# OHIO

2015

Property and Casualty Insurance

Market Share Report

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**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** 

# Total OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	1,920,173,838	12.6%
2	NATIONWIDE CORP GRP	1,020,956,729	6.7%
3	ALLSTATE INS GRP	1,015,391,151	6.7%
4	PROGRESSIVE GRP	826,024,631	5.4%
5	LIBERTY MUT GRP	792,204,060	5.2%
6	CINCINNATI FIN GRP	691,419,323	4.5%
7	GRANGE MUT CAS GRP	577,988,777	3.8%
8	WESTFIELD Grp	541,269,845	3.6%
9	BERKSHIRE HATHAWAY GRP	498,510,726	3.3%
10	Travelers Grp	441,434,424	2.9%
11	ERIE INS GRP	439,029,648	2.9%
12	Chubb Ltd Grp	406,800,006	2.7%
13	AMERICAN INTL GRP	353,249,372	2.3%
14	AUTO OWNERS GRP	310,761,843	2.0%
15	ZURICH INS GRP	269,209,217	1.8%
Тор	15 Sub Total:	10,104,423,590	66.4%
Oth	ers Sub Total:	5,117,453,824	33.6%
To	tal All Groups:	15,221,877,414	100.0%

# Total OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	1,920,173,838	12.6%
	State Farm Mut Auto Ins Co	1,072,275,264	7.0%
	State Farm Fire & Cas Co	847,898,574	5.6%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
2	NATIONWIDE CORP GRP	1,020,956,729	6.7%
	Nationwide Mut Ins Co	279,182,791	1.8%
	Nationwide Mut Fire Ins Co	263,056,307	1.7%
	Nationwide Prop & Cas Ins Co	142,620,549	0.9%
	Nationwide Agribusiness Ins Co	61,727,602	0.4%
	Nationwide Gen Ins Co	59,460,393	0.4%
	Nationwide Ins Co Of Amer	51,362,335	0.3%
	Victoria Specialty Ins Co	39,363,362	0.3%
	National Cas Co	30,610,318	0.2%
	Allied Prop & Cas Ins Co	15,463,606	0.1%
	Scottsdale Surplus Lines Ins Co	13,730,122	0.1%
	Amco Ins Co	12,691,550	0.1%
	Depositors Ins Co	10,481,728	0.1%
	Nationwide Assur Co	10,175,256	0.1%
	Scottsdale Ins Co	5,101,366	0.0%
	Victoria Automobile Ins Co	5,090,841	0.0%
	Farmland Mut Ins Co	3,930,977	0.0%
	Scottsdale Ind Co	3,721,683	0.0%
	Freedom Specialty Ins Co	2,868,041	0.0%
	Western Heritage Ins Co	2,758,731	0.0%
	HARLEYSVILLE LAKE STATES INS CO	2,130,186	0.0%
	Crestbrook Ins Co	1,691,441	0.0%
	Harleysville Worcester Ins Co	1,394,842	0.0%
	Harleysville Ins Co	1,126,089	0.0%
	Harleysville Preferred Ins Co	739,265	0.0%
	Victoria Select Ins Co	248,741	0.0%
	Nationwide Affinity Co of Amer	190,217	0.0%
	Allied Ins Co of Amer	110,656	0.0%
	Titan Ind Co	20,488	0.0%
	Victoria Fire & Cas Co	-92,754	0.0%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
3	ALLSTATE INS GRP	1,015,391,151	6.7%
	Allstate Fire & Cas Ins Co	368,282,982	2.4%
	Allstate Ins Co	164,795,840	1.1%
	Allstate Prop & Cas Ins Co	153,270,162	1.0%
	Allstate Ind Co	81,670,628	0.5%
	Allstate Vehicle & Prop Ins Co	76,896,553	0.5%
	Encompass Home & Auto Ins Co	49,251,588	0.3%
	Esurance Prop & Cas Ins Co	45,905,851	0.3%
	Allstate Northbrook Ind Co	33,507,251	0.2%
	First Colonial Ins Co	26,765,045	0.2%
	Encompass Ins Co Of Amer	5,908,535	0.0%
	Esurance Ins Co	4,656,798	0.0%
	Encompass Ind Co	4,445,533	0.0%
	North Light Specialty Ins Co	34,385	0.0%
4	PROGRESSIVE GRP	826,024,631	5.4%
	Progressive Specialty Ins Co	380,079,122	2.5%
	Progressive Direct Ins Co	330,223,983	2.2%
	Progressive Preferred Ins Co	67,552,296	0.4%
	Progressive Cas Ins Co	21,185,167	0.1%
	Artisan & Truckers Cas Co	11,941,301	0.1%
	American Strategic Ins Corp	8,317,512	0.1%
	United Financial Cas Co	5,370,097	0.0%
	National Continental Ins Co	1,350,153	0.0%
	Progressive Max Ins Co	5,000	0.0%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
5	LIBERTY MUT GRP	792,204,060	5.2%
	Safeco Ins Co Of IL	153,948,593	1.0%
	Safeco Ins Co Of IN	108,093,197	0.7%
	Liberty Mut Fire Ins Co	99,357,670	0.7%
	Liberty Mut Ins Co	79,775,718	0.5%
	LM Gen Ins Co	76,818,780	0.5%
	Liberty Ins Corp	56,776,547	0.4%
	LM Ins Corp	45,227,825	0.3%
	Liberty Ins Underwriters Inc	44,199,579	0.3%
	Netherlands Ins Co The	35,030,584	0.2%
	Ohio Security Ins Co	19,067,234	0.1%
	Ohio Cas Ins Co	14,637,605	0.1%
	Safeco Ins Co Of Amer	12,700,543	0.1%
	Indiana Ins Co	9,722,782	0.1%
	Consolidated Ins Co	6,167,947	0.0%
	Liberty Surplus Ins Corp	5,739,111	0.0%
	Peerless Ins Co	5,531,692	0.0%
	American Fire & Cas Co	4,723,181	0.0%
	Peerless Ind Ins Co	4,405,507	0.0%
	First Liberty Ins Corp	2,912,626	0.0%
	West Amer Ins Co	2,599,770	0.0%
	American States Ins Co	1,755,417	0.0%
	General Ins Co Of Amer	798,834	0.0%
	American Economy Ins Co	756,568	0.0%
	Employers Ins of Wausau	605,499	0.0%
	First Natl Ins Co Of Amer	585,238	0.0%
	Midwestern Ind Co	151,356	0.0%
	Mid Amer Fire & Cas Co	120,025	0.0%
	Wausau Underwriters Ins Co	16,922	0.0%
	American States Ins Co Of TX	299	0.0%
	American States Preferred Ins Co	-1,077	0.0%
	Wausau Business Ins Co	-21,512	0.0%
6	CINCINNATI FIN GRP	691,419,323	4.5%
	Cincinnati Ins Co	619,486,438	4.1%
	The Cincinnati Ind Co	30,034,464	0.2%
	Cincinnati Cas Co	27,727,344	0.2%
	The Cincinnati Specialty Underwriter	14,171,077	0.1%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 5/26/2016.

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

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
7	GRANGE MUT CAS GRP	577,988,777	3.8%
	Grange Mut Cas Co	334,893,389	2.2%
	Grange Prop & Cas Ins Co	195,359,930	1.3%
	Grange Ind Ins Co	26,543,276	0.2%
	Trustgard Ins Co	21,192,182	0.1%
8	WESTFIELD Grp	541,269,845	3.6%
	Westfield Ins Co	267,494,001	1.8%
	Westfield Natl Ins Co	179,866,026	1.2%
	American Select Ins Co	81,638,620	0.5%
	Ohio Farmers Ins Co	12,271,198	0.1%
9	BERKSHIRE HATHAWAY GRP	498,510,726	3.3%
	Geico Cas Co	182,929,065	1.2%
	Medical Protective Co	60,986,594	0.4%
	Geico Gen Ins Co	56,710,562	0.4%
	GEICO Advantage Ins Co	33,917,029	0.2%
	GEICO Choice Ins Co	32,673,443	0.2%
	Geico Ind Co	24,476,702	0.2%
	GEICO Secure Ins Co	23,016,285	0.2%
	Government Employees Ins Co	21,386,605	0.1%
	National Ind Co	17,539,959	0.1%
	United States Liab Ins Co	8,684,580	0.1%
	National Fire & Marine Ins Co	8,540,615	0.1%
	General Reins Corp	7,667,390	0.1%
	National Liab & Fire Ins Co	6,425,258	0.0%
	Berkshire Hathaway Homestate Ins Co	4,593,327	0.0%
	Berkshire Hathaway Specialty Ins Co	2,497,303	0.0%
	General Star Ind Co	2,364,277	0.0%
	Mount Vernon Fire Ins Co	2,124,983	0.0%
	Genesis Ins Co	1,054,087	0.0%
	GEICO Marine Ins Co	560,236	0.0%
	General Star Natl Ins Co	312,591	0.0%
	Old United Cas Co	49,499	0.0%
	Central States Ind Co Of Omaha	336	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
10	Travelers Grp	441,434,424	2.9%
	Travelers Prop Cas Co Of Amer	86,311,912	0.6%
	Travelers Cas & Surety Co Of Amer	64,226,222	0.4%
	Travelers Prop Cas Ins Co	62,081,638	0.4%
	Standard Fire Ins Co	59,182,218	0.4%
	Travelers Ind Co	38,444,132	0.3%
	Charter Oak Fire Ins Co	29,702,249	0.2%
	Travelers Ind Co Of CT	20,396,203	0.1%
	Phoenix Ins Co	20,061,915	0.1%
	Travelers Ind Co Of Amer	15,394,080	0.1%
	Northland Ins Co	11,554,271	0.1%
	St Paul Fire & Marine Ins Co	10,058,379	0.1%
	Travelers Cas Ins Co Of Amer	8,818,260	0.1%
	Travelers Home & Marine Ins Co	5,353,417	0.0%
	St Paul Mercury Ins Co	2,714,892	0.0%
	Travelers Excess & Surplus Lines Co	2,557,595	0.0%
	Automobile Ins Co Of Hartford CT	2,447,242	0.0%
	Northfield Ins Co	1,119,476	0.0%
	Travelers Cas & Surety Co	648,369	0.0%
	St Paul Surplus Lines Ins Co	152,502	0.0%
	St Paul Guardian Ins Co	112,918	0.0%
	Northland Cas Co	82,880	0.0%
	United States Fidelity & Guar Co	13,271	0.0%
	Discover Prop & Cas Ins Co	329	0.0%
	Farmington Cas Co	54	0.0%
11	ERIE INS GRP	439,029,648	2.9%
	Erie Ins Co	274,546,984	1.8%
	Erie Ins Exch	164,482,664	1.1%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name	Direct Written	2015 Market Share
	Company Name	Premium	
12	Chubb Ltd Grp	406,800,006	2.7%
	Federal Ins Co	169,787,815	1.1%
	Ace Amer Ins Co	66,515,292	0.4%
	Pacific Ind Co	30,453,239	0.2%
	Ace Prop & Cas Ins Co	25,985,109	0.2%
	Agri Gen Ins Co	22,663,335	0.1%
	Westchester Fire Ins Co	15,114,794	0.1%
	Great Northern Ins Co	13,509,847	0.1%
	Illinois Union Ins Co	12,214,399	0.1%
	Chubb Custom Ins Co	9,963,294	0.1%
	Penn Millers Ins Co	7,382,442	0.0%
	Chubb Natl Ins Co	7,363,406	0.0%
	Westchester Surplus Lines Ins Co	6,411,152	0.0%
	Vigilant Ins Co	5,858,219	0.0%
	Bankers Standard Ins Co	5,584,618	0.0%
	Indemnity Ins Co Of North Amer	4,070,315	0.0%
	Executive Risk Ind Inc	2,802,898	0.0%
	Executive Risk Speciality Ins Co	701,516	0.0%
	Insurance Co of N Amer	170,687	0.0%
	Chubb Ind Ins Co	128,275	0.0%
	Ace Fire Underwriters Ins Co	84,858	0.0%
	Pacific Employers Ins Co	34,496	0.0%
13	AMERICAN INTL GRP	353,249,372	2.3%
	National Union Fire Ins Co Of Pitts	103,581,392	0.7%
	Lexington Ins Co	86,891,210	0.6%
	Commerce & Industry Ins Co	33,146,533	0.2%
	Illinois Natl Ins Co	31,016,638	0.2%
	United Guar Residential Ins Co	28,505,834	0.2%
	AIG Specialty Ins Co	26,759,858	0.2%
	New Hampshire Ins Co	11,712,678	0.1%
	Insurance Co Of The State Of PA	11,483,963	0.1%
	AIG Prop Cas Co	8,413,896	0.1%
	American Home Assur Co	4,429,524	0.0%
	Granite State Ins Co	3,605,176	0.0%
	United Guar Residential Ins Co of NC	3,330,528	0.0%
	United Guar Mortgage Ind Co	427,032	0.0%
	AIG Assur Co	-54,890	0.0%

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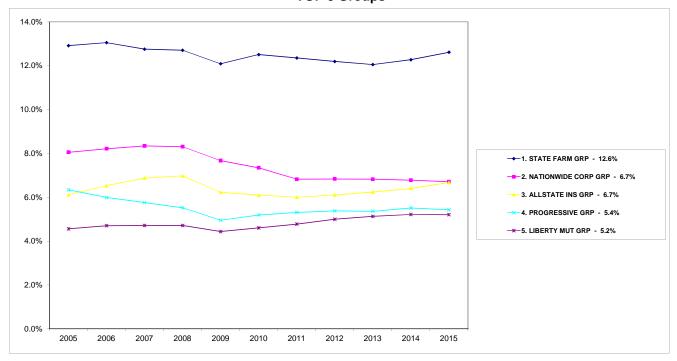
Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
14	AUTO OWNERS GRP	310,761,843	2.0%
	Auto Owners Ins Co	106,419,901	0.7%
	Owners Ins Co	106,025,515	0.7%
	Home Owners Ins Co	97,880,181	0.6%
	Atlantic Cas Ins Co	436,246	0.0%
15	ZURICH INS GRP	269,209,217	1.8%
	Zurich Amer Ins Co	104,751,118	0.7%
	Rural Comm Ins Co	67,862,137	0.4%
	American Guar & Liab Ins	35,171,896	0.2%
	Steadfast Ins Co	18,452,796	0.1%
	Universal Underwriters Ins Co	17,089,633	0.1%
	Empire Fire & Marine Ins Co	8,711,858	0.1%
	Fidelity & Deposit Co Of MD	7,995,363	0.1%
	American Zurich Ins Co	5,725,611	0.0%
	Zurich Amer Ins Co Of IL	2,453,637	0.0%
	Colonial Amer Cas & Surety Co	664,567	0.0%
	Empire Ind Ins Co	329,958	0.0%
	Maryland Cas Co	500	0.0%
	Northern Ins Co Of NY	160	0.0%
	Assurance Co Of Amer	-17	0.0%
Тор	15 Sub Total:	10,104,423,590	66.4%
Oth	ers Sub Total:	5,117,453,824	33.6%
Total All	Company Groups:	15,221,877,414	100.0%

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#### **Total Market Share TOP 5 Groups**



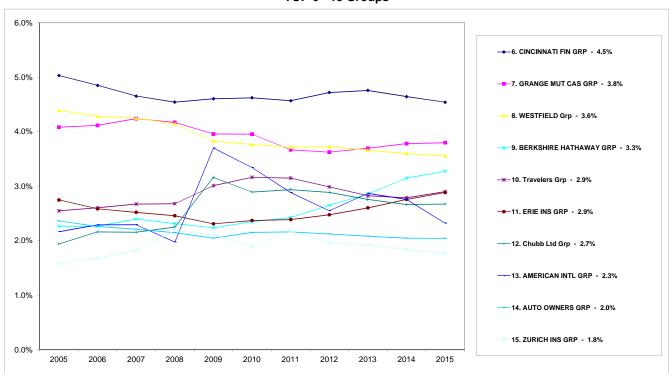
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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

#### **Total Market Share** TOP 6 - 15 Groups



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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

# Personal Lines OHIO MARKET SHARE FOR TOP 15

### **INSURANCE GROUPS**

RANK	Group Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	1,799,962,610	20.1%
2	ALLSTATE INS GRP	942,320,278	10.5%
3	NATIONWIDE CORP GRP	806,709,003	9.0%
4	PROGRESSIVE GRP	752,401,277	8.4%
5	LIBERTY MUT GRP	498,516,747	5.6%
6	GRANGE MUT CAS GRP	493,514,637	5.5%
7	BERKSHIRE HATHAWAY GRP	373,292,541	4.2%
8	ERIE INS GRP	320,161,940	3.6%
9	WESTFIELD Grp	279,100,341	3.1%
10	AMERICAN FAMILY INS GRP	243,127,501	2.7%
11	CINCINNATI FIN GRP	241,946,180	2.7%
12	UNITED SERV AUTOMOBILE ASSN GR	238,733,797	2.7%
13	FARMERS INS GRP	212,226,298	2.4%
14	AUTO OWNERS GRP	182,979,706	2.0%
15	MOTORISTS MUT GRP	135,140,906	1.5%
Тор	15 Sub Total:	7,520,133,762	84.1%
Oth	ers Sub Total:	1,422,843,973	15.9%
To	tal All Groups:	8,942,977,735	100.0%

# Personal Lines OHIO MARKET SHARE FOR TOP 15

#### **INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	1,799,962,610	20.1%
	State Farm Mut Auto Ins Co	1,065,742,196	11.9%
	State Farm Fire & Cas Co	734,220,414	8.2%
2	ALLSTATE INS GRP	942,320,278	10.5%
	Allstate Fire & Cas Ins Co	368,282,982	4.1%
	Allstate Ins Co	153,298,179	1.7%
	Allstate Prop & Cas Ins Co	149,745,947	1.7%
	Allstate Vehicle & Prop Ins Co	75,684,945	0.8%
	Allstate Ind Co	56,584,295	0.6%
	Esurance Prop & Cas Ins Co	45,905,851	0.5%
	Encompass Home & Auto Ins Co	45,070,291	0.5%
	Allstate Northbrook Ind Co	33,507,251	0.4%
	Encompass Ins Co Of Amer	5,439,234	0.1%
	Esurance Ins Co	4,650,390	0.1%
	Encompass Ind Co	4,115,725	0.0%
	North Light Specialty Ins Co	34,385	0.0%
	First Colonial Ins Co	803	0.0%

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
3	NATIONWIDE CORP GRP	806,709,003	9.0%
	Nationwide Mut Ins Co	233,429,991	2.6%
	Nationwide Mut Fire Ins Co	226,698,046	2.5%
	Nationwide Prop & Cas Ins Co	112,370,858	1.3%
	Nationwide Gen Ins Co	57,192,807	0.6%
	Nationwide Ins Co Of Amer	51,362,335	0.6%
	Nationwide Agribusiness Ins Co	45,465,953	0.5%
	Victoria Specialty Ins Co	38,308,411	0.4%
	Allied Prop & Cas Ins Co	12,098,826	0.1%
	Nationwide Assur Co	10,172,203	0.1%
	Depositors Ins Co	8,169,437	0.1%
	Amco Ins Co	5,062,097	0.1%
	Victoria Automobile Ins Co	2,069,725	0.0%
	HARLEYSVILLE LAKE STATES INS CO	2,067,576	0.0%
	Crestbrook Ins Co	1,385,730	0.0%
	Scottsdale Surplus Lines Ins Co	741,332	0.0%
	Nationwide Affinity Co of Amer	184,684	0.0%
	Titan Ind Co	20,488	0.0%
	Scottsdale Ins Co	1,258	0.0%
	Victoria Fire & Cas Co	-92,754	0.0%
4	PROGRESSIVE GRP	752,401,277	8.4%
	Progressive Specialty Ins Co	373,054,503	4.2%
	Progressive Direct Ins Co	328,071,291	3.7%
	Progressive Preferred Ins Co	23,886,617	0.3%
	Progressive Cas Ins Co	19,995,670	0.2%
	American Strategic Ins Corp	7,393,196	0.1%

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
	LIBERTY MUT GRP		
5	Safeco Ins Co Of IL	<b>498,516,747</b> 153,948,593	5.6% 1.7%
	Safeco Ins Co Of IN	104,630,611	1.2%
	LM Gen Ins Co	76,818,780	0.9%
	Liberty Mut Fire Ins Co	72,025,994	0.8%
	Liberty Ins Corp	48,915,788	0.5%
	LM Ins Corp	36,851,116	0.4%
	Consolidated Ins Co	2,762,432	0.0%
	Indiana Ins Co	1,008,839	0.0%
	First Liberty Ins Corp	822,572	0.0%
	Peerless Ins Co	607,289	0.0%
	American States Ins Co	97,481	0.0%
	American States ins Co	39,027	0.0%
	Safeco Ins Co Of Amer	1,198	0.0%
	American States Ins Co Of TX	299	0.0%
	Mid Amer Fire & Cas Co	2	0.0%
	Peerless Ind Ins Co	-755	0.0%
	American States Preferred Ins Co	-1,023	0.0%
	American Fire & Cas Co	-3,050	0.0%
	West Amer Ins Co	-8,446	0.0%
6	GRANGE MUT CAS GRP	493,514,637	5.5%
U	Grange Mut Cas Co	263,545,095	2.9%
	Grange Prop & Cas Ins Co	190,365,257	2.1%
	Trustgard Ins Co	21,192,182	0.2%
	Grange Ind Ins Co	18,412,103	0.2%
7	BERKSHIRE HATHAWAY GRP	373,292,541	4.2%
,	Geico Cas Co	182,929,065	2.0%
	Geico Gen Ins Co	56,710,562	0.6%
	GEICO Advantage Ins Co	33,917,029	0.4%
	GEICO Choice Ins Co	32,673,443	0.4%
	Geico Ind Co	24,476,702	0.3%
	GEICO Secure Ins Co	23,016,285	0.3%
	Government Employees Ins Co	19,554,354	0.2%
	United States Liab Ins Co	15,101	0.0%
8	ERIE INS GRP	320,161,940	3.6%
U	Erie Ins Co	243,376,145	2.7%
	Erie Ins Co	76,785,795	0.9%
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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
9	WESTFIELD Grp	279,100,341	3.1%
_	Westfield Natl Ins Co	157,350,710	1.8%
	American Select Ins Co	71,409,331	0.8%
	Westfield Ins Co	50,340,300	0.6%
10	AMERICAN FAMILY INS GRP	243,127,501	2.7%
	American Family Ins Co	150,051,941	1.7%
	Homesite Ins Co Of The Midwest	28,435,382	0.3%
	The Gen Automobile Ins Co Inc	25,359,557	0.3%
	Permanent Gen Assur Corp Of OH	16,454,602	0.2%
	American Standard Ins Co Of OH	16,415,762	0.2%
	Permanent Gen Assur Corp	3,713,322	0.0%
	American Family Mut Ins Co	2,696,935	0.0%
11	CINCINNATI FIN GRP	241,946,180	2.7%
	Cincinnati Ins Co	241,946,180	2.7%
12	UNITED SERV AUTOMOBILE ASSN GR	238,733,797	2.7%
	United Serv Automobile Assn	98,687,670	1.1%
	USAA Cas Ins Co	66,140,792	0.7%
	USAA Gen Ind Co	55,336,252	0.6%
	Garrison Prop & Cas Ins Co	18,569,083	0.2%
13	FARMERS INS GRP	212,226,298	2.4%
	Farmers Ins Of Columbus Inc	111,545,512	1.2%
	Farmers Ins Exch	45,349,781	0.5%
	Foremost Ins Co Grand Rapids MI	19,928,358	0.2%
	21st Century Centennial Ins Co	17,952,905	0.2%
	Bristol W Cas Ins Co	8,820,358	0.1%
	Foremost Prop & Cas Ins Co	3,064,157	0.0%
	21st Century Cas Co	3,015,365	0.0%
	Bristol W Ins Co	1,701,209	0.0%
	Civic Prop & Cas Co	600,510	0.0%
	21st Century Premier Ins Co	209,756	0.0%
	Neighborhood Spirit Prop & Cas Co	24,705	0.0%
	Mid Century Ins Co	12,681	0.0%
	Exact Prop & Cas Co Inc	1,001	0.0%
14	AUTO OWNERS GRP	182,979,706	2.0%
	Home Owners Ins Co	95,247,504	1.1%
	Owners Ins Co	51,903,138	0.6%
	Auto Owners Ins Co	35,829,064	0.4%
15	MOTORISTS MUT GRP	135,140,906	1.5%
	Motorists Mut Ins Co	135,140,906	1.5%

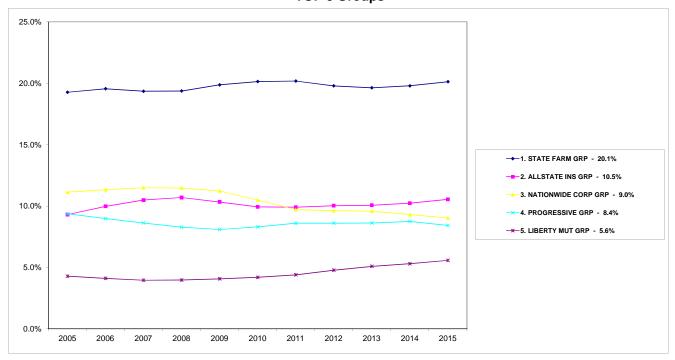
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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

Group Name RANK Company Name		Direct Written Premium	2015 Market Share
Top 1	5 Sub Total:	7,520,133,762	84.1%
Other	s Sub Total:	1,422,843,973	15.9%
Total All C	Company Groups:	8,942,977,735	100.0%

#### **Personal Lines Market Share TOP 5 Groups**

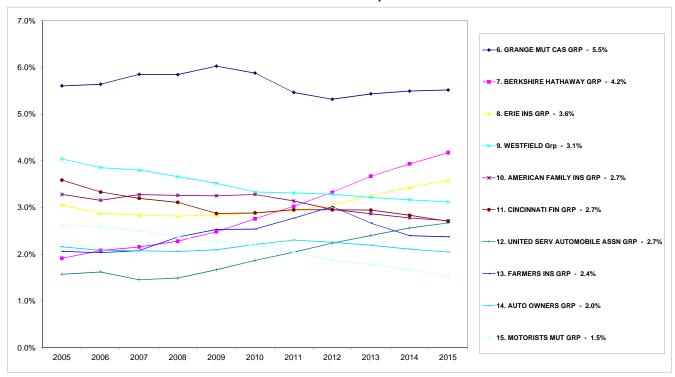


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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

#### **Personal Lines Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance

Office of Product Regulation and Actuarial Services

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# Private Passenger Automobile OHIO MARKET SHARE FOR TOP 15

# INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	1,173,932,927	19.6%
2	PROGRESSIVE GRP	734,397,937	12.3%
3	ALLSTATE INS GRP	641,195,642	10.7%
4	NATIONWIDE CORP GRP	544,271,354	9.1%
5	BERKSHIRE HATHAWAY GRP	373,292,541	6.2%
6	GRANGE MUT CAS GRP	325,181,737	5.4%
7	LIBERTY MUT GRP	275,703,742	4.6%
8	ERIE INS GRP	180,771,027	3.0%
9	AMERICAN FAMILY INS GRP	160,618,027	2.7%
10	WESTFIELD Grp	155,951,728	2.6%
11	UNITED SERV AUTOMOBILE ASSN GR	152,986,704	2.6%
12	CINCINNATI FIN GRP	130,087,083	2.2%
13	FARMERS INS GRP	128,728,357	2.1%
14	AUTO OWNERS GRP	94,532,794	1.6%
15	MOTORISTS MUT GRP	82,661,726	1.4%
Тор	15 Sub Total:	5,154,313,326	86.0%
Oth	ers Sub Total:	839,913,664	14.0%
To	tal All Groups:	5,994,226,990	100.0%

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

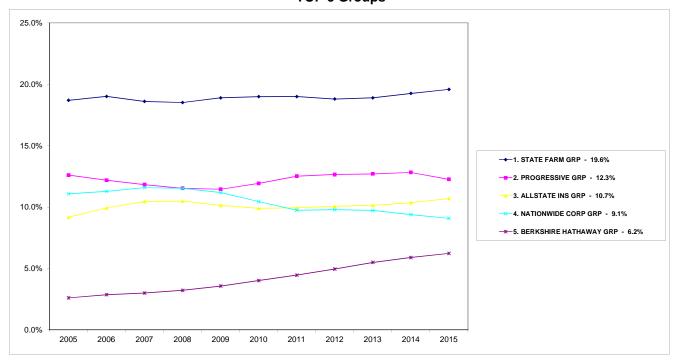
RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	1,173,932,927	19.6%
	State Farm Mut Auto Ins Co	1,065,742,196	17.8%
	State Farm Fire & Cas Co	108,190,731	1.8%
2	PROGRESSIVE GRP	734,397,937	12.3%
	Progressive Specialty Ins Co	362,444,132	6.0%
	Progressive Direct Ins Co	328,071,291	5.5%
	Progressive Preferred Ins Co	23,886,617	0.4%
	Progressive Cas Ins Co	19,995,897	0.3%
3	ALLSTATE INS GRP	641,195,642	10.7%
	Allstate Fire & Cas Ins Co	368,282,982	6.1%
	Allstate Ins Co	101,735,286	1.7%
	Allstate Prop & Cas Ins Co	57,941,536	1.0%
	Esurance Prop & Cas Ins Co	45,019,327	0.8%
	Allstate Northbrook Ind Co	33,507,251	0.6%
	Encompass Home & Auto Ins Co	25,265,267	0.4%
	Allstate Ind Co	2,777,843	0.0%
	Encompass Ins Co Of Amer	2,669,908	0.0%
	Encompass Ind Co	2,070,768	0.0%
	Esurance Ins Co	1,924,671	0.0%
	First Colonial Ins Co	803	0.0%

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
4	NATIONWIDE CORP GRP	544,271,354	9.1%
4	Nationwide Mut Ins Co	225,229,152	3.8%
	Nationwide Mut Fire Ins Co	163,059,957	2.7%
	Nationwide Ins Co Of Amer	51,363,535	0.9%
	Victoria Specialty Ins Co	38,308,411	0.6%
	Nationwide Gen Ins Co	27,680,004	0.5%
	Nationwide Assur Co	10,172,203	0.2%
	Nationwide Agribusiness Ins Co	9,893,937	0.2%
	Depositors Ins Co	8,010,106	0.1%
	Amco Ins Co	3,456,720	0.1%
	Nationwide Prop & Cas Ins Co	2,156,487	0.0%
	Victoria Automobile Ins Co	2,069,725	0.0%
	Allied Prop & Cas Ins Co	1,863,691	0.0%
	Crestbrook Ins Co	596,589	0.0%
	HARLEYSVILLE LAKE STATES INS CO	483,116	0.0%
	Titan Ind Co	20,488	0.0%
	Nationwide Affinity Co of Amer	-13	0.0%
	Victoria Fire & Cas Co	-92,754	0.0%
5	BERKSHIRE HATHAWAY GRP	373,292,541	6.2%
	Geico Cas Co	182,929,065	3.1%
	Geico Gen Ins Co	56,710,562	0.9%
	GEICO Advantage Ins Co	33,917,029	0.6%
	GEICO Choice Ins Co	32,673,443	0.5%
	Geico Ind Co	24,476,702	0.4%
	GEICO Secure Ins Co	23,016,285	0.4%
	Government Employees Ins Co	19,554,354	0.3%
	United States Liab Ins Co	15,101	0.0%
6	GRANGE MUT CAS GRP	325,181,737	5.4%
	Grange Mut Cas Co	181,247,188	3.0%
	Grange Prop & Cas Ins Co	104,330,264	1.7%
	Trustgard Ins Co	21,192,182	0.4%
	Grange Ind Ins Co	18,412,103	0.3%

DANII	Group Name	Direct Written	2015
RANK	Company Name	Premium	Market Share
7	LIBERTY MUT GRP	275,703,742	4.6%
	Safeco Ins Co Of IL	153,948,593	2.6%
	LM Gen Ins Co	76,818,780	1.3%
	Liberty Mut Fire Ins Co	37,316,454	0.6%
	LM Ins Corp	6,455,256	0.1%
	First Liberty Ins Corp	822,572	0.0%
	Liberty Ins Corp	342,578	0.0%
	Safeco Ins Co Of Amer	2,996	0.0%
	West Amer Ins Co	-32	0.0%
	Peerless Ind Ins Co	-748	0.0%
	American Fire & Cas Co	-2,707	0.0%
8	ERIE INS GRP	180,771,027	3.0%
	Erie Ins Co	180,771,027	3.0%
9	AMERICAN FAMILY INS GRP	160,618,027	2.7%
	American Family Ins Co	98,349,048	1.6%
	The Gen Automobile Ins Co Inc	25,359,557	0.4%
	Permanent Gen Assur Corp Of OH	16,454,602	0.3%
	American Standard Ins Co Of OH	16,415,762	0.3%
	Permanent Gen Assur Corp	3,713,322	0.1%
	American Family Mut Ins Co	325,736	0.0%
10	WESTFIELD Grp	155,951,728	2.6%
	Westfield Natl Ins Co	87,776,882	1.5%
	American Select Ins Co	46,151,098	0.8%
	Westfield Ins Co	22,023,748	0.4%
11	UNITED SERV AUTOMOBILE ASSN GR	152,986,704	2.6%
	United Serv Automobile Assn	57,204,271	1.0%
	USAA Cas Ins Co	42,327,766	0.7%
	USAA Gen Ind Co	39,639,080	0.7%
	Garrison Prop & Cas Ins Co	13,815,587	0.2%
12	CINCINNATI FIN GRP	130,087,083	2.2%
	Cincinnati Ins Co	130,087,083	2.2%

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
13	FARMERS INS GRP	128,728,357	2.1%
	Farmers Ins Of Columbus Inc	93,120,679	1.6%
	21st Century Centennial Ins Co	17,952,905	0.3%
	Bristol W Cas Ins Co	8,820,358	0.1%
	Foremost Ins Co Grand Rapids MI	3,667,425	0.1%
	21st Century Cas Co	3,015,365	0.1%
	Bristol W Ins Co	1,701,209	0.0%
	Foremost Prop & Cas Ins Co	227,979	0.0%
	21st Century Premier Ins Co	209,756	0.0%
	Mid Century Ins Co	12,681	0.0%
14	AUTO OWNERS GRP	94,532,794	1.6%
	Home Owners Ins Co	61,792,953	1.0%
	Owners Ins Co	27,557,333	0.5%
	Auto Owners Ins Co	5,182,508	0.1%
15	MOTORISTS MUT GRP	82,661,726	1.4%
	Motorists Mut Ins Co	82,661,726	1.4%
Тор	15 Sub Total:	5,154,313,326	86.0%
Oth	ers Sub Total:	839,913,664	14.0%
Total A	II Company Groups:	5,994,226,990	100.0%

#### **Private Passenger Automobile Market Share TOP 5 Groups**



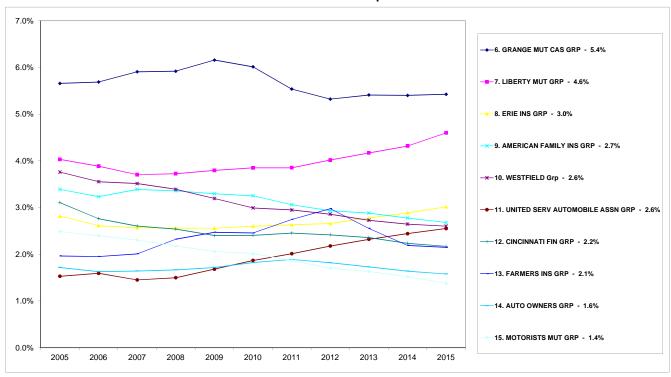
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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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#### **Private Passenger Automobile Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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# Homeowners Multiple Peril OHIO MARKET SHARE FOR TOP 15

# INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	616,840,354	22.1%
2	ALLSTATE INS GRP	301,124,636	10.8%
3	NATIONWIDE CORP GRP	226,859,873	8.1%
4	LIBERTY MUT GRP	218,296,524	7.8%
5	GRANGE MUT CAS GRP	159,048,318	5.7%
6	ERIE INS GRP	139,390,913	5.0%
7	CINCINNATI FIN GRP	111,859,097	4.0%
8	WESTFIELD Grp	109,546,211	3.9%
9	UNITED SERV AUTOMOBILE ASSN GR	85,747,093	3.1%
10	FARMERS INS GRP	83,497,941	3.0%
11	AUTO OWNERS GRP	81,404,773	2.9%
12	AMERICAN FAMILY INS GRP	80,138,275	2.9%
13	Travelers Grp	52,681,234	1.9%
14	MOTORISTS MUT GRP	52,479,180	1.9%
15	STATE AUTO MUT GRP	45,796,155	1.6%
Тор	15 Sub Total:	2,364,710,577	84.9%
Oth	ers Sub Total:	420,348,620	15.1%
To	tal All Groups:	2,785,059,197	100.0%

# Homeowners Multiple Peril OHIO MARKET SHARE FOR TOP 15

### **INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	616,840,354	22.1%
	State Farm Fire & Cas Co	616,840,354	22.1%
2	ALLSTATE INS GRP	301,124,636	10.8%
	Allstate Prop & Cas Ins Co	91,804,411	3.3%
	Allstate Vehicle & Prop Ins Co	75,684,945	2.7%
	Allstate Ind Co	53,806,452	1.9%
	Allstate Ins Co	51,562,893	1.9%
	Encompass Home & Auto Ins Co	19,805,024	0.7%
	Encompass Ins Co Of Amer	2,769,326	0.1%
	Esurance Ins Co	2,725,719	0.1%
	Encompass Ind Co	2,044,957	0.1%
	Esurance Prop & Cas Ins Co	886,524	0.0%
	North Light Specialty Ins Co	34,385	0.0%
3	NATIONWIDE CORP GRP	226,859,873	8.1%
	Nationwide Prop & Cas Ins Co	110,214,371	4.0%
	Nationwide Mut Fire Ins Co	63,638,089	2.3%
	Nationwide Gen Ins Co	29,512,803	1.1%
	Allied Prop & Cas Ins Co	10,236,060	0.4%
	Nationwide Mut Ins Co	8,200,839	0.3%
	Amco Ins Co	1,605,377	0.1%
	HARLEYSVILLE LAKE STATES INS CO	1,584,460	0.1%
	Crestbrook Ins Co	789,141	0.0%
	Scottsdale Surplus Lines Ins Co	734,647	0.0%
	Nationwide Affinity Co of Amer	184,697	0.0%
	Depositors Ins Co	159,331	0.0%
	Scottsdale Ins Co	1,258	0.0%
	Nationwide Ins Co Of Amer	-1,200	0.0%

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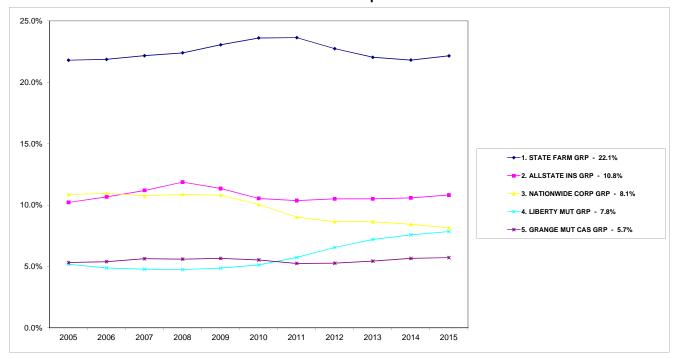
RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
4	LIBERTY MUT GRP		7.8%
4	Safeco Ins Co Of IN	<b>218,296,524</b> 104,630,611	7.8% 3.8%
		48,573,210	
	Liberty Ins Corp		1.7%
	Liberty Mut Fire Ins Co	34,709,540	1.2%
	LM Ins Corp  American States Ins Co Of TX	30,395,860 299	1.1%
			0.0%
	Mid Amer Fire & Cas Co	2	0.0%
	Peerless Ind Ins Co	-7	0.0%
	American Fire & Cas Co	-343	0.0%
	American States Preferred Ins Co	-1,023	0.0%
	American States Ins Co	-1,413	0.0%
	Safeco Ins Co Of Amer	-1,798	0.0%
_	West Amer Ins Co	-8,414	0.0%
5	GRANGE MUT CAS GRP	159,048,318	5.7%
	Grange Prop & Cas Ins Co	86,034,993	3.1%
_	Grange Mut Cas Co	73,013,325	2.6%
6	ERIE INS GRP	139,390,913	5.0%
	Erie Ins Exch	76,785,795	2.8%
	Erie Ins Co	62,605,118	2.2%
7	CINCINNATI FIN GRP	111,859,097	4.0%
	Cincinnati Ins Co	111,859,097	4.0%
8	WESTFIELD Grp	109,546,211	3.9%
	Westfield Natl Ins Co	69,573,828	2.5%
	American Select Ins Co	25,258,233	0.9%
	Westfield Ins Co	14,714,150	0.5%
9	UNITED SERV AUTOMOBILE ASSN GR	85,747,093	3.1%
	United Serv Automobile Assn	41,483,399	1.5%
	USAA Cas Ins Co	23,813,026	0.9%
	USAA Gen Ind Co	15,697,172	0.6%
	Garrison Prop & Cas Ins Co	4,753,496	0.2%
10	FARMERS INS GRP	83,497,941	3.0%
	Farmers Ins Exch	45,349,781	1.6%
	Farmers Ins Of Columbus Inc	18,424,833	0.7%
	Foremost Ins Co Grand Rapids MI	16,260,933	0.6%
	Foremost Prop & Cas Ins Co	2,836,178	0.1%
	Civic Prop & Cas Co	600,510	0.0%
	Neighborhood Spirit Prop & Cas Co	24,705	0.0%
	Exact Prop & Cas Co Inc	1,001	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
11	AUTO OWNERS GRP	81,404,773	2.9%
	Home Owners Ins Co	33,454,551	1.2%
	Auto Owners Ins Co	26,033,134	0.9%
	Owners Ins Co	21,917,088	0.8%
12	AMERICAN FAMILY INS GRP	80,138,275	2.9%
	American Family Ins Co	51,702,893	1.9%
	Homesite Ins Co Of The Midwest	28,435,382	1.0%
13	Travelers Grp	52,681,234	1.9%
	Travelers Prop Cas Ins Co	33,775,310	1.2%
	Standard Fire Ins Co	14,852,116	0.5%
	Travelers Home & Marine Ins Co	2,178,538	0.1%
	Travelers Ind Co Of Amer	994,236	0.0%
	Automobile Ins Co Of Hartford CT	867,471	0.0%
	Travelers Ind Co Of CT	13,563	0.0%
14	MOTORISTS MUT GRP	52,479,180	1.9%
	Motorists Mut Ins Co	52,479,180	1.9%
15	STATE AUTO MUT GRP	45,796,155	1.6%
	State Auto Ins Co of OH	23,856,881	0.9%
	State Automobile Mut Ins Co	21,939,274	0.8%
Тор	15 Sub Total:	2,364,710,577	84.9%
Oth	ers Sub Total:	420,348,620	15.1%
Total Al	l Company Groups:	2,785,059,197	100.0%

#### **Homeowners Multiple Peril Market Share TOP 5 Groups**

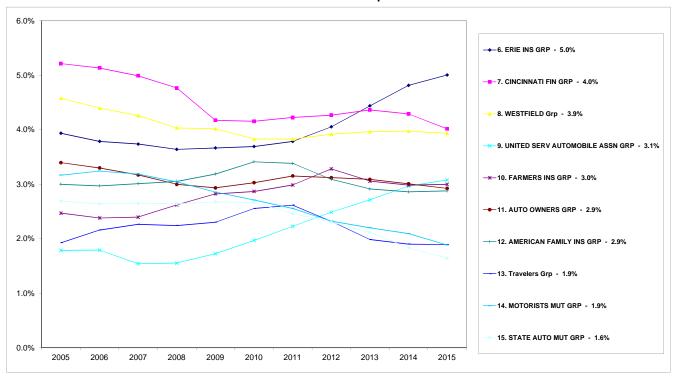


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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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#### **Homeowners Multiple Peril Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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

RANK	Group Name	Direct Written Premium	2015 Market Share
1	NATIONWIDE CORP GRP	35,577,776	21.7%
2	OHIO MUT GRP	22,187,670	13.6%
3	Hastings Mut Ins Co	13,851,575	8.5%
4	WESTFIELD Grp	13,602,402	8.3%
5	WESTERN RESERVE GRP	12,200,464	7.5%
6	GRANGE MUT CAS GRP	9,284,582	5.7%
7	STATE FARM GRP	9,189,329	5.6%
8	AUTO OWNERS GRP	7,042,139	4.3%
9	Goodville & German Mut Grp	6,216,374	3.8%
10	Mennonite Mut Grp	5,571,192	3.4%
11	CELINA GRP	5,521,519	3.4%
12	BUCKEYE INS GRP	5,051,037	3.1%
13	LIBERTY MUT GRP	4,516,481	2.8%
14	Wayne & Washington Mut Grp	3,454,539	2.1%
15	Travelers Grp	2,655,083	1.6%
Тор	15 Sub Total:	155,922,162	95.3%
Oth	ers Sub Total:	7,769,386	4.7%
To	tal All Groups:	163,691,548	100.0%

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

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	NATIONWIDE CORP GRP	35,577,776	21.7%
	Nationwide Agribusiness Ins Co	35,572,016	21.7%
	Scottsdale Surplus Lines Ins Co	6,685	0.0%
	Allied Prop & Cas Ins Co	-925	0.0%
2	OHIO MUT GRP	22,187,670	13.6%
	United Ohio Ins Co	20,302,081	12.4%
	Ohio Mut Ins Co	1,885,589	1.2%
3	Hastings Mut Ins Co	13,851,575	8.5%
	Hastings Mut Ins Co	13,851,575	8.5%
4	WESTFIELD Grp	13,602,402	8.3%
	Westfield Ins Co	13,602,402	8.3%
5	WESTERN RESERVE GRP	12,200,464	7.5%
	Lightning Rod Mut Ins Co	11,883,946	7.3%
	Sonnenberg Mut Ins Assoc	316,518	0.2%
6	GRANGE MUT CAS GRP	9,284,582	5.7%
	Grange Mut Cas Co	9,284,582	5.7%
7	STATE FARM GRP	9,189,329	5.6%
	State Farm Fire & Cas Co	9,189,329	5.6%
8	AUTO OWNERS GRP	7,042,139	4.3%
	Auto Owners Ins Co	4,613,422	2.8%
	Owners Ins Co	2,428,717	1.5%
9	Goodville & German Mut Grp	6,216,374	3.8%
	German Mut Ins Co	6,132,923	3.7%
	Goodville Mut Cas Co	83,451	0.1%
10	Mennonite Mut Grp	5,571,192	3.4%
	Mennonite Mut Ins Co	5,571,192	3.4%
11	CELINA GRP	5,521,519	3.4%
	Celina Mut Ins Co	5,521,519	3.4%
12	BUCKEYE INS GRP	5,051,037	3.1%
	Buckeye State Mut Ins Co	5,051,037	3.1%

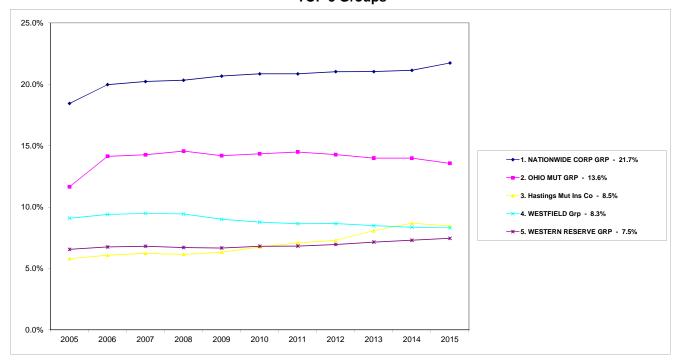
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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
13	LIBERTY MUT GRP	4,516,481	2.8%
	Consolidated Ins Co	2,762,432	1.7%
	Indiana Ins Co	1,008,839	0.6%
	Peerless Ins Co	607,289	0.4%
	American States Ins Co	98,894	0.1%
	American Economy Ins Co	39,027	0.0%
14	Wayne & Washington Mut Grp	3,454,539	2.1%
	Wayne Mut Ins Co	3,454,539	2.1%
15	Travelers Grp	2,655,083	1.6%
	Travelers Ind Co Of Amer	1,968,550	1.2%
	Travelers Ind Co	417,671	0.3%
	Travelers Ind Co Of CT	160,191	0.1%
	Charter Oak Fire Ins Co	108,671	0.1%
Тор	15 Sub Total:	155,922,162	95.3%
Oth	ers Sub Total:	7,769,386	4.7%
Total A	Il Company Groups:	163,691,548	100.0%

#### Farmowners Multiple Peril Market Share **TOP 5 Groups**

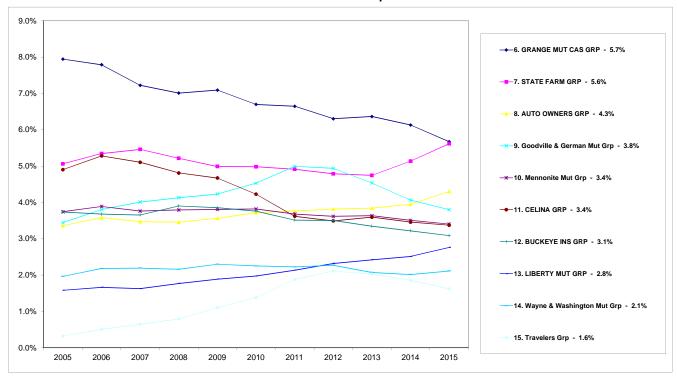


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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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#### **Farmowners Multiple Peril Market Share** TOP 6 - 15 Groups



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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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# Commercial Lines OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	CINCINNATI FIN GRP	449,088,792	8.0%
2	Chubb Ltd Grp	314,967,061	5.6%
3	Travelers Grp	307,892,921	5.5%
4	AMERICAN INTL GRP	296,910,391	5.3%
5	LIBERTY MUT GRP	284,066,435	5.1%
6	WESTFIELD Grp	260,345,817	4.6%
7	CNA INS GRP	235,363,740	4.2%
8	NATIONWIDE CORP GRP	211,278,749	3.8%
9	ZURICH INS GRP	190,990,909	3.4%
10	AUTO OWNERS GRP	126,191,895	2.3%
11	ERIE INS GRP	118,867,708	2.1%
12	Tokio Marine Holdings Inc GRP	116,762,700	2.1%
13	STATE FARM GRP	116,177,815	2.1%
14	BERKSHIRE HATHAWAY GRP	112,331,220	2.0%
15	MOTORISTS MUT GRP	107,363,736	1.9%
Тор	15 Sub Total:	3,248,599,889	58.0%
Oth	ers Sub Total:	2,355,586,066	42.0%
To	tal All Groups:	5,604,185,955	100.0%

# Commercial Lines OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	CINCINNATI FIN GRP	449,088,792	8.0%
	Cincinnati Ins Co	377,193,833	6.7%
	The Cincinnati Ind Co	30,008,799	0.5%
	Cincinnati Cas Co	27,716,510	0.5%
	The Cincinnati Specialty Underwriter	14,169,650	0.3%
2	Chubb Ltd Grp	314,967,061	5.6%
	Federal Ins Co	164,140,976	2.9%
	Ace Amer Ins Co	56,704,572	1.0%
	Westchester Fire Ins Co	15,100,272	0.3%
	Illinois Union Ins Co	12,094,464	0.2%
	Great Northern Ins Co	10,462,321	0.2%
	Chubb Custom Ins Co	9,910,939	0.2%
	Pacific Ind Co	9,743,465	0.2%
	Ace Prop & Cas Ins Co	7,828,170	0.1%
	Penn Millers Ins Co	7,382,442	0.1%
	Westchester Surplus Lines Ins Co	6,364,758	0.1%
	Vigilant Ins Co	5,531,771	0.1%
	Executive Risk Ind Inc	2,802,898	0.1%
	Indemnity Ins Co Of North Amer	2,202,676	0.0%
	Bankers Standard Ins Co	2,129,982	0.0%
	Chubb Natl Ins Co	1,616,877	0.0%
	Executive Risk Speciality Ins Co	701,516	0.0%
	Chubb Ind Ins Co	129,944	0.0%
	Ace Fire Underwriters Ins Co	82,337	0.0%
	Pacific Employers Ins Co	34,496	0.0%
	Insurance Co of N Amer	2,185	0.0%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

DANII	Group Name	Direct Written	2015
RANK	Company Name	Premium	Market Share
3	Travelers Grp	307,892,921	5.5%
	Travelers Prop Cas Co Of Amer	82,049,871	1.5%
	Travelers Cas & Surety Co Of Amer	64,226,222	1.1%
	Travelers Ind Co	36,038,903	0.6%
	Charter Oak Fire Ins Co	29,587,417	0.5%
	Travelers Ind Co Of CT	20,221,884	0.4%
	Phoenix Ins Co	20,061,415	0.4%
	Travelers Ind Co Of Amer	12,409,722	0.2%
	Northland Ins Co	11,554,271	0.2%
	St Paul Fire & Marine Ins Co	9,960,689	0.2%
	Travelers Cas Ins Co Of Amer	8,818,260	0.2%
	Standard Fire Ins Co	3,102,733	0.1%
	St Paul Mercury Ins Co	2,714,892	0.0%
	Travelers Excess & Surplus Lines Co	2,336,676	0.0%
	Automobile Ins Co Of Hartford CT	1,561,569	0.0%
	Northfield Ins Co	1,119,476	0.0%
	Travelers Prop Cas Ins Co	1,095,710	0.0%
	Travelers Cas & Surety Co	648,369	0.0%
	St Paul Surplus Lines Ins Co	152,502	0.0%
	St Paul Guardian Ins Co	112,918	0.0%
	Northland Cas Co	82,880	0.0%
	Travelers Home & Marine Ins Co	22,888	0.0%
	United States Fidelity & Guar Co	13,271	0.0%
	Discover Prop & Cas Ins Co	329	0.0%
	Farmington Cas Co	54	0.0%
4	AMERICAN INTL GRP	296,910,391	5.3%
	National Union Fire Ins Co Of Pitts	92,093,064	1.6%
	Lexington Ins Co	84,445,733	1.5%
	Illinois Natl Ins Co	31,016,391	0.6%
	Commerce & Industry Ins Co	27,515,740	0.5%
	AIG Specialty Ins Co	26,759,858	0.5%
	New Hampshire Ins Co	11,585,868	0.2%
	Insurance Co Of The State Of PA	11,483,491	0.2%
	American Home Assur Co	4,429,539	0.1%
	AIG Prop Cas Co	4,044,941	0.1%
	Granite State Ins Co	3,590,656	0.1%
	AIG Assur Co	-54,890	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
5	LIBERTY MUT GRP	284,066,435	5.1%
	Liberty Mut Ins Co	72,120,257	1.3%
	Liberty Ins Underwriters Inc	44,199,579	0.8%
	Netherlands Ins Co The	34,741,104	0.6%
	Liberty Mut Fire Ins Co	26,775,161	0.5%
	Ohio Security Ins Co	19,065,904	0.3%
	Ohio Cas Ins Co	14,637,605	0.3%
	Safeco Ins Co Of Amer	12,687,004	0.2%
	Indiana Ins Co	8,676,960	0.2%
	LM Ins Corp	8,345,998	0.1%
	Liberty Ins Corp	7,780,735	0.1%
	Liberty Surplus Ins Corp	5,739,111	0.1%
	Peerless Ins Co	4,910,604	0.1%
	American Fire & Cas Co	4,726,231	0.1%
	Peerless Ind Ins Co	4,398,311	0.1%
	Consolidated Ins Co	3,397,997	0.1%
	West Amer Ins Co	2,608,216	0.0%
	Safeco Ins Co Of IN	2,548,615	0.0%
	First Liberty Ins Corp	2,090,054	0.0%
	American States Ins Co	1,647,462	0.0%
	General Ins Co Of Amer	798,556	0.0%
	American Economy Ins Co	714,926	0.0%
	Employers Ins of Wausau	605,499	0.0%
	First Natl Ins Co Of Amer	584,236	0.0%
	Midwestern Ind Co	150,898	0.0%
	Mid Amer Fire & Cas Co	120,010	0.0%
	Wausau Underwriters Ins Co	16,922	0.0%
	American States Preferred Ins Co	-8	0.0%
	Wausau Business Ins Co	-21,512	0.0%
6	WESTFIELD Grp	260,345,817	4.6%
	Westfield Ins Co	216,581,635	3.9%
	Westfield Natl Ins Co	21,607,690	0.4%
	Ohio Farmers Ins Co	12,271,198	0.2%
	American Select Ins Co	9,885,294	0.2%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name	Direct Written	2015 Market Share
KANK	Company Name	Premium	Warket Share
7	CNA INS GRP	235,363,740	4.2%
	Continental Cas Co	141,003,031	2.5%
	Columbia Cas Co	36,605,746	0.7%
	Continental Ins Co	11,595,971	0.2%
	American Cas Co Of Reading PA	11,259,875	0.2%
	Valley Forge Ins Co	10,281,939	0.2%
	Western Surety Co	10,122,221	0.2%
	National Fire Ins Co Of Hartford	9,232,414	0.2%
	Transportation Ins Co	5,262,543	0.1%
8	NATIONWIDE CORP GRP	211,278,749	3.8%
	Nationwide Mut Ins Co	45,639,303	0.8%
	Nationwide Mut Fire Ins Co	35,943,943	0.6%
	Nationwide Prop & Cas Ins Co	29,499,528	0.5%
	National Cas Co	29,223,989	0.5%
	Nationwide Agribusiness Ins Co	16,216,468	0.3%
	Scottsdale Surplus Lines Ins Co	12,986,812	0.2%
	Amco Ins Co	7,603,789	0.1%
	Scottsdale Ins Co	5,092,104	0.1%
	Farmland Mut Ins Co	3,930,977	0.1%
	Scottsdale Ind Co	3,719,946	0.1%
	Allied Prop & Cas Ins Co	3,285,066	0.1%
	Victoria Automobile Ins Co	3,021,116	0.1%
	Freedom Specialty Ins Co	2,868,041	0.1%
	Western Heritage Ins Co	2,758,731	0.0%
	Depositors Ins Co	2,303,869	0.0%
	Nationwide Gen Ins Co	2,158,001	0.0%
	Harleysville Worcester Ins Co	1,394,428	0.0%
	Harleysville Ins Co	1,126,089	0.0%
	Victoria Specialty Ins Co	1,054,951	0.0%
	Harleysville Preferred Ins Co	736,677	0.0%
	Crestbrook Ins Co	286,992	0.0%
	Victoria Select Ins Co	248,741	0.0%
	Allied Ins Co of Amer	110,656	0.0%
	HARLEYSVILLE LAKE STATES INS CO	60,231	0.0%
	Nationwide Affinity Co of Amer	5,248	0.0%
	Nationwide Assur Co	3,053	0.0%

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

DANII	Group Name	Direct Written	2015
RANK	Company Name	Premium	Market Share
9	ZURICH INS GRP	190,990,909	3.4%
	Zurich Amer Ins Co	102,597,846	1.8%
	American Guar & Liab Ins	34,595,405	0.6%
	Steadfast Ins Co	18,321,357	0.3%
	Universal Underwriters Ins Co	9,912,466	0.2%
	Empire Fire & Marine Ins Co	8,714,939	0.2%
	Fidelity & Deposit Co Of MD	7,992,120	0.1%
	American Zurich Ins Co	5,712,825	0.1%
	Zurich Amer Ins Co Of IL	2,452,155	0.0%
	Colonial Amer Cas & Surety Co	664,567	0.0%
	Empire Ind Ins Co	26,602	0.0%
	Maryland Cas Co	500	0.0%
	Northern Ins Co Of NY	144	0.0%
	Assurance Co Of Amer	-17	0.0%
10	AUTO OWNERS GRP	126,191,895	2.3%
	Auto Owners Ins Co	70,238,286	1.3%
	Owners Ins Co	53,525,120	1.0%
	Home Owners Ins Co	1,992,243	0.0%
	Atlantic Cas Ins Co	436,246	0.0%
11	ERIE INS GRP	118,867,708	2.1%
	Erie Ins Exch	87,696,869	1.6%
	Erie Ins Co	31,170,839	0.6%
12	Tokio Marine Holdings Inc GRP	116,762,700	2.1%
	Philadelphia Ind Ins Co	56,053,632	1.0%
	US Specialty Ins Co	19,357,563	0.3%
	Safety Natl Cas Corp	17,159,604	0.3%
	Tokio Marine Amer Ins Co	12,086,547	0.2%
	Houston Cas Co	6,096,226	0.1%
	Tokio Marine Specialty Ins Co	3,075,584	0.1%
	American Contractors Ind Co	1,279,565	0.0%
	Trans Pacific Ins Co	1,147,902	0.0%
	United States Surety Co	371,688	0.0%
	TNUS Ins Co	124,737	0.0%
	Avemco Ins Co	9,652	0.0%
13	STATE FARM GRP	116,177,815	2.1%
	State Farm Fire & Cas Co	109,644,747	2.0%
	State Farm Mut Auto Ins Co	6,533,068	0.1%

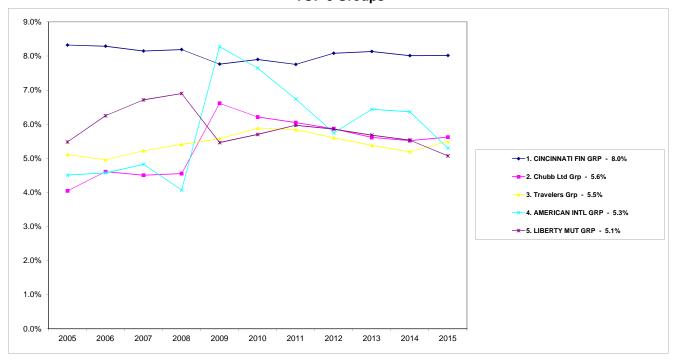
Thursday, May 26, 2016

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
14	BERKSHIRE HATHAWAY GRP	112,331,220	2.0%
	Medical Protective Co	60,986,594	1.1%
	National Ind Co	15,710,455	0.3%
	United States Liab Ins Co	8,669,479	0.2%
	National Fire & Marine Ins Co	7,681,271	0.1%
	Berkshire Hathaway Homestate Ins Co	4,593,327	0.1%
	National Liab & Fire Ins Co	4,504,266	0.1%
	Berkshire Hathaway Specialty Ins Co	2,497,303	0.0%
	General Star Ind Co	2,364,277	0.0%
	Mount Vernon Fire Ins Co	2,124,983	0.0%
	Government Employees Ins Co	1,832,251	0.0%
	Genesis Ins Co	1,054,087	0.0%
	General Star Natl Ins Co	312,591	0.0%
	Central States Ind Co Of Omaha	336	0.0%
15	MOTORISTS MUT GRP	107,363,736	1.9%
	Motorists Mut Ins Co	104,258,388	1.9%
	Motorists Commercial Mut Ins Co	3,105,348	0.1%
Тор	15 Sub Total:	3,248,599,889	58.0%
Oth	ers Sub Total:	2,355,586,066	42.0%
Total Al	I Company Groups:	5,604,185,955	100.0%

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### **Commercial Lines Market Share TOP 5 Groups**

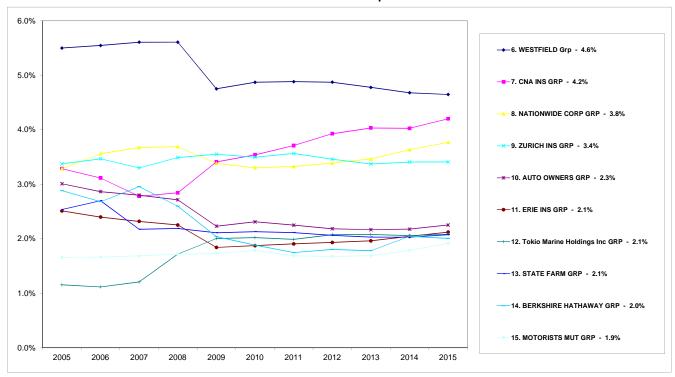


Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

#### **Commercial Lines Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance

Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

# Commercial Automobile OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	CINCINNATI FIN GRP	79,167,561	8.8%
2	WESTFIELD Grp	62,024,062	6.9%
3	PROGRESSIVE GRP	59,583,752	6.6%
4	NATIONWIDE CORP GRP	54,925,075	6.1%
5	Travelers Grp	46,058,956	5.1%
6	MOTORISTS MUT GRP	35,381,145	3.9%
7	ZURICH INS GRP	33,766,095	3.8%
8	ERIE INS GRP	29,780,651	3.3%
9	AUTO OWNERS GRP	29,357,166	3.3%
10	LIBERTY MUT GRP	28,707,541	3.2%
11	OLD REPUBLIC GRP	27,975,402	3.1%
12	AMERICAN INTL GRP	27,057,258	3.0%
13	Acuity A Mut Ins Co	26,172,834	2.9%
14	STATE AUTO MUT GRP	24,859,240	2.8%
15	GRANGE MUT CAS GRP	24,534,495	2.7%
Тор	15 Sub Total:	589,351,233	65.8%
Oth	ers Sub Total:	306,679,289	34.2%
To	tal All Groups:	896,030,522	100.0%

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# Commercial Automobile OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	CINCINNATI FIN GRP	79,167,561	8.8%
	Cincinnati Ins Co	66,195,755	7.4%
	The Cincinnati Ind Co	7,826,444	0.9%
	Cincinnati Cas Co	5,145,362	0.6%
2	WESTFIELD Grp	62,024,062	6.9%
	Westfield Ins Co	57,823,830	6.5%
	Westfield Natl Ins Co	2,371,791	0.3%
	American Select Ins Co	1,828,441	0.2%
3	PROGRESSIVE GRP	59,583,752	6.6%
	Progressive Preferred Ins Co	41,092,166	4.6%
	Artisan & Truckers Cas Co	11,212,733	1.3%
	United Financial Cas Co	5,340,400	0.6%
	National Continental Ins Co	1,350,153	0.2%
	Progressive Cas Ins Co	588,300	0.1%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
4	NATIONWIDE CORP GRP	54,925,075	6.1%
4	National Cas Co	17,317,887	1.9%
	Nationwide Mut Ins Co	8,085,829	0.9%
	Nationwide Agribusiness Ins Co	7,978,805	0.9%
	Nationwide Mut Fire Ins Co	4,290,123	0.5%
	Nationwide Prop & Cas Ins Co	3,722,854	0.4%
	Victoria Automobile Ins Co	3,021,116	0.3%
	Scottsdale Ins Co	1,746,265	0.2%
	Amco Ins Co	1,418,237	0.2%
	Farmland Mut Ins Co	1,276,810	0.1%
	Allied Prop & Cas Ins Co	1,072,565	0.1%
	Victoria Specialty Ins Co	1,054,951	0.1%
	Western Heritage Ins Co	751,657	0.1%
	Scottsdale Ind Co	660,106	0.1%
	Depositors Ins Co	647,530	0.1%
	Harleysville Worcester Ins Co	522,320	0.1%
	Harleysville Ins Co	465,933	0.1%
	Nationwide Gen Ins Co	334,196	0.0%
	Victoria Select Ins Co	248,741	0.0%
	Scottsdale Surplus Lines Ins Co	228,935	0.0%
	Harleysville Preferred Ins Co	42,496	0.0%
	Allied Ins Co of Amer	37,719	0.0%
5	Travelers Grp	46,058,956	5.1%
	Northland Ins Co	10,222,722	1.1%
	Phoenix Ins Co	8,773,454	1.0%
	Travelers Prop Cas Co Of Amer	8,051,606	0.9%
	Travelers Ind Co	7,121,650	0.8%
	Travelers Ind Co Of CT	5,933,488	0.7%
	Charter Oak Fire Ins Co	2,222,729	0.2%
	St Paul Fire & Marine Ins Co	1,963,113	0.2%
	Travelers Ind Co Of Amer	841,844	0.1%
	Travelers Cas Ins Co Of Amer	606,841	0.1%
	St Paul Mercury Ins Co	238,661	0.0%
	Northland Cas Co	82,848	0.0%
6	MOTORISTS MUT GRP	35,381,145	3.9%
	Motorists Mut Ins Co	33,956,082	3.8%
	Motorists Commercial Mut Ins Co	1,425,063	0.2%

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RANK	Group Name  Company Name	Direct Written Premium	2015 Market Share
7	ZURICH INS GRP	33,766,095	3.8%
	Zurich Amer Ins Co	18,125,359	2.0%
	Empire Fire & Marine Ins Co	8,452,527	0.9%
	Universal Underwriters Ins Co	4,534,486	0.5%
	American Zurich Ins Co	1,241,369	0.1%
	American Guar & Liab Ins	671,958	0.1%
	Steadfast Ins Co	639,984	0.1%
	Zurich Amer Ins Co Of IL	96,016	0.0%
	Empire Ind Ins Co	4,396	0.0%
8	ERIE INS GRP	29,780,651	3.3%
	Erie Ins Co	29,780,651	3.3%
9	AUTO OWNERS GRP	29,357,166	3.3%
	Auto Owners Ins Co	17,923,299	2.0%
	Owners Ins Co	11,433,867	1.3%
10	LIBERTY MUT GRP	28,707,541	3.2%
	Netherlands Ins Co The	8,461,879	0.9%
	Liberty Mut Fire Ins Co	5,945,952	0.7%
	Ohio Security Ins Co	3,400,967	0.4%
	Peerless Ind Ins Co	2,132,912	0.2%
	Consolidated Ins Co	1,656,043	0.2%
	Ohio Cas Ins Co	1,445,684	0.2%
	First Liberty Ins Corp	1,153,232	0.1%
	American Fire & Cas Co	1,069,892	0.1%
	Peerless Ins Co	767,789	0.1%
	West Amer Ins Co	582,722	0.1%
	Indiana Ins Co	492,663	0.1%
	Employers Ins of Wausau	405,993	0.0%
	American States Ins Co	350,149	0.0%
	Liberty Ins Corp	308,860	0.0%
	Liberty Mut Ins Co	129,208	0.0%
	General Ins Co Of Amer	120,125	0.0%
	Mid Amer Fire & Cas Co	73,688	0.0%
	LM Ins Corp	70,088	0.0%
	First Natl Ins Co Of Amer	66,401	0.0%
	American Economy Ins Co	53,304	0.0%
	Midwestern Ind Co	14,455	0.0%
	Wausau Underwriters Ins Co	5,762	0.0%
	Liberty Ins Underwriters Inc	-227	0.0%

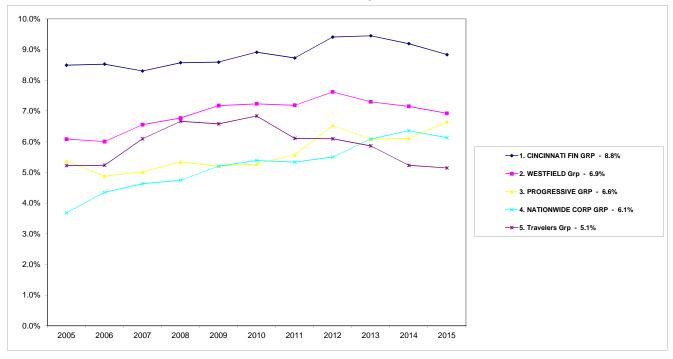
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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
11	OLD REPUBLIC GRP	27,975,402	3.1%
	Great West Cas Co	25,053,447	2.8%
	Old Republic Ins Co	2,197,060	0.2%
	Pennsylvania Manufacturers Assoc Ins	303,021	0.0%
	BITCO Gen Ins Corp	301,354	0.0%
	Old Republic Gen Ins Corp	107,357	0.0%
	Pennsylvania Manufacturers Ind Co	7,178	0.0%
	Manufacturers Alliance Ins Co	5,985	0.0%
12	AMERICAN INTL GRP	27,057,258	3.0%
	Lexington Ins Co	9,200,745	1.0%
	National Union Fire Ins Co Of Pitts	7,749,713	0.9%
	Insurance Co Of The State Of PA	3,340,129	0.4%
	Illinois Natl Ins Co	2,768,042	0.3%
	Commerce & Industry Ins Co	1,795,253	0.2%
	Granite State Ins Co	1,357,082	0.2%
	New Hampshire Ins Co	670,089	0.1%
	American Home Assur Co	98,254	0.0%
	AIG Specialty Ins Co	85,643	0.0%
	AIG Prop Cas Co	-7,692	0.0%
13	Acuity A Mut Ins Co	26,172,834	2.9%
	Acuity A Mut Ins Co	26,172,834	2.9%
14	STATE AUTO MUT GRP	24,859,240	2.8%
	State Automobile Mut Ins Co	23,452,316	2.6%
	Plaza Ins Co	926,582	0.1%
	State Auto Prop & Cas Ins Co	480,342	0.1%
15	GRANGE MUT CAS GRP	24,534,495	2.7%
	Grange Mut Cas Co	16,403,322	1.8%
	Grange Ind Ins Co	8,131,173	0.9%
Тор	•	589,351,233	65.8%
Oth	ers Sub Total:	306,679,289	34.2%
Total All Company Groups:		896,030,522	100.0%

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### **Commercial Automobile Market Share TOP 5 Groups**

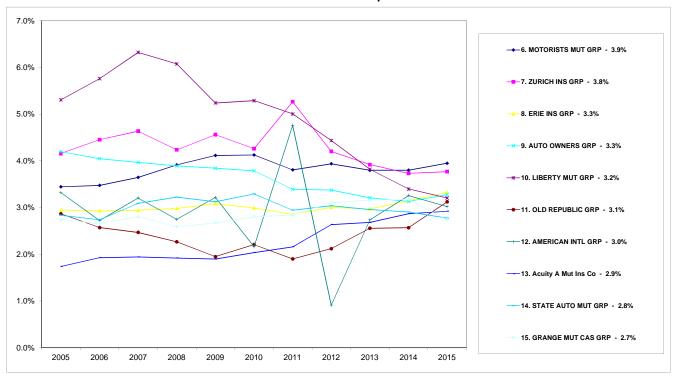


Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.
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#### **Commercial Automobile Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

# **Commercial General Liability**

# OHIO MARKET SHARE FOR TOP

# 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	Chubb Ltd Grp	167,926,217	9.6%
2	AMERICAN INTL GRP	166,026,548	9.5%
3	CINCINNATI FIN GRP	133,025,061	7.6%
4	Travelers Grp	99,445,598	5.7%
5	CNA INS GRP	77,337,721	4.4%
6	ZURICH INS GRP	73,357,023	4.2%
7	XL AMER GRP	68,605,017	3.9%
8	LIBERTY MUT GRP	53,903,542	3.1%
9	NATIONWIDE CORP GRP	52,296,882	3.0%
10	Tokio Marine Holdings Inc GRP	49,047,844	2.8%
11	WESTFIELD Grp	37,428,922	2.1%
12	MOTORISTS MUT GRP	31,076,379	1.8%
13	WR Berkley Corp GRP	29,406,581	1.7%
14	American Financial Grp	25,415,451	1.5%
15	STATE FARM GRP	24,417,067	1.4%
Тор	15 Sub Total:	1,088,715,853	62.5%
Oth	ers Sub Total:	653,568,238	37.5%
To	tal All Groups:	1,742,284,091	100.0%

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# Commercial General Liability OHIO MARKET SHARE FOR TOP 15

# INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	Chubb Ltd Grp	167,926,217	9.6%
	Federal Ins Co	86,084,248	4.9%
	Ace Amer Ins Co	33,440,900	1.9%
	Westchester Fire Ins Co	10,760,583	0.6%
	Illinois Union Ins Co	8,779,270	0.5%
	Ace Prop & Cas Ins Co	7,203,468	0.4%
	Westchester Surplus Lines Ins Co	4,773,035	0.3%
	Chubb Custom Ins Co	3,227,917	0.2%
	Executive Risk Ind Inc	2,691,342	0.2%
	Penn Millers Ins Co	2,642,883	0.2%
	Pacific Ind Co	2,403,779	0.1%
	Vigilant Ins Co	1,416,914	0.1%
	Great Northern Ins Co	1,361,722	0.1%
	Indemnity Ins Co Of North Amer	1,068,710	0.1%
	Bankers Standard Ins Co	829,584	0.0%
	Executive Risk Speciality Ins Co	701,516	0.0%
	Chubb Natl Ins Co	508,499	0.0%
	Ace Fire Underwriters Ins Co	30,987	0.0%
	Insurance Co of N Amer	860	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
2	AMERICAN INTL GRP	166,026,548	9.5%
	National Union Fire Ins Co Of Pitts	53,125,771	3.0%
	Lexington Ins Co	34,559,030	2.0%
	Illinois Natl Ins Co	27,417,954	1.6%
	AIG Specialty Ins Co	26,538,984	1.5%
	Commerce & Industry Ins Co	25,206,835	1.4%
	AIG Prop Cas Co	1,313,743	0.1%
	New Hampshire Ins Co	1,251,510	0.1%
	Insurance Co Of The State Of PA	890,043	0.1%
	Granite State Ins Co	235,850	0.0%
	AIG Assur Co	2	0.0%
	American Home Assur Co	-4,513,174	-0.3%
3	CINCINNATI FIN GRP	133,025,061	7.6%
	Cincinnati Ins Co	107,620,020	6.2%
	The Cincinnati Specialty Underwriter	12,017,282	0.7%
	Cincinnati Cas Co	6,787,855	0.4%
	The Cincinnati Ind Co	6,599,904	0.4%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
4	Travelers Grp	99,445,598	5.7%
	Travelers Cas & Surety Co Of Amer	37,870,212	2.2%
	Travelers Prop Cas Co Of Amer	28,944,613	1.7%
	Travelers Ind Co	8,705,696	0.5%
	St Paul Fire & Marine Ins Co	7,200,196	0.4%
	Charter Oak Fire Ins Co	4,058,634	0.2%
	Phoenix Ins Co	2,633,531	0.2%
	St Paul Mercury Ins Co	2,380,841	0.1%
	Travelers Ind Co Of CT	2,150,805	0.1%
	Travelers Ind Co Of Amer	1,491,556	0.1%
	Automobile Ins Co Of Hartford CT	1,144,868	0.1%
	Travelers Excess & Surplus Lines Co	705,856	0.0%
	Travelers Prop Cas Ins Co	660,464	0.0%
	Northfield Ins Co	573,656	0.0%
	Standard Fire Ins Co	337,842	0.0%
	Travelers Cas & Surety Co	223,234	0.0%
	St Paul Surplus Lines Ins Co	152,502	0.0%
	St Paul Guardian Ins Co	112,918	0.0%
	Northland Ins Co	93,741	0.0%
	Travelers Home & Marine Ins Co	4,105	0.0%
	Discover Prop & Cas Ins Co	324	0.0%
	Farmington Cas Co	4	0.0%
5	CNA INS GRP	77,337,721	4.4%
	Continental Cas Co	43,446,966	2.5%
	Columbia Cas Co	30,044,890	1.7%
	Transportation Ins Co	1,124,616	0.1%
	National Fire Ins Co Of Hartford	1,121,558	0.1%
	Valley Forge Ins Co	774,119	0.0%
	Continental Ins Co	452,843	0.0%
	American Cas Co Of Reading PA	281,525	0.0%
	Western Surety Co	91,204	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
6	ZURICH INS GRP	73,357,023	4.2%
	Zurich Amer Ins Co	38,816,888	2.2%
	American Guar & Liab Ins	17,012,636	1.0%
	Steadfast Ins Co	11,779,059	0.7%
	Universal Underwriters Ins Co	3,123,915	0.2%
	Zurich Amer Ins Co Of IL	1,768,707	0.1%
	American Zurich Ins Co	832,568	0.0%
	Empire Fire & Marine Ins Co	23,250	0.0%
7	XL AMER GRP	68,605,017	3.9%
	XL Specialty Ins Co	32,870,522	1.9%
	Greenwich Ins Co	10,941,402	0.6%
	Indian Harbor Ins Co	9,675,132	0.6%
	XL Ins Amer Inc	6,405,970	0.4%
	Catlin Specialty Ins Co	4,750,576	0.3%
	Catlin Ins Co	2,379,378	0.1%
	Catlin Ind Co	1,582,037	0.1%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
8	LIBERTY MUT GRP	53,903,542	3.1%
J	LM Ins Corp	7,534,716	0.4%
	Liberty Mut Fire Ins Co	7,495,560	0.4%
	Ohio Cas Ins Co	6,519,392	0.4%
	Liberty Ins Underwriters Inc	6,292,906	0.4%
	Safeco Ins Co Of Amer	5,595,598	0.3%
	Liberty Ins Corp	4,642,465	0.3%
	Liberty Surplus Ins Corp	4,425,031	0.3%
	Indiana Ins Co	4,212,575	0.2%
	Liberty Mut Ins Co	3,816,476	0.2%
	First Liberty Ins Corp	896,775	0.1%
	Ohio Security Ins Co	460,353	0.0%
	General Ins Co Of Amer	416,034	0.0%
	American States Ins Co	352,971	0.0%
	Safeco Ins Co Of IN	326,167	0.0%
	Peerless Ins Co	254,166	0.0%
	Netherlands Ins Co The	219,907	0.0%
	Employers Ins of Wausau	164,672	0.0%
	Consolidated Ins Co	95,121	0.0%
	West Amer Ins Co	94,316	0.0%
	First Natl Ins Co Of Amer	44,677	0.0%
	Midwestern Ind Co	40,394	0.0%
	Peerless Ind Ins Co	37,902	0.0%
	American Fire & Cas Co	17,469	0.0%
	American Economy Ins Co	4,047	0.0%
	Mid Amer Fire & Cas Co	1,987	0.0%
	American States Preferred Ins Co	-8	0.0%
	Wausau Business Ins Co	-21,467	0.0%
	Wausau Underwriters Ins Co	-36,660	0.0%

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RANK	Group Name	Direct Written	2015
KANK	Company Name	Premium	Market Share
9	NATIONWIDE CORP GRP	52,296,882	3.0%
	Nationwide Mut Ins Co	12,961,878	0.7%
	Scottsdale Surplus Lines Ins Co	9,699,512	0.6%
	Nationwide Mut Fire Ins Co	5,822,338	0.3%
	Nationwide Agribusiness Ins Co	4,302,868	0.2%
	Nationwide Prop & Cas Ins Co	3,635,889	0.2%
	Scottsdale Ind Co	2,969,427	0.2%
	Freedom Specialty Ins Co	2,749,447	0.2%
	National Cas Co	2,555,167	0.1%
	Scottsdale Ins Co	2,371,628	0.1%
	Amco Ins Co	1,688,922	0.1%
	Farmland Mut Ins Co	1,126,017	0.1%
	Nationwide Gen Ins Co	890,612	0.1%
	Western Heritage Ins Co	675,267	0.0%
	Allied Prop & Cas Ins Co	319,037	0.0%
	Harleysville Worcester Ins Co	144,025	0.0%
	Crestbrook Ins Co	141,858	0.0%
	Harleysville Preferred Ins Co	130,113	0.0%
	Depositors Ins Co	87,981	0.0%
	Harleysville Ins Co	13,011	0.0%
	HARLEYSVILLE LAKE STATES INS CO	7,081	0.0%
	Nationwide Assur Co	2,901	0.0%
	Nationwide Affinity Co of Amer	1,903	0.0%
10	Tokio Marine Holdings Inc GRP	49,047,844	2.8%
	Safety Natl Cas Corp	16,925,984	1.0%
	Philadelphia Ind Ins Co	12,508,987	0.7%
	US Specialty Ins Co	9,526,944	0.5%
	Houston Cas Co	4,766,634	0.3%
	Tokio Marine Amer Ins Co	2,696,220	0.2%
	Tokio Marine Specialty Ins Co	2,446,924	0.1%
	Trans Pacific Ins Co	166,433	0.0%
	Avemco Ins Co	9,652	0.0%
	TNUS Ins Co	66	0.0%
11	WESTFIELD Grp	37,428,922	2.1%
••	Westfield Ins Co	27,306,587	1.6%
	Westfield Natl Ins Co	7,229,161	0.4%
	American Select Ins Co	2,886,874	0.2%
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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

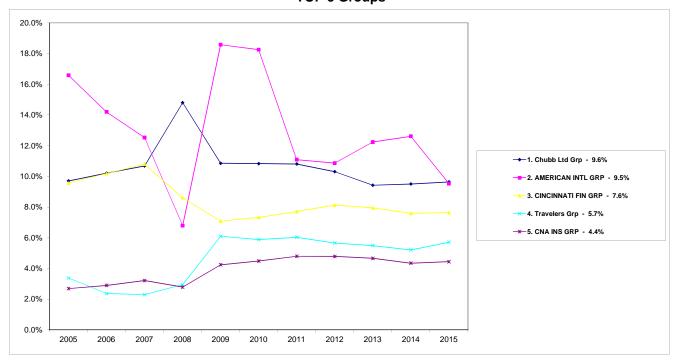
RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
12	MOTORISTS MUT GRP	31,076,379	1.8%
12	Motorists Mut Ins Co	30,470,670	1.7%
	Motorists Commercial Mut Ins Co	605,709	0.0%
13	WR Berkley Corp GRP	29,406,581	1.7%
.0	Nautilus Ins Co	8,252,258	0.5%
	Admiral Ins Co	6,465,379	0.4%
	Gemini Ins Co	6,342,736	0.4%
	Berkley Ins Co	3,362,891	0.2%
	Great Divide Ins Co	1,878,229	0.1%
	Berkley Natl Ins Co	1,710,021	0.1%
	Berkley Assur Co	457,132	0.0%
	Carolina Cas Ins Co	387,774	0.0%
	Starnet Ins Co	260,944	0.0%
	Berkley Regional Specialty Ins Co	137,755	0.0%
	Union Ins Co	48,954	0.0%
	Continental Western Ins Co	29,714	0.0%
	Acadia Ins Co	20,997	0.0%
	Berkley Regional Ins Co	20,185	0.0%
	Tri State Ins Co Of MN	14,327	0.0%
	Riverport Ins Co	10,611	0.0%
	Firemens Ins Co Of Washington DC	6,674	0.0%
14	American Financial Grp	25,415,451	1.5%
	Great Amer Ins Co	8,584,732	0.5%
	Great Amer E&S Ins Co	7,208,010	0.4%
	Great Amer Assur Co	2,902,826	0.2%
	Great Amer Ins Co of NY	1,701,526	0.1%
	National Interstate Ins Co	1,480,015	0.1%
	Great Amer Alliance Ins Co	872,711	0.1%
	Great Amer Spirit Ins Co	866,425	0.0%
	American Empire Surplus Lines Ins Co	542,960	0.0%
	Mid Continent Cas Co	410,455	0.0%
	Vanliner Ins Co	386,395	0.0%
	Great Amer Fidelity Ins Co	357,708	0.0%
	Oklahoma Surety Co	69,457	0.0%
	Mid Continent Excess and Surplus Ins	31,262	0.0%
	Triumphe Cas Co	969	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
15	STATE FARM GRP	24,417,067	1.4%
	State Farm Fire & Cas Co	24,356,334	1.4%
	State Farm Mut Auto Ins Co	60,733	0.0%
Тор	15 Sub Total:	1,088,715,853	62.5%
Oth	ers Sub Total:	653,568,238	37.5%
Total All Company Groups:		1,742,284,091	100.0%

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### **Commercial General Liability Market Share TOP 5 Groups**



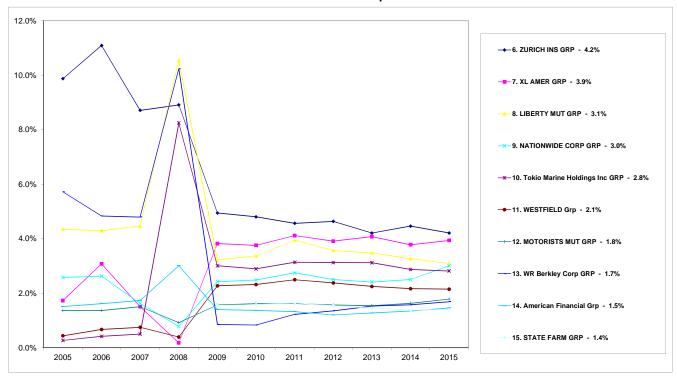
Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

#### **Commercial General Liability Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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

RANK	Group Name	Direct Written Premium	2015 Market Share
1	AMERICAN INTL GRP	55,186,777	8.9%
2	FM GLOBAL GRP	44,070,693	7.1%
3	Assurant Inc Grp	43,851,695	7.0%
4	ZURICH INS GRP	40,351,083	6.5%
5	CINCINNATI FIN GRP	33,950,923	5.4%
6	FARMERS INS GRP	30,643,367	4.9%
7	Travelers Grp	29,602,847	4.7%
8	Munich Re Grp	25,948,431	4.2%
9	AUTO OWNERS GRP	22,404,553	3.6%
10	STATE AUTO MUT GRP	21,110,538	3.4%
11	NATIONWIDE CORP GRP	19,791,505	3.2%
12	OHIO MUT GRP	18,370,166	2.9%
13	LIBERTY MUT GRP	17,012,095	2.7%
14	GRANGE MUT CAS GRP	15,383,129	2.5%
15	WESTFIELD Grp	11,792,374	1.9%
Тор	15 Sub Total:	429,470,176	68.9%
Oth	ers Sub Total:	193,893,495	31.1%
To	tal All Groups:	623,363,671	100.0%

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

RANK	Group Name	Direct Written	2015 Market Share
IVAINIX	Company Name	Premium	
1	AMERICAN INTL GRP	55,186,777	8.9%
	Lexington Ins Co	30,907,276	5.0%
	American Home Assur Co	9,130,102	1.5%
	National Union Fire Ins Co Of Pitts	8,839,499	1.4%
	Insurance Co Of The State Of PA	5,981,581	1.0%
	Granite State Ins Co	222,233	0.0%
	AIG Prop Cas Co	102,285	0.0%
	New Hampshire Ins Co	2,819	0.0%
	Illinois Natl Ins Co	982	0.0%
2	FM GLOBAL GRP	44,070,693	7.1%
	Factory Mut Ins Co	33,126,715	5.3%
	Affiliated Fm Ins Co	10,793,130	1.7%
	Appalachian Ins Co	150,848	0.0%
3	Assurant Inc Grp	43,851,695	7.0%
	Standard Guar Ins Co	29,304,761	4.7%
	Voyager Ind Ins Co	13,461,822	2.2%
	American Security Ins Co	1,085,112	0.2%
4	ZURICH INS GRP	40,351,083	6.5%
	Zurich Amer Ins Co	21,587,348	3.5%
	American Guar & Liab Ins	14,100,679	2.3%
	Steadfast Ins Co	2,950,489	0.5%
	Universal Underwriters Ins Co	1,363,586	0.2%
	Zurich Amer Ins Co Of IL	238,287	0.0%
	American Zurich Ins Co	44,119	0.0%
	Fidelity & Deposit Co Of MD	42,128	0.0%
	Empire Ind Ins Co	22,206	0.0%
	Empire Fire & Marine Ins Co	2,241	0.0%
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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
	CINCINNATI FIN GRP		5.4%
5	Cincinnati Fin GRP Cincinnati Ins Co	33,950,923	
	The Cincinnati Ind Co	28,447,178	4.6%
		2,716,986	0.4%
	The Cincinnati Specialty Underwriter Cincinnati Cas Co	2,109,237	0.3%
•		677,522	0.1%
6	FARMERS INS GRP	30,643,367	4.9%
	Foremost Ins Co Grand Rapids MI	30,461,091	4.9%
	Civic Prop & Cas Co	173,481	0.0%
	Neighborhood Spirit Prop & Cas Co	7,714	0.0%
	Farmers Ins Exch	602	0.0%
_	Mid Century Ins Co	479	0.0%
7	Travelers Grp	29,602,847	4.7%
	Travelers Ind Co	11,877,284	1.9%
	Travelers Prop Cas Co Of Amer	11,086,326	1.8%
	Standard Fire Ins Co	2,511,353	0.4%
	Travelers Excess & Surplus Lines Co	1,575,682	0.3%
	Charter Oak Fire Ins Co	673,045	0.1%
	Travelers Ind Co Of Amer	509,489	0.1%
	Northfield Ins Co	505,769	0.1%
	Automobile Ins Co Of Hartford CT	401,684	0.1%
	Travelers Ind Co Of CT	187,900	0.0%
	St Paul Fire & Marine Ins Co	98,722	0.0%
	Northland Ins Co	59,423	0.0%
	Phoenix Ins Co	58,456	0.0%
	St Paul Mercury Ins Co	57,714	0.0%
8	Munich Re Grp	25,948,431	4.2%
	American Modern Select Ins Co	14,955,715	2.4%
	American Modern Home Ins Co	8,529,626	1.4%
	American Western Home Ins Co	1,270,277	0.2%
	Princeton Excess & Surplus Lines Ins	1,084,056	0.2%
	American Alt Ins Corp	97,120	0.0%
	American Modern Surplus Lines Ins Co	11,637	0.0%
9	AUTO OWNERS GRP	22,404,553	3.6%
	Auto Owners Ins Co	21,042,120	3.4%
	Home Owners Ins Co	788,321	0.1%
	Owners Ins Co	550,381	0.1%
	Atlantic Cas Ins Co	23,731	0.0%

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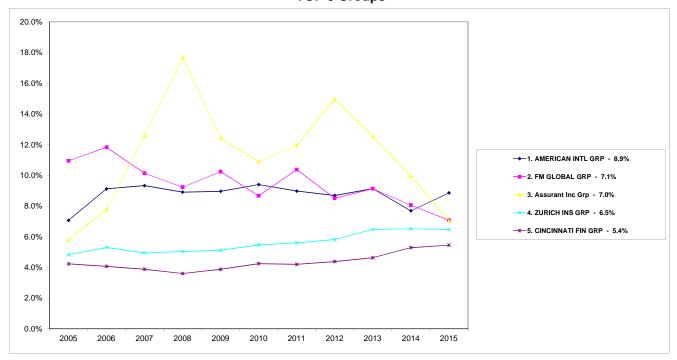
RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
10	STATE AUTO MUT GRP	21,110,538	3.4%
	State Automobile Mut Ins Co	16,648,681	2.7%
	State Auto Ins Co of OH	3,289,255	0.5%
	State Auto Prop & Cas Ins Co	1,172,630	0.2%
	Rockhill Ins Co	-28	0.0%
11	NATIONWIDE CORP GRP	19,791,505	3.2%
	Nationwide Mut Fire Ins Co	15,895,955	2.6%
	Amco Ins Co	1,082,456	0.2%
	Scottsdale Surplus Lines Ins Co	981,318	0.2%
	Scottsdale Ins Co	717,687	0.1%
	Nationwide Mut Ins Co	245,071	0.0%
	Western Heritage Ins Co	203,847	0.0%
	Allied Prop & Cas Ins Co	190,564	0.0%
	Nationwide Prop & Cas Ins Co	102,593	0.0%
	Nationwide Agribusiness Ins Co	101,100	0.0%
	Harleysville Worcester Ins Co	70,371	0.0%
	Scottsdale Ind Co	66,080	0.0%
	National Cas Co	60,383	0.0%
	HARLEYSVILLE LAKE STATES INS CO	34,344	0.0%
	Depositors Ins Co	31,338	0.0%
	Harleysville Preferred Ins Co	5,046	0.0%
	Harleysville Ins Co	3,228	0.0%
	Nationwide Affinity Co of Amer	70	0.0%
	Nationwide Gen Ins Co	54	0.0%
12	OHIO MUT GRP	18,370,166	2.9%
	United Ohio Ins Co	15,408,740	2.5%
	Ohio Mut Ins Co	2,961,426	0.5%

Thursday, May 26, 2016 Page 3 of 4

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
13	LIBERTY MUT GRP	17,012,095	2.7%
-	Liberty Mut Fire Ins Co	9,266,948	1.5%
	Safeco Ins Co Of Amer	5,993,925	1.0%
	Netherlands Ins Co The	776,405	0.1%
	Consolidated Ins Co	247,029	0.0%
	Peerless Ins Co	241,145	0.0%
	Ohio Security Ins Co	165,456	0.0%
	American States Ins Co	69,658	0.0%
	Indiana Ins Co	69,423	0.0%
	Liberty Mut Ins Co	40,898	0.0%
	First Natl Ins Co Of Amer	28,182	0.0%
	American Economy Ins Co	20,390	0.0%
	West Amer Ins Co	18,326	0.0%
	General Ins Co Of Amer	18,066	0.0%
	American Fire & Cas Co	15,636	0.0%
	Peerless Ind Ins Co	15,128	0.0%
	Ohio Cas Ins Co	12,580	0.0%
	Liberty Ins Corp	7,338	0.0%
	LM Ins Corp	3,825	0.0%
	Midwestern Ind Co	877	0.0%
	Wausau Underwriters Ins Co	865	0.0%
	Liberty Ins Underwriters Inc	-5	0.0%
14	GRANGE MUT CAS GRP	15,383,129	2.5%
	Grange Mut Cas Co	15,383,129	2.5%
15	WESTFIELD Grp	11,792,374	1.9%
	Westfield Ins Co	11,480,141	1.8%
	American Select Ins Co	272,016	0.0%
	Westfield Natl Ins Co	40,217	0.0%
Тор	15 Sub Total:	429,470,176	68.9%
Oth	ers Sub Total:	193,893,495	31.1%
Total Al	l Company Groups:	623,363,671	100.0%

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### Fire and Allied Lines Market Share **TOP 5 Groups**

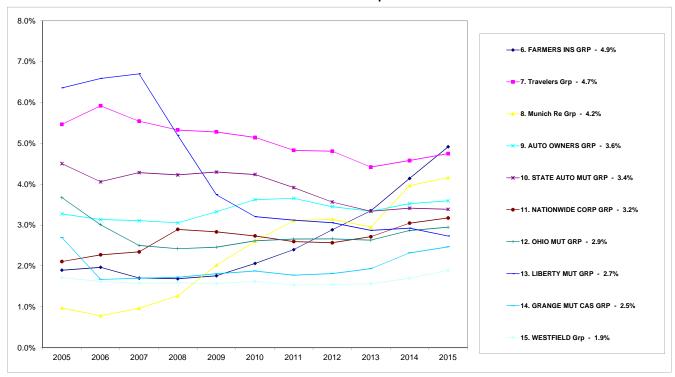


Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.
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#### **Fire and Allied Lines Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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

RANK	Group Name	Direct Written Premium	2015 Market Share
1	CINCINNATI FIN GRP	169,495,476	13.4%
2	WESTFIELD Grp	107,918,575	8.5%
3	Travelers Grp	80,747,528	6.4%
4	Chubb Ltd Grp	72,300,156	5.7%
5	ERIE INS GRP	69,560,608	5.5%
6	LIBERTY MUT GRP	62,031,207	4.9%
7	NATIONWIDE CORP GRP	61,674,100	4.9%
8	STATE FARM GRP	59,481,294	4.7%
9	AUTO OWNERS GRP	52,061,176	4.1%
10	Tokio Marine Holdings Inc GRP	40,480,501	3.2%
11	CNA INS GRP	33,141,495	2.6%
12	GRANGE MUT CAS GRP	31,102,995	2.5%
13	MOTORISTS MUT GRP	27,140,058	2.1%
14	ALLSTATE INS GRP	25,242,040	2.0%
15	HARTFORD FIRE & CAS GRP	24,014,361	1.9%
Тор	15 Sub Total:	916,391,570	72.4%
Oth	ers Sub Total:	349,261,061	27.6%
To	tal All Groups:	1,265,652,631	100.0%

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

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	CINCINNATI FIN GRP	169,495,476	13.4%
	Cincinnati Ins Co	143,316,096	11.3%
	Cincinnati Cas Co	14,479,105	1.1%
	The Cincinnati Ind Co	11,700,275	0.9%
2	WESTFIELD Grp	107,918,575	8.5%
	Westfield Ins Co	98,131,319	7.8%
	Westfield Natl Ins Co	7,074,964	0.6%
	American Select Ins Co	2,712,292	0.2%
3	Travelers Grp	80,747,528	6.4%
	Charter Oak Fire Ins Co	19,756,602	1.6%
	Travelers Prop Cas Co Of Amer	16,890,551	1.3%
	Travelers Ind Co Of CT	11,859,488	0.9%
	Travelers Ind Co Of Amer	9,216,597	0.7%
	Travelers Cas Ins Co Of Amer	8,211,419	0.6%
	Phoenix Ins Co	7,367,200	0.6%
	Travelers Ind Co	7,307,382	0.6%
	Northland Ins Co	113,247	0.0%
	St Paul Fire & Marine Ins Co	25,042	0.0%
4	Chubb Ltd Grp	72,300,156	5.7%
	Federal Ins Co	48,848,813	3.9%
	Ace Amer Ins Co	9,750,958	0.8%
	Great Northern Ins Co	5,969,944	0.5%
	Chubb Custom Ins Co	4,324,207	0.3%
	Vigilant Ins Co	2,724,264	0.2%
	Illinois Union Ins Co	290,355	0.0%
	Pacific Ind Co	285,066	0.0%
	Executive Risk Ind Inc	72,885	0.0%
	Indemnity Ins Co Of North Amer	15,691	0.0%
	Ace Fire Underwriters Ins Co	11,510	0.0%
	Ace Prop & Cas Ins Co	6,463	0.0%

Thursday, May 26, 2016

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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
5	ERIE INS GRP	69,560,608	5.5%
	Erie Ins Exch	69,560,608	5.5%
6	LIBERTY MUT GRP	62,031,207	4.9%
	Netherlands Ins Co The	25,145,546	2.0%
	Ohio Security Ins Co	15,029,863	1.2%
	Indiana Ins Co	3,861,586	0.3%
	American Fire & Cas Co	3,596,329	0.3%
	Peerless Ins Co	2,258,657	0.2%
	Peerless Ind Ins Co	2,151,998	0.2%
	West Amer Ins Co	1,756,553	0.1%
	Ohio Cas Ins Co	1,731,860	0.1%
	Consolidated Ins Co	1,381,299	0.1%
	Liberty Surplus Ins Corp	1,288,235	0.1%
	Liberty Mut Ins Co	952,385	0.1%
	American States Ins Co	671,708	0.1%
	American Economy Ins Co	636,775	0.1%
	Liberty Mut Fire Ins Co	536,433	0.0%
	First Natl Ins Co Of Amer	440,132	0.0%
	General Ins Co Of Amer	238,225	0.0%
	Safeco Ins Co Of Amer	196,407	0.0%
	Midwestern Ind Co	75,105	0.0%
	Employers Ins of Wausau	62,528	0.0%
	Mid Amer Fire & Cas Co	45,851	0.0%
	Wausau Underwriters Ins Co	45,565	0.0%
	Liberty Ins Corp	88	0.0%
	First Liberty Ins Corp	-71,921	0.0%

Thursday, May 26, 2016 Page 2 of 4

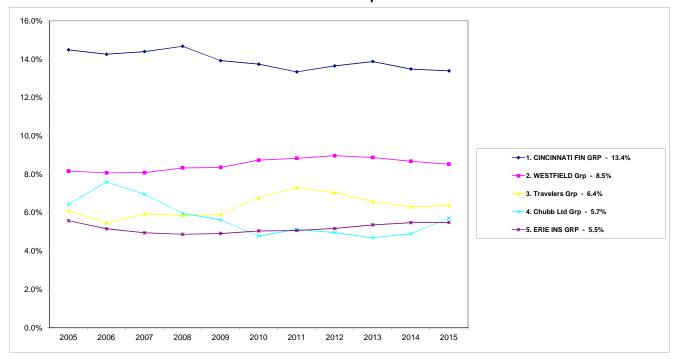
RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
7	NATIONWIDE CORP GRP	61,674,100	4.9%
	Nationwide Mut Ins Co	18,767,131	1.5%
	Nationwide Prop & Cas Ins Co	18,364,446	1.5%
	Nationwide Mut Fire Ins Co	6,947,750	0.5%
	Nationwide Agribusiness Ins Co	3,123,967	0.2%
	Amco Ins Co	2,988,095	0.2%
	Scottsdale Surplus Lines Ins Co	2,021,669	0.2%
	National Cas Co	2,008,204	0.2%
	Depositors Ins Co	1,489,861	0.1%
	Farmland Mut Ins Co	1,416,958	0.1%
	Western Heritage Ins Co	1,116,697	0.1%
	Allied Prop & Cas Ins Co	938,521	0.1%
	Harleysville Worcester Ins Co	661,372	0.1%
	Harleysville Preferred Ins Co	554,867	0.0%
	Harleysville Ins Co	542,261	0.0%
	Nationwide Gen Ins Co	529,995	0.0%
	Scottsdale Ins Co	120,766	0.0%
	Allied Ins Co of Amer	70,576	0.0%
	Scottsdale Ind Co	10,964	0.0%
8	STATE FARM GRP	59,481,294	4.7%
	State Farm Fire & Cas Co	59,481,294	4.7%
9	AUTO OWNERS GRP	52,061,176	4.1%
	Owners Ins Co	33,458,236	2.6%
	Auto Owners Ins Co	18,373,767	1.5%
	Atlantic Cas Ins Co	229,173	0.0%
10	Tokio Marine Holdings Inc GRP	40,480,501	3.2%
	Philadelphia Ind Ins Co	32,105,914	2.5%
	US Specialty Ins Co	5,493,364	0.4%
	Tokio Marine Amer Ins Co	1,344,064	0.1%
	Trans Pacific Ins Co	793,331	0.1%
	Tokio Marine Specialty Ins Co	390,311	0.0%
	Houston Cas Co	230,846	0.0%
	TNUS Ins Co	122,671	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
11	CNA INS GRP	33,141,495	2.6%
	Valley Forge Ins Co	7,394,437	0.6%
	National Fire Ins Co Of Hartford	7,347,078	0.6%
	Continental Ins Co	6,475,258	0.5%
	Continental Cas Co	4,740,243	0.4%
	American Cas Co Of Reading PA	3,895,539	0.3%
	Transportation Ins Co	3,187,487	0.3%
	Columbia Cas Co	101,453	0.0%
12	GRANGE MUT CAS GRP	31,102,995	2.5%
	Grange Mut Cas Co	31,102,995	2.5%
13	MOTORISTS MUT GRP	27,140,058	2.1%
	Motorists Mut Ins Co	26,615,931	2.1%
	Motorists Commercial Mut Ins Co	524,127	0.0%
14	ALLSTATE INS GRP	25,242,040	2.0%
	Allstate Ind Co	19,597,700	1.5%
	Allstate Ins Co	5,644,340	0.4%
15	HARTFORD FIRE & CAS GRP	24,014,361	1.9%
	Hartford Fire In Co	9,919,264	0.8%
	Sentinel Ins Co Ltd	8,024,294	0.6%
	Hartford Cas Ins Co	4,591,101	0.4%
	Twin City Fire Ins Co Co	549,871	0.0%
	Hartford Accident & Ind Co	476,795	0.0%
	Hartford Underwriters Ins Co	178,288	0.0%
	Trumbull Ins Co	165,517	0.0%
	Hartford Ins Co Of The Midwest	83,330	0.0%
	Property & Cas Ins Co Of Hartford	25,901	0.0%
Тор	• •	916,391,570	72.4%
Oth	ers Sub Total:	349,261,061	27.6%
Total Al	l Company Groups:	1,265,652,631	100.0%

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### **Commercial Multiple Peril Market Share TOP 5 Groups**

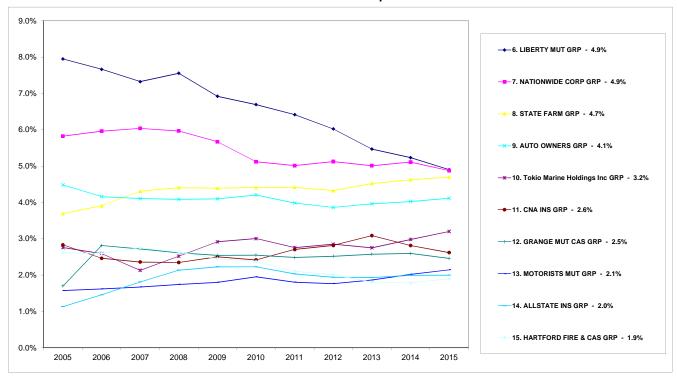


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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

#### **Commercial Multiple Peril Market Share** TOP 6 - 15 Groups



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Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

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# **Medical Professional Liability**

### **OHIO MARKET SHARE FOR TOP**

### 15

### **INSURANCE GROUPS**

RANK	Group Name	Direct Written Premium	2015 Market Share
1	BERKSHIRE HATHAWAY GRP	61,806,210	23.3%
2	DOCTORS CO GRP	50,555,929	19.0%
3	ProAssurance Corp Grp	30,102,977	11.3%
4	Coverys Grp	28,213,317	10.6%
5	CNA INS GRP	16,303,372	6.1%
6	CINCINNATI FIN GRP	6,868,937	2.6%
7	NCMIC Grp	5,823,821	2.2%
8	Healthcare Underwriters Grp Inc	5,249,340	2.0%
9	Chubb Ltd Grp	4,522,021	1.7%
10	FAIRFAX FIN GRP	4,332,656	1.6%
11	Allied World Assur Holding Grp	3,942,825	1.5%
12	White Mountains Grp	3,650,258	1.4%
13	AMERICAN INTL GRP	3,250,020	1.2%
14	Alleghany Grp	3,166,793	1.2%
15	Health Care Industry Liab Recip Ins	3,041,546	1.1%
Тор	15 Sub Total:	230,830,022	86.9%
Oth	ers Sub Total:	34,871,491	13.1%
To	tal All Groups:	265,701,513	100.0%

Thursday, May 26, 2016 Page 1 of 1

# **Medical Professional Liability**

## OHIO MARKET SHARE FOR TOP

# 15

### **INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	BERKSHIRE HATHAWAY GRP	61,806,210	23.3%
	Medical Protective Co	60,087,029	22.6%
	National Fire & Marine Ins Co	1,444,546	0.5%
	General Star Ind Co	274,635	0.1%
2	DOCTORS CO GRP	50,555,929	19.0%
	Doctors Co An Interins Exch	48,789,518	18.4%
	The Doctors Co RRG a Recip Exch	1,186,704	0.4%
	TDC Specialty Ins Co	579,707	0.2%
3	ProAssurance Corp Grp	30,102,977	11.3%
	ProAssurance Ind Co Inc	26,744,201	10.1%
	Podiatry Ins Co Of Amer	2,853,465	1.1%
	ProAssurance Specialty Ins Co	401,183	0.2%
	PACO Assur Co Inc	104,128	0.0%
4	Coverys Grp	28,213,317	10.6%
	MHA Ins Co	23,199,481	8.7%
	Preferred Professional Ins Co	4,909,058	1.8%
	OHA Ins Solutions	104,778	0.0%
5	CNA INS GRP	16,303,372	6.1%
	American Cas Co Of Reading PA	6,357,432	2.4%
	Continental Cas Co	5,404,249	2.0%
	Columbia Cas Co	4,541,691	1.7%
6	CINCINNATI FIN GRP	6,868,937	2.6%
	Cincinnati Ins Co	6,105,447	2.3%
	The Cincinnati Ind Co	381,396	0.1%
	Cincinnati Cas Co	360,816	0.1%
	The Cincinnati Specialty Underwriter	21,278	0.0%
7	NCMIC Grp	5,823,821	2.2%
	Professional Solutions Ins Co	2,991,822	1.1%
	NCMIC Ins Co	2,831,999	1.1%

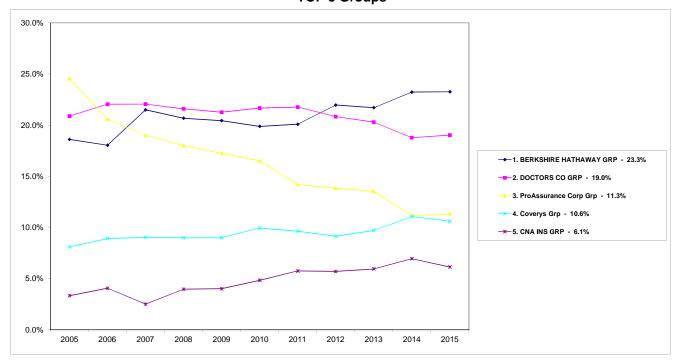
Thursday, May 26, 2016

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
8	Healthcare Underwriters Grp Inc	5,249,340	2.0%
J	Healthcare Underwriters Grp Inc	5,249,340	2.0%
9	Chubb Ltd Grp	4,522,021	1.7%
	Ace Amer Ins Co	3,748,979	1.4%
	Illinois Union Ins Co	721,739	0.3%
	Chubb Custom Ins Co	51,303	0.0%
10	FAIRFAX FIN GRP	4,332,656	1.6%
	Hudson Specialty Ins Co	4,324,271	1.6%
	Hudson Ins Co	8,385	0.0%
11	Allied World Assur Holding Grp	3,942,825	1.5%
	Allied World Surplus Lines Ins Co	1,874,708	0.7%
	Allied World Assur Co US Inc	1,134,583	0.4%
	Allied World Specialty Ins Co	933,534	0.4%
12	White Mountains Grp	3,650,258	1.4%
	Homeland Ins Co of NY	3,599,794	1.4%
	Atlantic Specialty Ins Co	50,464	0.0%
13	AMERICAN INTL GRP	3,250,020	1.2%
	Lexington Ins Co	2,436,045	0.9%
	National Union Fire Ins Co Of Pitts	602,447	0.2%
	American Home Assur Co	200,071	0.1%
	Granite State Ins Co	11,457	0.0%
14	Alleghany Grp	3,166,793	1.2%
	Landmark Amer Ins Co	1,067,759	0.4%
	Fair Amer Ins & Reins Co	1,047,905	0.4%
	Capitol Specialty Ins Corp	1,043,754	0.4%
	Capitol Ind Corp	7,375	0.0%
15	Health Care Industry Liab Recip Ins	3,041,546	1.1%
	Health Care Industry Liab Recip Ins	3,041,546	1.1%
Тор	15 Sub Total:	230,830,022	86.9%
Oth	ers Sub Total:	34,871,491	13.1%
Total Al	l Company Groups:	265,701,513	100.0%

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### **Medical Professional Liability Market Share TOP 5 Groups**

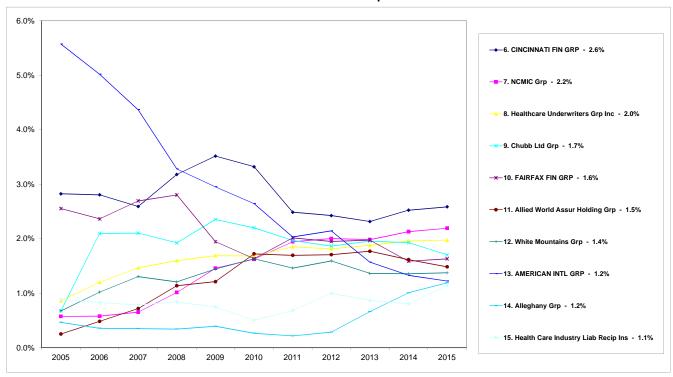


Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/23/2016.

#### **Medical Professional Liability Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance

Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

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# Fidelity and Surety OHIO MARKET SHARE FOR TOP 15

### **INSURANCE GROUPS**

RANK	Group Name	Direct Written Premium	2015 Market Share
1	Travelers Grp	25,035,314	13.9%
2	Chubb Ltd Grp	17,635,141	9.8%
3	LIBERTY MUT GRP	15,342,457	8.5%
4	WESTFIELD Grp	14,701,095	8.2%
5	CNA INS GRP	13,417,689	7.4%
6	ZURICH INS GRP	10,133,523	5.6%
7	CINCINNATI FIN GRP	7,917,891	4.4%
8	American Financial Grp	5,796,028	3.2%
9	AMERICAN INTL GRP	5,000,832	2.8%
10	HARTFORD FIRE & CAS GRP	4,783,956	2.7%
11	Tokio Marine Holdings Inc GRP	4,126,591	2.3%
12	IFIC Surety Grp	4,017,970	2.2%
13	WBL Grp	3,334,963	1.8%
14	RLI INS GRP	2,788,814	1.5%
15	Arch Ins Grp	2,630,830	1.5%
Тор	15 Sub Total:	136,663,094	75.8%
Oth	ers Sub Total:	43,650,371	24.2%
To	tal All Groups:	180,313,465	100.0%

Thursday, May 26, 2016 Page 1 of 1

# Fidelity and Surety OHIO MARKET SHARE FOR TOP 15

### **INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	Travelers Grp	25,035,314	13.9%
	Travelers Cas & Surety Co Of Amer	24,489,128	13.6%
	Travelers Cas & Surety Co	425,135	0.2%
	St Paul Fire & Marine Ins Co	77,121	0.0%
	St Paul Mercury Ins Co	14,462	0.0%
	United States Fidelity & Guar Co	13,254	0.0%
	Charter Oak Fire Ins Co	7,744	0.0%
	Travelers Prop Cas Co Of Amer	3,496	0.0%
	Travelers Ind Co Of Amer	3,001	0.0%
	Travelers Ind Co	941	0.0%
	Travelers Ind Co Of CT	819	0.0%
	Phoenix Ins Co	163	0.0%
	Farmington Cas Co	50	0.0%
2	Chubb Ltd Grp	17,635,141	9.8%
	Federal Ins Co	13,629,201	7.6%
	Westchester Fire Ins Co	3,542,706	2.0%
	Ace Amer Ins Co	280,560	0.2%
	Vigilant Ins Co	48,641	0.0%
	Great Northern Ins Co	38,738	0.0%
	Executive Risk Ind Inc	34,477	0.0%
	Pacific Employers Ins Co	33,866	0.0%
	Pacific Ind Co	22,180	0.0%
	Chubb Custom Ins Co	3,347	0.0%
	Insurance Co of N Amer	1,325	0.0%
	Indemnity Ins Co Of North Amer	100	0.0%

Thursday, May 26, 2016 Page 1 of 4

RANK	Group Name	Direct Written	2015 Market Share
	Company Name	Premium	
3	LIBERTY MUT GRP	15,342,457	8.5%
	Liberty Mut Ins Co	10,089,610	5.6%
	Ohio Cas Ins Co	4,471,754	2.5%
	Safeco Ins Co Of Amer	353,682	0.2%
	West Amer Ins Co	155,698	0.1%
	American States Ins Co	148,594	0.1%
	Liberty Ins Underwriters Inc	39,138	0.0%
	Liberty Mut Fire Ins Co	20,356	0.0%
	American Fire & Cas Co	19,557	0.0%
	Peerless Ins Co	18,104	0.0%
	LM Ins Corp	14,596	0.0%
	General Ins Co Of Amer	4,767	0.0%
	First Natl Ins Co Of Amer	3,795	0.0%
	Employers Ins of Wausau	2,806	0.0%
4	WESTFIELD Grp	14,701,095	8.2%
	Ohio Farmers Ins Co	12,264,898	6.8%
	Westfield Ins Co	2,387,775	1.3%
	Westfield Natl Ins Co	38,596	0.0%
	American Select Ins Co	9,826	0.0%
5	CNA INS GRP	13,417,689	7.4%
	Western Surety Co	10,031,017	5.6%
	Continental Ins Co	2,201,189	1.2%
	Continental Cas Co	1,173,810	0.7%
	American Cas Co Of Reading PA	8,655	0.0%
	National Fire Ins Co Of Hartford	2,014	0.0%
	Transportation Ins Co	759	0.0%
	Valley Forge Ins Co	245	0.0%
6	ZURICH INS GRP	10,133,523	5.6%
	Fidelity & Deposit Co Of MD	7,778,632	4.3%
	Zurich Amer Ins Co	1,348,065	0.7%
	Colonial Amer Cas & Surety Co	664,567	0.4%
	Universal Underwriters Ins Co	288,200	0.2%
	Steadfast Ins Co	37,700	0.0%
	American Guar & Liab Ins	12,808	0.0%
	American Zurich Ins Co	2,401	0.0%
	Zurich Amer Ins Co Of IL	650	0.0%
	Maryland Cas Co	500	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
7	CINCINNATI FIN GRP	7,917,891	4.4%
	Cincinnati Ins Co	7,917,891	4.4%
8	American Financial Grp	5,796,028	3.2%
	Great Amer Ins Co	5,664,740	3.1%
	Mid Continent Cas Co	67,502	0.0%
	National Interstate Ins Co	23,400	0.0%
	Great Amer Assur Co	19,554	0.0%
	Great Amer Alliance Ins Co	11,882	0.0%
	Great Amer Ins Co of NY	7,970	0.0%
	Great Amer E&S Ins Co	980	0.0%
9	AMERICAN INTL GRP	5,000,832	2.8%
	National Union Fire Ins Co Of Pitts	3,557,374	2.0%
	Insurance Co Of The State Of PA	888,002	0.5%
	Lexington Ins Co	362,573	0.2%
	Illinois Natl Ins Co	174,873	0.1%
	AIG Specialty Ins Co	9,040	0.0%
	American Home Assur Co	8,970	0.0%
10	HARTFORD FIRE & CAS GRP	4,783,956	2.7%
	Hartford Fire In Co	4,351,499	2.4%
	Hartford Cas Ins Co	185,730	0.1%
	Twin City Fire Ins Co Co	173,562	0.1%
	Hartford Accident & Ind Co	73,165	0.0%
11	Tokio Marine Holdings Inc GRP	4,126,591	2.3%
	Philadelphia Ind Ins Co	1,821,833	1.0%
	American Contractors Ind Co	1,279,565	0.7%
	US Specialty Ins Co	595,309	0.3%
	United States Surety Co	371,688	0.2%
	Houston Cas Co	55,000	0.0%
	Tokio Marine Specialty Ins Co	3,196	0.0%
12	IFIC Surety Grp	4,017,970	2.2%
	International Fidelity Ins Co	2,530,360	1.4%
	Allegheny Cas Co	1,487,610	0.8%
13	WBL Grp	3,334,963	1.8%
. •	Evergreen Natl Ind Co	3,334,963	1.8%
14	RLI INS GRP	2,788,814	1.5%
• •	RLI Ins Co	2,722,340	1.5%
	Contractors Bonding & Ins Co	66,474	0.0%

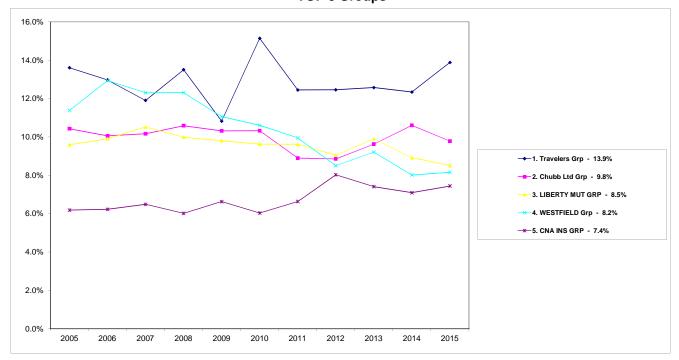
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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
15 Arch Ins Grp		2,630,830	1.5%
Arch Ins Co		2,626,295	1.5%
Arch Specialty Ins Co		4,535	0.0%
Тор	15 Sub Total:	136,663,094	75.8%
Others Sub Total:		43,650,371	24.2%
Total All Company Groups:		180,313,465	100.0%

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### **Fidelity and Surety Market Share TOP 5 Groups**

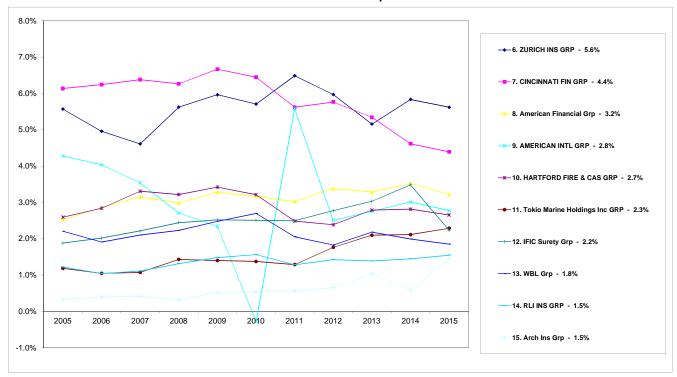


Thursday, May 26, 2016

Ohio Department of Insurance Office of Product Regulation and Actuarial Services

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### **Fidelity and Surety Market Share** TOP 6 - 15 Groups



Thursday, May 26, 2016

Ohio Department of Insurance

Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/26/2016.

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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			
Multiple peril crop	2.4	Private Crop			
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)			
Commercial Multiple Fern	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			
	13	Group accident and health			
	14	Credit A&H (group and individual)			
	15.1	Collectively renewable A&H			
	15.2	Non-cancelable A&H			
Accident and Health	15.3	Guaranteed renewable A&H			
Accident and health	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			
	17.1	Other liability - occurrence			
Commonial Common Linkility	17.2	Other liability - claims-made			
Commercial General Liability	17.3	Excess workers' compensation			
	18	Products liability			
	19.1	Private passenger auto no-fault (personal injury protection)			
Private Passenger Automobile	19.2	Other private passenger auto liability			
	21.1	Private passenger auto physical damage			
	19.3	Commercial auto no-fault (personal injury protection)			
Commercial Automobile	19.4	Other commercial auto liability			
	21.2	Commercial auto physical damage			
Aircraft	22	Aircraft (all perils)			
Eidalitu 9. Curatu	23	Fidelity			
Fidelity & Surety	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			

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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			

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Lines of Business Included in Total				
Line Number	Row Description			
1	Fire			
2.1	Allied lines			
2.2	Multiple peril crop			
2.4	Private 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			

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