

OHIO

2013

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

2013
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP	1,713,784,803	12.0%
2	NATIONWIDE CORP GRP	970,149,230	6.8%
3	ALLSTATE INS GRP	887,094,189	6.2%
4	PROGRESSIVE GRP	759,351,777	5.3%
5	LIBERTY MUT GRP	729,615,534	5.1%
6	CINCINNATI FIN GRP	676,660,073	4.8%
7	GRANGE MUT CAS GRP	525,671,227	3.7%
8	WESTFIELD Grp	520,414,454	3.7%
9	AMERICAN INTL GRP	408,054,092	2.9%
10	BERKSHIRE HATHAWAY GRP	406,356,699	2.9%
11	Travelers Grp	401,664,520	2.8%
12	ERIE INS GRP	370,199,321	2.6%
13	AUTO OWNERS GRP	295,707,664	2.1%
14	FARMERS INS GRP	264,947,425	1.9%
15	AMERICAN FAMILY INS GRP	245,623,442	1.7%
	Top 15 Sub Total:	9,175,294,450	64.5%
	Others Sub Total:	5,047,058,153	35.5%
	Total All Groups:	14,222,352,603	100.0%

2013
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP	1,713,784,803	12.0%
	State Farm Mut Auto Ins Co	954,768,850	6.7%
	State Farm Fire & Cas Co	759,015,953	5.3%
2	NATIONWIDE CORP GRP	970,149,230	6.8%
	Nationwide Mut Ins Co	340,894,219	2.4%
	Nationwide Mut Fire Ins Co	196,789,783	1.4%
	Nationwide Prop & Cas Ins Co	157,873,035	1.1%
	Nationwide Ins Co Of Amer	74,185,651	0.5%
	Nationwide Agribusiness Ins Co	44,858,929	0.3%
	Victoria Specialty Ins Co	42,683,297	0.3%
	National Cas Co	24,064,201	0.2%
	Amco Ins Co	15,056,757	0.1%
	Allied Prop & Cas Ins Co	12,646,125	0.1%
	Depositors Ins Co	11,081,447	0.1%
	Scottsdale Surplus Lines Ins Co	9,693,752	0.1%
	Nationwide Assur Co	9,601,293	0.1%
	Farmland Mut Ins Co	5,773,365	0.0%
	Scottsdale Ins Co	5,286,686	0.0%
	Victoria Automobile Ins Co	5,091,744	0.0%
	Scottsdale Ind Co	3,757,721	0.0%
	Western Heritage Ins Co	3,175,042	0.0%
	HARLEYSVILLE LAKE STATES INS CO	2,839,229	0.0%
	Freedom Specialty Ins Co	1,957,420	0.0%
	Harleysville Worcester Ins Co	1,197,828	0.0%
	Harleysville Preferred Ins Co	587,344	0.0%
	Harleysville Ins Co	503,636	0.0%
	Victoria Select Ins Co	375,804	0.0%
	Nationwide Affinity Co of Amer	179,824	0.0%
	Victoria Natl Ins Co	17,414	0.0%
	Victoria Fire & Cas Co	-22,316	0.0%

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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

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

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
3	ALLSTATE INS GRP	887,094,189	6.2%
	Allstate Fire & Cas Ins Co	282,147,496	2.0%
	Allstate Ins Co	184,590,358	1.3%
	Allstate Prop & Cas Ins Co	169,914,515	1.2%
	Allstate Ind Co	83,924,644	0.6%
	Encompass Home & Auto Ins Co	35,432,914	0.2%
	Allstate Vehicle & Prop Ins Co	31,899,762	0.2%
	Esurance Prop & Cas Ins Co	30,232,730	0.2%
	Northbrook Ind Co	29,560,235	0.2%
	First Colonial Ins Co	23,303,451	0.2%
	Encompass Ins Co Of Amer	7,502,410	0.1%
	Encompass Ind Co	6,066,718	0.0%
	Esurance Ins Co	2,518,956	0.0%
4	PROGRESSIVE GRP	759,351,777	5.3%
	Progressive Specialty Ins Co	375,032,059	2.6%
	Progressive Direct Ins Co	267,628,890	1.9%
	Artisan & Truckers Cas Co	41,759,445	0.3%
	Progressive Cas Ins Co	35,213,476	0.2%
	Progressive Preferred Ins Co	31,665,609	0.2%
	United Financial Cas Co	7,159,604	0.1%
	National Continental Ins Co	642,694	0.0%
	Progressive Max Ins Co	250,000	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
5	LIBERTY MUT GRP	729,615,534	5.1%
	Liberty Mut Fire Ins Co	124,836,540	0.9%
	Liberty Mut Ins Co	123,209,975	0.9%
	Safeco Ins Co Of IL	109,992,905	0.8%
	Safeco Ins Co Of IN	79,252,665	0.6%
	LM Gen Ins Co	42,275,653	0.3%
	Netherlands Ins Co The	41,297,146	0.3%
	Liberty Ins Corp	37,198,232	0.3%
	LM Ins Corp	35,839,278	0.3%
	West Amer Ins Co	26,904,626	0.2%
	Liberty Ins Underwriters Inc	15,538,022	0.1%
	Ohio Cas Ins Co	13,032,507	0.1%
	Peerless Ind Ins Co	10,616,209	0.1%
	Safeco Ins Co Of Amer	10,275,530	0.1%
	Ohio Security Ins Co	10,060,896	0.1%
	Indiana Ins Co	9,464,005	0.1%
	Liberty Surplus Ins Corp	7,198,169	0.1%
	Consolidated Ins Co	5,873,733	0.0%
	Peerless Ins Co	5,725,642	0.0%
	American Fire & Cas Co	5,002,881	0.0%
	First Liberty Ins Corp	2,913,281	0.0%
	Mid Amer Fire & Cas Co	2,825,410	0.0%
	Midwestern Ind Co	2,141,674	0.0%
	Wausau Underwriters Ins Co	2,109,423	0.0%
	American States Ins Co	1,952,833	0.0%
	Employers Ins of Wausau	1,154,138	0.0%
	American Economy Ins Co	1,147,778	0.0%
	General Ins Co Of Amer	812,069	0.0%
	First Natl Ins Co Of Amer	764,070	0.0%
	Wausau Business Ins Co	200,244	0.0%
6	CINCINNATI FIN GRP	676,660,073	4.8%
	Cincinnati Ins Co	619,232,881	4.4%
	Cincinnati Cas Co	23,142,460	0.2%
	The Cincinnati Ind Co	21,981,051	0.2%
	The Cincinnati Specialty Underwriter	12,303,681	0.1%

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RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
7	GRANGE MUT CAS GRP	525,671,227	3.7%
	Grange Mut Cas Co	367,201,238	2.6%
	Grange Prop & Cas Ins Co	129,920,536	0.9%
	Trustgard Ins Co	16,694,814	0.1%
	Grange Ind Ins Co	11,854,639	0.1%
8	WESTFIELD Grp	520,414,454	3.7%
	Westfield Ins Co	279,304,332	2.0%
	Westfield Natl Ins Co	192,131,962	1.4%
	American Select Ins Co	35,815,471	0.3%
	Ohio Farmers Ins Co	13,162,689	0.1%
9	AMERICAN INTL GRP	408,054,092	2.9%
	National Union Fire Ins Co Of Pitts	105,115,437	0.7%
	Lexington Ins Co	104,666,593	0.7%
	Illinois Natl Ins Co	66,007,736	0.5%
	United Guar Residential Ins Co	34,300,422	0.2%
	Commerce & Industry Ins Co	31,922,654	0.2%
	AIG Specialty Ins Co	24,795,742	0.2%
	New Hampshire Ins Co	12,959,593	0.1%
	Insurance Co Of The State Of PA	8,296,303	0.1%
	AIG Prop Cas Co	7,315,791	0.1%
	United Guar Residential Ins Co of NC	5,348,517	0.0%
	Granite State Ins Co	4,594,199	0.0%
	American Home Assur Co	2,134,425	0.0%
	United Guar Mortgage Ind Co	616,925	0.0%
	AIG Assur Co	-20,245	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
10	BERKSHIRE HATHAWAY GRP	406,356,699	2.9%
	Geico Cas Co	190,619,489	1.3%
	Medical Protective Co	69,296,494	0.5%
	Geico Gen Ins Co	59,502,317	0.4%
	Geico Ind Co	28,033,206	0.2%
	Government Employees Ins Co	22,170,544	0.2%
	National Ind Co	8,840,710	0.1%
	General Reins Corp	8,237,321	0.1%
	United States Liab Ins Co	6,794,414	0.0%
	General Star Ind Co	2,949,397	0.0%
	National Liab & Fire Ins Co	2,791,015	0.0%
	Mount Vernon Fire Ins Co	2,623,655	0.0%
	National Fire & Marine Ins Co	2,417,120	0.0%
	Genesis Ins Co	1,185,295	0.0%
	Seaworthy Ins Co	443,084	0.0%
	General Star Natl Ins Co	250,833	0.0%
	Central States Ind Co Of Omaha	91,306	0.0%
	Berkshire Hathaway Homestate Ins Co	56,937	0.0%
	Berkshire Hathaway Specialty Ins Co	53,917	0.0%
	Amguard Ins Co	-355	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
11	Travelers Grp	401,664,520	2.8%
	Travelers Prop Cas Co Of Amer	74,224,034	0.5%
	Travelers Prop Cas Ins Co	70,618,857	0.5%
	Travelers Cas & Surety Co Of Amer	57,130,404	0.4%
	Travelers Ind Co	36,597,931	0.3%
	Charter Oak Fire Ins Co	30,125,717	0.2%
	Standard Fire Ins Co	25,341,399	0.2%
	Travelers Ind Co Of CT	17,958,864	0.1%
	St Paul Fire & Marine Ins Co	16,511,770	0.1%
	Travelers Ind Co Of Amer	16,203,245	0.1%
	Northland Ins Co	14,341,744	0.1%
	Phoenix Ins Co	11,591,209	0.1%
	Travelers Cas Ins Co Of Amer	10,483,225	0.1%
	Travelers Home & Marine Ins Co	8,459,040	0.1%
	St Paul Mercury Ins Co	3,162,127	0.0%
	Automobile Ins Co Of Hartford CT	2,793,454	0.0%
	Travelers Excess & Surplus Lines Co	1,919,000	0.0%
	Discover Prop & Cas Ins Co	1,412,803	0.0%
	Northfield Ins Co	725,942	0.0%
	Travelers Cas & Surety Co	721,687	0.0%
	St Paul Surplus Lines Ins Co	659,506	0.0%
	Northland Cas Co	263,883	0.0%
	Fidelity & Guar Ins Co	200,359	0.0%
	St Paul Guardian Ins Co	174,648	0.0%
	St Paul Protective Ins Co	54,551	0.0%
	Farmington Cas Co	7,024	0.0%
	Fidelity & Guar Ins Underwriters Inc	-1,542	0.0%
	United States Fidelity & Guar Co	-16,361	0.0%
12	ERIE INS GRP	370,199,321	2.6%
	Erie Ins Co	207,283,988	1.5%
	Erie Ins Exch	162,915,333	1.1%
13	AUTO OWNERS GRP	295,707,664	2.1%
	Auto Owners Ins Co	102,748,095	0.7%
	Owners Ins Co	101,491,752	0.7%
	Home Owners Ins Co	91,467,817	0.6%

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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

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

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
14	FARMERS INS GRP	264,947,425	1.9%
	Farmers Ins Of Columbus Inc	127,716,502	0.9%
	Farmers Ins Exch	46,677,627	0.3%
	Foremost Ins Co Grand Rapids MI	45,052,496	0.3%
	21st Century Centennial Ins Co	18,857,572	0.1%
	Bristol W Ins Co	5,805,574	0.0%
	Mid Century Ins Co	4,661,193	0.0%
	Truck Ins Exch	4,641,298	0.0%
	21st Century Cas Co	4,449,975	0.0%
	Foremost Prop & Cas Ins Co	2,975,559	0.0%
	Bristol W Cas Ins Co	1,432,053	0.0%
	Foremost Signature Ins Co	1,299,595	0.0%
	Civic Prop & Cas Co	1,013,018	0.0%
	21st Century Premier Ins Co	311,110	0.0%
	Neighborhood Spirit Prop & Cas Co	53,599	0.0%
	Exact Prop & Cas Co Inc	254	0.0%
15	AMERICAN FAMILY INS GRP	245,623,442	1.7%
	American Family Ins Co	154,837,957	1.1%
	The Gen Automobile Ins Co Inc	25,499,972	0.2%
	Homesite Ins Co Of The Midwest	24,780,613	0.2%
	American Standard Ins Co Of OH	18,920,965	0.1%
	American Family Mut Ins Co	12,366,743	0.1%
	Permanent Gen Assur Corp Of OH	6,372,336	0.0%
	Permanent Gen Assur Corp	2,844,856	0.0%
Top 15	Sub Total:	9,175,294,450	64.5%
	Others Sub Total:	5,047,058,153	35.5%
	Total All Company Groups:	14,222,352,603	100.0%

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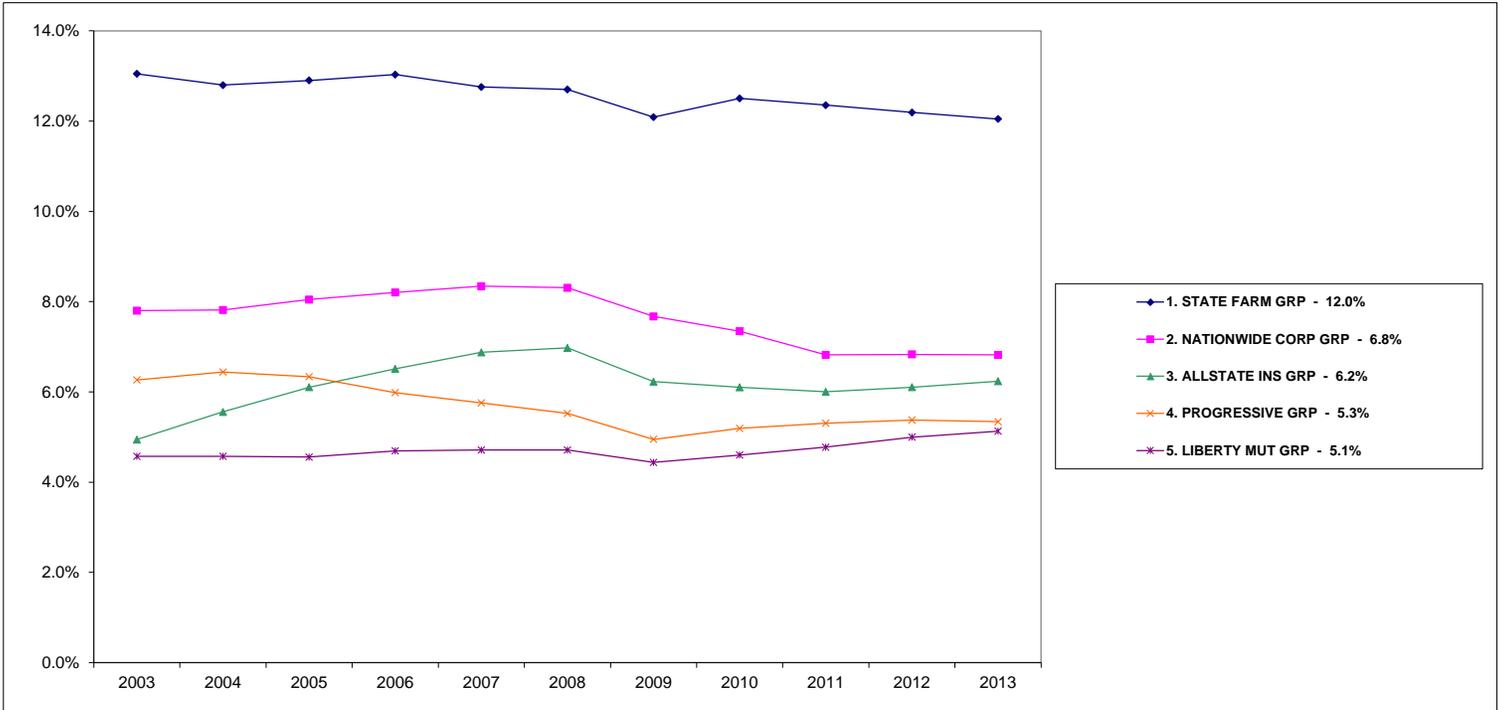
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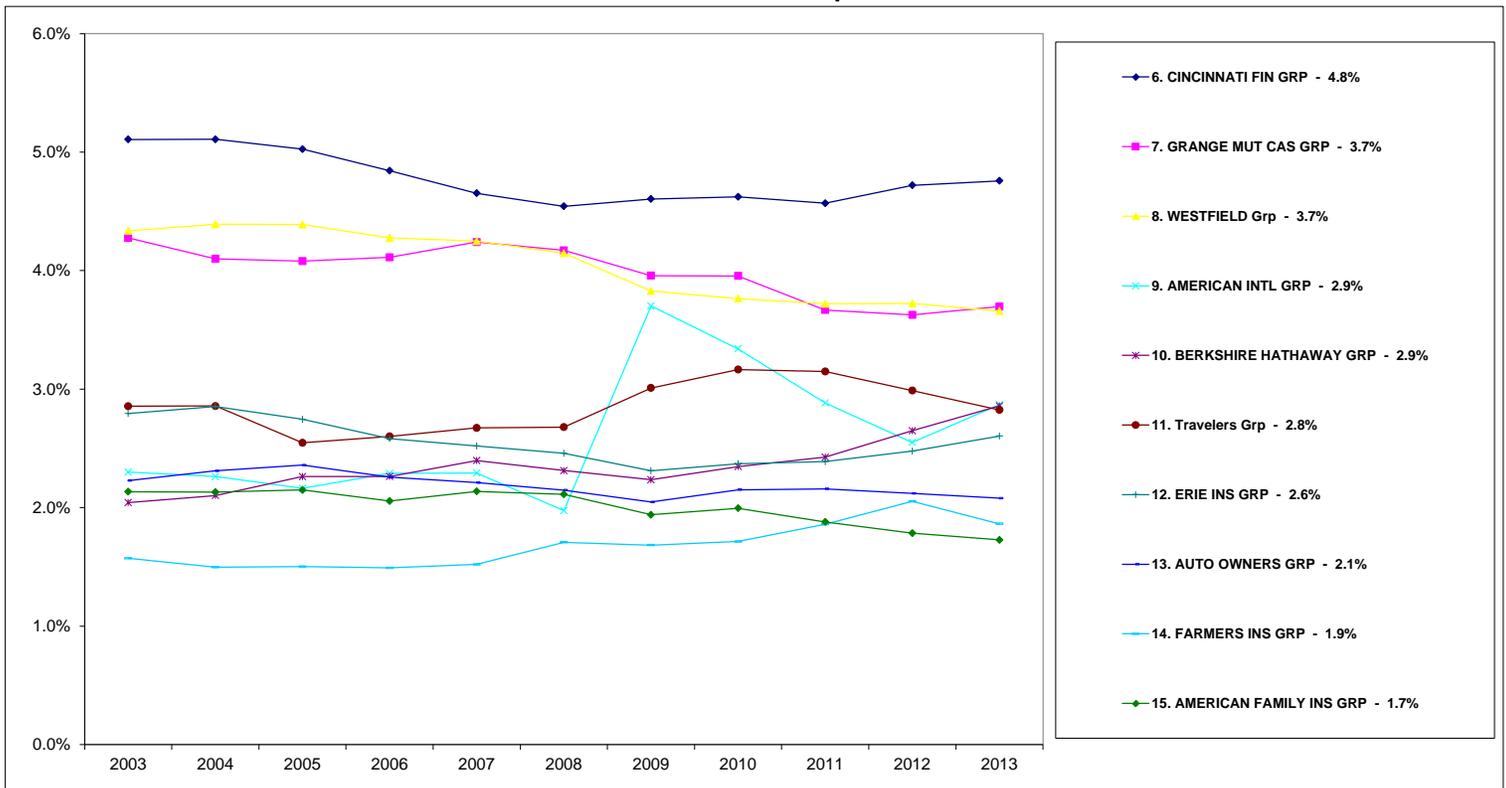
The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

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

Total Market Share TOP 5 Groups



TOP 6 - 15 Groups



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The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP	1,600,762,473	19.6%
2	ALLSTATE INS GRP	820,989,651	10.1%
3	NATIONWIDE CORP GRP	781,442,542	9.6%
4	PROGRESSIVE GRP	700,538,506	8.6%
5	GRANGE MUT CAS GRP	443,162,893	5.4%
6	LIBERTY MUT GRP	414,875,972	5.1%
7	BERKSHIRE HATHAWAY GRP	299,242,598	3.7%
8	ERIE INS GRP	265,018,343	3.2%
9	WESTFIELD Grp	262,489,282	3.2%
10	CINCINNATI FIN GRP	240,209,648	2.9%
11	AMERICAN FAMILY INS GRP	233,933,146	2.9%
12	FARMERS INS GRP	217,371,522	2.7%
13	UNITED SERV AUTOMOBILE ASSN GR	195,938,510	2.4%
14	AUTO OWNERS GRP	178,916,417	2.2%
15	MOTORISTS MUT GRP	145,293,507	1.8%
	Top 15 Sub Total:	6,800,185,010	83.4%
	Others Sub Total:	1,355,291,365	16.6%
	Total All Groups:	8,155,476,375	100.0%

2013
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP	1,600,762,473	19.6%
	State Farm Mut Auto Ins Co	948,893,155	11.6%
	State Farm Fire & Cas Co	651,869,318	8.0%
2	ALLSTATE INS GRP	820,989,651	10.1%
	Allstate Fire & Cas Ins Co	282,147,496	3.5%
	Allstate Ins Co	172,304,188	2.1%
	Allstate Prop & Cas Ins Co	166,311,101	2.0%
	Allstate Ind Co	62,061,851	0.8%
	Encompass Home & Auto Ins Co	32,054,783	0.4%
	Allstate Vehicle & Prop Ins Co	31,427,844	0.4%
	Esurance Prop & Cas Ins Co	30,232,730	0.4%
	Northbrook Ind Co	29,560,235	0.4%
	Encompass Ins Co Of Amer	6,829,091	0.1%
	Encompass Ind Co	5,541,376	0.1%
	Esurance Ins Co	2,518,956	0.0%

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
3	NATIONWIDE CORP GRP	781,442,542	9.6%
	Nationwide Mut Ins Co	296,852,990	3.6%
	Nationwide Mut Fire Ins Co	165,547,292	2.0%
	Nationwide Prop & Cas Ins Co	129,239,341	1.6%
	Nationwide Ins Co Of Amer	74,185,488	0.9%
	Victoria Specialty Ins Co	40,730,902	0.5%
	Nationwide Agribusiness Ins Co	31,982,155	0.4%
	Nationwide Assur Co	9,599,978	0.1%
	Depositors Ins Co	9,521,206	0.1%
	Allied Prop & Cas Ins Co	9,204,658	0.1%
	Amco Ins Co	7,845,381	0.1%
	Victoria Automobile Ins Co	3,156,343	0.0%
	HARLEYSVILLE LAKE STATES INS CO	2,750,255	0.0%
	Scottsdale Surplus Lines Ins Co	648,567	0.0%
	Nationwide Affinity Co of Amer	175,924	0.0%
	Victoria Natl Ins Co	17,414	0.0%
	Victoria Select Ins Co	10,005	0.0%
	Scottsdale Ins Co	697	0.0%
	Victoria Fire & Cas Co	-26,054	0.0%
4	PROGRESSIVE GRP	700,538,506	8.6%
	Progressive Specialty Ins Co	368,808,344	4.5%
	Progressive Direct Ins Co	265,901,460	3.3%
	Progressive Cas Ins Co	34,165,386	0.4%
	Progressive Preferred Ins Co	31,663,316	0.4%
5	GRANGE MUT CAS GRP	443,162,893	5.4%
	Grange Mut Cas Co	295,788,384	3.6%
	Grange Prop & Cas Ins Co	125,652,590	1.5%
	Trustgard Ins Co	16,694,814	0.2%
	Grange Ind Ins Co	5,027,105	0.1%

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The organizational structure and premium are based on the NAIC database as of 5/13/2014.
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RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
6	LIBERTY MUT GRP	414,875,972	5.1%
	Safeco Ins Co Of IL	109,992,905	1.3%
	Liberty Mut Fire Ins Co	93,231,283	1.1%
	Safeco Ins Co Of IN	76,672,120	0.9%
	LM Gen Ins Co	42,275,653	0.5%
	Liberty Ins Corp	30,965,016	0.4%
	LM Ins Corp	27,691,581	0.3%
	West Amer Ins Co	22,397,330	0.3%
	Peerless Ind Ins Co	3,288,600	0.0%
	Mid Amer Fire & Cas Co	1,938,905	0.0%
	Consolidated Ins Co	1,875,314	0.0%
	First Liberty Ins Corp	1,204,694	0.0%
	American Fire & Cas Co	1,200,566	0.0%
	Indiana Ins Co	957,393	0.0%
	Peerless Ins Co	553,129	0.0%
	Ohio Cas Ins Co	476,532	0.0%
	American States Ins Co	103,212	0.0%
	American Economy Ins Co	32,173	0.0%
	Ohio Security Ins Co	14,748	0.0%
	Safeco Ins Co Of Amer	4,818	0.0%
7	BERKSHIRE HATHAWAY GRP	299,242,598	3.7%
	Geico Cas Co	190,619,489	2.3%
	Geico Gen Ins Co	59,502,317	0.7%
	Geico Ind Co	28,033,206	0.3%
	Government Employees Ins Co	21,059,582	0.3%
	United States Liab Ins Co	28,004	0.0%
8	ERIE INS GRP	265,018,343	3.2%
	Erie Ins Co	182,499,696	2.2%
	Erie Ins Exch	82,518,647	1.0%
9	WESTFIELD Grp	262,489,282	3.2%
	Westfield Natl Ins Co	175,604,370	2.2%
	Westfield Ins Co	56,264,313	0.7%
	American Select Ins Co	30,620,599	0.4%
10	CINCINNATI FIN GRP	240,209,648	2.9%
	Cincinnati Ins Co	240,209,648	2.9%

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RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
11	AMERICAN FAMILY INS GRP	233,933,146	2.9%
	American Family Ins Co	153,002,365	1.9%
	The Gen Automobile Ins Co Inc	25,499,972	0.3%
	Homesite Ins Co Of The Midwest	24,780,613	0.3%
	American Standard Ins Co Of OH	18,919,762	0.2%
	Permanent Gen Assur Corp Of OH	6,372,336	0.1%
	Permanent Gen Assur Corp	2,844,856	0.0%
	American Family Mut Ins Co	2,513,242	0.0%
12	FARMERS INS GRP	217,371,522	2.7%
	Farmers Ins Of Columbus Inc	124,846,790	1.5%
	Farmers Ins Exch	40,371,857	0.5%
	21st Century Centennial Ins Co	18,857,572	0.2%
	Foremost Ins Co Grand Rapids MI	17,691,592	0.2%
	Bristol W Ins Co	5,805,574	0.1%
	21st Century Cas Co	4,449,975	0.1%
	Foremost Prop & Cas Ins Co	2,769,374	0.0%
	Bristol W Cas Ins Co	1,432,053	0.0%
	Civic Prop & Cas Co	771,121	0.0%
	21st Century Premier Ins Co	311,110	0.0%
	Neighborhood Spirit Prop & Cas Co	42,162	0.0%
	Mid Century Ins Co	22,009	0.0%
	Exact Prop & Cas Co Inc	254	0.0%
	Foremost Signature Ins Co	79	0.0%
13	UNITED SERV AUTOMOBILE ASSN GR	195,938,510	2.4%
	United Serv Automobile Assn	91,550,664	1.1%
	USAA Cas Ins Co	60,101,050	0.7%
	USAA Gen Ind Co	31,244,716	0.4%
	Garrison Prop & Cas Ins Co	13,042,080	0.2%
14	AUTO OWNERS GRP	178,916,417	2.2%
	Home Owners Ins Co	89,118,967	1.1%
	Owners Ins Co	53,224,585	0.7%
	Auto Owners Ins Co	36,572,865	0.4%
15	MOTORISTS MUT GRP	145,293,507	1.8%
	Motorists Mut Ins Co	144,997,131	1.8%
	Mico Ins Co	296,376	0.0%

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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
Top 15	Sub Total:	6,800,185,010	83.4%
	Others Sub Total:	1,355,291,365	16.6%
	Total All Company Groups:	8,155,476,375	100.0%

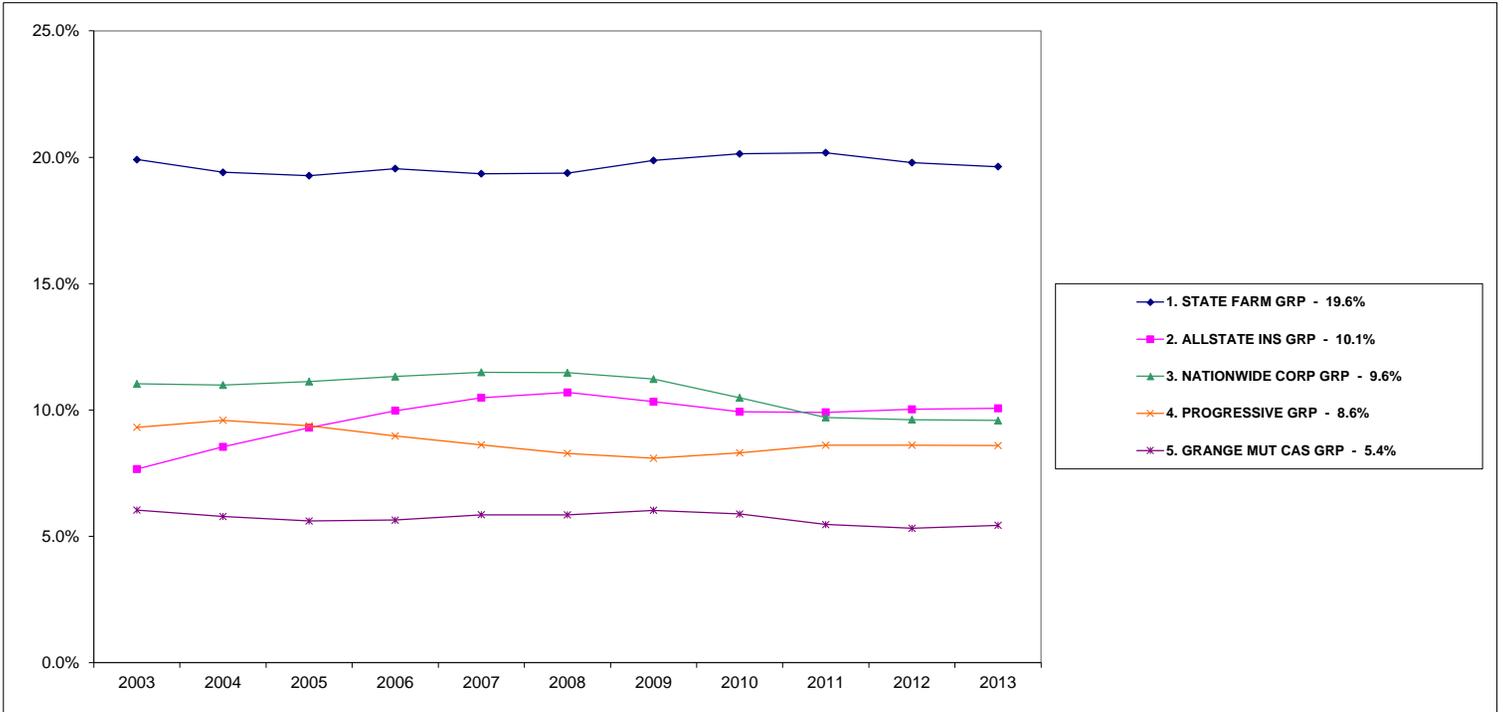
Tuesday, May 13, 2014

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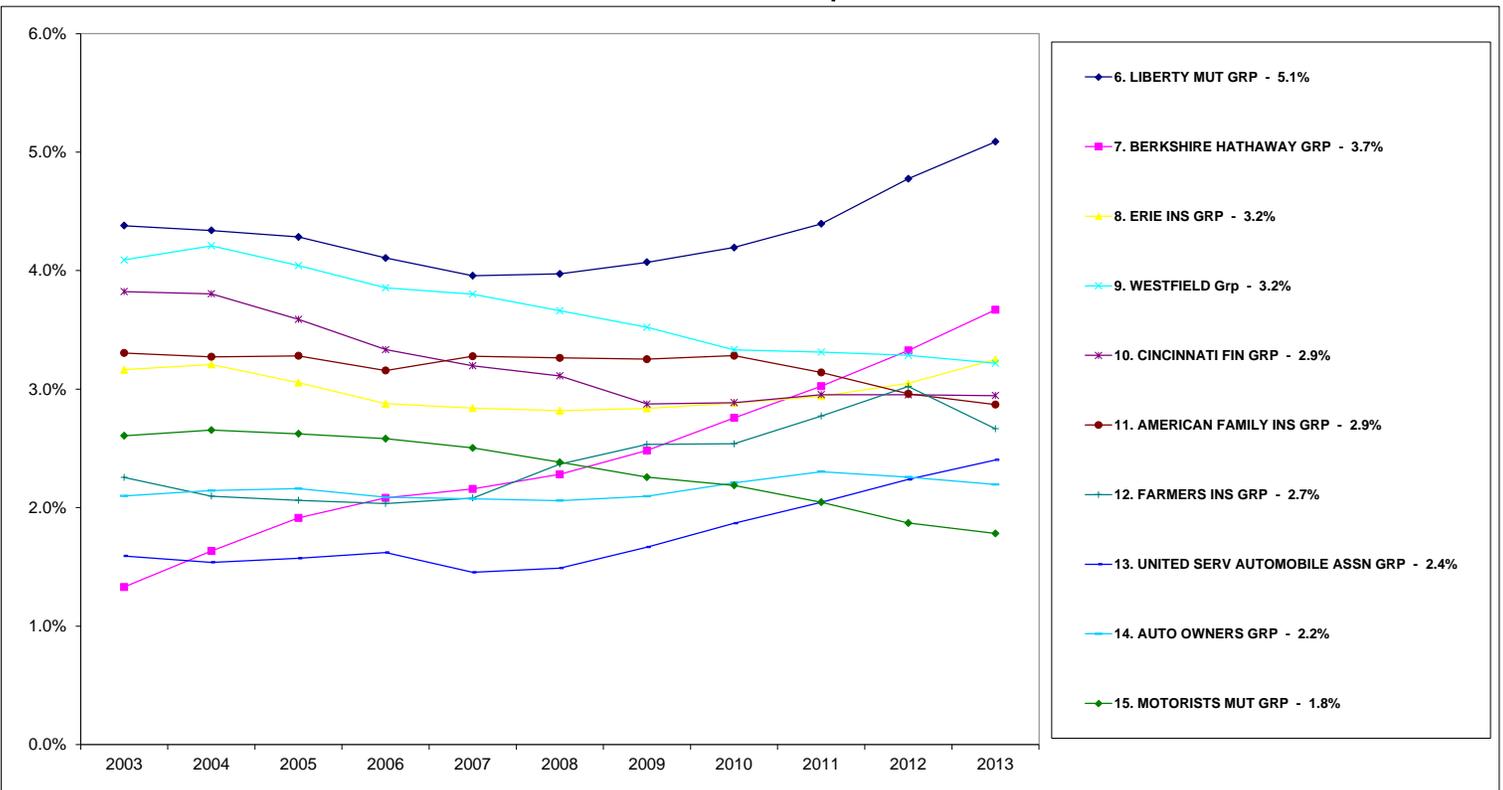
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

Personal Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Tuesday, May 13, 2014

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Private Passenger Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP	1,029,509,479	18.9%
2	PROGRESSIVE GRP	691,877,871	12.7%
3	ALLSTATE INS GRP	552,124,694	10.1%
4	NATIONWIDE CORP GRP	529,406,173	9.7%
5	BERKSHIRE HATHAWAY GRP	299,242,598	5.5%
6	GRANGE MUT CAS GRP	294,767,819	5.4%
7	LIBERTY MUT GRP	227,185,962	4.2%
8	AMERICAN FAMILY INS GRP	157,076,231	2.9%
9	ERIE INS GRP	151,364,563	2.8%
10	WESTFIELD Grp	148,615,095	2.7%
11	FARMERS INS GRP	139,101,443	2.6%
12	CINCINNATI FIN GRP	128,477,590	2.4%
13	UNITED SERV AUTOMOBILE ASSN GR	126,447,340	2.3%
14	AUTO OWNERS GRP	94,216,267	1.7%
15	MOTORISTS MUT GRP	88,929,132	1.6%
	Top 15 Sub Total:	4,658,342,257	85.5%
	Others Sub Total:	790,425,458	14.5%
	Total All Groups:	5,448,767,715	100.0%

2013

Private Passenger Automobile

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP	1,029,509,479	18.9%
	State Farm Mut Auto Ins Co	948,893,155	17.4%
	State Farm Fire & Cas Co	80,616,324	1.5%
2	PROGRESSIVE GRP	691,877,871	12.7%
	Progressive Specialty Ins Co	367,939,116	6.8%
	Progressive Direct Ins Co	265,901,460	4.9%
	Progressive Preferred Ins Co	31,663,316	0.6%
	Progressive Cas Ins Co	26,373,979	0.5%
3	ALLSTATE INS GRP	552,124,694	10.1%
	Allstate Fire & Cas Ins Co	282,147,496	5.2%
	Allstate Ins Co	115,204,726	2.1%
	Allstate Prop & Cas Ins Co	63,683,830	1.2%
	Esurance Prop & Cas Ins Co	29,732,800	0.5%
	Northbrook Ind Co	29,560,235	0.5%
	Encompass Home & Auto Ins Co	18,570,208	0.3%
	Allstate Ind Co	4,321,053	0.1%
	Encompass Ins Co Of Amer	3,481,122	0.1%
	Encompass Ind Co	2,904,268	0.1%
	Esurance Ins Co	2,518,956	0.0%

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
4	NATIONWIDE CORP GRP	529,406,173	9.7%
	Nationwide Mut Ins Co	254,711,879	4.7%
	Nationwide Mut Fire Ins Co	125,854,091	2.3%
	Nationwide Ins Co Of Amer	74,185,496	1.4%
	Victoria Specialty Ins Co	40,730,902	0.7%
	Nationwide Assur Co	9,599,978	0.2%
	Depositors Ins Co	9,112,777	0.2%
	Amco Ins Co	5,559,153	0.1%
	Nationwide Prop & Cas Ins Co	3,552,213	0.1%
	Victoria Automobile Ins Co	3,156,343	0.1%
	Nationwide Agribusiness Ins Co	1,856,532	0.0%
	HARLEYSVILLE LAKE STATES INS CO	838,645	0.0%
	Allied Prop & Cas Ins Co	246,799	0.0%
	Victoria Natl Ins Co	17,414	0.0%
	Victoria Select Ins Co	10,005	0.0%
	Victoria Fire & Cas Co	-26,054	0.0%
5	BERKSHIRE HATHAWAY GRP	299,242,598	5.5%
	Geico Cas Co	190,619,489	3.5%
	Geico Gen Ins Co	59,502,317	1.1%
	Geico Ind Co	28,033,206	0.5%
	Government Employees Ins Co	21,059,582	0.4%
	United States Liab Ins Co	28,004	0.0%
6	GRANGE MUT CAS GRP	294,767,819	5.4%
	Grange Mut Cas Co	212,420,624	3.9%
	Grange Prop & Cas Ins Co	60,625,276	1.1%
	Trustgard Ins Co	16,694,814	0.3%
	Grange Ind Ins Co	5,027,105	0.1%

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Ohio Department of Insurance
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
7	LIBERTY MUT GRP	227,185,962	4.2%
	Safeco Ins Co Of IL	109,992,905	2.0%
	Liberty Mut Fire Ins Co	52,724,756	1.0%
	LM Gen Ins Co	42,275,653	0.8%
	West Amer Ins Co	12,268,375	0.2%
	LM Ins Corp	4,391,997	0.1%
	Peerless Ind Ins Co	2,001,886	0.0%
	First Liberty Ins Corp	1,204,694	0.0%
	Mid Amer Fire & Cas Co	1,036,502	0.0%
	American Fire & Cas Co	569,407	0.0%
	Liberty Ins Corp	507,916	0.0%
	Ohio Cas Ins Co	192,340	0.0%
	Ohio Security Ins Co	14,748	0.0%
	Safeco Ins Co Of Amer	4,783	0.0%
8	AMERICAN FAMILY INS GRP	157,076,231	2.9%
	American Family Ins Co	103,200,599	1.9%
	The Gen Automobile Ins Co Inc	25,499,972	0.5%
	American Standard Ins Co Of OH	18,919,762	0.3%
	Permanent Gen Assur Corp Of OH	6,372,336	0.1%
	Permanent Gen Assur Corp	2,844,856	0.1%
	American Family Mut Ins Co	238,706	0.0%
9	ERIE INS GRP	151,364,563	2.8%
	Erie Ins Co	151,364,563	2.8%
10	WESTFIELD Grp	148,615,095	2.7%
	Westfield Natl Ins Co	99,657,356	1.8%
	Westfield Ins Co	26,963,769	0.5%
	American Select Ins Co	21,993,970	0.4%
11	FARMERS INS GRP	139,101,443	2.6%
	Farmers Ins Of Columbus Inc	104,618,330	1.9%
	21st Century Centennial Ins Co	18,857,572	0.3%
	Bristol W Ins Co	5,805,574	0.1%
	21st Century Cas Co	4,449,975	0.1%
	Foremost Ins Co Grand Rapids MI	3,381,684	0.1%
	Bristol W Cas Ins Co	1,432,053	0.0%
	21st Century Premier Ins Co	311,110	0.0%
	Foremost Prop & Cas Ins Co	223,136	0.0%
	Mid Century Ins Co	22,009	0.0%

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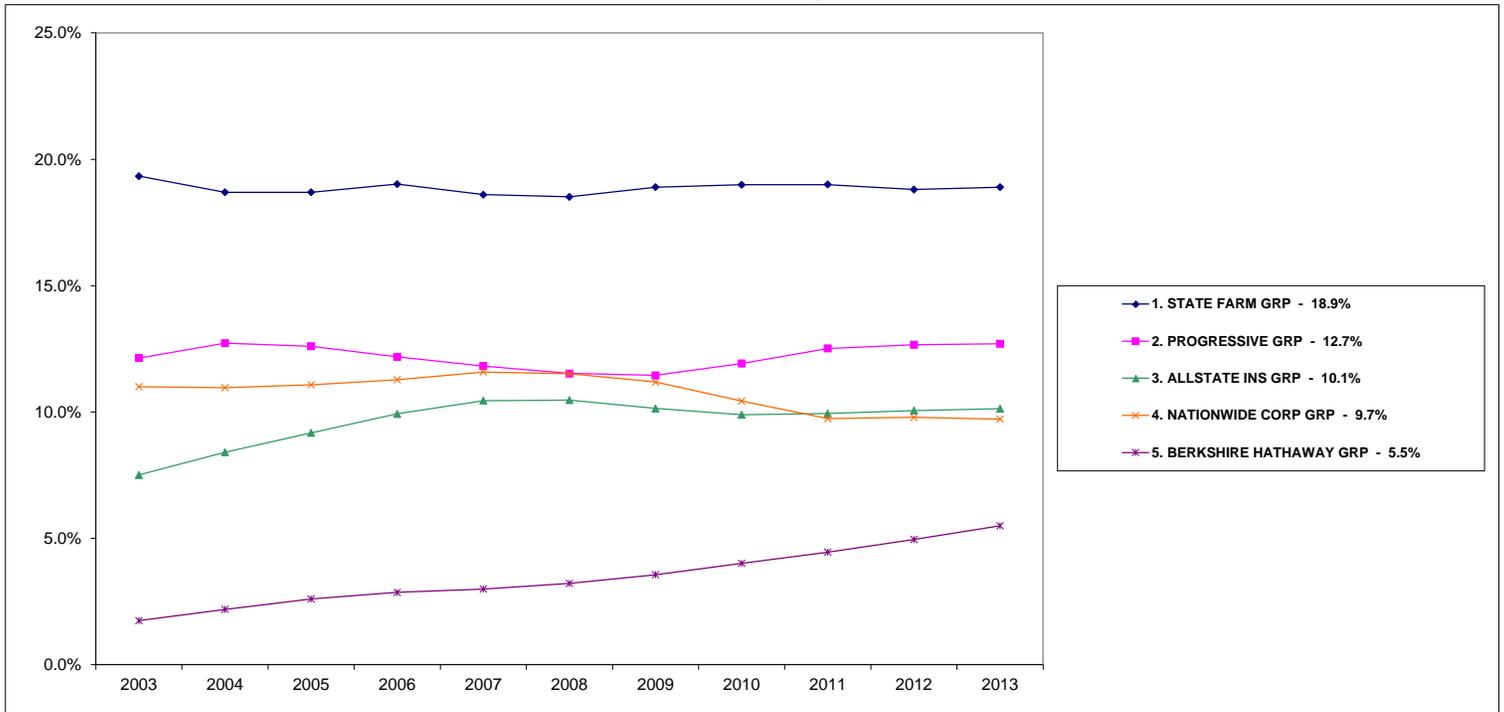
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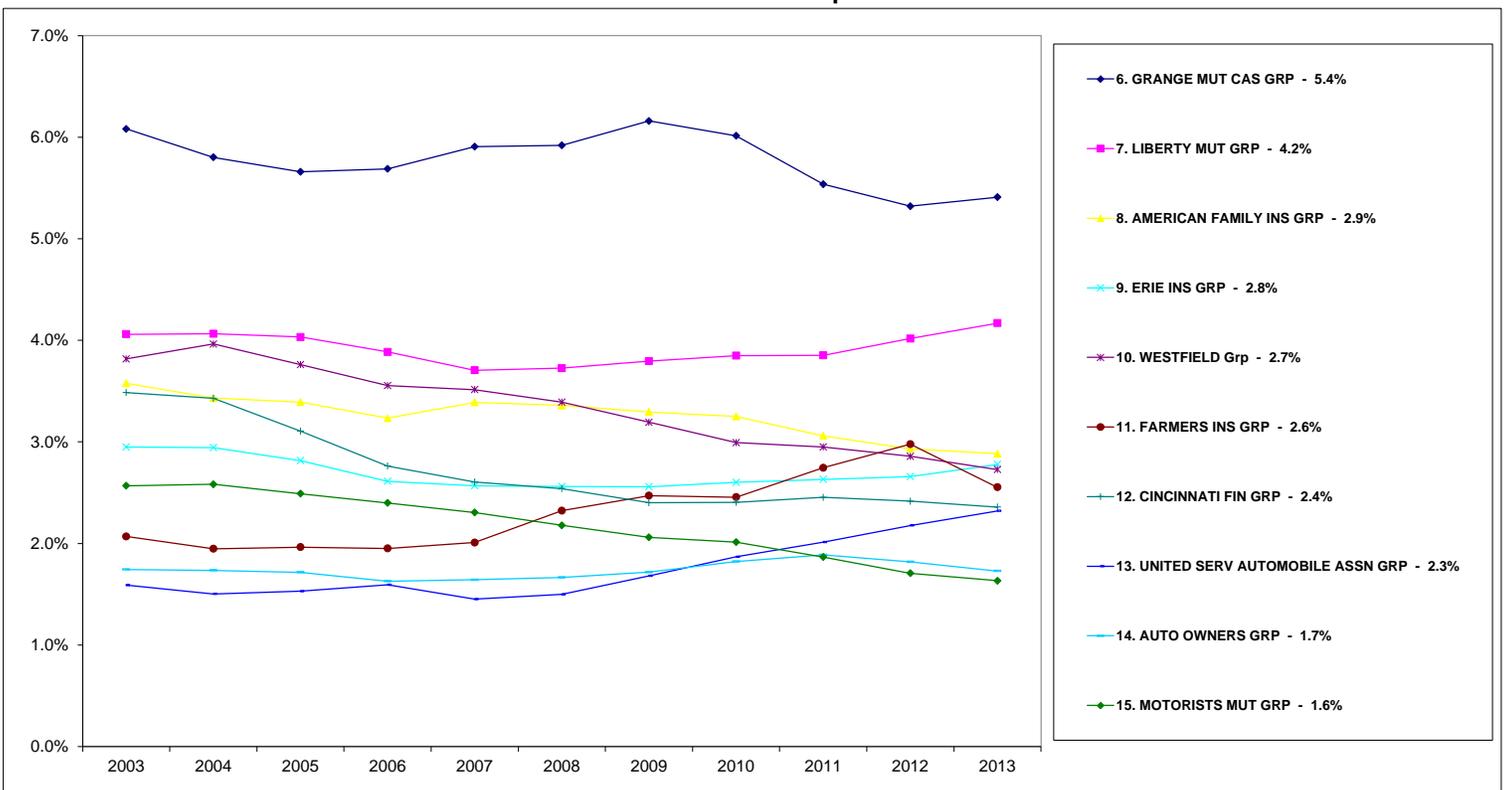
The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
12	CINCINNATI FIN GRP	128,477,590	2.4%
	Cincinnati Ins Co	128,477,590	2.4%
13	UNITED SERV AUTOMOBILE ASSN GR	126,447,340	2.3%
	United Serv Automobile Assn	54,945,987	1.0%
	USAA Cas Ins Co	38,657,136	0.7%
	USAA Gen Ind Co	22,925,896	0.4%
	Garrison Prop & Cas Ins Co	9,918,321	0.2%
14	AUTO OWNERS GRP	94,216,267	1.7%
	Home Owners Ins Co	58,342,089	1.1%
	Owners Ins Co	30,341,579	0.6%
	Auto Owners Ins Co	5,532,599	0.1%
15	MOTORISTS MUT GRP	88,929,132	1.6%
	Motorists Mut Ins Co	88,632,756	1.6%
	Mico Ins Co	296,376	0.0%
Top 15	Sub Total:	4,658,342,257	85.5%
	Others Sub Total:	790,425,458	14.5%
	Total All Company Groups:	5,448,767,715	100.0%

Private Passenger Automobile Market Share TOP 5 Groups



TOP 6 - 15 Groups



Tuesday, May 13, 2014

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP	564,350,124	22.0%
2	ALLSTATE INS GRP	268,864,957	10.5%
3	NATIONWIDE CORP GRP	221,434,339	8.6%
4	LIBERTY MUT GRP	184,168,789	7.2%
5	GRANGE MUT CAS GRP	139,133,499	5.4%
6	ERIE INS GRP	113,653,780	4.4%
7	CINCINNATI FIN GRP	111,732,058	4.4%
8	WESTFIELD Grp	101,530,708	4.0%
9	AUTO OWNERS GRP	79,111,146	3.1%
10	FARMERS INS GRP	78,270,079	3.1%
11	AMERICAN FAMILY INS GRP	74,582,379	2.9%
12	UNITED SERV AUTOMOBILE ASSN GR	69,491,170	2.7%
13	MOTORISTS MUT GRP	56,364,375	2.2%
14	STATE AUTO MUT GRP	54,123,407	2.1%
15	Travelers Grp	50,841,381	2.0%
Top 15 Sub Total:		2,167,652,191	84.6%
Others Sub Total:		393,537,213	15.4%
Total All Groups:		2,561,189,404	100.0%

2013
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	STATE FARM GRP State Farm Fire & Cas Co	564,350,124 564,350,124	22.0% 22.0%
2	ALLSTATE INS GRP Allstate Prop & Cas Ins Co Allstate Ind Co Allstate Ins Co Allstate Vehicle & Prop Ins Co Encompass Home & Auto Ins Co Encompass Ins Co Of Amer Encompass Ind Co Esurance Prop & Cas Ins Co	268,864,957 102,627,271 57,740,798 57,099,462 31,427,844 13,484,575 3,347,969 2,637,108 499,930	10.5% 4.0% 2.3% 2.2% 1.2% 0.5% 0.1% 0.1% 0.0%
3	NATIONWIDE CORP GRP Nationwide Prop & Cas Ins Co Nationwide Mut Ins Co Nationwide Mut Fire Ins Co Allied Prop & Cas Ins Co Amco Ins Co HARLEYSVILLE LAKE STATES INS CO Scottsdale Surplus Lines Ins Co Depositors Ins Co Nationwide Affinity Co of Amer Scottsdale Ins Co Nationwide Ins Co Of Amer	221,434,339 125,687,128 42,141,111 39,693,201 8,481,452 2,286,228 1,911,610 648,567 408,429 175,924 697 -8	8.6% 4.9% 1.6% 1.5% 0.3% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0%

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
4	LIBERTY MUT GRP	184,168,789	7.2%
	Safeco Ins Co Of IN	76,672,120	3.0%
	Liberty Mut Fire Ins Co	40,506,527	1.6%
	Liberty Ins Corp	30,457,100	1.2%
	LM Ins Corp	23,299,584	0.9%
	West Amer Ins Co	10,128,955	0.4%
	Peerless Ind Ins Co	1,286,714	0.1%
	Mid Amer Fire & Cas Co	902,403	0.0%
	American Fire & Cas Co	631,159	0.0%
	Ohio Cas Ins Co	284,192	0.0%
	Safeco Ins Co Of Amer	35	0.0%
5	GRANGE MUT CAS GRP	139,133,499	5.4%
	Grange Mut Cas Co	74,106,185	2.9%
	Grange Prop & Cas Ins Co	65,027,314	2.5%
6	ERIE INS GRP	113,653,780	4.4%
	Erie Ins Exch	82,518,647	3.2%
	Erie Ins Co	31,135,133	1.2%
7	CINCINNATI FIN GRP	111,732,058	4.4%
	Cincinnati Ins Co	111,732,058	4.4%
8	WESTFIELD Grp	101,530,708	4.0%
	Westfield Natl Ins Co	75,947,014	3.0%
	Westfield Ins Co	16,957,065	0.7%
	American Select Ins Co	8,626,629	0.3%
9	AUTO OWNERS GRP	79,111,146	3.1%
	Home Owners Ins Co	30,776,878	1.2%
	Auto Owners Ins Co	27,049,463	1.1%
	Owners Ins Co	21,284,805	0.8%
10	FARMERS INS GRP	78,270,079	3.1%
	Farmers Ins Exch	40,371,857	1.6%
	Farmers Ins Of Columbus Inc	20,228,460	0.8%
	Foremost Ins Co Grand Rapids MI	14,309,908	0.6%
	Foremost Prop & Cas Ins Co	2,546,238	0.1%
	Civic Prop & Cas Co	771,121	0.0%
	Neighborhood Spirit Prop & Cas Co	42,162	0.0%
	Exact Prop & Cas Co Inc	254	0.0%
	Foremost Signature Ins Co	79	0.0%

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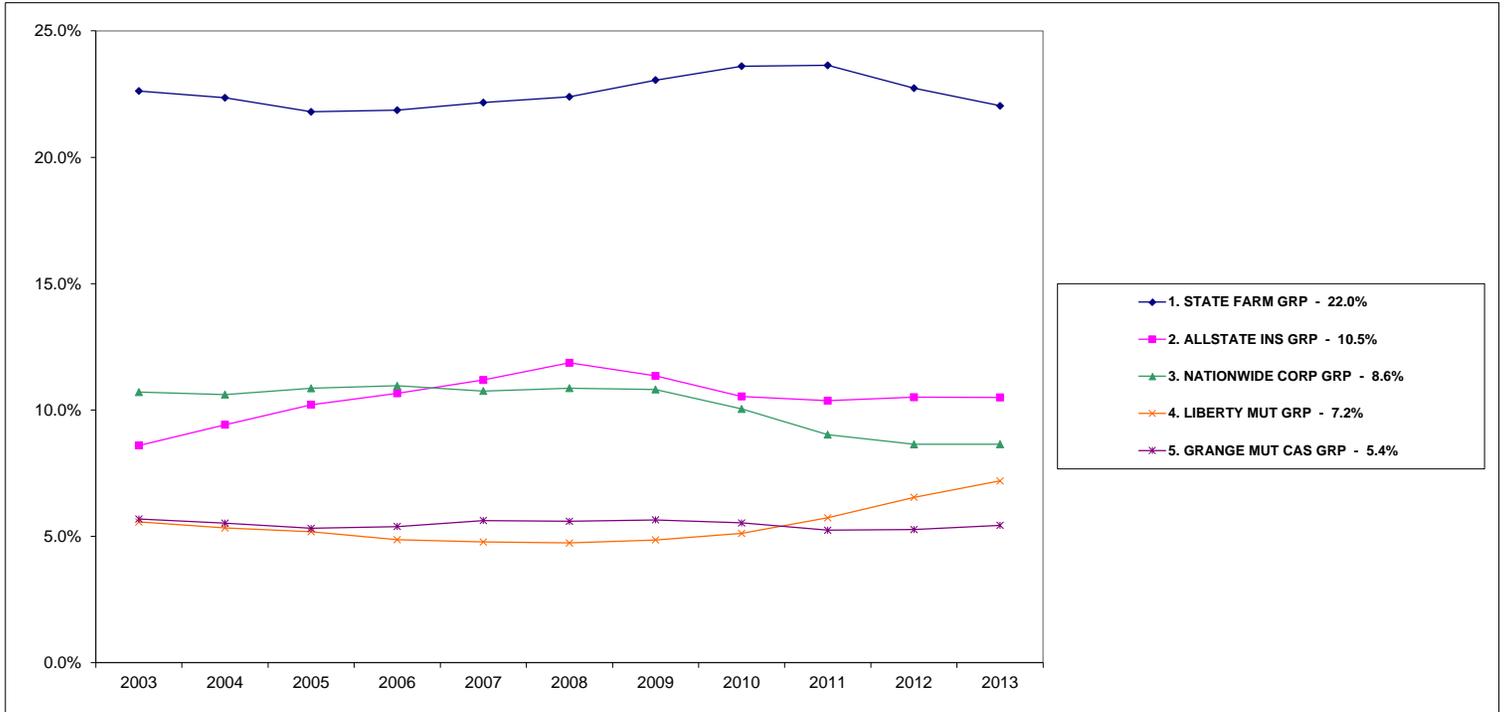
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Office of Product Regulation and Actuarial Services

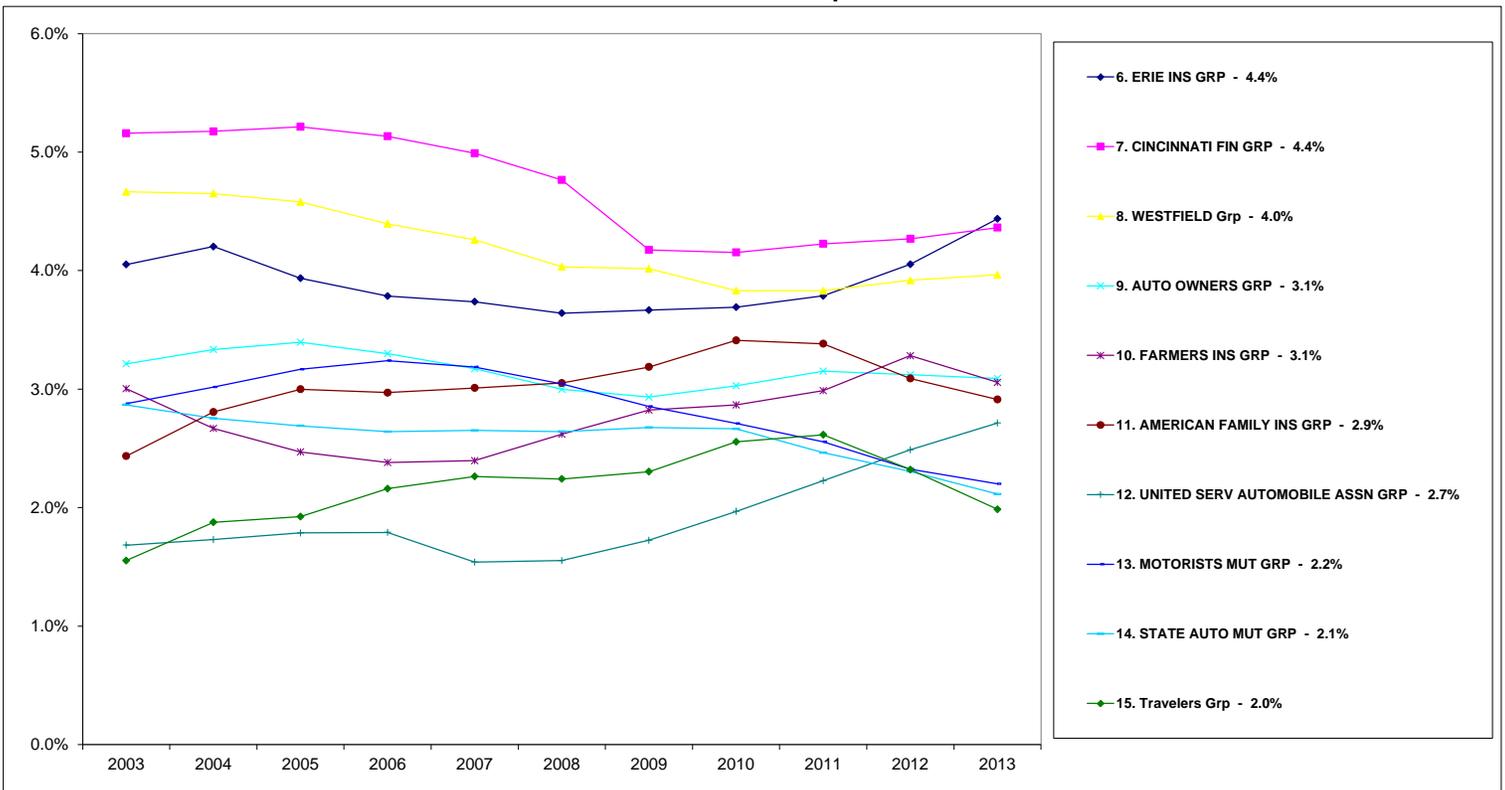
The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
11	AMERICAN FAMILY INS GRP	74,582,379	2.9%
	American Family Ins Co	49,801,766	1.9%
	Homesite Ins Co Of The Midwest	24,780,613	1.0%
12	UNITED SERV AUTOMOBILE ASSN GR	69,491,170	2.7%
	United Serv Automobile Assn	36,604,677	1.4%
	USAA Cas Ins Co	21,443,914	0.8%
	USAA Gen Ind Co	8,318,820	0.3%
	Garrison Prop & Cas Ins Co	3,123,759	0.1%
13	MOTORISTS MUT GRP	56,364,375	2.2%
	Motorists Mut Ins Co	56,364,375	2.2%
14	STATE AUTO MUT GRP	54,123,407	2.1%
	State Automobile Mut Ins Co	27,764,242	1.1%
	State Auto Ins Co of OH	26,359,165	1.0%
15	Travelers Grp	50,841,381	2.0%
	Travelers Prop Cas Ins Co	26,937,548	1.1%
	Standard Fire Ins Co	18,942,672	0.7%
	Travelers Home & Marine Ins Co	2,134,341	0.1%
	Travelers Ind Co Of Amer	1,735,500	0.1%
	Automobile Ins Co Of Hartford CT	1,074,782	0.0%
	Travelers Ind Co Of CT	16,538	0.0%
Top 15	Sub Total:	2,167,652,191	84.6%
	Others Sub Total:	393,537,213	15.4%
	Total All Company Groups:	2,561,189,404	100.0%

Homeowners Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Tuesday, May 13, 2014

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	NATIONWIDE CORP GRP	30,602,030	21.0%
2	OHIO MUT GRP	20,355,786	14.0%
3	WESTFIELD Grp	12,343,479	8.5%
4	Hastings Mut Ins Co	11,736,428	8.1%
5	WESTERN RESERVE GRP	10,394,346	7.1%
6	GRANGE MUT CAS GRP	9,261,575	6.4%
7	STATE FARM GRP	6,902,870	4.7%
8	Goodville & German Mut Grp	6,596,825	4.5%
9	AUTO OWNERS GRP	5,589,004	3.8%
10	Mennonite Mut Grp	5,285,119	3.6%
11	CELINA GRP	5,227,511	3.6%
12	BUCKEYE INS GRP	4,862,240	3.3%
13	LIBERTY MUT GRP	3,521,221	2.4%
14	Wayne & Washington Mut Grp	3,014,160	2.1%
15	Travelers Grp	2,949,568	2.0%
Top 15 Sub Total:		138,642,162	95.3%
Others Sub Total:		6,877,094	4.7%
Total All Groups:		145,519,256	100.0%

2013
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	NATIONWIDE CORP GRP	30,602,030	21.0%
	Nationwide Agribusiness Ins Co	30,125,623	20.7%
	Allied Prop & Cas Ins Co	476,407	0.3%
2	OHIO MUT GRP	20,355,786	14.0%
	United Ohio Ins Co	18,317,825	12.6%
	Ohio Mut Ins Co	2,037,961	1.4%
3	WESTFIELD Grp	12,343,479	8.5%
	Westfield Ins Co	12,343,479	8.5%
4	Hastings Mut Ins Co	11,736,428	8.1%
	Hastings Mut Ins Co	11,736,428	8.1%
5	WESTERN RESERVE GRP	10,394,346	7.1%
	Lightning Rod Mut Ins Co	10,024,028	6.9%
	Sonnenberg Mut Ins Assoc	370,318	0.3%
6	GRANGE MUT CAS GRP	9,261,575	6.4%
	Grange Mut Cas Co	9,261,575	6.4%
7	STATE FARM GRP	6,902,870	4.7%
	State Farm Fire & Cas Co	6,902,870	4.7%
8	Goodville & German Mut Grp	6,596,825	4.5%
	German Mut Ins Co	6,475,509	4.4%
	Goodville Mut Cas Co	121,316	0.1%
9	AUTO OWNERS GRP	5,589,004	3.8%
	Auto Owners Ins Co	3,990,803	2.7%
	Owners Ins Co	1,598,201	1.1%
10	Mennonite Mut Grp	5,285,119	3.6%
	Mennonite Mut Ins Co	5,285,119	3.6%
11	CELINA GRP	5,227,511	3.6%
	Celina Mut Ins Co	5,227,511	3.6%
12	BUCKEYE INS GRP	4,862,240	3.3%
	Buckeye State Mut Ins Co	4,862,240	3.3%

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Ohio Department of Insurance
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
13	LIBERTY MUT GRP	3,521,221	2.4%
	Consolidated Ins Co	1,875,314	1.3%
	Indiana Ins Co	957,393	0.7%
	Peerless Ins Co	553,129	0.4%
	American States Ins Co	103,212	0.1%
	American Economy Ins Co	32,173	0.0%
14	Wayne & Washington Mut Grp	3,014,160	2.1%
	Wayne Mut Ins Co	3,014,160	2.1%
15	Travelers Grp	2,949,568	2.0%
	Travelers Ind Co Of Amer	2,159,347	1.5%
	Travelers Ind Co	527,861	0.4%
	Travelers Ind Co Of CT	147,559	0.1%
	Charter Oak Fire Ins Co	114,801	0.1%
Top 15	Sub Total:	138,642,162	95.3%
	Others Sub Total:	6,877,094	4.7%
	Total All Company Groups:	145,519,256	100.0%

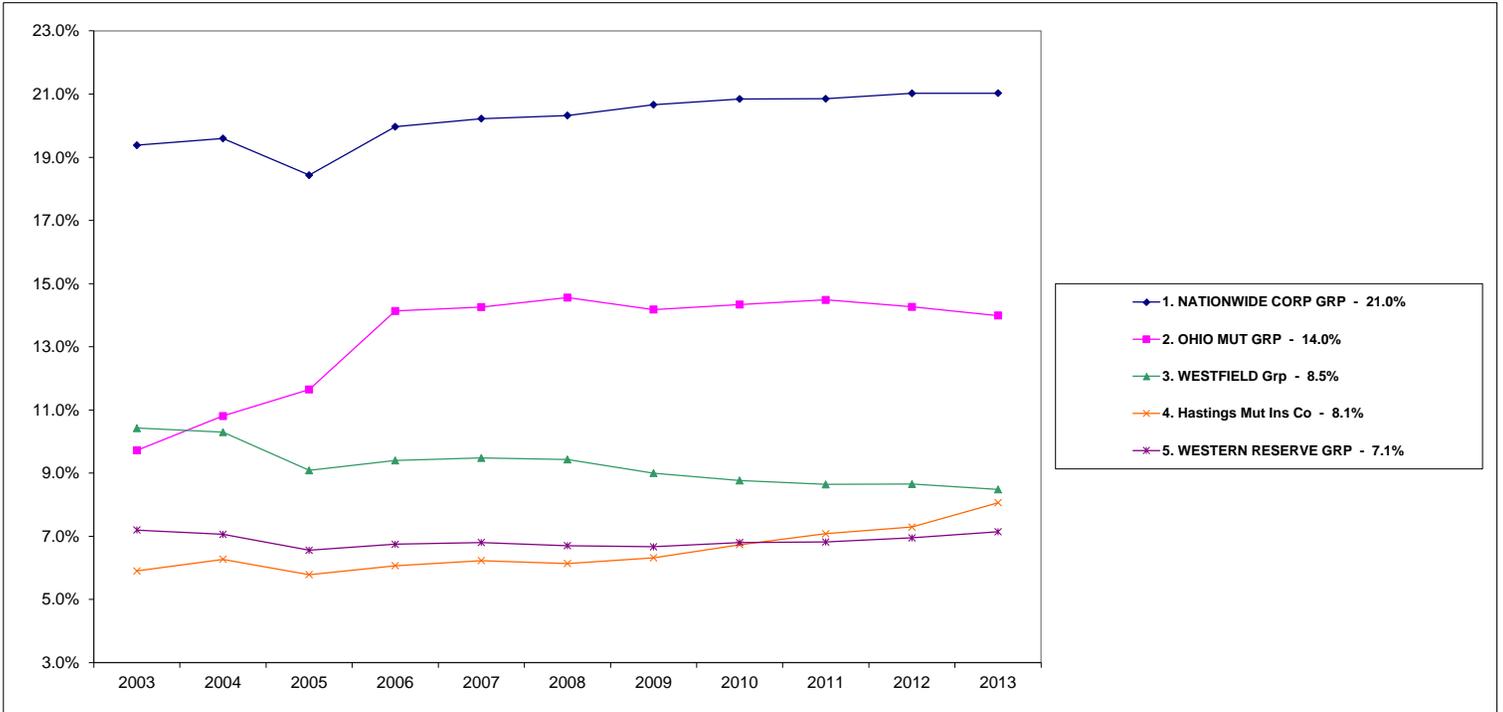
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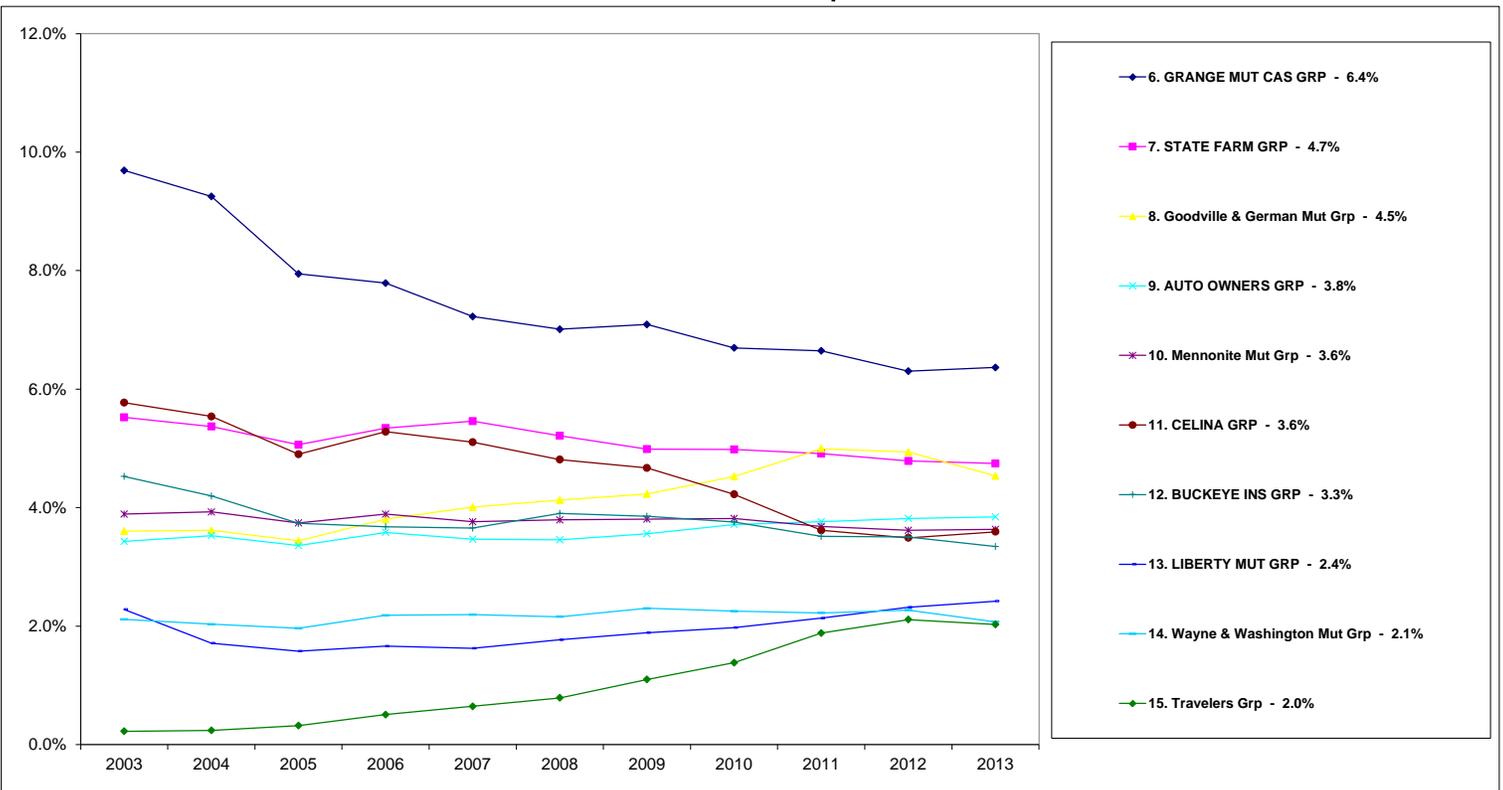
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 5/13/2014.
Refer to the appendix for the lines of businesses that are included.

Farmowners Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Tuesday, May 13, 2014

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	CINCINNATI FIN GRP	436,059,632	8.1%
2	AMERICAN INTL GRP	345,048,091	6.4%
3	LIBERTY MUT GRP	304,529,384	5.7%
4	Travelers Grp	288,363,900	5.4%
5	WESTFIELD Grp	256,146,391	4.8%
6	CNA INS GRP	216,218,759	4.0%
7	Chubb Inc Grp	196,761,494	3.7%
8	NATIONWIDE CORP GRP	185,777,367	3.5%
9	ZURICH INS GRP	178,184,865	3.3%
10	AUTO OWNERS GRP	115,545,207	2.2%
11	Assurant Inc Grp	109,579,686	2.0%
12	STATE FARM GRP	108,874,709	2.0%
13	ERIE INS GRP	105,180,978	2.0%
14	Ace Ltd Grp	104,022,099	1.9%
15	FM GLOBAL GRP	96,649,839	1.8%
	Top 15 Sub Total:	3,046,942,401	56.8%
	Others Sub Total:	2,315,565,478	43.2%
	Total All Groups:	5,362,507,879	100.0%

2013
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	CINCINNATI FIN GRP	436,059,632	8.1%
	Cincinnati Ins Co	378,672,612	7.1%
	Cincinnati Cas Co	23,127,402	0.4%
	The Cincinnati Ind Co	21,959,041	0.4%
	The Cincinnati Specialty Underwriter	12,300,577	0.2%
2	AMERICAN INTL GRP	345,048,091	6.4%
	Lexington Ins Co	101,817,517	1.9%
	National Union Fire Ins Co Of Pitts	95,134,301	1.8%
	Illinois Natl Ins Co	66,001,353	1.2%
	Commerce & Industry Ins Co	26,331,341	0.5%
	AIG Specialty Ins Co	24,732,369	0.5%
	New Hampshire Ins Co	12,717,867	0.2%
	Insurance Co Of The State Of PA	8,301,161	0.2%
	Granite State Ins Co	4,549,800	0.1%
	AIG Prop Cas Co	3,349,921	0.1%
	American Home Assur Co	2,132,706	0.0%
	AIG Assur Co	-20,245	0.0%

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
3	LIBERTY MUT GRP	304,529,384	5.7%
	Liberty Mut Ins Co	115,040,067	2.1%
	Netherlands Ins Co The	41,016,381	0.8%
	Liberty Mut Fire Ins Co	30,974,213	0.6%
	Liberty Ins Underwriters Inc	15,538,022	0.3%
	Ohio Cas Ins Co	12,550,024	0.2%
	Safeco Ins Co Of Amer	10,252,829	0.2%
	Ohio Security Ins Co	10,046,148	0.2%
	Indiana Ins Co	8,488,648	0.2%
	LM Ins Corp	8,118,402	0.2%
	Peerless Ind Ins Co	7,302,390	0.1%
	Liberty Surplus Ins Corp	7,195,807	0.1%
	Liberty Ins Corp	6,168,177	0.1%
	Peerless Ins Co	5,163,267	0.1%
	West Amer Ins Co	4,300,108	0.1%
	Consolidated Ins Co	3,988,413	0.1%
	American Fire & Cas Co	3,789,576	0.1%
	Midwestern Ind Co	2,122,024	0.0%
	Wausau Underwriters Ins Co	2,108,692	0.0%
	Safeco Ins Co Of IN	1,902,128	0.0%
	American States Ins Co	1,845,274	0.0%
	First Liberty Ins Corp	1,708,587	0.0%
	Employers Ins of Wausau	1,154,301	0.0%
	American Economy Ins Co	1,113,425	0.0%
	Mid Amer Fire & Cas Co	869,927	0.0%
	General Ins Co Of Amer	811,489	0.0%
	First Natl Ins Co Of Amer	760,821	0.0%
	Wausau Business Ins Co	200,244	0.0%

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Ohio Department of Insurance
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The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
4	Travelers Grp	288,363,900	5.4%
	Travelers Prop Cas Co Of Amer	69,523,054	1.3%
	Travelers Cas & Surety Co Of Amer	57,130,404	1.1%
	Travelers Ind Co	33,908,828	0.6%
	Charter Oak Fire Ins Co	30,003,715	0.6%
	Travelers Ind Co Of CT	17,794,269	0.3%
	St Paul Fire & Marine Ins Co	15,957,722	0.3%
	Northland Ins Co	14,341,744	0.3%
	Travelers Ind Co Of Amer	12,274,745	0.2%
	Phoenix Ins Co	11,590,306	0.2%
	Travelers Cas Ins Co Of Amer	10,483,225	0.2%
	Standard Fire Ins Co	3,533,409	0.1%
	St Paul Mercury Ins Co	3,162,127	0.1%
	Automobile Ins Co Of Hartford CT	1,695,975	0.0%
	Travelers Excess & Surplus Lines Co	1,677,286	0.0%
	Discover Prop & Cas Ins Co	1,412,803	0.0%
	Travelers Prop Cas Ins Co	1,048,523	0.0%
	Northfield Ins Co	725,942	0.0%
	Travelers Cas & Surety Co	721,687	0.0%
	St Paul Surplus Lines Ins Co	659,506	0.0%
	Northland Cas Co	263,883	0.0%
	Fidelity & Guar Ins Co	200,359	0.0%
	St Paul Guardian Ins Co	174,648	0.0%
	St Paul Protective Ins Co	54,551	0.0%
	Travelers Home & Marine Ins Co	36,068	0.0%
	Farmington Cas Co	7,024	0.0%
	Fidelity & Guar Ins Underwriters Inc	-1,542	0.0%
	United States Fidelity & Guar Co	-16,361	0.0%
5	WESTFIELD Grp	256,146,391	4.8%
	Westfield Ins Co	222,414,675	4.1%
	Westfield Natl Ins Co	15,504,671	0.3%
	Ohio Farmers Ins Co	13,162,689	0.2%
	American Select Ins Co	5,064,356	0.1%

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Ohio Department of Insurance
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The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
6	CNA INS GRP	216,218,759	4.0%
	Continental Cas Co	116,386,297	2.2%
	Columbia Cas Co	37,348,585	0.7%
	Valley Forge Ins Co	12,816,740	0.2%
	National Fire Ins Co Of Hartford	12,148,191	0.2%
	American Cas Co Of Reading PA	11,601,355	0.2%
	Continental Ins Co	11,030,635	0.2%
	Western Surety Co	9,571,556	0.2%
	Transportation Ins Co	5,315,400	0.1%
7	Chubb Inc Grp	196,761,494	3.7%
	Federal Ins Co	161,357,908	3.0%
	Great Northern Ins Co	9,342,535	0.2%
	Pacific Ind Co	8,454,671	0.2%
	Chubb Custom Ins Co	6,240,528	0.1%
	Vigilant Ins Co	5,338,116	0.1%
	Executive Risk Ind Inc	4,084,904	0.1%
	Chubb Natl Ins Co	1,143,274	0.0%
	Executive Risk Speciality Ins Co	684,346	0.0%
	Chubb Ind Ins Co	115,212	0.0%

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The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
8	NATIONWIDE CORP GRP	185,777,367	3.5%
	Nationwide Mut Ins Co	43,710,728	0.8%
	Nationwide Mut Fire Ins Co	31,006,357	0.6%
	Nationwide Prop & Cas Ins Co	27,801,167	0.5%
	National Cas Co	24,083,674	0.4%
	Nationwide Agribusiness Ins Co	12,834,922	0.2%
	Scottsdale Surplus Lines Ins Co	9,045,429	0.2%
	Amco Ins Co	7,182,786	0.1%
	Farmland Mut Ins Co	5,769,505	0.1%
	Scottsdale Ins Co	3,908,272	0.1%
	Scottsdale Ind Co	3,752,813	0.1%
	Allied Prop & Cas Ins Co	3,364,691	0.1%
	Western Heritage Ins Co	3,175,042	0.1%
	Freedom Specialty Ins Co	1,957,420	0.0%
	Victoria Specialty Ins Co	1,952,395	0.0%
	Victoria Automobile Ins Co	1,935,401	0.0%
	Depositors Ins Co	1,551,191	0.0%
	Harleysville Worcester Ins Co	1,197,767	0.0%
	Harleysville Preferred Ins Co	585,965	0.0%
	Harleysville Ins Co	503,592	0.0%
	Victoria Select Ins Co	365,799	0.0%
	HARLEYSVILLE LAKE STATES INS CO	83,817	0.0%
	Victoria Fire & Cas Co	3,738	0.0%
	Nationwide Affinity Co of Amer	3,418	0.0%
	Nationwide Assur Co	1,315	0.0%
	Nationwide Ins Co Of Amer	163	0.0%

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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
9	ZURICH INS GRP	178,184,865	3.3%
	Zurich Amer Ins Co	86,024,822	1.6%
	American Guar & Liab Ins	38,606,788	0.7%
	Steadfast Ins Co	20,069,775	0.4%
	Universal Underwriters Ins Co	9,422,562	0.2%
	Fidelity & Deposit Co Of MD	7,952,859	0.1%
	Empire Fire & Marine Ins Co	7,462,060	0.1%
	American Zurich Ins Co	3,645,047	0.1%
	Zurich Amer Ins Co Of IL	2,530,402	0.0%
	Maryland Cas Co	1,401,003	0.0%
	Assurance Co Of Amer	896,715	0.0%
	Northern Ins Co Of NY	118,391	0.0%
	Empire Ind Ins Co	43,685	0.0%
	Colonial Amer Cas & Surety Co	10,756	0.0%
10	AUTO OWNERS GRP	115,545,207	2.2%
	Auto Owners Ins Co	65,878,235	1.2%
	Owners Ins Co	47,798,714	0.9%
	Home Owners Ins Co	1,868,258	0.0%
11	Assurant Inc Grp	109,579,686	2.0%
	Voyager Ind Ins Co	43,767,174	0.8%
	Standard Guar Ins Co	42,116,573	0.8%
	American Bankers Ins Co Of FL	14,514,402	0.3%
	American Security Ins Co	5,875,628	0.1%
	American Reliable Ins Co	3,305,909	0.1%
12	STATE FARM GRP	108,874,709	2.0%
	State Farm Fire & Cas Co	102,999,014	1.9%
	State Farm Mut Auto Ins Co	5,875,695	0.1%
13	ERIE INS GRP	105,180,978	2.0%
	Erie Ins Exch	80,396,686	1.5%
	Erie Ins Co	24,784,292	0.5%

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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
14	Ace Ltd Grp	104,022,099	1.9%
	Ace Amer Ins Co	58,108,817	1.1%
	Westchester Fire Ins Co	12,665,338	0.2%
	Illinois Union Ins Co	11,007,676	0.2%
	Ace Prop & Cas Ins Co	6,966,752	0.1%
	Westchester Surplus Lines Ins Co	6,575,642	0.1%
	Penn Millers Ins Co	5,789,917	0.1%
	Agri Gen Ins Co	953,100	0.0%
	Indemnity Ins Co Of North Amer	928,485	0.0%
	Bankers Standard Ins Co	907,741	0.0%
	Ace Fire Underwriters Ins Co	87,497	0.0%
	Pacific Employers Ins Co	28,623	0.0%
	Insurance Co of N Amer	2,511	0.0%
15	FM GLOBAL GRP	96,649,839	1.8%
	Factory Mut Ins Co	72,987,435	1.4%
	Affiliated Fm Ins Co	23,321,876	0.4%
	Appalachian Ins Co	340,528	0.0%
Top 15	Sub Total:	3,046,942,401	56.8%
	Others Sub Total:	2,315,565,478	43.2%
	Total All Company Groups:	5,362,507,879	100.0%

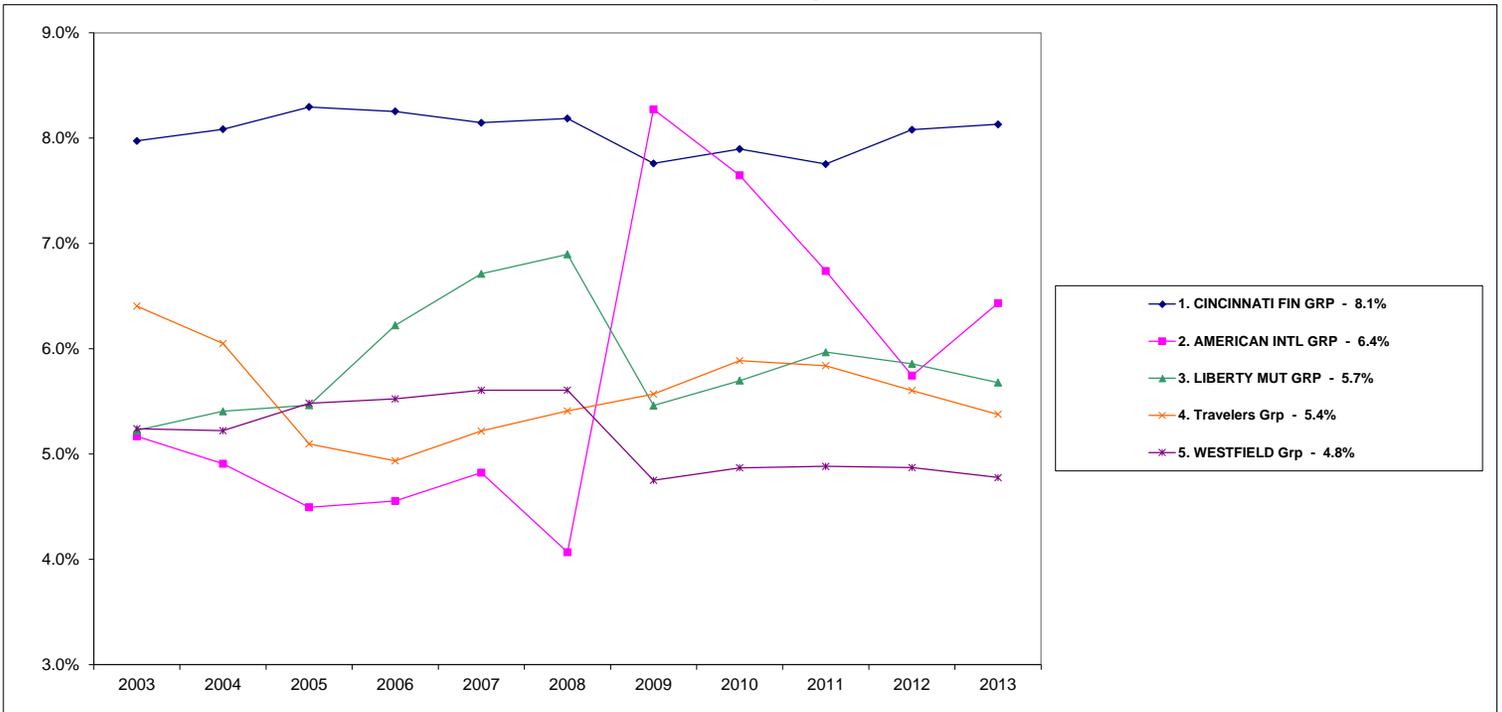
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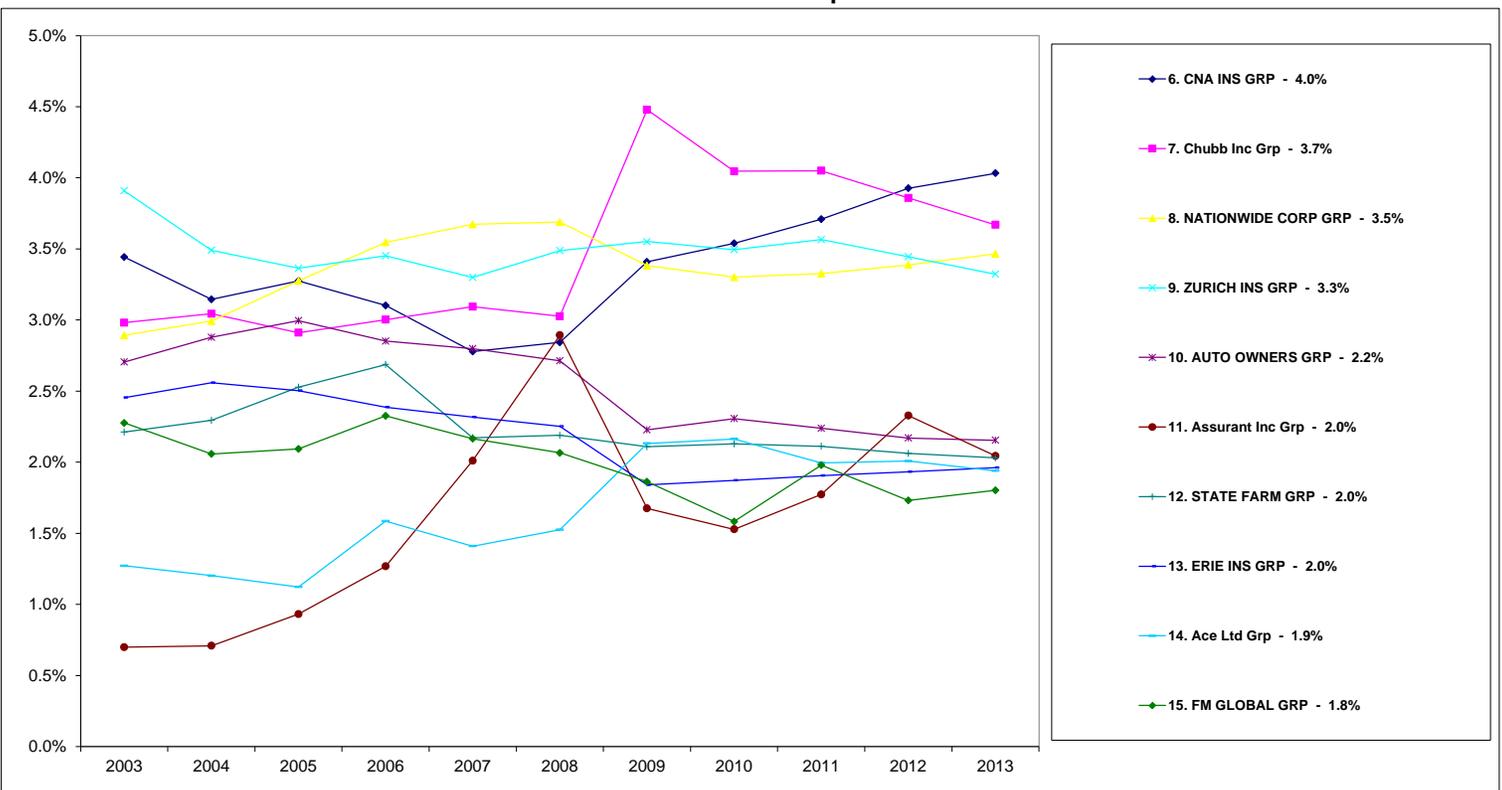
Ohio Department of Insurance
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The organizational structure and premium are based on the NAIC database as of 5/13/2014.
Refer to the appendix for lines of businesses that are included.

Commercial Lines Market Share TOP 5 Groups



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 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Commercial Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	CINCINNATI FIN GRP	73,880,966	9.4%
2	WESTFIELD Grp	57,022,680	7.3%
3	NATIONWIDE CORP GRP	47,602,995	6.1%
4	PROGRESSIVE GRP	47,543,268	6.1%
5	Travelers Grp	45,819,533	5.9%
6	ZURICH INS GRP	30,637,519	3.9%
7	LIBERTY MUT GRP	29,853,426	3.8%
8	MOTORISTS MUT GRP	29,696,947	3.8%
9	AUTO OWNERS GRP	25,075,480	3.2%
10	GRANGE MUT CAS GRP	24,719,294	3.2%
11	ERIE INS GRP	23,234,299	3.0%
12	STATE AUTO MUT GRP	23,112,305	3.0%
13	AMERICAN INTL GRP	21,397,850	2.7%
14	Acuity A Mut Ins Co	20,962,144	2.7%
15	OLD REPUBLIC GRP	19,984,392	2.6%
	Top 15 Sub Total:	520,543,098	66.6%
	Others Sub Total:	261,330,954	33.4%
	Total All Groups:	781,874,052	100.0%

2013
Commercial Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	CINCINNATI FIN GRP	73,880,966	9.4%
	Cincinnati Ins Co	63,302,503	8.1%
	The Cincinnati Ind Co	5,515,693	0.7%
	Cincinnati Cas Co	5,062,770	0.6%
2	WESTFIELD Grp	57,022,680	7.3%
	Westfield Ins Co	54,881,971	7.0%
	American Select Ins Co	1,188,102	0.2%
	Westfield Natl Ins Co	952,607	0.1%
3	NATIONWIDE CORP GRP	47,602,995	6.1%
	National Cas Co	14,053,153	1.8%
	Nationwide Mut Ins Co	8,603,446	1.1%
	Nationwide Agribusiness Ins Co	5,888,040	0.8%
	Nationwide Mut Fire Ins Co	3,797,231	0.5%
	Nationwide Prop & Cas Ins Co	2,975,322	0.4%
	Victoria Specialty Ins Co	1,952,395	0.2%
	Victoria Automobile Ins Co	1,935,401	0.2%
	Allied Prop & Cas Ins Co	1,659,962	0.2%
	Farmland Mut Ins Co	1,311,541	0.2%
	Amco Ins Co	1,264,089	0.2%
	Scottsdale Ins Co	1,057,777	0.1%
	Western Heritage Ins Co	1,022,350	0.1%
	Scottsdale Ind Co	680,599	0.1%
	Victoria Select Ins Co	365,799	0.0%
	Depositors Ins Co	356,189	0.0%
	Harleysville Worcester Ins Co	207,802	0.0%
	Scottsdale Surplus Lines Ins Co	174,529	0.0%
	Harleysville Ins Co	173,988	0.0%
	Harleysville Preferred Ins Co	119,644	0.0%
	Victoria Fire & Cas Co	3,738	0.0%

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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 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
4	PROGRESSIVE GRP	47,543,268	6.1%
	Artisan & Truckers Cas Co	39,448,004	5.0%
	United Financial Cas Co	7,121,317	0.9%
	National Continental Ins Co	642,694	0.1%
	Progressive Cas Ins Co	331,284	0.0%
	Progressive Preferred Ins Co	-31	0.0%
5	Travelers Grp	45,819,533	5.9%
	Northland Ins Co	12,904,946	1.7%
	Travelers Prop Cas Co Of Amer	8,897,944	1.1%
	Charter Oak Fire Ins Co	7,456,216	1.0%
	Travelers Ind Co Of CT	4,666,998	0.6%
	Travelers Ind Co	4,474,184	0.6%
	Phoenix Ins Co	3,119,176	0.4%
	Discover Prop & Cas Ins Co	1,177,862	0.2%
	St Paul Fire & Marine Ins Co	952,880	0.1%
	Travelers Cas Ins Co Of Amer	925,738	0.1%
	Travelers Ind Co Of Amer	813,929	0.1%
	Northland Cas Co	260,912	0.0%
	St Paul Mercury Ins Co	158,262	0.0%
	United States Fidelity & Guar Co	8,181	0.0%
	St Paul Protective Ins Co	2,035	0.0%
	Northfield Ins Co	270	0.0%
6	ZURICH INS GRP	30,637,519	3.9%
	Zurich Amer Ins Co	17,182,761	2.2%
	Empire Fire & Marine Ins Co	7,222,013	0.9%
	Universal Underwriters Ins Co	4,180,769	0.5%
	American Guar & Liab Ins	1,327,440	0.2%
	Zurich Amer Ins Co Of IL	345,136	0.0%
	American Zurich Ins Co	151,629	0.0%
	Maryland Cas Co	119,495	0.0%
	Assurance Co Of Amer	61,968	0.0%
	Northern Ins Co Of NY	26,569	0.0%
	Steadfast Ins Co	17,550	0.0%
	Empire Ind Ins Co	2,189	0.0%

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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 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
7	LIBERTY MUT GRP	29,853,426	3.8%
	Netherlands Ins Co The	10,017,804	1.3%
	Liberty Mut Fire Ins Co	6,221,472	0.8%
	Peerless Ind Ins Co	2,610,088	0.3%
	Consolidated Ins Co	1,959,698	0.3%
	Ohio Security Ins Co	1,306,536	0.2%
	Ohio Cas Ins Co	1,181,209	0.2%
	Indiana Ins Co	923,694	0.1%
	First Liberty Ins Corp	906,810	0.1%
	American Fire & Cas Co	847,244	0.1%
	Peerless Ins Co	736,205	0.1%
	Wausau Underwriters Ins Co	682,615	0.1%
	West Amer Ins Co	589,303	0.1%
	Employers Ins of Wausau	478,741	0.1%
	American States Ins Co	408,740	0.1%
	Mid Amer Fire & Cas Co	178,366	0.0%
	Liberty Ins Corp	173,755	0.0%
	Liberty Mut Ins Co	160,654	0.0%
	American Economy Ins Co	110,787	0.0%
	General Ins Co Of Amer	104,917	0.0%
	Liberty Ins Underwriters Inc	104,665	0.0%
	First Natl Ins Co Of Amer	85,767	0.0%
	Midwestern Ind Co	45,562	0.0%
	LM Ins Corp	27,184	0.0%
	Wausau Business Ins Co	-8,390	0.0%
8	MOTORISTS MUT GRP	29,696,947	3.8%
	Motorists Mut Ins Co	28,386,943	3.6%
	Motorists Commercial Mut Ins Co	1,310,004	0.2%
9	AUTO OWNERS GRP	25,075,480	3.2%
	Auto Owners Ins Co	15,260,361	2.0%
	Owners Ins Co	9,815,119	1.3%
10	GRANGE MUT CAS GRP	24,719,294	3.2%
	Grange Mut Cas Co	17,891,760	2.3%
	Grange Ind Ins Co	6,827,534	0.9%
11	ERIE INS GRP	23,234,299	3.0%
	Erie Ins Co	23,234,299	3.0%

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Ohio Department of Insurance
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
12	STATE AUTO MUT GRP	23,112,305	3.0%
	State Automobile Mut Ins Co	22,272,890	2.8%
	Plaza Ins Co	376,294	0.0%
	State Auto Prop & Cas Ins Co	242,750	0.0%
	Meridian Citizens Mut Ins Co	220,371	0.0%
13	AMERICAN INTL GRP	21,397,850	2.7%
	Lexington Ins Co	7,329,813	0.9%
	National Union Fire Ins Co Of Pitts	6,111,976	0.8%
	Illinois Natl Ins Co	2,767,338	0.4%
	Commerce & Industry Ins Co	1,711,050	0.2%
	New Hampshire Ins Co	1,113,328	0.1%
	Granite State Ins Co	1,112,687	0.1%
	Insurance Co Of The State Of PA	992,038	0.1%
	American Home Assur Co	155,177	0.0%
	AIG Specialty Ins Co	116,627	0.0%
	AIG Assur Co	-403	0.0%
	AIG Prop Cas Co	-11,781	0.0%
14	Acuity A Mut Ins Co	20,962,144	2.7%
	Acuity A Mut Ins Co	20,962,144	2.7%
15	OLD REPUBLIC GRP	19,984,392	2.6%
	Great West Cas Co	18,060,603	2.3%
	Old Republic Ins Co	1,458,335	0.2%
	Pennsylvania Manufacturers Assoc Ins	227,985	0.0%
	Bituminous Cas Corp	151,272	0.0%
	Old Republic Gen Ins Corp	50,201	0.0%
	Bituminous Fire & Marine Ins Co	23,427	0.0%
	Pennsylvania Manufacturers Ind Co	7,946	0.0%
	Manufacturers Alliance Ins Co	4,623	0.0%
Top 15	Sub Total:	520,543,098	66.6%
	Others Sub Total:	261,330,954	33.4%
	Total All Company Groups:	781,874,052	100.0%

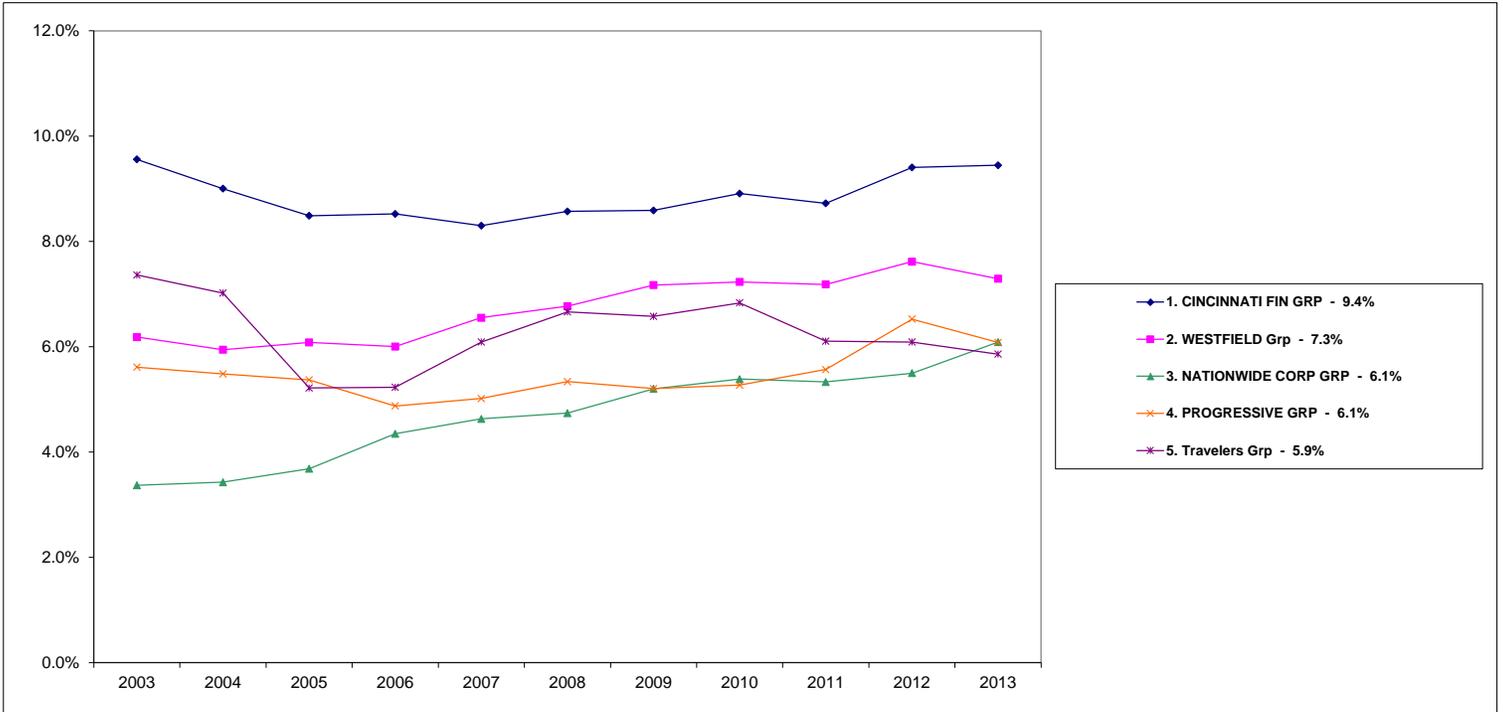
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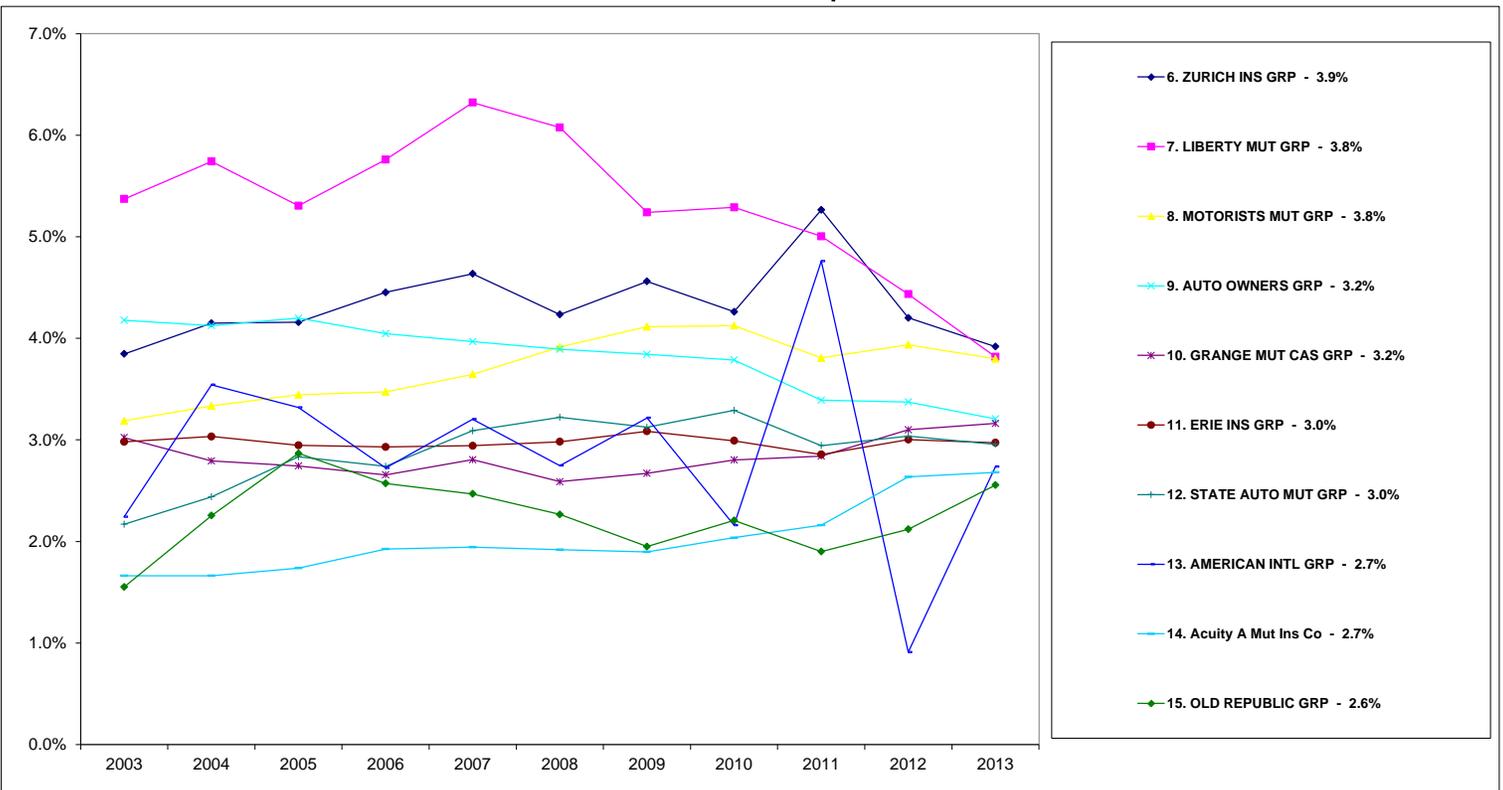
Ohio Department of Insurance
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

Commercial Automobile Market Share TOP 5 Groups



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 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	AMERICAN INTL GRP	200,955,409	12.2%
2	CINCINNATI FIN GRP	130,383,016	7.9%
3	Chubb Inc Grp	90,692,029	5.5%
4	Travelers Grp	90,111,612	5.5%
5	CNA INS GRP	76,498,215	4.7%
6	ZURICH INS GRP	69,051,710	4.2%
7	Ace Ltd Grp	63,942,606	3.9%
8	LIBERTY MUT GRP	57,132,675	3.5%
9	XL AMER GRP	56,160,961	3.4%
10	NATIONWIDE CORP GRP	39,552,023	2.4%
11	WESTFIELD Grp	36,929,318	2.2%
12	Tokio Marine Holdings Inc GRP	36,239,278	2.2%
13	MOTORISTS MUT GRP	25,303,722	1.5%
14	WR Berkley Corp GRP	25,120,990	1.5%
15	STATE FARM GRP	23,818,829	1.5%
Top 15 Sub Total:		1,021,892,393	62.2%
Others Sub Total:		620,037,662	37.8%
Total All Groups:		1,641,930,055	100.0%

2013
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	AMERICAN INTL GRP	200,955,409	12.2%
	Illinois Natl Ins Co	62,495,321	3.8%
	National Union Fire Ins Co Of Pitts	57,292,444	3.5%
	Lexington Ins Co	32,556,242	2.0%
	Commerce & Industry Ins Co	24,131,337	1.5%
	AIG Specialty Ins Co	23,886,509	1.5%
	American Home Assur Co	2,021,564	0.1%
	AIG Prop Cas Co	1,073,715	0.1%
	Insurance Co Of The State Of PA	942,348	0.1%
	Granite State Ins Co	303,469	0.0%
	AIG Assur Co	-15,833	0.0%
	New Hampshire Ins Co	-3,731,707	-0.2%
2	CINCINNATI FIN GRP	130,383,016	7.9%
	Cincinnati Ins Co	109,082,051	6.6%
	The Cincinnati Specialty Underwriter	10,583,238	0.6%
	Cincinnati Cas Co	5,770,725	0.4%
	The Cincinnati Ind Co	4,947,002	0.3%
3	Chubb Inc Grp	90,692,029	5.5%
	Federal Ins Co	79,302,657	4.8%
	Executive Risk Ind Inc	4,030,426	0.2%
	Chubb Custom Ins Co	2,276,467	0.1%
	Pacific Ind Co	1,848,755	0.1%
	Vigilant Ins Co	1,298,352	0.1%
	Great Northern Ins Co	940,177	0.1%
	Executive Risk Speciality Ins Co	684,346	0.0%
	Chubb Natl Ins Co	310,849	0.0%

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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 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
4	Travelers Grp	90,111,612	5.5%
	Travelers Cas & Surety Co Of Amer	35,543,556	2.2%
	Travelers Prop Cas Co Of Amer	17,963,061	1.1%
	St Paul Fire & Marine Ins Co	13,881,479	0.8%
	Travelers Ind Co	9,182,424	0.6%
	St Paul Mercury Ins Co	2,631,363	0.2%
	Charter Oak Fire Ins Co	2,313,237	0.1%
	Phoenix Ins Co	1,740,364	0.1%
	Travelers Ind Co Of Amer	1,362,868	0.1%
	Travelers Ind Co Of CT	1,190,668	0.1%
	Automobile Ins Co Of Hartford CT	1,117,558	0.1%
	St Paul Surplus Lines Ins Co	647,403	0.0%
	Travelers Prop Cas Ins Co	637,106	0.0%
	Northfield Ins Co	499,208	0.0%
	Standard Fire Ins Co	443,847	0.0%
	Travelers Cas & Surety Co	297,069	0.0%
	Travelers Excess & Surplus Lines Co	222,852	0.0%
	Discover Prop & Cas Ins Co	195,537	0.0%
	St Paul Guardian Ins Co	163,329	0.0%
	Northland Ins Co	79,851	0.0%
	St Paul Protective Ins Co	17,271	0.0%
	Travelers Home & Marine Ins Co	9,171	0.0%
	Farmington Cas Co	6,259	0.0%
	United States Fidelity & Guar Co	-33,869	0.0%
5	CNA INS GRP	76,498,215	4.7%
	Continental Cas Co	44,090,922	2.7%
	Columbia Cas Co	28,076,110	1.7%
	Transportation Ins Co	1,790,389	0.1%
	National Fire Ins Co Of Hartford	1,087,763	0.1%
	American Cas Co Of Reading PA	856,281	0.1%
	Continental Ins Co	321,507	0.0%
	Valley Forge Ins Co	201,014	0.0%
	Western Surety Co	74,229	0.0%

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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 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
6	ZURICH INS GRP	69,051,710	4.2%
	Zurich Amer Ins Co	33,587,980	2.0%
	American Guar & Liab Ins	17,685,047	1.1%
	Steadfast Ins Co	12,514,532	0.8%
	Universal Underwriters Ins Co	2,948,452	0.2%
	Zurich Amer Ins Co Of IL	1,829,969	0.1%
	American Zurich Ins Co	467,627	0.0%
	Empire Fire & Marine Ins Co	11,104	0.0%
	Fidelity & Deposit Co Of MD	6,999	0.0%
7	Ace Ltd Grp	63,942,606	3.9%
	Ace Amer Ins Co	33,080,657	2.0%
	Westchester Fire Ins Co	9,392,148	0.6%
	Illinois Union Ins Co	8,657,842	0.5%
	Ace Prop & Cas Ins Co	5,678,919	0.3%
	Westchester Surplus Lines Ins Co	4,444,651	0.3%
	Penn Millers Ins Co	2,186,328	0.1%
	Bankers Standard Ins Co	497,629	0.0%
	Indemnity Ins Co Of North Amer	3,572	0.0%
	Insurance Co of N Amer	860	0.0%

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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 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
8	LIBERTY MUT GRP	57,132,675	3.5%
	Liberty Mut Fire Ins Co	10,152,833	0.6%
	LM Ins Corp	7,733,174	0.5%
	Liberty Ins Underwriters Inc	7,233,235	0.4%
	Liberty Surplus Ins Corp	5,747,132	0.4%
	Liberty Mut Ins Co	5,151,547	0.3%
	Safeco Ins Co Of Amer	4,344,125	0.3%
	Indiana Ins Co	3,982,353	0.2%
	Ohio Cas Ins Co	3,952,149	0.2%
	Liberty Ins Corp	3,162,944	0.2%
	Wausau Underwriters Ins Co	883,065	0.1%
	Midwestern Ind Co	853,145	0.1%
	West Amer Ins Co	487,587	0.0%
	Employers Ins of Wausau	471,573	0.0%
	First Liberty Ins Corp	464,022	0.0%
	General Ins Co Of Amer	455,223	0.0%
	American States Ins Co	413,519	0.0%
	Netherlands Ins Co The	372,235	0.0%
	Safeco Ins Co Of IN	276,540	0.0%
	Peerless Ins Co	265,485	0.0%
	Wausau Business Ins Co	195,749	0.0%
	Peerless Ind Ins Co	174,240	0.0%
	Ohio Security Ins Co	159,868	0.0%
	Mid Amer Fire & Cas Co	62,565	0.0%
	Consolidated Ins Co	61,019	0.0%
	First Natl Ins Co Of Amer	41,088	0.0%
	American Fire & Cas Co	29,458	0.0%
	American Economy Ins Co	6,802	0.0%
9	XL AMER GRP	56,160,961	3.4%
	XL Specialty Ins Co	33,455,368	2.0%
	Greenwich Ins Co	7,979,154	0.5%
	Indian Harbor Ins Co	7,732,432	0.5%
	XL Ins Amer Inc	6,994,007	0.4%

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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 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
10	NATIONWIDE CORP GRP	39,552,023	2.4%
	Nationwide Mut Ins Co	11,916,864	0.7%
	Scottsdale Surplus Lines Ins Co	6,130,545	0.4%
	Nationwide Mut Fire Ins Co	4,360,881	0.3%
	Nationwide Agribusiness Ins Co	3,148,855	0.2%
	Scottsdale Ind Co	2,929,458	0.2%
	Scottsdale Ins Co	2,539,682	0.2%
	National Cas Co	2,156,144	0.1%
	Freedom Specialty Ins Co	1,680,399	0.1%
	Amco Ins Co	1,387,336	0.1%
	Nationwide Prop & Cas Ins Co	1,375,016	0.1%
	Farmland Mut Ins Co	1,039,119	0.1%
	Western Heritage Ins Co	567,340	0.0%
	Allied Prop & Cas Ins Co	144,623	0.0%
	Depositors Ins Co	86,493	0.0%
	Harleysville Worcester Ins Co	50,008	0.0%
	Harleysville Preferred Ins Co	15,192	0.0%
	Harleysville Ins Co	12,781	0.0%
	HARLEYSVILLE LAKE STATES INS CO	11,124	0.0%
	Nationwide Ins Co Of Amer	163	0.0%
11	WESTFIELD Grp	36,929,318	2.2%
	Westfield Ins Co	28,576,033	1.7%
	Westfield Natl Ins Co	7,063,077	0.4%
	American Select Ins Co	1,283,608	0.1%
	Ohio Farmers Ins Co	6,600	0.0%
12	Tokio Marine Holdings Inc GRP	36,239,278	2.2%
	Safety Natl Cas Corp	19,960,448	1.2%
	Philadelphia Ind Ins Co	12,474,403	0.8%
	Tokio Marine Amer Ins Co	2,504,370	0.2%
	Tokio Marine Specialty Ins Co	1,086,422	0.1%
	TNUS Ins Co	132,394	0.0%
	Trans Pacific Ins Co	81,241	0.0%
13	MOTORISTS MUT GRP	25,303,722	1.5%
	Motorists Mut Ins Co	24,666,178	1.5%
	Motorists Commercial Mut Ins Co	637,544	0.0%

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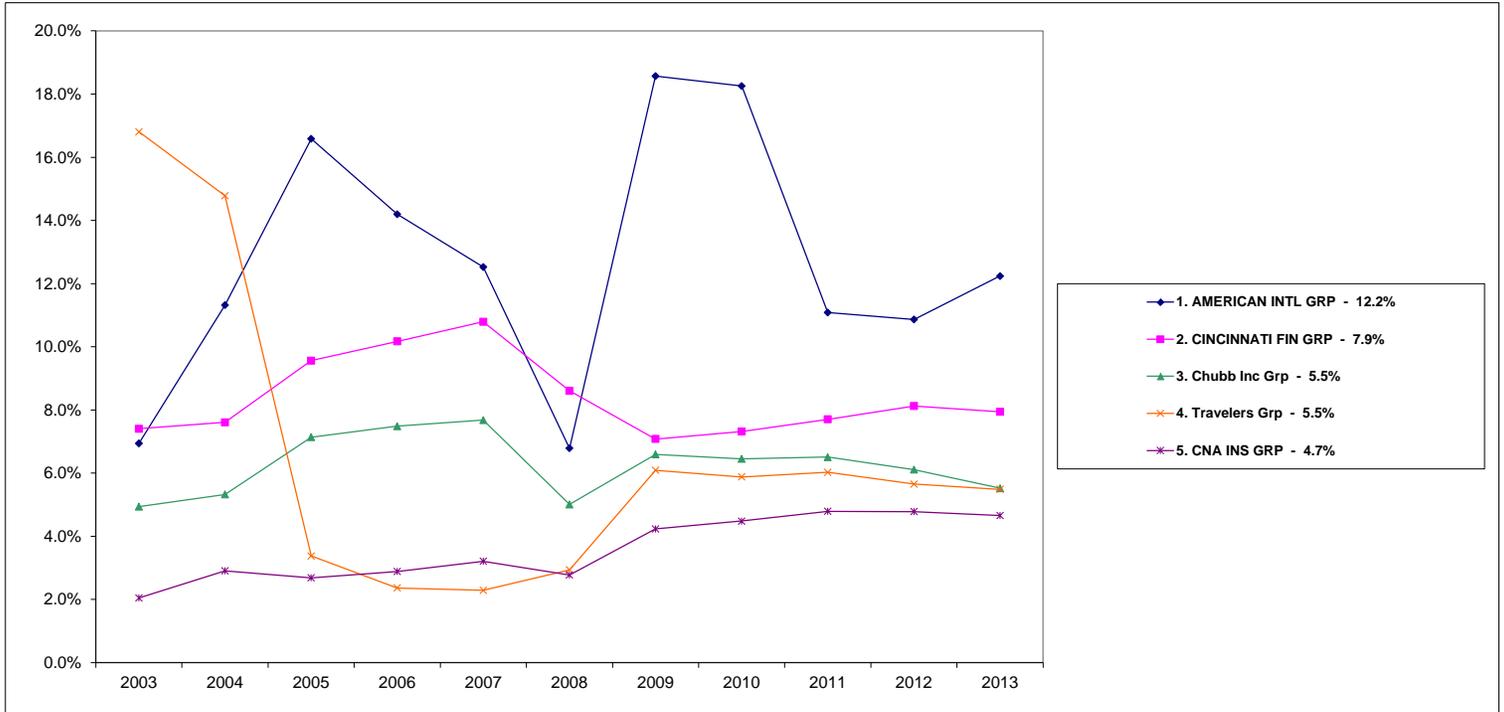
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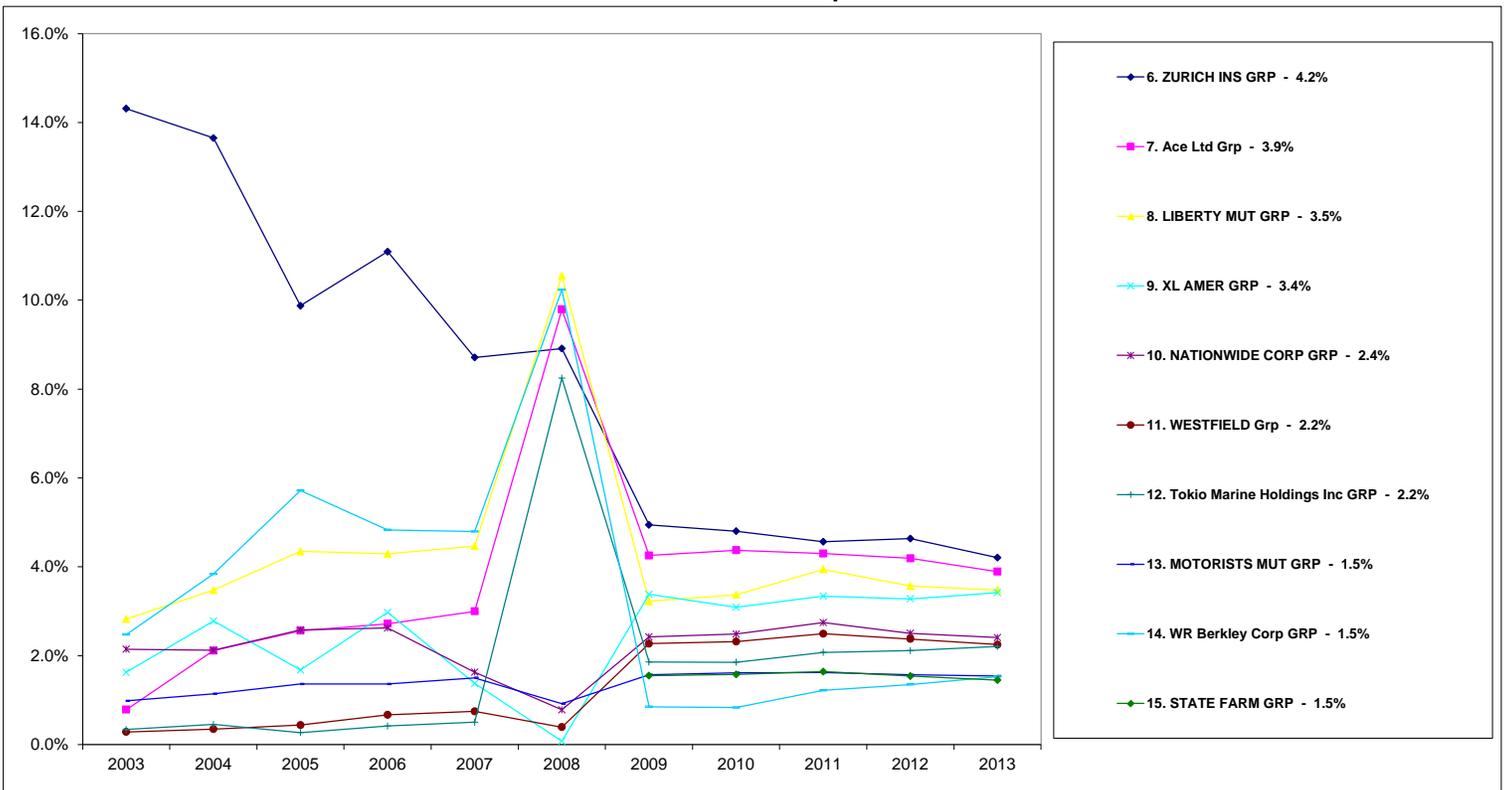
The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
14	WR Berkley Corp GRP	25,120,990	1.5%
	Nautilus Ins Co	6,872,564	0.4%
	Gemini Ins Co	6,414,487	0.4%
	Admiral Ins Co	4,869,342	0.3%
	Berkley Ins Co	2,477,274	0.2%
	Berkley Natl Ins Co	1,472,625	0.1%
	Great Divide Ins Co	1,003,328	0.1%
	Carolina Cas Ins Co	696,922	0.0%
	Berkley Assur Co	493,400	0.0%
	Starnet Ins Co	462,104	0.0%
	Riverport Ins Co	195,995	0.0%
	Berkley Regional Specialty Ins Co	117,209	0.0%
	Berkley Regional Ins Co	24,504	0.0%
	Continental Western Ins Co	10,717	0.0%
	Union Ins Co	6,006	0.0%
	Firemens Ins Co Of Washington DC	4,100	0.0%
	Acadia Ins Co	413	0.0%
15	STATE FARM GRP	23,818,829	1.5%
	State Farm Fire & Cas Co	23,744,251	1.4%
	State Farm Mut Auto Ins Co	74,578	0.0%
Top 15	Sub Total:	1,021,892,393	62.2%
	Others Sub Total:	620,037,662	37.8%
	Total All Company Groups:	1,641,930,055	100.0%

Commercial General Liability Market Share TOP 5 Groups



TOP 6 - 15 Groups



Tuesday, May 13, 2014

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	Assurant Inc Grp	84,391,546	12.5%
2	AMERICAN INTL GRP	61,463,721	9.1%
3	FM GLOBAL GRP	61,414,201	9.1%
4	ZURICH INS GRP	40,972,719	6.1%
5	CINCINNATI FIN GRP	31,153,153	4.6%
6	Travelers Grp	29,747,460	4.4%
7	FARMERS INS GRP	22,556,773	3.4%
8	STATE AUTO MUT GRP	22,463,846	3.3%
9	AUTO OWNERS GRP	22,432,129	3.3%
10	Munich Re Grp	19,855,201	3.0%
11	LIBERTY MUT GRP	19,306,802	2.9%
12	NATIONWIDE CORP GRP	18,273,728	2.7%
13	OHIO MUT GRP	17,695,991	2.6%
14	GRANGE MUT CAS GRP	13,022,689	1.9%
15	WESTFIELD Grp	10,519,951	1.6%
	Top 15 Sub Total:	475,269,910	70.6%
	Others Sub Total:	197,711,106	29.4%
	Total All Groups:	672,981,016	100.0%

2013
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	Assurant Inc Grp	84,391,546	12.5%
	Standard Guar Ins Co	42,116,573	6.3%
	Voyager Ind Ins Co	39,555,493	5.9%
	American Security Ins Co	2,595,374	0.4%
	American Reliable Ins Co	124,106	0.0%
2	AMERICAN INTL GRP	61,463,721	9.1%
	Lexington Ins Co	49,359,852	7.3%
	National Union Fire Ins Co Of Pitts	8,597,686	1.3%
	Insurance Co Of The State Of PA	2,921,326	0.4%
	Granite State Ins Co	380,524	0.1%
	AIG Prop Cas Co	166,133	0.0%
	American Home Assur Co	33,066	0.0%
	New Hampshire Ins Co	3,900	0.0%
	Illinois Natl Ins Co	1,234	0.0%
3	FM GLOBAL GRP	61,414,201	9.1%
	Factory Mut Ins Co	47,020,970	7.0%
	Affiliated Fm Ins Co	14,245,098	2.1%
	Appalachian Ins Co	148,133	0.0%
4	ZURICH INS GRP	40,972,719	6.1%
	Zurich Amer Ins Co	19,093,527	2.8%
	American Guar & Liab Ins	17,078,658	2.5%
	Steadfast Ins Co	2,946,165	0.4%
	Universal Underwriters Ins Co	1,382,939	0.2%
	Zurich Amer Ins Co Of IL	246,920	0.0%
	Fidelity & Deposit Co Of MD	132,263	0.0%
	American Zurich Ins Co	52,446	0.0%
	Empire Ind Ins Co	41,496	0.0%
	Empire Fire & Marine Ins Co	-1,695	0.0%

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Ohio Department of Insurance
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
5	CINCINNATI FIN GRP	31,153,153	4.6%
	Cincinnati Ins Co	26,291,206	3.9%
	The Cincinnati Ind Co	2,508,487	0.4%
	The Cincinnati Specialty Underwriter	1,649,014	0.2%
	Cincinnati Cas Co	704,446	0.1%
6	Travelers Grp	29,747,460	4.4%
	Travelers Ind Co	12,766,120	1.9%
	Travelers Prop Cas Co Of Amer	10,224,338	1.5%
	Standard Fire Ins Co	2,778,648	0.4%
	Travelers Excess & Surplus Lines Co	1,372,561	0.2%
	Charter Oak Fire Ins Co	581,836	0.1%
	Travelers Ind Co Of Amer	571,159	0.1%
	Automobile Ins Co Of Hartford CT	561,289	0.1%
	Travelers Ind Co Of CT	236,366	0.0%
	Northfield Ins Co	214,371	0.0%
	St Paul Fire & Marine Ins Co	212,475	0.0%
	St Paul Mercury Ins Co	147,959	0.0%
	Phoenix Ins Co	38,499	0.0%
	St Paul Protective Ins Co	26,532	0.0%
	St Paul Surplus Lines Ins Co	12,103	0.0%
	Northland Ins Co	3,204	0.0%
7	FARMERS INS GRP	22,556,773	3.4%
	Foremost Ins Co Grand Rapids MI	22,141,951	3.3%
	Civic Prop & Cas Co	230,306	0.0%
	Foremost Signature Ins Co	164,457	0.0%
	Neighborhood Spirit Prop & Cas Co	10,816	0.0%
	Foremost Prop & Cas Ins Co	4,360	0.0%
	Mid Century Ins Co	3,124	0.0%
	Farmers Ins Exch	1,759	0.0%
8	STATE AUTO MUT GRP	22,463,846	3.3%
	State Automobile Mut Ins Co	17,304,246	2.6%
	State Auto Ins Co of OH	4,128,041	0.6%
	State Auto Prop & Cas Ins Co	1,025,664	0.2%
	Rockhill Ins Co	5,681	0.0%
	Meridian Citizens Mut Ins Co	214	0.0%

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Ohio Department of Insurance
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
9	AUTO OWNERS GRP	22,432,129	3.3%
	Auto Owners Ins Co	21,222,125	3.2%
	Home Owners Ins Co	718,909	0.1%
	Owners Ins Co	491,095	0.1%
10	Munich Re Grp	19,855,201	3.0%
	American Modern Select Ins Co	12,025,803	1.8%
	American Modern Home Ins Co	5,439,131	0.8%
	Princeton Excess & Surplus Lines Ins	1,217,072	0.2%
	American Alt Ins Corp	773,374	0.1%
	American Modern Surplus Lines Ins Co	268,727	0.0%
	American Family Home Ins Co	78,654	0.0%
	American Western Home Ins Co	40,899	0.0%
	American Southern Home Ins Co	11,541	0.0%
11	LIBERTY MUT GRP	19,306,802	2.9%
	Liberty Mut Fire Ins Co	11,164,467	1.7%
	Safeco Ins Co Of Amer	4,713,712	0.7%
	Netherlands Ins Co The	1,020,946	0.2%
	West Amer Ins Co	825,716	0.1%
	Ohio Cas Ins Co	463,711	0.1%
	Peerless Ins Co	220,197	0.0%
	Consolidated Ins Co	212,500	0.0%
	Indiana Ins Co	146,476	0.0%
	Mid Amer Fire & Cas Co	129,066	0.0%
	Midwestern Ind Co	95,245	0.0%
	Ohio Security Ins Co	85,253	0.0%
	American States Ins Co	49,024	0.0%
	First Natl Ins Co Of Amer	41,858	0.0%
	American Fire & Cas Co	33,824	0.0%
	General Ins Co Of Amer	32,742	0.0%
	American Economy Ins Co	25,408	0.0%
	Peerless Ind Ins Co	18,733	0.0%
	Liberty Mut Ins Co	10,000	0.0%
	Liberty Surplus Ins Corp	7,546	0.0%
	Liberty Ins Corp	5,481	0.0%
	LM Ins Corp	3,588	0.0%
	Employers Ins of Wausau	790	0.0%
	Liberty Ins Underwriters Inc	519	0.0%

Tuesday, May 13, 2014

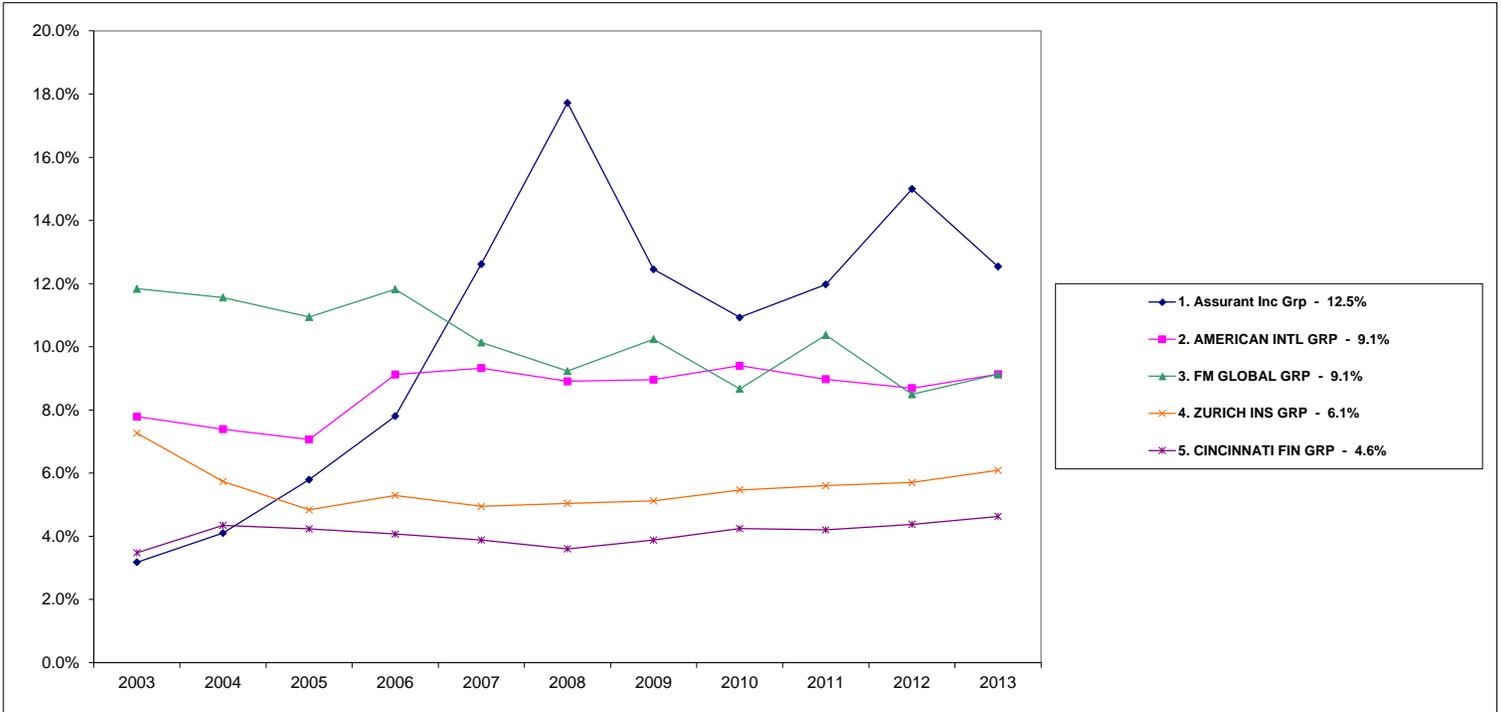
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Ohio Department of Insurance
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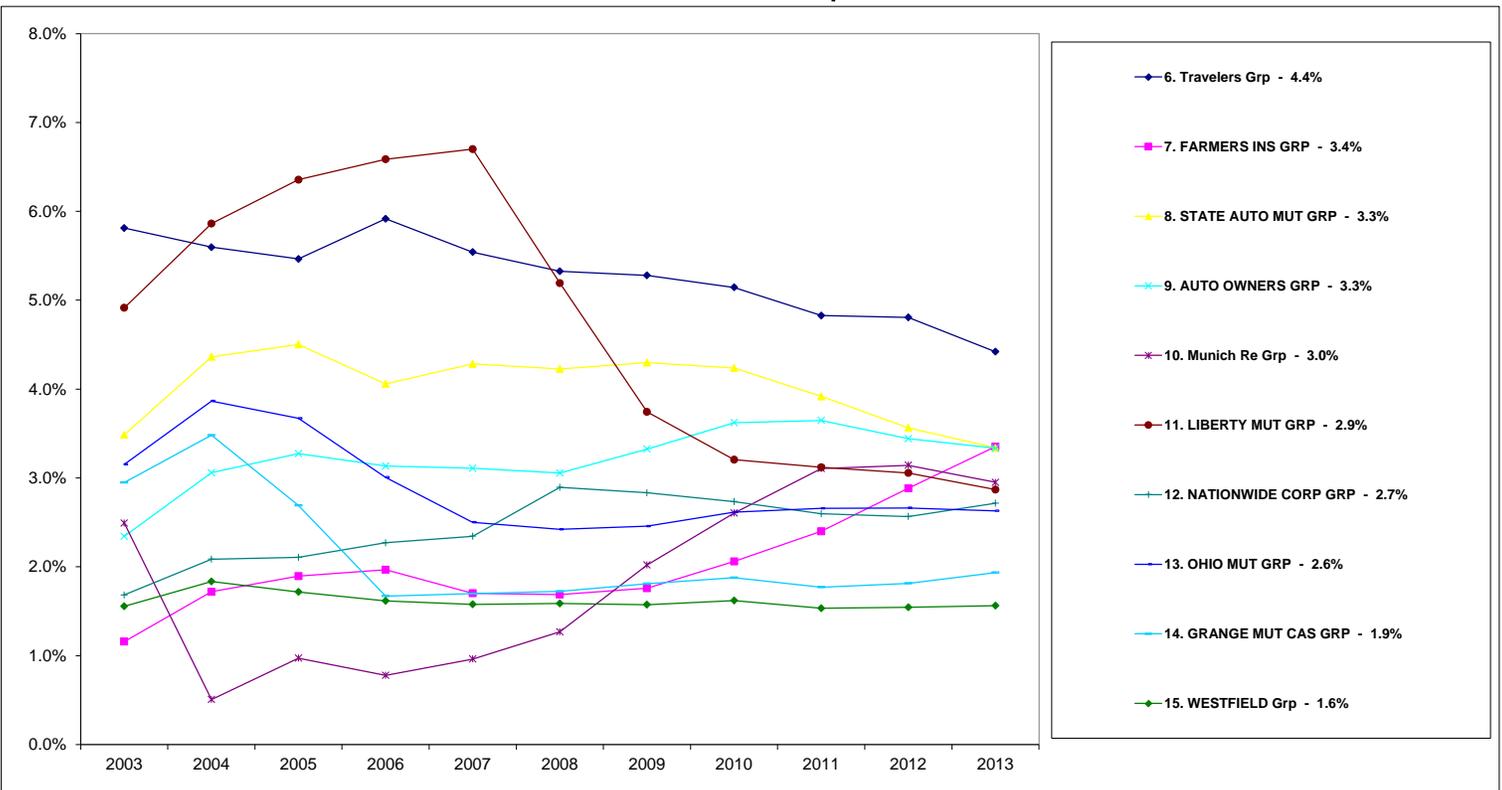
The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
12	NATIONWIDE CORP GRP	18,273,728	2.7%
	Nationwide Mut Fire Ins Co	15,119,700	2.2%
	Scottsdale Surplus Lines Ins Co	1,123,490	0.2%
	Amco Ins Co	957,478	0.1%
	Scottsdale Ins Co	247,693	0.0%
	Nationwide Mut Ins Co	193,962	0.0%
	Allied Prop & Cas Ins Co	169,770	0.0%
	Western Heritage Ins Co	157,114	0.0%
	Scottsdale Ind Co	105,345	0.0%
	Harleysville Worcester Ins Co	58,375	0.0%
	Nationwide Prop & Cas Ins Co	45,931	0.0%
	HARLEYSVILLE LAKE STATES INS CO	40,386	0.0%
	Nationwide Agribusiness Ins Co	23,666	0.0%
	Depositors Ins Co	18,010	0.0%
	Harleysville Ins Co	9,470	0.0%
	National Cas Co	3,273	0.0%
	Nationwide Affinity Co of Amer	65	0.0%
13	OHIO MUT GRP	17,695,991	2.6%
	United Ohio Ins Co	14,518,938	2.2%
	Ohio Mut Ins Co	3,177,053	0.5%
14	GRANGE MUT CAS GRP	13,022,689	1.9%
	Grange Mut Cas Co	13,022,689	1.9%
15	WESTFIELD Grp	10,519,951	1.6%
	Westfield Ins Co	10,437,615	1.6%
	Westfield Natl Ins Co	68,325	0.0%
	American Select Ins Co	14,011	0.0%
Top 15	Sub Total:	475,269,910	70.6%
	Others Sub Total:	197,711,106	29.4%
	Total All Company Groups:	672,981,016	100.0%

Fire and Allied Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Tuesday, May 13, 2014

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Commercial Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	CINCINNATI FIN GRP	167,213,417	13.9%
2	WESTFIELD Grp	106,920,911	8.9%
3	Travelers Grp	79,205,468	6.6%
4	LIBERTY MUT GRP	65,843,227	5.5%
5	ERIE INS GRP	64,640,547	5.4%
6	NATIONWIDE CORP GRP	60,340,568	5.0%
7	STATE FARM GRP	54,451,611	4.5%
8	AUTO OWNERS GRP	47,394,296	3.9%
9	Chubb Inc Grp	44,960,884	3.7%
10	CNA INS GRP	37,140,531	3.1%
11	GRANGE MUT CAS GRP	31,006,498	2.6%
12	Tokio Marine Holdings Inc GRP	29,360,964	2.4%
13	ALLSTATE INS GRP	23,223,649	1.9%
14	MOTORISTS MUT GRP	22,434,463	1.9%
15	HARTFORD FIRE & CAS GRP	21,748,328	1.8%
Top 15 Sub Total:		855,885,362	71.1%
Others Sub Total:		348,621,433	28.9%
Total All Groups:		1,204,506,795	100.0%

2013
Commercial Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	CINCINNATI FIN GRP	167,213,417	13.9%
	Cincinnati Ins Co	148,140,674	12.3%
	Cincinnati Cas Co	10,901,733	0.9%
	The Cincinnati Ind Co	8,171,010	0.7%
2	WESTFIELD Grp	106,920,911	8.9%
	Westfield Ins Co	103,189,883	8.6%
	Westfield Natl Ins Co	2,405,318	0.2%
	American Select Ins Co	1,325,710	0.1%
3	Travelers Grp	79,205,468	6.6%
	Travelers Prop Cas Co Of Amer	18,870,836	1.6%
	Charter Oak Fire Ins Co	18,025,913	1.5%
	Travelers Ind Co Of CT	11,524,193	1.0%
	Travelers Cas Ins Co Of Amer	9,557,487	0.8%
	Travelers Ind Co Of Amer	9,181,553	0.8%
	Travelers Ind Co	6,413,067	0.5%
	Phoenix Ins Co	5,304,489	0.4%
	Northland Ins Co	206,313	0.0%
	St Paul Fire & Marine Ins Co	61,520	0.0%
	Discover Prop & Cas Ins Co	41,242	0.0%
	St Paul Mercury Ins Co	12,429	0.0%
	St Paul Protective Ins Co	6,426	0.0%

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
4	LIBERTY MUT GRP	65,843,227	5.5%
	Netherlands Ins Co The	29,291,358	2.4%
	Ohio Security Ins Co	8,491,693	0.7%
	Peerless Ind Ins Co	4,470,790	0.4%
	Indiana Ins Co	3,372,632	0.3%
	Peerless Ins Co	2,959,381	0.2%
	American Fire & Cas Co	2,763,352	0.2%
	Liberty Mut Ins Co	1,874,756	0.2%
	Ohio Cas Ins Co	1,856,623	0.2%
	West Amer Ins Co	1,759,299	0.1%
	Consolidated Ins Co	1,733,386	0.1%
	Liberty Surplus Ins Corp	1,411,425	0.1%
	Midwestern Ind Co	1,083,936	0.1%
	American Economy Ins Co	969,780	0.1%
	Liberty Mut Fire Ins Co	842,448	0.1%
	American States Ins Co	747,095	0.1%
	First Natl Ins Co Of Amer	531,067	0.0%
	Mid Amer Fire & Cas Co	491,432	0.0%
	Wausau Underwriters Ins Co	432,983	0.0%
	First Liberty Ins Corp	250,651	0.0%
	Safeco Ins Co Of Amer	234,436	0.0%
	General Ins Co Of Amer	207,549	0.0%
	Employers Ins of Wausau	77,499	0.0%
	Liberty Ins Corp	8,519	0.0%
	LM Ins Corp	4,312	0.0%
	Wausau Business Ins Co	-23,175	0.0%
5	ERIE INS GRP	64,640,547	5.4%
	Erie Ins Exch	64,640,547	5.4%

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
6	NATIONWIDE CORP GRP	60,340,568	5.0%
	Nationwide Prop & Cas Ins Co	19,404,968	1.6%
	Nationwide Mut Ins Co	18,346,057	1.5%
	Nationwide Mut Fire Ins Co	5,322,327	0.4%
	Farmland Mut Ins Co	3,319,395	0.3%
	Nationwide Agribusiness Ins Co	3,273,329	0.3%
	Amco Ins Co	2,795,168	0.2%
	Scottsdale Surplus Lines Ins Co	1,549,631	0.1%
	National Cas Co	1,537,046	0.1%
	Western Heritage Ins Co	1,403,088	0.1%
	Depositors Ins Co	1,002,359	0.1%
	Harleysville Worcester Ins Co	873,976	0.1%
	Allied Prop & Cas Ins Co	785,476	0.1%
	Harleysville Preferred Ins Co	448,811	0.0%
	Harleysville Ins Co	217,546	0.0%
	Scottsdale Ins Co	41,600	0.0%
	Scottsdale Ind Co	19,791	0.0%
7	STATE FARM GRP	54,451,611	4.5%
	State Farm Fire & Cas Co	54,451,611	4.5%
8	AUTO OWNERS GRP	47,394,296	3.9%
	Owners Ins Co	30,345,954	2.5%
	Auto Owners Ins Co	17,048,342	1.4%
9	Chubb Inc Grp	44,960,884	3.7%
	Federal Ins Co	35,142,083	2.9%
	Great Northern Ins Co	5,759,032	0.5%
	Vigilant Ins Co	2,282,268	0.2%
	Chubb Custom Ins Co	1,498,003	0.1%
	Pacific Ind Co	279,498	0.0%
10	CNA INS GRP	37,140,531	3.1%
	National Fire Ins Co Of Hartford	9,836,100	0.8%
	Valley Forge Ins Co	9,770,194	0.8%
	Continental Ins Co	5,981,440	0.5%
	Continental Cas Co	5,772,510	0.5%
	American Cas Co Of Reading PA	3,140,411	0.3%
	Transportation Ins Co	2,503,524	0.2%
	Columbia Cas Co	136,352	0.0%
11	GRANGE MUT CAS GRP	31,006,498	2.6%
	Grange Mut Cas Co	31,006,498	2.6%

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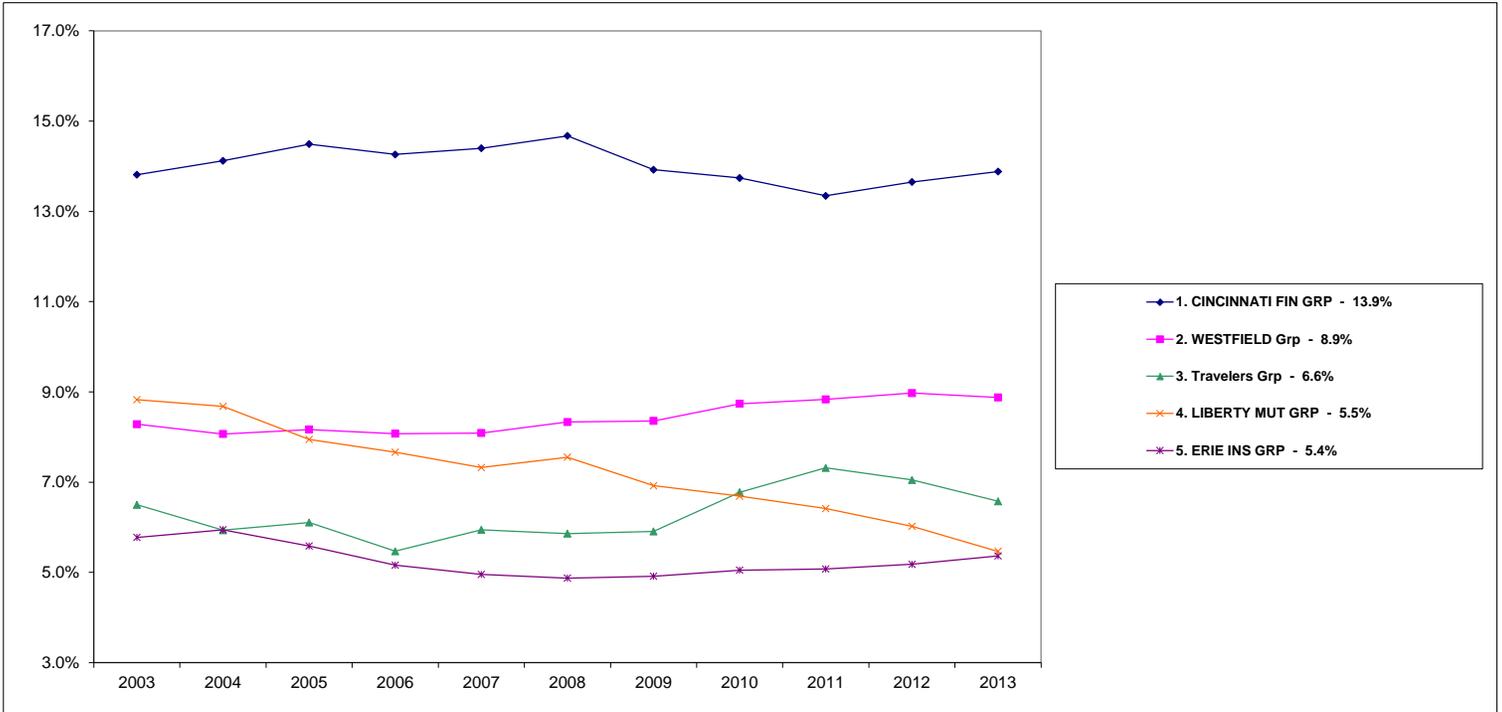
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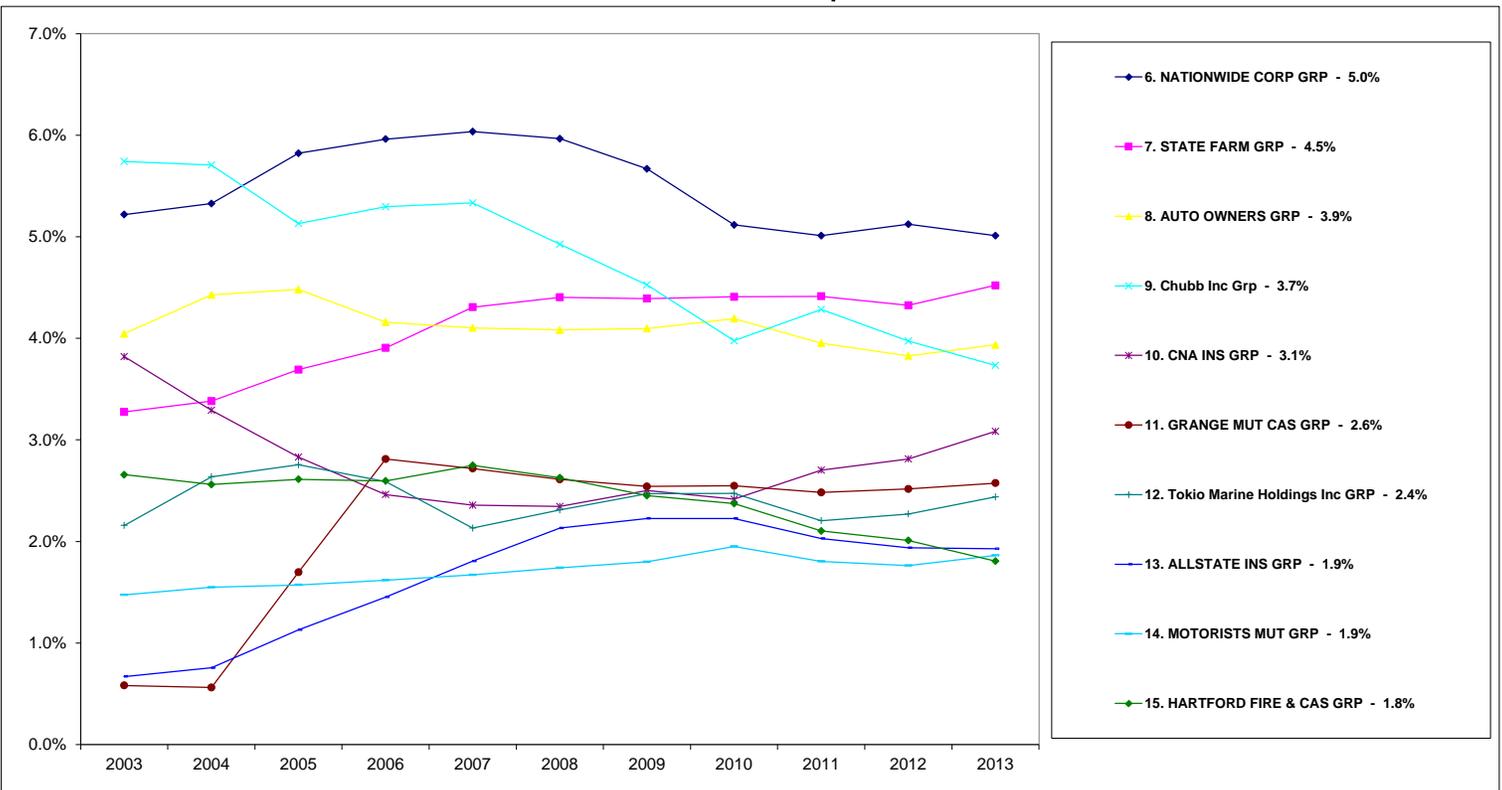
The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
12	Tokio Marine Holdings Inc GRP	29,360,964	2.4%
	Philadelphia Ind Ins Co	27,446,169	2.3%
	Tokio Marine Amer Ins Co	1,000,104	0.1%
	Trans Pacific Ins Co	479,605	0.0%
	Tokio Marine Specialty Ins Co	372,596	0.0%
	TNUS Ins Co	62,490	0.0%
13	ALLSTATE INS GRP	23,223,649	1.9%
	Allstate Ind Co	17,521,081	1.5%
	Allstate Ins Co	5,702,568	0.5%
14	MOTORISTS MUT GRP	22,434,463	1.9%
	Motorists Mut Ins Co	21,806,679	1.8%
	Motorists Commercial Mut Ins Co	627,784	0.1%
15	HARTFORD FIRE & CAS GRP	21,748,328	1.8%
	Hartford Fire In Co	8,918,085	0.7%
	Sentinel Ins Co Ltd	6,307,097	0.5%
	Hartford Cas Ins Co	5,027,119	0.4%
	Twin City Fire Ins Co Co	781,807	0.1%
	Hartford Accident & Ind Co	466,496	0.0%
	Hartford Underwriters Ins Co	230,756	0.0%
	Property & Cas Ins Co Of Hartford	21,618	0.0%
	Hartford Ins Co Of The Midwest	-4,650	0.0%
Top 15	Sub Total:	855,885,362	71.1%
	Others Sub Total:	348,621,433	28.9%
	Total All Company Groups:	1,204,506,795	100.0%

Commercial Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



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Ohio Department of Insurance
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The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Medical Professional Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	BERKSHIRE HATHAWAY GRP	68,780,795	21.7%
2	DOCTORS CO GRP	64,319,381	20.3%
3	ProAssurance Corp Grp	42,889,774	13.5%
4	CNA INS GRP	18,833,864	5.9%
5	Coverys Grp	13,734,658	4.3%
6	Christus Hlth Grp	11,509,416	3.6%
7	CINCINNATI FIN GRP	7,335,436	2.3%
8	NCMIC Grp	6,281,784	2.0%
9	FAIRFAX FIN GRP	6,249,932	2.0%
10	Ace Ltd Grp	6,198,151	2.0%
11	Healthcare Underwriters Grp Mut OH	5,951,283	1.9%
12	Allied World Assur Holding Grp	5,610,240	1.8%
13	OHA Ins Solutions	5,536,176	1.7%
14	AMERICAN INTL GRP	4,967,360	1.6%
15	White Mountains Grp	4,316,401	1.4%
	Top 15 Sub Total:	272,514,651	86.0%
	Others Sub Total:	44,410,137	14.0%
	Total All Groups:	316,924,788	100.0%

2013
Medical Professional Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	BERKSHIRE HATHAWAY GRP	68,780,795	21.7%
	Medical Protective Co	68,058,777	21.5%
	General Star Ind Co	568,587	0.2%
	National Fire & Marine Ins Co	153,431	0.0%
2	DOCTORS CO GRP	64,319,381	20.3%
	Doctors Co An Interins Exch	63,694,961	20.1%
	TDC Specialty Ins Co	620,761	0.2%
	American Physicians Assur Corp	3,659	0.0%
3	ProAssurance Corp Grp	42,889,774	13.5%
	ProAssurance Ind Co Inc	39,374,615	12.4%
	Podiatry Ins Co Of Amer	3,025,918	1.0%
	ProAssurance Specialty Ins Co	368,926	0.1%
	PACO Assur Co Inc	120,315	0.0%
4	CNA INS GRP	18,833,864	5.9%
	Columbia Cas Co	7,478,407	2.4%
	American Cas Co Of Reading PA	6,341,239	2.0%
	Continental Cas Co	5,014,218	1.6%
5	Coverys Grp	13,734,658	4.3%
	MHA Ins Co	13,734,658	4.3%
6	Christus Hlth Grp	11,509,416	3.6%
	Preferred Professional Ins Co	11,509,416	3.6%
7	CINCINNATI FIN GRP	7,335,436	2.3%
	Cincinnati Ins Co	6,682,584	2.1%
	Cincinnati Cas Co	391,054	0.1%
	The Cincinnati Ind Co	218,935	0.1%
	The Cincinnati Specialty Underwriter	42,863	0.0%
8	NCMIC Grp	6,281,784	2.0%
	Professional Solutions Ins Co	3,425,975	1.1%
	NCMIC Ins Co	2,855,809	0.9%

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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
9	FAIRFAX FIN GRP	6,249,932	2.0%
	Hudson Specialty Ins Co	5,864,109	1.9%
	American Safety Ind Co	295,302	0.1%
	United States Fire Ins Co	90,521	0.0%
10	Ace Ltd Grp	6,198,151	2.0%
	Ace Amer Ins Co	5,158,249	1.6%
	Illinois Union Ins Co	1,039,902	0.3%
11	Healthcare Underwriters Grp Mut OH	5,951,283	1.9%
	Healthcare Underwriters Grp Mut OH	5,951,283	1.9%
12	Allied World Assur Holding Grp	5,610,240	1.8%
	Darwin Select Ins Co	4,440,470	1.4%
	Darwin Natl Assur Co	1,023,473	0.3%
	Allied World Assur Co US Inc	146,297	0.0%
13	OHA Ins Solutions	5,536,176	1.7%
	OHA Ins Solutions	5,536,176	1.7%
14	AMERICAN INTL GRP	4,967,360	1.6%
	Lexington Ins Co	4,079,863	1.3%
	National Union Fire Ins Co Of Pitts	540,239	0.2%
	American Home Assur Co	215,221	0.1%
	Granite State Ins Co	154,849	0.0%
	AIG Specialty Ins Co	-22,812	0.0%
15	White Mountains Grp	4,316,401	1.4%
	Homeland Ins Co of NY	4,261,812	1.3%
	Atlantic Specialty Ins Co	54,589	0.0%
Top 15	Sub Total:	272,514,651	86.0%
	Others Sub Total:	44,410,137	14.0%
	Total All Company Groups:	316,924,788	100.0%

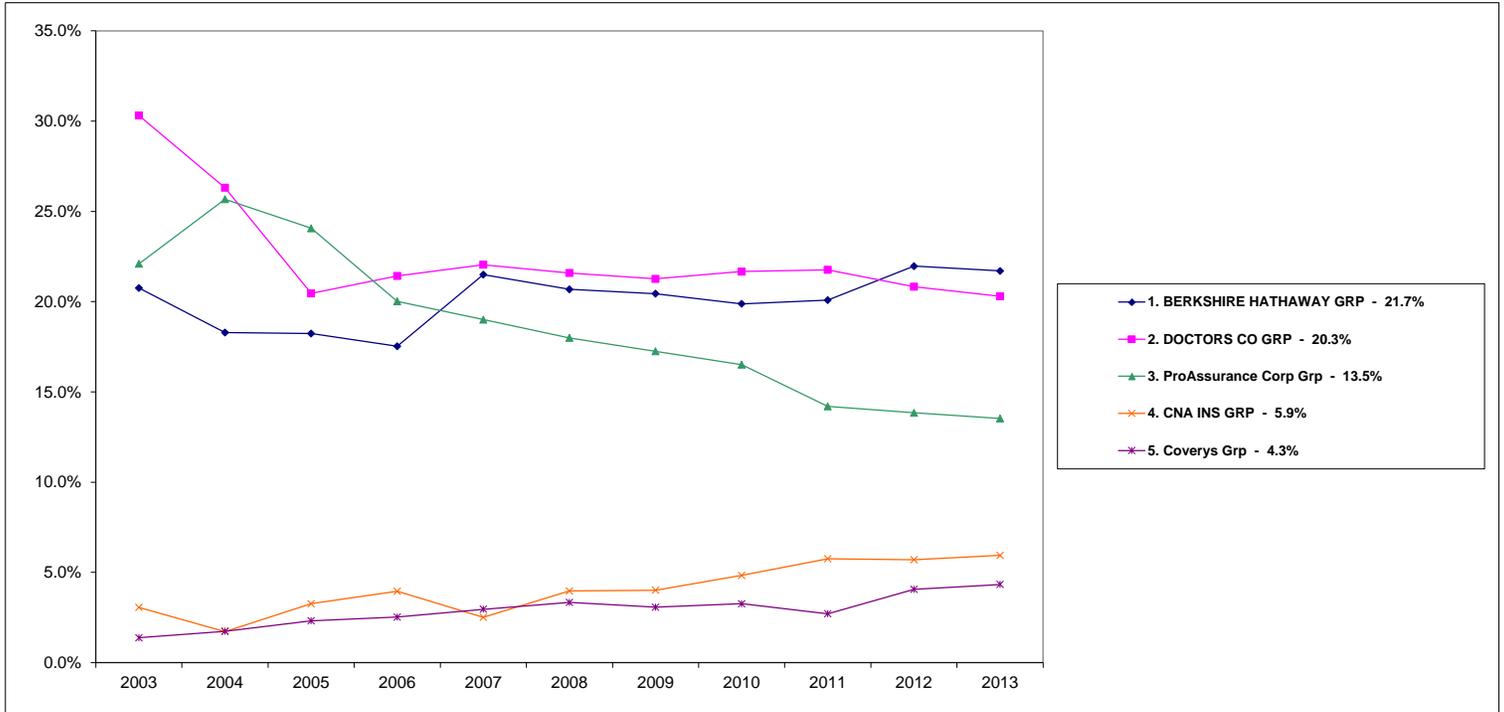
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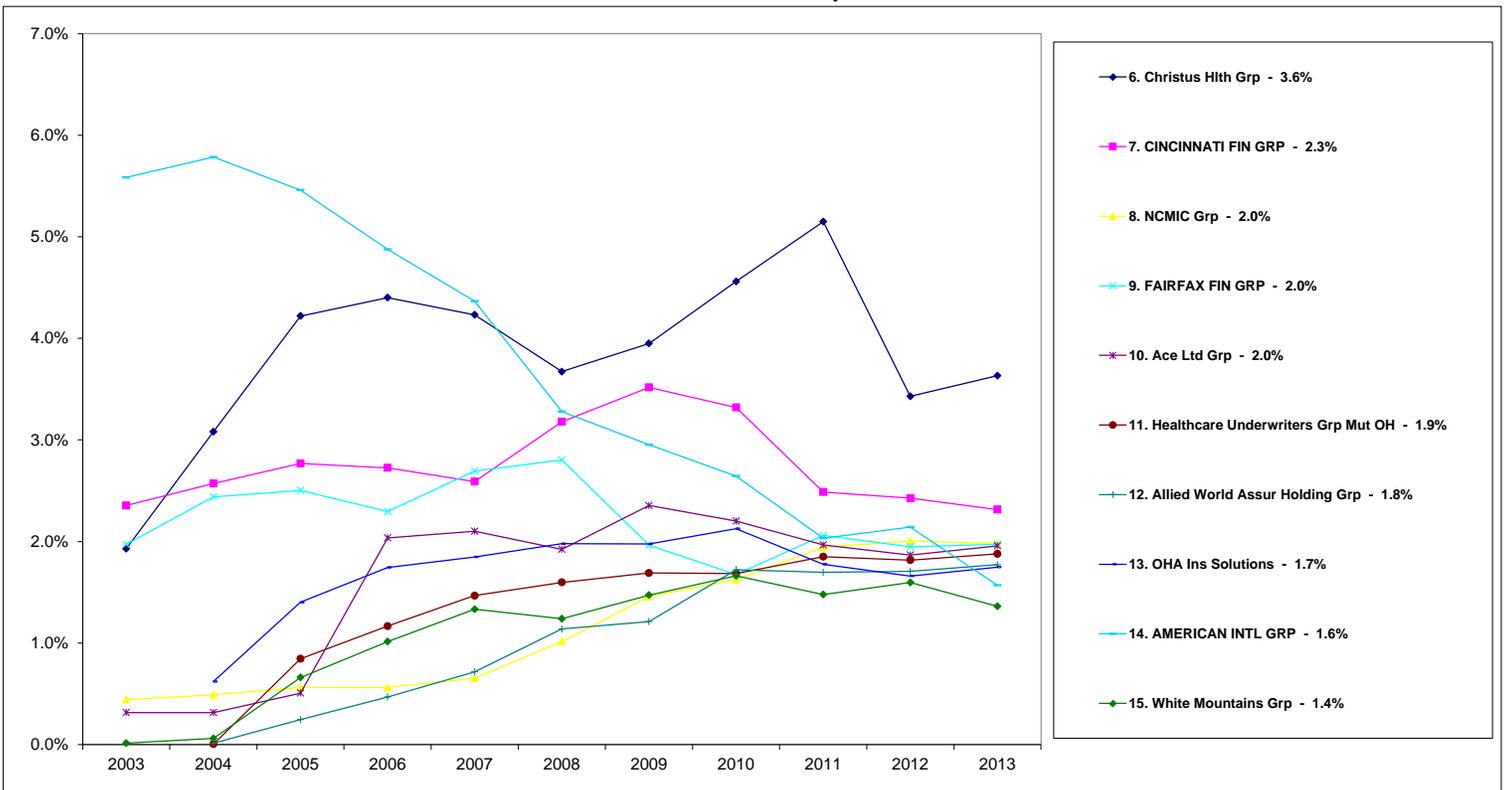
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

Medical Professional Liability Market Share TOP 5 Groups



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 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

2013
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2013 Market Share
1	Travelers Grp	21,020,156	12.6%
2	LIBERTY MUT GRP	16,557,760	9.9%
3	WESTFIELD Grp	15,393,138	9.2%
4	Chubb Inc Grp	13,689,017	8.2%
5	CNA INS GRP	12,382,946	7.4%
6	CINCINNATI FIN GRP	8,928,489	5.3%
7	ZURICH INS GRP	8,614,598	5.2%
8	American Financial Grp	5,489,731	3.3%
9	AIA Holdings Inc Grp	5,069,083	3.0%
10	HARTFORD FIRE & CAS GRP	4,659,933	2.8%
11	AMERICAN INTL GRP	4,601,088	2.8%
12	Evergreen Natl Ind Co	3,642,604	2.2%
13	Ace Ltd Grp	2,401,308	1.4%
14	RLI INS GRP	2,361,002	1.4%
15	CUNA MUT GRP	2,311,711	1.4%
	Top 15 Sub Total:	127,122,564	76.0%
	Others Sub Total:	40,039,824	24.0%
	Total All Groups:	167,162,388	100.0%

2013
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
1	Travelers Grp	21,020,156	12.6%
	Travelers Cas & Surety Co Of Amer	19,995,047	12.0%
	Travelers Cas & Surety Co	424,568	0.3%
	St Paul Fire & Marine Ins Co	367,879	0.2%
	St Paul Mercury Ins Co	145,889	0.1%
	Travelers Excess & Surplus Lines Co	46,581	0.0%
	United States Fidelity & Guar Co	11,745	0.0%
	St Paul Guardian Ins Co	11,319	0.0%
	Charter Oak Fire Ins Co	8,051	0.0%
	Travelers Prop Cas Co Of Amer	3,982	0.0%
	Travelers Ind Co	2,800	0.0%
	Phoenix Ins Co	794	0.0%
	Farmington Cas Co	765	0.0%
	Travelers Ind Co Of Amer	536	0.0%
	Travelers Ind Co Of CT	200	0.0%
2	LIBERTY MUT GRP	16,557,760	9.9%
	Liberty Mut Ins Co	10,552,524	6.3%
	Ohio Cas Ins Co	4,877,231	2.9%
	Safeco Ins Co Of Amer	592,728	0.4%
	West Amer Ins Co	187,531	0.1%
	American States Ins Co	174,453	0.1%
	American Fire & Cas Co	72,783	0.0%
	First Natl Ins Co Of Amer	59,542	0.0%
	Peerless Ins Co	20,456	0.0%
	Wausau Underwriters Ins Co	10,739	0.0%
	General Ins Co Of Amer	4,518	0.0%
	Liberty Mut Fire Ins Co	2,891	0.0%
	Liberty Ins Corp	1,909	0.0%
	Employers Ins of Wausau	455	0.0%

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
3	WESTFIELD Grp	15,393,138	9.2%
	Ohio Farmers Ins Co	13,156,089	7.9%
	Westfield Ins Co	2,198,823	1.3%
	Westfield Natl Ins Co	29,957	0.0%
	American Select Ins Co	8,269	0.0%
4	Chubb Inc Grp	13,689,017	8.2%
	Federal Ins Co	13,568,936	8.1%
	Executive Risk Ind Inc	47,316	0.0%
	Great Northern Ins Co	32,975	0.0%
	Vigilant Ins Co	24,168	0.0%
	Pacific Ind Co	15,622	0.0%
5	CNA INS GRP	12,382,946	7.4%
	Western Surety Co	9,497,327	5.7%
	Continental Ins Co	1,593,482	1.0%
	Continental Cas Co	1,264,073	0.8%
	American Cas Co Of Reading PA	25,451	0.0%
	National Fire Ins Co Of Hartford	2,495	0.0%
	Columbia Cas Co	78	0.0%
	Valley Forge Ins Co	40	0.0%
6	CINCINNATI FIN GRP	8,928,489	5.3%
	Cincinnati Ins Co	8,927,666	5.3%
	Cincinnati Cas Co	823	0.0%
7	ZURICH INS GRP	8,614,598	5.2%
	Fidelity & Deposit Co Of MD	7,663,929	4.6%
	Zurich Amer Ins Co	398,260	0.2%
	Universal Underwriters Ins Co	284,033	0.2%
	American Zurich Ins Co	171,675	0.1%
	American Guar & Liab Ins	53,711	0.0%
	Steadfast Ins Co	31,422	0.0%
	Colonial Amer Cas & Surety Co	10,756	0.0%
	Zurich Amer Ins Co Of IL	562	0.0%
	Maryland Cas Co	250	0.0%

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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
8	American Financial Grp	5,489,731	3.3%
	Great Amer Ins Co	5,376,787	3.2%
	Mid Continent Cas Co	58,543	0.0%
	Great Amer Ins Co of NY	31,039	0.0%
	Great Amer Assur Co	12,557	0.0%
	Great Amer Alliance Ins Co	9,362	0.0%
	National Interstate Ins Co	1,300	0.0%
	Great Amer E&S Ins Co	143	0.0%
9	AIA Holdings Inc Grp	5,069,083	3.0%
	International Fidelity Ins Co	3,795,304	2.3%
	Allegheny Cas Co	1,273,779	0.8%
10	HARTFORD FIRE & CAS GRP	4,659,933	2.8%
	Hartford Fire In Co	4,167,218	2.5%
	Hartford Cas Ins Co	211,952	0.1%
	Twin City Fire Ins Co Co	197,194	0.1%
	Hartford Accident & Ind Co	83,569	0.0%
11	AMERICAN INTL GRP	4,601,088	2.8%
	National Union Fire Ins Co Of Pitts	3,775,431	2.3%
	Insurance Co Of The State Of PA	658,351	0.4%
	Illinois Natl Ins Co	151,646	0.1%
	American Home Assur Co	10,520	0.0%
	AIG Specialty Ins Co	5,140	0.0%
12	Evergreen Natl Ind Co	3,642,604	2.2%
	Evergreen Natl Ind Co	3,642,604	2.2%
13	Ace Ltd Grp	2,401,308	1.4%
	Westchester Fire Ins Co	2,262,741	1.4%
	Ace Amer Ins Co	120,595	0.1%
	Illinois Union Ins Co	15,659	0.0%
	Insurance Co of N Amer	1,651	0.0%
	Pacific Employers Ins Co	462	0.0%
	Indemnity Ins Co Of North Amer	200	0.0%
14	RLI INS GRP	2,361,002	1.4%
	RLI Ins Co	2,272,357	1.4%
	RLI Ind Co	45,052	0.0%
	Contractors Bonding & Ins Co	43,593	0.0%
15	CUNA MUT GRP	2,311,711	1.4%
	Cumis Ins Society Inc	2,311,711	1.4%

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RANK	Group Name Company Name	Direct Written Premium	2013 Market Share
Top 15	Sub Total:	127,122,564	76.0%
	Others Sub Total:	40,039,824	24.0%
	Total All Company Groups:	167,162,388	100.0%

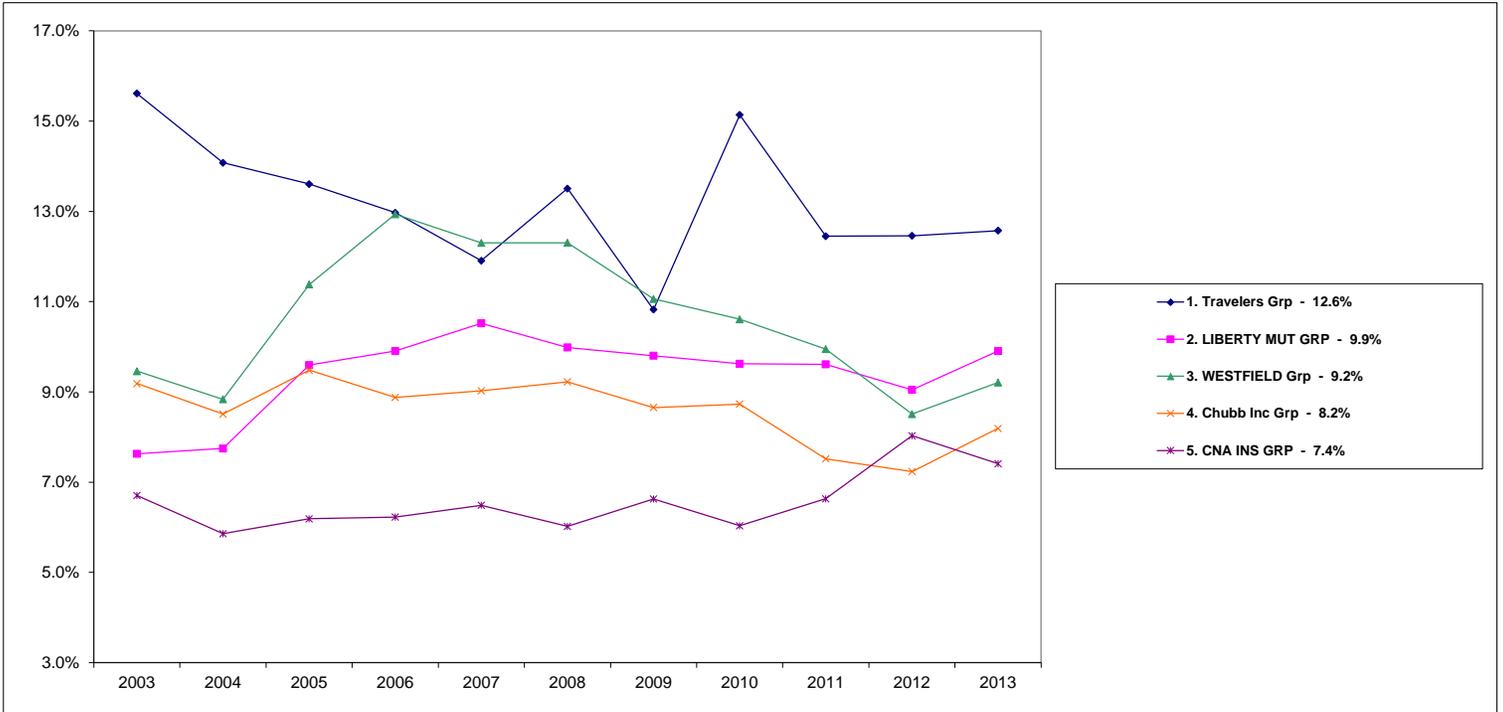
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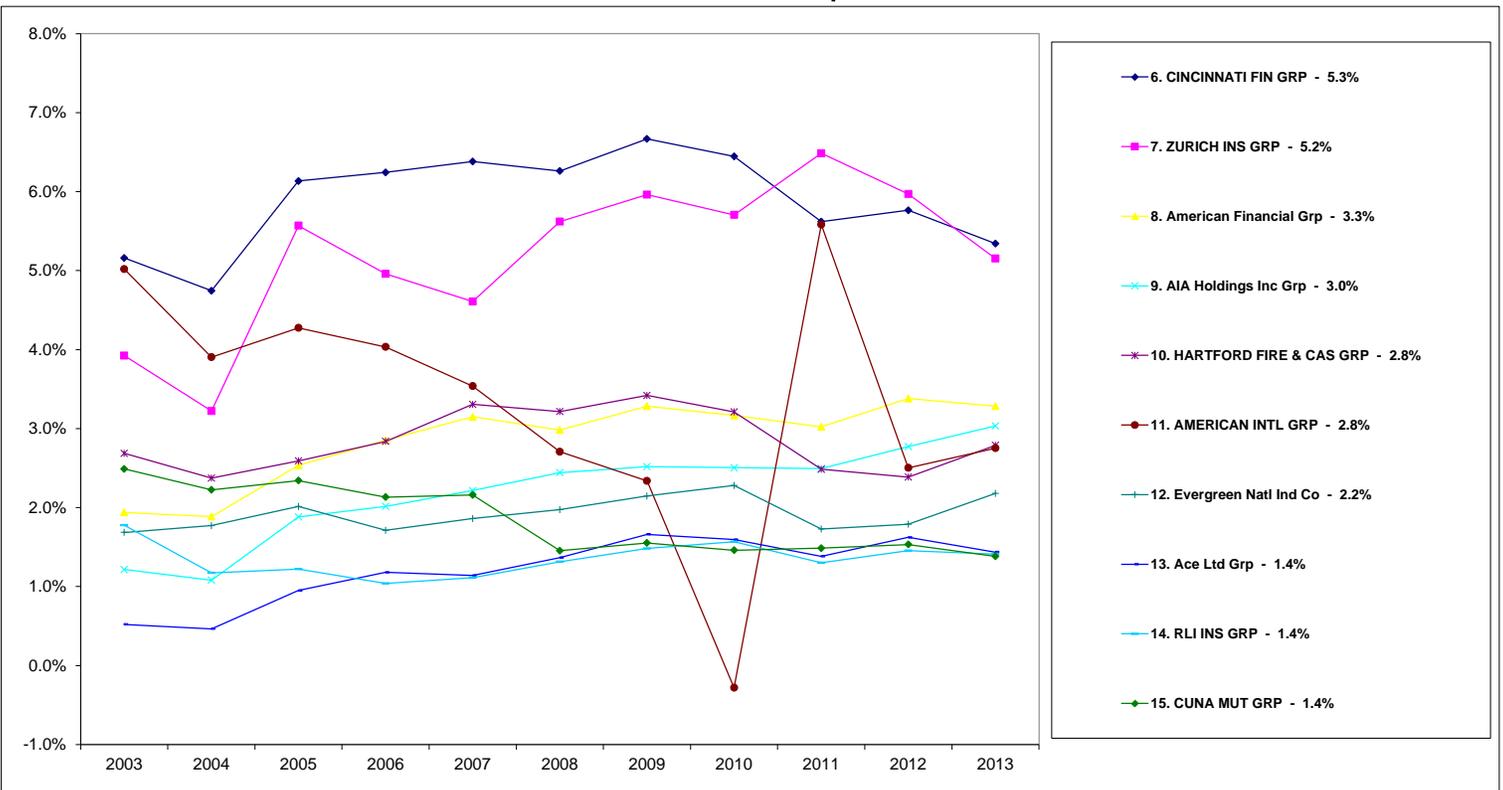
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The organizational structure and premiums are based on the NAIC database as of 5/13/2014.

Fidelity and Surety Market Share TOP 5 Groups



TOP 6 - 15 Groups



Tuesday, May 13, 2014

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 5/13/2014.

The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 5/13/2014.

Appendix

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

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

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

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