

2016
Personal Lines
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2016 Market Share
1	STATE FARM GRP	1,854,438,805	20.0%
2	ALLSTATE INS GRP	971,263,262	10.5%
3	PROGRESSIVE GRP	821,419,423	8.8%
4	NATIONWIDE CORP GRP	819,841,450	8.8%
5	LIBERTY MUT GRP	533,033,292	5.7%
6	GRANGE MUT CAS GRP	505,891,959	5.4%
7	BERKSHIRE HATHAWAY GRP	405,671,963	4.4%
8	ERIE INS GRP	341,539,887	3.7%
9	WESTFIELD Grp	284,182,591	3.1%
10	UNITED SERV AUTOMOBILE ASSN GR	264,869,129	2.9%
11	AMERICAN FAMILY INS GRP	263,991,090	2.8%
12	CINCINNATI FIN GRP	242,036,096	2.6%
13	FARMERS INS GRP	210,677,998	2.3%
14	AUTO OWNERS GRP	188,429,235	2.0%
15	Travelers Grp	140,461,117	1.5%
16	MOTORISTS MUT GRP	122,498,278	1.3%
17	OHIO MUT GRP	119,040,742	1.3%
18	WESTERN RESERVE GRP	114,802,391	1.2%
19	STATE AUTO MUT GRP	102,596,447	1.1%
20	METROPOLITAN GRP	77,070,714	0.8%
21	HARTFORD FIRE & CAS GRP	67,720,890	0.7%
22	Safe Auto Ins Co	65,652,034	0.7%
23	PEKIN INS GRP	51,088,430	0.6%
24	CENTRAL MUT INS CO GRP	48,231,264	0.5%
25	Hastings Mut Ins Co	43,290,849	0.5%
26	Chubb Ltd Grp	38,616,425	0.4%
27	CELINA GRP	36,083,967	0.4%
28	ALFA INS GRP	29,275,822	0.3%
29	First Acceptance Ins Grp	28,834,733	0.3%
30	Wayne & Washington Mut Grp	28,406,992	0.3%

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Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2017.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name	Direct Written Premium	2016 Market Share
31	CSAA Ins Grp	27,920,608	0.3%
32	Goodville & German Mut Grp	27,194,040	0.3%
33	AMERICAN NATL FIN GRP	24,438,689	0.3%
34	The Hanover Ins Grp	23,905,322	0.3%
35	AUTOMOBILE CLUB MI GRP	23,192,229	0.2%
36	MAPFRE INS GRP	22,930,608	0.2%
37	Ameriprise Fin Grp	22,264,406	0.2%
38	AMICA MUT GRP	22,109,078	0.2%
39	DONEGAL GRP	19,839,348	0.2%
40	UTICA GRP	17,800,492	0.2%
41	BUCKEYE INS GRP	17,479,268	0.2%
42	SENTRY INS GRP	16,906,911	0.2%
43	American Independent Ins Grp	13,327,557	0.1%
44	Ohio Fair Plan Underwriting Assoc	13,019,802	0.1%
45	FRANKENMUTH GRP	12,771,005	0.1%
46	QBE INS GRP	12,665,089	0.1%
47	Acuity A Mut Ins Co	12,348,477	0.1%
48	Munich Re Grp	12,258,153	0.1%
49	CALIFORNIA CAS MGMT GRP	10,969,997	0.1%
50	Assurant Inc Grp	9,804,762	0.1%
51	SELECTIVE INS GRP	9,628,949	0.1%
52	MARKEL CORP GRP	9,273,073	0.1%
53	ELECTRIC INS GRP	8,547,074	0.1%
54	EMC INS CO GRP	8,057,906	0.1%
55	AmTrust NGH Grp	7,406,406	0.1%
56	GUIDEONE INS GRP	6,740,350	0.1%
57	GRINNELL MUT GRP	6,562,366	0.1%
58	Mennonite Mut Grp	5,869,396	0.1%
59	HORACE MANN GRP	5,559,199	0.1%
60	AMERICAN INTL GRP	4,334,747	0.0%
61	Kemper Corp Grp	4,000,840	0.0%
62	MutualAid eXchange	3,500,997	0.0%
63	Pure Companies Grp	2,383,098	0.0%
64	WT Holdings Grp	2,107,148	0.0%
65	Rider Ins Co	2,001,705	0.0%
66	Hallmark Fin Serv Grp	1,852,405	0.0%
67	STATE NATL GRP	1,802,703	0.0%
68	Tuscarora Grp	1,720,258	0.0%

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RANK	Group Name	Direct Written Premium	2016 Market Share
69	Tokio Marine Holdings Inc GRP	1,624,003	0.0%
70	Municipal Mut Ins Co	1,429,837	0.0%
Top 70	Sub Total:	9,278,505,576	99.9%
	Others Sub Total:	7,686,249	0.1%
	Total All Groups:	9,286,191,825	100.0%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
1	STATE FARM GRP	1,854,438,805	20.0%
	State Farm Mut Auto Ins Co	1,124,505,647	12.1%
	State Farm Fire & Cas Co	729,933,158	7.9%
2	ALLSTATE INS GRP	971,263,262	10.5%
	Allstate Fire & Cas Ins Co	399,780,989	4.3%
	Allstate Ins Co	145,184,318	1.6%
	Allstate Prop & Cas Ins Co	141,073,318	1.5%
	Allstate Vehicle & Prop Ins Co	93,135,396	1.0%
	Allstate Ind Co	53,438,936	0.6%
	Encompass Home & Auto Ins Co	44,273,492	0.5%
	Esurance Prop & Cas Ins Co	44,048,289	0.5%
	Allstate Northbrook Ind Co	36,536,317	0.4%
	Esurance Ins Co	5,899,495	0.1%
	Encompass Ins Co Of Amer	4,579,012	0.0%
	Encompass Ind Co	3,275,957	0.0%
	North Light Specialty Ins Co	36,455	0.0%
	First Colonial Ins Co	1,288	0.0%
3	PROGRESSIVE GRP	821,419,423	8.8%
	Progressive Specialty Ins Co	394,684,862	4.3%
	Progressive Direct Ins Co	378,744,142	4.1%
	Progressive Preferred Ins Co	20,595,803	0.2%
	Progressive Cas Ins Co	17,562,902	0.2%
	American Strategic Ins Corp	9,831,714	0.1%

RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
4	NATIONWIDE CORP GRP	819,841,450	8.8%
	Nationwide Mut Ins Co	211,946,535	2.3%
	Nationwide Mut Fire Ins Co	209,380,931	2.3%
	Nationwide Gen Ins Co	120,201,589	1.3%
	Nationwide Prop & Cas Ins Co	102,149,714	1.1%
	Nationwide Agribusiness Ins Co	45,135,942	0.5%
	Nationwide Ins Co Of Amer	43,737,576	0.5%
	Victoria Specialty Ins Co	39,267,885	0.4%
	Allied Prop & Cas Ins Co	19,977,204	0.2%
	Nationwide Assur Co	10,560,183	0.1%
	Depositors Ins Co	9,046,060	0.1%
	Crestbrook Ins Co	2,536,901	0.0%
	Amco Ins Co	2,317,443	0.0%
	HARLEYSVILLE LAKE STATES INS CO	1,801,383	0.0%
	Victoria Automobile Ins Co	1,179,143	0.0%
	Scottsdale Surplus Lines Ins Co	630,270	0.0%
	Nationwide Affinity Co of Amer	-2,273	0.0%
	Victoria Fire & Cas Co	-25,036	0.0%
5	LIBERTY MUT GRP	533,033,292	5.7%
	Safeco Ins Co Of IL	160,399,117	1.7%
	Safeco Ins Co Of IN	111,146,692	1.2%
	LM Gen Ins Co	96,661,006	1.0%
	Liberty Mut Fire Ins Co	62,259,497	0.7%
	Liberty Ins Corp	62,208,173	0.7%
	LM Ins Corp	34,786,540	0.4%
	Consolidated Ins Co	3,262,610	0.0%
	Indiana Ins Co	947,594	0.0%
	First Liberty Ins Corp	640,670	0.0%
	Peerless Ins Co	598,482	0.0%
	American States Ins Co	87,426	0.0%
	American Economy Ins Co	33,025	0.0%
	Safeco Ins Co Of Amer	2,580	0.0%
	Peerless Ind Ins Co	-120	0.0%
6	GRANGE MUT CAS GRP	505,891,959	5.4%
	Grange Mut Cas Co	244,938,992	2.6%
	Grange Prop & Cas Ins Co	185,573,848	2.0%
	Grange Ind Ins Co	56,049,390	0.6%
	Trustgard Ins Co	19,329,729	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
7	BERKSHIRE HATHAWAY GRP	405,671,963	4.4%
	Geico Cas Co	147,855,986	1.6%
	GEICO Advantage Ins Co	70,538,074	0.8%
	GEICO Choice Ins Co	57,576,394	0.6%
	Geico Gen Ins Co	51,987,091	0.6%
	GEICO Secure Ins Co	36,281,102	0.4%
	Geico Ind Co	23,238,199	0.3%
	Government Employees Ins Co	18,175,278	0.2%
	Mount Vernon Fire Ins Co	19,867	0.0%
	United States Liab Ins Co	-28	0.0%
8	ERIE INS GRP	341,539,887	3.7%
	Erie Ins Co	272,511,153	2.9%
	Erie Ins Exch	69,028,734	0.7%
9	WESTFIELD Grp	284,182,591	3.1%
	Westfield Natl Ins Co	147,917,311	1.6%
	American Select Ins Co	88,716,358	1.0%
	Westfield Ins Co	47,548,922	0.5%
10	UNITED SERV AUTOMOBILE ASSN GR	264,869,129	2.9%
	United Serv Automobile Assn	104,210,662	1.1%
	USAA Cas Ins Co	70,006,326	0.8%
	USAA Gen Ind Co	68,628,251	0.7%
	Garrison Prop & Cas Ins Co	22,023,890	0.2%
11	AMERICAN FAMILY INS GRP	263,991,090	2.8%
	American Family Ins Co	140,924,787	1.5%
	Permanent Gen Assur Corp Of OH	43,440,398	0.5%
	Homesite Ins Co Of The Midwest	35,435,181	0.4%
	American Family Mut Ins Co SI	20,359,045	0.2%
	The Gen Automobile Ins Co Inc	11,558,929	0.1%
	American Standard Ins Co Of OH	10,500,432	0.1%
	Permanent Gen Assur Corp	1,772,318	0.0%
12	CINCINNATI FIN GRP	242,036,096	2.6%
	Cincinnati Ins Co	242,036,096	2.6%

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13	FARMERS INS GRP	210,677,998	2.3%
	Farmers Ins Of Columbus Inc	114,974,178	1.2%
	Farmers Ins Exch	48,515,811	0.5%
	Foremost Ins Co Grand Rapids MI	19,817,734	0.2%
	21st Century Centennial Ins Co	11,546,819	0.1%
	Bristol W Cas Ins Co	8,339,432	0.1%
	Foremost Prop & Cas Ins Co	3,147,135	0.0%
	21st Century Cas Co	2,547,209	0.0%
	Bristol W Ins Co	985,025	0.0%
	Civic Prop & Cas Co	608,147	0.0%
	21st Century Premier Ins Co	159,987	0.0%
	Neighborhood Spirit Prop & Cas Co	25,411	0.0%
	Mid Century Ins Co	10,135	0.0%
	Exact Prop & Cas Co Inc	975	0.0%
14	AUTO OWNERS GRP	188,429,235	2.0%
	Auto Owners Ins Co	91,111,047	1.0%
	Home Owners Ins Co	67,344,768	0.7%
	Owners Ins Co	29,973,420	0.3%
15	Travelers Grp	140,461,117	1.5%
	Standard Fire Ins Co	70,573,673	0.8%
	Travelers Prop Cas Ins Co	61,061,992	0.7%
	Travelers Home & Marine Ins Co	4,583,937	0.0%
	Travelers Ind Co Of Amer	2,683,853	0.0%
	Automobile Ins Co Of Hartford CT	788,557	0.0%
	Travelers Ind Co	335,081	0.0%
	Travelers Ind Co Of CT	142,744	0.0%
	Charter Oak Fire Ins Co	125,507	0.0%
	Phoenix Ins Co	87,482	0.0%
	Travelers Prop Cas Co Of Amer	78,291	0.0%
16	MOTORISTS MUT GRP	122,498,278	1.3%
	Motorists Mut Ins Co	122,498,278	1.3%
17	OHIO MUT GRP	119,040,742	1.3%
	United Ohio Ins Co	62,882,975	0.7%
	Ohio Mut Ins Co	56,157,767	0.6%
18	WESTERN RESERVE GRP	114,802,391	1.2%
	Lightning Rod Mut Ins Co	48,921,316	0.5%
	Western Reserve Mut Cas Co	46,303,320	0.5%
	Sonnenberg Mut Ins Assoc	19,577,755	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
19	STATE AUTO MUT GRP	102,596,447	1.1%
	State Auto Ins Co of OH	58,575,170	0.6%
	State Automobile Mut Ins Co	43,209,426	0.5%
	Milbank Ins Co	811,851	0.0%
20	METROPOLITAN GRP	77,070,714	0.8%
	Metropolitan Prop & Cas Ins Co	39,262,848	0.4%
	Metropolitan Grp Prop & Cas Ins Co	36,240,919	0.4%
	Economy Premier Assur Co	1,221,517	0.0%
	Economy Fire & Cas Co	123,705	0.0%
	Metropolitan Gen Ins Co	78,752	0.0%
	Metropolitan Cas Ins Co	73,968	0.0%
	Metropolitan Drt Prop & Cas Ins Co	69,005	0.0%
21	HARTFORD FIRE & CAS GRP	67,720,890	0.7%
	Twin City Fire Ins Co Co	29,331,539	0.3%
	Property & Cas Ins Co Of Hartford	16,029,275	0.2%
	Trumbull Ins Co	11,774,440	0.1%
	Hartford Underwriters Ins Co	5,974,558	0.1%
	Sentinel Ins Co Ltd	2,028,147	0.0%
	Hartford Ins Co Of The Midwest	1,568,924	0.0%
	Hartford Cas Ins Co	509,533	0.0%
	Hartford Accident & Ind Co	258,721	0.0%
	Hartford Fire Ins Co	245,753	0.0%
22	Safe Auto Ins Co	65,652,034	0.7%
	Safe Auto Ins Co	65,652,034	0.7%
23	PEKIN INS GRP	51,088,430	0.6%
	Pekin Ins Co	51,088,430	0.6%
24	CENTRAL MUT INS CO GRP	48,231,264	0.5%
	Central Mut Ins Co	48,231,264	0.5%
25	Hastings Mut Ins Co	43,290,849	0.5%
	Hastings Mut Ins Co	43,290,849	0.5%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
26	Chubb Ltd Grp	38,616,425	0.4%
	Pacific Ind Co	20,636,490	0.2%
	Chubb Natl Ins Co	5,923,021	0.1%
	Bankers Standard Ins Co	5,361,130	0.1%
	Great Northern Ins Co	2,867,752	0.0%
	Federal Ins Co	2,285,811	0.0%
	Indemnity Ins Co Of North Amer	1,151,540	0.0%
	Vigilant Ins Co	287,959	0.0%
	Chubb Custom Ins Co	198,511	0.0%
	Illinois Union Ins Co	44,651	0.0%
	Ace Amer Ins Co	-140,440	0.0%
27	CELINA GRP	36,083,967	0.4%
	National Mut Ins Co	22,362,273	0.2%
	Celina Mut Ins Co	11,540,563	0.1%
	Miami Mut Ins Co	2,181,131	0.0%
28	ALFA INS GRP	29,275,822	0.3%
	Alfa Vision Ins Corp	24,261,491	0.3%
	Alfa Specialty Ins Corp	5,014,331	0.1%
29	First Acceptance Ins Grp	28,834,733	0.3%
	First Acceptance Ins Co Inc	28,834,733	0.3%
30	Wayne & Washington Mut Grp	28,406,992	0.3%
	Wayne Mut Ins Co	28,406,992	0.3%
31	CSAA Ins Grp	27,920,608	0.3%
	CSAA Gen Ins Co	18,196,008	0.2%
	CSAA Fire & Cas Ins Co	9,724,600	0.1%
32	Goodville & German Mut Grp	27,194,040	0.3%
	Goodville Mut Cas Co	21,674,444	0.2%
	German Mut Ins Co	5,519,596	0.1%
33	AMERICAN NATL FIN GRP	24,438,689	0.3%
	American Natl Prop & Cas Co	23,705,674	0.3%
	American Natl Gen Ins Co	733,015	0.0%
34	The Hanover Ins Grp	23,905,322	0.3%
	Hanover Ins Co	13,974,302	0.2%
	Citizens Ins Co Of OH	9,888,833	0.1%
	Citizens Ins Co Of Amer	42,187	0.0%
35	AUTOMOBILE CLUB MI GRP	23,192,229	0.2%
	Membersselect Ins Co	23,192,229	0.2%
36	MAPFRE INS GRP	22,930,608	0.2%
	American Commerce Ins Co	22,930,608	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
37	Ameriprise Fin Grp IDS Prop Cas Ins Co	22,264,406 22,264,406	0.2% 0.2%
38	AMICA MUT GRP Amica Mut Ins Co	22,109,078 22,109,078	0.2% 0.2%
39	DONEGAL GRP Atlantic States Ins Co Donegal Mut Ins Co	19,839,348 16,349,574 3,489,774	0.2% 0.2% 0.0%
40	UTICA GRP Founders Ins Co Utica Mut Ins Co	17,800,492 16,758,447 1,042,045	0.2% 0.2% 0.0%
41	BUCKEYE INS GRP Buckeye State Mut Ins Co	17,479,268 17,479,268	0.2% 0.2%
42	SENTRY INS GRP Viking Ins Co Of WI Dairyland Ins Co	16,906,911 13,324,783 3,582,128	0.2% 0.1% 0.0%
43	American Independent Ins Grp Personal Serv Ins Co Omni Ind Co	13,327,557 12,696,966 630,591	0.1% 0.1% 0.0%
44	Ohio Fair Plan Underwriting Assoc Ohio Fair Plan Underwriting Assoc	13,019,802 13,019,802	0.1% 0.1%
45	FRANKENMUTH GRP Frankenmuth Mut Ins Co	12,771,005 12,771,005	0.1% 0.1%
46	QBE INS GRP QBE Ins Corp Praetorian Ins Co General Cas Co Of WI General Cas Ins Co	12,665,089 5,605,904 4,359,690 2,195,597 503,898	0.1% 0.1% 0.0% 0.0% 0.0%
47	Acuity A Mut Ins Co Acuity A Mut Ins Co	12,348,477 12,348,477	0.1% 0.1%
48	Munich Re Grp American Modern Select Ins Co American Modern Home Ins Co American Family Home Ins Co American Modern Prop & Cas Ins Co American Southern Home Ins Co	12,258,153 6,290,495 3,133,737 1,680,974 1,144,140 8,807	0.1% 0.1% 0.0% 0.0% 0.0% 0.0%
49	CALIFORNIA CAS MGMT GRP California Cas Gen Ins Co of OR	10,969,997 10,969,997	0.1% 0.1%

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50	Assurant Inc Grp	9,804,762	0.1%
	American Bankers Ins Co Of FL	9,687,747	0.1%
	American Security Ins Co	100,995	0.0%
	Standard Guar Ins Co	14,499	0.0%
	Voyager Ind Ins Co	1,521	0.0%
51	SELECTIVE INS GRP	9,628,949	0.1%
	Selective Ins Co Of SC	8,884,308	0.1%
	Selective Ins Co Of The Southeast	744,641	0.0%
52	MARKEL CORP GRP	9,273,073	0.1%
	Essentia Ins Co	8,308,803	0.1%
	Markel Amer Ins Co	621,292	0.0%
	Markel Ins Co	303,165	0.0%
	Evanston Ins Co	39,813	0.0%
53	ELECTRIC INS GRP	8,547,074	0.1%
	Electric Ins Co	8,547,074	0.1%
54	EMC INS CO GRP	8,057,906	0.1%
	Employers Mut Cas Co	5,929,892	0.1%
	Hamilton Mut Ins Co	2,051,669	0.0%
	Emcasco Ins Co	76,345	0.0%
55	AmTrust NGH Grp	7,406,406	0.1%
	National Gen Ins Co	3,898,635	0.0%
	Integon Natl Ins Co	991,438	0.0%
	National Gen Assur Co	932,792	0.0%
	Integon Preferred Ins Co	598,548	0.0%
	Century Natl Ins Co	525,098	0.0%
	MIC Gen Ins Corp	257,421	0.0%
	New South Ins Co	202,474	0.0%
56	GUIDEONE INS GRP	6,740,350	0.1%
	Guideone Mut Ins Co	3,407,065	0.0%
	Guideone Amer Ins Co	1,471,193	0.0%
	Guideone Elite Ins Co	1,411,299	0.0%
	Guideone Specialty Mut Ins Co	450,793	0.0%
57	GRINNELL MUT GRP	6,562,366	0.1%
	Grinnell Select Ins Co	4,740,358	0.1%
	Grinnell Mut Reins Co	1,822,008	0.0%
58	Mennonite Mut Grp	5,869,396	0.1%
	Mennonite Mut Ins Co	5,869,396	0.1%

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59	HORACE MANN GRP	5,559,199	0.1%
	Teachers Ins Co	2,348,239	0.0%
	Horace Mann Prop & Cas Ins Co	2,155,128	0.0%
	Horace Mann Ins Co	1,055,832	0.0%
60	AMERICAN INTL GRP	4,334,747	0.0%
	AIG Prop Cas Co	3,424,128	0.0%
	Lexington Ins Co	910,619	0.0%
61	Kemper Corp Grp	4,000,840	0.0%
	Kemper Independence Ins Co	1,176,163	0.0%
	Financial Ind Co	815,593	0.0%
	Alpha Prop & Cas Ins Co	599,045	0.0%
	Response Ins Co	565,398	0.0%
	Unitrin Direct Prop & Cas Co	533,053	0.0%
	Merastar Ins Co	178,247	0.0%
	Unitrin Direct Ins Co	82,023	0.0%
	Unitrin Preferred Ins Co	51,318	0.0%
62	MutualAid eXchange	3,500,997	0.0%
	MutualAid eXchange	3,500,997	0.0%
63	Pure Companies Grp	2,383,098	0.0%
	Privilege Underwriters Recp Exch	2,383,098	0.0%
64	WT Holdings Grp	2,107,148	0.0%
	Stillwater Ins Co	2,107,148	0.0%
65	Rider Ins Co	2,001,705	0.0%
	Rider Ins Co	2,001,705	0.0%
66	Hallmark Fin Serv Grp	1,852,405	0.0%
	American Hallmark Ins Co Of TX	1,481,010	0.0%
	Hallmark Natl Ins Co	370,610	0.0%
	Hallmark Ins Co	785	0.0%
67	STATE NATL GRP	1,802,703	0.0%
	State Natl Ins Co Inc	1,802,703	0.0%
68	Tuscarora Grp	1,720,258	0.0%
	Tuscarora Wayne Ins Co	1,012,441	0.0%
	Keystone Natl Ins Co	707,817	0.0%
69	Tokio Marine Holdings Inc GRP	1,624,003	0.0%
	Philadelphia Ind Ins Co	1,624,003	0.0%
70	Municipal Mut Ins Co	1,429,837	0.0%
	Municipal Mut Ins Co	1,429,837	0.0%

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The organizational structure and premium are based on the NAIC database as of 6/27/2017.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2016 Market Share
Top 70	Sub Total:	9,278,505,576	99.9%
	Others Sub Total:	7,686,249	0.1%
	Total All Company Groups:	9,286,191,825	100.0%

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