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Paul Osborne governs the data utilized by Demotech in the analysis of insurance companies, statistical reporting of rating bureaus, and consulting work and actuarial opinions. Paul maintains the corporate databases and designs systems to help regulate internal processes and facilitate client management. He also develops custom reporting and graphics for client projects and automates complex processes to present large information stores in user accessible formats.

Paul serves as the Editor of the annual *Demotech's Performance of Title Insurance Companies*, the most complete and thorough industry analysis available including over 400 pages of analytical reporting of the entire Title industry. Paul has written several articles for industry trade journals concerning the state of the Title insurance industry through the years. He also contributes as an analyst on the Insurance Journal's annual Salary Survey and Agency Errors & Omissions Study.

Prior to joining Demotech in 2005, Paul worked 11 years in the insurance industry at both property casualty and managed care companies.

Paul has a Bachelor's of Science in Mathematics and Statistics from Miami University.