		Mag Mutual Insurance Company	481	1,941,538	369,002,959	2,888,875,203	1,822,084,150	1,066,791,053
41297	*	Scottsdale Insurance Company	482	1,925,531	2,682,106,039	1,553,936,207	1,375,063,677	178,872,530
14460		Proassurance Insurance Company Of America	483	1,920,887	69,204,245	316,439,321	235,368,699	81,070,622
21784		Firemen'S Insurance Company Of Washington Dc	484	1,896,456	280,605,090	132,063,744	94,265,650	37,798,094
40444		Old Republic Surety Company	485	1,873,715	127,708,546	196,297,492	117,434,919	78,862,574
38300		Samsung Fire & Marine Insurance Company Ltd (Us Branch)	486	1,849,612	162,774,775	190,325,796	93,447,333	96,878,463
27928		Amex Assurance Company	487	1,839,575	194,958,831	231,053,801	58,093,608	172,960,192
16141		Ardellis Insurance Ltd.	488	1,838,862	35,562,299	68,471,499	17,598,874	50,872,625
29530		Coalition Insurance Company	489	1,835,537	60,779,966	83,813,630	31,083,228	52,730,402
24775		St Paul Guardian Insurance Company	490	1,830,355	139,008,054	106,218,021	81,792,608	24,425,412
10817		Plateau Casualty Insurance Company	491	1,796,776	92,392,604	78,379,542	42,415,824	35,963,718



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
27998		Travelers Home And Marine Insurance Company, The	492	1,733,724	1,566,033,288	415,379,829	304,500,588	110,879,240
17438		Orion180 Select Insurance Company	493	1,717,434	53,888,175	57,743,825	33,435,533	24,308,292
42552		Nova Casualty Company	494	1,701,379	177,370,317	102,607,373	953,641	101,653,732
36897		Manufacturers Alliance Insurance Company	495	1,688,169	286,451,930	300,954,683	217,642,022	83,312,661
36234		Preferred Professional Insurance Company	496	1,638,736	66,444,948	177,295,242	79,327,403	97,967,839
16524		Clearcover Insurance Company	497	1,635,535	143,797,493	125,414,619	101,060,570	24,354,049
21660		Fire Insurance Exchange	498	1,634,911	1,913,688,966	3,542,406,904	2,375,241,589	1,167,165,315
10367		Avemco Insurance Company	499	1,626,705	57,386,777	150,102,625	103,043,767	47,058,858
20095		Bitco General Insurance Corporation	500	1,582,559	567,710,835	1,204,746,629	852,409,735	352,336,894
13722		Knightbrook Insurance Company	501	1,570,007	83,886,135	292,907,573	136,406,311	156,501,261
42803		Guideone Elite Insurance Company	502	1,550,991	68,498,602	34,228,934	5,257,486	28,971,448
44245		Toggle Insurance Company	503	1,541,817	43,524,381	125,272,540	48,528,547	76,743,993
10324		Addison Insurance Company	504	1,480,638	83,130,956	137,890,056	94,241,641	43,648,415
28258		Continental Indemnity Company	505	1,471,714	180,316,384	757,003,950	439,037,919	317,966,031
13688		Elephant Insurance Company	506	1,467,595	185,293,189	210,321,909	150,973,551	59,348,358
24171		Netherlands Insurance Company, The	507	1,455,102	7,299,439	23,830,228	425,434	23,404,794
30279		Ascot Surety & Casualty Company	508	1,446,673	55,285,326	613,619,659	47,271,495	566,348,164
12870		Sentrui Casualty Company	509	1,437,211	232,742,097	642,952,519	546,074,550	96,877,969
16764	*	Miami Mutual Insurance Company	510	1,421,542	2,652,206	93,249,783	52,124,600	41,125,183
26905		Century-National Insurance Company	511	1,388,256	184,493,532	107,757,850	63,192,575	44,565,275
33200		Norcal Insurance Company	512	1,356,571	198,907,578	1,504,348,520	937,551,629	566,796,891
18279		Bankers Standard Insurance Company	513	1,344,769	839,325,833	349,845,321	119,536,854	230,308,467
10103		American Agricultural Insurance Company	514	1,333,856	101,718,853	2,023,552,181	1,257,147,582	766,404,599
17105	*	Westfield Select Insurance Company	515	1,327,334	34,900,190	32,009,448	3,176,227	28,833,221
12901		Merchants Preferred Insurance Company	516	1,320,830	142,049,444	131,197,257	90,933,899	40,263,358
32522		Medical Mutual Insurance Company Of North Carolina	517	1,318,502	178,005,100	782,966,897	487,455,576	295,511,321
30180		Assured Guaranty Inc.	518	1,268,145	309,559,424	7,057,063,228	3,533,217,708	3,523,845,520
42587		DepositorS Insurance Company	519	1,259,251	280,971,661	149,600,720	106,376,250	43,224,470
44768		Vantapro Specialty Insurance Company	520	1,250,268	90,493,636	77,488,068	48,134,020	29,354,048
38601		Mic Property And Casualty Insurance Corporation	521	1,246,324	387,488,979	112,119,252	56,378,948	55,740,304
19429		Insurance Company Of The State Of Pennsylvania, The	522	1,230,607	374,666,641	174,448,245	132,788,940	41,659,305
38997		Sompo America Fire & Marine Insurance Company	523	1,225,569	82,612,013	87,048,965	65,084,230	21,964,735
17182		Intrepid Casualty Company	524	1,192,309	7,458,574	35,459,343	4,858,109	30,601,234
19178		Southern Guaranty Insurance Company	525	1,139,833	38,095,697	30,085,784	3,768,222	26,317,561
18619		Platte River Insurance Company	526	1,126,102	35,608,421	179,448,740	119,597,905	59,850,835
42897		Gm National Insurance Company	527	1,040,449	19,696,929	125,906,790	29,856,303	96,050,487
15563		Clear Spring Property And Casualty Company	528	1,033,328	303,017,872	664,118,730	461,911,369	202,207,361
41424		Pennsylvania Manufacturers Indemnity Company	529	985,350	156,017,104	309,728,813	215,861,345	93,864,468
34274		Central States Indemnity Company Of Omaha	530	969,538	127,556,029	1,051,651,819	204,189,278	847,462,544
16867	*	Element Insurance Company	531	966,312	1,276,514	4,763,327	930,438	3,832,889
31348		Crum & Forster Indemnity Company	532	927,911	147,115,306	105,731,291	72,836,963	32,894,328
14990		Pennsylvania National Mutual Casualty Insurance Co	533	920,934	734,503,761	1,662,776,833	825,773,730	837,003,103
31003		Tri-State Insurance Company Of Minnesota	534	891,674	334,167,430	330,651,329	284,314,845	46,336,484
26662		Milford Casualty Insurance Company	535	891,660	98,333,478	27,660,435	667,923	26,992,512
14958		Peninsula Insurance Company The	536	887,027	44,359,120	104,642,675	57,300,074	47,342,601
28460		Sentry Casualty Company	537	884,848	207,056,377	255,959,338	177,331,990	78,627,347
26310		Granite Re Inc	538	882,265	49,797,608	179,657,388	112,743,399	66,913,989
36226		United Casualty And Surety Insurance Company	539	880,185	26,434,479	70,789,811	30,065,321	40,724,490
10340		Stonington Insurance Company	540	859,700	22,607,220	18,479,737	1,223,528	17,256,209



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				OHIO	TOTAL			
27740		North Pointe Insurance Company	541	857,028	95,561,280	24,966,796	5,582,254	19,384,542
41459		Armed Forces Insurance Exchange	542	853,936	77,263,876	91,540,213	57,038,867	34,501,346
21423		Union Insurance Company Of Providence	543	852,925	64,104,438	12,643,898	302,314	12,341,584
19780		Specialty Risk Of America	544	845,915	16,845,311	27,163,918	18,630,086	8,533,832
13750		Vision Benefits Of America II Inc	545	786,701	3,938,025	8,713,541	268,807	8,444,734
21164		Dairyland Insurance Company	546	782,489	116,377,359	499,316,834	6,366,103	492,950,731
20702		Ace Fire Underwriters Insurance Company	547	777,885	172,165,517	143,145,957	52,283,724	90,862,233
35483		Daily Underwriters Of America	548	755,376	29,376,273	88,474,893	25,597,321	62,877,572
19879		Security National Insurance Company	549	738,080	637,112,805	1,154,773,110	856,042,669	298,730,441
17043		Everett Cash Mutual Insurance Co	550	737,776	107,190,586	265,835,164	148,949,263	116,885,900
16203		Mgt Insurance Company	551	725,175	34,080,733	56,402,850	7,692,545	48,710,305
24791		St Paul Mercury Insurance Company	552	703,354	53,490,350	421,229,581	300,246,786	120,982,794
24449		Regent Insurance Company	553	697,807	34,094,362	57,275,293	32,514,835	24,760,459
11932		White Pine Insurance Company	554	692,985	8,767,489	28,388,578	18,343,695	10,044,883
26182	*	Harleysville Worcester Insurance Company	555	691,352	52,000,994	91,843,667	33,883,322	57,960,345
10804		Continental Western Insurance Company	556	689,880	249,651,770	198,818,016	86,273,679	112,544,337
38660		Mic General Insurance Corporation	557	676,033	245,290,332	36,670,769	19,698,971	16,971,798
10758		Colonial Surety Company	558	675,648	37,411,184	120,130,118	45,918,971	74,211,147
32867		Universal Fire & Casualty Insurance Company	559	672,919	59,385,710	136,727,520	67,544,466	69,183,055
12254		Glencar Insurance Company	560	657,930	67,753,846	219,549,634	158,153,866	61,395,769
11142		United Casualty Insurance Company Of America	561	656,987	14,046,534	17,996,419	2,495,621	15,500,797
21962		Pennsylvania Insurance Company	562	654,677	76,363,675	226,040,349	97,877,902	128,162,447
16942		Mmic Insurance Inc	563	649,614	141,801,629	720,238,880	457,056,050	263,182,830
12866		T.H.E. Insurance Company	564	639,840	27,116,951	61,914,704	4,102,607	57,812,097
36684		Riverport Insurance Company	565	627,579	60,177,792	108,136,574	50,074,454	58,062,120
16461		Noblr Reciprocal Exchange	566	614,843	28,331,714	67,833,708	28,750,571	39,083,137
13307		Lexon Insurance Company	567	612,865	65,700,448	582,350,420	490,962,258	91,388,162
11681		Csaa Affinity Insurance Company	568	604,179	168,985,886	221,677,131	53,260,056	168,417,075
14788		Ngm Insurance Company	569	602,259	329,993,275	646,182,250	26,164,025	620,018,225
11967		General Star National Insurance Company	570	595,103	28,928,696	202,676,520	67,975,622	134,700,898
40649		Economy Premier Assurance Company	571	593,609	347,943,025	71,496,536	22,769,362	48,727,175
11024		Strathmore Insurance Company	572	590,076	136,364,157	32,687,443	127,835	32,559,608
16379		Jet Insurance Company	573	571,695	17,352,158	31,525,379	16,313,981	15,211,398
14559		Guideone Specialty Insurance Company	574	566,694	63,242,892	311,168,816	227,743,765	83,425,051
38504		First Surety Corporation	575	551,403	2,579,799	29,362,612	23,697,398	5,665,214
23817		Illinois National Insurance Company	576	550,646	143,857,448	56,247,512	19,749,840	36,497,672
10003	*	Excess Share Insurance Corporation	577	547,922	8,502,108	106,888,897	77,462,768	29,426,129
27251		Pmi Mortgage Insurance Company	578	534,222	20,387,484	549,430,172	1,320,106,860	(770,676,688)
22136		Great American Insurance Company Of New York	579	532,328	61,083,530	268,129,563	499,605	267,629,957
36307		Gray Insurance Company, The	580	523,844	130,723,154	569,868,900	314,574,494	255,294,405
22926		Economy Fire & Casualty Company	581	491,591	212,176,001	438,117,838	87,549,393	350,568,445
16045		Everest Premier Insurance Company	582	488,908	308,102,422	267,560,163	247,371,031	20,189,132
20338		Palomar Specialty Insurance Company	583	482,718	705,393,525	1,264,587,631	812,869,022	451,718,609
42234		Minnesota Lawyers Mutual Insurance Company	584	482,408	38,145,221	275,429,321	106,991,733	168,437,588
23418	*	Mid-Continent Casualty Company	585	454,166	152,490,582	651,533,647	417,373,086	234,160,560
31380		American Surety Company	586	453,054	11,477,984	512,396,048	9,727,996	502,668,052
10671		Gray Casualty & Surety Company, The	587	440,463	62,321,280	182,138,111	55,118,852	127,019,258
10235		American Southern Insurance Company	588	438,351	35,490,218	145,548,695	97,878,525	47,670,170
16356		Chiron Insurance Company	589	435,067	16,454,463	27,849,063	11,484,007	16,365,056



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Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
14380		Build America Mutual Assurance Company	590	413,625	60,260,516	498,573,622	253,327,677	245,245,945
10387		American Standard Insurance Company Of Ohio	591	411,830	214,956,113	14,178,596	3,953,221	10,225,375
10675		Mobilitas General Insurance Company	592	408,015	134,054,732	292,775,412	268,629,808	24,145,604
19623		American Summit Insurance Company	593	407,192	108,682,037	143,591,658	69,613,547	73,978,111
39527		Heritage Indemnity Company	594	406,483	40,386,942	21,010,923	(5,551)	21,016,474
16510		Beazley America Insurance Company, Inc.	595	396,537	51,883,868	137,478,126	16,317,576	121,160,550
13412		Austin Mutual Insurance Company	596	388,196	37,961,645	84,612,286	9,243,646	75,368,640
10315		Civic Property And Casualty Company	597	385,932	427,840	344,142,918	209,000,223	135,142,695
20796		21St Century Premier Insurance Company	598	384,435	8,672,981	124,661,374	9,340,164	115,321,210
10801		Fortress Insurance Company	599	379,213	29,252,768	175,862,516	90,201,525	85,660,991
13998	*	Utica National Insurance Company Of Ohio	600	374,751	140,812,446	39,105,762	7,878,041	31,227,721
28860		Clear Blue Insurance Company	601	374,430	681,517,504	423,392,439	227,759,956	195,632,483
16578		Stillwater Property And Casualty Insurance Company	602	342,129	175,678,656	158,637,142	30,534,732	128,102,410
12718		Developers Surety And Indemnity Company	603	338,848	45,224,864	756,176,198	590,069,508	166,106,690
36340		Camico Mutual Insurance Company	604	337,612	38,101,065	114,499,489	66,580,226	47,919,263
10216		American Contractors Indemnity Company	605	335,796	69,995,649	848,815,131	742,104,491	106,710,639
35696	*	Harleysville Preferred Insurance Company	606	327,702	19,199,656	66,739,893	13,354,822	53,385,071
10176	*	Citizens Insurance Company Of Ohio	607	321,091	730,266	8,548,834	802	8,548,032
41238		Trans Pacific Insurance Company	608	316,318	23,469,654	79,788,984	15,594,330	64,194,653
28452		Republic Mortgage Insurance Company	609	307,261	12,524,135	8,836,123	186,970	8,649,153
33162		Bankers Insurance Company	610	300,408	93,898,039	135,689,753	81,087,038	54,602,715
31429		Michigan Professional Insurance Exchange	611	295,734	335,484	80,079,985	64,699,896	15,380,090
11863		Positive Physicians Insurance Company	612	282,695	31,905,947	115,291,741	82,671,314	32,620,427
36927		Colony Specialty Insurance Company	613	282,274	55,815,223	95,131,412	67,946,930	27,184,482
11134		Rural Trust Insurance Company	614	277,278	45,462,869	60,184,193	43,644,967	16,539,226
20400		Cimarron Insurance Company, Inc.	615	275,530	84,951,469	68,935,856	46,146,360	22,789,496
30830		Arch Indemnity Insurance Company	616	275,236	228,265,961	288,597,591	178,609,095	109,988,496
23434		Middlesex Insurance Company	617	272,990	488,927,753	292,146,068	29,526,000	262,620,068
35505		Rockwood Casualty Insurance Company	618	266,281	101,514,274	375,266,154	233,615,854	141,650,301
16675		Enact Mortgage Insurance Corporation Of North Carolina	619	259,532	8,984,217	52,418,424	15,060,630	37,357,794
42447		National General Assurance Company	620	256,124	165,044,980	49,415,728	32,951,144	16,464,585
12294		Southwest Marine And General Insurance Company	621	255,868	190,315,344	310,519,504	232,009,912	78,509,592
32921		Ismie Mutual Insurance Company	622	249,059	213,991,458	1,555,103,530	883,057,317	672,046,213
12287		Amica Property And Casualty Insurance Company	623	235,162	63,010,360	98,566,302	19,801,393	78,764,909
40550		Lio Insurance Company	624	215,835	18,426,348	188,942,370	83,845,870	105,096,500
14190		Obi National Insurance Company	625	209,198	41,388,445	13,797,308	43,953	13,753,355
20370		Axis Reinsurance Company	626	205,536	218,095,113	4,236,351,183	3,171,266,485	1,065,084,698
10750		1St Choice Advantage Insurance Company Inc	627	203,098	29,314,241	36,065,488	21,610,090	14,455,398
16667		United Guaranty Residential Insurance Co Of North Carolina	628	199,516	1,311,697	12,324,557	58,344	12,266,213
10656		United States Surety Company	629	188,357	11,327,955	150,109,034	91,741,888	58,367,145
14281		Inland Mutual Insurance Company	630	178,489	484,363	7,231,529	676,857	6,554,672
39551		Continental Heritage Insurance Company	631	173,880	7,631,680	42,984,757	17,984,243	25,000,514
18708		Ambac Assurance Corporation	632	173,479	15,902,985	1,584,095,795	794,937,162	789,158,633
12773		Prescient National Insurance Company	633	173,345	35,730,079	134,349,426	54,148,935	80,200,490
38962		Genesis Insurance Company	634	169,179	17,292,331	173,467,005	77,220,641	96,246,364
17478		Indiana Farmers Indemnity Insurance Company	635	161,746	11,441,440	5,941,574	-	5,941,574
10916		Suretec Insurance Company	636	160,180	94,212,872	743,629,978	580,618,082	163,011,896
37206		Contractors Bonding And Insurance Company	637	157,816	90,969,612	271,546,320	163,807,538	107,738,782
36650		Guarantee Company Of North America Usa	638	152,570	8,899,778	20,610,582	19,854	20,590,728



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Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL PREMIUMS WRITTEN TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
18732		Arch Mortgage Guaranty Company	639	152,056	6,731,006	43,973,076	3,142,683	40,830,393
29033		Atain Insurance Company	640	145,667	14,188,405	122,816,119	47,923,134	74,892,985
36951	*	Century Surety Company	641	144,341	496,800,238	152,137,055	54,970,000	97,167,055
10891		Concert Insurance Company	642	131,830	12,427,674	62,462,145	34,185,741	28,276,404
23426	*	Oklahoma Surety Company	643	131,537	22,270,976	17,630,287	41,001	17,589,286
10127	*	Allied Insurance Company Of America	644	129,270	7,091,587	27,399,513	9,854,193	17,545,320
25747		Point Specialty Insurance Company	645	128,184	5,801,490	12,410,108	192,870	12,217,238
31232		Work First Casualty Company	646	124,501	26,670,903	117,923,734	58,101,951	59,821,783
10687		Utica National Assurance Company	647	119,582	155,793,350	105,282,992	61,074,007	44,208,984
19658	*	Bristol West Insurance Company	648	106,470	558,481,050	283,418,420	212,862,786	70,555,634
34347		Colonial American Casualty And Surety Company	649	101,718	36,634,700	20,211,233	1,998,408	18,212,825
42765		Centurion Casualty Company	650	101,237	2,939,785	10,328,827	1,510,085	8,818,742
16109		Starr Specialty Insurance Company	651	98,404	209,305,617	127,974,491	79,982,954	47,991,537
10984		Ansur America Insurance Company	652	94,278	2,781,017	177,852,726	119,202,485	58,650,242
10166		Accident Fund Insurance Company Of America	653	93,065	890,892,616	5,885,616,308	3,910,667,546	1,974,948,762
36552		Coliseum Reinsurance Company	654	91,989	2,148,416	227,488,460	80,082,738	147,405,722
25780		Williamsburg National Insurance Company	655	89,550	33,790,721	25,712,212	6,054,616	19,657,596
25405	*	Safe Auto Insurance Company	656	89,158	91,076,504	50,321,141	24,922,925	25,398,216
10946		Arch Property Casualty Insurance Company	657	87,703	1,980,452	150,472,853	463,683	150,009,170
16116		Jm Specialty Insurance Company	658	82,608	4,013,417	17,634,972	362,655	17,272,317
11592		International Fidelity Insurance Company	659	78,635	5,505,730	133,221,670	49,353,868	83,867,802
32778		Swiss Re Corporate Solutions Premier Insurance Corporation	660	74,861	12,024,028	81,584,086	10,881,718	70,702,368
32450		Alps Property & Casualty Insurance Company	661	74,166	60,525,945	181,454,547	109,305,140	72,149,407
43478		Utica National Insurance Company Of Texas	662	73,543	246,792,051	54,413,281	30,946,428	23,466,853
11050		Amerisure Partners Insurance Company	663	72,959	58,867,819	129,537,261	81,511,667	48,025,594
16186		Vault Reciprocal Exchange	664	70,168	59,269,049	185,652,155	95,131,067	90,521,088
24139		Old Republic General Insurance Corporation	665	68,494	21,869,969	2,600,737,676	1,942,132,681	658,604,995
41483		Farmington Casualty Company	666	63,735	211,645,816	1,428,464,317	1,103,911,344	324,552,974
35009		Financial Casualty & Surety, Inc.	667	57,946	20,860,206	42,818,410	19,910,026	22,908,384
10909		Sun Surety Insurance Company	668	56,200	3,357,046	26,201,327	13,017,194	13,184,133
27847		Insurance Company Of The West	669	54,905	1,278,515,371	6,508,945,778	4,645,045,979	1,863,899,798
41335		City National Insurance Company	670	54,888	2,919,235	38,623,126	14,969,385	23,653,741
43494		American Hallmark Insurance Company Of Texas	671	54,734	71,700,494	333,172,143	248,064,123	85,108,020
21881		National Surety Corporation	672	54,584	16,127,134	157,679,328	71,178,556	86,500,772
15679		National Fire And Indemnity Exchange	673	53,315	5,956,164	11,376,138	6,043,100	5,333,038
42706		Roche Surety And Casualty Company Inc	674	51,673	2,441,463	32,303,064	21,329,675	10,973,389
12982		Great Plains Casualty Inc	675	50,729	11,947,328	45,262,032	8,781,613	36,480,419
22950		Aestar Insurance Company	676	49,953	1,630,842	42,949,510	23,624,118	19,325,392
14265		Hdi Global Select Insurance Company	677	49,355	11,082,703	61,473,120	9,110,951	52,362,169
22713		Insurance Company Of North America	678	49,223	233,971,424	90,414,458	10,614,071	79,800,387
17414		Physicians Select Insurance Company	679	44,967	24,599,403	8,497,593	478,294	8,019,299
11694		Cyp Insurance Company	680	43,495	13,022,747	42,068,441	27,298,694	14,769,747
33499		Dorinco Reinsurance Company	681	41,833	172,469,978	2,201,545,830	1,487,712,876	713,832,954
11673		Redwood Fire And Casualty Insurance Company	682	39,737	375,198,770	3,214,182,105	1,462,471,387	1,751,710,718
22748		Pacific Employers Insurance Company	683	38,681	142,523,094	1,005,805,278	83,341,707	922,463,571
19704		American States Insurance Company	684	34,990	430,581,624	54,661,211	5,367,136	49,294,075
25321		Farmers Direct Property And Casualty Insurance Company	685	33,683	163,507,173	69,290,185	14,144,762	55,145,423
13990		First Community Insurance Company	686	32,681	103,083,652	68,890,159	41,228,428	27,661,731
29513		Bar Plan Mutual Insurance Company, The	687	30,114	13,037,235	35,648,683	20,020,872	15,627,811



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Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10004		Seaview Insurance Company	688	29,978	191,855,412	124,705,828	93,507,777	31,198,050
27081		Bond Safeguard Insurance Company	689	29,827	2,300,890	46,689,723	1,646,726	45,042,997
22810		Chicago Insurance Company	690	23,536	17,702,172	82,764,333	4,176,412	78,587,921
10952		Transamerica Casualty Insurance Company	691	21,917	386,653	15,837,851	2,510,256	13,327,595
40460		Sagamore Insurance Company	692	21,575	9,443,568	219,061,511	47,177,177	171,884,334
20109		Bitco National Insurance Company	693	21,049	38,819,951	184,012,093	92,877,331	91,134,762
40517		Wef National Insurance Company	694	19,486	135,493,895	232,211,077	456,767	231,754,310
34630		Oak River Insurance Company	695	19,363	181,665,187	1,417,495,472	598,111,308	819,384,164
13978		Florists' Mutual Insurance Company	696	18,527	31,580,564	171,720,827	134,307,179	37,413,647
16498		Mtaw Insurance Company	697	18,369	525,066	9,891,675	1,055,856	8,835,819
28339		Gateway Insurance Company	698	17,817	6,742,515	30,052,356	27,556,481	2,495,875
10317		Neighborhood Spirit Property And Casualty Company	699	17,031	85,114	349,361,825	208,636,567	140,725,259
13793		Medmal Direct Insurance Company	700	16,955	28,471,467	44,828,639	33,432,707	11,395,932
39152		Service American Indemnity Company	701	16,514	270,674,672	223,324,980	192,155,779	31,169,201
24198		Peerless Insurance Company	702	12,655	27,418,839	22,711,055,452	16,454,487,480	6,256,567,972
31470		Norguard Insurance Company	703	12,445	396,049,741	2,500,545,379	2,069,576,244	430,969,135
10859		Park National Insurance Company	704	10,349	4,157,765	20,128,350	(222,709)	20,351,059
25887		United States Fidelity And Guaranty Company	705	10,009	127,091	4,262,257,913	3,298,227,861	964,030,051
33898		Aegis Security Insurance Company	706	9,776	90,304,111	141,506,927	98,159,852	43,347,075
34711		Digital Advantage Insurance Company	707	8,601	48,210	46,619,859	1,394,433	45,225,426
21865		Wef Select Insurance Company	708	7,022	80,633,434	29,459,063	481,000	28,978,063
10019		Greystone Insurance Company	709	6,640	1,397,369	122,790,276	7,845,375	114,944,901
39845		Westport Insurance Corporation	710	6,517	961,207	816,932,500	649,855,526	167,076,974
35416		Us Underwriters Insurance Company	711	4,669	61,213,422	211,501,392	50,909,914	160,591,478
25798		Sutton National Insurance Company	712	3,679	577,147,691	225,824,915	152,770,321	73,054,594
15645		Obi America Insurance Company	713	3,599	784,598	15,814,955	40,599	15,774,356
14923		Patrons Mutual Insurance Company Of Connecticut	714	2,835	24,684,696	26,669,313	3,269,953	23,399,360
24724		First National Insurance Company Of America	715	2,675	656,830,002	66,045,014	263,229	65,781,785
18740		Mgic Indemnity Corporation	716	2,588	24,283	149,604,435	33,248,809	116,355,626
12965		Bondex Insurance Company	717	1,265	12,132,432	30,993,683	11,061,921	19,931,762
17965		American Sentinel Insurance Company	718	1,171	49,539	17,123,986	4,475	17,119,511
14702		Eastguard Insurance Company	719	1,164	15,312,005	424,503,242	330,249,227	94,254,015
15377		Western National Mutual Insurance Company	720	825	574,881,206	2,295,391,867	1,311,240,833	984,151,034
34037		Hallmark Insurance Company	721	469	492,555	42,162,952	22,150,779	20,012,173
32301		Tnus Insurance Company	722	374	5,962,497	70,543,626	2,903,951	67,639,675
12260		Campmed Casualty & Indemnity Company Inc	723	354	903,563	20,229,635	19,596	20,210,039
11499		Censtat Casualty Company	724	215	2,563,092	30,223,108	5,146,681	25,076,427
26166		Windsor-Mount Joy Mutual Insurance Company	725	148	79,571,581	160,723,958	68,766,237	91,957,721
12305		Accident Fund National Insurance Company	726	128	160,284,691	179,459,745	85,651,470	93,808,275
36404		21St Century Casualty Company	727	-	443,023,543	47,303,871	33,805,121	13,498,750
34789		21St Century Centennial Insurance Company	727	-	76,640,883	243,773,943	7,705,602	236,068,340
12963		21St Century Insurance Company	727	-	(6,169,902)	1,218,800,716	13,396,757	1,205,403,959
32220		21St Century North America Insurance Company	727	-	-	683,040,158	10,788,809	672,251,349
19984		Acig Insurance Company	727	-	28,298,025	714,612,501	517,660,720	196,951,781
44318		Admiral Indemnity Company	727	-	102,060,060	81,142,849	31,804,203	49,338,646
10413		Affirmative Direct Insurance Company	727	-	27,691,966	58,283,193	46,021,747	12,261,446
10957		Alamance Insurance Company	727	-	-	609,723,055	158,773,997	450,949,058
38733		Alaska National Insurance Company	727	-	350,323,450	1,230,544,870	674,397,814	556,147,056
24899		Alea North America Insurance Company	727	-	-	70,528,993	24,508,776	46,020,217



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Fire and Casualty Companies

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
19135		Alfa Mutual Insurance Company	727	-	1,232,508,191	1,877,222,002	1,037,799,541	839,422,462
21911		Allianz Reinsurance America, Inc.	727	-	-	2,897,516,711	2,664,945,924	232,570,787
11242		Allied Eastern Indemnity Company	727	-	103,288,598	110,563,538	96,533,256	14,030,282
10212		Allmerica Financial Alliance Insurance Company	727	-	237,046,786	28,617,781	31,056	28,586,725
38156		Alpha Property & Casualty Insurance Company	727	-	20,059,228	20,439,301	5,048,516	15,390,785
10730		American Access Casualty Company	727	-	245,045,090	427,456,977	295,375,250	132,081,727
11240		American Builders Insurance Company	727	-	83,791,426	194,504,201	126,375,706	68,128,495
37990	*	American Empire Insurance Company	727	-	-	22,102,017	2,181	22,099,836
10819		American Equity Specialty Insurance Company	727	-	-	30,587,631	217,086	30,370,546
23337		American European Insurance Company	727	-	209,705,154	230,000,725	160,568,057	69,432,209
12504		American Family Connect Insurance Company	727	-	49,667,475	14,721,569	145,043	14,576,526
38652	*	American Modern Select Insurance Company	727	-	49,309	18,934,095	3,393,023	15,541,072
12700	*	American Mutual Share Insurance Corporation	727	-	428,347	365,323,733	34,053,567	331,270,166
19283		American Standard Insurance Company Of Wisconsin	727	-	22,362,459	404,231,394	77,628,232	326,603,162
19712		American States Insurance Company Of Texas	727	-	12,539	10,794,632	1,048,348	9,746,284
37214		American States Preferred Insurance Company	727	-	120,362,984	16,636,845	1,000,147	15,636,698
10251		American Underwriters Insurance Company	727	-	(20,259)	20,506,369	522,396	19,983,973
16459		Amfed Advantage Insurance Company	727	-	2,955,661	20,573,401	797,760	19,775,641
11963		Amfed Casualty Insurance Company	727	-	43,313,120	52,794,152	14,844,417	37,949,735
11208		Amfed National Insurance Company	727	-	35,198,524	170,581,333	95,000,839	75,580,494
15931		Amfirst Specialty Insurance Company	727	-	1,395,787	40,832,035	16,208,959	24,623,076
29114		Arch Mortgage Assurance Company	727	-	651	70,868,920	5,807,918	65,061,002
10348		Arch Reinsurance Company	727	-	-	7,382,537,238	3,391,532,746	3,991,004,492
19860		Argonaut Great Central Insurance Company	727	-	8,570,521	37,949,146	7,556,129	30,393,017
19828		Argonaut-Midwest Insurance Company	727	-	34,285,371	27,438,207	9,123,458	18,314,748
13900		Ari Insurance Company	727	-	193,529,359	36,653,198	1,206,227	35,446,971
10194		Artisan And Truckers Casualty Company	727	-	1,616,348,464	1,119,790,258	899,106,502	220,683,756
11558		Assuranceamerica Insurance Company	727	-	288,045,451	178,361,096	120,630,729	57,730,367
27235		Auto Club Family Insurance Company	727	-	156,526,118	211,158,802	128,840,745	82,318,057
17286	*	Auto Club Mapfre Insurance Company	727	-	5,809,238	40,187,744	21,137,405	19,050,339
11983		Auto Club Property-Casualty Insurance Company	727	-	-	128,685,665	104,754,217	23,931,448
15512		Automobile Club Inter-Insurance Exchange	727	-	354,817,801	784,642,853	450,138,315	334,504,538
12508		Auto-Owners Specialty Insurance Company	727	-	-	31,010,448	285,276	30,725,172
19518		Axa XI Insurance Company Americas	727	-	3,856	78,168,837	5,725,518	72,443,319
15610		Axis Specialty Insurance Company	727	-	-	827,921,740	95,958,492	731,963,248
13070		Berkshire Hathaway Assurance Corporation	727	-	137,224	1,509,658,413	221,325,958	1,288,332,455
22250		Blueshore Insurance Company	727	-	6,471,777	216,562,942	136,728,573	79,834,369
12319		Bondsman Insurance Company	727	-	-	7,344,783	247,230	7,097,553
35599		Bridge City Insurance Company	727	-	27,074	231,624,953	15,485,607	216,139,346
16618	*	Bridgefield Indemnity Insurance Company	727	-	3,777,064	12,492,620	1,006,918	11,485,702
27464		California Casualty & Fire Insurance Company	727	-	(1,056,056)	7,568,112	3,474,150	4,093,962
20117		California Casualty Indemnity Exchange	727	-	370,496,873	543,478,647	399,238,607	144,240,041
20125		California Casualty Insurance Company	727	-	(417,787)	28,830,689	1,187,141	27,643,548
25950	*	Casco Indemnity Company	727	-	32,662,150	55,730,558	35,756,550	19,974,008
20273		Cedar Insurance Company	727	-	14,764,648	25,828,415	11,943,556	13,884,859
34649		Centre Insurance Company	727	-	-	24,074,966	13,494,164	10,580,802
20710		Century Indemnity Company	727	-	-	558,072,030	533,072,030	25,000,000
10006		Cerity Insurance Company	727	-	575,525	160,526,745	101,375,294	59,151,451
10669		Church Insurance Company	727	-	-	18,265,424	10,782,128	7,483,296



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
22004		Cim Insurance Corporation	727	-	-	16,365,236	173,429	16,191,807
16721	*	Cincinnati Equitable Insurance Company	727	-	19,042	3,124,250	54,727	3,069,523
20532		Clarendon National Insurance Company	727	-	(108,217)	976,931,874	759,756,891	217,174,983
33480		Clermont Insurance Company	727	-	6,649,240	28,775,872	2,305,461	26,470,411
12356		Cm Regent Insurance Company	727	-	82,867,064	81,986,409	31,618,674	50,367,735
10887		Coastal Select Insurance Company	727	-	62,545,472	185,310,510	118,969,072	66,341,438
27812		Columbia Insurance Company	727	-	37,236,429	35,380,341,332	8,850,752,911	26,529,588,421
34754		Commerce Insurance Company	727	-	1,676,790,192	2,190,448,702	1,582,455,842	607,992,860
21989		Compass Insurance Company	727	-	-	9,013,126	1,253,308	7,759,817
22640		Consolidated Insurance Company	727	-	82,503,925	15,236,109	1,280,309	13,955,800
32190		Constitution Insurance Company	727	-	1,601,759	45,101,885	17,550,634	27,551,251
10204	*	Consumers Insurance Usa Inc	727	-	(3,504)	102,511,072	59,939,606	42,571,466
10783		Cornerstone National Insurance Company	727	-	12,010,906	15,713,069	13,370,611	2,342,458
20982		Country Casualty Insurance Company	727	-	37,830,530	85,379,037	9,938,699	75,440,338
20990		Country Mutual Insurance Company	727	-	1,876,272,952	7,519,365,088	3,737,685,587	3,781,679,501
21008		Country Preferred Insurance Company	727	-	1,646,235,699	510,354,330	404,046,393	106,307,937
10022		Countryway Insurance Company	727	-	74,443,461	41,061,221	11,328,271	29,732,950
16070		Cronus Insurance Company	727	-	943,674	65,877,499	13,131,850	52,745,649
42471		Crum And Forster Insurance Company	727	-	-	103,557,066	69,711,300	33,845,766
10921		Csaa Fire & Casualty Insurance Company	727	-	264,881,797	248,265,781	187,652,795	60,612,985
10448		Cumberland Insurance Company	727	-	26,931,528	134,538,749	49,324,271	85,214,478
13684		Cumberland Mutual Fire Insurance Company	727	-	177,492,012	422,284,544	178,564,726	243,719,818
38237		Curative Insurance Company Of Illinois	727	-	-	6,221,552	83,253	6,138,299
16623		Dairyland National Insurance Company	727	-	4,175,521	16,328,549	296,716	16,031,833
40975		Dentists Insurance Company, The	727	-	90,721,008	387,466,796	200,574,378	186,892,417
23736		Direct National Insurance Company	727	-	29,084,664	13,861,097	8,145,925	5,715,172
27804	*	Drive Insurance Company	727	-	788,535,375	361,455,060	273,435,655	88,019,405
23795		Drivers Edge Insurance Company	727	-	-	7,108,146	37,152	7,070,993
10724		Eastern Alliance Insurance Company	727	-	97,223,449	304,531,584	234,964,747	69,566,837
25402		Employers Assurance Company	727	-	211,192,080	820,089,793	583,269,948	236,819,845
37095		Enact Financial Assurance Corporation	727	-	-	10,413,783	60,196	10,353,587
10358		Encompass Insurance Company	727	-	571,386,248	9,356,719	781,414	8,575,305
43630		Endurance Risk Solutions Assurance Co	727	-	191,767,066	307,889,101	47,970,131	259,918,970
26830		Erie Insurance Property & Casualty Company	727	-	413,924,141	150,854,837	136,391,301	14,463,536
21741		Esurance Insurance Company Of New Jersey	727	-	57,012,278	13,302,700	2,072,468	11,230,232
10318		Exact Property And Casualty Company	727	-	13,432	345,823,640	209,770,486	136,053,154
24201		Farmers Automobile Insurance Association The	727	-	152,271,023	1,060,214,083	674,412,705	385,801,378
43699		Farmers Specialty Insurance Company	727	-	(26,677)	20,309,984	103,944	20,206,039
25879		Fidelity And Guaranty Insurance Underwriters Inc	727	-	157,764,227	179,680,834	81,233,668	98,447,166
17136		Fidelity Security Assurance Company	727	-	20,356	16,969,544	947,530	16,022,015
12815		Financial Guaranty Insurance Company	727	-	1,282,685	1,920,055,317	1,853,655,317	66,400,000
19852		Financial Indemnity Company	727	-	34,547,737	24,036,977	10,167,004	13,869,973
39136		Finial Reinsurance Company	727	-	-	1,295,754,562	460,687,732	835,066,830
12825		First Acceptance Insurance Company Of Tennessee Inc	727	-	22,499,265	78,376,536	51,257,796	27,118,740
37710		First American Property & Casualty Insurance Company	727	-	-	29,896,668	7,156,688	22,739,980
11177		First Financial Insurance Company	727	-	8,315,997	760,209,797	191,500,691	568,709,106
35585		Flagship City Insurance Company	727	-	145,541,380	54,192,764	39,585,412	14,607,352
11054		Fletcher Reinsurance Company	727	-	-	7,990,151	32,204	7,957,947
40398		Florida Casualty Insurance Company	727	-	29,500	10,341,224	173,041	10,168,183



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
41513		Foremost Signature Insurance Company	727	-	23,984,794	34,109,408	11,980,864	22,128,543
26794		Fortitude Casualty Insurance Company	727	-	-	9,476,319	888,071	8,588,248
10985		Fortuity Insurance Company	727	-	-	68,820,665	44,342,304	24,478,361
11600		Frank Winston Crum Insurance Company	727	-	80,504,873	277,374,744	211,272,883	66,101,861
18821		General Casualty Insurance Company	727	-	-	10,125,668	677,054	9,448,614
22039		General Reinsurance Corporation	727	-	(2,743)	25,637,054,492	9,786,258,468	15,850,796,024
26611		Glatfelter Insurance Company	727	-	(27,656)	35,139,854	8,806,032	26,333,822
21032		Global Reinsurance Corporation Of America	727	-	-	120,713,959	80,025,485	40,688,474
22098		Grain Dealers Mutual Insurance Company	727	-	65,689,901	33,447,700	10,617,992	22,829,708
11136	*	Grange Insurance Company Of Michigan	727	-	27,550,181	45,291,258	4,494,218	40,797,040
39896	*	Great American Casualty Insurance Company	727	-	-	11,917,933	15,078	11,902,855
10646	*	Great American Contemporary Insurance Company	727	-	-	2,102,812,624	1,530,084,593	572,728,031
38580	*	Great American Protection Insurance Company	727	-	-	21,392,728	18,732	21,373,996
17154		Greater Midwestern Indemnity Company	727	-	1,995,847	10,573,328	29,812	10,543,516
43974		Greenwood Insurance Company	727	-	5,111,508	22,659,992	13,279,670	9,380,322
42331		Guideone America Insurance Company	727	-	-	16,528,917	348,096	16,180,821
19530		Hallmark National Insurance Company	727	-	41,782	10,484,803	2,486,934	7,997,869
17337		Hanover Fire & Casualty Insurance Company	727	-	6,379,374	8,477,574	4,768,760	3,708,814
38261		Hartford Insurance Company Of The Southeast	727	-	528,072,055	236,821,833	163,530,629	73,291,204
29890		Hartford Steam Boiler Inspection And Insurance Company Of Ct, The	727	-	-	15,963,441	1,154,717	14,808,724
31550		Haulers Insurance Company Inc	727	-	42,364,069	77,012,116	43,389,576	33,622,540
35904		Health Care Indemnity Inc	727	-	64,930,707	266,004,043	123,691,567	142,312,476
16138		Hiroad Assurance Company	727	-	17,941,303	44,761,233	12,199,694	32,561,539
12944		Homeowners Choice Property & Casualty Insurance Company, Inc.	727	-	541,317,675	551,858,896	404,176,935	147,681,961
12536		Homeowners Of America Insurance Company	727	-	424,503,046	348,734,721	243,013,876	105,720,845
11245		Hombeam Insurance Company	727	-	7,058,515	17,336,823	7,154,660	10,182,163
35246		Illinois Insurance Company	727	-	5,762,345	140,174,396	83,266,714	56,907,682
17543		Independence Pet Insurance Company	727	-	1,221	18,030,489	549,175	17,481,314
22659		Indiana Insurance Company	727	-	81,585,103	27,589,313	4,190,702	23,398,611
39497	*	Infinity Assurance Insurance Company	727	-	229,984,148	7,369,103	1,749,118	5,619,985
11738	*	Infinity Auto Insurance Company	727	-	386,145,400	19,133,281	10,960,441	8,172,840
21792	*	Infinity Casualty Insurance Company	727	-	85,032,242	15,225,534	7,224,981	8,000,553
22268		Infinity Insurance Company	727	-	1,880,322,458	1,018,176,369	974,514,681	43,661,688
10195	*	Infinity Preferred Insurance Company	727	-	-	3,052,035	3,572	3,048,463
16802	*	Infinity Safeguard Insurance Company	727	-	9,891,971	3,575,140	33,853	3,541,286
26700		Insurance Company Of Illinois	727	-	100,873,483	20,223,613	398,670	19,824,943
10922		Insuremax Insurance Company	727	-	152,156,652	92,175,090	70,498,564	21,676,526
27930		Integon Casualty Insurance Company	727	-	51,684,819	21,916,173	14,597,192	7,318,981
14303	*	Integrity Insurance Company	727	-	133,394,913	115,205,059	67,617,782	47,587,277
12986	*	Integrity Property & Casualty Insurance Company	727	-	102,547,552	16,500,490	4,798,877	11,701,613
10288	*	Integrity Select Insurance Company	727	-	46,297,803	5,395,562	(185,820)	5,581,382
15598		Interinsurance Exchange Of The Automobile Club	727	-	5,652,906,002	19,047,526,793	8,917,819,071	10,129,707,722
36153		Inverin Insurance Company	727	-	-	8,019,000	89,364	7,929,635
31577	*	Iowa American Insurance Company	727	-	-	10,194,644	241,333	9,953,311
14338	*	Iowa Mutual Insurance Company	727	-	8,951,684	108,333,811	64,687,984	43,645,826
13685	*	James River Casualty Company	727	-	-	181,878,034	139,292,638	42,585,396
10914		Kemper Independence Insurance Company	727	-	57,646,634	27,648,192	18,821,487	8,826,705
33987		Kin Interinsurance Nexus Exchange	727	-	60,381,749	51,707,015	31,534,668	20,172,347
17728		Lancaster Mutual Insurance Company	727	-	9,732,272	9,968,113	2,867,070	7,101,043



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
37109		Landcar Casualty Company	727	-	15,617,961	107,756,794	44,500,809	63,255,985
14486		Liberty Mutual Mid-Atlantic Insurance Company	727	-	278,248,786	25,229,085	1,709,214	23,519,871
11746		Liberty Personal Insurance Company	727	-	131,349,016	26,871,249	8,468,572	18,402,677
32352		Lm Property And Casualty Insurance Company	727	-	864,021	52,218,729	11,186,679	41,032,050
11149		Maine Employers Mutual Insurance Company	727	-	199,907,218	1,205,086,829	584,488,773	620,598,055
17203		Mainsail Insurance Company	727	-	-	18,475,238	-	18,475,238
16561		Many Insurance Company	727	-	-	18,340,882	20,000	18,320,882
23876		Mapfire Insurance Company	727	-	78,031,142	85,459,519	62,908,462	22,551,057
10829		Markel Global Reinsurance Company	727	-	-	7,165,619,136	4,803,489,254	2,362,129,882
10784		Maxum Casualty Insurance Company	727	-	-	27,916,349	8,031,032	19,885,317
12041		Mbia Insurance Corporation	727	-	16,150,074	168,680,310	85,989,333	82,690,976
11498		Mdadvantage Insurance Company Of New Jersey	727	-	37,398,150	67,517,443	18,959,738	48,557,705
12754		Medicus Insurance Company	727	-	-	7,187,424	474,439	6,712,985
16101		Meemic Insurance Company	727	-	429,309,201	318,986,125	248,899,862	70,086,263
11030		Memie Indemnity Company	727	-	182,779,128	644,024,615	446,419,769	197,604,846
33650		Mendota Insurance Company	727	-	156,119,280	158,387,626	126,507,804	31,879,821
31968		Merastar Insurance Company	727	-	293,623	76,085,675	40,809,217	35,276,458
23353		Meridian Security Insurance Company	727	-	13,676,975	95,254,264	61,999,735	33,254,529
22594		Mgic Assurance Corporation	727	-	52,735	380,537,162	33,690,026	346,847,136
10682		Mgic Credit Assurance Corporation	727	-	282	10,189,465	173,954	10,015,511
14508		Michigan Millers Mutual Insurance Company	727	-	169,941,759	366,675,838	247,937,225	118,738,613
23507		Mid-American Fire & Casualty Company	727	-	-	5,569,763	223,235	5,346,528
15380	*	Mid-Continent Assurance Company	727	-	6,881,394	22,194,594	34,428	22,160,165
20451		Midstates Reinsurance Corporation	727	-	-	49,240,368	37,529,984	11,710,390
16262		Midwest Family Advantage Insurance Company	727	-	9,357,964	18,818,907	2,584,938	16,233,969
23515		Midwestern Indemnity Company, The	727	-	-	11,890,928	321,645	11,569,283
44180	*	Mountain Laurel Assurance Company	727	-	618,242,310	555,605,543	347,575,994	208,029,549
10227		Munich Reinsurance America Inc	727	-	-	23,446,924,314	17,894,415,361	5,552,508,953
14664		Mutual Benefit Insurance Company	727	-	145,237,312	289,414,663	172,129,618	117,285,045
16632		National Builders Insurance Company	727	-	29,259,036	127,754,237	84,332,212	43,422,025
10243		National Continental Insurance Company	727	-	22,804,368	150,118,603	47,661,531	102,457,072
16217		National Farmers Union Property And Casualty Company	727	-	197,202,866	41,737,016	31,326,214	10,410,802
11044		National General Insurance Online Inc	727	-	75,099,398	31,467,779	20,086,957	11,380,822
27944		National Insurance Association	727	-	-	15,961,408	451,746	15,509,662
11051	*	National Interstate Insurance Company Of Hawaii Inc	727	-	59,209,692	56,545,229	39,642,405	16,902,824
23825		National Public Finance Guarantee Corporation	727	-	-	1,289,684,503	687,582,527	602,101,976
15474		National Summit Insurance Company	727	-	150,087,290	246,122,581	190,074,485	56,048,096
10070	*	Nationwide Indemnity Company	727	-	-	358,079,652	87,161,684	270,917,968
21830		New England Insurance Company	727	-	-	16,039,760	1,890,428	14,149,331
41629		New England Reinsurance Corporation	727	-	-	26,296,560	1,758,348	24,538,212
12345		New Horizons Insurance Company Of Missouri	727	-	16,848,629	57,692,465	16,624,839	41,067,626
35432		New Jersey Re-Insurance Company	727	-	20,437,099	583,968,311	42,337,844	541,630,467
24031		Northland Casualty Company	727	-	4,816,047	144,099,970	103,281,655	40,818,315
31208		Oakwood Insurance Company	727	-	-	41,377,026	644,337	40,732,689
26395		Obsidian Pacific Insurance Company	727	-	13,197,464	36,480,876	3,368,951	33,111,925
23680		Odyssey Reinsurance Company	727	-	-	16,380,868,936	11,046,772,185	5,334,096,751
35424		Old Republic Security Assurance Company	727	-	-	533,385,188	265,632,157	267,753,031
37060		Old United Casualty Company	727	-	256,757,453	1,258,561,293	746,327,882	512,233,413
16219		Omaha National Insurance Company	727	-	20,483,220	196,835,475	123,168,977	73,666,498



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
33006		Openly Insurance Company	727	-	-	36,372,950	22,794,407	13,578,543
37850		Pacific Specialty Insurance Company	727	-	276,902,625	331,534,877	190,625,426	140,909,451
29793		Pacific Star Insurance Company	727	-	12,512,769	17,509,670	7,840,610	9,669,060
38636		Partner Reinsurance Company Of The Us	727	-	-	8,035,144,264	5,880,024,591	2,155,119,673
23442		Patriot General Insurance Company	727	-	73,909,289	27,084,409	1,668,101	25,416,308
18139		Peak Property And Casualty Insurance Corporation	727	-	562,308,642	74,581,995	10,184,190	64,397,805
12297		Petroleum Casualty Company	727	-	2,899,078	30,937,706	6,857,286	24,080,420
40738		Physicians Insurance A Mutual Company	727	-	100,026,238	617,903,702	329,628,707	288,274,995
10997		Pie Casualty Insurance Company	727	-	31,610,204	158,056,623	116,925,461	41,131,162
21857	*	Pie Insurance Company, The	727	-	362,788,618	317,427,508	237,475,310	79,952,198
21296		Pinnacle National Insurance Company	727	-	5,737,581	47,107,284	24,595,008	22,512,275
40312		Pioneer Specialty Insurance Company	727	-	167,199,779	215,669,362	164,882,436	50,786,925
30945		Plaza Insurance Company	727	-	14,116,154	25,977,965	1,663,008	24,314,957
36587		Plymouth Rock Assurance Preferred Corporation	727	-	150,231,023	284,316,234	237,211,845	47,104,389
10287		Pmi Insurance Co	727	-	435,858	19,588,469	6,875,881	12,712,588
16659		Poseidon Commercial Insurance Company	727	-	-	7,751,982	108,065	7,643,917
13694		Poseidon Structured Mortgage Insurance Company	727	-	-	7,779,156	108,001	7,671,155
10900		Preferred Employers Insurance Company	727	-	112,749,419	102,497,714	47,879,458	54,618,256
15024		Preferred Mutual Insurance Company	727	-	406,672,671	713,042,260	434,664,106	278,378,154
29017		Professionals Advocate Insurance Company	727	-	18,803,904	178,133,288	24,455,577	153,677,711
11851	*	Progressive Advanced Insurance Company	727	-	4,163,432,224	1,545,685,867	888,589,508	657,096,359
24252	*	Progressive American Insurance Company	727	-	4,022,588,611	1,455,758,513	850,601,577	605,156,936
17350	*	Progressive Bayside Insurance Company	727	-	5,469,923	209,578,925	143,553,393	66,025,532
44288	*	Progressive Choice Insurance Company	727	-	293,904,455	155,344,640	106,866,138	48,478,502
42994		Progressive Classic Insurance Company	727	-	235,797,411	1,211,547,615	869,502,316	342,045,299
12879	*	Progressive Commercial Casualty Company	727	-	-	9,274,827	67,437	9,207,390
10193	*	Progressive Express Insurance Company	727	-	1,560,321,920	1,149,921,157	931,101,982	218,819,175
12302	*	Progressive Freedom Insurance Company	727	-	202,110,163	226,494,582	153,631,013	72,863,569
42412	*	Progressive Gulf Insurance Company	727	-	546,810,777	832,811,335	603,992,832	228,818,503
10067	*	Progressive Hawaii Insurance Corp	727	-	524,158,449	596,384,810	421,508,319	174,876,491
37605		Progressive Marathon Insurance Company	727	-	1,599,028,468	1,724,918,484	1,154,183,486	570,734,998
24279	*	Progressive Max Insurance Company	727	-	453,287,542	1,620,930,057	1,087,555,669	533,374,388
10187		Progressive Michigan Insurance Company	727	-	1,011,383,729	1,672,805,117	1,192,928,461	479,876,656
35190	*	Progressive Mountain Insurance Company	727	-	1,602,082,068	849,504,032	623,785,098	225,718,934
38628		Progressive Northern Insurance Company	727	-	3,968,197,344	4,951,331,564	3,607,292,729	1,344,038,835
42919	*	Progressive Northwestern Insurance Company	727	-	1,209,774,458	4,850,137,057	3,487,463,794	1,362,673,263
44695		Progressive Paloverde Insurance Company	727	-	1,261,848,553	446,485,571	289,688,252	156,797,319
21735	*	Progressive Premier Insurance Company Of Illinois	727	-	1,980,082,087	904,750,014	627,952,798	276,797,216
10192	*	Progressive Select Insurance Company	727	-	5,807,478,615	3,407,969,095	2,664,846,786	743,122,309
38784		Progressive Southeastern Insurance Company	727	-	1,365,213,373	614,271,183	386,320,781	227,950,402
21727		Progressive Universal Insurance Company	727	-	2,832,589,219	1,271,192,292	823,451,201	447,741,091
24295		Providence Washington Insurance Company	727	-	-	13,098,055	111,322	12,986,733
15059		Public Service Insurance Company	727	-	-	95,911,775	54,393,368	41,518,409
10219		Qbe Reinsurance Corporation	727	-	-	1,211,403,857	372,624,986	838,778,871
30872		Radian Mortgage Assurance Inc	727	-	-	9,037,689	26,184	9,011,505
15756		Radnor Specialty Insurance Company	727	-	1,377,267	92,431,163	13,207,482	79,223,686
38512		Rampart Insurance Company	727	-	-	5,569,854	2,128,619	3,441,235
10357		Renaissance Reinsurance U.S. Inc.	727	-	-	6,022,905,600	4,762,675,470	1,260,230,130
10810		Republic Fire And Casualty Insurance Company	727	-	-	12,198,854	137,597	12,061,257



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
22179		Republic Indemnity Company Of America	727	-	194,179,639	156,508,248	14,687,185	141,821,063
43753		Republic Indemnity Company Of California	727	-	2,178,316	31,354,671	3,808,114	27,546,557
32174		Republic Mortgage Assurance Company	727	-	-	8,432,272	236,223	8,196,049
31275		Republic Mortgage Guaranty Insurance Corporation	727	-	458,347	9,036,224	681,121	8,355,103
43044		Response Insurance Company	727	-	50,648	29,747,581	40,734	29,706,847
20133		Response Worldwide Direct Auto Insurance Company	727	-	-	12,572,968	2,133	12,570,835
26050		Response Worldwide Insurance Company	727	-	-	16,205,145	5,156	16,199,989
12491		Rochdale Insurance Company	727	-	2,552,806	28,799,785	1,727,376	27,072,409
27065		Rockford Mutual Insurance Company	727	-	93,219,749	108,882,507	74,144,124	34,738,383
24503	*	Root Property & Casualty Insurance Company	727	-	245,256,073	217,577,127	184,249,353	33,327,774
16502	*	Safe Auto Choice Insurance Company	727	-	742,957	7,233,037	619,237	6,613,800
16503	*	Safe Auto Value Insurance Company	727	-	-	6,736,011	125,928	6,610,083
24759		Safeco National Insurance Company	727	-	108,439,573	7,489,879	186,191	7,303,688
11123		Safety First Insurance Company	727	-	50,730,950	116,943,346	53,045,777	63,897,569
30058		Scor Reinsurance Company	727	-	-	6,214,287,956	4,817,702,865	1,396,585,091
22543		Secura Insurance Company	727	-	880,310,040	1,909,920,545	1,202,346,040	707,574,505
10239		Secura Supreme Insurance Company	727	-	119,276,183	211,648,364	128,249,961	83,398,403
22233		Select Insurance Company	727	-	-	81,552,211	46,114	81,506,097
17752		Select Risk Insurance Company	727	-	5,715,546	55,548,358	32,889,799	22,658,558
22985		Sequoia Insurance Company	727	-	209,711,118	54,483,925	3,096,815	51,387,110
23361		Shelter General Insurance Company	727	-	105,007,619	184,051,215	116,565,306	67,485,907
15261		Society Insurance, A Mutual Company	727	-	293,221,785	556,289,908	382,193,130	174,096,778
37141		Southern General Insurance Company	727	-	42,388,207	34,183,957	23,883,716	10,300,241
19216		Southern Insurance Company	727	-	69,895,384	42,135,793	11,936,227	30,199,566
20613		Sparta Insurance Company	727	-	-	31,074,445	16,875,951	14,198,494
19224		St Paul Protective Insurance Company	727	-	569,971,501	694,810,893	461,569,593	233,241,300
12645		Standard Casualty Company	727	-	48,753,353	68,264,807	43,309,305	24,955,502
17133		State Farm Classic Insurance Company	727	-	5,925,706	16,973,218	4,819,221	12,153,997
25151		State Farm General Insurance Company	727	-	4,023,583,840	7,404,561,159	6,366,380,132	1,038,181,027
33049		State Volunteer Mutual Insurance Company	727	-	153,087,763	1,539,614,744	679,423,173	860,191,571
11828	*	Stonewood Insurance Company	727	-	29,213,289	393,068,668	305,725,333	87,343,335
10130		Su Insurance Company	727	-	28,249,100	36,196,057	20,380,127	15,815,930
25364		Swiss Reinsurance America Corporation	727	-	-	17,972,787,945	14,410,120,713	3,562,667,232
24813		Tesla Insurance Company	727	-	105,924,190	146,112,152	111,300,562	34,811,590
24821		Tesla Property & Casualty, Inc.	727	-	160,737,595	184,625,433	147,873,127	36,752,306
10393		Texas Medical Insurance Company	727	-	7,685,966	209,404,411	152,703,918	56,700,493
41769		The Travelers Casualty Company	727	-	-	279,119,502	213,526,573	65,592,929
25534		Tig Insurance Company	727	-	-	1,626,087,042	1,184,244,416	441,842,626
42439		Toa Reinsurance Company Of America, The	727	-	-	2,222,749,013	1,584,330,435	638,418,578
18031		Topa Insurance Company	727	-	136,632,810	167,667,435	125,256,383	42,411,052
19453		Transatlantic Reinsurance Company	727	-	-	12,735,287,846	7,694,266,764	5,041,021,082
33014	*	Transport Insurance Company	727	-	-	29,332,899	39,537,553	(10,204,653)
36463		Travco Personal Insurance Company	727	-	78,595	169,312,620	103,939,508	65,373,113
36170		Travelers Casualty Company Of Connecticut	727	-	73,019,039	456,087,633	353,145,624	102,942,009
40282		Travelers Commercial Casualty Company	727	-	41,981,577	448,199,838	346,137,167	102,062,671
36137		Travelers Commercial Insurance Company	727	-	610,546,557	491,930,152	378,197,314	113,732,838
41750		Travelers Constitution State Insurance Company	727	-	-	278,599,767	213,442,308	65,157,458
38130		Travelers Personal Insurance Company	727	-	5,042,485,005	614,200,019	544,438,025	69,761,994
36145		Travelers Personal Security Insurance Company	727	-	301,618,847	283,459,098	215,486,154	67,972,944



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS	
				OHIO	TOTAL				
28535		Triangle Insurance Company Inc	727	-	231,506,794	298,197,576	180,341,566	117,856,010	
19887		Trinity Universal Insurance Company	727	-	4,367	5,254,437,001	3,673,033,127	1,581,403,875	
41106	*	Triumphe Casualty Company	727	-	58,094,659	94,067,790	66,254,028	27,813,762	
38873		Trm Specialty Insurance Company	727	-	-	67,337,628	46,666,480	20,671,148	
15885		Typtap Insurance Company	727	-	422,134,309	554,479,154	398,471,522	156,007,633	
19526		Ufg Specialty Insurance Company	727	-	-	37,158,313	25,848,162	11,310,151	
19496		United Fire & Indemnity Company	727	-	16,849,477	66,604,309	45,028,797	21,575,512	
10719	*	United Mutual Insurance Company	727	-	8,223,493	23,358,650	11,939,634	11,419,016	
16063		Unitrin Auto And Home Insurance Company	727	-	8,362,945	27,378,846	4,160,719	23,218,127	
10226		Unitrin Direct Insurance Company	727	-	2,253,118	8,365,773	226,279	8,139,494	
10915		Unitrin Direct Property & Casualty Company	727	-	699,604	10,605,443	567,218	10,038,225	
25909		Unitrin Preferred Insurance Company	727	-	5,193,863	12,282,936	2,660,184	9,622,752	
25933		Universal Surety Company	727	-	10,808,033	361,892,969	58,151,467	303,741,502	
13200		Universal Surety Of America	727	-	3,590,051	9,457,875	64,711	9,393,163	
11018		Upmc Health Benefits Inc	727	-	129,870,261	386,994,025	209,646,890	177,347,135	
33383		Verde Insurance Company	727	-	-	21,702,066	87,018	21,615,048	
15736	*	Verti Insurance Company	727	-	-	54,428,093	29,605,100	24,822,993	
42285	*	Veterinary Pet Insurance Company	727	-	237,257,138	231,165,448	208,485,582	22,679,866	
42889	*	Victoria Fire & Casualty Company	727	-	32	45,393,653	324,463	45,069,190	
10105	*	Victoria Select Insurance Company	727	-	-	6,675,312	62,313	6,612,999	
26085		Warner Insurance Company	727	-	-	18,888,609	14,319	18,874,290	
26069		Wausau Business Insurance Company	727	-	1,794,263	34,725,772	1,421,163	33,304,609	
26425		Wausau General Insurance Company	727	-	27,493,882	18,025,265	3,874,319	14,150,946	
26042		Wausau Underwriters Insurance Company	727	-	258,933,240	117,635,604	38,210,998	79,424,606	
20931		Wellfleet New York Insurance Company	727	-	232,984,879	188,960,868	163,106,768	25,854,100	
11972		West Virginia Mutual Insurance Company	727	-	19,010,681	33,071,005	12,245,501	20,825,504	
24465		Western National Assurance Company	727	-	141,685,271	197,379,085	145,642,181	51,736,905	
11981		Westguard Insurance Company	727	-	7,889,288	1,723,792,954	263,551,552	1,460,241,402	
17006		Westlake Specialty Insurance Company	727	-	(5,776)	10,867,671	1,528,226	9,339,445	
13234		Wilshire Insurance Company	727	-	179,652,818	510,127,004	332,850,364	177,276,640	
37001		Windhaven National Insurance Company	727	-	-	2,736,850	35,720	2,701,130	
40193		Xl Insurance Company Of New York Inc	727	-	-	42,645,357	1,591,308	41,054,049	
20583		Xl Reinsurance America Inc	727	-	43,824,351	2,857,483,255	1,917,569,252	939,914,003	
26220		Yosemite Insurance Company	727	-	111	421,624,826	257,431,047	164,193,778	
30325		Zale Indemnity Company	727	-	1,878,051	15,446,649	1,838,630	13,608,019	
13269		Zenith Insurance Company	727	-	608,770,549	1,905,200,223	1,199,429,081	705,771,142	
30120		Znat Insurance Company	727	-	115,791,433	51,219,213	31,011,591	20,207,622	
17044		Zpic Insurance Company	727	-	-	7,631,862	63,101	7,568,761	
12304		Accident Fund General Insurance Company	1069	(838)	361,870,387	323,461,498	203,680,251	119,781,247	
40703		Unitrin Safeguard Insurance Company	1070	(1,543)	44,263,961	20,170,417	10,708,112	9,462,305	
29157		United Wisconsin Insurance Company	1071	(2,421)	174,200,947	205,872,336	76,395,828	129,476,508	
32859		Penn-America Insurance Company	1072	(2,446)	131,139,800	106,468,014	71,433,833	35,034,181	
25585		Watford Insurance Company	1073	(9,440)	(3,669,238)	36,075,410	9,719,045	26,356,363	
15130		Encompass Indemnity Company	1074	(19,400)	275,340,001	9,347,785	753,630	8,594,155	
21229		Membersselect Insurance Company	1075	(23,100)	1,416,429,618	633,319,532	508,788,639	124,530,893	
10071		Encompass Insurance Company Of America	1076	(56,636)	140,545,734	8,656,294	322,806	8,333,488	
11017	*	State Auto Insurance Company Of Ohio	1077	(243,570)	(243,570)	9,244,530	1,562,179	7,682,351	
36781		Fmh Ag Risk Insurance Company	1078	(311,797)	(11,074,362)	5,964,767	172,968	5,791,799	
40258		Aig Assurance Company	1079	(393,087)	(393,087)	1,242,096	31,869,194	2,351,081	29,518,112



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
19399		Aiu Insurance Company	1080	(574,618)	497,881,793	133,488,536	58,450,030	75,038,506
35955		California Casualty General Insurance Company Of Oregon	1081	(678,036)	17,601,323	29,682,695	22,705,700	6,976,995
41653		Milbank Insurance Company	1082	(1,270,452)	3,440,209	103,712,008	27,194,496	76,517,512
TOTAL				\$ 38,572,196,289	\$ 836,383,855,963			

* Domiciled in Ohio

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



Department of Insurance

Financial Information Life Insurance Companies

Summary Financial Information AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

Table with columns: NAIC, DOM, COMPANY NAME, OH PREM RANK, Life, Annuity, Health, Other, Total OHIO, Life, Annuity, Other, Total DIRECT PREMIUMS WRITTEN, Health, Other, Total TOTAL, TOTAL ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS.



Department of Insurance

Financial Information

Life Insurance Companies

Summary Financial Information AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

Table with columns: NAIC, DOM, COMPANY NAME, OH PREM RANK, Life, Annuity, Health, Other, Total OHIO, Life, Annuity, Health, Other, Total OHIO, TOTAL ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS. Lists various life insurance companies and their financial metrics.



Department of Insurance

Financial Information

Life Insurance Companies

Summary Financial Information AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

Table with columns: NAIC, DOM, COMPANY NAME, OH PREM RANK, Life, Annuity, Health, Other, Total OHIO, Life, Annuity, Health, Other, Total, TOTAL ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS. Lists various life insurance companies and their financial data for 2024.



Financial Information

Life Insurance Companies

Summary Financial Information AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

Table with columns: NAIC, DOM, COMPANY NAME, OH PREM RANK, Life, Annuity, Health, Other, Total OHIO, Life, Annuity, Health, Other, Total, TOTAL ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS. Lists various life insurance companies and their financial data for 2024.



Department of Insurance

Financial Information
Life Insurance Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

Table with columns: NAIC, DOM, COMPANY NAME, OH PREM RANK, Life, Annuity, Health, Other, DIRECT PREMIUMS WRITTEN (Total, Life, Annuity, Health, Other), TOTAL (Total, Life, Annuity, Health, Other), TOTAL ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS.



Financial Information

Life Insurance Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	Life	Annuity	Health	Other	Total OHO	Life	Annuity	Health	Other	Total	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
7694		Canada Life Reinsurance Company	424	-	-	-	-	-	-	-	-	-	-	51,155,936	16,057,808	35,098,128
8365		Corporate Solutions Life Reinsurance Company	424	-	-	-	-	-	-	-	-	-	-	17,896,195,922	16,481,002,766	1,415,143,156
74160		Covantary Health Care Of Illinois, Inc.	424	-	-	-	-	-	-	-	1,275,711,899	-	1,275,711,899	538,294,263	347,399,066	210,895,197
17331		Curative Insurance Company	424	-	-	-	-	-	-	-	165,029,180	-	165,029,180	259,189,568	148,073,836	111,115,732
17466		Delaware Life And Annuity Company	424	-	-	-	-	-	-	-	-	-	-	148,629,134	121,942,782	26,686,372
62790		Educators Life Insurance Company Of America	424	-	-	-	-	-	-	-	-	-	-	422,254,241	2,075,363	420,178,877
68276		Employers Reinsurance Corporation	424	-	-	-	-	-	-	-	-	-	-	30,856,106,873	26,715,616,194	4,140,260,280
71333		Entrada Life Insurance Company	424	-	-	-	-	-	-	-	-	5,296	5,296	8,576,484	521,159	8,055,326
64149		Epic Life Insurance Company	424	-	-	-	-	-	-	-	15,314,019	-	15,314,019	23,709,463	5,821,734	17,887,627
74209		Everence Insurance Company	424	-	-	-	-	-	-	-	-	-	-	20,897,810	5,202,701	15,695,109
74004		Family Service Life Insurance Company	424	-	-	-	-	-	-	-	4,143	-	4,143	219,460,020	172,911,739	46,528,281
85236		Fresenius Health Plans Insurance Company	424	-	-	-	-	-	-	-	19,102	-	19,102	7,651,384	168,907	7,482,476
86258		General Re Life Corporation	424	-	-	-	-	-	-	-	-	-	-	4,178,798,014	2,832,711,440	1,346,086,574
65463		Golden Security Insurance Company	424	-	-	-	-	-	-	-	-	133,487,859	133,487,859	108,081,288	26,746,493	81,334,795
88340		Hannover Life Reinsurance Company Of America	424	-	-	-	-	-	-	-	-	-	-	20,620,888,347	20,013,688,502	607,149,845
78611		Hico Insurance Services Company	424	-	-	-	-	-	-	-	438,350,840	-	438,350,840	1,137,654,684	976,928,984	160,725,700
86141		Health Net Life Insurance Company	424	-	-	-	-	-	-	-	726,775	-	726,775	361,129,998	492,030,854	184,886,169
15284	*	Healthspan Inc	424	-	-	-	-	**	-	-	-	-	-	4,590,477	(15,611)	4,606,088
12902		Healthspring Life & Health Insurance Company Inc	424	-	-	-	-	-	-	-	4,902,013,787	-	4,902,013,787	1,629,857,245	935,904,993	693,952,252
64394		Heritage Life Insurance Company	424	-	-	-	-	-	-	-	-	80,000,000	80,000,000	11,542,846,822	10,363,747,147	1,179,099,675
73768		His Health Insurance Company	424	-	-	-	-	-	-	-	276,941,350	-	276,941,350	28,889,458	5,047,449	24,646,008
64602		Independence Life And Annuity Company	424	-	-	-	-	-	-	-	4,721,792	-	4,721,792	3,235,221,234	3,020,522,667	214,698,567
91785		Independent Life Insurance Company	424	-	-	-	-	-	-	-	-	-	-	328,877,692	-	328,877,692
60053		Kaiser Permanente Insurance Company	424	-	-	-	-	-	-	-	-	-	-	167,587,902	266,268,905	125,449,172
10236		Legacy Life Insurance Company Of Missouri	424	-	-	-	-	-	-	-	152,084	-	152,084	6,805,365	415,502	6,389,863
91598		Lifecare Assurance Company	424	-	-	-	-	-	-	-	-	-	-	111,438,579	72,536,967	39,201,612
18750		Merrill Health Insurance Company	424	-	-	-	-	-	-	-	-	-	-	38,015,230	624,696	37,390,534
61522		Mia Life Insurance, Incorporated	424	-	-	-	-	-	-	-	87,172	-	87,172	22,955,477	2,603,616	46,879,582
66346		Munich American Reinsurance Company	424	-	-	-	-	-	-	-	-	-	-	11,046,878,457	10,365,922,261	680,956,196
69604		Munich Re Us Life Corporation	424	-	-	-	-	-	-	-	-	-	-	9,223,911	643,537	8,580,374
85472		National Security Life And Annuity Company	424	-	-	-	-	-	-	-	6,000	75,545	81,545	407,371,706	339,257,182	48,114,523
69698		New Era Life Insurance Company Of The Midwest	424	-	-	-	-	-	-	-	614,471	59,794,224	60,408,695	233,247,418	201,739,156	31,508,262
76007		Old United Life Insurance Company	424	-	-	-	-	-	-	-	36,109	(776,956)	(740,847)	158,968,134	45,176,253	113,791,880
17665	*	Opportunity Life Insurance, Inc.	424	-	-	-	-	-	-	-	-	-	-	5,370,486	10,742	5,359,744
88099		Optimum Re Insurance Company	424	-	-	-	-	-	-	-	-	-	-	34,902,054	279,721,234	65,180,550
71099		Parker Continental Assurance Company	424	-	-	-	-	-	-	-	7,174,797	-	7,174,797	109,258,273	59,523,831	49,734,442
74900		Partners Life Reinsurance Company Of America	424	-	-	-	-	-	-	-	-	-	-	498,767,047	405,903,995	92,863,052
76538		Presidential Life Insurance Company	424	-	-	-	-	-	-	-	154,284	395,829	550,113	5,965,470	1,359,213	4,606,257
93688		Qec Insurance Company	424	-	-	-	-	-	-	-	-	-	-	2,311,081,007	1,317,803,195	933,404,243
61506		Resource Life Insurance Company	424	-	-	-	-	-	-	-	-	-	-	6,259,318	57,085	6,202,233
88004		Rgs Life And Annuity Insurance Company	424	-	-	-	-	-	-	-	-	-	-	3,297	-	3,297
79014		Safelife Health Insurance Company	424	-	-	-	-	-	-	-	-	-	-	9,992,733,899	6,740,054,991	3,252,668,908
64688		Scor Global Life Americas Reinsurance Company	424	-	-	-	-	-	-	-	180	200	380	910,326,339	667,864,667	242,461,672
87017		Scor Global Life Reinsurance Company Of Delaware	424	-	-	-	-	-	-	-	-	-	-	322,853,100	205,379,173	117,473,927
97071		Scor Global Life Usa Reinsurance Company	424	-	-	-	-	-	-	-	-	-	-	962,516,317	789,514,501	193,041,816
94498		State Farm Health Insurance Company	424	-	-	-	-	-	-	-	-	-	-	8,602,496	31,170	8,571,326
13175		Surency Life & Health Insurance Company	424	-	-	-	-	-	-	-	14,065,431	-	14,065,431	26,536,975	4,128,041	22,408,934
82627		Swiss Re Life & Health America Inc	424	-	-	-	-	-	-	-	-	-	-	13,059,130,069	11,352,762,050	1,706,368,019
93505		Talcoth Resolution International Life Reinsurance Corporation	424	-	-	-	-	-	-	-	-	-	-	13,181,217	52,481	13,128,736
60117		Tulsi Insurance Company	424	-	-	-	-	-	-	-	212,500,511	-	212,500,511	61,697,343	31,259,444	30,457,799
64467		Wellcare Health Insurance Company Of Kentucky, Inc.	424	-	-	-	-	-	-	-	3,880,190,597	-	3,880,190,597	922,064,218	577,002,591	345,061,627
66133		Wilton Reinsurance Company	424	-	-	-	-	-	-	-	-	-	-	24,402,239,585	23,437,598,358	964,641,227
97772		Us Health And Life Insurance Company	483	-	-	-	(36,011)	(36,011)	-	-	-	-	-	164,318,462	-	164,318,462
TOTAL					\$ 6,333,292,155	\$ 21,402,349,571	\$ 15,260,051,302	\$ 34,546,436,640	\$ 77,542,129,668	\$ 213,308,095,431	\$ 509,959,295,352	\$ 495,728,146,945	\$ 423,053,725,810	\$ 1,642,049,263,543		

* DOMICILED IN OHIO

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



Financial Information

Title Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

NAIC	DOM	COMPANY NAME	OH PREM RANK	OHIO				TOTAL				TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				Direct Ops	Non Affiliate Agencies	Affiliate Agencies	Total OHIO	Direct Ops	Non Affiliate Agencies	Affiliate Agencies	Total TOTAL			
50814		First American Title Insurance Company	1	\$ 33,303,811	\$ 103,790,898	\$ 446,646	\$ 137,541,355	\$ 859,089,854	\$ 2,293,152,437	\$ 452,556,415	\$ 3,604,798,706	\$ 3,555,214,456	\$ 1,996,139,291	\$ 1,559,075,165
50121		Stewart Title Guaranty Company	2	10,552,050	65,299,337	30,621,917	106,473,304	258,990,479	837,550,108	397,950,278	1,494,490,865	1,460,440,930	595,337,436	865,103,494
50520		Old Republic National Title Insurance Company	3	3,305,603	72,276,400	-	75,582,003	158,564,642	2,011,093,359	149,365,180	2,319,023,181	1,503,335,716	902,539,988	600,795,728
50229		Chicago Title Insurance Company	4	8,314,856	22,567,745	34,718,749	65,601,350	184,577,480	1,101,552,257	881,759,338	2,167,889,075	1,482,212,994	857,157,350	625,055,644
51586		Fidelity National Title Insurance Company	5	6,904,750	15,464,910	13,894,852	36,264,512	177,086,836	1,400,383,871	742,941,007	2,320,411,714	1,387,082,826	832,892,539	554,190,287
50050		Westcor Land Title Insurance Company	6	74,206	25,207,303	636,220	25,917,729	6,868,812	605,478,078	8,630,804	620,977,694	367,879,904	223,164,974	144,714,930
50083		Commonwealth Land Title Insurance Company	7	2,183,284	11,316,595	262,439	13,762,318	47,429,993	286,222,624	228,482,282	562,134,899	599,361,137	247,516,775	352,044,362
50016		Title Resources Guaranty Company	8	-	2,024,103	5,424,203	7,448,306	-	162,493,409	302,904,066	465,397,475	160,974,242	107,335,636	53,638,606
51152		Wig National Title Insurance Company	9	-	6,918,547	186,775	7,105,322	70,450,004	269,348,012	79,863,829	419,661,845	301,365,843	187,784,148	113,581,695
50130		Doma Title Insurance, Inc.	10	-	6,905,630	117,424	7,023,054	-	134,620,297	150,887,922	285,508,219	130,091,217	93,653,730	36,437,487
11974		Rocket Title Insurance Company	11	-	-	4,509,542	4,509,542	-	-	71,732,814	71,732,814	118,642,940	22,116,674	96,526,266
50026		Premier Land Title Insurance Company	12	-	-	2,647,643	2,647,643	-	3,257,332	67,690,461	70,947,793	33,658,828	15,697,721	17,961,107
50172		General Title Insurance Company	13	-	2,581,153	-	2,581,153	-	8,022,767	-	8,022,767	13,044,322	4,514,765	8,529,556
50369		Investors Title Insurance Company	14	-	633,297	150	633,447	44,645,919	101,569,762	1,000,109	147,215,790	191,931,037	82,708,168	109,222,869
51411		American Guaranty Title Insurance Company	15	226,265	404,016	-	630,281	4,794,699	5,346,489	3,156,412	13,297,600	42,798,368	8,530,026	34,268,342
12522		Agents National Title Insurance Company	16	-	285,678	306,593	592,271	-	47,913,664	14,463,344	62,377,008	96,703,257	32,031,803	64,671,454
51020		National Title Insurance Of New York Inc	17	-	239,985	274,199	514,184	2,414,751	3,649,992	36,883,359	42,948,102	116,897,423	68,978,391	47,919,032
51578		Amtrust Title Insurance Company	18	-	127,637	294,243	421,880	(10,938,080)	48,003,862	16,058,007	53,123,789	59,600,030	22,037,716	37,562,314
51209		Connectoga Title Insurance Company	19	-	362,589	-	362,589	535,027	9,264,098	290,079	10,089,204	18,507,812	5,897,145	12,610,667
51268		Connecticut Attorneys Title Insurance Company	20	-	246,534	-	246,534	-	182,422,406	-	182,422,406	85,658,230	53,993,768	31,664,462
12309		Alliant National Title Insurance Company, Inc.	21	-	208,538	-	208,538	-	118,598,904	-	118,598,904	51,441,532	35,188,548	16,252,984
50440		Real Advantage Title Insurance Company	22	-	61,376	-	61,376	301,940	67,577,501	-	67,879,441	24,688,342	22,181,777	2,506,565
51632	*	Radian Title Insurance Inc.	23	-	-	36,617	36,617	666,341	7,909,023	3,830,744	12,406,108	51,036,988	7,496,987	43,540,001
11865		American Digital Title Insurance Company	24	-	20,377	-	20,377	-	168,731	-	168,731	23,061,329	803,861	22,257,468
14240		First National Title Insurance Company	25	-	1,548	-	1,548	-	67,336,125	138,708,341	206,244,466	75,500,403	34,249,966	41,250,437
51560		Attorneys Title Guaranty Fund, Inc.	26	-	-	-	-	-	6,050,535	-	6,050,535	4,622,349	1,640,741	2,981,608
16832		Dhi Title Insurance Company	26	-	-	-	-	-	101,297	127,927,552	128,028,849	51,794,571	11,290,095	40,504,476
51624		First American Title Guaranty Company	26	-	-	-	-	1,935,256	173,587,483	88,307,285	263,830,024	99,521,883	29,124,433	70,397,450
10282		Midwestern Equity Title Insurance Company	26	-	-	-	-	154,239	-	-	154,239	5,396,374	708,686	4,687,687
50377		National Investors Title Insurance Company	26	-	-	-	-	-	42,016,153	14,968,985	56,985,138	29,678,475	7,562,832	22,115,643
51330	*	Ohio Bar Title Insurance Company	26	-	-	-	-	-	-	-	-	1,140,971	16,515	1,124,456
50784		Security Title Guarantee Corporation Of Baltimore, The	26	-	-	-	-	-	50,598,922	388,092	50,987,014	29,410,346	18,570,629	10,839,717
15305		Southwest Land Title Insurance Company	26	-	-	-	-	-	123,106	1,479,295	1,602,401	3,889,665	435,454	3,454,211
TOTAL				\$ 64,864,825	\$ 336,944,196	\$ 94,378,212	\$ 496,187,233	\$ 1,807,568,192	\$ 10,045,612,604	\$ 3,982,226,000	\$ 15,835,406,796			

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