

2014
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2014 Market Share
1	STATE FARM GRP	585,738,606	21.8%
2	ALLSTATE INS GRP	284,141,051	10.6%
3	NATIONWIDE CORP GRP	226,569,453	8.4%
4	LIBERTY MUT GRP	203,460,254	7.6%
5	GRANGE MUT CAS GRP	151,886,082	5.7%
6	ERIE INS GRP	129,313,687	4.8%
7	CINCINNATI FIN GRP	115,245,804	4.3%
8	WESTFIELD Grp	106,704,137	4.0%
9	AUTO OWNERS GRP	80,808,272	3.0%
10	FARMERS INS GRP	80,148,987	3.0%
11	UNITED SERV AUTOMOBILE ASSN GR	79,642,945	3.0%
12	AMERICAN FAMILY INS GRP	76,830,866	2.9%
13	MOTORISTS MUT GRP	56,220,750	2.1%
14	Travelers Grp	51,054,815	1.9%
15	STATE AUTO MUT GRP	49,273,181	1.8%
16	WESTERN RESERVE GRP	39,588,978	1.5%
17	OHIO MUT GRP	32,578,079	1.2%
18	METROPOLITAN GRP	31,634,892	1.2%
19	HARTFORD FIRE & CAS GRP	23,225,623	0.9%
20	CENTRAL MUT INS CO GRP	20,161,584	0.8%
21	Chubb Inc Grp	20,081,009	0.7%
22	Ohio Fair Plan Underwriting Assoc	16,879,085	0.6%
23	PEKIN INS GRP	16,504,249	0.6%
24	PROGRESSIVE GRP	14,853,279	0.6%
25	Ameriprise Fin Grp	13,122,884	0.5%
26	Hastings Mut Ins Co	12,595,266	0.5%
27	The Hanover Ins Grp	11,059,062	0.4%
28	CELINA GRP	10,878,599	0.4%
29	Munich Re Grp	10,559,246	0.4%
30	Goodville & German Mut Grp	10,397,972	0.4%

RANK	Group Name	Direct Written Premium	2014 Market Share
31	Wayne & Washington Mut Grp	9,786,547	0.4%
32	AMERICAN NATL FIN GRP	8,898,891	0.3%
33	AMICA MUT GRP	8,620,656	0.3%
34	DONEGAL GRP	8,307,071	0.3%
35	CSAA Ins Grp	8,221,034	0.3%
36	QBE INS GRP	6,898,678	0.3%
37	FRANKENMUTH GRP	6,650,674	0.2%
38	AUTOMOBILE CLUB MI GRP	6,573,158	0.2%
39	Assurant Inc Grp	6,420,407	0.2%
40	MAPFRE INS GRP	5,987,663	0.2%
41	SELECTIVE INS GRP	5,329,250	0.2%
42	BUCKEYE INS GRP	4,667,308	0.2%
43	EMC INS CO GRP	4,360,136	0.2%
44	Acuity A Mut Ins Co	4,176,836	0.2%
45	ALLIANZ INS GRP	3,694,558	0.1%
46	CALIFORNIA CAS MGMT GRP	3,327,696	0.1%
47	ELECTRIC INS GRP	3,257,069	0.1%
48	MutualAid eXchange	2,975,938	0.1%
49	AMERICAN INTL GRP	2,820,998	0.1%
50	GUIDEONE INS GRP	2,520,439	0.1%
51	HORACE MANN GRP	1,716,116	0.1%
52	Ace Ltd Grp	1,430,237	0.1%
53	WBL Grp	1,414,963	0.1%
54	Tuscarora Grp	1,228,150	0.0%
55	Municipal Mut Ins Co	1,143,371	0.0%
56	Kemper Corp Grp	1,096,674	0.0%
57	Pure Companies Grp	823,767	0.0%
58	Armed Forces Ins Exch	698,943	0.0%
59	SENTRY INS GRP	399,909	0.0%
60	FIRST AMER TITLE GRP	377,334	0.0%
61	MARKEL CORP GRP	315,169	0.0%
62	ZURICH INS GRP	273,393	0.0%
63	MERCHANTS MUT GRP	254,092	0.0%
64	AEGIS GRP	192,914	0.0%
65	PHARMACISTS MUT GRP	173,834	0.0%
66	First Acceptance Ins Grp	109,077	0.0%
67	Mennonite Mut Grp	81,880	0.0%
68	Inland Mut Ins Co	64,102	0.0%

Friday, June 12, 2015

Page 2 of 3

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/9/2015.

RANK	Group Name	Direct Written Premium	2014 Market Share
69	FM GLOBAL GRP	20,189	0.0%
70	AmTrust NGH Grp	13,054	0.0%
Top 70	Sub Total:	2,686,480,872	100.0%
	Others Sub Total:	2,915	0.0%
	Total All Groups:	2,686,483,787	100.0%

Friday, June 12, 2015

Page 3 of 3

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/9/2015.

2014
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
1	STATE FARM GRP State Farm Fire & Cas Co	585,738,606 585,738,606	21.8% 21.8%
2	ALLSTATE INS GRP Allstate Prop & Cas Ins Co Allstate Ind Co Allstate Ins Co Allstate Vehicle & Prop Ins Co Encompass Home & Auto Ins Co Encompass Ins Co Of Amer Encompass Ind Co Esurance Prop & Cas Ins Co Esurance Ins Co	284,141,051 97,377,943 55,092,900 53,869,597 52,944,237 17,832,897 3,073,485 2,388,164 796,048 765,780	10.6% 3.6% 2.1% 2.0% 2.0% 0.7% 0.1% 0.1% 0.0% 0.0%
3	NATIONWIDE CORP GRP Nationwide Prop & Cas Ins Co Nationwide Mut Ins Co Nationwide Mut Fire Ins Co Nationwide Gen Ins Co Allied Prop & Cas Ins Co Amco Ins Co HARLEYSVILLE LAKE STATES INS CO Scottsdale Surplus Lines Ins Co Depositors Ins Co Crestbrook Ins Co Nationwide Affinity Co of Amer	226,569,453 120,044,595 39,828,518 37,505,668 14,425,475 9,665,593 1,882,667 1,786,138 695,238 305,084 223,978 206,499	8.4% 4.5% 1.5% 1.4% 0.5% 0.4% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0%

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
4	LIBERTY MUT GRP	203,460,254	7.6%
	Safeco Ins Co Of IN	97,460,212	3.6%
	Liberty Ins Corp	39,983,160	1.5%
	Liberty Mut Fire Ins Co	38,041,594	1.4%
	LM Ins Corp	28,114,590	1.0%
	Ohio Cas Ins Co	-2,220	0.0%
	American Fire & Cas Co	-2,801	0.0%
	Mid Amer Fire & Cas Co	-3,129	0.0%
	Peerless Ind Ins Co	-6,200	0.0%
	West Amer Ins Co	-124,952	0.0%
5	GRANGE MUT CAS GRP	151,886,082	5.7%
	Grange Prop & Cas Ins Co	76,448,903	2.8%
	Grange Mut Cas Co	75,437,179	2.8%
6	ERIE INS GRP	129,313,687	4.8%
	Erie Ins Exch	81,615,166	3.0%
	Erie Ins Co	47,698,521	1.8%
7	CINCINNATI FIN GRP	115,245,804	4.3%
	Cincinnati Ins Co	115,245,804	4.3%
8	WESTFIELD Grp	106,704,137	4.0%
	Westfield Natl Ins Co	73,484,365	2.7%
	American Select Ins Co	17,311,863	0.6%
	Westfield Ins Co	15,907,909	0.6%
9	AUTO OWNERS GRP	80,808,272	3.0%
	Home Owners Ins Co	32,368,915	1.2%
	Auto Owners Ins Co	26,779,173	1.0%
	Owners Ins Co	21,660,184	0.8%
10	FARMERS INS GRP	80,148,987	3.0%
	Farmers Ins Exch	41,992,364	1.6%
	Farmers Ins Of Columbus Inc	19,046,892	0.7%
	Foremost Ins Co Grand Rapids MI	15,803,545	0.6%
	Foremost Prop & Cas Ins Co	2,576,291	0.1%
	Civic Prop & Cas Co	691,796	0.0%
	Neighborhood Spirit Prop & Cas Co	36,968	0.0%
	Exact Prop & Cas Co Inc	1,131	0.0%

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
11	UNITED SERV AUTOMOBILE ASSN GR	79,642,945	3.0%
	United Serv Automobile Assn	40,723,364	1.5%
	USAA Cas Ins Co	23,019,654	0.9%
	USAA Gen Ind Co	12,012,097	0.4%
	Garrison Prop & Cas Ins Co	3,887,830	0.1%
12	AMERICAN FAMILY INS GRP	76,830,866	2.9%
	American Family Ins Co	51,396,202	1.9%
	Homesite Ins Co Of The Midwest	25,434,664	0.9%
13	MOTORISTS MUT GRP	56,220,750	2.1%
	Motorists Mut Ins Co	56,220,750	2.1%
14	Travelers Grp	51,054,815	1.9%
	Travelers Prop Cas Ins Co	29,519,901	1.1%
	Standard Fire Ins Co	16,800,766	0.6%
	Travelers Home & Marine Ins Co	2,259,405	0.1%
	Travelers Ind Co Of Amer	1,473,823	0.1%
	Automobile Ins Co Of Hartford CT	983,911	0.0%
	Travelers Ind Co Of CT	17,009	0.0%
15	STATE AUTO MUT GRP	49,273,181	1.8%
	State Automobile Mut Ins Co	24,705,757	0.9%
	State Auto Ins Co of OH	24,567,424	0.9%
16	WESTERN RESERVE GRP	39,588,978	1.5%
	Lightning Rod Mut Ins Co	22,886,379	0.9%
	Western Reserve Mut Cas Co	14,954,508	0.6%
	Sonnenberg Mut Ins Assoc	1,748,091	0.1%
17	OHIO MUT GRP	32,578,079	1.2%
	United Ohio Ins Co	23,358,313	0.9%
	Ohio Mut Ins Co	9,219,766	0.3%
18	METROPOLITAN GRP	31,634,892	1.2%
	Metropolitan Prop & Cas Ins Co	20,843,258	0.8%
	Metropolitan Grp Prop & Cas Ins Co	9,834,076	0.4%
	Economy Premier Assur Co	957,558	0.0%

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
19	HARTFORD FIRE & CAS GRP	23,225,623	0.9%
	Property & Cas Ins Co Of Hartford	10,977,452	0.4%
	Trumbull Ins Co	5,409,419	0.2%
	Hartford Underwriters Ins Co	2,687,854	0.1%
	Sentinel Ins Co Ltd	1,866,977	0.1%
	Hartford Ins Co Of The Midwest	969,492	0.0%
	Twin City Fire Ins Co Co	775,056	0.0%
	Hartford Cas Ins Co	228,869	0.0%
	Hartford Accident & Ind Co	181,660	0.0%
	Hartford Fire In Co	128,844	0.0%
20	CENTRAL MUT INS CO GRP	20,161,584	0.8%
	Central Mut Ins Co	20,161,584	0.8%
21	Chubb Inc Grp	20,081,009	0.7%
	Pacific Ind Co	12,957,059	0.5%
	Chubb Natl Ins Co	3,298,718	0.1%
	Great Northern Ins Co	2,066,826	0.1%
	Federal Ins Co	1,443,500	0.1%
	Vigilant Ins Co	263,576	0.0%
	Chubb Custom Ins Co	51,330	0.0%
22	Ohio Fair Plan Underwriting Assoc	16,879,085	0.6%
	Ohio Fair Plan Underwriting Assoc	16,879,085	0.6%
23	PEKIN INS GRP	16,504,249	0.6%
	Pekin Ins Co	16,504,249	0.6%
24	PROGRESSIVE GRP	14,853,279	0.6%
	Progressive Specialty Ins Co	9,985,215	0.4%
	American Strategic Ins Corp	4,988,258	0.2%
	Progressive Cas Ins Co	-120,194	0.0%
25	Ameriprise Fin Grp	13,122,884	0.5%
	IDS Prop Cas Ins Co	13,122,884	0.5%
26	Hastings Mut Ins Co	12,595,266	0.5%
	Hastings Mut Ins Co	12,595,266	0.5%
27	The Hanover Ins Grp	11,059,062	0.4%
	Citizens Ins Co Of OH	10,987,669	0.4%
	Citizens Ins Co Of Amer	71,393	0.0%
28	CELINA GRP	10,878,599	0.4%
	National Mut Ins Co	10,878,599	0.4%

Friday, June 12, 2015

Page 4 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/9/2015.

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
29	Munich Re Grp	10,559,246	0.4%
	American Modern Select Ins Co	6,268,759	0.2%
	American Modern Home Ins Co	2,214,447	0.1%
	American Family Home Ins Co	2,075,726	0.1%
	American Southern Home Ins Co	314	0.0%
30	Goodville & German Mut Grp	10,397,972	0.4%
	German Mut Ins Co	6,188,734	0.2%
	Goodville Mut Cas Co	4,209,238	0.2%
31	Wayne & Washington Mut Grp	9,786,547	0.4%
	Wayne Mut Ins Co	9,786,547	0.4%
32	AMERICAN NATL FIN GRP	8,898,891	0.3%
	American Natl Prop & Cas Co	8,444,942	0.3%
	American Natl Gen Ins Co	453,949	0.0%
33	AMICA MUT GRP	8,620,656	0.3%
	Amica Mut Ins Co	8,620,656	0.3%
34	DONEGAL GRP	8,307,071	0.3%
	Atlantic States Ins Co	5,737,221	0.2%
	Donegal Mut Ins Co	2,569,850	0.1%
35	CSAA Ins Grp	8,221,034	0.3%
	CSAA Fire & Cas Ins Co	8,221,034	0.3%
36	QBE INS GRP	6,898,678	0.3%
	Praetorian Ins Co	3,681,571	0.1%
	QBE Ins Corp	1,968,614	0.1%
	General Cas Co Of WI	1,248,493	0.0%
37	FRANKENMUTH GRP	6,650,674	0.2%
	Frankenmuth Mut Ins Co	6,650,674	0.2%
38	AUTOMOBILE CLUB MI GRP	6,573,158	0.2%
	Memberselect Ins Co	6,573,158	0.2%
39	Assurant Inc Grp	6,420,407	0.2%
	American Bankers Ins Co Of FL	6,254,398	0.2%
	American Security Ins Co	151,587	0.0%
	Standard Guar Ins Co	14,422	0.0%
40	MAPFRE INS GRP	5,987,663	0.2%
	American Commerce Ins Co	5,987,663	0.2%
41	SELECTIVE INS GRP	5,329,250	0.2%
	Selective Ins Co Of SC	4,323,414	0.2%
	Selective Ins Co Of The Southeast	1,005,836	0.0%

Friday, June 12, 2015

Page 5 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/9/2015.

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
42	BUCKEYE INS GRP Buckeye State Mut Ins Co	4,667,308 4,667,308	0.2% 0.2%
43	EMC INS CO GRP Hamilton Mut Ins Co	4,360,136 4,360,136	0.2% 0.2%
44	Acuity A Mut Ins Co Acuity A Mut Ins Co	4,176,836 4,176,836	0.2% 0.2%
45	ALLIANZ INS GRP American Ins Co National Surety Corp Firemans Fund Ins Co Interstate Fire & Cas Co Associated Ind Corp	3,694,558 1,683,910 1,543,250 442,779 15,514 9,105	0.1% 0.1% 0.1% 0.0% 0.0% 0.0%
46	CALIFORNIA CAS MGMT GRP California Cas Gen Ins Co of OR	3,327,696 3,327,696	0.1% 0.1%
47	ELECTRIC INS GRP Electric Ins Co	3,257,069 3,257,069	0.1% 0.1%
48	MutualAid eXchange MutualAid eXchange	2,975,938 2,975,938	0.1% 0.1%
49	AMERICAN INTL GRP AIG Prop Cas Co Lexington Ins Co AIG Specialty Ins Co	2,820,998 2,082,740 728,800 9,458	0.1% 0.1% 0.0% 0.0%
50	GUIDEONE INS GRP Guideone Mut Ins Co Guideone Specialty Mut Ins Co	2,520,439 2,159,200 361,239	0.1% 0.1% 0.0%
51	HORACE MANN GRP Teachers Ins Co Horace Mann Ins Co	1,716,116 1,396,284 319,832	0.1% 0.1% 0.0%
52	Ace Ltd Grp Bankers Standard Ins Co Illinois Union Ins Co	1,430,237 1,392,747 37,490	0.1% 0.1% 0.0%
53	WBL Grp Stillwater Ins Co	1,414,963 1,414,963	0.1% 0.1%
54	Tuscarora Grp Tuscarora Wayne Ins Co Keystone Natl Ins Co	1,228,150 691,544 536,606	0.0% 0.0% 0.0%
55	Municipal Mut Ins Co Municipal Mut Ins Co	1,143,371 1,143,371	0.0% 0.0%

Friday, June 12, 2015

Page 6 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/9/2015.

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
56	Kemper Corp Grp	1,096,674	0.0%
	Kemper Independence Ins Co	833,902	0.0%
	Unitrin Direct Prop & Cas Co	170,775	0.0%
	Merastar Ins Co	47,169	0.0%
	Unitrin Preferred Ins Co	44,828	0.0%
57	Pure Companies Grp	823,767	0.0%
	Privilege Underwriters Recp Exch	823,767	0.0%
58	Armed Forces Ins Exch	698,943	0.0%
	Armed Forces Ins Exch	698,943	0.0%
59	SENTRY INS GRP	399,909	0.0%
	Sentry Ins A Mut Co	399,909	0.0%
60	FIRST AMER TITLE GRP	377,334	0.0%
	First Amer Prop & Cas Ins Co	377,334	0.0%
61	MARKEL CORP GRP	315,169	0.0%
	Markel Amer Ins Co	313,981	0.0%
	Essex Ins Co	1,188	0.0%
62	ZURICH INS GRP	273,393	0.0%
	Empire Fire & Marine Ins Co	247,719	0.0%
	Fidelity & Deposit Co Of MD	25,674	0.0%
63	MERCHANTS MUT GRP	254,092	0.0%
	Merchants Preferred Ins Co	167,235	0.0%
	Merchants Mut Ins Co	86,857	0.0%
64	AEGIS GRP	192,914	0.0%
	Aegis Security Ins Co	192,914	0.0%
65	PHARMACISTS MUT GRP	173,834	0.0%
	Pharmacists Mut Ins Co	173,834	0.0%
66	First Acceptance Ins Grp	109,077	0.0%
	First Acceptance Ins Co Inc	109,077	0.0%
67	Mennonite Mut Grp	81,880	0.0%
	Mennonite Mut Ins Co	81,880	0.0%
68	Inland Mut Ins Co	64,102	0.0%
	Inland Mut Ins Co	64,102	0.0%
69	FM GLOBAL GRP	20,189	0.0%
	Affiliated Fm Ins Co	20,189	0.0%
70	AmTrust NGH Grp	13,054	0.0%
	Preserver Ins Co	13,054	0.0%

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
Top 70	Sub Total:	2,686,480,872	100.0%
	Others Sub Total:	2,915	0.0%
	Total All Company Groups:	2,686,483,787	100.0%

Friday, June 12, 2015

Page 8 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/9/2015.