

2014
Personal Lines
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2014 Market Share
1	STATE FARM GRP	1,698,834,387	19.8%
2	ALLSTATE INS GRP	877,836,236	10.2%
3	NATIONWIDE CORP GRP	798,437,954	9.3%
4	PROGRESSIVE GRP	750,709,869	8.7%
5	GRANGE MUT CAS GRP	471,557,223	5.5%
6	LIBERTY MUT GRP	455,194,071	5.3%
7	BERKSHIRE HATHAWAY GRP	337,703,700	3.9%
8	ERIE INS GRP	294,949,157	3.4%
9	WESTFIELD Grp	271,769,289	3.2%
10	CINCINNATI FIN GRP	243,446,823	2.8%
11	AMERICAN FAMILY INS GRP	238,512,757	2.8%
12	UNITED SERV AUTOMOBILE ASSN GR	219,804,876	2.6%
13	FARMERS INS GRP	205,816,874	2.4%
14	AUTO OWNERS GRP	181,031,482	2.1%
15	MOTORISTS MUT GRP	143,559,977	1.7%
16	Travelers Grp	117,106,149	1.4%
17	OHIO MUT GRP	116,030,422	1.4%
18	STATE AUTO MUT GRP	114,411,173	1.3%
19	WESTERN RESERVE GRP	108,301,604	1.3%
20	METROPOLITAN GRP	75,300,186	0.9%
21	HARTFORD FIRE & CAS GRP	71,428,871	0.8%
22	Safe Auto Ins Co	62,322,596	0.7%
23	PEKIN INS GRP	49,286,630	0.6%
24	CENTRAL MUT INS CO GRP	46,262,416	0.5%
25	Hastings Mut Ins Co	44,469,056	0.5%
26	ALFA INS GRP	41,612,342	0.5%
27	CELINA GRP	35,404,379	0.4%
28	Chubb Inc Grp	29,240,671	0.3%
29	Goodville & German Mut Grp	28,258,669	0.3%
30	The Hanover Ins Grp	26,831,145	0.3%

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The organizational structure and premium are based on the NAIC database as of 6/9/2015.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name	Direct Written Premium	2014 Market Share
31	CSAA Ins Grp	25,417,300	0.3%
32	AMERICAN NATL FIN GRP	22,973,579	0.3%
33	Wayne & Washington Mut Grp	22,972,538	0.3%
34	Ameriprise Fin Grp	22,429,824	0.3%
35	First Acceptance Ins Grp	22,264,612	0.3%
36	AMICA MUT GRP	20,045,509	0.2%
37	AUTOMOBILE CLUB MI GRP	19,960,609	0.2%
38	DONEGAL GRP	18,697,868	0.2%
39	BUCKEYE INS GRP	18,262,456	0.2%
40	MAPFRE INS GRP	16,888,243	0.2%
41	Ohio Fair Plan Underwriting Assoc	16,879,085	0.2%
42	SENTRY INS GRP	15,526,147	0.2%
43	American Independent Ins Grp	14,456,946	0.2%
44	FRANKENMUTH GRP	13,625,859	0.2%
45	Munich Re Grp	12,579,160	0.1%
46	CALIFORNIA CAS MGMT GRP	11,254,884	0.1%
47	SELECTIVE INS GRP	10,304,679	0.1%
48	EMC INS CO GRP	9,787,673	0.1%
49	Acuity A Mut Ins Co	9,617,112	0.1%
50	AmTrust NGH Grp	8,825,593	0.1%
51	QBE INS GRP	8,499,260	0.1%
52	MARKEL CORP GRP	8,177,145	0.1%
53	Assurant Inc Grp	7,950,112	0.1%
54	ELECTRIC INS GRP	7,891,741	0.1%
55	GUIDEONE INS GRP	5,654,631	0.1%
56	ALLIANZ INS GRP	5,635,021	0.1%
57	Mennonite Mut Grp	5,610,917	0.1%
58	Kemper Corp Grp	5,042,131	0.1%
59	GRINNELL MUT GRP	4,890,328	0.1%
60	HORACE MANN GRP	4,806,488	0.1%
61	UTICA GRP	4,787,457	0.1%
62	AMERICAN INTL GRP	3,969,506	0.0%
63	Ace Ltd Grp	3,373,511	0.0%
64	MutualAid eXchange	3,249,520	0.0%
65	Rider Ins Co	2,078,214	0.0%
66	Tokio Marine Holdings Inc GRP	1,480,935	0.0%
67	WBL Grp	1,416,003	0.0%
68	Tuscarora Grp	1,363,134	0.0%

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RANK	Group Name	Direct Written Premium	2014 Market Share
69	Pure Companies Grp	1,340,346	0.0%
70	Municipal Mut Ins Co	1,223,498	0.0%
Top 70	Sub Total:	8,576,640,558	99.9%
	Others Sub Total:	6,574,753	0.1%
	Total All Groups:	8,583,215,311	100.0%

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2014
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RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
1	STATE FARM GRP	1,698,834,387	19.8%
	State Farm Mut Auto Ins Co	1,009,799,353	11.8%
	State Farm Fire & Cas Co	689,035,034	8.0%
2	ALLSTATE INS GRP	877,836,236	10.2%
	Allstate Fire & Cas Ins Co	320,490,774	3.7%
	Allstate Ins Co	162,032,575	1.9%
	Allstate Prop & Cas Ins Co	157,631,723	1.8%
	Allstate Ind Co	58,522,747	0.7%
	Allstate Vehicle & Prop Ins Co	52,944,237	0.6%
	Encompass Home & Auto Ins Co	41,152,776	0.5%
	Esurance Prop & Cas Ins Co	40,897,191	0.5%
	Allstate Northbrook Ind Co	30,082,942	0.4%
	Encompass Ins Co Of Amer	6,191,092	0.1%
	Encompass Ind Co	4,873,812	0.1%
	Esurance Ins Co	3,016,212	0.0%
	First Colonial Ins Co	155	0.0%

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
3	NATIONWIDE CORP GRP	798,437,954	9.3%
	Nationwide Mut Ins Co	282,835,764	3.3%
	Nationwide Mut Fire Ins Co	193,693,797	2.3%
	Nationwide Prop & Cas Ins Co	122,846,952	1.4%
	Nationwide Ins Co Of Amer	62,864,163	0.7%
	Nationwide Agribusiness Ins Co	40,444,204	0.5%
	Victoria Specialty Ins Co	40,155,416	0.5%
	Nationwide Gen Ins Co	14,425,475	0.2%
	Allied Prop & Cas Ins Co	9,984,234	0.1%
	Nationwide Assur Co	9,636,598	0.1%
	Depositors Ins Co	8,203,421	0.1%
	Amco Ins Co	6,831,443	0.1%
	Victoria Automobile Ins Co	2,581,607	0.0%
	HARLEYSVILLE LAKE STATES INS CO	2,498,228	0.0%
	Scottsdale Surplus Lines Ins Co	704,521	0.0%
	Crestbrook Ins Co	387,160	0.0%
	Nationwide Affinity Co of Amer	206,499	0.0%
	Victoria Fire & Cas Co	158,394	0.0%
	Victoria Natl Ins Co	1,164	0.0%
	Victoria Select Ins Co	-598	0.0%
	Titan Ind Co	-20,488	0.0%
4	PROGRESSIVE GRP	750,709,869	8.7%
	Progressive Specialty Ins Co	389,535,258	4.5%
	Progressive Direct Ins Co	304,531,895	3.5%
	Progressive Preferred Ins Co	28,205,895	0.3%
	Progressive Cas Ins Co	23,448,563	0.3%
	American Strategic Ins Corp	4,988,258	0.1%
5	GRANGE MUT CAS GRP	471,557,223	5.5%
	Grange Mut Cas Co	281,036,802	3.3%
	Grange Prop & Cas Ins Co	164,737,893	1.9%
	Trustgard Ins Co	21,364,042	0.2%
	Grange Ind Ins Co	4,418,486	0.1%

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RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
6	LIBERTY MUT GRP	455,194,071	5.3%
	Safeco Ins Co Of IL	136,514,043	1.6%
	Safeco Ins Co Of IN	97,460,212	1.1%
	Liberty Mut Fire Ins Co	83,036,265	1.0%
	LM Gen Ins Co	59,350,571	0.7%
	Liberty Ins Corp	40,411,005	0.5%
	LM Ins Corp	33,672,066	0.4%
	Consolidated Ins Co	2,341,324	0.0%
	First Liberty Ins Corp	959,134	0.0%
	Indiana Ins Co	913,069	0.0%
	Peerless Ins Co	571,383	0.0%
	American States Ins Co	97,442	0.0%
	American Economy Ins Co	34,748	0.0%
	Safeco Ins Co Of Amer	4,667	0.0%
	American Fire & Cas Co	-1,827	0.0%
	Ohio Cas Ins Co	-2,232	0.0%
	Mid Amer Fire & Cas Co	-7,229	0.0%
	Peerless Ind Ins Co	-23,330	0.0%
	West Amer Ins Co	-137,240	0.0%
7	BERKSHIRE HATHAWAY GRP	337,703,700	3.9%
	Geico Cas Co	220,170,005	2.6%
	Geico Gen Ins Co	57,902,211	0.7%
	Geico Ind Co	26,102,369	0.3%
	Government Employees Ins Co	19,990,109	0.2%
	GEICO Choice Ins Co	5,206,075	0.1%
	GEICO Advantage Ins Co	4,254,020	0.0%
	GEICO Secure Ins Co	4,050,453	0.0%
	United States Liab Ins Co	28,458	0.0%
8	ERIE INS GRP	294,949,157	3.4%
	Erie Ins Co	213,333,991	2.5%
	Erie Ins Exch	81,615,166	1.0%
9	WESTFIELD Grp	271,769,289	3.2%
	Westfield Natl Ins Co	166,826,392	1.9%
	Westfield Ins Co	53,254,646	0.6%
	American Select Ins Co	51,688,251	0.6%
10	CINCINNATI FIN GRP	243,446,823	2.8%
	Cincinnati Ins Co	243,446,823	2.8%

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RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
11	AMERICAN FAMILY INS GRP	238,512,757	2.8%
	American Family Ins Co	151,427,685	1.8%
	The Gen Automobile Ins Co Inc	31,646,727	0.4%
	Homesite Ins Co Of The Midwest	25,434,664	0.3%
	American Standard Ins Co Of OH	17,928,459	0.2%
	Permanent Gen Assur Corp Of OH	6,094,387	0.1%
	Permanent Gen Assur Corp	3,319,808	0.0%
	American Family Mut Ins Co	2,661,027	0.0%
12	UNITED SERV AUTOMOBILE ASSN GR	219,804,876	2.6%
	United Serv Automobile Assn	96,988,585	1.1%
	USAA Cas Ins Co	63,576,667	0.7%
	USAA Gen Ind Co	43,641,281	0.5%
	Garrison Prop & Cas Ins Co	15,598,343	0.2%
13	FARMERS INS GRP	205,816,874	2.4%
	Farmers Ins Of Columbus Inc	110,050,268	1.3%
	Farmers Ins Exch	41,992,364	0.5%
	Foremost Ins Co Grand Rapids MI	19,316,435	0.2%
	21st Century Centennial Ins Co	18,220,901	0.2%
	Bristol W Cas Ins Co	5,815,778	0.1%
	21st Century Cas Co	3,690,203	0.0%
	Bristol W Ins Co	2,933,770	0.0%
	Foremost Prop & Cas Ins Co	2,804,432	0.0%
	Civic Prop & Cas Co	691,796	0.0%
	21st Century Premier Ins Co	244,093	0.0%
	Neighborhood Spirit Prop & Cas Co	36,968	0.0%
	Mid Century Ins Co	18,735	0.0%
	Exact Prop & Cas Co Inc	1,131	0.0%
14	AUTO OWNERS GRP	181,031,482	2.1%
	Home Owners Ins Co	92,179,970	1.1%
	Owners Ins Co	52,494,358	0.6%
	Auto Owners Ins Co	36,357,154	0.4%
15	MOTORISTS MUT GRP	143,559,977	1.7%
	Motorists Mut Ins Co	143,560,337	1.7%
	Mico Ins Co	-360	0.0%

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16	Travelers Grp	117,106,149	1.4%
	Travelers Prop Cas Ins Co	63,816,498	0.7%
	Standard Fire Ins Co	40,932,020	0.5%
	Travelers Home & Marine Ins Co	6,960,184	0.1%
	Travelers Ind Co Of Amer	3,525,908	0.0%
	Automobile Ins Co Of Hartford CT	983,911	0.0%
	Travelers Ind Co	542,981	0.0%
	Charter Oak Fire Ins Co	181,647	0.0%
	Travelers Ind Co Of CT	163,000	0.0%
17	OHIO MUT GRP	116,030,422	1.4%
	United Ohio Ins Co	67,472,082	0.8%
	Ohio Mut Ins Co	48,558,340	0.6%
18	STATE AUTO MUT GRP	114,411,173	1.3%
	State Auto Ins Co of OH	58,700,295	0.7%
	State Automobile Mut Ins Co	55,710,878	0.6%
19	WESTERN RESERVE GRP	108,301,604	1.3%
	Western Reserve Mut Cas Co	54,811,355	0.6%
	Lightning Rod Mut Ins Co	48,745,781	0.6%
	Sonnenberg Mut Ins Assoc	4,744,468	0.1%
20	METROPOLITAN GRP	75,300,186	0.9%
	Metropolitan Prop & Cas Ins Co	39,970,680	0.5%
	Metropolitan Grp Prop & Cas Ins Co	33,484,308	0.4%
	Economy Premier Assur Co	1,641,479	0.0%
	Metropolitan Gen Ins Co	107,906	0.0%
	Metropolitan Drt Prop & Cas Ins Co	95,813	0.0%
21	HARTFORD FIRE & CAS GRP	71,428,871	0.8%
	Twin City Fire Ins Co Co	27,633,859	0.3%
	Property & Cas Ins Co Of Hartford	19,548,907	0.2%
	Trumbull Ins Co	10,635,397	0.1%
	Hartford Underwriters Ins Co	7,553,727	0.1%
	Sentinel Ins Co Ltd	2,714,802	0.0%
	Hartford Ins Co Of The Midwest	2,093,517	0.0%
	Hartford Cas Ins Co	654,694	0.0%
	Hartford Accident & Ind Co	345,086	0.0%
	Hartford Fire In Co	248,882	0.0%
22	Safe Auto Ins Co	62,322,596	0.7%
	Safe Auto Ins Co	62,322,596	0.7%
23	PEKIN INS GRP	49,286,630	0.6%
	Pekin Ins Co	49,286,630	0.6%

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RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
24	CENTRAL MUT INS CO GRP Central Mut Ins Co	46,262,416 46,262,416	0.5% 0.5%
25	Hastings Mut Ins Co Hastings Mut Ins Co	44,469,056 44,469,056	0.5% 0.5%
26	ALFA INS GRP Alfa Vision Ins Corp Alfa Specialty Ins Corp	41,612,342 28,495,860 13,116,482	0.5% 0.3% 0.2%
27	CELINA GRP National Mut Ins Co Celina Mut Ins Co Miami Mut Ins Co	35,404,379 22,858,372 10,963,554 1,582,453	0.4% 0.3% 0.1% 0.0%
28	Chubb Inc Grp Pacific Ind Co Chubb Natl Ins Co Great Northern Ins Co Federal Ins Co Vigilant Ins Co Chubb Custom Ins Co	29,240,671 18,547,612 5,092,159 2,858,532 2,360,895 330,143 51,330	0.3% 0.2% 0.1% 0.0% 0.0% 0.0% 0.0%
29	Goodville & German Mut Grp German Mut Ins Co Goodville Mut Cas Co	28,258,669 17,562,275 10,696,394	0.3% 0.2% 0.1%
30	The Hanover Ins Grp Hanover Ins Co Citizens Ins Co Of OH Citizens Ins Co Of Amer	26,831,145 15,648,694 11,100,829 81,622	0.3% 0.2% 0.1% 0.0%
31	CSAA Ins Grp CSAA Gen Ins Co CSAA Fire & Cas Ins Co	25,417,300 17,196,266 8,221,034	0.3% 0.2% 0.1%
32	AMERICAN NATL FIN GRP American Natl Prop & Cas Co American Natl Gen Ins Co	22,973,579 21,752,872 1,220,707	0.3% 0.3% 0.0%
33	Wayne & Washington Mut Grp Wayne Mut Ins Co	22,972,538 22,972,538	0.3% 0.3%
34	Ameriprise Fin Grp IDS Prop Cas Ins Co	22,429,824 22,429,824	0.3% 0.3%
35	First Acceptance Ins Grp First Acceptance Ins Co Inc	22,264,612 22,264,612	0.3% 0.3%
36	AMICA MUT GRP Amica Mut Ins Co	20,045,509 20,045,509	0.2% 0.2%

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RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
37	AUTOMOBILE CLUB MI GRP	19,960,609	0.2%
	Memberselect Ins Co	19,960,609	0.2%
38	DONEGAL GRP	18,697,868	0.2%
	Atlantic States Ins Co	15,814,284	0.2%
	Donegal Mut Ins Co	2,883,584	0.0%
39	BUCKEYE INS GRP	18,262,456	0.2%
	Buckeye State Mut Ins Co	18,262,456	0.2%
40	MAPFRE INS GRP	16,888,243	0.2%
	American Commerce Ins Co	16,888,243	0.2%
41	Ohio Fair Plan Underwriting Assoc	16,879,085	0.2%
	Ohio Fair Plan Underwriting Assoc	16,879,085	0.2%
42	SENTRY INS GRP	15,526,147	0.2%
	Viking Ins Co Of WI	9,088,631	0.1%
	Dairyland Ins Co	5,365,438	0.1%
	Sentry Ins A Mut Co	1,072,078	0.0%
43	American Independent Ins Grp	14,456,946	0.2%
	Personal Serv Ins Co	13,270,503	0.2%
	Omni Ind Co	1,168,425	0.0%
	Omni Ins Co	18,018	0.0%
44	FRANKENMUTH GRP	13,625,859	0.2%
	Frankenmuth Mut Ins Co	13,625,859	0.2%
45	Munich Re Grp	12,579,160	0.1%
	American Modern Select Ins Co	6,660,306	0.1%
	American Modern Home Ins Co	3,830,406	0.0%
	American Family Home Ins Co	2,088,134	0.0%
	American Southern Home Ins Co	314	0.0%
46	CALIFORNIA CAS MGMT GRP	11,254,884	0.1%
	California Cas Gen Ins Co of OR	11,254,884	0.1%
47	SELECTIVE INS GRP	10,304,679	0.1%
	Selective Ins Co Of SC	9,301,196	0.1%
	Selective Ins Co Of The Southeast	1,003,483	0.0%
48	EMC INS CO GRP	9,787,673	0.1%
	Hamilton Mut Ins Co	5,327,630	0.1%
	Employers Mut Cas Co	3,297,835	0.0%
	Emcasco Ins Co	1,162,208	0.0%
49	Acuity A Mut Ins Co	9,617,112	0.1%
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RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
50	AmTrust NGH Grp	8,825,593	0.1%
	National Gen Ins Co	4,792,363	0.1%
	National Gen Assur Co	1,331,379	0.0%
	Integon Natl Ins Co	1,096,798	0.0%
	New South Ins Co	665,491	0.0%
	Integon Preferred Ins Co	584,432	0.0%
	MIC Gen Ins Corp	342,076	0.0%
	Preserver Ins Co	13,054	0.0%
51	QBE INS GRP	8,499,260	0.1%
	Praetorian Ins Co	3,681,571	0.0%
	General Cas Co Of WI	2,849,075	0.0%
	QBE Ins Corp	1,968,614	0.0%
52	MARKEL CORP GRP	8,177,145	0.1%
	Essentia Ins Co	7,286,424	0.1%
	Markel Amer Ins Co	570,435	0.0%
	Markel Ins Co	319,098	0.0%
	Essex Ins Co	1,188	0.0%
53	Assurant Inc Grp	7,950,112	0.1%
	American Bankers Ins Co Of FL	7,757,153	0.1%
	American Security Ins Co	178,537	0.0%
	Standard Guar Ins Co	14,422	0.0%
54	ELECTRIC INS GRP	7,891,741	0.1%
	Electric Ins Co	7,891,741	0.1%
55	GUIDEONE INS GRP	5,654,631	0.1%
	Guideone Mut Ins Co	5,293,392	0.1%
	Guideone Specialty Mut Ins Co	361,239	0.0%
56	ALLIANZ INS GRP	5,635,021	0.1%
	Firemans Fund Ins Co	2,055,219	0.0%
	National Surety Corp	1,850,467	0.0%
	American Ins Co	1,698,999	0.0%
	Interstate Fire & Cas Co	15,514	0.0%
	Associated Ind Corp	14,822	0.0%
57	Mennonite Mut Grp	5,610,917	0.1%
	Mennonite Mut Ins Co	5,610,917	0.1%

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58	Kemper Corp Grp	5,042,131	0.1%
	Kemper Independence Ins Co	1,749,916	0.0%
	Unitrin Direct Prop & Cas Co	805,091	0.0%
	Alpha Prop & Cas Ins Co	782,026	0.0%
	Financial Ind Co	587,531	0.0%
	Response Ins Co	555,001	0.0%
	Merastar Ins Co	232,648	0.0%
	Unitrin Direct Ins Co	185,451	0.0%
	Unitrin Preferred Ins Co	99,235	0.0%
	Warner Ins Co	45,232	0.0%
59	GRINNELL MUT GRP	4,890,328	0.1%
	Grinnell Select Ins Co	3,703,006	0.0%
	Grinnell Mut Reins Co	1,187,322	0.0%
60	HORACE MANN GRP	4,806,488	0.1%
	Teachers Ins Co	2,265,656	0.0%
	Horace Mann Prop & Cas Ins Co	2,221,000	0.0%
	Horace Mann Ins Co	319,832	0.0%
61	UTICA GRP	4,787,457	0.1%
	Founders Ins Co	4,193,831	0.0%
	Utica Mut Ins Co	593,626	0.0%
62	AMERICAN INTL GRP	3,969,506	0.0%
	AIG Prop Cas Co	3,231,248	0.0%
	Lexington Ins Co	728,800	0.0%
	AIG Specialty Ins Co	9,458	0.0%
	Commerce & Industry Ins Co	0	0.0%
63	Ace Ltd Grp	3,373,511	0.0%
	Bankers Standard Ins Co	2,328,726	0.0%
	Indemnity Ins Co Of North Amer	1,007,295	0.0%
	Illinois Union Ins Co	37,490	0.0%
64	MutualAid eXchange	3,249,520	0.0%
	MutualAid eXchange	3,249,520	0.0%
65	Rider Ins Co	2,078,214	0.0%
	Rider Ins Co	2,078,214	0.0%
66	Tokio Marine Holdings Inc GRP	1,480,935	0.0%
	Philadelphia Ind Ins Co	1,480,935	0.0%
67	WBL Grp	1,416,003	0.0%
	Stillwater Ins Co	1,416,003	0.0%

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The organizational structure and premium are based on the NAIC database as of 6/9/2015.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2014 Market Share
68	Tuscarora Grp	1,363,134	0.0%
	Tuscarora Wayne Ins Co	807,215	0.0%
	Keystone Natl Ins Co	555,919	0.0%
69	Pure Companies Grp	1,340,346	0.0%
	Privilege Underwriters Recp Exch	1,340,346	0.0%
70	Municipal Mut Ins Co	1,223,498	0.0%
	Municipal Mut Ins Co	1,223,498	0.0%
Top 70	Sub Total:	8,576,640,558	99.9%
	Others Sub Total:	6,574,753	0.1%
	Total All Company Groups:	8,583,215,311	100.0%

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