

2015
Personal Lines
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	1,799,962,610	20.1%
2	ALLSTATE INS GRP	942,320,278	10.5%
3	NATIONWIDE CORP GRP	806,709,003	9.0%
4	PROGRESSIVE GRP	752,401,277	8.4%
5	LIBERTY MUT GRP	498,516,747	5.6%
6	GRANGE MUT CAS GRP	493,514,637	5.5%
7	BERKSHIRE HATHAWAY GRP	373,292,541	4.2%
8	ERIE INS GRP	320,161,940	3.6%
9	WESTFIELD Grp	279,100,341	3.1%
10	AMERICAN FAMILY INS GRP	243,127,501	2.7%
11	CINCINNATI FIN GRP	241,946,180	2.7%
12	UNITED SERV AUTOMOBILE ASSN GR	238,733,797	2.7%
13	FARMERS INS GRP	212,226,298	2.4%
14	AUTO OWNERS GRP	182,979,706	2.0%
15	MOTORISTS MUT GRP	135,140,906	1.5%
16	Travelers Grp	126,206,322	1.4%
17	OHIO MUT GRP	116,271,171	1.3%
18	WESTERN RESERVE GRP	108,968,735	1.2%
19	STATE AUTO MUT GRP	107,786,897	1.2%
20	METROPOLITAN GRP	77,096,414	0.9%
21	HARTFORD FIRE & CAS GRP	69,991,377	0.8%
22	Safe Auto Ins Co	65,919,012	0.7%
23	PEKIN INS GRP	52,879,558	0.6%
24	CENTRAL MUT INS CO GRP	47,041,650	0.5%
25	Hastings Mut Ins Co	43,315,555	0.5%
26	Chubb Ltd Grp	35,880,985	0.4%
27	CELINA GRP	35,004,066	0.4%
28	ALFA INS GRP	34,730,685	0.4%
29	CSAA Ins Grp	27,419,737	0.3%
30	Goodville & German Mut Grp	27,358,784	0.3%

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Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 5/26/2016.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name	Direct Written Premium	2015 Market Share
31	First Acceptance Ins Grp	26,834,514	0.3%
32	Wayne & Washington Mut Grp	25,543,442	0.3%
33	The Hanover Ins Grp	24,627,920	0.3%
34	Ameriprise Fin Grp	22,976,597	0.3%
35	AMERICAN NATL FIN GRP	22,867,469	0.3%
36	AUTOMOBILE CLUB MI GRP	21,387,185	0.2%
37	AMICA MUT GRP	20,961,357	0.2%
38	MAPFRE INS GRP	20,841,230	0.2%
39	DONEGAL GRP	19,425,917	0.2%
40	BUCKEYE INS GRP	17,978,893	0.2%
41	SENTRY INS GRP	17,592,583	0.2%
42	Ohio Fair Plan Underwriting Assoc	15,005,086	0.2%
43	American Independent Ins Grp	13,226,177	0.1%
44	Munich Re Grp	12,567,666	0.1%
45	FRANKENMUTH GRP	12,376,233	0.1%
46	Acuity A Mut Ins Co	11,644,540	0.1%
47	QBE INS GRP	11,635,333	0.1%
48	CALIFORNIA CAS MGMT GRP	11,059,044	0.1%
49	UTICA GRP	10,721,015	0.1%
50	SELECTIVE INS GRP	9,964,099	0.1%
51	Assurant Inc Grp	9,115,146	0.1%
52	EMC INS CO GRP	9,046,887	0.1%
53	MARKEL CORP GRP	8,656,076	0.1%
54	ELECTRIC INS GRP	8,213,280	0.1%
55	AmTrust NGH Grp	7,453,995	0.1%
56	GUIDEONE INS GRP	6,210,378	0.1%
57	Mennonite Mut Grp	5,649,066	0.1%
58	GRINNELL MUT GRP	5,361,334	0.1%
59	HORACE MANN GRP	5,118,442	0.1%
60	AMERICAN INTL GRP	4,342,864	0.0%
61	Kemper Corp Grp	4,136,195	0.0%
62	ALLIANZ INS GRP	3,528,615	0.0%
63	MutualAid eXchange	3,070,362	0.0%
64	Rider Ins Co	2,091,718	0.0%
65	Pure Companies Grp	1,869,802	0.0%
66	Tuscarora Grp	1,620,541	0.0%
67	Tokio Marine Holdings Inc GRP	1,567,646	0.0%
68	STATE NATL GRP	1,514,349	0.0%

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RANK	Group Name	Direct Written Premium	2015 Market Share
69	WBL Grp	1,329,380	0.0%
70	Municipal Mut Ins Co	1,298,844	0.0%
Top 70	Sub Total:	8,936,435,930	99.9%
	Others Sub Total:	6,541,805	0.1%
	Total All Groups:	8,942,977,735	100.0%

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2015
Personal Lines
OHIO MARKET SHARE FOR TOP
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INSURANCE GROUPS

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

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

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
5	LIBERTY MUT GRP	498,516,747	5.6%
	Safeco Ins Co Of IL	153,948,593	1.7%
	Safeco Ins Co Of IN	104,630,611	1.2%
	LM Gen Ins Co	76,818,780	0.9%
	Liberty Mut Fire Ins Co	72,025,994	0.8%
	Liberty Ins Corp	48,915,788	0.5%
	LM Ins Corp	36,851,116	0.4%
	Consolidated Ins Co	2,762,432	0.0%
	Indiana Ins Co	1,008,839	0.0%
	First Liberty Ins Corp	822,572	0.0%
	Peerless Ins Co	607,289	0.0%
	American States Ins Co	97,481	0.0%
	American Economy Ins Co	39,027	0.0%
	Safeco Ins Co Of Amer	1,198	0.0%
	American States Ins Co Of TX	299	0.0%
	Mid Amer Fire & Cas Co	2	0.0%
	Peerless Ind Ins Co	-755	0.0%
	American States Preferred Ins Co	-1,023	0.0%
	American Fire & Cas Co	-3,050	0.0%
	West Amer Ins Co	-8,446	0.0%
6	GRANGE MUT CAS GRP	493,514,637	5.5%
	Grange Mut Cas Co	263,545,095	2.9%
	Grange Prop & Cas Ins Co	190,365,257	2.1%
	Trustgard Ins Co	21,192,182	0.2%
	Grange Ind Ins Co	18,412,103	0.2%
7	BERKSHIRE HATHAWAY GRP	373,292,541	4.2%
	Geico Cas Co	182,929,065	2.0%
	Geico Gen Ins Co	56,710,562	0.6%
	GEICO Advantage Ins Co	33,917,029	0.4%
	GEICO Choice Ins Co	32,673,443	0.4%
	Geico Ind Co	24,476,702	0.3%
	GEICO Secure Ins Co	23,016,285	0.3%
	Government Employees Ins Co	19,554,354	0.2%
	United States Liab Ins Co	15,101	0.0%
8	ERIE INS GRP	320,161,940	3.6%
	Erie Ins Co	243,376,145	2.7%
	Erie Ins Exch	76,785,795	0.9%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
9	WESTFIELD Grp	279,100,341	3.1%
	Westfield Natl Ins Co	157,350,710	1.8%
	American Select Ins Co	71,409,331	0.8%
	Westfield Ins Co	50,340,300	0.6%
10	AMERICAN FAMILY INS GRP	243,127,501	2.7%
	American Family Ins Co	150,051,941	1.7%
	Homesite Ins Co Of The Midwest	28,435,382	0.3%
	The Gen Automobile Ins Co Inc	25,359,557	0.3%
	Permanent Gen Assur Corp Of OH	16,454,602	0.2%
	American Standard Ins Co Of OH	16,415,762	0.2%
	Permanent Gen Assur Corp	3,713,322	0.0%
	American Family Mut Ins Co	2,696,935	0.0%
11	CINCINNATI FIN GRP	241,946,180	2.7%
	Cincinnati Ins Co	241,946,180	2.7%
12	UNITED SERV AUTOMOBILE ASSN GR	238,733,797	2.7%
	United Serv Automobile Assn	98,687,670	1.1%
	USAA Cas Ins Co	66,140,792	0.7%
	USAA Gen Ind Co	55,336,252	0.6%
	Garrison Prop & Cas Ins Co	18,569,083	0.2%
13	FARMERS INS GRP	212,226,298	2.4%
	Farmers Ins Of Columbus Inc	111,545,512	1.2%
	Farmers Ins Exch	45,349,781	0.5%
	Foremost Ins Co Grand Rapids MI	19,928,358	0.2%
	21st Century Centennial Ins Co	17,952,905	0.2%
	Bristol W Cas Ins Co	8,820,358	0.1%
	Foremost Prop & Cas Ins Co	3,064,157	0.0%
	21st Century Cas Co	3,015,365	0.0%
	Bristol W Ins Co	1,701,209	0.0%
	Civic Prop & Cas Co	600,510	0.0%
	21st Century Premier Ins Co	209,756	0.0%
	Neighborhood Spirit Prop & Cas Co	24,705	0.0%
	Mid Century Ins Co	12,681	0.0%
	Exact Prop & Cas Co Inc	1,001	0.0%
14	AUTO OWNERS GRP	182,979,706	2.0%
	Home Owners Ins Co	95,247,504	1.1%
	Owners Ins Co	51,903,138	0.6%
	Auto Owners Ins Co	35,829,064	0.4%
15	MOTORISTS MUT GRP	135,140,906	1.5%
	Motorists Mut Ins Co	135,140,906	1.5%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
16	Travelers Grp	126,206,322	1.4%
	Travelers Prop Cas Ins Co	60,813,760	0.7%
	Standard Fire Ins Co	55,689,363	0.6%
	Travelers Home & Marine Ins Co	5,172,846	0.1%
	Travelers Ind Co Of Amer	2,962,786	0.0%
	Automobile Ins Co Of Hartford CT	867,471	0.0%
	Travelers Ind Co	417,671	0.0%
	Travelers Ind Co Of CT	173,754	0.0%
	Charter Oak Fire Ins Co	108,671	0.0%
17	OHIO MUT GRP	116,271,171	1.3%
	United Ohio Ins Co	65,766,107	0.7%
	Ohio Mut Ins Co	50,505,064	0.6%
18	WESTERN RESERVE GRP	108,968,735	1.2%
	Lightning Rod Mut Ins Co	48,653,311	0.5%
	Western Reserve Mut Cas Co	48,577,196	0.5%
	Sonnenberg Mut Ins Assoc	11,738,228	0.1%
19	STATE AUTO MUT GRP	107,786,897	1.2%
	State Auto Ins Co of OH	58,211,461	0.7%
	State Automobile Mut Ins Co	49,575,436	0.6%
20	METROPOLITAN GRP	77,096,414	0.9%
	Metropolitan Prop & Cas Ins Co	39,956,321	0.4%
	Metropolitan Grp Prop & Cas Ins Co	35,633,606	0.4%
	Economy Premier Assur Co	1,310,663	0.0%
	Metropolitan Gen Ins Co	95,042	0.0%
	Metropolitan Drt Prop & Cas Ins Co	80,840	0.0%
	Metropolitan Cas Ins Co	10,535	0.0%
	Economy Fire & Cas Co	9,407	0.0%
21	HARTFORD FIRE & CAS GRP	69,991,377	0.8%
	Twin City Fire Ins Co Co	28,495,787	0.3%
	Property & Cas Ins Co Of Hartford	17,281,949	0.2%
	Trumbull Ins Co	12,078,417	0.1%
	Hartford Underwriters Ins Co	6,568,434	0.1%
	Sentinel Ins Co Ltd	2,465,593	0.0%
	Hartford Ins Co Of The Midwest	1,916,092	0.0%
	Hartford Cas Ins Co	629,148	0.0%
	Hartford Accident & Ind Co	299,613	0.0%
	Hartford Fire In Co	256,344	0.0%
22	Safe Auto Ins Co	65,919,012	0.7%
	Safe Auto Ins Co	65,919,012	0.7%

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23	PEKIN INS GRP Pekin Ins Co	52,879,558 52,879,558	0.6% 0.6%
24	CENTRAL MUT INS CO GRP Central Mut Ins Co	47,041,650 47,041,650	0.5% 0.5%
25	Hastings Mut Ins Co Hastings Mut Ins Co	43,315,555 43,315,555	0.5% 0.5%
26	Chubb Ltd Grp Pacific Ind Co Chubb Natl Ins Co Bankers Standard Ins Co Great Northern Ins Co Federal Ins Co Indemnity Ins Co Of North Amer Vigilant Ins Co Ace Amer Ins Co Chubb Custom Ins Co Illinois Union Ins Co Chubb Ind Ins Co	35,880,985 20,094,074 5,565,294 3,345,449 3,002,099 2,235,540 1,104,166 305,091 140,440 52,355 38,146 -1,669	0.4% 0.2% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
27	CELINA GRP National Mut Ins Co Celina Mut Ins Co Miami Mut Ins Co	35,004,066 22,307,707 11,002,907 1,693,452	0.4% 0.2% 0.1% 0.0%
28	ALFA INS GRP Alfa Vision Ins Corp Alfa Specialty Ins Corp	34,730,685 26,828,140 7,902,545	0.4% 0.3% 0.1%
29	CSAA Ins Grp CSAA Gen Ins Co CSAA Fire & Cas Ins Co	27,419,737 18,090,261 9,329,476	0.3% 0.2% 0.1%
30	Goodville & German Mut Grp Goodville Mut Cas Co German Mut Ins Co	27,358,784 20,987,860 6,370,924	0.3% 0.2% 0.1%
31	First Acceptance Ins Grp First Acceptance Ins Co Inc	26,834,514 26,834,514	0.3% 0.3%
32	Wayne & Washington Mut Grp Wayne Mut Ins Co	25,543,442 25,543,442	0.3% 0.3%
33	The Hanover Ins Grp Hanover Ins Co Citizens Ins Co Of OH Citizens Ins Co Of Amer	24,627,920 14,259,885 10,308,991 59,044	0.3% 0.2% 0.1% 0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
34	Ameriprise Fin Grp IDS Prop Cas Ins Co	22,976,597 22,976,597	0.3% 0.3%
35	AMERICAN NATL FIN GRP American Natl Prop & Cas Co American Natl Gen Ins Co	22,867,469 21,885,561 981,908	0.3% 0.2% 0.0%
36	AUTOMOBILE CLUB MI GRP Memberselect Ins Co	21,387,185 21,387,185	0.2% 0.2%
37	AMICA MUT GRP Amica Mut Ins Co	20,961,357 20,961,357	0.2% 0.2%
38	MAPFRE INS GRP American Commerce Ins Co	20,841,230 20,841,230	0.2% 0.2%
39	DONEGAL GRP Atlantic States Ins Co Donegal Mut Ins Co	19,425,917 16,196,374 3,229,543	0.2% 0.2% 0.0%
40	BUCKEYE INS GRP Buckeye State Mut Ins Co	17,978,893 17,978,893	0.2% 0.2%
41	SENTRY INS GRP Viking Ins Co Of WI Dairyland Ins Co Sentry Ins A Mut Co	17,592,583 13,610,144 4,083,643 -101,204	0.2% 0.2% 0.0% 0.0%
42	Ohio Fair Plan Underwriting Assoc Ohio Fair Plan Underwriting Assoc	15,005,086 15,005,086	0.2% 0.2%
43	American Independent Ins Grp Personal Serv Ins Co Omni Ind Co Omni Ins Co	13,226,177 12,912,862 314,191 -876	0.1% 0.1% 0.0% 0.0%
44	Munich Re Grp American Modern Select Ins Co American Modern Home Ins Co American Family Home Ins Co American Southern Home Ins Co	12,567,666 7,041,263 3,592,587 1,942,623 -8,807	0.1% 0.1% 0.0% 0.0% 0.0%
45	FRANKENMUTH GRP Frankenmuth Mut Ins Co	12,376,233 12,376,233	0.1% 0.1%
46	Acuity A Mut Ins Co Acuity A Mut Ins Co	11,644,540 11,644,540	0.1% 0.1%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
47	QBE INS GRP	11,635,333	0.1%
	Praetorian Ins Co	4,469,535	0.0%
	QBE Ins Corp	4,162,307	0.0%
	General Cas Co Of WI	2,876,302	0.0%
	General Cas Ins Co	127,189	0.0%
48	CALIFORNIA CAS MGMT GRP	11,059,044	0.1%
	California Cas Gen Ins Co of OR	11,059,044	0.1%
49	UTICA GRP	10,721,015	0.1%
	Founders Ins Co	9,868,527	0.1%
	Utica Mut Ins Co	852,488	0.0%
50	SELECTIVE INS GRP	9,964,099	0.1%
	Selective Ins Co Of SC	9,071,660	0.1%
	Selective Ins Co Of The Southeast	892,439	0.0%
51	Assurant Inc Grp	9,115,146	0.1%
	American Bankers Ins Co Of FL	8,967,555	0.1%
	American Security Ins Co	136,284	0.0%
	Standard Guar Ins Co	11,307	0.0%
52	EMC INS CO GRP	9,046,887	0.1%
	Employers Mut Cas Co	4,753,149	0.1%
	Hamilton Mut Ins Co	4,074,516	0.0%
	Emcasco Ins Co	219,222	0.0%
53	MARKEL CORP GRP	8,656,076	0.1%
	Essentia Ins Co	7,776,423	0.1%
	Markel Amer Ins Co	587,346	0.0%
	Markel Ins Co	289,684	0.0%
	Evanston Ins Co	3,076	0.0%
	Essex Ins Co	-453	0.0%
54	ELECTRIC INS GRP	8,213,280	0.1%
	Electric Ins Co	8,213,280	0.1%
55	AmTrust NGH Grp	7,453,995	0.1%
	National Gen Ins Co	4,194,855	0.0%
	National Gen Assur Co	1,115,269	0.0%
	Integon Natl Ins Co	829,154	0.0%
	Integon Preferred Ins Co	680,317	0.0%
	New South Ins Co	350,837	0.0%
	MIC Gen Ins Corp	283,563	0.0%

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56	GUIDEONE INS GRP	6,210,378	0.1%
	Guideone Mut Ins Co	4,725,814	0.1%
	Guideone Specialty Mut Ins Co	545,244	0.0%
	Guideone Amer Ins Co	540,923	0.0%
	Guideone Elite Ins Co	398,397	0.0%
57	Mennonite Mut Grp	5,649,066	0.1%
	Mennonite Mut Ins Co	5,649,066	0.1%
58	GRINNELL MUT GRP	5,361,334	0.1%
	Grinnell Select Ins Co	3,986,872	0.0%
	Grinnell Mut Reins Co	1,374,462	0.0%
59	HORACE MANN GRP	5,118,442	0.1%
	Teachers Ins Co	2,256,456	0.0%
	Horace Mann Prop & Cas Ins Co	2,247,480	0.0%
	Horace Mann Ins Co	614,506	0.0%
60	AMERICAN INTL GRP	4,342,864	0.0%
	AIG Prop Cas Co	3,362,627	0.0%
	Lexington Ins Co	980,237	0.0%
61	Kemper Corp Grp	4,136,195	0.0%
	Kemper Independence Ins Co	1,339,274	0.0%
	Financial Ind Co	677,991	0.0%
	Unitrin Direct Prop & Cas Co	654,350	0.0%
	Response Ins Co	568,015	0.0%
	Alpha Prop & Cas Ins Co	505,911	0.0%
	Merastar Ins Co	209,531	0.0%
	Unitrin Direct Ins Co	121,236	0.0%
	Unitrin Preferred Ins Co	60,614	0.0%
	Warner Ins Co	-727	0.0%
62	ALLIANZ INS GRP	3,528,615	0.0%
	National Surety Corp	1,207,359	0.0%
	Firemans Fund Ins Co	1,153,833	0.0%
	American Ins Co	1,080,935	0.0%
	Jefferson Ins Co	81,738	0.0%
	Associated Ind Corp	4,750	0.0%
63	MutualAid eXchange	3,070,362	0.0%
	MutualAid eXchange	3,070,362	0.0%
64	Rider Ins Co	2,091,718	0.0%
	Rider Ins Co	2,091,718	0.0%
65	Pure Companies Grp	1,869,802	0.0%
	Privilege Underwriters Recp Exch	1,869,802	0.0%

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The organizational structure and premium are based on the NAIC database as of 5/26/2016.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
66	Tuscarora Grp	1,620,541	0.0%
	Tuscarora Wayne Ins Co	886,477	0.0%
	Keystone Natl Ins Co	734,064	0.0%
67	Tokio Marine Holdings Inc GRP	1,567,646	0.0%
	Philadelphia Ind Ins Co	1,567,646	0.0%
68	STATE NATL GRP	1,514,349	0.0%
	State Natl Ins Co Inc	1,514,349	0.0%
69	WBL Grp	1,329,380	0.0%
	Stillwater Ins Co	1,329,380	0.0%
70	Municipal Mut Ins Co	1,298,844	0.0%
	Municipal Mut Ins Co	1,298,844	0.0%
Top 70	Sub Total:	8,936,435,930	99.9%
	Others Sub Total:	6,541,805	0.1%
	Total All Company Groups:	8,942,977,735	100.0%

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