

2016
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2016 Market Share
1	STATE FARM GRP	604,811,519	21.5%
2	ALLSTATE INS GRP	307,807,669	10.9%
3	LIBERTY MUT GRP	232,353,983	8.3%
4	NATIONWIDE CORP GRP	226,817,679	8.1%
5	GRANGE MUT CAS GRP	160,055,830	5.7%
6	ERIE INS GRP	143,816,742	5.1%
7	WESTFIELD Grp	111,435,048	4.0%
8	CINCINNATI FIN GRP	109,742,329	3.9%
9	UNITED SERV AUTOMOBILE ASSN GR	93,350,701	3.3%
10	AMERICAN FAMILY INS GRP	87,289,489	3.1%
11	FARMERS INS GRP	85,188,398	3.0%
12	AUTO OWNERS GRP	81,870,661	2.9%
13	Travelers Grp	56,688,930	2.0%
14	MOTORISTS MUT GRP	47,278,385	1.7%
15	STATE AUTO MUT GRP	42,535,703	1.5%
16	WESTERN RESERVE GRP	39,946,325	1.4%
17	OHIO MUT GRP	32,479,852	1.2%
18	METROPOLITAN GRP	30,230,204	1.1%
19	Chubb Ltd Grp	25,468,407	0.9%
20	HARTFORD FIRE & CAS GRP	22,210,552	0.8%
21	PROGRESSIVE GRP	20,969,722	0.7%
22	CENTRAL MUT INS CO GRP	20,719,423	0.7%
23	PEKIN INS GRP	17,631,929	0.6%
24	Ameriprise Fin Grp	13,306,432	0.5%
25	Ohio Fair Plan Underwriting Assoc	13,019,802	0.5%
26	Hastings Mut Ins Co	11,841,506	0.4%
27	Wayne & Washington Mut Grp	11,222,048	0.4%
28	QBE INS GRP	11,133,864	0.4%
29	CELINA GRP	11,115,335	0.4%
30	Goodville & German Mut Grp	10,324,163	0.4%

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The organizational structure and premium are based on the NAIC database as of 6/27/2017.

RANK	Group Name	Direct Written Premium	2016 Market Share
31	Munich Re Grp	10,263,139	0.4%
32	The Hanover Ins Grp	9,855,301	0.4%
33	CSAA Ins Grp	9,734,369	0.3%
34	AMICA MUT GRP	9,616,265	0.3%
35	Assurant Inc Grp	8,672,628	0.3%
36	DONEGAL GRP	8,648,346	0.3%
37	AMERICAN NATL FIN GRP	8,598,132	0.3%
38	MAPFRE INS GRP	7,737,825	0.3%
39	AUTOMOBILE CLUB MI GRP	7,456,593	0.3%
40	FRANKENMUTH GRP	6,430,499	0.2%
41	Acuity A Mut Ins Co	5,554,026	0.2%
42	SELECTIVE INS GRP	5,009,137	0.2%
43	BUCKEYE INS GRP	4,192,528	0.1%
44	EMC INS CO GRP	3,628,043	0.1%
45	ELECTRIC INS GRP	3,390,664	0.1%
46	MutualAid eXchange	3,196,499	0.1%
47	CALIFORNIA CAS MGMT GRP	3,059,545	0.1%
48	AMERICAN INTL GRP	3,021,092	0.1%
49	WT Holdings Grp	2,104,784	0.1%
50	HORACE MANN GRP	2,003,568	0.1%
51	GUIDEONE INS GRP	1,716,771	0.1%
52	Tuscarora Grp	1,591,298	0.1%
53	Pure Companies Grp	1,454,666	0.1%
54	AmTrust NGH Grp	1,395,802	0.0%
55	Municipal Mut Ins Co	1,352,533	0.0%
56	Kemper Corp Grp	748,440	0.0%
57	Armed Forces Ins Exch	656,267	0.0%
58	MARKEL CORP GRP	400,233	0.0%
59	AEGIS GRP	344,418	0.0%
60	FIRST AMER TITLE GRP	340,814	0.0%
61	Spinnaker Ins Co	307,741	0.0%
62	PHARMACISTS MUT GRP	187,843	0.0%
63	First Acceptance Ins Grp	129,796	0.0%
64	UNITED FIRE & CAS GRP	121,290	0.0%
65	Mennonite Mut Grp	80,106	0.0%
66	Inland Mut Ins Co	54,233	0.0%
67	FM GLOBAL GRP	27,214	0.0%
68	BERKSHIRE HATHAWAY GRP	19,867	0.0%

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RANK	Group Name	Direct Written Premium	2016 Market Share
69	RLI INS GRP	16,838	0.0%
70	Hallmark Fin Serv Grp	10,060	0.0%
Top 70	Sub Total:	2,815,791,843	100.0%
	Others Sub Total:	-81,041	0.0%
	Total All Groups:	2,815,710,802	100.0%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
1	STATE FARM GRP State Farm Fire & Cas Co	604,811,519 604,811,519	21.5% 21.5%
2	ALLSTATE INS GRP Allstate Vehicle & Prop Ins Co Allstate Prop & Cas Ins Co Allstate Ind Co Allstate Ins Co Encompass Home & Auto Ins Co Esurance Ins Co Encompass Ins Co Of Amer Encompass Ind Co Esurance Prop & Cas Ins Co North Light Specialty Ins Co	307,807,669 93,135,396 85,878,733 51,073,330 48,506,852 19,856,957 4,470,759 2,383,248 1,671,300 794,639 36,455	10.9% 3.3% 3.0% 1.8% 1.7% 0.7% 0.2% 0.1% 0.1% 0.0% 0.0%
3	LIBERTY MUT GRP Safeco Ins Co Of IN Liberty Ins Corp Liberty Mut Fire Ins Co LM Ins Corp Peerless Ind Ins Co	232,353,983 111,146,692 61,914,662 31,008,619 28,284,130 -120	8.3% 3.9% 2.2% 1.1% 1.0% 0.0%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
4	NATIONWIDE CORP GRP	226,817,679	8.1%
	Nationwide Prop & Cas Ins Co	100,382,927	3.6%
	Nationwide Mut Fire Ins Co	66,767,848	2.4%
	Nationwide Gen Ins Co	42,910,954	1.5%
	Allied Prop & Cas Ins Co	11,696,655	0.4%
	Amco Ins Co	1,560,694	0.1%
	Crestbrook Ins Co	1,466,776	0.1%
	HARLEYSVILLE LAKE STATES INS CO	1,416,183	0.1%
	Scottsdale Surplus Lines Ins Co	630,270	0.0%
	Depositors Ins Co	-976	0.0%
	Nationwide Affinity Co of Amer	-2,024	0.0%
	Nationwide Mut Ins Co	-11,628	0.0%
5	GRANGE MUT CAS GRP	160,055,830	5.7%
	Grange Prop & Cas Ins Co	90,803,033	3.2%
	Grange Mut Cas Co	68,831,794	2.4%
	Grange Ind Ins Co	421,003	0.0%
6	ERIE INS GRP	143,816,742	5.1%
	Erie Ins Co	74,788,008	2.7%
	Erie Ins Exch	69,028,734	2.5%
7	WESTFIELD Grp	111,435,048	4.0%
	Westfield Natl Ins Co	65,412,406	2.3%
	American Select Ins Co	32,347,067	1.1%
	Westfield Ins Co	13,675,575	0.5%
8	CINCINNATI FIN GRP	109,742,329	3.9%
	Cincinnati Ins Co	109,742,329	3.9%
9	UNITED SERV AUTOMOBILE ASSN GR	93,350,701	3.3%
	United Serv Automobile Assn	42,768,359	1.5%
	USAA Cas Ins Co	25,044,531	0.9%
	USAA Gen Ind Co	19,777,766	0.7%
	Garrison Prop & Cas Ins Co	5,760,045	0.2%
10	AMERICAN FAMILY INS GRP	87,289,489	3.1%
	American Family Ins Co	49,151,311	1.7%
	Homesite Ins Co Of The Midwest	35,435,181	1.3%
	American Family Mut Ins Co SI	2,702,997	0.1%

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The organizational structure and premiums are based on the NAIC database as of 6/27/2017.

RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
11	FARMERS INS GRP	85,188,398	3.0%
	Farmers Ins Exch	48,515,811	1.7%
	Farmers Ins Of Columbus Inc	17,123,221	0.6%
	Foremost Ins Co Grand Rapids MI	16,013,039	0.6%
	Foremost Prop & Cas Ins Co	2,901,794	0.1%
	Civic Prop & Cas Co	608,147	0.0%
	Neighborhood Spirit Prop & Cas Co	25,411	0.0%
	Exact Prop & Cas Co Inc	975	0.0%
12	AUTO OWNERS GRP	81,870,661	2.9%
	Auto Owners Ins Co	81,028,180	2.9%
	Home Owners Ins Co	502,363	0.0%
	Owners Ins Co	340,118	0.0%
13	Travelers Grp	56,688,930	2.0%
	Travelers Prop Cas Ins Co	39,322,951	1.4%
	Standard Fire Ins Co	13,284,887	0.5%
	Travelers Home & Marine Ins Co	2,396,668	0.1%
	Travelers Ind Co Of Amer	881,944	0.0%
	Automobile Ins Co Of Hartford CT	788,557	0.0%
	Travelers Ind Co Of CT	13,923	0.0%
14	MOTORISTS MUT GRP	47,278,385	1.7%
	Motorists Mut Ins Co	47,278,385	1.7%
15	STATE AUTO MUT GRP	42,535,703	1.5%
	State Auto Ins Co of OH	23,202,816	0.8%
	State Automobile Mut Ins Co	19,029,108	0.7%
	Milbank Ins Co	303,779	0.0%
16	WESTERN RESERVE GRP	39,946,325	1.4%
	Lightning Rod Mut Ins Co	23,713,048	0.8%
	Western Reserve Mut Cas Co	15,209,648	0.5%
	Sonnenberg Mut Ins Assoc	1,023,629	0.0%
17	OHIO MUT GRP	32,479,852	1.2%
	United Ohio Ins Co	19,292,506	0.7%
	Ohio Mut Ins Co	13,187,346	0.5%
18	METROPOLITAN GRP	30,230,204	1.1%
	Metropolitan Prop & Cas Ins Co	19,833,831	0.7%
	Metropolitan Grp Prop & Cas Ins Co	9,662,941	0.3%
	Economy Premier Assur Co	733,432	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
19	Chubb Ltd Grp	25,468,407	0.9%
	Pacific Ind Co	14,288,128	0.5%
	Chubb Natl Ins Co	3,902,362	0.1%
	Bankers Standard Ins Co	3,502,268	0.1%
	Great Northern Ins Co	2,046,890	0.1%
	Federal Ins Co	1,349,574	0.0%
	Vigilant Ins Co	246,196	0.0%
	Chubb Custom Ins Co	198,511	0.0%
	Illinois Union Ins Co	44,651	0.0%
	Ace Amer Ins Co	-110,173	0.0%
20	HARTFORD FIRE & CAS GRP	22,210,552	0.8%
	Property & Cas Ins Co Of Hartford	9,151,221	0.3%
	Trumbull Ins Co	7,526,906	0.3%
	Hartford Underwriters Ins Co	2,206,080	0.1%
	Sentinel Ins Co Ltd	1,134,595	0.0%
	Hartford Ins Co Of The Midwest	928,434	0.0%
	Twin City Fire Ins Co Co	828,450	0.0%
	Hartford Cas Ins Co	162,955	0.0%
	Hartford Fire Ins Co	138,833	0.0%
	Hartford Accident & Ind Co	133,078	0.0%
21	PROGRESSIVE GRP	20,969,722	0.7%
	Progressive Specialty Ins Co	11,138,111	0.4%
	American Strategic Ins Corp	9,831,714	0.3%
	Progressive Cas Ins Co	-103	0.0%
22	CENTRAL MUT INS CO GRP	20,719,423	0.7%
	Central Mut Ins Co	20,719,423	0.7%
23	PEKIN INS GRP	17,631,929	0.6%
	Pekin Ins Co	17,631,929	0.6%
24	Ameriprise Fin Grp	13,306,432	0.5%
	IDS Prop Cas Ins Co	13,306,432	0.5%
25	Ohio Fair Plan Underwriting Assoc	13,019,802	0.5%
	Ohio Fair Plan Underwriting Assoc	13,019,802	0.5%
26	Hastings Mut Ins Co	11,841,506	0.4%
	Hastings Mut Ins Co	11,841,506	0.4%
27	Wayne & Washington Mut Grp	11,222,048	0.4%
	Wayne Mut Ins Co	11,222,048	0.4%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
28	QBE INS GRP	11,133,864	0.4%
	QBE Ins Corp	5,573,660	0.2%
	Praetorian Ins Co	4,359,690	0.2%
	General Cas Co Of WI	1,200,514	0.0%
29	CELINA GRP	11,115,335	0.4%
	National Mut Ins Co	11,115,335	0.4%
30	Goodville & German Mut Grp	10,324,163	0.4%
	Goodville Mut Cas Co	10,328,286	0.4%
	German Mut Ins Co	-4,123	0.0%
31	Munich Re Grp	10,263,139	0.4%
	American Modern Select Ins Co	5,899,886	0.2%
	American Modern Home Ins Co	1,706,181	0.1%
	American Family Home Ins Co	1,658,510	0.1%
	American Modern Prop & Cas Ins Co	998,562	0.0%
32	The Hanover Ins Grp	9,855,301	0.4%
	Citizens Ins Co Of OH	9,815,097	0.3%
	Citizens Ins Co Of Amer	40,204	0.0%
33	CSAA Ins Grp	9,734,369	0.3%
	CSAA Fire & Cas Ins Co	9,724,600	0.3%
	CSAA Gen Ins Co	9,769	0.0%
34	AMICA MUT GRP	9,616,265	0.3%
	Amica Mut Ins Co	9,616,265	0.3%
35	Assurant Inc Grp	8,672,628	0.3%
	American Bankers Ins Co Of FL	8,555,613	0.3%
	American Security Ins Co	100,995	0.0%
	Standard Guar Ins Co	14,499	0.0%
	Voyager Ind Ins Co	1,521	0.0%
36	DONEGAL GRP	8,648,346	0.3%
	Atlantic States Ins Co	5,707,308	0.2%
	Donegal Mut Ins Co	2,941,038	0.1%
37	AMERICAN NATL FIN GRP	8,598,132	0.3%
	American Natl Prop & Cas Co	8,318,234	0.3%
	American Natl Gen Ins Co	279,898	0.0%
38	MAPFRE INS GRP	7,737,825	0.3%
	American Commerce Ins Co	7,737,825	0.3%
39	AUTOMOBILE CLUB MI GRP	7,456,593	0.3%
	Membersselect Ins Co	7,456,593	0.3%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
40	FRANKENMUTH GRP Frankenmuth Mut Ins Co	6,430,499 6,430,499	0.2% 0.2%
41	Acuity A Mut Ins Co Acuity A Mut Ins Co	5,554,026 5,554,026	0.2% 0.2%
42	SELECTIVE INS GRP Selective Ins Co Of SC Selective Ins Co Of The Southeast	5,009,137 4,264,496 744,641	0.2% 0.2% 0.0%
43	BUCKEYE INS GRP Buckeye State Mut Ins Co	4,192,528 4,192,528	0.1% 0.1%
44	EMC INS CO GRP Hamilton Mut Ins Co Employers Mut Cas Co	3,628,043 2,045,912 1,582,131	0.1% 0.1% 0.1%
45	ELECTRIC INS GRP Electric Ins Co	3,390,664 3,390,664	0.1% 0.1%
46	MutualAid eXchange MutualAid eXchange	3,196,499 3,196,499	0.1% 0.1%
47	CALIFORNIA CAS MGMT GRP California Cas Gen Ins Co of OR	3,059,545 3,059,545	0.1% 0.1%
48	AMERICAN INTL GRP AIG Prop Cas Co Lexington Ins Co	3,021,092 2,110,473 910,619	0.1% 0.1% 0.0%
49	WT Holdings Grp Stillwater Ins Co	2,104,784 2,104,784	0.1% 0.1%
50	HORACE MANN GRP Teachers Ins Co Horace Mann Ins Co	2,003,568 1,672,840 330,728	0.1% 0.1% 0.0%
51	GUIDEONE INS GRP Guideone Mut Ins Co Guideone Specialty Mut Ins Co	1,716,771 1,265,978 450,793	0.1% 0.0% 0.0%
52	Tuscarora Grp Tuscarora Wayne Ins Co Keystone Natl Ins Co	1,591,298 902,735 688,563	0.1% 0.0% 0.0%
53	Pure Companies Grp Privilege Underwriters Recp Exch	1,454,666 1,454,666	0.1% 0.1%
54	AmTrust NGH Grp Integon Natl Ins Co Century Natl Ins Co	1,395,802 870,704 525,098	0.0% 0.0% 0.0%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
55	Municipal Mut Ins Co Municipal Mut Ins Co	1,352,533 1,352,533	0.0% 0.0%
56	Kemper Corp Grp Kemper Independence Ins Co Unitrin Direct Prop & Cas Co Merastar Ins Co Unitrin Preferred Ins Co	748,440 553,946 136,087 35,099 23,308	0.0% 0.0% 0.0% 0.0% 0.0%
57	Armed Forces Ins Exch Armed Forces Ins Exch	656,267 656,267	0.0% 0.0%
58	MARKEL CORP GRP Markel Amer Ins Co Evanston Ins Co	400,233 360,420 39,813	0.0% 0.0% 0.0%
59	AEGIS GRP Aegis Security Ins Co	344,418 344,418	0.0% 0.0%
60	FIRST AMER TITLE GRP First Amer Prop & Cas Ins Co	340,814 340,814	0.0% 0.0%
61	Spinnaker Ins Co Spinnaker Ins Co	307,741 307,741	0.0% 0.0%
62	PHARMACISTS MUT GRP Pharmacists Mut Ins Co	187,843 187,843	0.0% 0.0%
63	First Acceptance Ins Grp First Acceptance Ins Co Inc	129,796 129,796	0.0% 0.0%
64	UNITED FIRE & CAS GRP United Fire & Cas Co	121,290 121,290	0.0% 0.0%
65	Mennonite Mut Grp Mennonite Mut Ins Co	80,106 80,106	0.0% 0.0%
66	Inland Mut Ins Co Inland Mut Ins Co	54,233 54,233	0.0% 0.0%
67	FM GLOBAL GRP Affiliated Fm Ins Co	27,214 27,214	0.0% 0.0%
68	BERKSHIRE HATHAWAY GRP Mount Vernon Fire Ins Co	19,867 19,867	0.0% 0.0%
69	RLI INS GRP RLI Ins Co	16,838 16,838	0.0% 0.0%
70	Hallmark Fin Serv Grp American Hallmark Ins Co Of TX	10,060 10,060	0.0% 0.0%

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Top 70	Sub Total:	2,815,791,843	100.0%
Others	Sub Total:	-81,041	0.0%
Total All Company Groups:		2,815,710,802	100.0%

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