

OHIO

2012

Property and Casualty Insurance

Market Share Report

Table of Contents

Total

Personal Lines

Private passenger Automobile

Homeowners Multiple Peril

Farmowners Multiple Peril

Commercial Lines

Commercial Automobile

Commercial General Liability

Fire and Allied Lines

Commercial Multiple Peril

Medical Professional Liability

Fidelity and Surety

Appendix

2012
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	1,649,018,732	12.2%
2	NATIONWIDE CORP GRP	923,974,222	6.8%
3	ALLSTATE INS GRP	825,615,135	6.1%
4	PROGRESSIVE GRP	727,077,118	5.4%
5	LIBERTY MUT GRP	675,717,331	5.0%
6	CINCINNATI FIN GRP	638,339,450	4.7%
7	WESTFIELD Grp	503,619,475	3.7%
8	GRANGE MUT CAS GRP	490,338,401	3.6%
9	ZURICH INS GRP	461,005,244	3.4%
10	Travelers Grp	403,985,219	3.0%
11	BERKSHIRE HATHAWAY GRP	358,102,800	2.6%
12	AMERICAN INTL GRP	344,912,425	2.6%
13	ERIE INS GRP	334,893,130	2.5%
14	AUTO OWNERS GRP	286,627,623	2.1%
15	MOTORISTS MUT GRP	230,988,723	1.7%
	Top 15 Sub Total:	8,854,215,028	65.5%
	Others Sub Total:	4,670,049,604	34.5%
	Total All Groups:	13,524,264,632	100.0%

2012
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	1,649,018,732	12.2%
	State Farm Mut Auto Ins Co	918,853,323	6.8%
	State Farm Fire & Cas Co	730,161,696	5.4%
	State Farm Gen Ins Co	3,713	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
2	NATIONWIDE CORP GRP	923,974,222	6.8%
	Nationwide Mut Ins Co	347,456,115	2.6%
	Nationwide Mut Fire Ins Co	158,291,849	1.2%
	Nationwide Prop & Cas Ins Co	147,082,499	1.1%
	Nationwide Ins Co Of Amer	84,839,292	0.6%
	Victoria Specialty Ins Co	46,088,130	0.3%
	Nationwide Agribusiness Ins Co	38,856,074	0.3%
	National Cas Co	16,914,921	0.1%
	Amco Ins Co	15,926,510	0.1%
	Allied Prop & Cas Ins Co	11,134,203	0.1%
	Scottsdale Surplus Lines Ins Co	10,754,303	0.1%
	Depositors Ins Co	9,151,740	0.1%
	Nationwide Assur Co	9,083,955	0.1%
	Farmland Mut Ins Co	5,363,605	0.0%
	Scottsdale Ins Co	5,156,357	0.0%
	Victoria Automobile Ins Co	4,258,050	0.0%
	Scottsdale Ind Co	3,476,691	0.0%
	Western Heritage Ins Co	2,999,637	0.0%
	HARLEYSVILLE LAKE STATES INS CO	2,639,623	0.0%
	Freedom Specialty Ins Co	1,581,474	0.0%
	Harleysville Worcester Ins Co	1,231,193	0.0%
	Harleysville Preferred Ins Co	604,594	0.0%
	Victoria Select Ins Co	467,830	0.0%
	Harleysville Ins Co	432,333	0.0%
	Nationwide Affinity Co of Amer	144,556	0.0%
	Victoria Natl Ins Co	25,065	0.0%
	Victoria Fire & Cas Co	13,623	0.0%

Wednesday, June 19, 2013

Page 2 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
3	ALLSTATE INS GRP	825,615,135	6.1%
	Allstate Fire & Cas Ins Co	254,801,299	1.9%
	Allstate Ins Co	195,687,399	1.4%
	Allstate Prop & Cas Ins Co	182,136,940	1.3%
	Allstate Ind Co	86,617,006	0.6%
	Northbrook Ind Co	32,091,189	0.2%
	Encompass Home & Auto Ins Co	23,874,034	0.2%
	Esurance Prop & Cas Ins Co	17,085,211	0.1%
	Allstate Vehicle & Prop Ins Co	10,048,941	0.1%
	Encompass Ins Co Of Amer	8,486,004	0.1%
	Encompass Ind Co	6,994,607	0.1%
	First Colonial Ins Co	4,342,198	0.0%
	Esurance Ins Co	3,450,307	0.0%
4	PROGRESSIVE GRP	727,077,118	5.4%
	Progressive Specialty Ins Co	353,824,906	2.6%
	Progressive Direct Ins Co	248,754,702	1.8%
	Artisan & Truckers Cas Co	39,763,325	0.3%
	Progressive Cas Ins Co	39,242,102	0.3%
	Progressive Preferred Ins Co	36,044,716	0.3%
	United Financial Cas Co	9,078,323	0.1%
	Progressive Max Ins Co	250,000	0.0%
	National Continental Ins Co	119,044	0.0%

Wednesday, June 19, 2013

Page 3 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
5	LIBERTY MUT GRP	675,717,331	5.0%
	Liberty Mut Fire Ins Co	132,889,887	1.0%
	Liberty Mut Ins Co	119,737,292	0.9%
	Safeco Ins Co Of IL	62,144,812	0.5%
	Peerless Ind Ins Co	46,187,661	0.3%
	Netherlands Ins Co The	45,820,263	0.3%
	West Amer Ins Co	45,647,831	0.3%
	Safeco Ins Co Of IN	39,989,132	0.3%
	Liberty Ins Corp	29,608,721	0.2%
	LM Ins Corp	26,676,966	0.2%
	LM Gen Ins Co	25,256,755	0.2%
	Mid Amer Fire & Cas Co	21,105,160	0.2%
	Ohio Cas Ins Co	13,307,673	0.1%
	Indiana Ins Co	9,351,864	0.1%
	Liberty Ins Underwriters Inc	6,928,463	0.1%
	Consolidated Ins Co	6,695,889	0.0%
	Liberty Surplus Ins Corp	5,953,713	0.0%
	American Fire & Cas Co	5,923,765	0.0%
	Safeco Ins Co Of Amer	5,835,761	0.0%
	Peerless Ins Co	5,649,975	0.0%
	Wausau Underwriters Ins Co	3,719,109	0.0%
	Midwestern Ind Co	3,254,120	0.0%
	Ohio Security Ins Co	2,926,981	0.0%
	American States Ins Co	2,576,132	0.0%
	Employers Ins of Wausau	2,560,852	0.0%
	First Liberty Ins Corp	1,937,234	0.0%
	American Economy Ins Co	1,337,080	0.0%
	Wausau Business Ins Co	1,149,671	0.0%
	General Ins Co Of Amer	853,005	0.0%
	First Natl Ins Co Of Amer	691,338	0.0%
	Wausau Gen Ins Co	226	0.0%
6	CINCINNATI FIN GRP	638,339,450	4.7%
	Cincinnati Ins Co	587,586,957	4.3%
	Cincinnati Cas Co	22,657,929	0.2%
	The Cincinnati Ind Co	17,346,263	0.1%
	The Cincinnati Specialty Underwriter	10,748,301	0.1%

Wednesday, June 19, 2013

Page 4 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
7	WESTFIELD Grp	503,619,475	3.7%
	Westfield Ins Co	278,156,548	2.1%
	Westfield Natl Ins Co	199,623,227	1.5%
	American Select Ins Co	13,563,422	0.1%
	Ohio Farmers Ins Co	12,276,278	0.1%
8	GRANGE MUT CAS GRP	490,338,401	3.6%
	Grange Mut Cas Co	380,851,840	2.8%
	Grange Prop & Cas Ins Co	85,466,574	0.6%
	Trustgard Ins Co	13,748,757	0.1%
	Grange Ind Ins Co	10,271,230	0.1%

Wednesday, June 19, 2013

Page 5 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
9	ZURICH INS GRP	461,005,244	3.4%
	Farmers Ins Of Columbus Inc	146,687,575	1.1%
	Zurich Amer Ins Co	81,335,300	0.6%
	Farmers Ins Exch	46,998,588	0.3%
	Foremost Ins Co Grand Rapids MI	38,766,415	0.3%
	American Guar & Liab Ins	38,490,639	0.3%
	Steadfast Ins Co	18,457,758	0.1%
	21st Century Centennial Ins Co	18,419,036	0.1%
	Universal Underwriters Ins Co	15,412,479	0.1%
	Empire Fire & Marine Ins Co	8,842,556	0.1%
	Fidelity & Deposit Co Of MD	8,489,342	0.1%
	Bristol W Ins Co	7,629,648	0.1%
	21st Century Cas Co	5,325,374	0.0%
	Truck Ins Exch	5,190,020	0.0%
	Mid Century Ins Co	4,295,678	0.0%
	Maryland Cas Co	3,438,824	0.0%
	American Zurich Ins Co	3,373,580	0.0%
	Zurich Amer Ins Co Of IL	2,977,900	0.0%
	Foremost Prop & Cas Ins Co	2,466,668	0.0%
	Assurance Co Of Amer	2,310,936	0.0%
	Civic Prop & Cas Co	1,165,271	0.0%
	21st Century Premier Ins Co	370,941	0.0%
	Northern Ins Co Of NY	367,182	0.0%
	Bristol W Cas Ins Co	195,351	0.0%
	Empire Ind Ins Co	62,857	0.0%
	Neighborhood Spirit Prop & Cas Co	61,440	0.0%
	Exact Prop & Cas Co Inc	2,105	0.0%
	Foremost Signature Ins Co	-128,219	0.0%

Wednesday, June 19, 2013

Page 6 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
10	Travelers Grp	403,985,219	3.0%
	Travelers Prop Cas Ins Co	76,608,952	0.6%
	Travelers Prop Cas Co Of Amer	72,237,259	0.5%
	Travelers Cas & Surety Co Of Amer	48,198,445	0.4%
	Travelers Ind Co	36,282,121	0.3%
	Charter Oak Fire Ins Co	30,713,714	0.2%
	Standard Fire Ins Co	26,134,832	0.2%
	Travelers Ind Co Of Amer	16,857,570	0.1%
	St Paul Fire & Marine Ins Co	16,377,286	0.1%
	Travelers Ind Co Of CT	14,800,082	0.1%
	Northland Ins Co	13,676,998	0.1%
	Phoenix Ins Co	13,370,727	0.1%
	Travelers Cas Ins Co Of Amer	12,582,968	0.1%
	Travelers Home & Marine Ins Co	9,027,071	0.1%
	St Paul Mercury Ins Co	7,065,458	0.1%
	Automobile Ins Co Of Hartford CT	3,168,470	0.0%
	Discover Prop & Cas Ins Co	2,605,977	0.0%
	Travelers Excess & Surplus Lines Co	1,046,424	0.0%
	Travelers Cas & Surety Co	994,231	0.0%
	Northfield Ins Co	761,327	0.0%
	St Paul Surplus Lines Ins Co	422,509	0.0%
	St Paul Protective Ins Co	350,402	0.0%
	Northland Cas Co	281,761	0.0%
	St Paul Guardian Ins Co	231,983	0.0%
	Fidelity & Guar Ins Co	158,569	0.0%
	Farmington Cas Co	14,186	0.0%
	United States Fidelity & Guar Co	8,157	0.0%
	Travco Ins Co	5,154	0.0%
	Fidelity & Guar Ins Underwriters Inc	1,637	0.0%
	Travelers Commercial Ins Co	949	0.0%

Wednesday, June 19, 2013

Page 7 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
11	BERKSHIRE HATHAWAY GRP	358,102,800	2.6%
	Geico Cas Co	144,085,165	1.1%
	Medical Protective Co	70,726,162	0.5%
	Geico Gen Ins Co	61,340,532	0.5%
	Geico Ind Co	31,136,157	0.2%
	Government Employees Ins Co	23,139,412	0.2%
	General Reins Corp	6,365,441	0.0%
	United States Liab Ins Co	6,204,599	0.0%
	National Ind Co	4,031,382	0.0%
	Mount Vernon Fire Ins Co	2,817,952	0.0%
	General Star Ind Co	2,615,872	0.0%
	National Fire & Marine Ins Co	1,895,163	0.0%
	National Liab & Fire Ins Co	1,777,066	0.0%
	Genesis Ins Co	1,182,715	0.0%
	Seaworthy Ins Co	282,295	0.0%
	General Star Natl Ins Co	183,612	0.0%
	Central States Ind Co Of Omaha	157,194	0.0%
	Stonewall Ins Co	84,658	0.0%
	Kansas Bankers Surety Co	41,580	0.0%
	Amguard Ins Co	35,843	0.0%
12	AMERICAN INTL GRP	344,912,425	2.6%
	Lexington Ins Co	112,910,142	0.8%
	National Union Fire Ins Co Of Pitts	97,865,856	0.7%
	Commerce & Industry Ins Co	32,796,829	0.2%
	United Guar Residential Ins Co	28,459,667	0.2%
	Chartis Specialty Ins Co	24,158,305	0.2%
	New Hampshire Ins Co	17,249,510	0.1%
	Insurance Co Of The State Of PA	10,725,641	0.1%
	Chartis Prop Cas Co	7,734,170	0.1%
	Illinois Natl Ins Co	5,394,373	0.0%
	United Guar Residential Ins Co of NC	3,928,059	0.0%
	Granite State Ins Co	3,832,636	0.0%
	United Guar Mortgage Ind Co	611,214	0.0%
	Chartis Cas Co	212,678	0.0%
	AIU Ins Co	-15,007	0.0%
	American Home Assur Co	-951,648	0.0%

Wednesday, June 19, 2013

Page 8 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
13	ERIE INS GRP	334,893,130	2.5%
	Erie Ins Co	176,998,653	1.3%
	Erie Ins Exch	157,894,477	1.2%
14	AUTO OWNERS GRP	286,627,623	2.1%
	Auto Owners Ins Co	100,131,844	0.7%
	Owners Ins Co	98,363,908	0.7%
	Home Owners Ins Co	88,131,871	0.7%
15	MOTORISTS MUT GRP	230,988,723	1.7%
	Motorists Mut Ins Co	226,842,220	1.7%
	Motorists Commercial Mut Ins Co	3,293,722	0.0%
	Mico Ins Co	852,781	0.0%
Top 15	Sub Total:	8,854,215,028	65.5%
	Others Sub Total:	4,670,049,604	34.5%
	Total All Company Groups:	13,524,264,632	100.0%

Wednesday, June 19, 2013

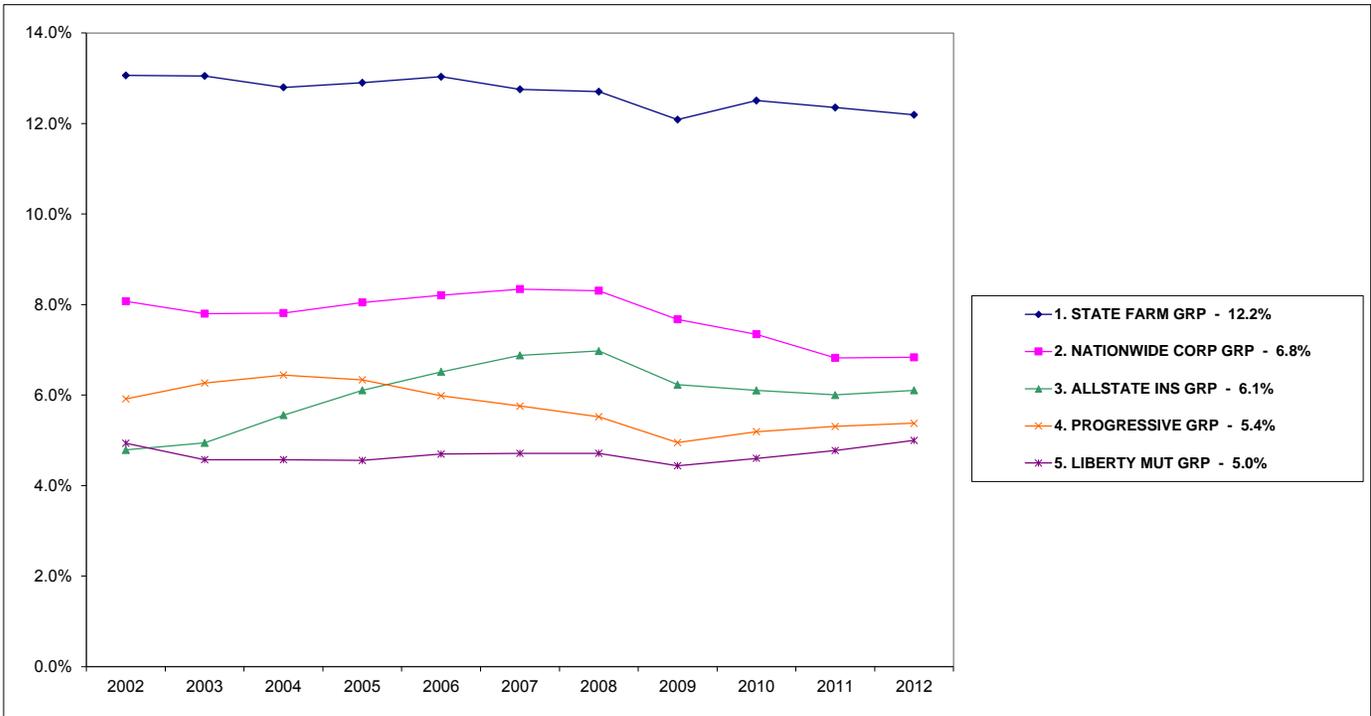
Page 9 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

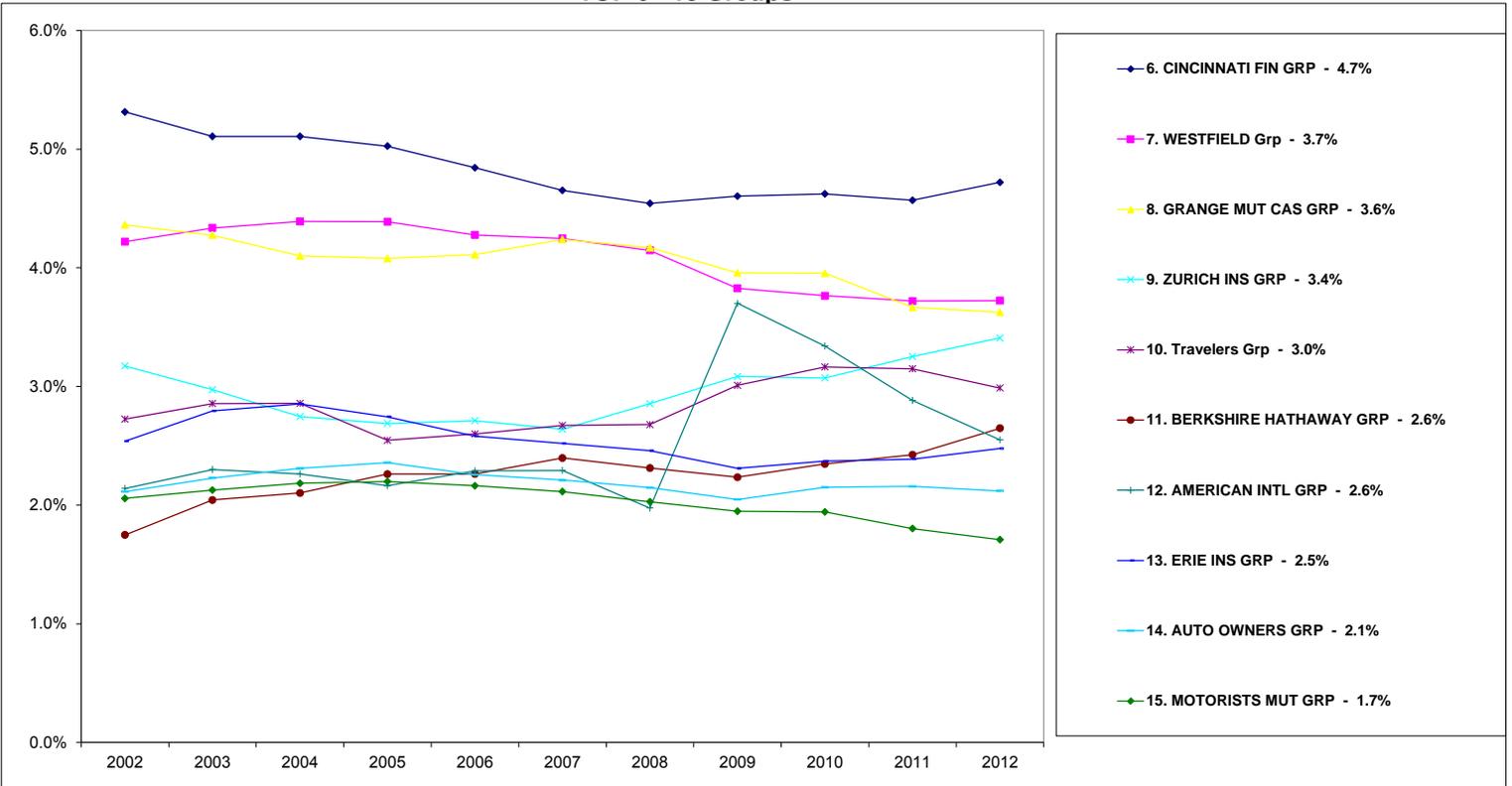
The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Refer to the appendix for the lines of businesses that are included the Total.

Total Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	1,540,678,443	19.8%
2	ALLSTATE INS GRP	780,566,670	10.0%
3	NATIONWIDE CORP GRP	748,761,340	9.6%
4	PROGRESSIVE GRP	670,092,446	8.6%
5	GRANGE MUT CAS GRP	414,214,382	5.3%
6	LIBERTY MUT GRP	371,792,324	4.8%
7	BERKSHIRE HATHAWAY GRP	258,883,814	3.3%
8	WESTFIELD Grp	255,810,321	3.3%
9	ERIE INS GRP	237,301,831	3.0%
10	ZURICH INS GRP	236,764,091	3.0%
11	CINCINNATI FIN GRP	229,804,255	3.0%
12	AMERICAN FAMILY INS GRP	204,863,929	2.6%
13	AUTO OWNERS GRP	175,766,956	2.3%
14	UNITED SERV AUTOMOBILE ASSN GR	174,162,380	2.2%
15	MOTORISTS MUT GRP	145,573,279	1.9%
	Top 15 Sub Total:	6,445,036,461	82.8%
	Others Sub Total:	1,341,089,901	17.2%
	Total All Groups:	7,786,126,362	100.0%

2012
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	1,540,678,443	19.8%
	State Farm Mut Auto Ins Co	912,399,693	11.7%
	State Farm Fire & Cas Co	628,278,750	8.1%
2	ALLSTATE INS GRP	780,566,670	10.0%
	Allstate Fire & Cas Ins Co	254,801,299	3.3%
	Allstate Ins Co	183,073,457	2.4%
	Allstate Prop & Cas Ins Co	178,530,185	2.3%
	Allstate Ind Co	66,126,585	0.8%
	Northbrook Ind Co	32,091,230	0.4%
	Encompass Home & Auto Ins Co	21,384,855	0.3%
	Esurance Prop & Cas Ins Co	17,085,211	0.2%
	Allstate Vehicle & Prop Ins Co	9,921,467	0.1%
	Encompass Ins Co Of Amer	7,719,498	0.1%
	Encompass Ind Co	6,382,576	0.1%
	Esurance Ins Co	3,450,307	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
3	NATIONWIDE CORP GRP	748,761,340	9.6%
	Nationwide Mut Ins Co	304,000,961	3.9%
	Nationwide Mut Fire Ins Co	129,166,539	1.7%
	Nationwide Prop & Cas Ins Co	119,708,852	1.5%
	Nationwide Ins Co Of Amer	84,838,988	1.1%
	Victoria Specialty Ins Co	42,674,207	0.5%
	Nationwide Agribusiness Ins Co	27,138,293	0.3%
	Nationwide Assur Co	9,082,829	0.1%
	Amco Ins Co	9,068,096	0.1%
	Depositors Ins Co	7,900,188	0.1%
	Allied Prop & Cas Ins Co	7,824,066	0.1%
	Victoria Automobile Ins Co	4,141,513	0.1%
	HARLEYSVILLE LAKE STATES INS CO	2,569,464	0.0%
	Scottsdale Surplus Lines Ins Co	474,525	0.0%
	Nationwide Affinity Co of Amer	141,102	0.0%
	Victoria Natl Ins Co	25,065	0.0%
	Victoria Select Ins Co	21,613	0.0%
	Harleysville Worcester Ins Co	-208	0.0%
	Victoria Fire & Cas Co	-14,753	0.0%
4	PROGRESSIVE GRP	670,092,446	8.6%
	Progressive Specialty Ins Co	348,501,152	4.5%
	Progressive Direct Ins Co	247,200,804	3.2%
	Progressive Cas Ins Co	38,348,589	0.5%
	Progressive Preferred Ins Co	36,041,901	0.5%
5	GRANGE MUT CAS GRP	414,214,382	5.3%
	Grange Mut Cas Co	312,675,917	4.0%
	Grange Prop & Cas Ins Co	81,784,629	1.1%
	Trustgard Ins Co	13,748,757	0.2%
	Grange Ind Ins Co	6,005,079	0.1%

Wednesday, June 19, 2013

Page 2 of 5

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/18/2013.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
6	LIBERTY MUT GRP	371,792,324	4.8%
	Liberty Mut Fire Ins Co	105,489,296	1.4%
	Safeco Ins Co Of IL	62,144,812	0.8%
	West Amer Ins Co	39,428,979	0.5%
	Safeco Ins Co Of IN	38,699,917	0.5%
	Peerless Ind Ins Co	33,904,434	0.4%
	LM Gen Ins Co	25,256,755	0.3%
	Liberty Ins Corp	21,569,636	0.3%
	LM Ins Corp	19,154,383	0.2%
	Mid Amer Fire & Cas Co	18,474,403	0.2%
	American Fire & Cas Co	2,169,066	0.0%
	Consolidated Ins Co	1,793,306	0.0%
	First Liberty Ins Corp	1,529,310	0.0%
	Ohio Cas Ins Co	884,721	0.0%
	Indiana Ins Co	743,216	0.0%
	Peerless Ins Co	374,885	0.0%
	American States Ins Co	100,993	0.0%
	Ohio Security Ins Co	38,304	0.0%
	American Economy Ins Co	30,316	0.0%
	Safeco Ins Co Of Amer	5,686	0.0%
	First Natl Ins Co Of Amer	301	0.0%
	General Ins Co Of Amer	-395	0.0%
7	BERKSHIRE HATHAWAY GRP	258,883,814	3.3%
	Geico Cas Co	144,085,165	1.9%
	Geico Gen Ins Co	61,340,532	0.8%
	Geico Ind Co	31,136,157	0.4%
	Government Employees Ins Co	22,302,842	0.3%
	United States Liab Ins Co	19,118	0.0%
8	WESTFIELD Grp	255,810,321	3.3%
	Westfield Natl Ins Co	184,944,969	2.4%
	Westfield Ins Co	59,847,942	0.8%
	American Select Ins Co	11,017,410	0.1%
9	ERIE INS GRP	237,301,831	3.0%
	Erie Ins Co	153,583,958	2.0%
	Erie Ins Exch	83,717,873	1.1%

Wednesday, June 19, 2013

Page 3 of 5

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/18/2013.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
10	ZURICH INS GRP	236,764,091	3.0%
	Farmers Ins Of Columbus Inc	143,316,416	1.8%
	Farmers Ins Exch	39,834,631	0.5%
	21st Century Centennial Ins Co	18,419,061	0.2%
	Foremost Ins Co Grand Rapids MI	16,846,716	0.2%
	Bristol W Ins Co	7,629,648	0.1%
	21st Century Cas Co	5,325,374	0.1%
	Foremost Prop & Cas Ins Co	2,466,668	0.0%
	Empire Fire & Marine Ins Co	1,399,012	0.0%
	Civic Prop & Cas Co	899,403	0.0%
	21st Century Premier Ins Co	370,941	0.0%
	Bristol W Cas Ins Co	195,351	0.0%
	Fidelity & Deposit Co Of MD	109,552	0.0%
	Neighborhood Spirit Prop & Cas Co	47,936	0.0%
	Mid Century Ins Co	29,496	0.0%
	Exact Prop & Cas Co Inc	2,105	0.0%
	Foremost Signature Ins Co	-128,219	0.0%
11	CINCINNATI FIN GRP	229,804,255	3.0%
	Cincinnati Ins Co	229,804,255	3.0%
12	AMERICAN FAMILY INS GRP	204,863,929	2.6%
	American Family Ins Co	150,391,025	1.9%
	The Gen Automobile Ins Co Inc	21,399,708	0.3%
	American Standard Ins Co Of OH	18,424,630	0.2%
	Permanent Gen Assur Corp Of OH	8,199,659	0.1%
	Permanent Gen Assur Corp	3,960,770	0.1%
	American Family Mut Ins Co	2,488,137	0.0%
13	AUTO OWNERS GRP	175,766,956	2.3%
	Home Owners Ins Co	85,797,452	1.1%
	Owners Ins Co	54,350,726	0.7%
	Auto Owners Ins Co	35,618,778	0.5%
14	UNITED SERV AUTOMOBILE ASSN GR	174,162,380	2.2%
	United Serv Automobile Assn	86,878,169	1.1%
	USAA Cas Ins Co	55,575,234	0.7%
	USAA Gen Ind Co	19,779,025	0.3%
	Garrison Prop & Cas Ins Co	11,929,952	0.2%
15	MOTORISTS MUT GRP	145,573,279	1.9%
	Motorists Mut Ins Co	144,720,498	1.9%
	Mico Ins Co	852,781	0.0%

Wednesday, June 19, 2013

Page 4 of 5

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/18/2013.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
Top 15	Sub Total:	6,445,036,461	82.8%
	Others Sub Total:	1,341,089,901	17.2%
	Total All Company Groups:	7,786,126,362	100.0%

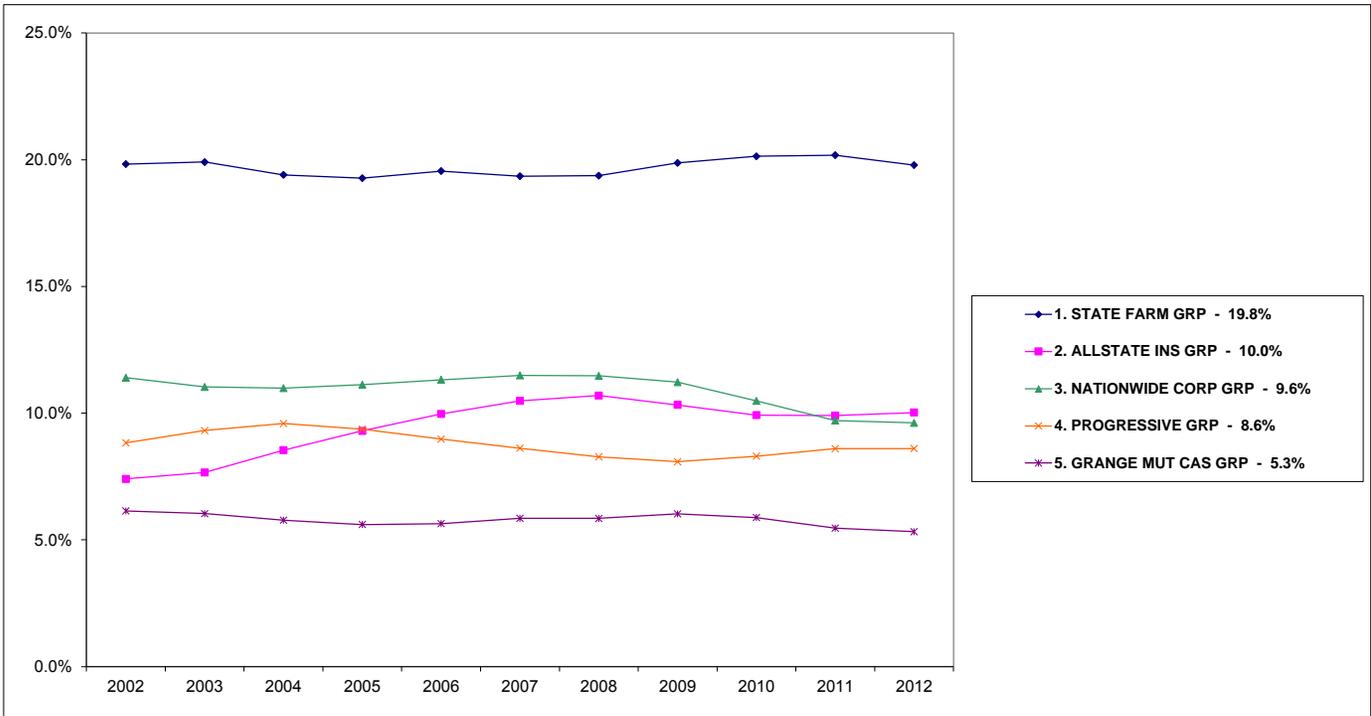
Wednesday, June 19, 2013

Page 5 of 5

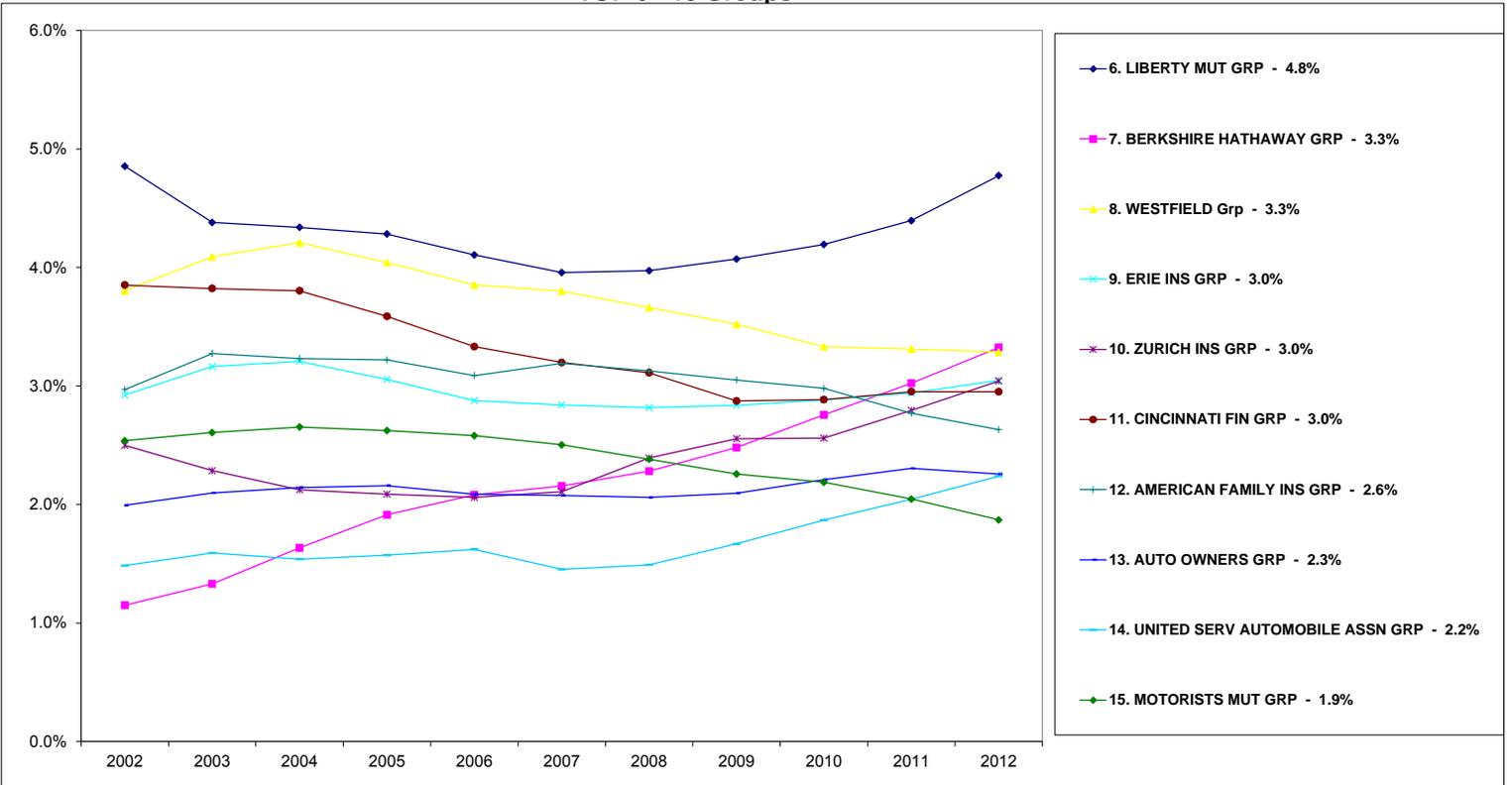
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/18/2013.
Refer to the appendix for lines of businesses that are included.

Personal Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, June 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Private Passenger Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	983,230,244	18.8%
2	PROGRESSIVE GRP	661,848,880	12.7%
3	ALLSTATE INS GRP	525,917,331	10.1%
4	NATIONWIDE CORP GRP	511,737,493	9.8%
5	GRANGE MUT CAS GRP	278,281,945	5.3%
6	BERKSHIRE HATHAWAY GRP	258,883,814	4.9%
7	LIBERTY MUT GRP	210,097,365	4.0%
8	ZURICH INS GRP	155,697,367	3.0%
9	AMERICAN FAMILY INS GRP	153,347,165	2.9%
10	WESTFIELD Grp	149,454,761	2.9%
11	ERIE INS GRP	139,037,089	2.7%
12	CINCINNATI FIN GRP	126,331,669	2.4%
13	UNITED SERV AUTOMOBILE ASSN GR	113,862,748	2.2%
14	AUTO OWNERS GRP	95,098,308	1.8%
15	MOTORISTS MUT GRP	89,230,808	1.7%
	Top 15 Sub Total:	4,452,056,987	85.1%
	Others Sub Total:	778,206,951	14.9%
	Total All Groups:	5,230,263,938	100.0%

2012
Private Passenger Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	983,230,244	18.8%
	State Farm Mut Auto Ins Co	912,399,693	17.4%
	State Farm Fire & Cas Co	70,830,551	1.4%
2	PROGRESSIVE GRP	661,848,880	12.7%
	Progressive Specialty Ins Co	348,501,152	6.7%
	Progressive Direct Ins Co	247,200,804	4.7%
	Progressive Preferred Ins Co	36,041,901	0.7%
	Progressive Cas Ins Co	30,105,023	0.6%
3	ALLSTATE INS GRP	525,917,331	10.1%
	Allstate Fire & Cas Ins Co	254,801,299	4.9%
	Allstate Ins Co	123,701,870	2.4%
	Allstate Prop & Cas Ins Co	68,894,927	1.3%
	Northbrook Ind Co	32,091,230	0.6%
	Esurance Prop & Cas Ins Co	17,042,289	0.3%
	Encompass Home & Auto Ins Co	12,676,344	0.2%
	Allstate Ind Co	5,721,161	0.1%
	Encompass Ins Co Of Amer	4,086,203	0.1%
	Encompass Ind Co	3,451,701	0.1%
	Esurance Ins Co	3,450,307	0.1%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
4	NATIONWIDE CORP GRP	511,737,493	9.8%
	Nationwide Mut Ins Co	262,484,223	5.0%
	Nationwide Mut Fire Ins Co	88,429,489	1.7%
	Nationwide Ins Co Of Amer	84,838,988	1.6%
	Victoria Specialty Ins Co	42,674,207	0.8%
	Nationwide Assur Co	9,082,829	0.2%
	Depositors Ins Co	7,411,638	0.1%
	Amco Ins Co	6,547,660	0.1%
	Nationwide Prop & Cas Ins Co	4,900,969	0.1%
	Victoria Automobile Ins Co	4,141,513	0.1%
	HARLEYSVILLE LAKE STATES INS CO	762,498	0.0%
	Allied Prop & Cas Ins Co	431,582	0.0%
	Victoria Natl Ins Co	25,065	0.0%
	Victoria Select Ins Co	21,613	0.0%
	Nationwide Affinity Co of Amer	-28	0.0%
	Victoria Fire & Cas Co	-14,753	0.0%
5	GRANGE MUT CAS GRP	278,281,945	5.3%
	Grange Mut Cas Co	229,655,884	4.4%
	Grange Prop & Cas Ins Co	28,872,225	0.6%
	Trustgard Ins Co	13,748,757	0.3%
	Grange Ind Ins Co	6,005,079	0.1%
6	BERKSHIRE HATHAWAY GRP	258,883,814	4.9%
	Geico Cas Co	144,085,165	2.8%
	Geico Gen Ins Co	61,340,532	1.2%
	Geico Ind Co	31,136,157	0.6%
	Government Employees Ins Co	22,302,842	0.4%
	United States Liab Ins Co	19,118	0.0%

Wednesday, June 19, 2013

Page 2 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
7	LIBERTY MUT GRP	210,097,365	4.0%
	Liberty Mut Fire Ins Co	62,169,241	1.2%
	Safeco Ins Co Of IL	62,144,812	1.2%
	LM Gen Ins Co	25,256,755	0.5%
	West Amer Ins Co	22,467,065	0.4%
	Peerless Ind Ins Co	21,527,037	0.4%
	Mid Amer Fire & Cas Co	9,844,359	0.2%
	LM Ins Corp	3,037,627	0.1%
	First Liberty Ins Corp	1,529,310	0.0%
	American Fire & Cas Co	1,024,985	0.0%
	Liberty Ins Corp	695,478	0.0%
	Ohio Cas Ins Co	358,187	0.0%
	Ohio Security Ins Co	38,304	0.0%
	Safeco Ins Co Of Amer	4,205	0.0%
8	ZURICH INS GRP	155,697,367	3.0%
	Farmers Ins Of Columbus Inc	120,011,468	2.3%
	21st Century Centennial Ins Co	18,419,061	0.4%
	Bristol W Ins Co	7,629,648	0.1%
	21st Century Cas Co	5,325,374	0.1%
	Foremost Ins Co Grand Rapids MI	3,518,047	0.1%
	21st Century Premier Ins Co	370,941	0.0%
	Foremost Prop & Cas Ins Co	197,981	0.0%
	Bristol W Cas Ins Co	195,351	0.0%
	Mid Century Ins Co	29,496	0.0%
9	AMERICAN FAMILY INS GRP	153,347,165	2.9%
	American Family Ins Co	101,111,653	1.9%
	The Gen Automobile Ins Co Inc	21,399,708	0.4%
	American Standard Ins Co Of OH	18,424,630	0.4%
	Permanent Gen Assur Corp Of OH	8,199,659	0.2%
	Permanent Gen Assur Corp	3,960,770	0.1%
	American Family Mut Ins Co	250,745	0.0%
10	WESTFIELD Grp	149,454,761	2.9%
	Westfield Natl Ins Co	108,165,502	2.1%
	Westfield Ins Co	30,660,562	0.6%
	American Select Ins Co	10,628,697	0.2%
11	ERIE INS GRP	139,037,089	2.7%
	Erie Ins Co	139,037,089	2.7%

Wednesday, June 19, 2013

Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
12	CINCINNATI FIN GRP	126,331,669	2.4%
	Cincinnati Ins Co	126,331,669	2.4%
13	UNITED SERV AUTOMOBILE ASSN GR	113,862,748	2.2%
	United Serv Automobile Assn	53,370,142	1.0%
	USAA Cas Ins Co	36,365,354	0.7%
	USAA Gen Ind Co	14,548,466	0.3%
	Garrison Prop & Cas Ins Co	9,578,786	0.2%
14	AUTO OWNERS GRP	95,098,308	1.8%
	Home Owners Ins Co	57,345,713	1.1%
	Owners Ins Co	32,046,507	0.6%
	Auto Owners Ins Co	5,706,088	0.1%
15	MOTORISTS MUT GRP	89,230,808	1.7%
	Motorists Mut Ins Co	88,378,027	1.7%
	Mico Ins Co	852,781	0.0%
Top 15	Sub Total:	4,452,056,987	85.1%
	Others Sub Total:	778,206,951	14.9%
	Total All Company Groups:	5,230,263,938	100.0%

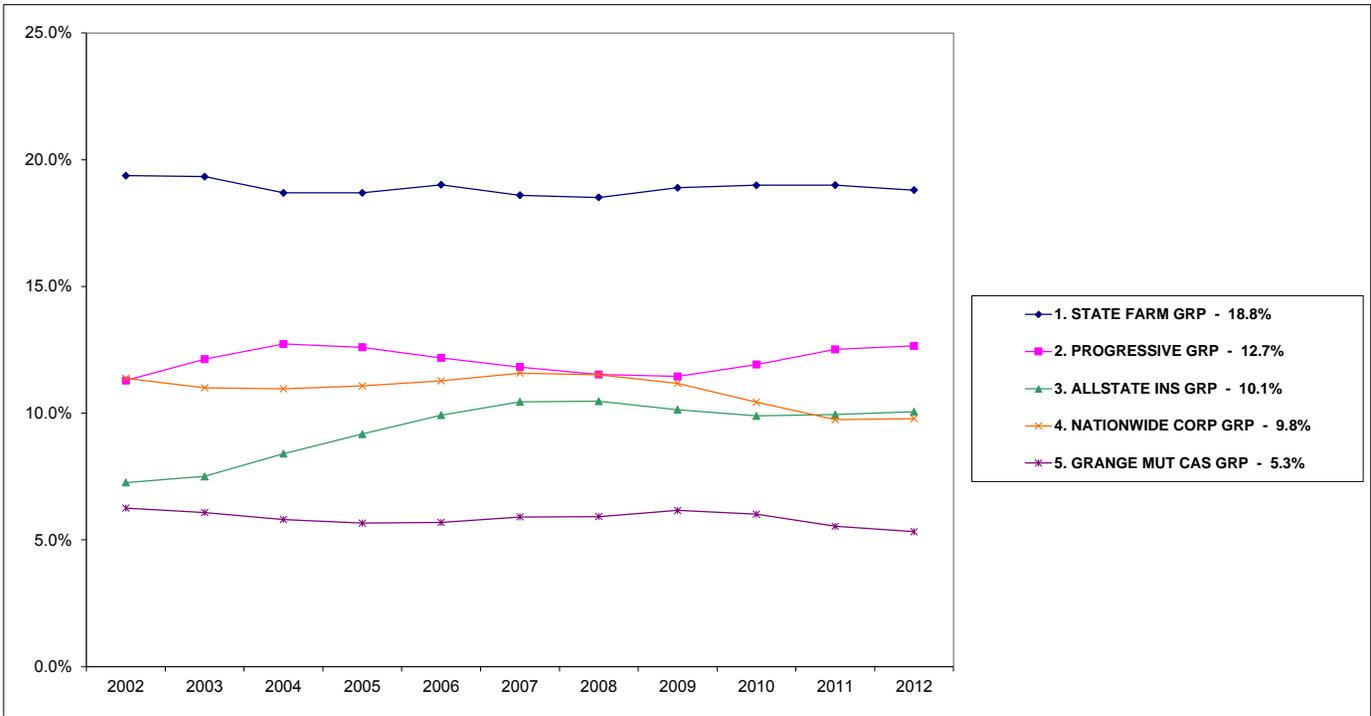
Wednesday, June 19, 2013

Page 4 of 4

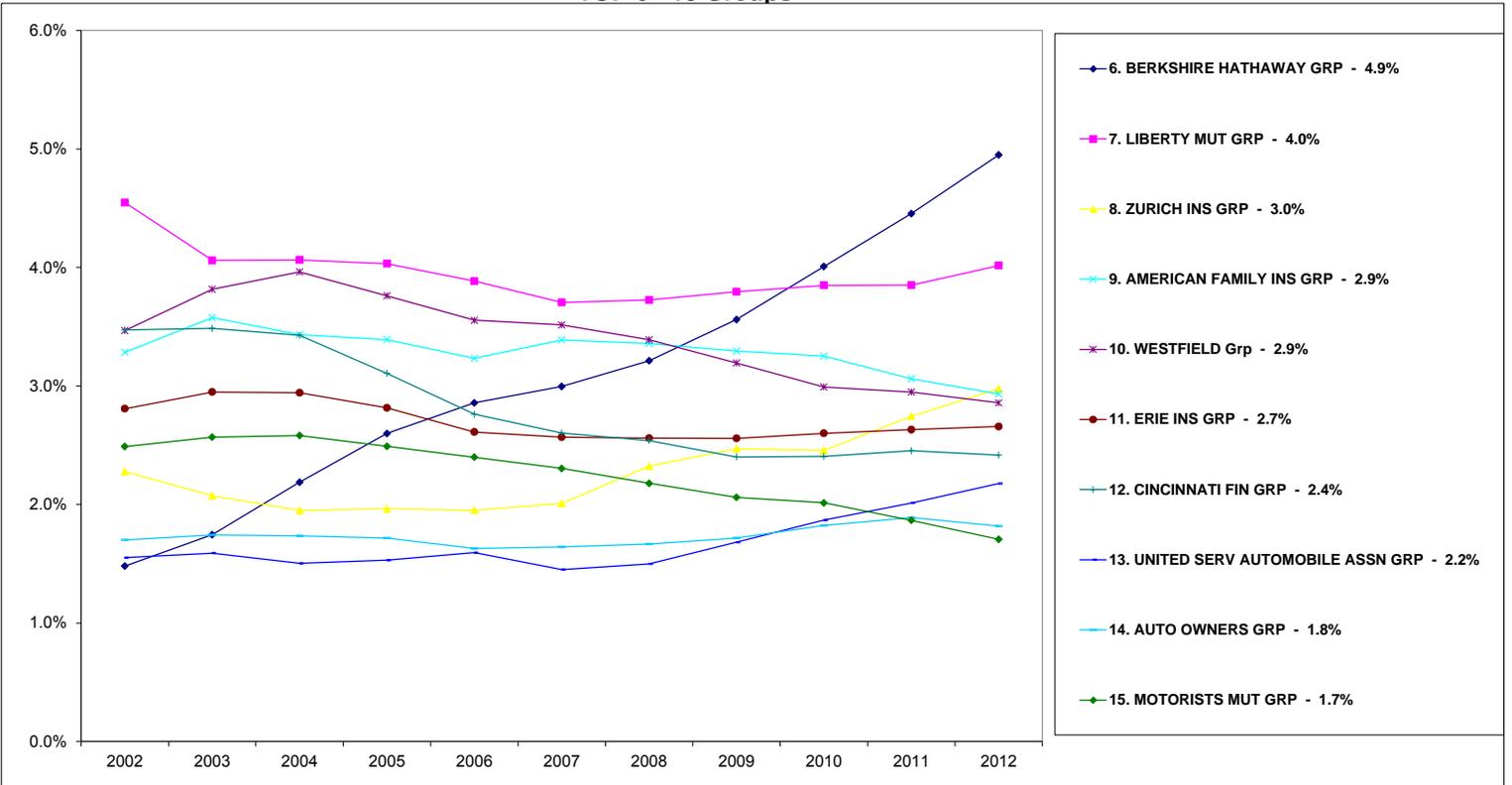
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Private Passenger Automobile Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, June 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	551,162,972	22.7%
2	ALLSTATE INS GRP	254,649,339	10.5%
3	NATIONWIDE CORP GRP	209,413,657	8.6%
4	LIBERTY MUT GRP	158,652,243	6.5%
5	GRANGE MUT CAS GRP	127,657,512	5.3%
6	CINCINNATI FIN GRP	103,472,586	4.3%
7	ERIE INS GRP	98,264,742	4.1%
8	WESTFIELD Grp	94,996,386	3.9%
9	ZURICH INS GRP	81,066,724	3.3%
10	AUTO OWNERS GRP	75,658,854	3.1%
11	UNITED SERV AUTOMOBILE ASSN GR	60,299,632	2.5%
12	MOTORISTS MUT GRP	56,342,471	2.3%
13	Travelers Grp	56,255,879	2.3%
14	STATE AUTO MUT GRP	55,864,903	2.3%
15	AMERICAN FAMILY INS GRP	49,279,372	2.0%
Top 15 Sub Total:		2,033,037,272	83.9%
Others Sub Total:		391,510,529	16.1%
Total All Groups:		2,424,547,801	100.0%

2012
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	STATE FARM GRP	551,162,972	22.7%
	State Farm Fire & Cas Co	551,162,972	22.7%
2	ALLSTATE INS GRP	254,649,339	10.5%
	Allstate Prop & Cas Ins Co	109,635,258	4.5%
	Allstate Ind Co	60,405,424	2.5%
	Allstate Ins Co	59,371,587	2.4%
	Allstate Vehicle & Prop Ins Co	9,921,467	0.4%
	Encompass Home & Auto Ins Co	8,708,511	0.4%
	Encompass Ins Co Of Amer	3,633,295	0.1%
	Encompass Ind Co	2,930,875	0.1%
	Esurance Prop & Cas Ins Co	42,922	0.0%
3	NATIONWIDE CORP GRP	209,413,657	8.6%
	Nationwide Prop & Cas Ins Co	114,807,883	4.7%
	Nationwide Mut Ins Co	41,516,738	1.7%
	Nationwide Mut Fire Ins Co	40,737,050	1.7%
	Allied Prop & Cas Ins Co	6,920,587	0.3%
	Amco Ins Co	2,520,436	0.1%
	HARLEYSVILLE LAKE STATES INS CO	1,806,966	0.1%
	Depositors Ins Co	488,550	0.0%
	Scottsdale Surplus Lines Ins Co	474,525	0.0%
	Nationwide Affinity Co of Amer	141,130	0.0%
	Harleysville Worcester Ins Co	-208	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
4	LIBERTY MUT GRP	158,652,243	6.5%
	Liberty Mut Fire Ins Co	43,320,055	1.8%
	Safeco Ins Co Of IN	38,699,917	1.6%
	Liberty Ins Corp	20,874,158	0.9%
	West Amer Ins Co	16,961,914	0.7%
	LM Ins Corp	16,116,756	0.7%
	Peerless Ind Ins Co	12,377,397	0.5%
	Mid Amer Fire & Cas Co	8,630,044	0.4%
	American Fire & Cas Co	1,144,081	0.0%
	Ohio Cas Ins Co	526,534	0.0%
	Safeco Ins Co Of Amer	1,481	0.0%
	First Natl Ins Co Of Amer	301	0.0%
	General Ins Co Of Amer	-395	0.0%
5	GRANGE MUT CAS GRP	127,657,512	5.3%
	Grange Mut Cas Co	74,745,108	3.1%
	Grange Prop & Cas Ins Co	52,912,404	2.2%
6	CINCINNATI FIN GRP	103,472,586	4.3%
	Cincinnati Ins Co	103,472,586	4.3%
7	ERIE INS GRP	98,264,742	4.1%
	Erie Ins Exch	83,717,873	3.5%
	Erie Ins Co	14,546,869	0.6%
8	WESTFIELD Grp	94,996,386	3.9%
	Westfield Natl Ins Co	76,779,467	3.2%
	Westfield Ins Co	17,828,206	0.7%
	American Select Ins Co	388,713	0.0%
9	ZURICH INS GRP	81,066,724	3.3%
	Farmers Ins Exch	39,834,631	1.6%
	Farmers Ins Of Columbus Inc	23,304,948	1.0%
	Foremost Ins Co Grand Rapids MI	13,328,669	0.5%
	Foremost Prop & Cas Ins Co	2,268,687	0.1%
	Empire Fire & Marine Ins Co	1,399,012	0.1%
	Civic Prop & Cas Co	899,403	0.0%
	Fidelity & Deposit Co Of MD	109,552	0.0%
	Neighborhood Spirit Prop & Cas Co	47,936	0.0%
	Exact Prop & Cas Co Inc	2,105	0.0%
	Foremost Signature Ins Co	-128,219	0.0%

Wednesday, June 19, 2013

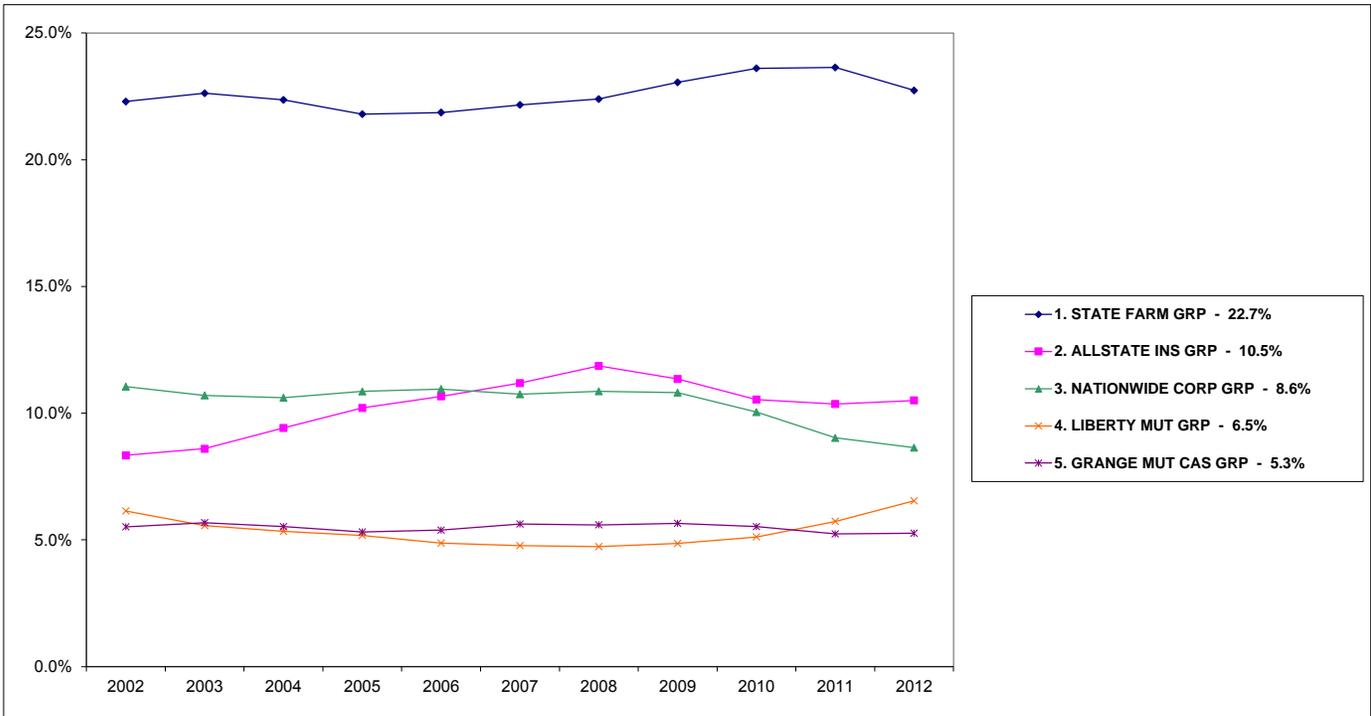
Page 2 of 3

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

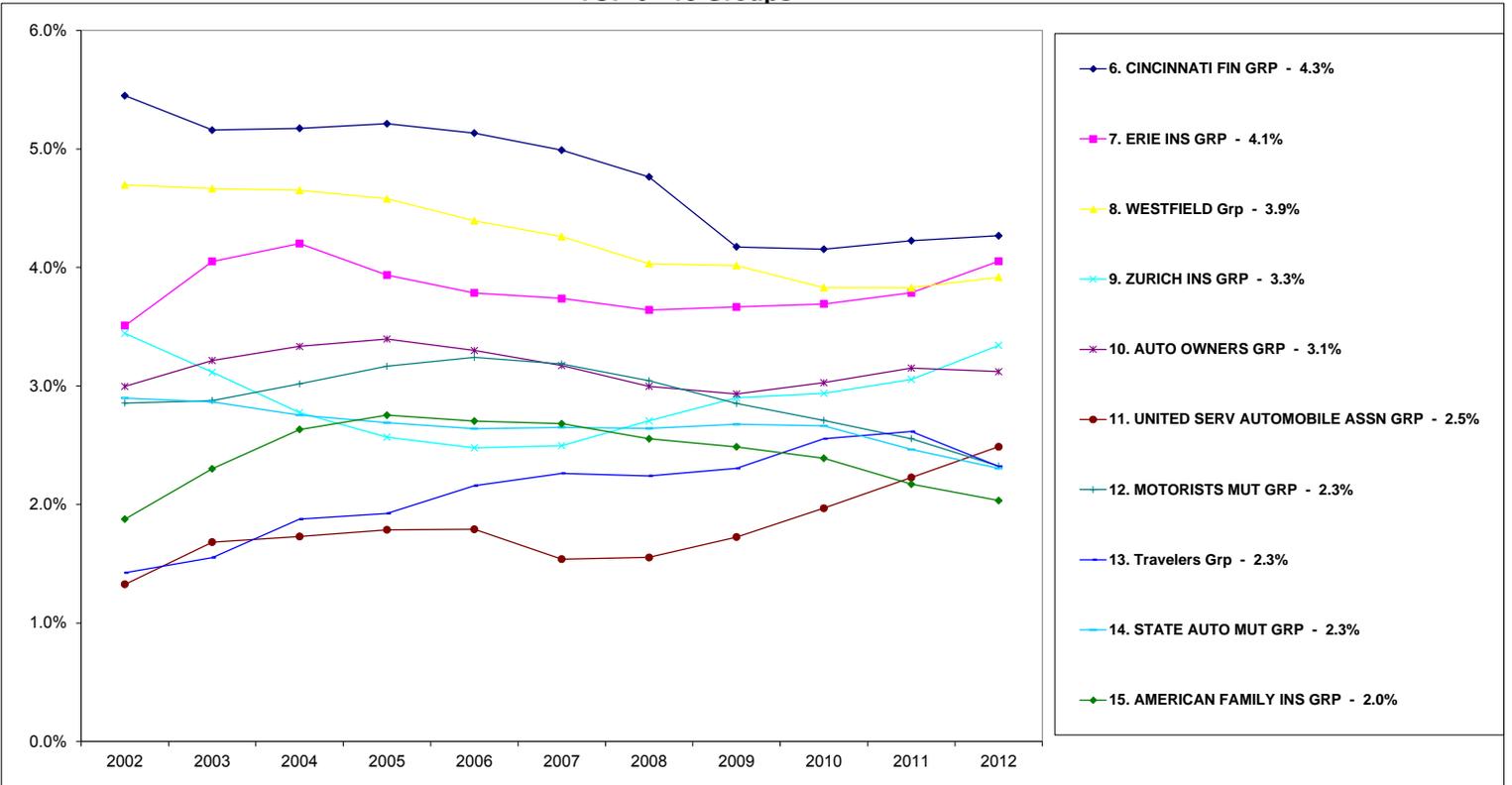
The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
10	AUTO OWNERS GRP	75,658,854	3.1%
	Home Owners Ins Co	28,451,739	1.2%
	Auto Owners Ins Co	26,301,487	1.1%
	Owners Ins Co	20,905,628	0.9%
11	UNITED SERV AUTOMOBILE ASSN GR	60,299,632	2.5%
	United Serv Automobile Assn	33,508,027	1.4%
	USAA Cas Ins Co	19,209,880	0.8%
	USAA Gen Ind Co	5,230,559	0.2%
	Garrison Prop & Cas Ins Co	2,351,166	0.1%
12	MOTORISTS MUT GRP	56,342,471	2.3%
	Motorists Mut Ins Co	56,342,471	2.3%
13	Travelers Grp	56,255,879	2.3%
	Travelers Prop Cas Ins Co	28,829,223	1.2%
	Standard Fire Ins Co	21,794,967	0.9%
	Travelers Home & Marine Ins Co	2,207,569	0.1%
	Travelers Ind Co Of Amer	2,172,687	0.1%
	Automobile Ins Co Of Hartford CT	1,228,744	0.1%
	Travelers Ind Co Of CT	22,689	0.0%
14	STATE AUTO MUT GRP	55,864,903	2.3%
	State Automobile Mut Ins Co	29,499,235	1.2%
	State Auto Ins Co of OH	26,365,668	1.1%
15	AMERICAN FAMILY INS GRP	49,279,372	2.0%
	American Family Ins Co	49,279,372	2.0%
Top 15	Sub Total:	2,033,037,272	83.9%
	Others Sub Total:	391,510,529	16.1%
	Total All Company Groups:	2,424,547,801	100.0%

Homeowners Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, June 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

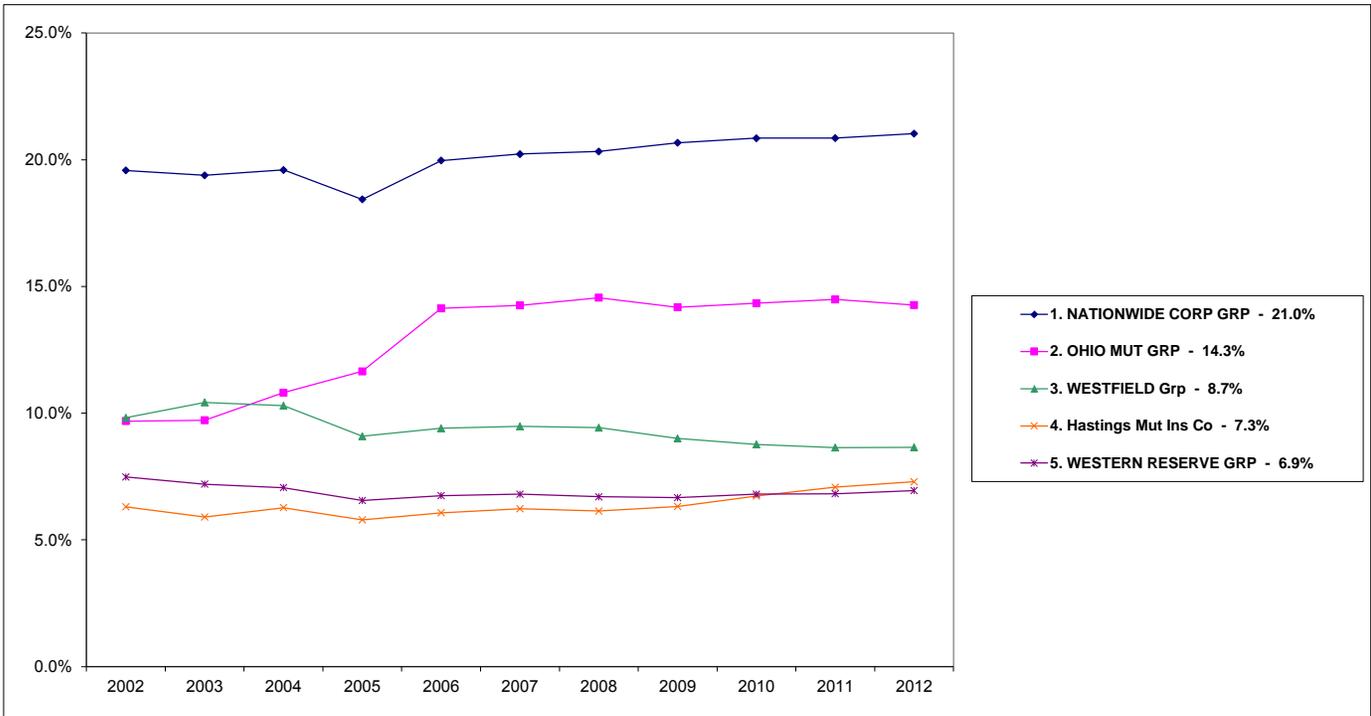
RANK	Group Name	Direct Written Premium	2012 Market Share
1	NATIONWIDE CORP GRP	27,610,190	21.0%
2	OHIO MUT GRP	18,730,633	14.3%
3	WESTFIELD Grp	11,359,174	8.7%
4	Hastings Mut Ins Co	9,574,947	7.3%
5	WESTERN RESERVE GRP	9,123,957	6.9%
6	GRANGE MUT CAS GRP	8,274,925	6.3%
7	German Mut Ins Co	6,416,708	4.9%
8	STATE FARM GRP	6,285,227	4.8%
9	AUTO OWNERS GRP	5,009,794	3.8%
10	Mennonite Mut Grp	4,746,934	3.6%
11	BUCKEYE INS GRP	4,599,177	3.5%
12	CELINA GRP	4,581,402	3.5%
13	LIBERTY MUT GRP	3,042,716	2.3%
14	Wayne & Washington Mut Grp	2,980,227	2.3%
15	Travelers Grp	2,771,113	2.1%
	Top 15 Sub Total:	125,107,124	95.3%
	Others Sub Total:	6,207,499	4.7%
	Total All Groups:	131,314,623	100.0%

2012
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

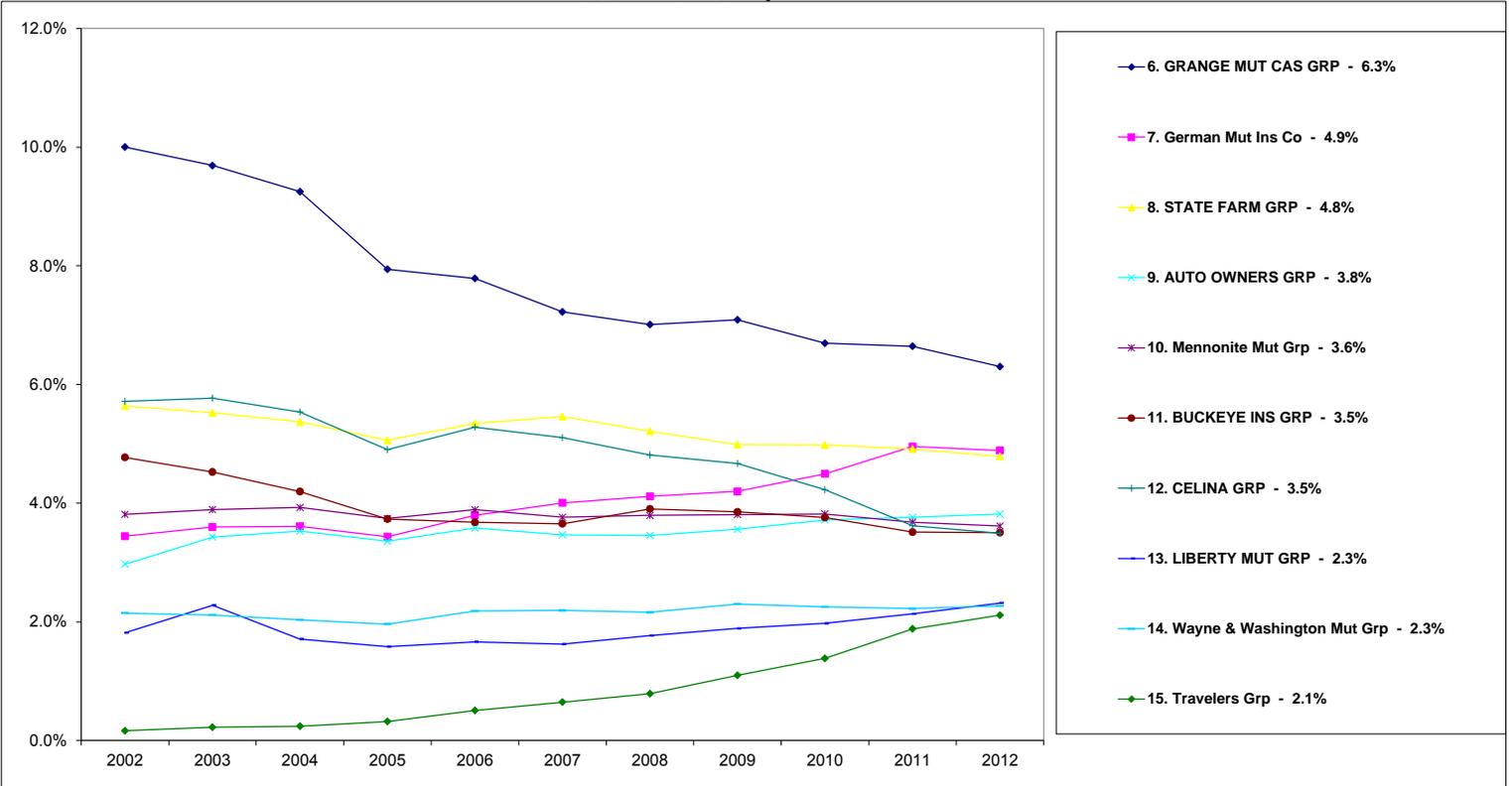
RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	NATIONWIDE CORP GRP	27,610,190	21.0%
	Nationwide Agribusiness Ins Co	27,138,293	20.7%
	Allied Prop & Cas Ins Co	471,897	0.4%
2	OHIO MUT GRP	18,730,633	14.3%
	United Ohio Ins Co	16,608,638	12.6%
	Ohio Mut Ins Co	2,121,995	1.6%
3	WESTFIELD Grp	11,359,174	8.7%
	Westfield Ins Co	11,359,174	8.7%
4	Hastings Mut Ins Co	9,574,947	7.3%
	Hastings Mut Ins Co	9,574,947	7.3%
5	WESTERN RESERVE GRP	9,123,957	6.9%
	Lightning Rod Mut Ins Co	8,766,555	6.7%
	Sonnenberg Mut Ins Assoc	357,402	0.3%
6	GRANGE MUT CAS GRP	8,274,925	6.3%
	Grange Mut Cas Co	8,274,925	6.3%
7	German Mut Ins Co	6,416,708	4.9%
	German Mut Ins Co	6,416,708	4.9%
8	STATE FARM GRP	6,285,227	4.8%
	State Farm Fire & Cas Co	6,285,227	4.8%
9	AUTO OWNERS GRP	5,009,794	3.8%
	Auto Owners Ins Co	3,611,203	2.8%
	Owners Ins Co	1,398,591	1.1%
10	Mennonite Mut Grp	4,746,934	3.6%
	Mennonite Mut Ins Co	4,746,934	3.6%
11	BUCKEYE INS GRP	4,599,177	3.5%
	Buckeye State Mut Ins Co	4,599,177	3.5%
12	CELINA GRP	4,581,402	3.5%
	Celina Mut Ins Co	4,581,715	3.5%
	Miami Mut Ins Co	-313	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
13	LIBERTY MUT GRP	3,042,716	2.3%
	Consolidated Ins Co	1,793,306	1.4%
	Indiana Ins Co	743,216	0.6%
	Peerless Ins Co	374,885	0.3%
	American States Ins Co	100,993	0.1%
	American Economy Ins Co	30,316	0.0%
14	Wayne & Washington Mut Grp	2,980,227	2.3%
	Wayne Mut Ins Co	2,980,227	2.3%
15	Travelers Grp	2,771,113	2.1%
	Travelers Ind Co Of Amer	2,107,740	1.6%
	Travelers Ind Co	424,067	0.3%
	Charter Oak Fire Ins Co	164,301	0.1%
	Travelers Ind Co Of CT	75,005	0.1%
Top 15	Sub Total:	125,107,124	95.3%
	Others Sub Total:	6,207,499	4.7%
	Total All Company Groups:	131,314,623	100.0%

Farmowners Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	CINCINNATI FIN GRP	408,160,115	8.1%
2	LIBERTY MUT GRP	295,833,784	5.9%
3	AMERICAN INTL GRP	290,237,657	5.7%
4	Travelers Grp	283,035,507	5.6%
5	WESTFIELD Grp	246,109,576	4.9%
6	ZURICH INS GRP	215,687,420	4.3%
7	CNA INS GRP	198,324,092	3.9%
8	Chubb Inc Grp	194,889,506	3.9%
9	NATIONWIDE CORP GRP	171,115,368	3.4%
10	Assurant Inc Grp	117,573,085	2.3%
11	AUTO OWNERS GRP	109,622,265	2.2%
12	STATE FARM GRP	104,142,257	2.1%
13	Ace Ltd Grp	101,428,318	2.0%
14	ERIE INS GRP	97,591,299	1.9%
15	BERKSHIRE HATHAWAY GRP	91,010,447	1.8%
Top 15 Sub Total:		2,924,760,696	57.9%
Others Sub Total:		2,126,201,228	42.1%
Total All Groups:		5,050,961,924	100.0%

2012
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	CINCINNATI FIN GRP	408,160,115	8.1%
	Cincinnati Ins Co	357,439,406	7.1%
	Cincinnati Cas Co	22,646,034	0.4%
	The Cincinnati Ind Co	17,327,986	0.3%
	The Cincinnati Specialty Underwriter	10,746,689	0.2%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
2	LIBERTY MUT GRP	295,833,784	5.9%
	Liberty Mut Ins Co	113,859,216	2.3%
	Netherlands Ins Co The	45,529,776	0.9%
	Liberty Mut Fire Ins Co	26,698,290	0.5%
	Ohio Cas Ins Co	12,408,929	0.2%
	Peerless Ind Ins Co	12,176,267	0.2%
	Indiana Ins Co	8,583,215	0.2%
	Liberty Ins Corp	7,981,992	0.2%
	LM Ins Corp	7,500,648	0.1%
	Liberty Ins Underwriters Inc	6,928,463	0.1%
	Liberty Surplus Ins Corp	5,953,713	0.1%
	Safeco Ins Co Of Amer	5,827,760	0.1%
	West Amer Ins Co	5,813,744	0.1%
	Peerless Ins Co	5,263,809	0.1%
	Consolidated Ins Co	4,888,943	0.1%
	American Fire & Cas Co	3,727,840	0.1%
	Wausau Underwriters Ins Co	3,702,321	0.1%
	Midwestern Ind Co	3,228,936	0.1%
	Ohio Security Ins Co	2,888,677	0.1%
	Employers Ins of Wausau	2,521,866	0.0%
	Mid Amer Fire & Cas Co	2,500,142	0.0%
	American States Ins Co	2,474,174	0.0%
	American Economy Ins Co	1,299,324	0.0%
	Wausau Business Ins Co	1,149,561	0.0%
	Safeco Ins Co Of IN	979,321	0.0%
	General Ins Co Of Amer	850,839	0.0%
	First Natl Ins Co Of Amer	687,868	0.0%
	First Liberty Ins Corp	407,924	0.0%
	Wausau Gen Ins Co	226	0.0%

Wednesday, June 19, 2013

Page 2 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/18/2013.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
3	AMERICAN INTL GRP	290,237,657	5.7%
	Lexington Ins Co	110,091,417	2.2%
	National Union Fire Ins Co Of Pitts	89,144,934	1.8%
	Commerce & Industry Ins Co	27,348,451	0.5%
	Chartis Specialty Ins Co	24,078,806	0.5%
	New Hampshire Ins Co	16,966,787	0.3%
	Insurance Co Of The State Of PA	10,615,320	0.2%
	Illinois Natl Ins Co	5,394,345	0.1%
	Granite State Ins Co	3,795,590	0.1%
	Chartis Prop Cas Co	3,561,739	0.1%
	Chartis Cas Co	212,678	0.0%
	AIU Ins Co	-20,045	0.0%
	American Home Assur Co	-952,365	0.0%

Wednesday, June 19, 2013

Page 3 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/18/2013.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
4	Travelers Grp	283,035,507	5.6%
	Travelers Prop Cas Co Of Amer	68,094,544	1.3%
	Travelers Cas & Surety Co Of Amer	48,198,445	1.0%
	Travelers Ind Co	33,473,519	0.7%
	Charter Oak Fire Ins Co	30,543,565	0.6%
	St Paul Fire & Marine Ins Co	15,114,191	0.3%
	Travelers Ind Co Of CT	14,701,854	0.3%
	Northland Ins Co	13,676,998	0.3%
	Phoenix Ins Co	13,365,554	0.3%
	Travelers Cas Ins Co Of Amer	12,582,968	0.2%
	Travelers Ind Co Of Amer	12,535,981	0.2%
	St Paul Mercury Ins Co	7,065,458	0.1%
	Standard Fire Ins Co	3,831,397	0.1%
	Discover Prop & Cas Ins Co	2,606,021	0.1%
	Automobile Ins Co Of Hartford CT	1,914,715	0.0%
	Travelers Prop Cas Ins Co	1,125,612	0.0%
	Travelers Cas & Surety Co	994,231	0.0%
	Travelers Excess & Surplus Lines Co	938,400	0.0%
	Northfield Ins Co	761,327	0.0%
	St Paul Surplus Lines Ins Co	422,509	0.0%
	St Paul Protective Ins Co	350,402	0.0%
	Northland Cas Co	281,761	0.0%
	St Paul Guardian Ins Co	231,983	0.0%
	Fidelity & Guar Ins Co	158,569	0.0%
	Travelers Home & Marine Ins Co	41,523	0.0%
	Farmington Cas Co	14,186	0.0%
	United States Fidelity & Guar Co	8,157	0.0%
	Fidelity & Guar Ins Underwriters Inc	1,637	0.0%
5	WESTFIELD Grp	246,109,576	4.9%
	Westfield Ins Co	217,674,362	4.3%
	Westfield Natl Ins Co	13,620,650	0.3%
	Ohio Farmers Ins Co	12,276,278	0.2%
	American Select Ins Co	2,538,286	0.1%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
6	ZURICH INS GRP	215,687,420	4.3%
	Zurich Amer Ins Co	80,054,274	1.6%
	American Guar & Liab Ins	38,029,480	0.8%
	Foremost Ins Co Grand Rapids MI	21,531,479	0.4%
	Steadfast Ins Co	18,406,942	0.4%
	Universal Underwriters Ins Co	9,216,999	0.2%
	Fidelity & Deposit Co Of MD	8,378,069	0.2%
	Empire Fire & Marine Ins Co	7,443,544	0.1%
	Farmers Ins Exch	7,102,906	0.1%
	Truck Ins Exch	5,188,545	0.1%
	Mid Century Ins Co	4,266,182	0.1%
	Maryland Cas Co	3,429,768	0.1%
	American Zurich Ins Co	3,358,156	0.1%
	Farmers Ins Of Columbus Inc	3,290,921	0.1%
	Zurich Amer Ins Co Of IL	2,977,846	0.1%
	Assurance Co Of Amer	2,302,923	0.0%
	Northern Ins Co Of NY	367,182	0.0%
	Civic Prop & Cas Co	265,868	0.0%
	Empire Ind Ins Co	62,857	0.0%
	Neighborhood Spirit Prop & Cas Co	13,504	0.0%
	21st Century Centennial Ins Co	-25	0.0%
7	CNA INS GRP	198,324,092	3.9%
	Continental Cas Co	105,718,785	2.1%
	Columbia Cas Co	34,155,156	0.7%
	Valley Forge Ins Co	11,607,676	0.2%
	American Cas Co Of Reading PA	11,209,542	0.2%
	National Fire Ins Co Of Hartford	11,131,430	0.2%
	Continental Ins Co	10,156,324	0.2%
	Western Surety Co	9,560,637	0.2%
	Transportation Ins Co	4,784,542	0.1%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
8	Chubb Inc Grp	194,889,506	3.9%
	Federal Ins Co	157,725,719	3.1%
	Great Northern Ins Co	8,903,200	0.2%
	Pacific Ind Co	7,954,474	0.2%
	Chubb Custom Ins Co	7,055,995	0.1%
	Vigilant Ins Co	6,719,834	0.1%
	Executive Risk Ind Inc	4,848,173	0.1%
	Chubb Natl Ins Co	885,872	0.0%
	Executive Risk Speciality Ins Co	701,361	0.0%
	Chubb Ind Ins Co	94,878	0.0%
9	NATIONWIDE CORP GRP	171,115,368	3.4%
	Nationwide Mut Ins Co	43,104,749	0.9%
	Nationwide Mut Fire Ins Co	28,877,822	0.6%
	Nationwide Prop & Cas Ins Co	26,562,500	0.5%
	National Cas Co	16,865,275	0.3%
	Nationwide Agribusiness Ins Co	11,679,814	0.2%
	Scottsdale Surplus Lines Ins Co	10,269,160	0.2%
	Amco Ins Co	6,826,414	0.1%
	Farmland Mut Ins Co	5,361,068	0.1%
	Scottsdale Ind Co	3,469,226	0.1%
	Victoria Specialty Ins Co	3,413,923	0.1%
	Allied Prop & Cas Ins Co	3,240,182	0.1%
	Western Heritage Ins Co	2,999,637	0.1%
	Scottsdale Ins Co	2,691,339	0.1%
	Freedom Specialty Ins Co	1,581,474	0.0%
	Depositors Ins Co	1,245,506	0.0%
	Harleysville Worcester Ins Co	1,230,941	0.0%
	Harleysville Preferred Ins Co	603,307	0.0%
	Victoria Select Ins Co	446,217	0.0%
	Harleysville Ins Co	432,333	0.0%
	Victoria Automobile Ins Co	116,537	0.0%
	HARLEYSVILLE LAKE STATES INS CO	65,212	0.0%
	Victoria Fire & Cas Co	28,376	0.0%
	Nationwide Affinity Co of Amer	2,926	0.0%
	Nationwide Assur Co	1,126	0.0%
	Nationwide Ins Co Of Amer	304	0.0%

Wednesday, June 19, 2013

Page 6 of 8

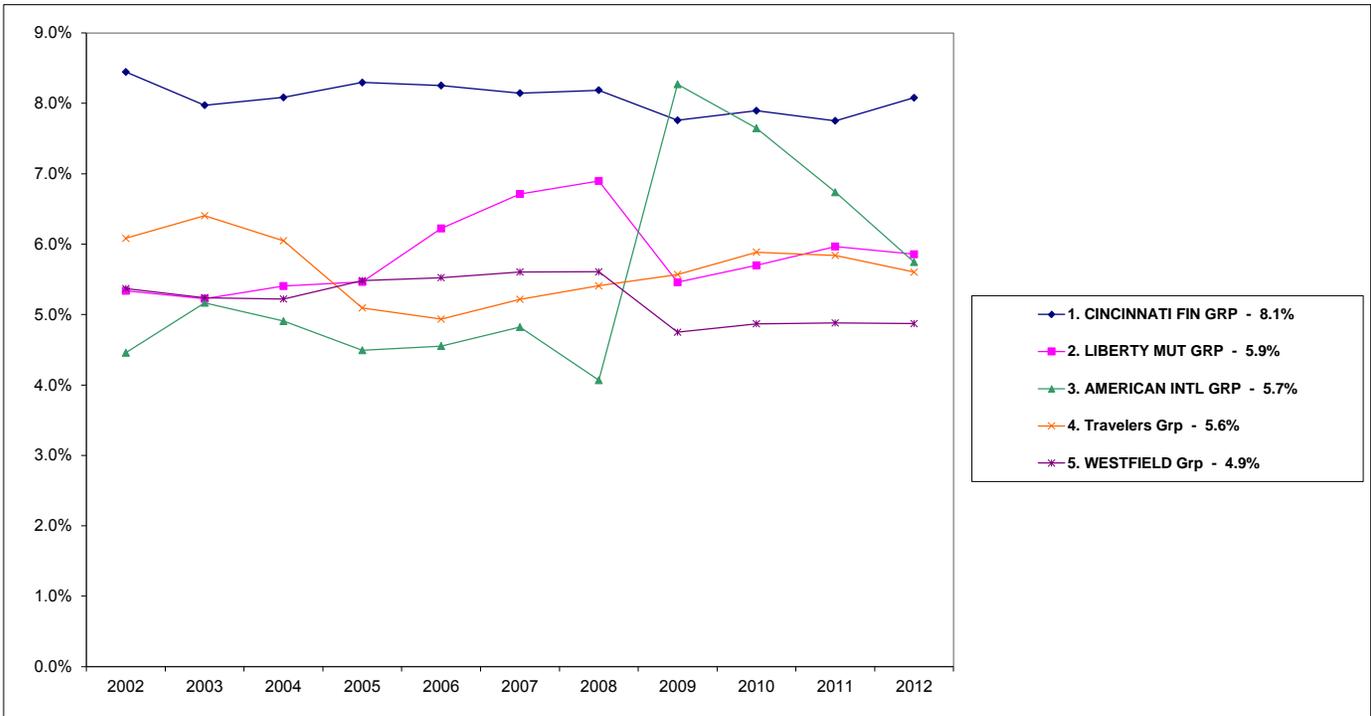
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/18/2013.
Refer to the appendix for lines of businesses that are included.

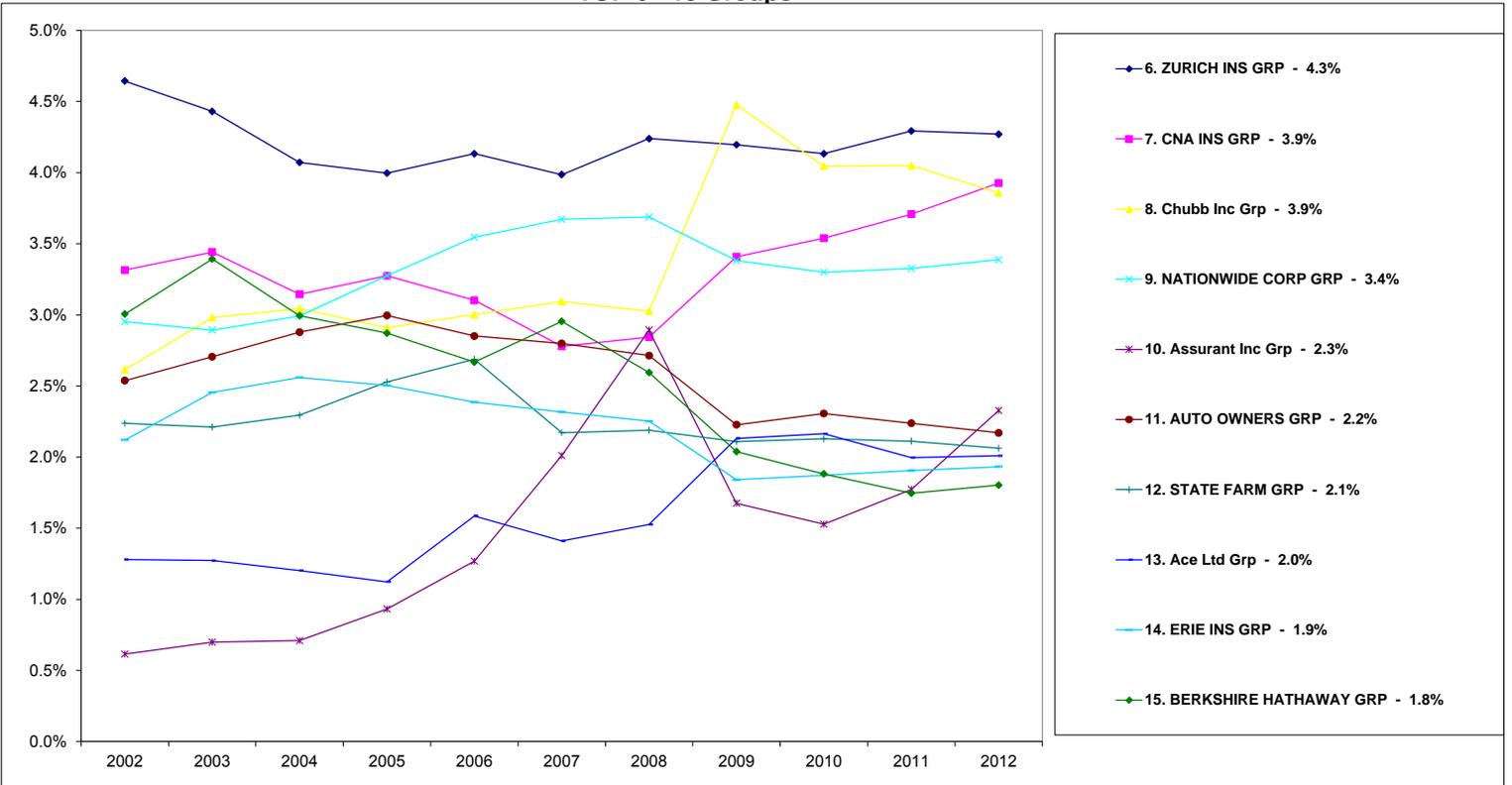
RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
10	Assurant Inc Grp	117,573,085	2.3%
	Voyager Ind Ins Co	52,053,707	1.0%
	American Security Ins Co	48,551,086	1.0%
	American Bankers Ins Co Of FL	11,788,653	0.2%
	American Reliable Ins Co	2,958,386	0.1%
	Standard Guar Ins Co	2,221,253	0.0%
11	AUTO OWNERS GRP	109,622,265	2.2%
	Auto Owners Ins Co	64,225,694	1.3%
	Owners Ins Co	43,548,639	0.9%
	Home Owners Ins Co	1,847,932	0.0%
12	STATE FARM GRP	104,142,257	2.1%
	State Farm Fire & Cas Co	97,684,914	1.9%
	State Farm Mut Auto Ins Co	6,453,630	0.1%
	State Farm Gen Ins Co	3,713	0.0%
13	Ace Ltd Grp	101,428,318	2.0%
	Ace Amer Ins Co	57,466,452	1.1%
	Illinois Union Ins Co	12,506,613	0.2%
	Westchester Fire Ins Co	10,332,752	0.2%
	Ace Prop & Cas Ins Co	8,475,083	0.2%
	Westchester Surplus Lines Ins Co	5,762,823	0.1%
	Penn Millers Ins Co	4,210,801	0.1%
	Indemnity Ins Co Of North Amer	992,055	0.0%
	Agri Gen Ins Co	809,904	0.0%
	Bankers Standard Ins Co	675,455	0.0%
	Ace Fire Underwriters Ins Co	166,892	0.0%
	Pacific Employers Ins Co	26,363	0.0%
	Insurance Co of N Amer	3,125	0.0%
14	ERIE INS GRP	97,591,299	1.9%
	Erie Ins Exch	74,176,604	1.5%
	Erie Ins Co	23,414,695	0.5%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
15	BERKSHIRE HATHAWAY GRP	91,010,447	1.8%
	Medical Protective Co	70,726,162	1.4%
	United States Liab Ins Co	6,185,481	0.1%
	Mount Vernon Fire Ins Co	2,817,952	0.1%
	National Ind Co	2,725,843	0.1%
	General Star Ind Co	2,615,006	0.1%
	National Liab & Fire Ins Co	1,777,066	0.0%
	National Fire & Marine Ins Co	1,725,423	0.0%
	Genesis Ins Co	1,182,715	0.0%
	Government Employees Ins Co	836,570	0.0%
	General Star Natl Ins Co	183,612	0.0%
	Central States Ind Co Of Omaha	157,194	0.0%
	Kansas Bankers Surety Co	41,580	0.0%
	Amguard Ins Co	35,843	0.0%
Top 15	Sub Total:	2,924,760,696	57.9%
	Others Sub Total:	2,126,201,228	42.1%
	Total All Company Groups:	5,050,961,924	100.0%

Commercial Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Commercial Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	CINCINNATI FIN GRP	67,332,032	9.4%
2	WESTFIELD Grp	54,510,950	7.6%
3	PROGRESSIVE GRP	46,706,990	6.5%
4	Travelers Grp	43,593,388	6.1%
5	NATIONWIDE CORP GRP	39,353,988	5.5%
6	ZURICH INS GRP	33,089,886	4.6%
7	LIBERTY MUT GRP	31,739,791	4.4%
8	MOTORISTS MUT GRP	28,174,235	3.9%
9	AUTO OWNERS GRP	24,139,606	3.4%
10	GRANGE MUT CAS GRP	22,184,071	3.1%
11	STATE AUTO MUT GRP	21,737,868	3.0%
12	ERIE INS GRP	21,491,241	3.0%
13	Acuity A Mut Ins Co	18,854,741	2.6%
14	American Financial Grp	16,690,914	2.3%
15	OLD REPUBLIC GRP	15,175,623	2.1%
	Top 15 Sub Total:	484,775,324	67.7%
	Others Sub Total:	230,870,090	32.3%
	Total All Groups:	715,645,414	100.0%

2012
Commercial Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

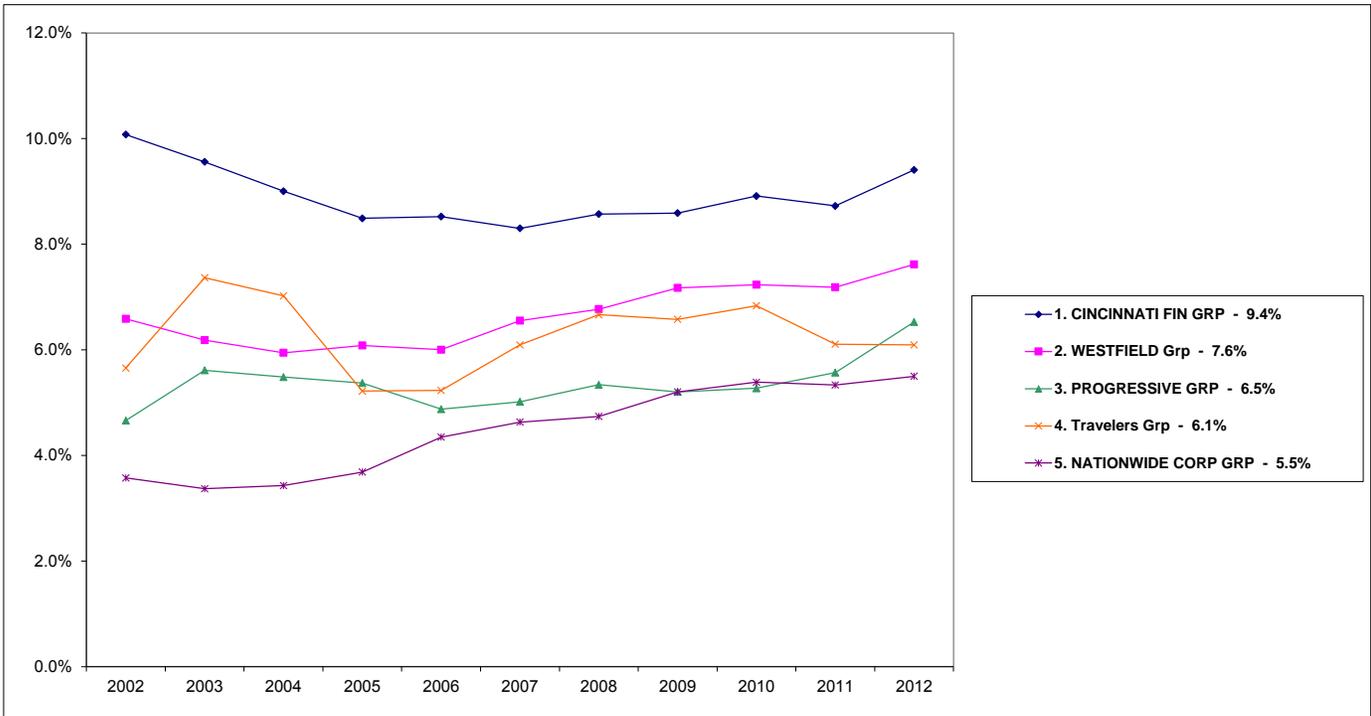
RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	CINCINNATI FIN GRP	67,332,032	9.4%
	Cincinnati Ins Co	57,640,599	8.1%
	The Cincinnati Ind Co	4,867,442	0.7%
	Cincinnati Cas Co	4,823,991	0.7%
2	WESTFIELD Grp	54,510,950	7.6%
	Westfield Ins Co	53,341,902	7.5%
	American Select Ins Co	748,513	0.1%
	Westfield Natl Ins Co	420,535	0.1%
3	PROGRESSIVE GRP	46,706,990	6.5%
	Artisan & Truckers Cas Co	37,554,304	5.2%
	United Financial Cas Co	9,032,566	1.3%
	National Continental Ins Co	119,044	0.0%
	Progressive Preferred Ins Co	1,076	0.0%
4	Travelers Grp	43,593,388	6.1%
	Northland Ins Co	12,257,044	1.7%
	Charter Oak Fire Ins Co	7,891,988	1.1%
	Travelers Prop Cas Co Of Amer	7,878,633	1.1%
	Phoenix Ins Co	3,408,103	0.5%
	Travelers Ind Co Of CT	3,213,063	0.4%
	Travelers Ind Co	2,953,160	0.4%
	Discover Prop & Cas Ins Co	2,004,739	0.3%
	Travelers Ind Co Of Amer	1,496,267	0.2%
	Travelers Cas Ins Co Of Amer	1,087,111	0.2%
	St Paul Fire & Marine Ins Co	885,804	0.1%
	Northland Cas Co	278,409	0.0%
	St Paul Mercury Ins Co	165,149	0.0%
	St Paul Protective Ins Co	73,918	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
5	NATIONWIDE CORP GRP	39,353,988	5.5%
	National Cas Co	8,773,731	1.2%
	Nationwide Mut Ins Co	8,616,706	1.2%
	Nationwide Agribusiness Ins Co	5,033,346	0.7%
	Nationwide Mut Fire Ins Co	3,840,326	0.5%
	Victoria Specialty Ins Co	3,413,923	0.5%
	Nationwide Prop & Cas Ins Co	2,352,061	0.3%
	Allied Prop & Cas Ins Co	1,750,376	0.2%
	Farmland Mut Ins Co	1,397,059	0.2%
	Western Heritage Ins Co	818,470	0.1%
	Amco Ins Co	764,393	0.1%
	Scottsdale Ins Co	631,073	0.1%
	Victoria Select Ins Co	446,217	0.1%
	Scottsdale Ind Co	425,710	0.1%
	Depositors Ins Co	351,424	0.0%
	Harleysville Worcester Ins Co	295,048	0.0%
	Harleysville Ins Co	184,471	0.0%
	Victoria Automobile Ins Co	116,537	0.0%
	Harleysville Preferred Ins Co	65,355	0.0%
	Scottsdale Surplus Lines Ins Co	49,386	0.0%
	Victoria Fire & Cas Co	28,376	0.0%
6	ZURICH INS GRP	33,089,886	4.6%
	Zurich Amer Ins Co	16,704,787	2.3%
	Empire Fire & Marine Ins Co	7,181,845	1.0%
	Universal Underwriters Ins Co	3,943,557	0.6%
	Mid Century Ins Co	1,143,995	0.2%
	Truck Ins Exch	1,132,685	0.2%
	American Guar & Liab Ins	994,685	0.1%
	Farmers Ins Exch	749,151	0.1%
	Zurich Amer Ins Co Of IL	443,451	0.1%
	Maryland Cas Co	278,903	0.0%
	American Zurich Ins Co	227,193	0.0%
	Assurance Co Of Amer	212,562	0.0%
	Northern Ins Co Of NY	75,930	0.0%
	Empire Ind Ins Co	867	0.0%
	Steadfast Ins Co	275	0.0%

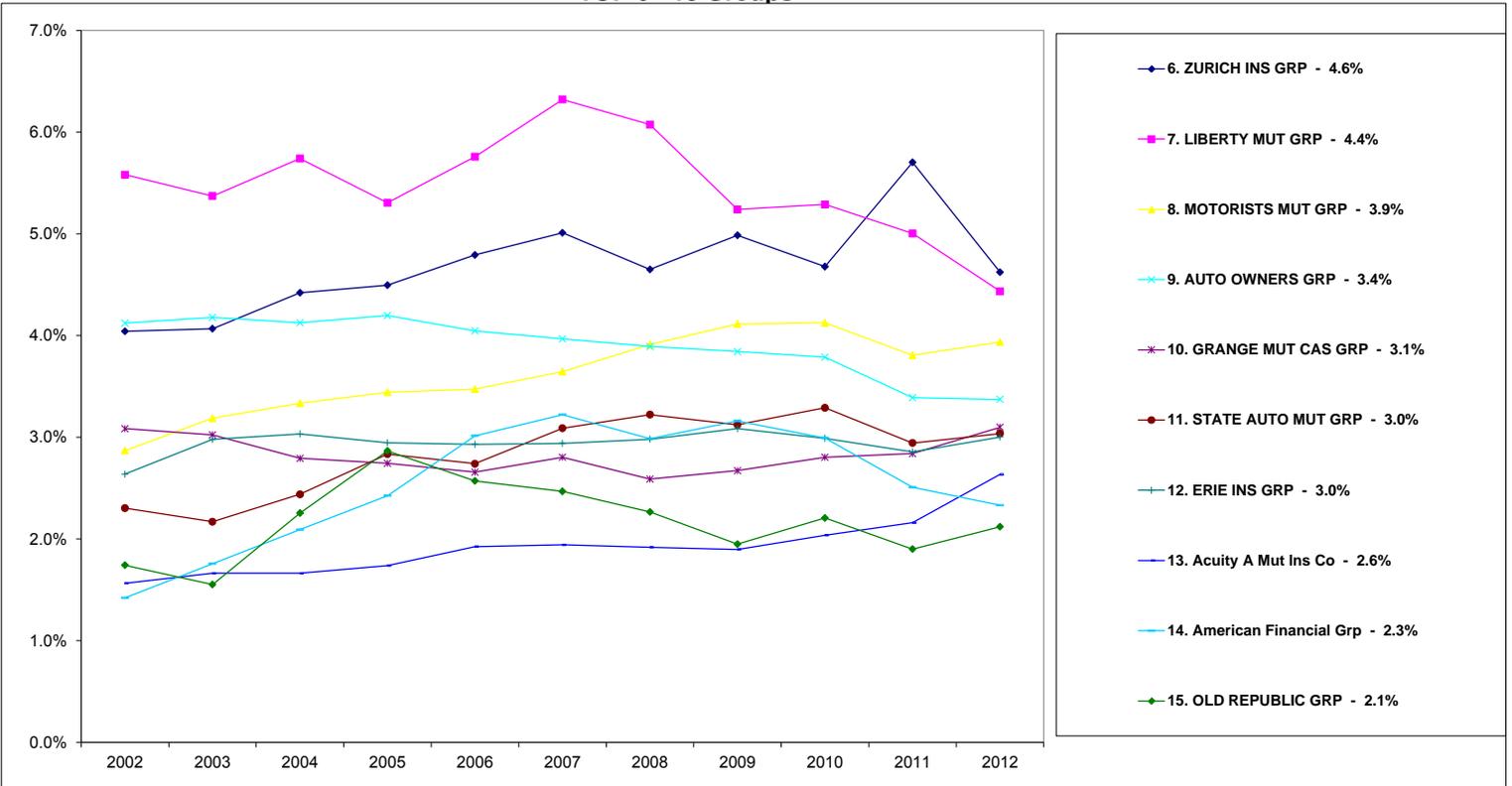
RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
7	LIBERTY MUT GRP	31,739,791	4.4%
	Netherlands Ins Co The	11,670,500	1.6%
	Liberty Mut Fire Ins Co	4,999,832	0.7%
	Peerless Ind Ins Co	3,276,463	0.5%
	Consolidated Ins Co	2,461,361	0.3%
	Wausau Underwriters Ins Co	1,469,648	0.2%
	Indiana Ins Co	1,087,202	0.2%
	Ohio Cas Ins Co	1,015,303	0.1%
	American Fire & Cas Co	855,434	0.1%
	Liberty Mut Ins Co	829,668	0.1%
	Peerless Ins Co	714,376	0.1%
	West Amer Ins Co	518,550	0.1%
	American States Ins Co	445,050	0.1%
	First Liberty Ins Corp	305,947	0.0%
	Wausau Business Ins Co	279,261	0.0%
	Liberty Ins Underwriters Inc	270,201	0.0%
	Mid Amer Fire & Cas Co	269,376	0.0%
	Ohio Security Ins Co	265,662	0.0%
	Employers Ins of Wausau	217,060	0.0%
	General Ins Co Of Amer	194,390	0.0%
	Liberty Ins Corp	188,074	0.0%
	American Economy Ins Co	139,607	0.0%
	LM Ins Corp	99,402	0.0%
	First Natl Ins Co Of Amer	87,430	0.0%
	Midwestern Ind Co	79,994	0.0%
8	MOTORISTS MUT GRP	28,174,235	3.9%
	Motorists Mut Ins Co	26,834,386	3.7%
	Motorists Commercial Mut Ins Co	1,339,849	0.2%
9	AUTO OWNERS GRP	24,139,606	3.4%
	Auto Owners Ins Co	14,972,196	2.1%
	Owners Ins Co	9,167,410	1.3%
10	GRANGE MUT CAS GRP	22,184,071	3.1%
	Grange Mut Cas Co	17,917,920	2.5%
	Grange Ind Ins Co	4,266,151	0.6%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
11	STATE AUTO MUT GRP	21,737,868	3.0%
	State Automobile Mut Ins Co	20,875,591	2.9%
	Plaza Ins Co	457,946	0.1%
	State Auto Prop & Cas Ins Co	219,285	0.0%
	Meridian Citizens Mut Ins Co	185,046	0.0%
12	ERIE INS GRP	21,491,241	3.0%
	Erie Ins Co	21,491,241	3.0%
13	Acuity A Mut Ins Co	18,854,741	2.6%
	Acuity A Mut Ins Co	18,854,741	2.6%
14	American Financial Grp	16,690,914	2.3%
	National Interstate Ins Co	8,296,559	1.2%
	Great Amer Assur Co	6,743,165	0.9%
	Vanliner Ins Co	973,793	0.1%
	Great Amer Ins Co	254,789	0.0%
	Great Amer Ins Co of NY	244,907	0.0%
	Great Amer Alliance Ins Co	89,320	0.0%
	American Empire Surplus Lines Ins Co	53,006	0.0%
	Mid Continent Cas Co	32,001	0.0%
	Great Amer E&S Ins Co	3,374	0.0%
15	OLD REPUBLIC GRP	15,175,623	2.1%
	Great West Cas Co	13,312,225	1.9%
	Old Republic Ins Co	1,131,683	0.2%
	Pennsylvania Manufacturers Assoc Ins	324,462	0.0%
	Bituminous Cas Corp	270,695	0.0%
	Old Republic Gen Ins Corp	75,646	0.0%
	Pennsylvania Manufacturers Ind Co	49,066	0.0%
	Bituminous Fire & Marine Ins Co	8,001	0.0%
	Manufacturers Alliance Ins Co	3,845	0.0%
Top 15	Sub Total:	484,775,324	67.7%
	Others Sub Total:	230,870,090	32.3%
	Total All Company Groups:	715,645,414	100.0%

Commercial Automobile Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	AMERICAN INTL GRP	166,065,193	10.9%
2	CINCINNATI FIN GRP	124,241,551	8.1%
3	Chubb Inc Grp	93,443,512	6.1%
4	Travelers Grp	86,399,327	5.7%
5	ZURICH INS GRP	75,139,010	4.9%
6	CNA INS GRP	73,094,479	4.8%
7	Ace Ltd Grp	64,081,969	4.2%
8	LIBERTY MUT GRP	54,520,113	3.6%
9	XL AMER GRP	50,107,254	3.3%
10	NATIONWIDE CORP GRP	38,260,011	2.5%
11	WESTFIELD Grp	36,327,536	2.4%
12	Tokio Marine Holdings Inc GRP	32,313,522	2.1%
13	MOTORISTS MUT GRP	23,969,363	1.6%
14	STATE FARM GRP	23,556,514	1.5%
15	ALLIANZ INS GRP	22,282,222	1.5%
	Top 15 Sub Total:	963,801,576	63.0%
	Others Sub Total:	564,872,442	37.0%
	Total All Groups:	1,528,674,018	100.0%

2012
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	AMERICAN INTL GRP	166,065,193	10.9%
	National Union Fire Ins Co Of Pitts	50,997,938	3.3%
	Lexington Ins Co	45,986,548	3.0%
	Commerce & Industry Ins Co	36,545,398	2.4%
	Chartis Specialty Ins Co	23,634,957	1.5%
	Illinois Natl Ins Co	3,915,414	0.3%
	New Hampshire Ins Co	3,073,909	0.2%
	Chartis Prop Cas Co	1,210,848	0.1%
	Insurance Co Of The State Of PA	803,765	0.1%
	Granite State Ins Co	239,142	0.0%
	Chartis Cas Co	214,675	0.0%
	American Home Assur Co	-557,401	0.0%
2	CINCINNATI FIN GRP	124,241,551	8.1%
	Cincinnati Ins Co	104,326,686	6.8%
	The Cincinnati Specialty Underwriter	9,114,171	0.6%
	Cincinnati Cas Co	6,987,231	0.5%
	The Cincinnati Ind Co	3,813,463	0.2%
3	Chubb Inc Grp	93,443,512	6.1%
	Federal Ins Co	81,009,276	5.3%
	Executive Risk Ind Inc	4,790,562	0.3%
	Chubb Custom Ins Co	2,954,281	0.2%
	Pacific Ind Co	1,680,687	0.1%
	Vigilant Ins Co	1,249,752	0.1%
	Great Northern Ins Co	847,150	0.1%
	Executive Risk Speciality Ins Co	701,361	0.0%
	Chubb Natl Ins Co	210,443	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
4	Travelers Grp	86,399,327	5.7%
	Travelers Cas & Surety Co Of Amer	29,442,341	1.9%
	Travelers Prop Cas Co Of Amer	18,269,935	1.2%
	St Paul Fire & Marine Ins Co	12,884,294	0.8%
	Travelers Ind Co	7,991,917	0.5%
	St Paul Mercury Ins Co	5,580,512	0.4%
	Charter Oak Fire Ins Co	3,504,707	0.2%
	Travelers Ind Co Of CT	1,726,939	0.1%
	Phoenix Ins Co	1,596,247	0.1%
	Automobile Ins Co Of Hartford CT	1,206,874	0.1%
	Travelers Ind Co Of Amer	1,061,290	0.1%
	Travelers Prop Cas Ins Co	666,246	0.0%
	Northfield Ins Co	528,393	0.0%
	Standard Fire Ins Co	470,457	0.0%
	St Paul Surplus Lines Ins Co	413,294	0.0%
	Travelers Cas & Surety Co	349,561	0.0%
	Travelers Excess & Surplus Lines Co	225,694	0.0%
	Discover Prop & Cas Ins Co	154,010	0.0%
	St Paul Guardian Ins Co	141,895	0.0%
	St Paul Protective Ins Co	102,229	0.0%
	Northland Ins Co	81,145	0.0%
	Travelers Home & Marine Ins Co	10,841	0.0%
	United States Fidelity & Guar Co	-9,494	0.0%
5	ZURICH INS GRP	75,139,010	4.9%
	Zurich Amer Ins Co	36,890,254	2.4%
	American Guar & Liab Ins	18,250,132	1.2%
	Steadfast Ins Co	10,315,524	0.7%
	Universal Underwriters Ins Co	2,815,534	0.2%
	Foremost Ins Co Grand Rapids MI	2,542,229	0.2%
	Zurich Amer Ins Co Of IL	2,088,423	0.1%
	Farmers Ins Exch	1,446,066	0.1%
	American Zurich Ins Co	294,511	0.0%
	Truck Ins Exch	248,183	0.0%
	Fidelity & Deposit Co Of MD	193,793	0.0%
	Empire Fire & Marine Ins Co	24,039	0.0%
	Mid Century Ins Co	17,805	0.0%
	Civic Prop & Cas Co	11,868	0.0%
	Neighborhood Spirit Prop & Cas Co	649	0.0%

Wednesday, June 19, 2013

Page 2 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
6	CNA INS GRP	73,094,479	4.8%
	Continental Cas Co	44,207,684	2.9%
	Columbia Cas Co	24,955,397	1.6%
	Transportation Ins Co	1,750,621	0.1%
	American Cas Co Of Reading PA	831,656	0.1%
	Continental Ins Co	695,576	0.0%
	National Fire Ins Co Of Hartford	556,473	0.0%
	Western Surety Co	71,407	0.0%
	Valley Forge Ins Co	25,665	0.0%
7	Ace Ltd Grp	64,081,969	4.2%
	Ace Amer Ins Co	31,870,730	2.1%
	Illinois Union Ins Co	11,251,633	0.7%
	Westchester Fire Ins Co	7,433,189	0.5%
	Ace Prop & Cas Ins Co	7,287,622	0.5%
	Westchester Surplus Lines Ins Co	4,362,656	0.3%
	Penn Millers Ins Co	1,533,188	0.1%
	Bankers Standard Ins Co	341,961	0.0%
	Insurance Co of N Amer	860	0.0%
	Indemnity Ins Co Of North Amer	130	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
8	LIBERTY MUT GRP	54,520,113	3.6%
	LM Ins Corp	7,180,298	0.5%
	Liberty Mut Fire Ins Co	7,132,533	0.5%
	Liberty Mut Ins Co	6,606,542	0.4%
	Liberty Surplus Ins Corp	5,104,006	0.3%
	Liberty Ins Underwriters Inc	5,033,449	0.3%
	Liberty Ins Corp	5,017,161	0.3%
	Indiana Ins Co	3,978,317	0.3%
	Ohio Cas Ins Co	3,815,581	0.2%
	Safeco Ins Co Of Amer	2,110,641	0.1%
	Midwestern Ind Co	1,719,697	0.1%
	Wausau Underwriters Ins Co	1,039,828	0.1%
	West Amer Ins Co	852,803	0.1%
	Peerless Ind Ins Co	819,650	0.1%
	Wausau Business Ins Co	716,540	0.0%
	Employers Ins of Wausau	653,523	0.0%
	Netherlands Ins Co The	594,208	0.0%
	Mid Amer Fire & Cas Co	533,442	0.0%
	American States Ins Co	439,552	0.0%
	General Ins Co Of Amer	421,784	0.0%
	Peerless Ins Co	344,296	0.0%
	Safeco Ins Co Of IN	134,331	0.0%
	Ohio Security Ins Co	87,795	0.0%
	Consolidated Ins Co	69,704	0.0%
	First Natl Ins Co Of Amer	51,628	0.0%
	American Fire & Cas Co	35,665	0.0%
	First Liberty Ins Corp	19,338	0.0%
	American Economy Ins Co	7,801	0.0%
9	XL AMER GRP	50,107,254	3.3%
	XL Specialty Ins Co	26,806,791	1.8%
	Greenwich Ins Co	9,685,280	0.6%
	XL Ins Amer Inc	8,060,211	0.5%
	Indian Harbor Ins Co	5,554,972	0.4%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
10	NATIONWIDE CORP GRP	38,260,011	2.5%
	Nationwide Mut Ins Co	11,487,720	0.8%
	Scottsdale Surplus Lines Ins Co	7,559,288	0.5%
	Nationwide Mut Fire Ins Co	4,016,784	0.3%
	Scottsdale Ind Co	2,869,586	0.2%
	Nationwide Agribusiness Ins Co	2,815,890	0.2%
	Scottsdale Ins Co	1,950,080	0.1%
	National Cas Co	1,624,367	0.1%
	Freedom Specialty Ins Co	1,456,186	0.1%
	Amco Ins Co	1,383,850	0.1%
	Nationwide Prop & Cas Ins Co	1,251,058	0.1%
	Farmland Mut Ins Co	890,490	0.1%
	Western Heritage Ins Co	611,930	0.0%
	Allied Prop & Cas Ins Co	166,471	0.0%
	Depositors Ins Co	116,499	0.0%
	Harleysville Preferred Ins Co	25,419	0.0%
	Harleysville Worcester Ins Co	15,884	0.0%
	HARLEYSVILLE LAKE STATES INS CO	9,736	0.0%
	Harleysville Ins Co	8,469	0.0%
	Nationwide Ins Co Of Amer	304	0.0%
11	WESTFIELD Grp	36,327,536	2.4%
	Westfield Ins Co	28,602,488	1.9%
	Westfield Natl Ins Co	7,163,681	0.5%
	American Select Ins Co	554,514	0.0%
	Ohio Farmers Ins Co	6,853	0.0%
12	Tokio Marine Holdings Inc GRP	32,313,522	2.1%
	Safety Natl Cas Corp	16,831,412	1.1%
	Philadelphia Ind Ins Co	12,316,496	0.8%
	Tokio Marine & Nichido Fire Ins Co	2,464,647	0.2%
	Tokio Marine Specialty Ins Co	497,274	0.0%
	TNUS Ins Co	131,268	0.0%
	Trans Pacific Ins Co	72,425	0.0%
13	MOTORISTS MUT GRP	23,969,363	1.6%
	Motorists Mut Ins Co	23,316,658	1.5%
	Motorists Commercial Mut Ins Co	652,705	0.0%
14	STATE FARM GRP	23,556,514	1.5%
	State Farm Fire & Cas Co	23,337,677	1.5%
	State Farm Mut Auto Ins Co	218,837	0.0%

Wednesday, June 19, 2013

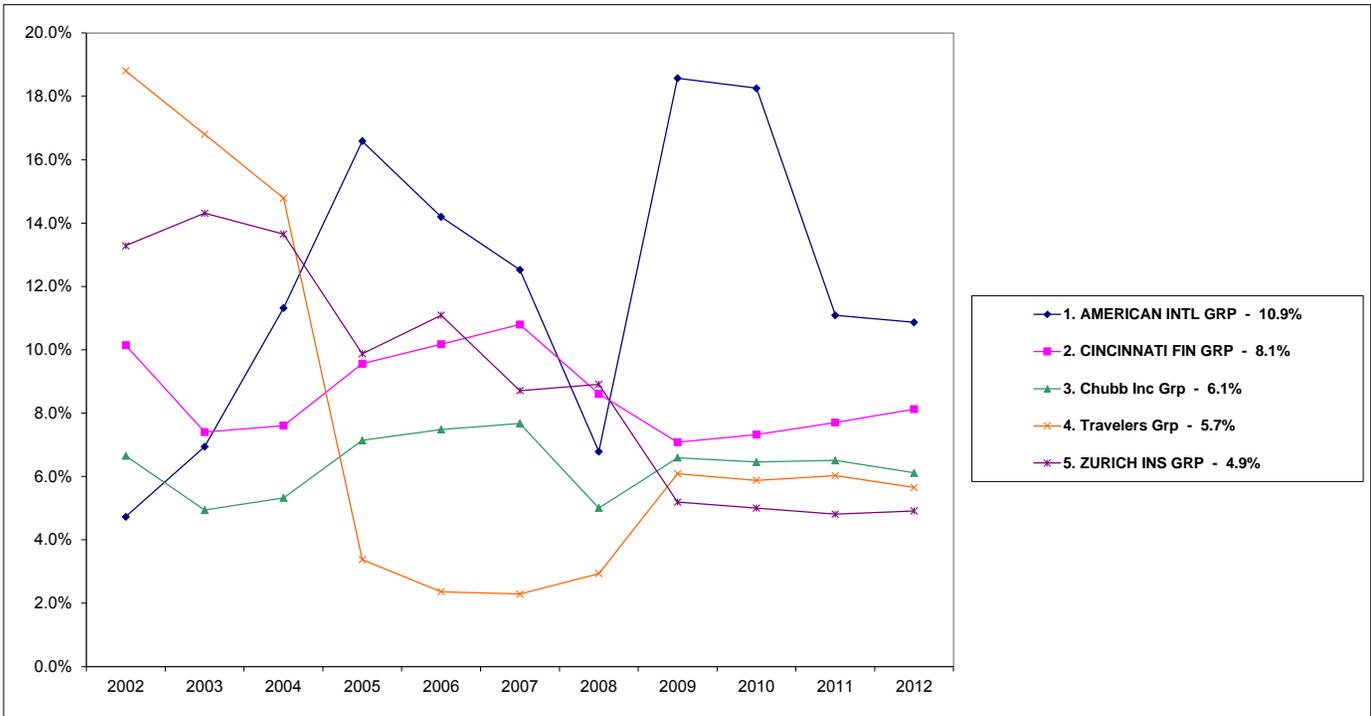
Page 5 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

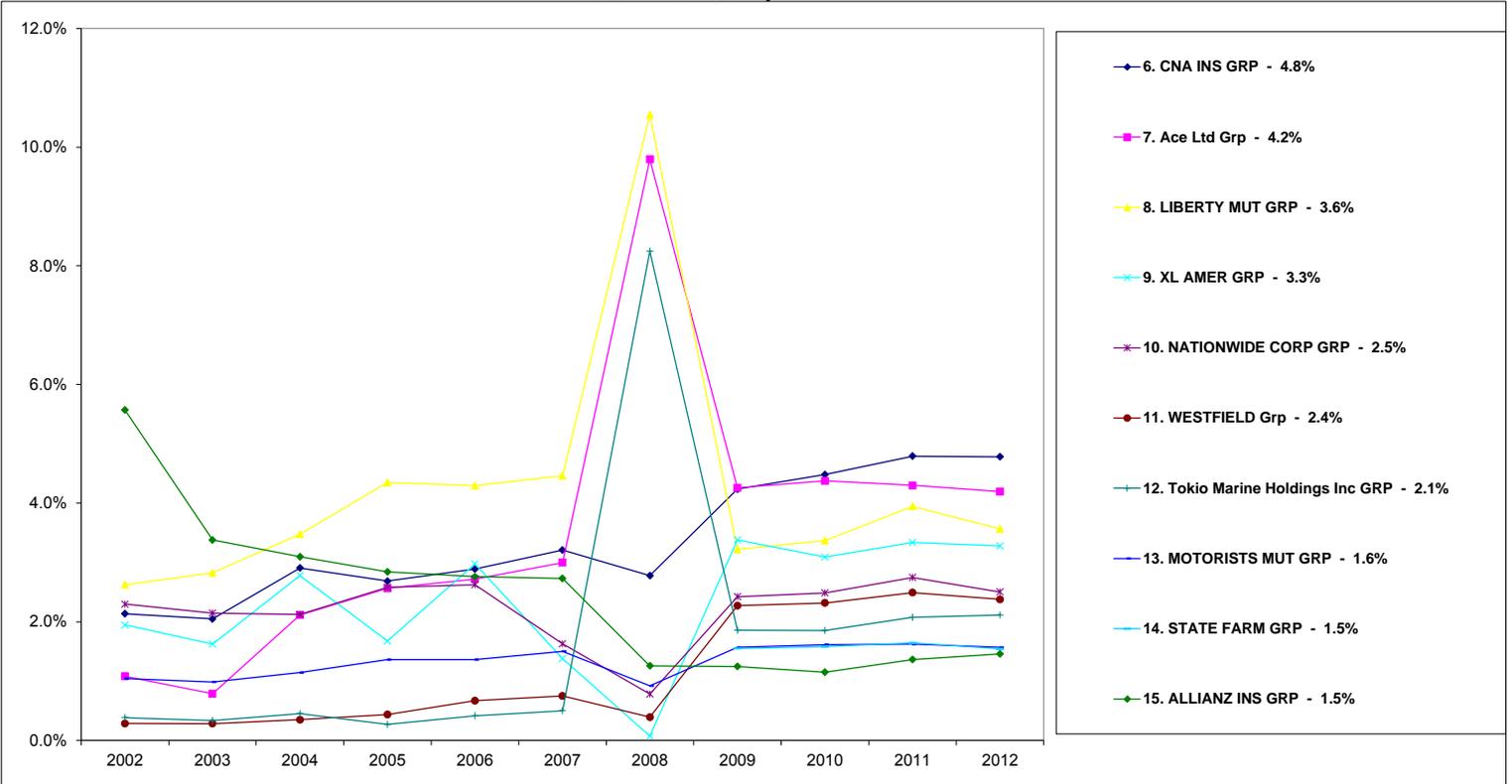
The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
15	ALLIANZ INS GRP	22,282,222	1.5%
	Allianz Global Risks US Ins Co	7,511,529	0.5%
	American Automobile Ins Co	3,236,238	0.2%
	Interstate Fire & Cas Co	3,178,516	0.2%
	Firemans Fund Ins Co	2,555,599	0.2%
	National Surety Corp	2,110,297	0.1%
	Firemans Fund Ins Co Of OH	1,622,028	0.1%
	American Ins Co	1,196,720	0.1%
	Chicago Ins Co	844,213	0.1%
	Firemans Fund Ins Co Of HI Inc	21,440	0.0%
	Associated Ind Corp	5,642	0.0%
Top 15	Sub Total:	963,801,576	63.0%
	Others Sub Total:	564,872,442	37.0%
	Total All Company Groups:	1,528,674,018	100.0%

Commercial General Liability Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	Assurant Inc Grp	95,549,991	15.0%
2	AMERICAN INTL GRP	55,363,523	8.7%
3	ZURICH INS GRP	54,700,142	8.6%
4	FM GLOBAL GRP	54,151,244	8.5%
5	Travelers Grp	30,623,690	4.8%
6	CINCINNATI FIN GRP	27,902,874	4.4%
7	STATE AUTO MUT GRP	22,707,557	3.6%
8	AUTO OWNERS GRP	21,933,826	3.4%
9	Munich Re Grp	20,027,817	3.1%
10	LIBERTY MUT GRP	19,475,077	3.1%
11	OHIO MUT GRP	16,966,192	2.7%
12	NATIONWIDE CORP GRP	16,354,029	2.6%
13	ALLIANZ INS GRP	11,721,362	1.8%
14	GRANGE MUT CAS GRP	11,556,652	1.8%
15	WESTFIELD Grp	9,844,836	1.5%
	Top 15 Sub Total:	468,878,812	73.6%
	Others Sub Total:	168,301,586	26.4%
	Total All Groups:	637,180,398	100.0%

2012
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

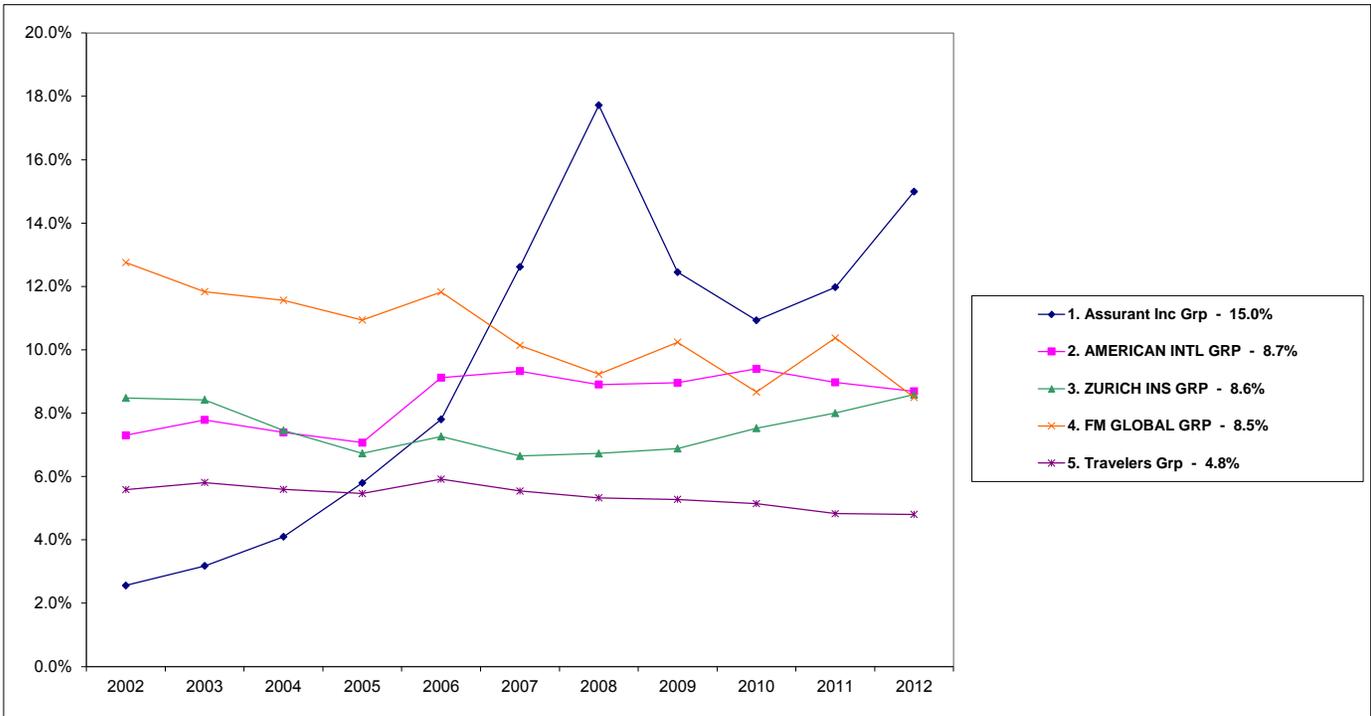
RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	Assurant Inc Grp	95,549,991	15.0%
	Voyager Ind Ins Co	47,028,206	7.4%
	American Security Ins Co	46,180,333	7.2%
	Standard Guar Ins Co	2,221,253	0.3%
	American Reliable Ins Co	120,199	0.0%
2	AMERICAN INTL GRP	55,363,523	8.7%
	Lexington Ins Co	45,549,836	7.1%
	National Union Fire Ins Co Of Pitts	8,320,196	1.3%
	Insurance Co Of The State Of PA	992,932	0.2%
	Granite State Ins Co	367,966	0.1%
	Chartis Prop Cas Co	73,493	0.0%
	New Hampshire Ins Co	52,434	0.0%
	Illinois Natl Ins Co	6,666	0.0%
3	ZURICH INS GRP	54,700,142	8.6%
	Foremost Ins Co Grand Rapids MI	18,109,068	2.8%
	American Guar & Liab Ins	16,096,196	2.5%
	Zurich Amer Ins Co	14,522,931	2.3%
	Steadfast Ins Co	3,633,195	0.6%
	Universal Underwriters Ins Co	1,380,319	0.2%
	Zurich Amer Ins Co Of IL	363,911	0.1%
	Civic Prop & Cas Co	252,824	0.0%
	Fidelity & Deposit Co Of MD	134,944	0.0%
	American Zurich Ins Co	123,608	0.0%
	Empire Ind Ins Co	61,990	0.0%
	Neighborhood Spirit Prop & Cas Co	12,855	0.0%
	Empire Fire & Marine Ins Co	7,411	0.0%
	Farmers Ins Exch	890	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
4	FM GLOBAL GRP	54,151,244	8.5%
	Factory Mut Ins Co	43,043,164	6.8%
	Affiliated Fm Ins Co	10,972,276	1.7%
	Appalachian Ins Co	135,804	0.0%
5	Travelers Grp	30,623,690	4.8%
	Travelers Ind Co	14,658,522	2.3%
	Travelers Prop Cas Co Of Amer	9,131,610	1.4%
	Standard Fire Ins Co	3,005,544	0.5%
	Automobile Ins Co Of Hartford CT	688,061	0.1%
	Travelers Excess & Surplus Lines Co	624,999	0.1%
	Travelers Ind Co Of Amer	559,831	0.1%
	Charter Oak Fire Ins Co	516,997	0.1%
	Discover Prop & Cas Ins Co	300,202	0.0%
	St Paul Mercury Ins Co	249,606	0.0%
	St Paul Fire & Marine Ins Co	229,114	0.0%
	Travelers Ind Co Of CT	217,377	0.0%
	Northfield Ins Co	211,380	0.0%
	St Paul Protective Ins Co	137,685	0.0%
	Phoenix Ins Co	79,126	0.0%
	St Paul Surplus Lines Ins Co	9,215	0.0%
	Northland Ins Co	3,384	0.0%
	St Paul Guardian Ins Co	1,037	0.0%
6	CINCINNATI FIN GRP	27,902,874	4.4%
	Cincinnati Ins Co	23,971,379	3.8%
	The Cincinnati Ind Co	1,688,918	0.3%
	The Cincinnati Specialty Underwriter	1,581,209	0.2%
	Cincinnati Cas Co	661,368	0.1%
7	STATE AUTO MUT GRP	22,707,557	3.6%
	State Automobile Mut Ins Co	17,220,889	2.7%
	State Auto Ins Co of OH	4,536,635	0.7%
	State Auto Prop & Cas Ins Co	945,790	0.1%
	Rockhill Ins Co	3,936	0.0%
	Meridian Citizens Mut Ins Co	307	0.0%
8	AUTO OWNERS GRP	21,933,826	3.4%
	Auto Owners Ins Co	20,794,306	3.3%
	Home Owners Ins Co	690,955	0.1%
	Owners Ins Co	448,565	0.1%

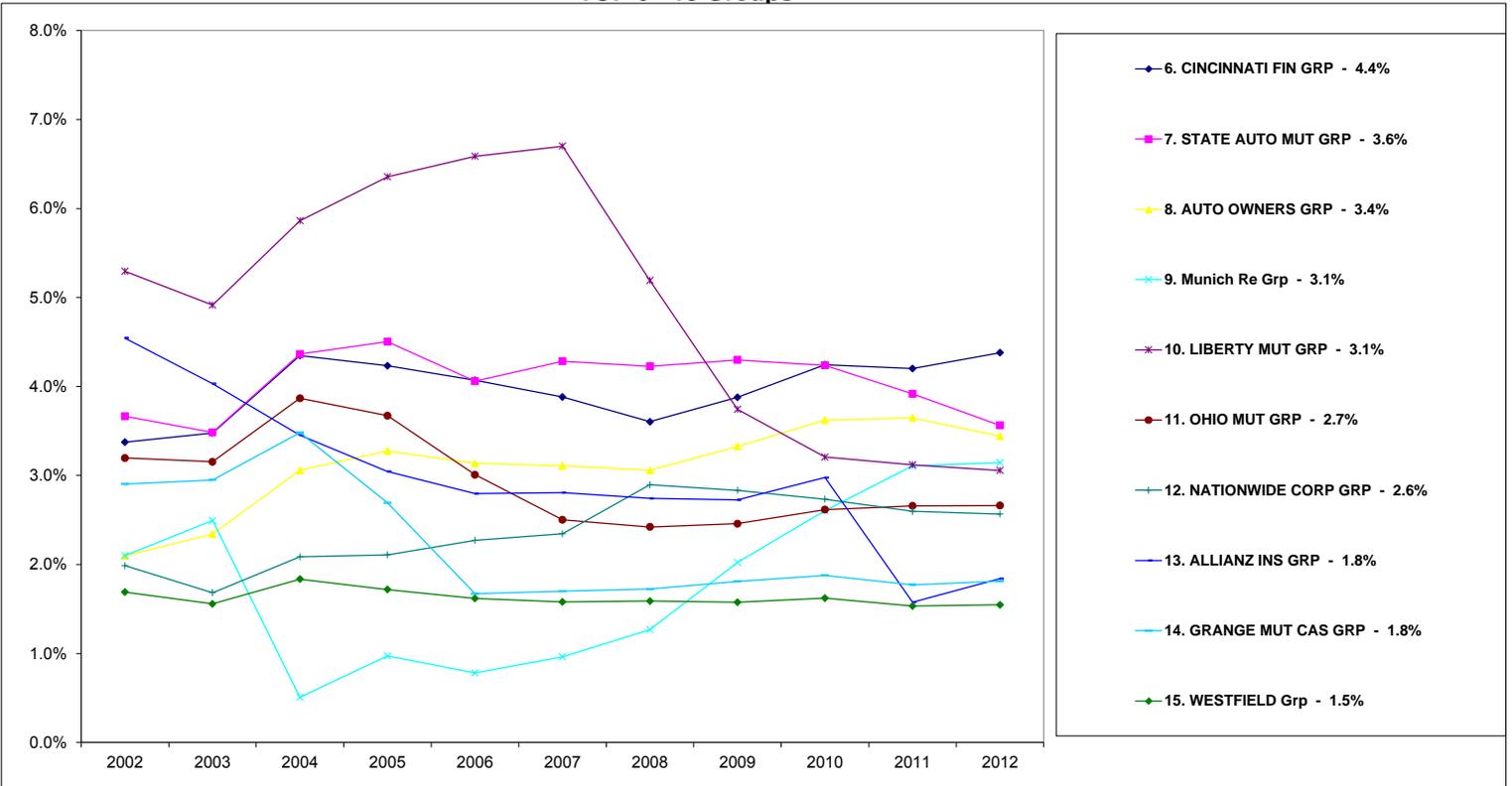
RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
9	Munich Re Grp	20,027,817	3.1%
	American Modern Select Ins Co	10,479,279	1.6%
	American Western Home Ins Co	3,995,841	0.6%
	American Modern Home Ins Co	3,873,656	0.6%
	Princeton Excess & Surplus Lines Ins	1,058,581	0.2%
	American Alt Ins Corp	513,941	0.1%
	American Modern Surplus Lines Ins Co	106,519	0.0%
10	LIBERTY MUT GRP	19,475,077	3.1%
	Liberty Mut Fire Ins Co	11,426,535	1.8%
	Safeco Ins Co Of Amer	2,555,147	0.4%
	West Amer Ins Co	1,543,883	0.2%
	Mid Amer Fire & Cas Co	1,102,902	0.2%
	Netherlands Ins Co The	964,493	0.2%
	Ohio Cas Ins Co	874,998	0.1%
	Consolidated Ins Co	262,240	0.0%
	Peerless Ins Co	260,593	0.0%
	Indiana Ins Co	119,817	0.0%
	Midwestern Ind Co	85,966	0.0%
	First Natl Ins Co Of Amer	61,245	0.0%
	American States Ins Co	57,676	0.0%
	Ohio Security Ins Co	44,889	0.0%
	American Economy Ins Co	34,486	0.0%
	General Ins Co Of Amer	28,981	0.0%
	Peerless Ind Ins Co	23,636	0.0%
	Liberty Mut Ins Co	9,907	0.0%
	American Fire & Cas Co	9,263	0.0%
	Liberty Ins Corp	4,272	0.0%
	LM Ins Corp	2,911	0.0%
	Employers Ins of Wausau	1,234	0.0%
	Wausau Underwriters Ins Co	3	0.0%
11	OHIO MUT GRP	16,966,192	2.7%
	United Ohio Ins Co	13,601,612	2.1%
	Ohio Mut Ins Co	3,364,580	0.5%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
12	NATIONWIDE CORP GRP	16,354,029	2.6%
	Nationwide Mut Fire Ins Co	13,727,640	2.2%
	Amco Ins Co	920,484	0.1%
	Scottsdale Surplus Lines Ins Co	848,512	0.1%
	Nationwide Mut Ins Co	236,033	0.0%
	Western Heritage Ins Co	158,969	0.0%
	Scottsdale Ind Co	122,835	0.0%
	Allied Prop & Cas Ins Co	99,016	0.0%
	Nationwide Prop & Cas Ins Co	74,512	0.0%
	Scottsdale Ins Co	50,942	0.0%
	Harleysville Worcester Ins Co	50,488	0.0%
	HARLEYSVILLE LAKE STATES INS CO	25,293	0.0%
	Nationwide Agribusiness Ins Co	21,453	0.0%
	Depositors Ins Co	8,682	0.0%
	Harleysville Ins Co	5,340	0.0%
	National Cas Co	3,781	0.0%
	Nationwide Affinity Co of Amer	49	0.0%
13	ALLIANZ INS GRP	11,721,362	1.8%
	Allianz Global Risks US Ins Co	9,990,899	1.6%
	Firemans Fund Ins Co	1,702,988	0.3%
	National Surety Corp	16,176	0.0%
	American Ins Co	10,977	0.0%
	Associated Ind Corp	275	0.0%
	Interstate Fire & Cas Co	50	0.0%
	Firemans Fund Ins Co Of OH	-3	0.0%
14	GRANGE MUT CAS GRP	11,556,652	1.8%
	Grange Mut Cas Co	11,556,652	1.8%
15	WESTFIELD Grp	9,844,836	1.5%
	Westfield Ins Co	9,833,659	1.5%
	American Select Ins Co	11,177	0.0%
Top 15	Sub Total:	468,878,812	73.6%
	Others Sub Total:	168,301,586	26.4%
	Total All Company Groups:	637,180,398	100.0%

Fire and Allied Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Commercial Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	CINCINNATI FIN GRP	156,088,128	13.7%
2	WESTFIELD Grp	102,600,797	9.0%
3	Travelers Grp	80,586,445	7.0%
4	LIBERTY MUT GRP	68,841,273	6.0%
5	ERIE INS GRP	59,206,239	5.2%
6	NATIONWIDE CORP GRP	58,571,243	5.1%
7	STATE FARM GRP	49,444,734	4.3%
8	Chubb Inc Grp	45,417,095	4.0%
9	AUTO OWNERS GRP	43,751,470	3.8%
10	CNA INS GRP	32,155,082	2.8%
11	GRANGE MUT CAS GRP	28,762,096	2.5%
12	ZURICH INS GRP	28,409,747	2.5%
13	Tokio Marine Holdings Inc GRP	25,964,516	2.3%
14	HARTFORD FIRE & CAS GRP	22,984,096	2.0%
15	ALLSTATE INS GRP	22,154,468	1.9%
	Top 15 Sub Total:	824,937,429	72.2%
	Others Sub Total:	318,348,750	27.8%
	Total All Groups:	1,143,286,179	100.0%

2012
Commercial Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	CINCINNATI FIN GRP	156,088,128	13.7%
	Cincinnati Ins Co	140,492,960	12.3%
	Cincinnati Cas Co	9,226,354	0.8%
	The Cincinnati Ind Co	6,368,814	0.6%
2	WESTFIELD Grp	102,600,797	9.0%
	Westfield Ins Co	101,036,312	8.8%
	Westfield Natl Ins Co	885,138	0.1%
	American Select Ins Co	679,347	0.1%
3	Travelers Grp	80,586,445	7.0%
	Travelers Prop Cas Co Of Amer	19,439,764	1.7%
	Charter Oak Fire Ins Co	17,474,590	1.5%
	Travelers Cas Ins Co Of Amer	11,495,857	1.0%
	Travelers Ind Co Of CT	9,392,462	0.8%
	Travelers Ind Co Of Amer	9,070,327	0.8%
	Travelers Ind Co	6,675,442	0.6%
	Phoenix Ins Co	6,669,718	0.6%
	Northland Ins Co	186,103	0.0%
	Discover Prop & Cas Ins Co	66,611	0.0%
	St Paul Fire & Marine Ins Co	52,070	0.0%
	St Paul Mercury Ins Co	34,410	0.0%
	St Paul Protective Ins Co	29,091	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
4	LIBERTY MUT GRP	68,841,273	6.0%
	Netherlands Ins Co The	31,983,600	2.8%
	Peerless Ind Ins Co	7,976,107	0.7%
	Indiana Ins Co	3,326,585	0.3%
	Peerless Ins Co	3,030,241	0.3%
	American Fire & Cas Co	2,705,667	0.2%
	Liberty Mut Ins Co	2,611,869	0.2%
	Ohio Security Ins Co	2,488,092	0.2%
	Consolidated Ins Co	2,066,369	0.2%
	Ohio Cas Ins Co	1,948,892	0.2%
	West Amer Ins Co	1,895,137	0.2%
	Employers Ins of Wausau	1,557,379	0.1%
	Midwestern Ind Co	1,280,294	0.1%
	American Economy Ins Co	1,115,424	0.1%
	Wausau Underwriters Ins Co	998,612	0.1%
	Liberty Surplus Ins Corp	815,355	0.1%
	American States Ins Co	768,351	0.1%
	Liberty Mut Fire Ins Co	737,923	0.1%
	Mid Amer Fire & Cas Co	533,785	0.0%
	First Natl Ins Co Of Amer	391,522	0.0%
	Safeco Ins Co Of Amer	302,236	0.0%
	General Ins Co Of Amer	176,607	0.0%
	Wausau Business Ins Co	93,625	0.0%
	Liberty Ins Corp	48,712	0.0%
	LM Ins Corp	2,728	0.0%
	First Liberty Ins Corp	-13,839	0.0%
5	ERIE INS GRP	59,206,239	5.2%
	Erie Ins Exch	59,206,877	5.2%
	Erie Ins Co	-638	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
6	NATIONWIDE CORP GRP	58,571,243	5.1%
	Nationwide Prop & Cas Ins Co	19,336,793	1.7%
	Nationwide Mut Ins Co	17,989,253	1.6%
	Nationwide Mut Fire Ins Co	4,372,239	0.4%
	Nationwide Agribusiness Ins Co	3,380,877	0.3%
	Farmland Mut Ins Co	2,989,732	0.3%
	Amco Ins Co	2,967,862	0.3%
	Scottsdale Surplus Lines Ins Co	1,776,436	0.2%
	National Cas Co	1,402,790	0.1%
	Western Heritage Ins Co	1,379,595	0.1%
	Harleysville Worcester Ins Co	863,949	0.1%
	Depositors Ins Co	713,595	0.1%
	Allied Prop & Cas Ins Co	700,709	0.1%
	Harleysville Preferred Ins Co	511,248	0.0%
	Harleysville Ins Co	126,981	0.0%
	Scottsdale Ins Co	38,391	0.0%
	Scottsdale Ind Co	20,793	0.0%
7	STATE FARM GRP	49,444,734	4.3%
	State Farm Fire & Cas Co	49,444,734	4.3%
8	Chubb Inc Grp	45,417,095	4.0%
	Federal Ins Co	33,780,011	3.0%
	Great Northern Ins Co	5,470,534	0.5%
	Vigilant Ins Co	3,427,718	0.3%
	Chubb Custom Ins Co	2,501,895	0.2%
	Pacific Ind Co	236,937	0.0%
9	AUTO OWNERS GRP	43,751,470	3.8%
	Owners Ins Co	27,329,371	2.4%
	Auto Owners Ins Co	16,422,099	1.4%
10	CNA INS GRP	32,155,082	2.8%
	National Fire Ins Co Of Hartford	9,365,693	0.8%
	Valley Forge Ins Co	8,521,465	0.7%
	Continental Ins Co	5,137,168	0.4%
	Continental Cas Co	4,035,450	0.4%
	American Cas Co Of Reading PA	3,049,543	0.3%
	Transportation Ins Co	1,902,883	0.2%
	Columbia Cas Co	142,880	0.0%
11	GRANGE MUT CAS GRP	28,762,096	2.5%
	Grange Mut Cas Co	28,762,096	2.5%

Wednesday, June 19, 2013

Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
12	ZURICH INS GRP	28,409,747	2.5%
	Zurich Amer Ins Co	5,866,485	0.5%
	Farmers Ins Exch	4,513,136	0.4%
	Truck Ins Exch	3,641,954	0.3%
	Maryland Cas Co	3,140,234	0.3%
	Mid Century Ins Co	3,089,117	0.3%
	Farmers Ins Of Columbus Inc	2,939,291	0.3%
	Assurance Co Of Amer	2,088,591	0.2%
	American Zurich Ins Co	894,767	0.1%
	American Guar & Liab Ins	821,810	0.1%
	Steadfast Ins Co	727,489	0.1%
	Fidelity & Deposit Co Of MD	381,993	0.0%
	Northern Ins Co Of NY	288,775	0.0%
	Zurich Amer Ins Co Of IL	16,105	0.0%
13	Tokio Marine Holdings Inc GRP	25,964,516	2.3%
	Philadelphia Ind Ins Co	24,808,556	2.2%
	Tokio Marine & Nichido Fire Ins Co	858,377	0.1%
	Tokio Marine Specialty Ins Co	223,365	0.0%
	Trans Pacific Ins Co	73,763	0.0%
	TNUS Ins Co	455	0.0%
14	HARTFORD FIRE & CAS GRP	22,984,096	2.0%
	Hartford Cas Ins Co	7,679,155	0.7%
	Hartford Fire In Co	7,253,650	0.6%
	Sentinel Ins Co Ltd	5,816,551	0.5%
	Twin City Fire Ins Co Co	1,192,527	0.1%
	Hartford Ins Co Of The Midwest	408,072	0.0%
	Hartford Underwriters Ins Co	402,834	0.0%
	Hartford Accident & Ind Co	161,004	0.0%
	Property & Cas Ins Co Of Hartford	70,303	0.0%
15	ALLSTATE INS GRP	22,154,468	1.9%
	Allstate Ind Co	16,315,497	1.4%
	Allstate Ins Co	5,838,971	0.5%
Top 15	Sub Total:	824,937,429	72.2%
	Others Sub Total:	318,348,750	27.8%
	Total All Company Groups:	1,143,286,179	100.0%

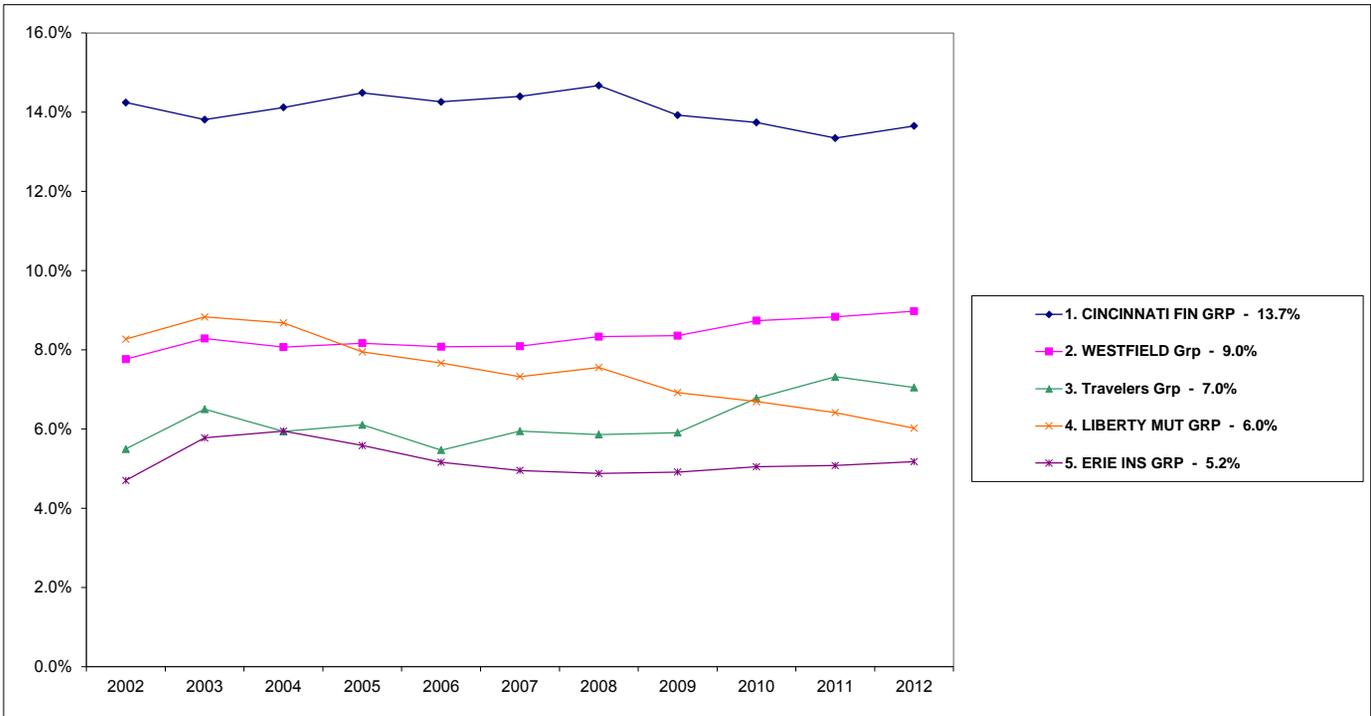
Wednesday, June 19, 2013

Page 4 of 4

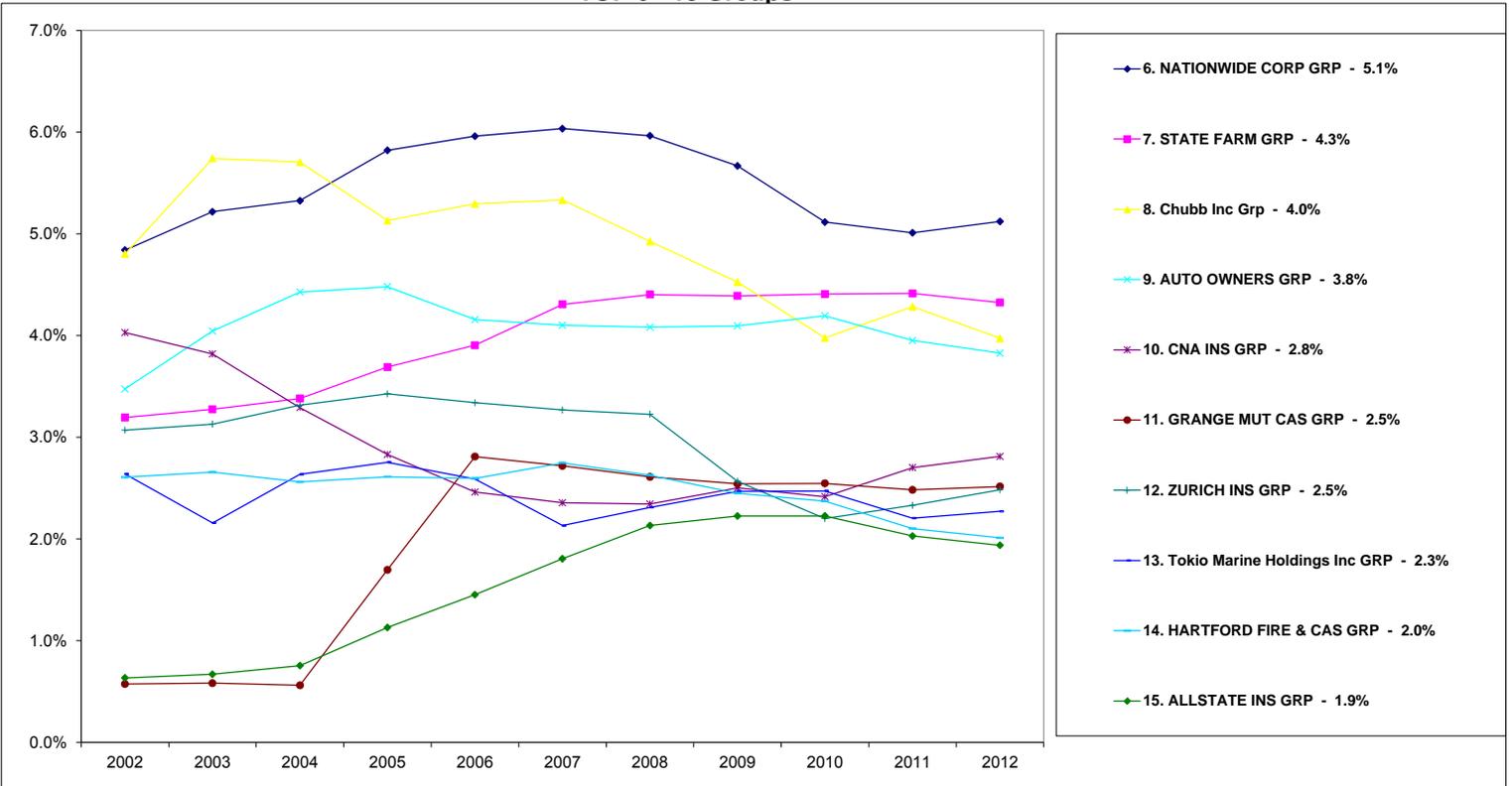
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

Commercial Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012

Medical Professional Liability

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

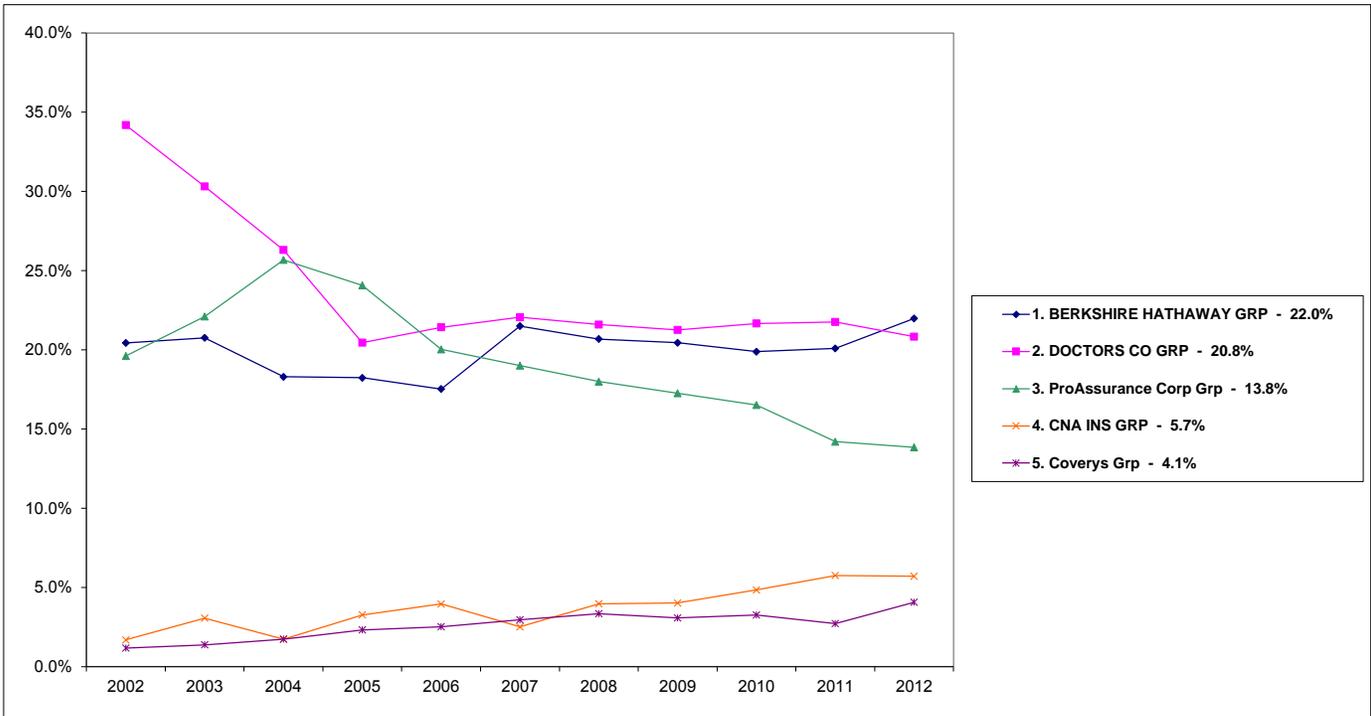
RANK	Group Name	Direct Written Premium	2012 Market Share
1	BERKSHIRE HATHAWAY GRP	71,030,090	22.0%
2	DOCTORS CO GRP	67,337,102	20.8%
3	ProAssurance Corp Grp	44,751,348	13.8%
4	CNA INS GRP	18,440,784	5.7%
5	Coverys Grp	13,129,332	4.1%
6	Christus Hlth Grp	11,084,598	3.4%
7	CINCINNATI FIN GRP	7,840,442	2.4%
8	AMERICAN INTL GRP	6,925,879	2.1%
9	NCMIC Grp	6,474,463	2.0%
10	Ace Ltd Grp	6,032,211	1.9%
11	FAIRFAX FIN GRP	6,031,494	1.9%
12	Healthcare Underwriters Grp Mut OH	5,868,787	1.8%
13	Allied World Assur Holding Grp	5,517,241	1.7%
14	OHA Ins Solutions	5,364,224	1.7%
15	White Mountains Grp	5,157,734	1.6%
	Top 15 Sub Total:	280,985,729	86.9%
	Others Sub Total:	42,245,050	13.1%
	Total All Groups:	323,230,779	100.0%

2012
Medical Professional Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

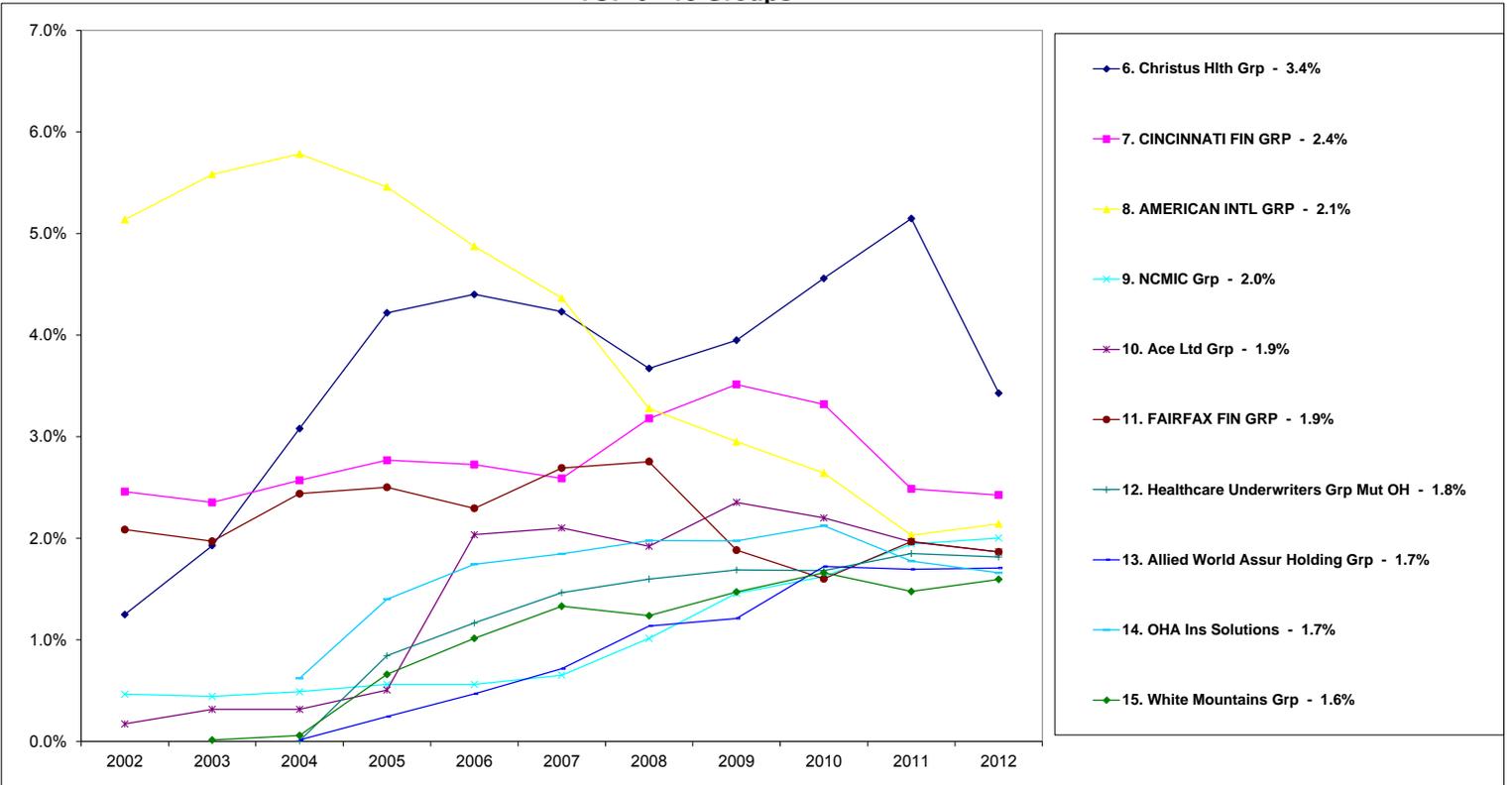
RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	BERKSHIRE HATHAWAY GRP	71,030,090	22.0%
	Medical Protective Co	69,754,401	21.6%
	National Fire & Marine Ins Co	764,449	0.2%
	General Star Ind Co	511,240	0.2%
2	DOCTORS CO GRP	67,337,102	20.8%
	Doctors Co An Interins Exch	66,715,269	20.6%
	Professional Underwriters Liab Ins C	567,152	0.2%
	American Physicians Assur Corp	57,258	0.0%
	Ohic Ins Co	-2,577	0.0%
3	ProAssurance Corp Grp	44,751,348	13.8%
	ProAssurance Ind Co Inc	41,011,784	12.7%
	Podiatry Ins Co Of Amer	3,219,872	1.0%
	ProAssurance Specialty Ins Co	398,755	0.1%
	PACO Assur Co Inc	120,937	0.0%
4	CNA INS GRP	18,440,784	5.7%
	Columbia Cas Co	7,537,813	2.3%
	American Cas Co Of Reading PA	6,340,241	2.0%
	Continental Cas Co	4,562,730	1.4%
5	Coverys Grp	13,129,332	4.1%
	MHA Ins Co	13,129,332	4.1%
6	Christus Hlth Grp	11,084,598	3.4%
	Preferred Professional Ins Co	11,084,598	3.4%
7	CINCINNATI FIN GRP	7,840,442	2.4%
	Cincinnati Ins Co	7,046,968	2.2%
	Cincinnati Cas Co	658,275	0.2%
	The Cincinnati Ind Co	107,507	0.0%
	The Cincinnati Specialty Underwriter	27,692	0.0%

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
8	AMERICAN INTL GRP	6,925,879	2.1%
	Lexington Ins Co	4,874,499	1.5%
	National Union Fire Ins Co Of Pitts	1,693,294	0.5%
	American Home Assur Co	203,441	0.1%
	Granite State Ins Co	140,544	0.0%
	Chartis Specialty Ins Co	14,101	0.0%
9	NCMIC Grp	6,474,463	2.0%
	Professional Solutions Ins Co	3,602,075	1.1%
	NCMIC Ins Co	2,872,388	0.9%
10	Ace Ltd Grp	6,032,211	1.9%
	Ace Amer Ins Co	5,283,706	1.6%
	Illinois Union Ins Co	748,505	0.2%
11	FAIRFAX FIN GRP	6,031,494	1.9%
	Hudson Specialty Ins Co	5,843,675	1.8%
	United States Fire Ins Co	189,255	0.1%
	Valiant Ins Co	-1,436	0.0%
12	Healthcare Underwriters Grp Mut OH	5,868,787	1.8%
	Healthcare Underwriters Grp Mut OH	5,868,787	1.8%
13	Allied World Assur Holding Grp	5,517,241	1.7%
	Darwin Select Ins Co	4,331,914	1.3%
	Darwin Natl Assur Co	1,107,327	0.3%
	Allied World Assur Co US Inc	78,000	0.0%
14	OHA Ins Solutions	5,364,224	1.7%
	OHA Ins Solutions	5,364,224	1.7%
15	White Mountains Grp	5,157,734	1.6%
	Homeland Ins Co of NY	5,110,602	1.6%
	Atlantic Specialty Ins Co	35,496	0.0%
	OneBeacon Ins Co	11,636	0.0%
Top 15	Sub Total:	280,985,729	86.9%
	Others Sub Total:	42,245,050	13.1%
	Total All Company Groups:	323,230,779	100.0%

Medical Professional Liability Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

2012
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2012 Market Share
1	Travelers Grp	19,867,406	12.5%
2	LIBERTY MUT GRP	14,426,042	9.0%
3	WESTFIELD Grp	13,564,786	8.5%
4	CNA INS GRP	12,802,005	8.0%
5	Chubb Inc Grp	11,534,846	7.2%
6	ZURICH INS GRP	9,518,119	6.0%
7	CINCINNATI FIN GRP	9,189,114	5.8%
8	American Financial Grp	5,391,774	3.4%
9	AIA Holdings Inc Grp	4,417,967	2.8%
10	AMERICAN INTL GRP	3,991,831	2.5%
11	HARTFORD FIRE & CAS GRP	3,804,999	2.4%
12	Evergreen Natl Ind Co	2,852,480	1.8%
13	Ace Ltd Grp	2,586,535	1.6%
14	CUNA MUT GRP	2,444,154	1.5%
15	RLI INS GRP	2,317,197	1.5%
	Top 15 Sub Total:	118,709,255	74.4%
	Others Sub Total:	40,744,211	25.6%
	Total All Groups:	159,453,466	100.0%

2012
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
1	Travelers Grp	19,867,406	12.5%
	Travelers Cas & Surety Co Of Amer	17,414,488	10.9%
	St Paul Mercury Ins Co	943,369	0.6%
	St Paul Fire & Marine Ins Co	664,292	0.4%
	Travelers Cas & Surety Co	644,620	0.4%
	St Paul Guardian Ins Co	88,107	0.1%
	Travelers Excess & Surplus Lines Co	61,341	0.0%
	United States Fidelity & Guar Co	14,778	0.0%
	Farmington Cas Co	13,186	0.0%
	Charter Oak Fire Ins Co	8,491	0.0%
	Discover Prop & Cas Ins Co	5,497	0.0%
	Travelers Prop Cas Co Of Amer	3,331	0.0%
	Phoenix Ins Co	2,638	0.0%
	Travelers Ind Co	2,021	0.0%
	Travelers Ind Co Of Amer	1,064	0.0%
	Travelers Ind Co Of CT	183	0.0%
2	LIBERTY MUT GRP	14,426,042	9.0%
	Liberty Mut Ins Co	8,407,230	5.3%
	Ohio Cas Ins Co	4,384,312	2.7%
	American States Ins Co	701,253	0.4%
	Safeco Ins Co Of Amer	632,020	0.4%
	West Amer Ins Co	139,768	0.1%
	First Natl Ins Co Of Amer	94,710	0.1%
	Peerless Ins Co	24,491	0.0%
	General Ins Co Of Amer	24,169	0.0%
	Wausau Underwriters Ins Co	11,141	0.0%
	American Fire & Cas Co	3,453	0.0%
	Employers Ins of Wausau	2,680	0.0%
	Liberty Mut Fire Ins Co	915	0.0%
	Indiana Ins Co	-100	0.0%

Wednesday, June 19, 2013

Page 1 of 3

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
3	WESTFIELD Grp	13,564,786	8.5%
	Ohio Farmers Ins Co	12,269,425	7.7%
	Westfield Ins Co	1,282,822	0.8%
	American Select Ins Co	6,279	0.0%
	Westfield Natl Ins Co	6,260	0.0%
4	CNA INS GRP	12,802,005	8.0%
	Western Surety Co	9,489,230	6.0%
	Continental Ins Co	2,199,193	1.4%
	Continental Cas Co	1,101,100	0.7%
	American Cas Co Of Reading PA	7,125	0.0%
	National Fire Ins Co Of Hartford	4,778	0.0%
	Transportation Ins Co	579	0.0%
5	Chubb Inc Grp	11,534,846	7.2%
	Federal Ins Co	11,357,629	7.1%
	Vigilant Ins Co	79,545	0.0%
	Executive Risk Ind Inc	52,041	0.0%
	Great Northern Ins Co	27,770	0.0%
	Pacific Ind Co	14,630	0.0%
	Chubb Custom Ins Co	3,231	0.0%
6	ZURICH INS GRP	9,518,119	6.0%
	Fidelity & Deposit Co Of MD	7,635,197	4.8%
	Zurich Amer Ins Co	1,441,385	0.9%
	Universal Underwriters Ins Co	243,181	0.2%
	American Zurich Ins Co	183,139	0.1%
	American Guar & Liab Ins	14,053	0.0%
	Maryland Cas Co	602	0.0%
	Zurich Amer Ins Co Of IL	562	0.0%
7	CINCINNATI FIN GRP	9,189,114	5.8%
	Cincinnati Ins Co	9,185,344	5.8%
	Cincinnati Cas Co	3,770	0.0%
8	American Financial Grp	5,391,774	3.4%
	Great Amer Ins Co	5,198,929	3.3%
	Mid Continent Cas Co	164,453	0.1%
	Great Amer Ins Co of NY	15,411	0.0%
	Great Amer Assur Co	7,798	0.0%
	Great Amer Alliance Ins Co	3,470	0.0%
	National Interstate Ins Co	1,400	0.0%
	Great Amer E&S Ins Co	313	0.0%

Wednesday, June 19, 2013

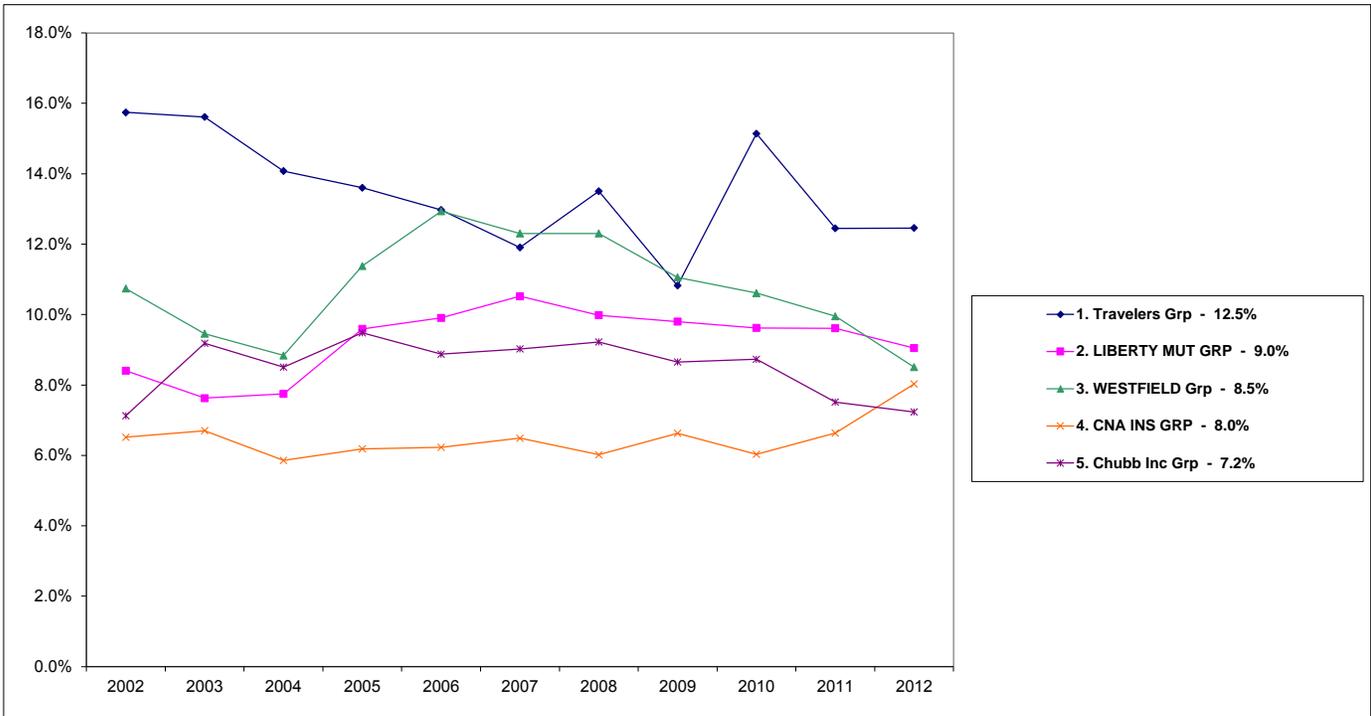
Page 2 of 3

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

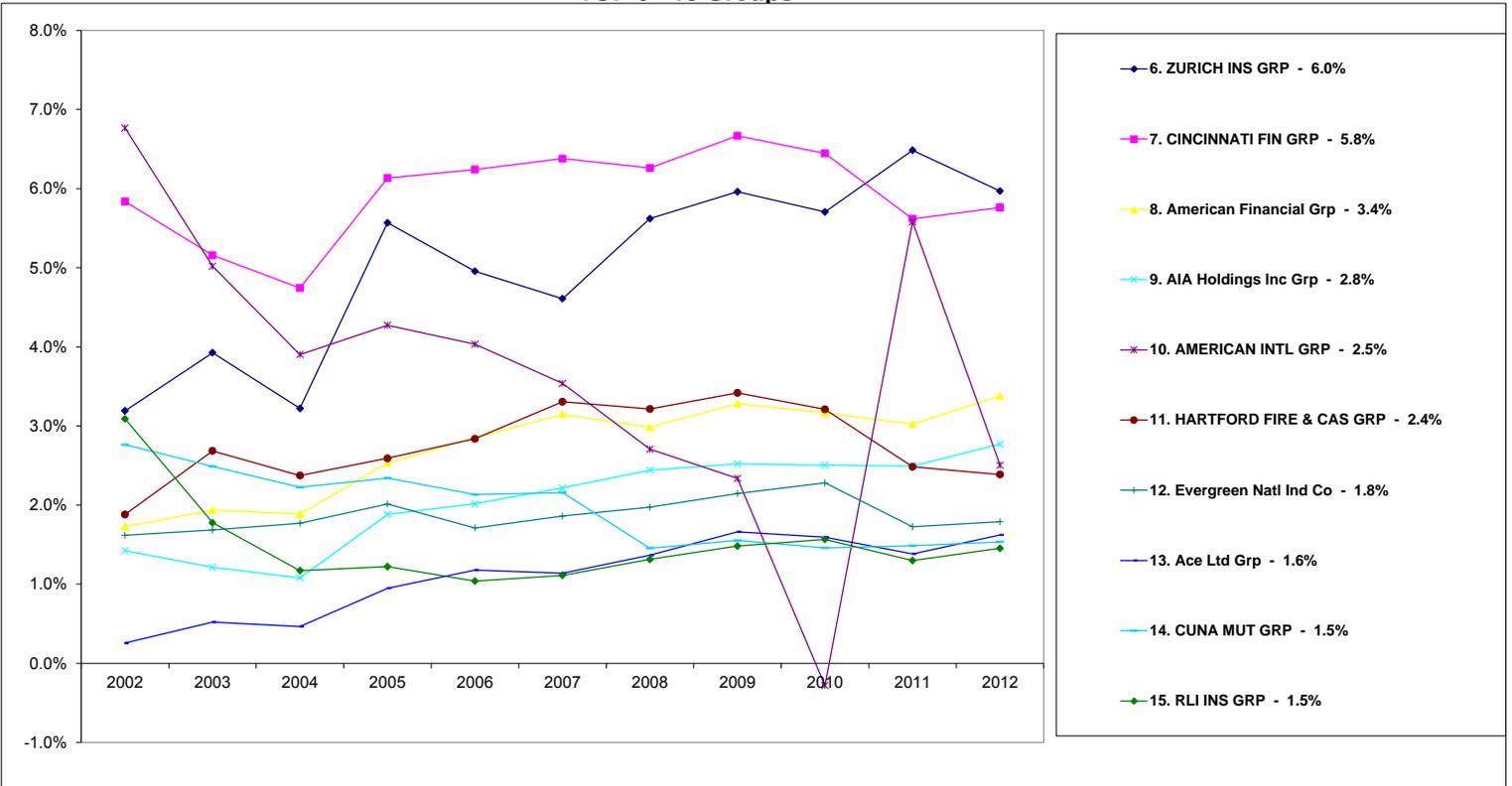
The organizational structure and premiums are based on the NAIC database as of 6/18/2013.

RANK	Group Name Company Name	Direct Written Premium	2012 Market Share
9	AIA Holdings Inc Grp	4,417,967	2.8%
	International Fidelity Ins Co	3,452,572	2.2%
	Allegheny Cas Co	965,395	0.6%
10	AMERICAN INTL GRP	3,991,831	2.5%
	National Union Fire Ins Co Of Pitts	3,472,508	2.2%
	Insurance Co Of The State Of PA	408,081	0.3%
	Illinois Natl Ins Co	91,928	0.1%
	American Home Assur Co	10,613	0.0%
	Chartis Specialty Ins Co	4,470	0.0%
	New Hampshire Ins Co	4,231	0.0%
11	HARTFORD FIRE & CAS GRP	3,804,999	2.4%
	Hartford Fire In Co	3,381,967	2.1%
	Twin City Fire Ins Co Co	212,644	0.1%
	Hartford Cas Ins Co	159,816	0.1%
	Hartford Accident & Ind Co	50,572	0.0%
12	Evergreen Natl Ind Co	2,852,480	1.8%
	Evergreen Natl Ind Co	2,852,480	1.8%
13	Ace Ltd Grp	2,586,535	1.6%
	Westchester Fire Ins Co	2,430,460	1.5%
	Ace Amer Ins Co	117,499	0.1%
	Illinois Union Ins Co	35,618	0.0%
	Insurance Co of N Amer	2,265	0.0%
	Pacific Employers Ins Co	593	0.0%
	Indemnity Ins Co Of North Amer	100	0.0%
14	CUNA MUT GRP	2,444,154	1.5%
	Cumis Ins Society Inc	2,444,154	1.5%
15	RLI INS GRP	2,317,197	1.5%
	RLI Ins Co	2,153,946	1.4%
	Contractors Bonding & Ins Co	111,547	0.1%
	RLI Ind Co	51,704	0.0%
Top 15	Sub Total:	118,709,255	74.4%
	Others Sub Total:	40,744,211	25.6%
	Total All Company Groups:	159,453,466	100.0%

Fidelity and Surety Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 19, 2013

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2013.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2013.

Appendix		
Line of Business	Line Number	Row Description
Fire and Allied Lines	1	Fire
	2.1	Allied lines
Multiple peril crop	2.2	Multiple peril crop
Federal flood	2.3	Federal flood
Farmowners multiple peril	3	Farmowners multiple peril
Homeowners multiple peril	4	Homeowners multiple peril
Commercial Multiple Peril	5.1	Commercial multiple peril (non-liability portion)
	5.2	Commercial multiple peril (liability portion)
Mortgage guaranty	6	Mortgage guaranty
Ocean marine	8	Ocean marine
Inland marine	9	Inland marine
Financial guaranty	10	Financial guaranty
Medical professional liability	11	Medical professional liability
Earthquake	12	Earthquake
Accident and Health	13	Group accident and health
	14	Credit A&H (group and individual)
	15.1	Collectively renewable A&H
	15.2	Non-cancelable A&H
	15.3	Guaranteed renewable A&H
	15.4	Non-renewable for stated reasons only
	15.5	Other accident only
	15.6	Medicare Title XVIII exempt from state taxes or fees
	15.7	All other A&H
15.8	Federal employees health benefits program premium	
Workers' compensation	16	Workers' compensation
Commercial General Liability	17.1	Other liability - occurrence
	17.2	Other liability - claims-made
	17.3	Excess workers' compensation
	18	Products liability
Private Passenger Automobile	19.1	Private passenger auto no-fault (personal injury protection)
	19.2	Other private passenger auto liability
	21.1	Private passenger auto physical damage
Commercial Automobile	19.3	Commercial auto no-fault (personal injury protection)
	19.4	Other commercial auto liability
	21.2	Commercial auto physical damage
Aircraft	22	Aircraft (all perils)
Fidelity & Surety	23	Fidelity
	24	Surety
Crime	26	Burglary and theft
Boiler and machinery	27	Boiler and machinery
Credit	28	Credit
Warranty	30	Warranty
Aggregate write-ins for other lines of business	34	Aggregate write-ins for other lines of business
Totals	35	Totals

Commercial Lines of Business	
Line Number	Row Description
1	Fire
2.1	Allied lines
5.1	Commercial multiple peril (non-liability portion)
5.2	Commercial multiple peril (liability portion)
9	Inland marine
11	Medical professional liability
16	Workers' compensation
17.1	Other liability - occurrence
17.2	Other liability - claims-made
17.3	Excess workers' compensation
18	Products liability
19.3	Commercial auto no-fault (personal injury protection)
19.4	Other commercial auto liability
21.2	Commercial auto physical damage
23	Fidelity
24	Surety
26	Burglary and theft
27	Boiler and machinery

Personal Lines of Business	
Line Number	Row Description
3	Farmowners multiple peril
4	Homeowners multiple peril
19.1	Private passenger auto no-fault (personal injury protection)
19.2	Other private passenger auto liability
21.1	Private passenger auto physical damage

Lines of Business Included in Total	
Line Number	Row Description
1	Fire
2.1	Allied lines
2.2	Multiple peril crop
3	Farmowners multiple peril
4	Homeowners multiple peril
5.1	Commercial multiple peril (non-liability portion)
5.2	Commercial multiple peril (liability portion)
6	Mortgage guaranty
8	Ocean marine
9	Inland marine
10	Financial guaranty
11	Medical professional liability
12	Earthquake
16	Workers' compensation
17.1	Other liability - occurrence
17.2	Other liability - claims-made
17.3	Excess workers' compensation
18	Products liability
19.1	Private passenger auto no-fault (personal injury protection)
19.2	Other private passenger auto liability
19.3	Commercial auto no-fault (personal injury protection)
19.4	Other commercial auto liability
21.1	Private passenger auto physical damage
21.2	Commercial auto physical damage
22	Aircraft (all perils)
23	Fidelity
24	Surety
26	Burglary and theft
27	Boiler and machinery
28	Credit
30	Warranty