

OHIO

2011

Property and Casualty Insurance

Market Share Report

Table of Contents

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

2011
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	1,609,372,033	12.4%
2	NATIONWIDE CORP GRP	884,218,714	6.8%
3	ALLSTATE INS GRP	781,793,655	6.0%
4	PROGRESSIVE GRP	691,198,899	5.3%
5	LIBERTY MUT GRP	621,821,729	4.8%
6	CINCINNATI FIN GRP	595,164,656	4.6%
7	WESTFIELD Grp	484,502,140	3.7%
8	GRANGE MUT CAS GRP	477,697,142	3.7%
9	ZURICH INS GRP	423,564,736	3.3%
10	Travelers Grp	410,181,985	3.1%
11	AMERICAN INTL GRP	375,532,919	2.9%
12	BERKSHIRE HATHAWAY GRP	315,700,563	2.4%
13	ERIE INS GRP	311,062,941	2.4%
14	AUTO OWNERS GRP	281,062,928	2.2%
15	MOTORISTS MUT GRP	234,845,968	1.8%
	Top 15 Sub Total:	8,497,721,008	65.2%
	Others Sub Total:	4,529,510,172	34.8%
	Total All Groups:	13,027,231,180	100.0%

2011
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	1,609,372,033	12.4%
	State Farm Mut Auto Ins Co	902,558,567	6.9%
	State Farm Fire & Cas Co	706,813,466	5.4%
2	NATIONWIDE CORP GRP	884,218,714	6.8%
	Nationwide Mut Ins Co	359,662,722	2.8%
	Nationwide Prop & Cas Ins Co	134,895,694	1.0%
	Nationwide Mut Fire Ins Co	123,888,285	1.0%
	Nationwide Ins Co Of Amer	97,924,018	0.8%
	Victoria Specialty Ins Co	43,143,682	0.3%
	Nationwide Agribusiness Ins Co	35,387,728	0.3%
	Amco Ins Co	17,440,534	0.1%
	National Cas Co	15,859,398	0.1%
	Allied Prop & Cas Ins Co	10,786,779	0.1%
	Scottsdale Surplus Lines Ins Co	8,269,409	0.1%
	Scottsdale Ins Co	7,318,747	0.1%
	Nationwide Assur Co	6,655,729	0.1%
	Depositors Ins Co	6,516,391	0.1%
	Farmland Mut Ins Co	5,225,829	0.0%
	Scottsdale Ind Co	4,264,411	0.0%
	Victoria Automobile Ins Co	3,655,113	0.0%
	Western Heritage Ins Co	2,139,348	0.0%
	Victoria Select Ins Co	573,519	0.0%
	Freedom Specialty Ins Co	231,050	0.0%
	Victoria Fire & Cas Co	208,830	0.0%
	Nationwide Affinity Co of Amer	139,474	0.0%
	Victoria Natl Ins Co	32,024	0.0%

Wednesday, June 27, 2012

Page 1 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
3	ALLSTATE INS GRP	781,793,655	6.0%
	Allstate Fire & Cas Ins Co	222,100,982	1.7%
	Allstate Ins Co	202,888,575	1.6%
	Allstate Prop & Cas Ins Co	181,304,329	1.4%
	Allstate Ind Co	89,276,674	0.7%
	Northbrook Ind Co	33,168,081	0.3%
	Encompass Home & Auto Ins Co	15,874,778	0.1%
	Esurance Prop & Cas Ins Co	9,841,567	0.1%
	Encompass Ins Co Of Amer	9,704,732	0.1%
	Encompass Ind Co	8,087,449	0.1%
	Esurance Ins Co	5,014,056	0.0%
	First Colonial Ins Co	4,532,432	0.0%
4	PROGRESSIVE GRP	691,198,899	5.3%
	Progressive Specialty Ins Co	336,156,870	2.6%
	Progressive Direct Ins Co	229,895,201	1.8%
	Progressive Cas Ins Co	44,945,952	0.3%
	Progressive Preferred Ins Co	38,267,476	0.3%
	Artisan & Truckers Cas Co	31,092,693	0.2%
	United Financial Cas Co	10,556,015	0.1%
	Progressive Max Ins Co	250,000	0.0%
	National Continental Ins Co	34,692	0.0%

Wednesday, June 27, 2012

Page 2 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
5	LIBERTY MUT GRP	621,821,729	4.8%
	Liberty Mut Fire Ins Co	142,329,043	1.1%
	Liberty Mut Ins Co	103,876,016	0.8%
	Peerless Ind Ins Co	54,638,606	0.4%
	West Amer Ins Co	49,937,172	0.4%
	Netherlands Ins Co The	49,862,308	0.4%
	Safeco Ins Co Of IL	43,797,897	0.3%
	Liberty Ins Corp	28,477,410	0.2%
	Safeco Ins Co Of IN	24,658,007	0.2%
	Mid Amer Fire & Cas Co	24,094,368	0.2%
	Ohio Cas Ins Co	12,990,917	0.1%
	LM Ins Corp	12,118,711	0.1%
	LM Gen Ins Co	9,397,939	0.1%
	Indiana Ins Co	8,312,325	0.1%
	Liberty Ins Underwriters Inc	7,658,331	0.1%
	Consolidated Ins Co	6,694,233	0.1%
	American Fire & Cas Co	6,080,674	0.0%
	Peerless Ins Co	5,360,750	0.0%
	Safeco Ins Co Of Amer	5,166,835	0.0%
	Liberty Surplus Ins Corp	4,713,532	0.0%
	Midwestern Ind Co	3,895,066	0.0%
	Wausau Underwriters Ins Co	3,582,577	0.0%
	Ohio Security Ins Co	2,489,879	0.0%
	American States Ins Co	2,393,515	0.0%
	Employers Ins of Wausau	2,251,365	0.0%
	Wausau Business Ins Co	2,109,662	0.0%
	First Liberty Ins Corp	2,029,887	0.0%
	American Economy Ins Co	1,426,644	0.0%
	General Ins Co Of Amer	847,118	0.0%
	First Natl Ins Co Of Amer	622,344	0.0%
	Wausau Gen Ins Co	8,598	0.0%
6	CINCINNATI FIN GRP	595,164,656	4.6%
	Cincinnati Ins Co	572,402,162	4.4%
	The Cincinnati Specialty Underwriter	9,606,425	0.1%
	Cincinnati Cas Co	7,152,084	0.1%
	The Cincinnati Ind Co	6,003,985	0.0%

Wednesday, June 27, 2012

Page 3 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
7	WESTFIELD Grp	484,502,140	3.7%
	Westfield Ins Co	266,666,924	2.0%
	Westfield Natl Ins Co	187,361,901	1.4%
	Ohio Farmers Ins Co	15,669,578	0.1%
	American Select Ins Co	14,803,737	0.1%
8	GRANGE MUT CAS GRP	477,697,142	3.7%
	Grange Mut Cas Co	404,855,526	3.1%
	Grange Prop & Cas Ins Co	48,890,944	0.4%
	Trustgard Ins Co	13,507,941	0.1%
	Grange Ind Ins Co	10,442,731	0.1%

Wednesday, June 27, 2012

Page 4 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
9	ZURICH INS GRP	423,564,736	3.3%
	Farmers Ins Of Columbus Inc	133,713,184	1.0%
	Zurich Amer Ins Co	81,049,197	0.6%
	Farmers Ins Exch	37,816,882	0.3%
	American Guar & Liab Ins	37,281,422	0.3%
	Foremost Ins Co Grand Rapids MI	24,571,199	0.2%
	Steadfast Ins Co	18,591,789	0.1%
	21st Century Centennial Ins Co	14,498,365	0.1%
	Universal Underwriters Ins Co	13,504,861	0.1%
	Fidelity & Deposit Co Of MD	10,613,326	0.1%
	Empire Fire & Marine Ins Co	8,201,126	0.1%
	21st Century Cas Co	6,627,328	0.1%
	Bristol W Ins Co	6,528,616	0.1%
	Foremost Signature Ins Co	6,199,696	0.0%
	Truck Ins Exch	4,653,556	0.0%
	American Zurich Ins Co	3,962,804	0.0%
	Maryland Cas Co	3,586,839	0.0%
	Mid Century Ins Co	3,207,921	0.0%
	Assurance Co Of Amer	2,510,164	0.0%
	Foremost Prop & Cas Ins Co	2,265,445	0.0%
	Zurich Amer Ins Co Of IL	1,714,839	0.0%
	Civic Prop & Cas Co	1,390,115	0.0%
	21st Century Premier Ins Co	439,872	0.0%
	Bristol W Cas Ins Co	262,647	0.0%
	Northern Ins Co Of NY	209,984	0.0%
	Empire Ind Ins Co	108,865	0.0%
	Neighborhood Spirit Prop & Cas Co	63,852	0.0%
	21st Century Natl Ins Co	7,575	0.0%
	Exact Prop & Cas Co Inc	2,102	0.0%
	Colonial Amer Cas & Surety Co	460	0.0%
	Farmers Specialty Ins Co	-4,072	0.0%
	21st Century Ins Co	-15,223	0.0%

Wednesday, June 27, 2012

Page 5 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
10	Travelers Grp	410,181,985	3.1%
	Travelers Prop Cas Ins Co	82,693,704	0.6%
	Travelers Prop Cas Co Of Amer	67,332,115	0.5%
	Travelers Cas & Surety Co Of Amer	45,459,986	0.3%
	Travelers Ind Co	35,459,454	0.3%
	Charter Oak Fire Ins Co	28,208,336	0.2%
	Standard Fire Ins Co	27,620,438	0.2%
	St Paul Fire & Marine Ins Co	20,412,663	0.2%
	Travelers Ind Co Of Amer	16,666,422	0.1%
	Northland Ins Co	15,860,547	0.1%
	Phoenix Ins Co	15,789,785	0.1%
	Travelers Ind Co Of CT	14,265,757	0.1%
	Travelers Cas Ins Co Of Amer	12,336,019	0.1%
	Travelers Home & Marine Ins Co	9,689,067	0.1%
	St Paul Mercury Ins Co	8,932,863	0.1%
	Automobile Ins Co Of Hartford CT	3,420,258	0.0%
	Discover Prop & Cas Ins Co	1,338,711	0.0%
	Travelers Cas & Surety Co	911,004	0.0%
	Northfield Ins Co	780,611	0.0%
	Travelers Excess & Surplus Lines Co	695,360	0.0%
	St Paul Surplus Lines Ins Co	683,629	0.0%
	St Paul Protective Ins Co	619,518	0.0%
	United States Fidelity & Guar Co	606,666	0.0%
	St Paul Guardian Ins Co	399,789	0.0%
	Northland Cas Co	286,481	0.0%
	Farmington Cas Co	14,463	0.0%
	Athena Assur Co	4,905	0.0%
	Fidelity & Guar Ins Underwriters Inc	23	0.0%
	Travco Ins Co	-1,278	0.0%
	Travelers Commercial Ins Co	-11,923	0.0%
	Travelers Cas Co Of CT	-14,319	0.0%
	Fidelity & Guar Ins Co	-279,069	0.0%

Wednesday, June 27, 2012

Page 6 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
11	AMERICAN INTL GRP	375,532,919	2.9%
	National Union Fire Ins Co Of Pitts	117,470,730	0.9%
	Lexington Ins Co	106,720,577	0.8%
	Commerce & Industry Ins Co	34,000,972	0.3%
	Chartis Specialty Ins Co	27,470,470	0.2%
	United Guar Residential Ins Co	22,060,244	0.2%
	Illinois Natl Ins Co	21,162,468	0.2%
	New Hampshire Ins Co	16,652,382	0.1%
	Insurance Co Of The State Of PA	11,658,508	0.1%
	Chartis Prop Cas Co	7,433,113	0.1%
	United Guar Residential Ins Co of NC	5,698,216	0.0%
	Granite State Ins Co	3,229,852	0.0%
	United Guar Mortgage Ind Co	812,151	0.0%
	American Home Assur Co	695,252	0.0%
	AIU Ins Co	209,413	0.0%
	Landmark Ins Co	171,874	0.0%
	Chartis Cas Co	86,697	0.0%
12	BERKSHIRE HATHAWAY GRP	315,700,563	2.4%
	Geico Cas Co	99,920,199	0.8%
	Medical Protective Co	65,988,808	0.5%
	Geico Gen Ins Co	64,872,148	0.5%
	Geico Ind Co	36,419,486	0.3%
	Government Employees Ins Co	24,660,410	0.2%
	United States Liab Ins Co	5,433,893	0.0%
	General Reins Corp	4,452,275	0.0%
	National Ind Co	4,185,089	0.0%
	Mount Vernon Fire Ins Co	2,552,851	0.0%
	General Star Ind Co	2,145,000	0.0%
	Genesis Ins Co	1,602,555	0.0%
	National Liab & Fire Ins Co	1,224,959	0.0%
	National Fire & Marine Ins Co	1,085,379	0.0%
	General Star Natl Ins Co	791,996	0.0%
	Seaworthy Ins Co	166,755	0.0%
	Central States Ind Co Of Omaha	154,166	0.0%
	Stonewall Ins Co	22,931	0.0%
	Kansas Bankers Surety Co	21,663	0.0%

Wednesday, June 27, 2012

Page 7 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
13	ERIE INS GRP	311,062,941	2.4%
	Erie Ins Co	156,513,245	1.2%
	Erie Ins Exch	154,549,696	1.2%
14	AUTO OWNERS GRP	281,062,928	2.2%
	Auto Owners Ins Co	100,192,559	0.8%
	Owners Ins Co	97,428,228	0.7%
	Home Owners Ins Co	83,442,141	0.6%
15	MOTORISTS MUT GRP	234,845,968	1.8%
	Motorists Mut Ins Co	229,525,010	1.8%
	Motorists Commercial Mut Ins Co	3,376,824	0.0%
	Mico Ins Co	1,944,134	0.0%
Top 15	Sub Total:	8,497,721,008	65.2%
	Others Sub Total:	4,529,510,172	34.8%
	Total All Company Groups:	13,027,231,180	100.0%

Wednesday, June 27, 2012

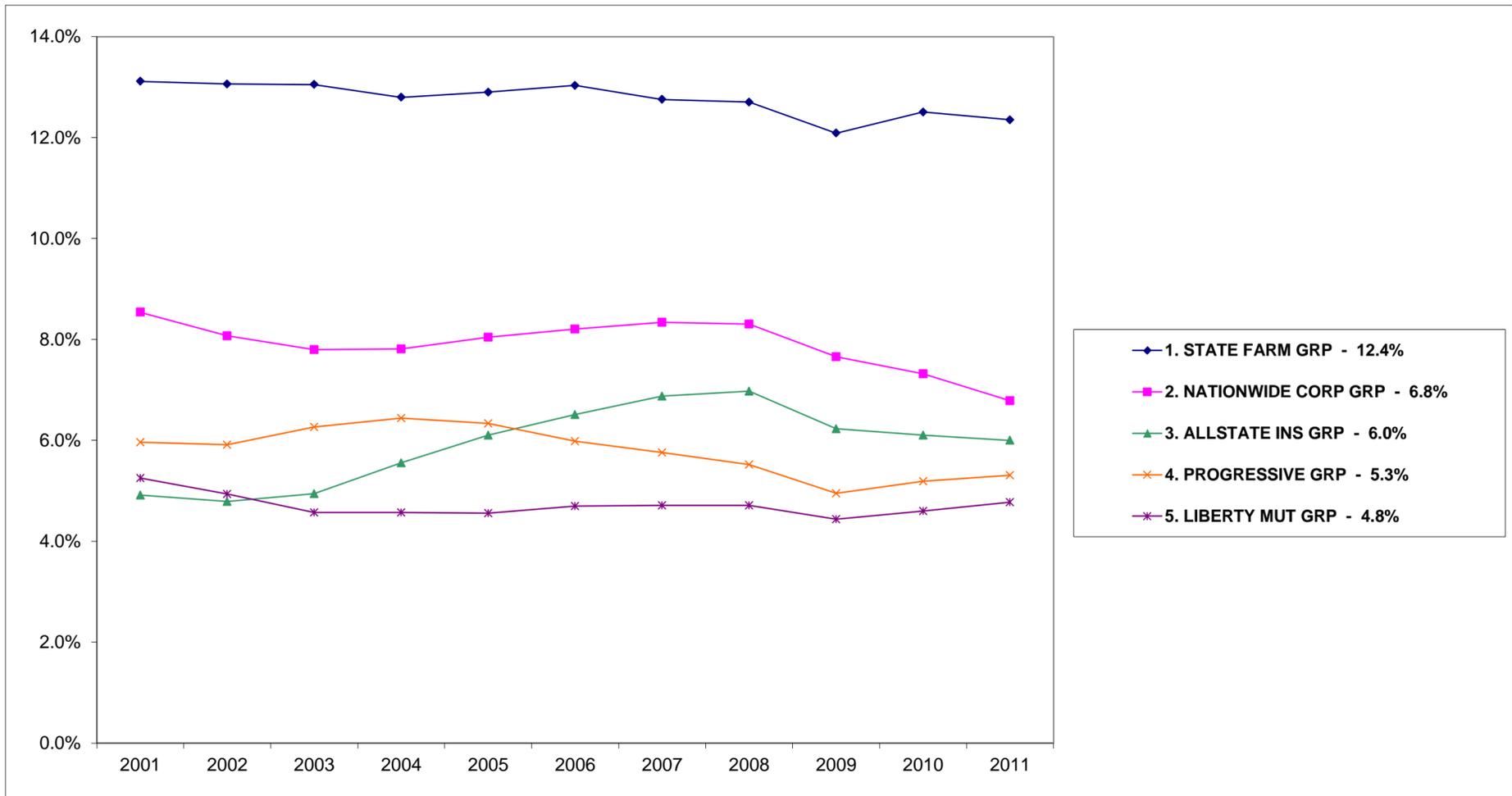
Page 8 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

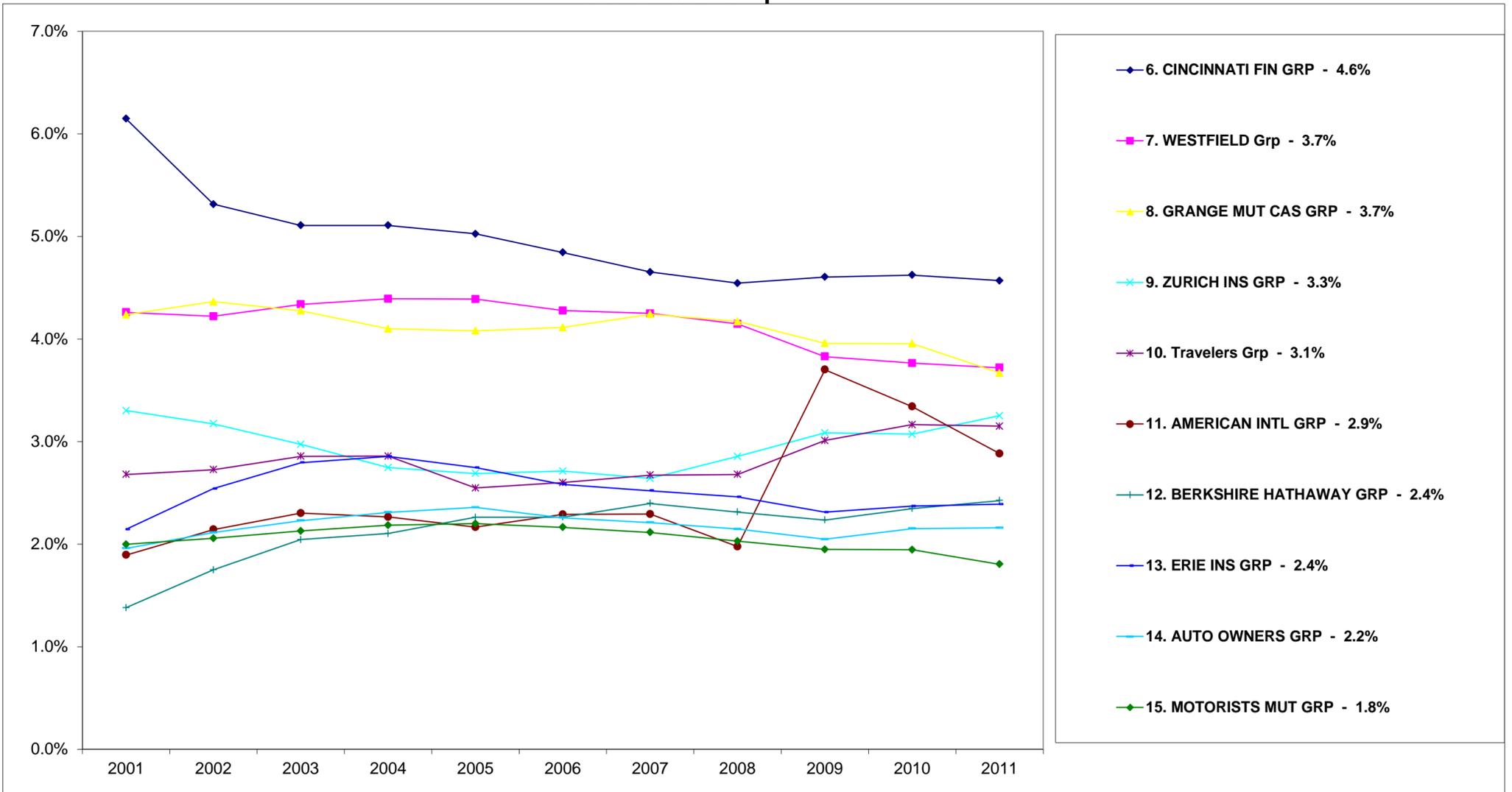
The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

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

Total Market Share TOP 5 Groups



TOP 6 - 15 Groups



Thursday, Jun 28, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	1,502,945,739	20.2%
2	ALLSTATE INS GRP	737,688,281	9.9%
3	NATIONWIDE CORP GRP	720,948,118	9.7%
4	PROGRESSIVE GRP	640,649,288	8.6%
5	GRANGE MUT CAS GRP	406,980,442	5.5%
6	LIBERTY MUT GRP	327,355,285	4.4%
7	WESTFIELD Grp	246,641,647	3.3%
8	BERKSHIRE HATHAWAY GRP	225,214,427	3.0%
9	CINCINNATI FIN GRP	219,903,521	3.0%
10	ERIE INS GRP	218,942,512	2.9%
11	ZURICH INS GRP	208,109,611	2.8%
12	AUTO OWNERS GRP	171,587,636	2.3%
13	AMERICAN FAMILY INS GRP	171,130,689	2.3%
14	MOTORISTS MUT GRP	152,342,570	2.0%
15	UNITED SERV AUTOMOBILE ASSN GR	152,283,165	2.0%
Top 15 Sub Total:		6,102,722,931	81.9%
Others Sub Total:		1,345,474,996	18.1%
Total All Groups:		7,448,197,927	100.0%

2011
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	1,502,945,739	20.2%
	State Farm Mut Auto Ins Co	895,973,003	12.0%
	State Farm Fire & Cas Co	606,972,736	8.1%
2	ALLSTATE INS GRP	737,688,281	9.9%
	Allstate Fire & Cas Ins Co	222,100,982	3.0%
	Allstate Ins Co	191,262,610	2.6%
	Allstate Prop & Cas Ins Co	177,799,213	2.4%
	Allstate Ind Co	68,144,336	0.9%
	Northbrook Ind Co	33,168,081	0.4%
	Encompass Home & Auto Ins Co	14,183,276	0.2%
	Esurance Prop & Cas Ins Co	9,841,567	0.1%
	Encompass Ins Co Of Amer	8,805,576	0.1%
	Encompass Ind Co	7,368,584	0.1%
	Esurance Ins Co	5,014,056	0.1%
3	NATIONWIDE CORP GRP	720,948,118	9.7%
	Nationwide Mut Ins Co	318,547,711	4.3%
	Nationwide Prop & Cas Ins Co	108,805,802	1.5%
	Nationwide Ins Co Of Amer	97,923,641	1.3%
	Nationwide Mut Fire Ins Co	96,743,015	1.3%
	Victoria Specialty Ins Co	39,899,469	0.5%
	Nationwide Agribusiness Ins Co	25,200,277	0.3%
	Amco Ins Co	10,757,463	0.1%
	Nationwide Assur Co	6,654,634	0.1%
	Allied Prop & Cas Ins Co	6,540,249	0.1%
	Depositors Ins Co	5,580,163	0.1%
	Victoria Automobile Ins Co	3,655,113	0.0%
	Scottsdale Surplus Lines Ins Co	278,675	0.0%
	Victoria Fire & Cas Co	176,942	0.0%
	Nationwide Affinity Co of Amer	135,648	0.0%
	Victoria Natl Ins Co	32,024	0.0%
	Victoria Select Ins Co	17,292	0.0%

Wednesday, June 27, 2012

Page 1 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	PROGRESSIVE GRP	640,649,288	8.6%
	Progressive Specialty Ins Co	330,930,033	4.4%
	Progressive Direct Ins Co	228,467,781	3.1%
	Progressive Cas Ins Co	42,983,658	0.6%
	Progressive Preferred Ins Co	38,267,816	0.5%
5	GRANGE MUT CAS GRP	406,980,442	5.5%
	Grange Mut Cas Co	340,218,528	4.6%
	Grange Prop & Cas Ins Co	45,865,616	0.6%
	Trustgard Ins Co	13,507,941	0.2%
	Grange Ind Ins Co	7,388,357	0.1%
6	LIBERTY MUT GRP	327,355,285	4.4%
	Liberty Mut Fire Ins Co	115,008,918	1.5%
	Safeco Ins Co Of IL	43,797,897	0.6%
	West Amer Ins Co	42,742,613	0.6%
	Peerless Ind Ins Co	40,979,231	0.6%
	Safeco Ins Co Of IN	23,767,520	0.3%
	Mid Amer Fire & Cas Co	20,399,575	0.3%
	Liberty Ins Corp	15,152,217	0.2%
	LM Gen Ins Co	9,397,939	0.1%
	LM Ins Corp	8,416,079	0.1%
	American Fire & Cas Co	2,360,084	0.0%
	First Liberty Ins Corp	1,703,762	0.0%
	Consolidated Ins Co	1,578,144	0.0%
	Ohio Cas Ins Co	940,687	0.0%
	Indiana Ins Co	665,253	0.0%
	Peerless Ins Co	247,728	0.0%
	American States Ins Co	109,197	0.0%
	Ohio Security Ins Co	50,429	0.0%
	American Economy Ins Co	29,749	0.0%
	Safeco Ins Co Of Amer	6,507	0.0%
	General Ins Co Of Amer	1,230	0.0%
	First Natl Ins Co Of Amer	526	0.0%
7	WESTFIELD Grp	246,641,647	3.3%
	Westfield Natl Ins Co	173,926,154	2.3%
	Westfield Ins Co	58,747,519	0.8%
	American Select Ins Co	13,967,974	0.2%

Wednesday, June 27, 2012

Page 2 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
8	BERKSHIRE HATHAWAY GRP	225,214,427	3.0%
	Geico Cas Co	99,920,199	1.3%
	Geico Gen Ins Co	64,872,148	0.9%
	Geico Ind Co	36,419,486	0.5%
	Government Employees Ins Co	24,002,594	0.3%
9	CINCINNATI FIN GRP	219,903,521	3.0%
	Cincinnati Ins Co	219,903,521	3.0%
10	ERIE INS GRP	218,942,512	2.9%
	Erie Ins Co	134,190,976	1.8%
	Erie Ins Exch	84,751,536	1.1%
11	ZURICH INS GRP	208,109,611	2.8%
	Farmers Ins Of Columbus Inc	130,363,251	1.8%
	Farmers Ins Exch	30,519,568	0.4%
	21st Century Centennial Ins Co	14,498,375	0.2%
	Foremost Ins Co Grand Rapids MI	7,682,209	0.1%
	21st Century Cas Co	6,627,328	0.1%
	Bristol W Ins Co	6,528,616	0.1%
	Foremost Signature Ins Co	6,199,696	0.1%
	Foremost Prop & Cas Ins Co	2,265,445	0.0%
	Empire Fire & Marine Ins Co	1,459,382	0.0%
	Civic Prop & Cas Co	1,080,298	0.0%
	21st Century Premier Ins Co	439,872	0.0%
	Bristol W Cas Ins Co	262,647	0.0%
	Fidelity & Deposit Co Of MD	111,408	0.0%
	Neighborhood Spirit Prop & Cas Co	49,773	0.0%
	Mid Century Ins Co	31,499	0.0%
	21st Century Natl Ins Co	7,437	0.0%
	Exact Prop & Cas Co Inc	2,102	0.0%
	Farmers Specialty Ins Co	-4,072	0.0%
	21st Century Ins Co	-15,223	0.0%
12	AUTO OWNERS GRP	171,587,636	2.3%
	Home Owners Ins Co	81,182,015	1.1%
	Owners Ins Co	55,638,448	0.7%
	Auto Owners Ins Co	34,767,173	0.5%
13	AMERICAN FAMILY INS GRP	171,130,689	2.3%
	American Family Ins Co	151,225,202	2.0%
	American Standard Ins Co Of OH	17,318,173	0.2%
	American Family Mut Ins Co	2,587,314	0.0%

Wednesday, June 27, 2012

Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
14	MOTORISTS MUT GRP	152,342,570	2.0%
	Motorists Mut Ins Co	150,398,436	2.0%
	Mico Ins Co	1,944,134	0.0%
15	UNITED SERV AUTOMOBILE ASSN GR	152,283,165	2.0%
	United Serv Automobile Assn	80,622,672	1.1%
	USAA Cas Ins Co	48,951,913	0.7%
	USAA Gen Ind Co	12,676,968	0.2%
	Garrison Prop & Cas Ins Co	10,031,612	0.1%
Top 15	Sub Total:	6,102,722,931	81.9%
	Others Sub Total:	1,345,474,996	18.1%
	Total All Company Groups:	7,448,197,927	100.0%

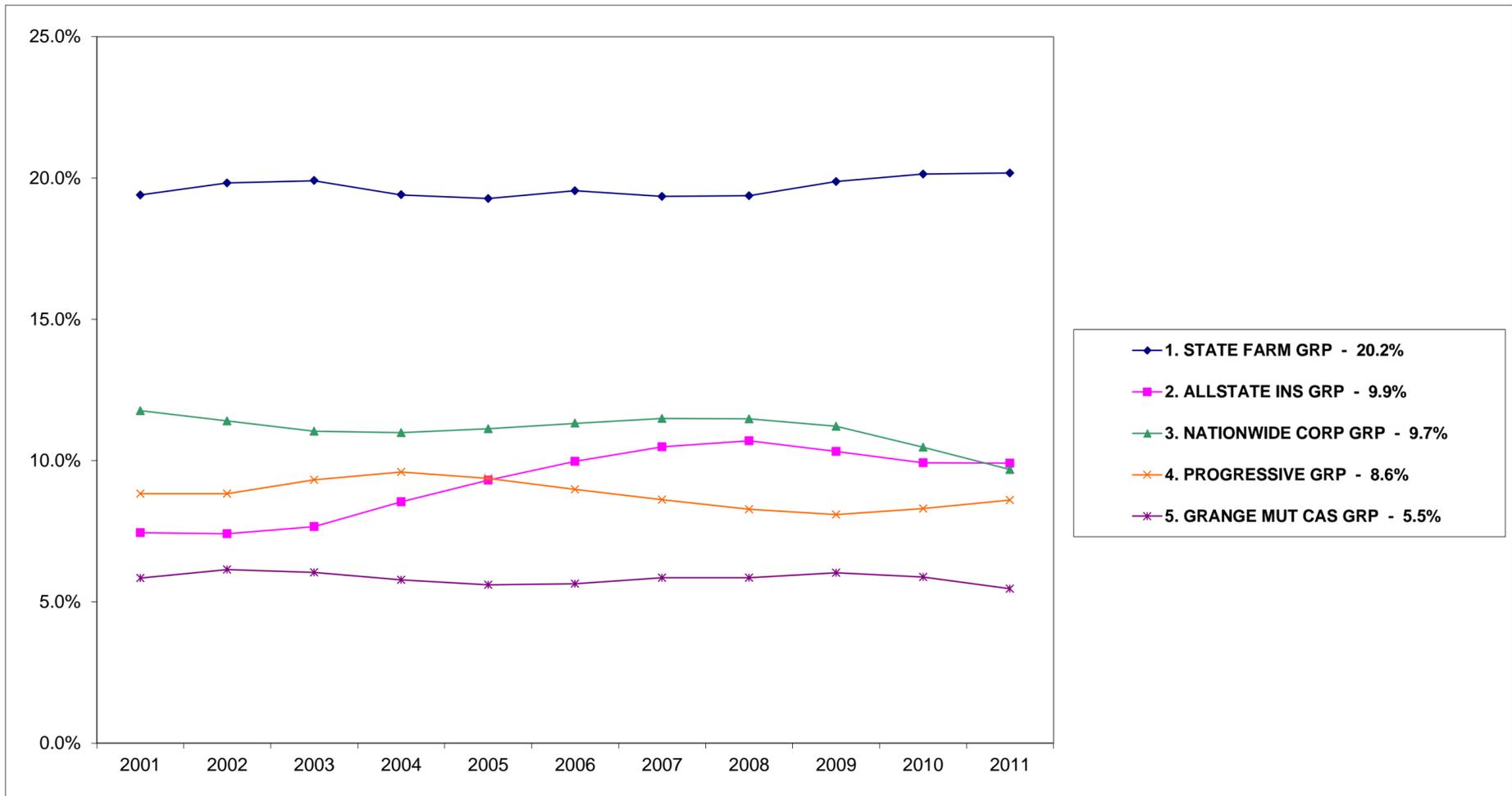
Wednesday, June 27, 2012

Page 4 of 4

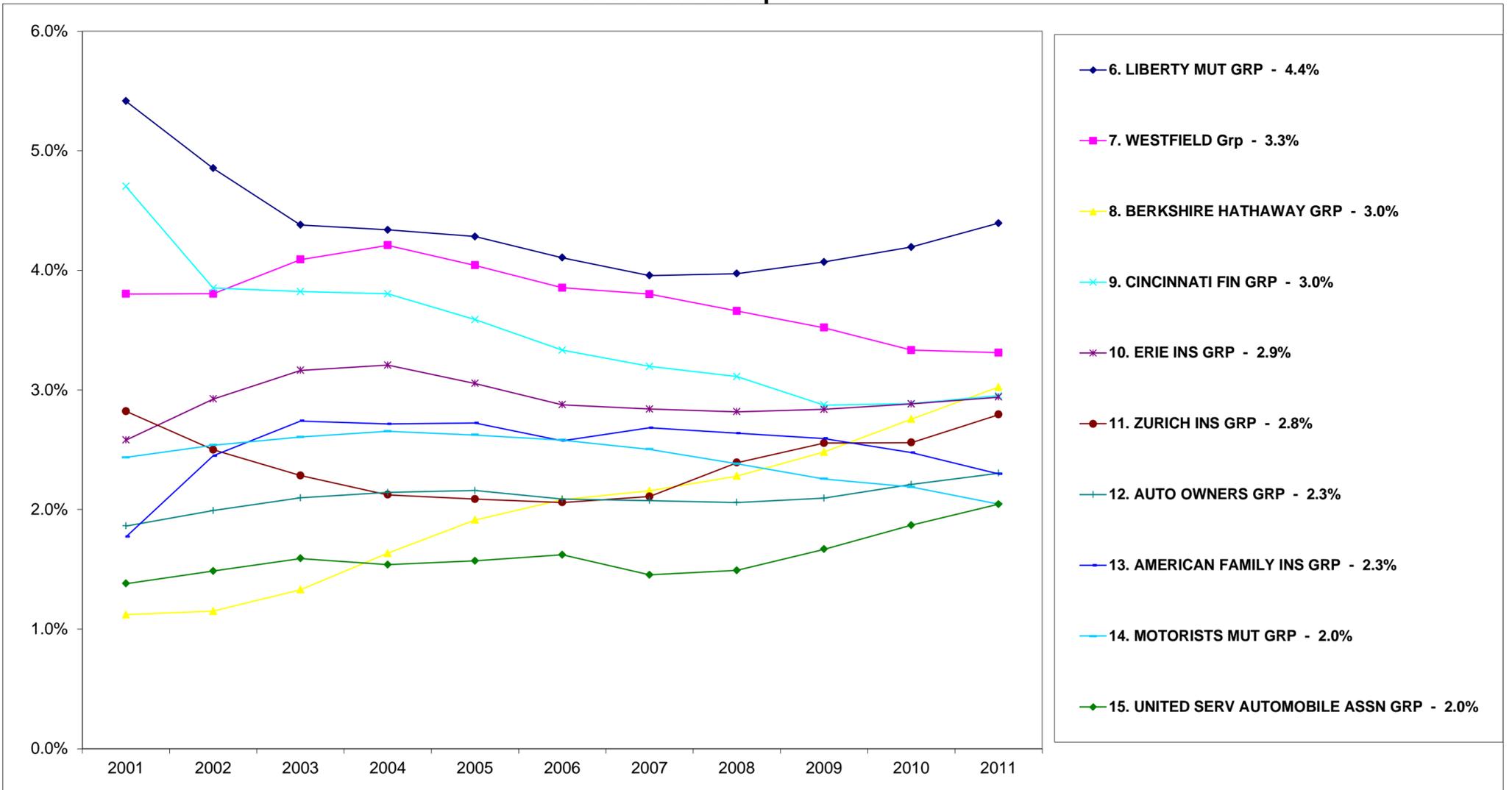
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

Personal Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Private Passenger Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	960,629,308	19.0%
2	PROGRESSIVE GRP	632,650,747	12.5%
3	ALLSTATE INS GRP	502,581,546	9.9%
4	NATIONWIDE CORP GRP	491,863,001	9.7%
5	GRANGE MUT CAS GRP	279,925,014	5.5%
6	BERKSHIRE HATHAWAY GRP	225,214,427	4.5%
7	LIBERTY MUT GRP	194,734,464	3.9%
8	WESTFIELD Grp	149,115,085	2.9%
9	ZURICH INS GRP	138,788,581	2.7%
10	ERIE INS GRP	133,042,127	2.6%
11	CINCINNATI FIN GRP	124,041,204	2.5%
12	AMERICAN FAMILY INS GRP	119,493,557	2.4%
13	UNITED SERV AUTOMOBILE ASSN GR	101,754,566	2.0%
14	AUTO OWNERS GRP	95,463,360	1.9%
15	MOTORISTS MUT GRP	94,378,229	1.9%
Top 15 Sub Total:		4,243,675,216	83.9%
Others Sub Total:		812,528,191	16.1%
Total All Groups:		5,056,203,407	100.0%

2011
Private Passenger Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	960,629,308	19.0%
	State Farm Mut Auto Ins Co	895,973,003	17.7%
	State Farm Fire & Cas Co	64,656,305	1.3%
2	PROGRESSIVE GRP	632,650,747	12.5%
	Progressive Specialty Ins Co	330,930,033	6.5%
	Progressive Direct Ins Co	228,467,781	4.5%
	Progressive Preferred Ins Co	38,267,816	0.8%
	Progressive Cas Ins Co	34,985,117	0.7%
3	ALLSTATE INS GRP	502,581,546	9.9%
	Allstate Fire & Cas Ins Co	222,100,982	4.4%
	Allstate Ins Co	133,391,765	2.6%
	Allstate Prop & Cas Ins Co	74,219,773	1.5%
	Northbrook Ind Co	33,168,081	0.7%
	Esurance Prop & Cas Ins Co	9,841,567	0.2%
	Encompass Home & Auto Ins Co	8,544,437	0.2%
	Allstate Ind Co	7,312,608	0.1%
	Esurance Ins Co	5,014,056	0.1%
	Encompass Ins Co Of Amer	4,817,489	0.1%
	Encompass Ind Co	4,170,788	0.1%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	NATIONWIDE CORP GRP	491,863,001	9.7%
	Nationwide Mut Ins Co	272,737,685	5.4%
	Nationwide Ins Co Of Amer	97,923,641	1.9%
	Nationwide Mut Fire Ins Co	50,538,245	1.0%
	Victoria Specialty Ins Co	39,899,469	0.8%
	Amco Ins Co	7,890,000	0.2%
	Nationwide Prop & Cas Ins Co	6,847,534	0.1%
	Nationwide Assur Co	6,654,634	0.1%
	Depositors Ins Co	5,019,843	0.1%
	Victoria Automobile Ins Co	3,655,113	0.1%
	Allied Prop & Cas Ins Co	470,579	0.0%
	Victoria Fire & Cas Co	176,942	0.0%
	Victoria Natl Ins Co	32,024	0.0%
	Victoria Select Ins Co	17,292	0.0%
5	GRANGE MUT CAS GRP	279,925,014	5.5%
	Grange Mut Cas Co	254,784,135	5.0%
	Trustgard Ins Co	13,507,941	0.3%
	Grange Ind Ins Co	7,388,357	0.1%
	Grange Prop & Cas Ins Co	4,244,581	0.1%
6	BERKSHIRE HATHAWAY GRP	225,214,427	4.5%
	Geico Cas Co	99,920,199	2.0%
	Geico Gen Ins Co	64,872,148	1.3%
	Geico Ind Co	36,419,486	0.7%
	Government Employees Ins Co	24,002,594	0.5%
7	LIBERTY MUT GRP	194,734,464	3.9%
	Liberty Mut Fire Ins Co	71,199,812	1.4%
	Safeco Ins Co Of IL	43,797,897	0.9%
	Peerless Ind Ins Co	27,432,315	0.5%
	West Amer Ins Co	25,792,348	0.5%
	Mid Amer Fire & Cas Co	11,479,530	0.2%
	LM Gen Ins Co	9,397,939	0.2%
	First Liberty Ins Corp	1,703,762	0.0%
	LM Ins Corp	1,365,876	0.0%
	American Fire & Cas Co	1,227,074	0.0%
	Liberty Ins Corp	844,400	0.0%
	Ohio Cas Ins Co	437,924	0.0%
	Ohio Security Ins Co	50,429	0.0%
	Safeco Ins Co Of Amer	5,158	0.0%

Wednesday, June 27, 2012

Page 2 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
8	WESTFIELD Grp	149,115,085	2.9%
	Westfield Natl Ins Co	104,875,522	2.1%
	Westfield Ins Co	31,296,636	0.6%
	American Select Ins Co	12,942,927	0.3%
9	ZURICH INS GRP	138,788,581	2.7%
	Farmers Ins Of Columbus Inc	106,862,585	2.1%
	21st Century Centennial Ins Co	14,498,375	0.3%
	21st Century Cas Co	6,627,328	0.1%
	Bristol W Ins Co	6,528,616	0.1%
	Foremost Ins Co Grand Rapids MI	3,363,315	0.1%
	21st Century Premier Ins Co	439,872	0.0%
	Bristol W Cas Ins Co	262,647	0.0%
	Foremost Prop & Cas Ins Co	182,130	0.0%
	Mid Century Ins Co	31,499	0.0%
	21st Century Natl Ins Co	7,437	0.0%
	21st Century Ins Co	-15,223	0.0%
10	ERIE INS GRP	133,042,127	2.6%
	Erie Ins Co	133,042,127	2.6%
11	CINCINNATI FIN GRP	124,041,204	2.5%
	Cincinnati Ins Co	124,041,204	2.5%
12	AMERICAN FAMILY INS GRP	119,493,557	2.4%
	American Family Ins Co	101,972,879	2.0%
	American Standard Ins Co Of OH	17,318,173	0.3%
	American Family Mut Ins Co	202,505	0.0%
13	UNITED SERV AUTOMOBILE ASSN GR	101,754,566	2.0%
	United Serv Automobile Assn	51,466,530	1.0%
	USAA Cas Ins Co	32,516,054	0.6%
	USAA Gen Ind Co	9,501,284	0.2%
	Garrison Prop & Cas Ins Co	8,270,698	0.2%
14	AUTO OWNERS GRP	95,463,360	1.9%
	Home Owners Ins Co	55,749,806	1.1%
	Owners Ins Co	34,052,691	0.7%
	Auto Owners Ins Co	5,660,863	0.1%
15	MOTORISTS MUT GRP	94,378,229	1.9%
	Motorists Mut Ins Co	92,434,095	1.8%
	Mico Ins Co	1,944,134	0.0%

Wednesday, June 27, 2012

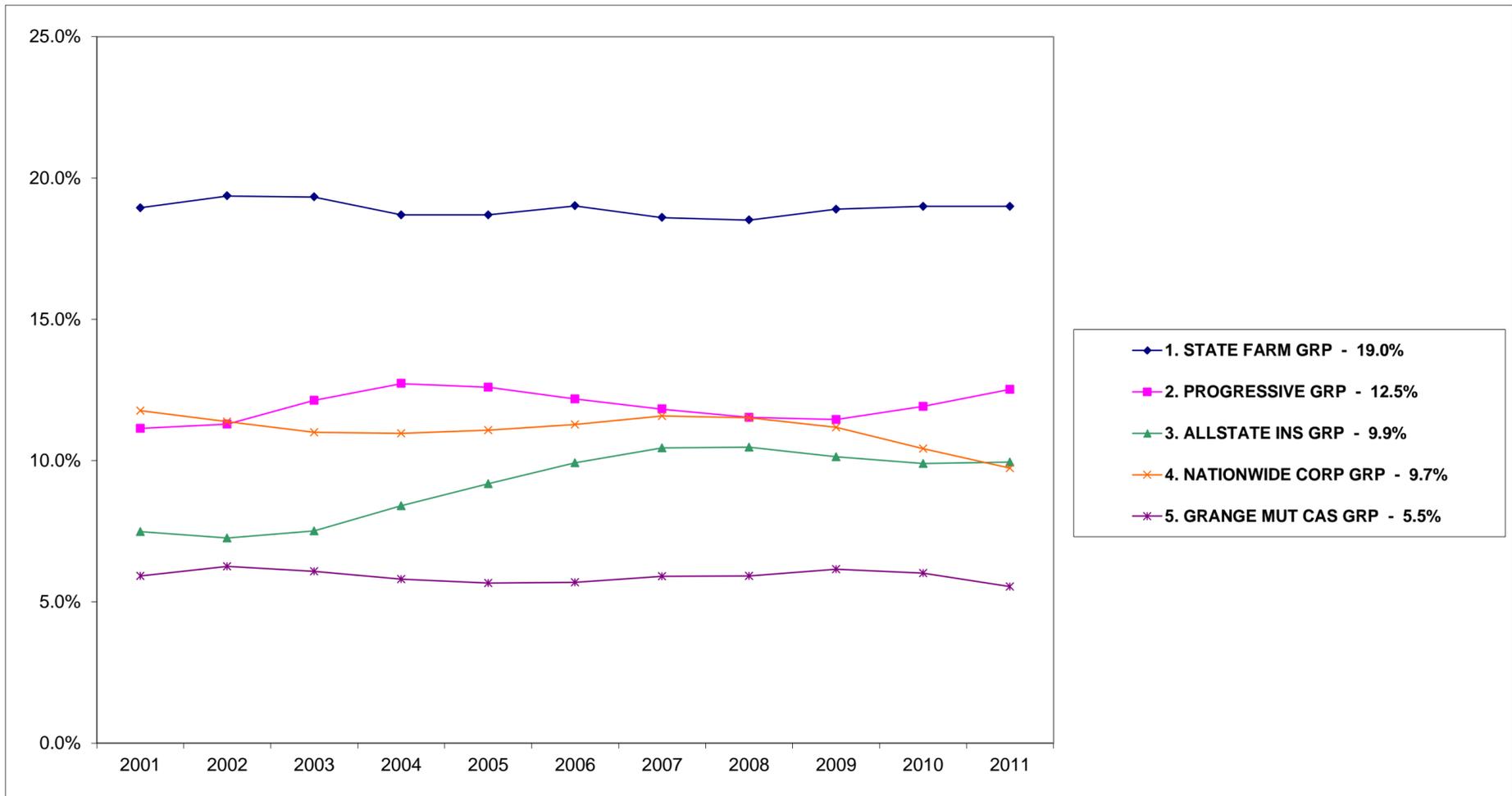
Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

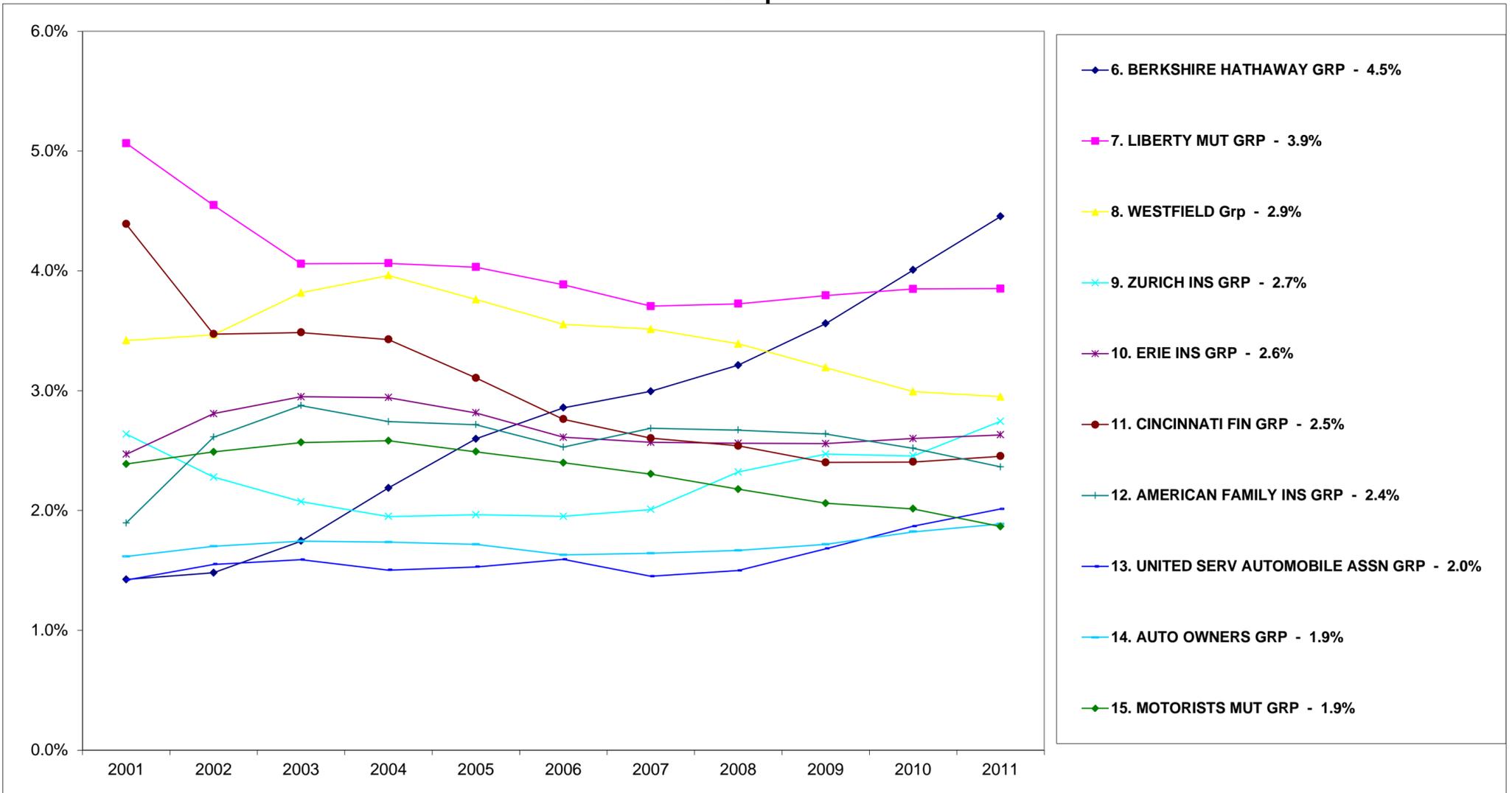
The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
Top 15	Sub Total:	4,243,675,216	83.9%
	Others Sub Total:	812,528,191	16.1%
	Total All Company Groups:	5,056,203,407	100.0%

Private Passenger Automobile Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	536,259,220	23.6%
2	ALLSTATE INS GRP	235,106,735	10.4%
3	NATIONWIDE CORP GRP	203,374,246	9.0%
4	LIBERTY MUT GRP	129,991,321	5.7%
5	GRANGE MUT CAS GRP	118,862,117	5.2%
6	CINCINNATI FIN GRP	95,862,317	4.2%
7	WESTFIELD Grp	86,869,182	3.8%
8	ERIE INS GRP	85,900,385	3.8%
9	AUTO OWNERS GRP	71,486,225	3.2%
10	ZURICH INS GRP	69,321,030	3.1%
11	Travelers Grp	59,328,282	2.6%
12	MOTORISTS MUT GRP	57,964,341	2.6%
13	STATE AUTO MUT GRP	55,877,785	2.5%
14	UNITED SERV AUTOMOBILE ASSN GR	50,528,599	2.2%
15	AMERICAN FAMILY INS GRP	49,252,323	2.2%
	Top 15 Sub Total:	1,905,984,108	84.0%
	Others Sub Total:	362,702,803	16.0%
	Total All Groups:	2,268,686,911	100.0%

2011
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	STATE FARM GRP	536,259,220	23.6%
	State Farm Fire & Cas Co	536,259,220	23.6%
2	ALLSTATE INS GRP	235,106,735	10.4%
	Allstate Prop & Cas Ins Co	103,579,440	4.6%
	Allstate Ind Co	60,831,728	2.7%
	Allstate Ins Co	57,870,845	2.6%
	Encompass Home & Auto Ins Co	5,638,839	0.2%
	Encompass Ins Co Of Amer	3,988,087	0.2%
	Encompass Ind Co	3,197,796	0.1%
3	NATIONWIDE CORP GRP	203,374,246	9.0%
	Nationwide Prop & Cas Ins Co	101,958,268	4.5%
	Nationwide Mut Fire Ins Co	46,204,770	2.0%
	Nationwide Mut Ins Co	45,810,026	2.0%
	Allied Prop & Cas Ins Co	5,559,076	0.2%
	Amco Ins Co	2,867,463	0.1%
	Depositors Ins Co	560,320	0.0%
	Scottsdale Surplus Lines Ins Co	278,675	0.0%
	Nationwide Affinity Co of Amer	135,648	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	LIBERTY MUT GRP	129,991,321	5.7%
	Liberty Mut Fire Ins Co	43,809,106	1.9%
	Safeco Ins Co Of IN	23,767,520	1.0%
	West Amer Ins Co	16,950,265	0.7%
	Liberty Ins Corp	14,307,817	0.6%
	Peerless Ind Ins Co	13,546,916	0.6%
	Mid Amer Fire & Cas Co	8,920,045	0.4%
	LM Ins Corp	7,050,203	0.3%
	American Fire & Cas Co	1,133,010	0.0%
	Ohio Cas Ins Co	502,763	0.0%
	Safeco Ins Co Of Amer	1,349	0.0%
	General Ins Co Of Amer	1,230	0.0%
	American Economy Ins Co	571	0.0%
	First Natl Ins Co Of Amer	526	0.0%
5	GRANGE MUT CAS GRP	118,862,117	5.2%
	Grange Mut Cas Co	77,241,082	3.4%
	Grange Prop & Cas Ins Co	41,621,035	1.8%
6	CINCINNATI FIN GRP	95,862,317	4.2%
	Cincinnati Ins Co	95,862,317	4.2%
7	WESTFIELD Grp	86,869,182	3.8%
	Westfield Natl Ins Co	69,050,632	3.0%
	Westfield Ins Co	16,793,503	0.7%
	American Select Ins Co	1,025,047	0.0%
8	ERIE INS GRP	85,900,385	3.8%
	Erie Ins Exch	84,751,536	3.7%
	Erie Ins Co	1,148,849	0.1%
9	AUTO OWNERS GRP	71,486,225	3.2%
	Auto Owners Ins Co	25,753,744	1.1%
	Home Owners Ins Co	25,432,209	1.1%
	Owners Ins Co	20,300,272	0.9%

Wednesday, June 27, 2012

Page 2 of 3

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
10	ZURICH INS GRP	69,321,030	3.1%
	Farmers Ins Exch	30,519,568	1.3%
	Farmers Ins Of Columbus Inc	23,500,666	1.0%
	Foremost Signature Ins Co	6,199,696	0.3%
	Foremost Ins Co Grand Rapids MI	4,318,894	0.2%
	Foremost Prop & Cas Ins Co	2,083,315	0.1%
	Empire Fire & Marine Ins Co	1,459,382	0.1%
	Civic Prop & Cas Co	1,080,298	0.0%
	Fidelity & Deposit Co Of MD	111,408	0.0%
	Neighborhood Spirit Prop & Cas Co	49,773	0.0%
	Exact Prop & Cas Co Inc	2,102	0.0%
	Farmers Specialty Ins Co	-4,072	0.0%
11	Travelers Grp	59,328,282	2.6%
	Travelers Prop Cas Ins Co	30,409,700	1.3%
	Standard Fire Ins Co	23,087,206	1.0%
	Travelers Ind Co Of Amer	2,382,610	0.1%
	Travelers Home & Marine Ins Co	2,129,714	0.1%
	Automobile Ins Co Of Hartford CT	1,287,804	0.1%
	Travelers Ind Co Of CT	31,248	0.0%
12	MOTORISTS MUT GRP	57,964,341	2.6%
	Motorists Mut Ins Co	57,964,341	2.6%
13	STATE AUTO MUT GRP	55,877,785	2.5%
	State Automobile Mut Ins Co	31,459,835	1.4%
	State Auto Ins Co of OH	24,417,950	1.1%
14	UNITED SERV AUTOMOBILE ASSN GR	50,528,599	2.2%
	United Serv Automobile Assn	29,156,142	1.3%
	USAA Cas Ins Co	16,435,859	0.7%
	USAA Gen Ind Co	3,175,684	0.1%
	Garrison Prop & Cas Ins Co	1,760,914	0.1%
15	AMERICAN FAMILY INS GRP	49,252,323	2.2%
	American Family Ins Co	49,252,323	2.2%
Top 15	Sub Total:	1,905,984,108	84.0%
	Others Sub Total:	362,702,803	16.0%
	Total All Company Groups:	2,268,686,911	100.0%

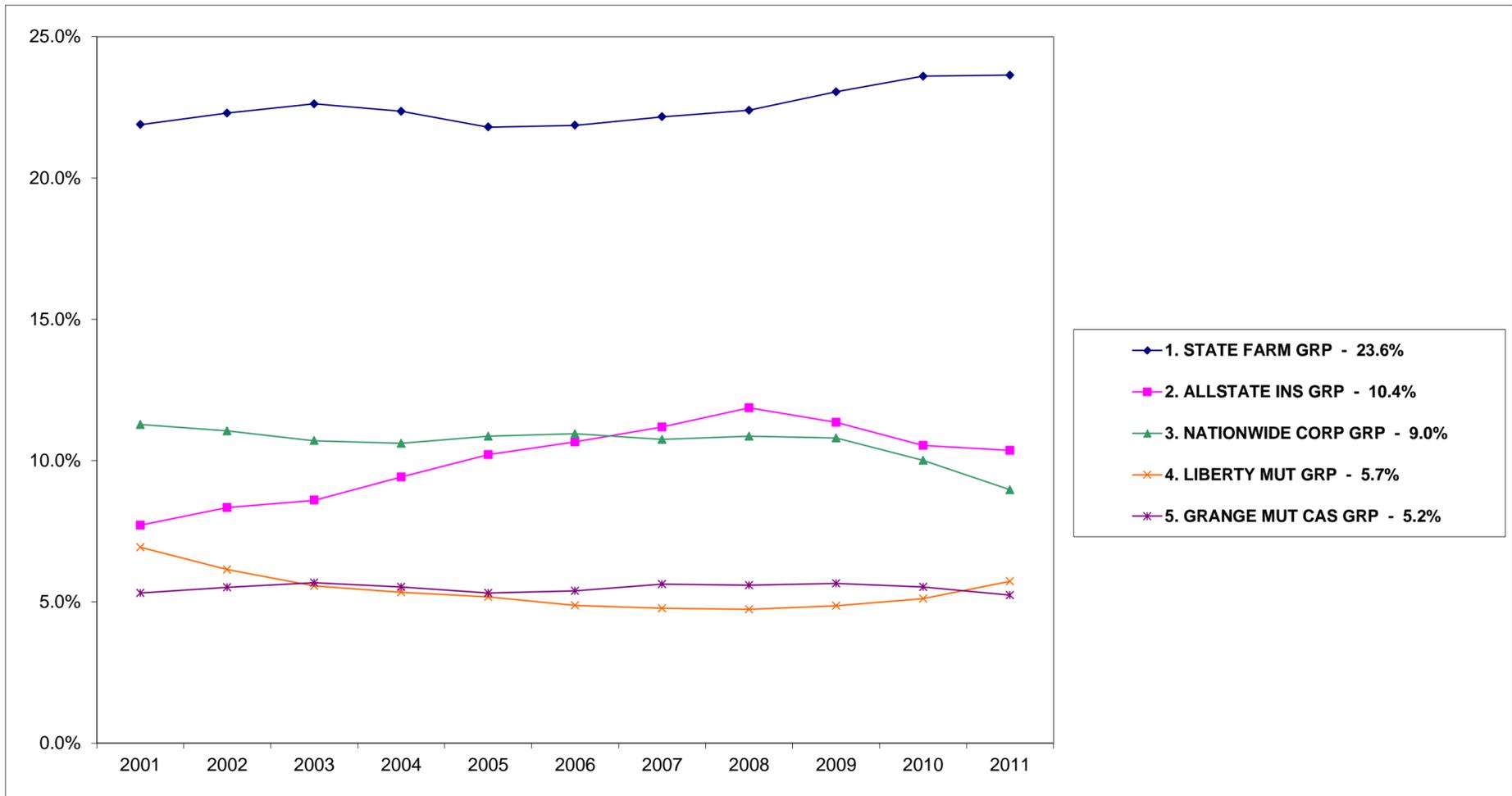
Wednesday, June 27, 2012

Page 3 of 3

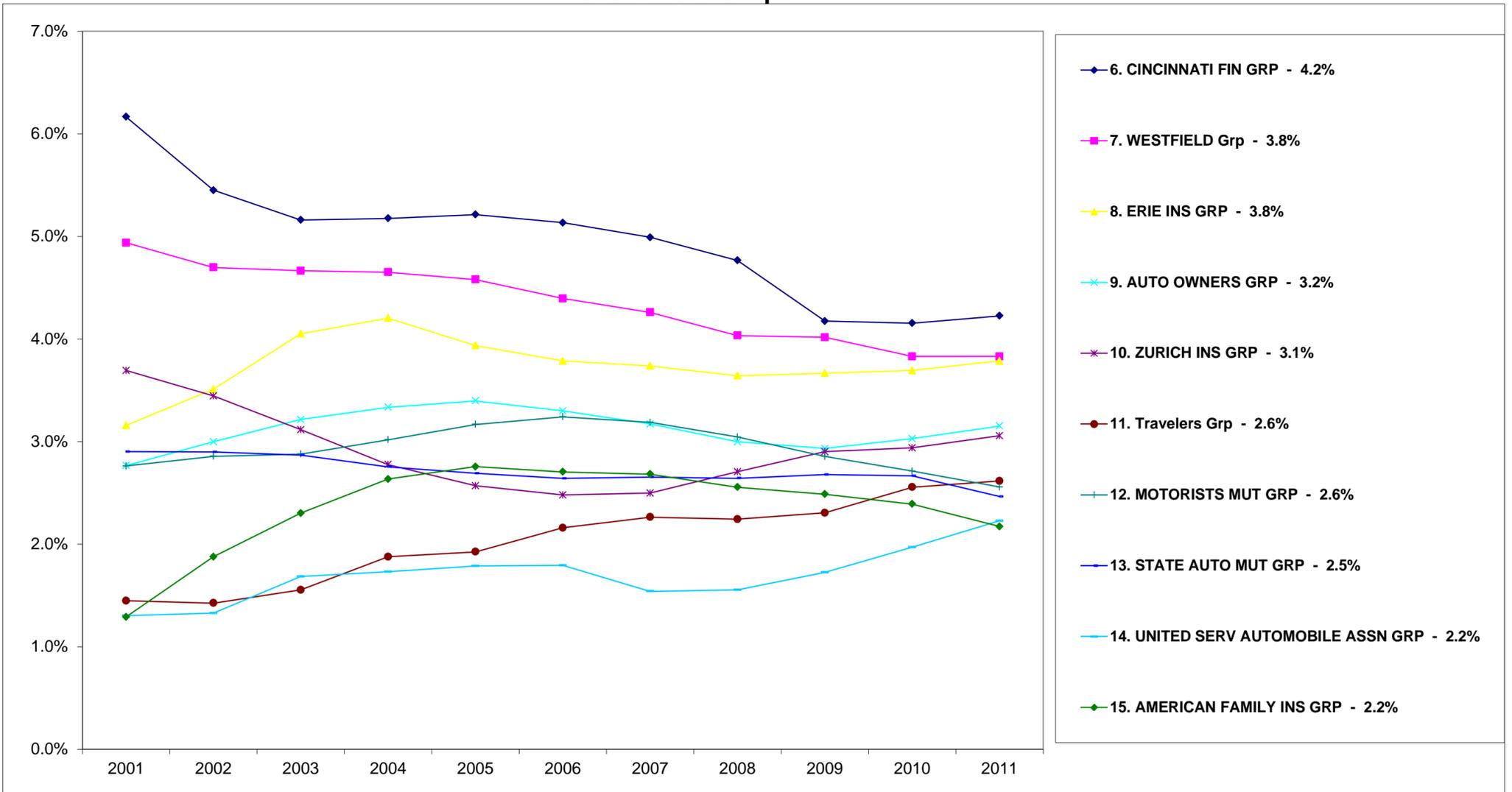
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

Homeowners Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	NATIONWIDE CORP GRP	25,710,871	20.9%
2	OHIO MUT GRP	17,859,559	14.5%
3	WESTFIELD Grp	10,657,380	8.6%
4	Hastings Mut Ins Co	8,729,346	7.1%
5	WESTERN RESERVE GRP	8,410,467	6.8%
6	GRANGE MUT CAS GRP	8,193,311	6.6%
7	German Mut Ins Co	6,108,361	5.0%
8	STATE FARM GRP	6,057,211	4.9%
9	AUTO OWNERS GRP	4,638,051	3.8%
10	Mennonite Mut Ins Co	4,537,267	3.7%
11	CELINA GRP	4,459,377	3.6%
12	BUCKEYE INS GRP	4,330,963	3.5%
13	Wayne & Washington Mut Grp	2,740,294	2.2%
14	LIBERTY MUT GRP	2,629,500	2.1%
15	AMERICAN FAMILY INS GRP	2,384,809	1.9%
Top 15 Sub Total:		117,446,767	95.2%
Others Sub Total:		5,860,842	4.8%
Total All Groups:		123,307,609	100.0%

2011
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	NATIONWIDE CORP GRP	25,710,871	20.9%
	Nationwide Agribusiness Ins Co	25,200,277	20.4%
	Allied Prop & Cas Ins Co	510,594	0.4%
2	OHIO MUT GRP	17,859,559	14.5%
	United Ohio Ins Co	15,682,525	12.7%
	Ohio Mut Ins Co	2,177,034	1.8%
3	WESTFIELD Grp	10,657,380	8.6%
	Westfield Ins Co	10,657,380	8.6%
4	Hastings Mut Ins Co	8,729,346	7.1%
	Hastings Mut Ins Co	8,729,346	7.1%
5	WESTERN RESERVE GRP	8,410,467	6.8%
	Lightning Rod Mut Ins Co	8,047,554	6.5%
	Sonnenberg Mut Ins Assoc	362,913	0.3%
6	GRANGE MUT CAS GRP	8,193,311	6.6%
	Grange Mut Cas Co	8,193,311	6.6%
7	German Mut Ins Co	6,108,361	5.0%
	German Mut Ins Co	6,108,361	5.0%
8	STATE FARM GRP	6,057,211	4.9%
	State Farm Fire & Cas Co	6,057,211	4.9%
9	AUTO OWNERS GRP	4,638,051	3.8%
	Auto Owners Ins Co	3,352,566	2.7%
	Owners Ins Co	1,285,485	1.0%
10	Mennonite Mut Ins Co	4,537,267	3.7%
	Mennonite Mut Ins Co	4,537,267	3.7%
11	CELINA GRP	4,459,377	3.6%
	Celina Mut Ins Co	4,287,941	3.5%
	Miami Mut Ins Co	171,436	0.1%
12	BUCKEYE INS GRP	4,330,963	3.5%
	Buckeye State Mut Ins Co	4,330,963	3.5%
13	Wayne & Washington Mut Grp	2,740,294	2.2%
	Wayne Mut Ins Co	2,740,294	2.2%

Wednesday, June 27, 2012

Page 1 of 2

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
14	LIBERTY MUT GRP	2,629,500	2.1%
	Consolidated Ins Co	1,578,144	1.3%
	Indiana Ins Co	665,253	0.5%
	Peerless Ins Co	247,728	0.2%
	American States Ins Co	109,197	0.1%
	American Economy Ins Co	29,178	0.0%
15	AMERICAN FAMILY INS GRP	2,384,809	1.9%
	American Family Mut Ins Co	2,384,809	1.9%
Top 15	Sub Total:	117,446,767	95.2%
	Others Sub Total:	5,860,842	4.8%
	Total All Company Groups:	123,307,609	100.0%

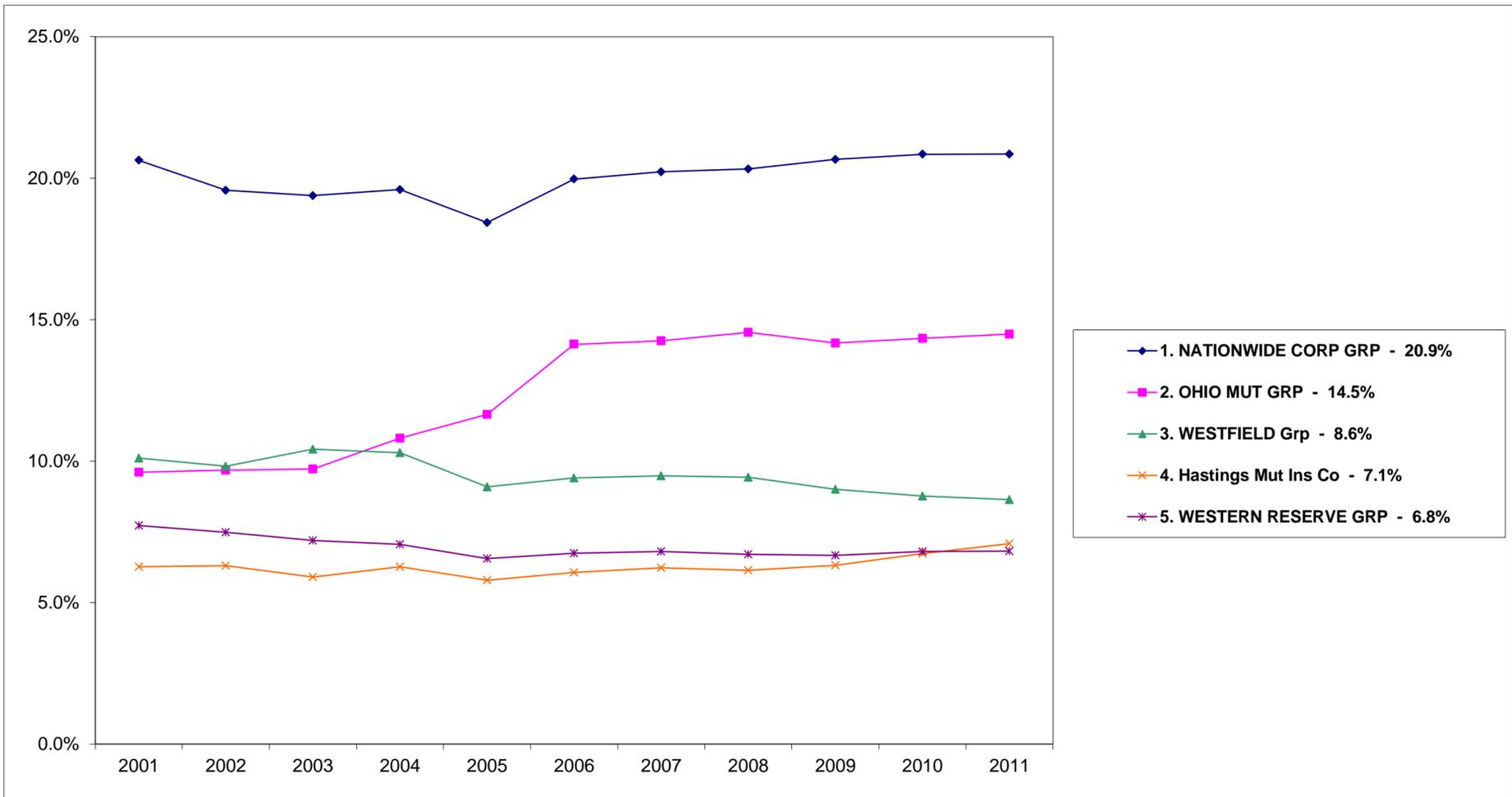
Wednesday, June 27, 2012

Page 2 of 2

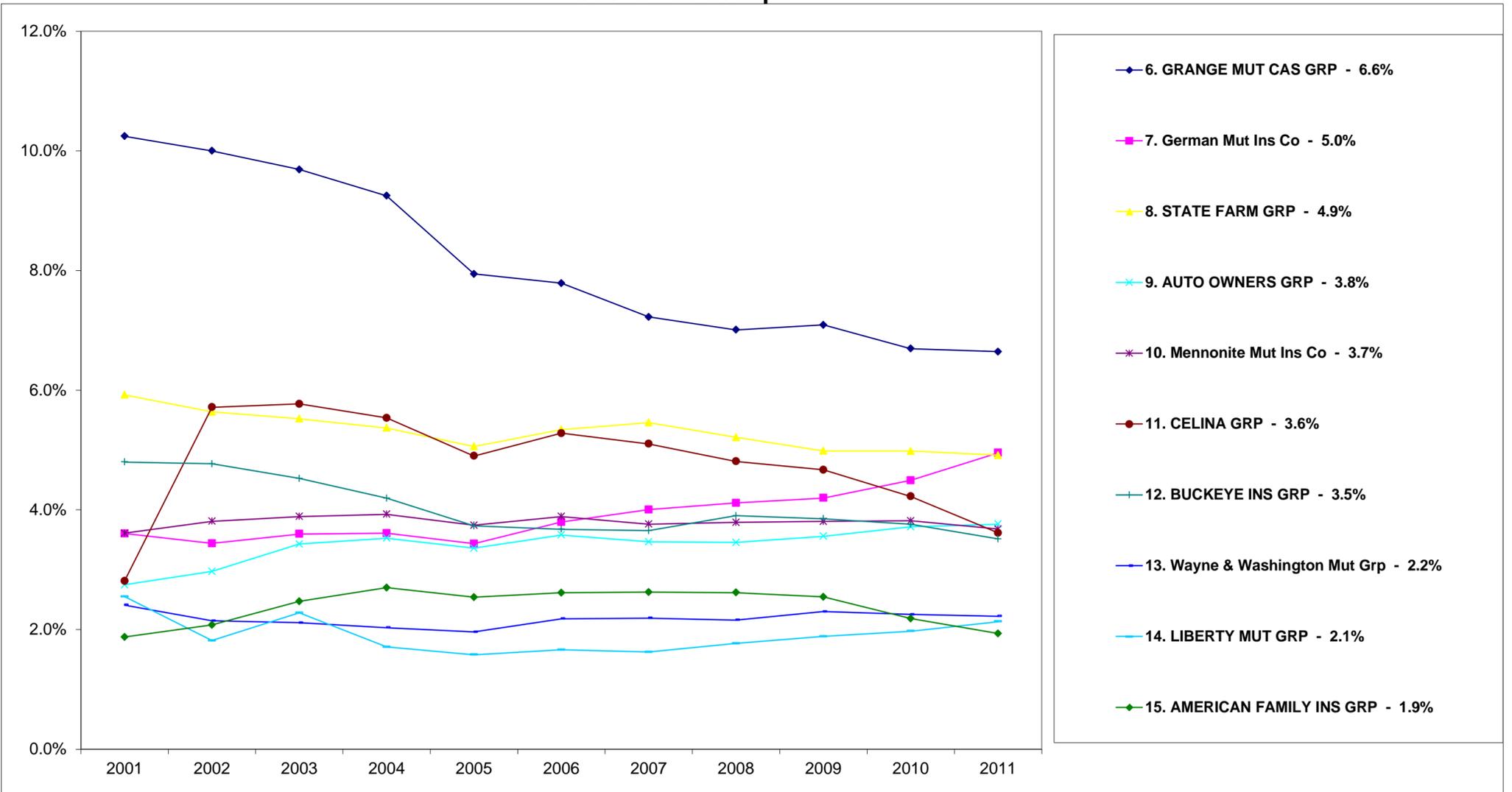
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

Farmowners Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	CINCINNATI FIN GRP	374,915,360	7.8%
2	AMERICAN INTL GRP	325,869,426	6.7%
3	LIBERTY MUT GRP	288,551,904	6.0%
4	Travelers Grp	282,402,012	5.8%
5	WESTFIELD Grp	236,083,241	4.9%
6	ZURICH INS GRP	207,581,438	4.3%
7	Chubb Inc Grp	195,823,672	4.0%
8	CNA INS GRP	179,342,796	3.7%
9	NATIONWIDE CORP GRP	158,517,792	3.3%
10	AUTO OWNERS GRP	108,226,405	2.2%
11	STATE FARM GRP	102,133,290	2.1%
12	Ace Ltd Grp	96,500,676	2.0%
13	FM GLOBAL GRP	95,670,066	2.0%
14	ERIE INS GRP	92,120,429	1.9%
15	Assurant Inc Grp	85,706,047	1.8%
	Top 15 Sub Total:	2,829,444,554	58.5%
	Others Sub Total:	2,005,983,989	41.5%
	Total All Groups:	4,835,428,543	100.0%

2011
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	CINCINNATI FIN GRP	374,915,360	7.8%
	Cincinnati Ins Co	352,165,361	7.3%
	The Cincinnati Specialty Underwriter	9,605,088	0.2%
	Cincinnati Cas Co	7,148,659	0.1%
	The Cincinnati Ind Co	5,996,252	0.1%
2	AMERICAN INTL GRP	325,869,426	6.7%
	National Union Fire Ins Co Of Pitts	109,955,849	2.3%
	Lexington Ins Co	104,237,848	2.2%
	Commerce & Industry Ins Co	27,550,632	0.6%
	Chartis Specialty Ins Co	27,456,503	0.6%
	Illinois Natl Ins Co	21,429,263	0.4%
	New Hampshire Ins Co	16,493,198	0.3%
	Insurance Co Of The State Of PA	11,723,512	0.2%
	Granite State Ins Co	3,180,705	0.1%
	Chartis Prop Cas Co	2,683,907	0.1%
	American Home Assur Co	695,252	0.0%
	AIU Ins Co	204,186	0.0%
	Landmark Ins Co	171,874	0.0%
	Chartis Cas Co	86,697	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
3	LIBERTY MUT GRP	288,551,904	6.0%
	Liberty Mut Ins Co	100,113,104	2.1%
	Netherlands Ins Co The	49,528,140	1.0%
	Liberty Mut Fire Ins Co	26,658,500	0.6%
	Peerless Ind Ins Co	13,536,974	0.3%
	Liberty Ins Corp	13,287,396	0.3%
	Ohio Cas Ins Co	12,033,833	0.2%
	Liberty Ins Underwriters Inc	7,658,331	0.2%
	Indiana Ins Co	7,625,324	0.2%
	West Amer Ins Co	6,732,822	0.1%
	Safeco Ins Co Of Amer	5,158,034	0.1%
	Peerless Ins Co	5,105,813	0.1%
	Consolidated Ins Co	5,101,482	0.1%
	Liberty Surplus Ins Corp	4,713,532	0.1%
	Midwestern Ind Co	3,870,643	0.1%
	LM Ins Corp	3,693,564	0.1%
	American Fire & Cas Co	3,688,852	0.1%
	Wausau Underwriters Ins Co	3,577,808	0.1%
	Mid Amer Fire & Cas Co	3,543,038	0.1%
	Ohio Security Ins Co	2,439,450	0.1%
	American States Ins Co	2,283,824	0.0%
	Employers Ins of Wausau	2,208,800	0.0%
	Wausau Business Ins Co	2,109,175	0.0%
	American Economy Ins Co	1,389,873	0.0%
	General Ins Co Of Amer	843,659	0.0%
	Safeco Ins Co Of IN	696,327	0.0%
	First Natl Ins Co Of Amer	618,883	0.0%
	First Liberty Ins Corp	326,125	0.0%
	Wausau Gen Ins Co	8,598	0.0%

Wednesday, June 27, 2012

Page 2 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	Travelers Grp	282,402,012	5.8%
	Travelers Prop Cas Co Of Amer	66,398,437	1.4%
	Travelers Cas & Surety Co Of Amer	45,459,986	0.9%
	Travelers Ind Co	32,840,215	0.7%
	Charter Oak Fire Ins Co	28,064,861	0.6%
	St Paul Fire & Marine Ins Co	16,645,304	0.3%
	Northland Ins Co	15,860,547	0.3%
	Phoenix Ins Co	15,785,377	0.3%
	Travelers Ind Co Of CT	14,186,603	0.3%
	Travelers Ind Co Of Amer	12,450,457	0.3%
	Travelers Cas Ins Co Of Amer	12,336,019	0.3%
	St Paul Mercury Ins Co	8,932,863	0.2%
	Standard Fire Ins Co	3,949,633	0.1%
	Automobile Ins Co Of Hartford CT	2,104,166	0.0%
	Discover Prop & Cas Ins Co	1,338,545	0.0%
	Travelers Prop Cas Ins Co	1,317,811	0.0%
	Travelers Cas & Surety Co	911,004	0.0%
	Northfield Ins Co	780,611	0.0%
	St Paul Surplus Lines Ins Co	683,629	0.0%
	Travelers Excess & Surplus Lines Co	654,603	0.0%
	St Paul Protective Ins Co	619,518	0.0%
	United States Fidelity & Guar Co	606,666	0.0%
	St Paul Guardian Ins Co	399,789	0.0%
	Northland Cas Co	286,481	0.0%
	Travelers Home & Marine Ins Co	48,565	0.0%
	Farmington Cas Co	14,463	0.0%
	Athena Assur Co	4,905	0.0%
	Fidelity & Guar Ins Underwriters Inc	23	0.0%
	Fidelity & Guar Ins Co	-279,069	0.0%
5	WESTFIELD Grp	236,083,241	4.9%
	Westfield Ins Co	207,211,035	4.3%
	Ohio Farmers Ins Co	15,669,578	0.3%
	Westfield Natl Ins Co	12,392,545	0.3%
	American Select Ins Co	810,083	0.0%

Wednesday, June 27, 2012

Page 3 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
6	ZURICH INS GRP	207,581,438	4.3%
	Zurich Amer Ins Co	80,054,581	1.7%
	American Guar & Liab Ins	36,829,212	0.8%
	Steadfast Ins Co	18,131,599	0.4%
	Foremost Ins Co Grand Rapids MI	16,555,907	0.3%
	Fidelity & Deposit Co Of MD	10,500,417	0.2%
	Universal Underwriters Ins Co	8,060,672	0.2%
	Farmers Ins Exch	7,251,841	0.1%
	Empire Fire & Marine Ins Co	6,741,744	0.1%
	Truck Ins Exch	4,652,126	0.1%
	American Zurich Ins Co	3,941,947	0.1%
	Maryland Cas Co	3,575,929	0.1%
	Farmers Ins Of Columbus Inc	3,257,902	0.1%
	Mid Century Ins Co	3,176,105	0.1%
	Assurance Co Of Amer	2,493,867	0.1%
	Zurich Amer Ins Co Of IL	1,714,839	0.0%
	Civic Prop & Cas Co	309,817	0.0%
	Northern Ins Co Of NY	209,984	0.0%
	Empire Ind Ins Co	108,282	0.0%
	Neighborhood Spirit Prop & Cas Co	14,079	0.0%
	Colonial Amer Cas & Surety Co	460	0.0%
	21st Century Natl Ins Co	138	0.0%
	21st Century Centennial Ins Co	-10	0.0%
7	Chubb Inc Grp	195,823,672	4.0%
	Federal Ins Co	158,685,795	3.3%
	Great Northern Ins Co	9,734,593	0.2%
	Pacific Ind Co	7,425,703	0.2%
	Chubb Custom Ins Co	6,438,886	0.1%
	Vigilant Ins Co	6,158,557	0.1%
	Executive Risk Ind Inc	5,921,791	0.1%
	Executive Risk Speciality Ins Co	690,273	0.0%
	Chubb Natl Ins Co	678,608	0.0%
	Chubb Ind Ins Co	89,466	0.0%

Wednesday, June 27, 2012

Page 4 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
8	CNA INS GRP	179,342,796	3.7%
	Continental Cas Co	92,447,303	1.9%
	Columbia Cas Co	32,635,782	0.7%
	National Fire Ins Co Of Hartford	11,198,033	0.2%
	Valley Forge Ins Co	11,180,927	0.2%
	American Cas Co Of Reading PA	10,856,768	0.2%
	Western Surety Co	9,057,872	0.2%
	Continental Ins Co	6,821,138	0.1%
	Transportation Ins Co	5,143,333	0.1%
	Universal Surety Of Amer	1,640	0.0%
9	NATIONWIDE CORP GRP	158,517,792	3.3%
	Nationwide Mut Ins Co	40,754,598	0.8%
	Nationwide Mut Fire Ins Co	26,886,440	0.6%
	Nationwide Prop & Cas Ins Co	25,381,096	0.5%
	National Cas Co	15,827,637	0.3%
	Nationwide Agribusiness Ins Co	10,155,083	0.2%
	Scottsdale Surplus Lines Ins Co	7,980,381	0.2%
	Amco Ins Co	6,648,860	0.1%
	Farmland Mut Ins Co	5,223,118	0.1%
	Scottsdale Ind Co	4,257,129	0.1%
	Allied Prop & Cas Ins Co	4,192,264	0.1%
	Scottsdale Ins Co	4,070,506	0.1%
	Victoria Specialty Ins Co	3,244,213	0.1%
	Western Heritage Ins Co	2,139,348	0.0%
	Depositors Ins Co	933,355	0.0%
	Victoria Select Ins Co	556,227	0.0%
	Freedom Specialty Ins Co	231,050	0.0%
	Victoria Fire & Cas Co	31,888	0.0%
	Nationwide Affinity Co of Amer	3,127	0.0%
	Nationwide Assur Co	1,095	0.0%
	Nationwide Ins Co Of Amer	377	0.0%
10	AUTO OWNERS GRP	108,226,405	2.2%
	Auto Owners Ins Co	65,123,763	1.3%
	Owners Ins Co	41,320,888	0.9%
	Home Owners Ins Co	1,781,754	0.0%
11	STATE FARM GRP	102,133,290	2.1%
	State Farm Fire & Cas Co	95,547,726	2.0%
	State Farm Mut Auto Ins Co	6,585,564	0.1%

Wednesday, June 27, 2012

Page 5 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
12	Ace Ltd Grp	96,500,676	2.0%
	Ace Amer Ins Co	57,644,501	1.2%
	Westchester Fire Ins Co	11,403,026	0.2%
	Illinois Union Ins Co	11,047,443	0.2%
	Ace Prop & Cas Ins Co	5,476,252	0.1%
	Westchester Surplus Lines Ins Co	5,414,014	0.1%
	Penn Millers Ins Co	3,038,048	0.1%
	Indemnity Ins Co Of North Amer	955,473	0.0%
	Agri Gen Ins Co	658,317	0.0%
	Bankers Standard Ins Co	467,610	0.0%
	Pacific Employers Ins Co	262,886	0.0%
	Ace Fire Underwriters Ins Co	129,931	0.0%
	Insurance Co of N Amer	3,175	0.0%
13	FM GLOBAL GRP	95,670,066	2.0%
	Factory Mut Ins Co	77,713,036	1.6%
	Affiliated Fm Ins Co	17,640,137	0.4%
	Appalachian Ins Co	316,893	0.0%
14	ERIE INS GRP	92,120,429	1.9%
	Erie Ins Exch	69,798,160	1.4%
	Erie Ins Co	22,322,269	0.5%
15	Assurant Inc Grp	85,706,047	1.8%
	American Security Ins Co	50,702,058	1.0%
	Voyager Ind Ins Co	23,802,979	0.5%
	American Bankers Ins Co Of FL	8,657,204	0.2%
	American Reliable Ins Co	2,531,096	0.1%
	Standard Guar Ins Co	12,710	0.0%
Top 15	Sub Total:	2,829,444,554	58.5%
	Others Sub Total:	2,005,983,989	41.5%
	Total All Company Groups:	4,835,428,543	100.0%

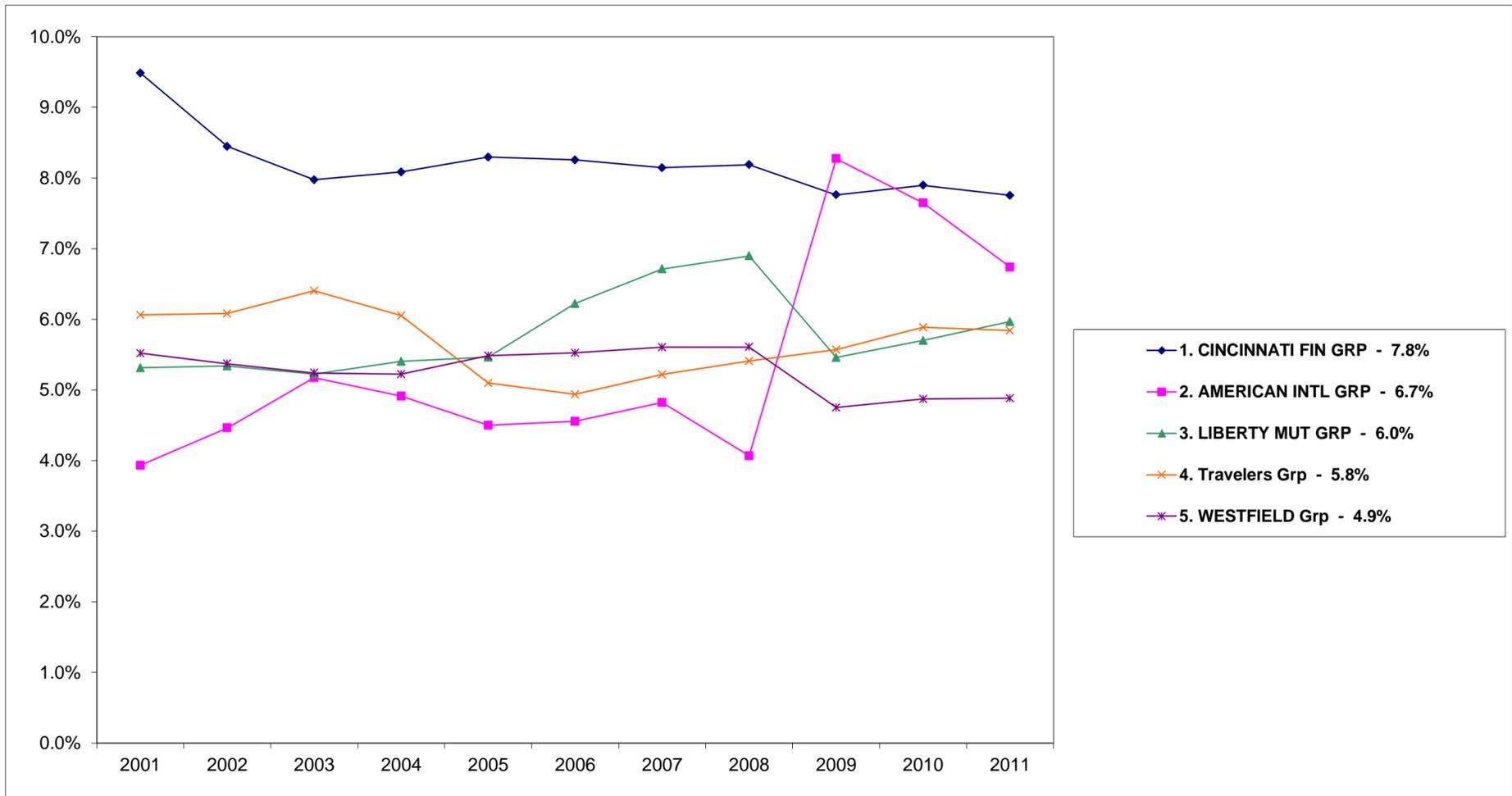
Wednesday, June 27, 2012

Page 6 of 6

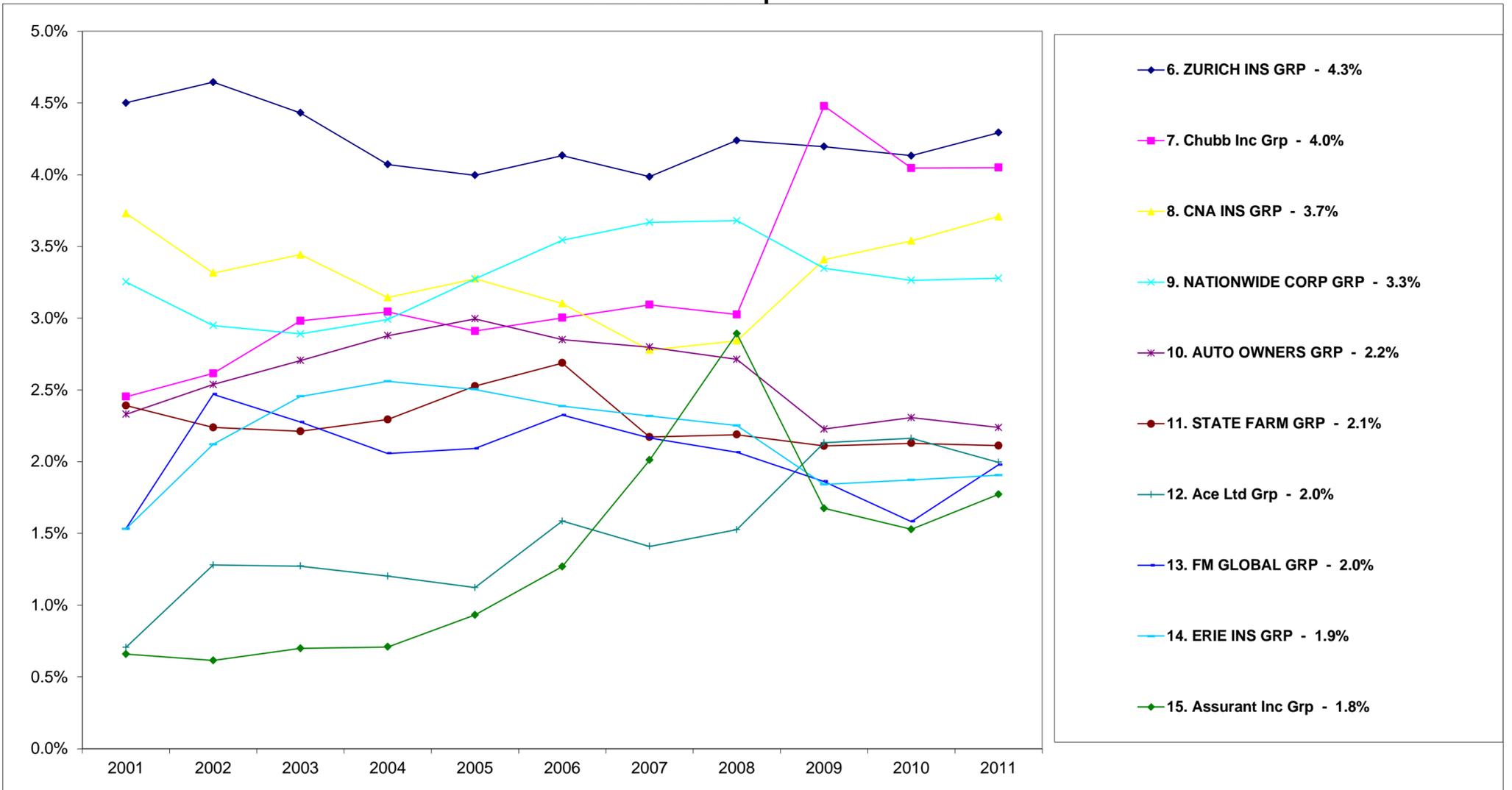
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/27/2012.
Refer to the appendix for lines of businesses that are included.

Commercial Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Commercial Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	CINCINNATI FIN GRP	62,960,681	8.7%
2	WESTFIELD Grp	51,847,052	7.2%
3	Travelers Grp	44,067,283	6.1%
4	ZURICH INS GRP	41,161,541	5.7%
5	PROGRESSIVE GRP	40,176,166	5.6%
6	NATIONWIDE CORP GRP	37,890,324	5.3%
7	LIBERTY MUT GRP	36,111,728	5.0%
8	AMERICAN INTL GRP	34,340,654	4.8%
9	MOTORISTS MUT GRP	27,473,067	3.8%
10	AUTO OWNERS GRP	24,467,761	3.4%
11	STATE AUTO MUT GRP	21,245,978	2.9%
12	ERIE INS GRP	20,609,833	2.9%
13	GRANGE MUT CAS GRP	20,492,212	2.8%
14	American Financial Grp	18,107,353	2.5%
15	Acuity A Mut Ins Co	15,586,918	2.2%
Top 15 Sub Total:		496,538,551	68.8%
Others Sub Total:		225,089,252	31.2%
Total All Groups:		721,627,803	100.0%

2011
Commercial Automobile
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	CINCINNATI FIN GRP	62,960,681	8.7%
	Cincinnati Ins Co	59,978,693	8.3%
	The Cincinnati Ind Co	1,561,017	0.2%
	Cincinnati Cas Co	1,420,971	0.2%
2	WESTFIELD Grp	51,847,052	7.2%
	Westfield Ins Co	51,689,278	7.2%
	Westfield Natl Ins Co	132,934	0.0%
	American Select Ins Co	24,840	0.0%
3	Travelers Grp	44,067,283	6.1%
	Northland Ins Co	14,223,922	2.0%
	Travelers Prop Cas Co Of Amer	8,270,459	1.1%
	Charter Oak Fire Ins Co	7,393,029	1.0%
	Phoenix Ins Co	3,806,257	0.5%
	Travelers Ind Co Of CT	3,748,713	0.5%
	Travelers Ind Co	3,202,691	0.4%
	Travelers Cas Ins Co Of Amer	1,099,748	0.2%
	Travelers Ind Co Of Amer	690,667	0.1%
	St Paul Fire & Marine Ins Co	600,604	0.1%
	Discover Prop & Cas Ins Co	533,630	0.1%
	Northland Cas Co	283,653	0.0%
	St Paul Mercury Ins Co	164,141	0.0%
	St Paul Protective Ins Co	114,400	0.0%
	St Paul Guardian Ins Co	1,105	0.0%
	St Paul Surplus Lines Ins Co	500	0.0%
	United States Fidelity & Guar Co	-22,883	0.0%
	Fidelity & Guar Ins Co	-43,353	0.0%

Wednesday, June 27, 2012

Page 1 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	ZURICH INS GRP	41,161,541	5.7%
	Zurich Amer Ins Co	25,784,119	3.6%
	Empire Fire & Marine Ins Co	6,497,448	0.9%
	Universal Underwriters Ins Co	3,569,088	0.5%
	Truck Ins Exch	1,175,121	0.2%
	Mid Century Ins Co	1,122,677	0.2%
	American Guar & Liab Ins	1,022,636	0.1%
	Farmers Ins Exch	870,503	0.1%
	Zurich Amer Ins Co Of IL	312,527	0.0%
	Maryland Cas Co	303,545	0.0%
	American Zurich Ins Co	261,285	0.0%
	Assurance Co Of Amer	202,962	0.0%
	Northern Ins Co Of NY	36,648	0.0%
	Empire Ind Ins Co	2,813	0.0%
	21st Century Natl Ins Co	138	0.0%
	Steadfast Ins Co	31	0.0%
5	PROGRESSIVE GRP	40,176,166	5.6%
	Artisan & Truckers Cas Co	29,638,352	4.1%
	United Financial Cas Co	10,503,070	1.5%
	National Continental Ins Co	34,692	0.0%
	Progressive Preferred Ins Co	52	0.0%
6	NATIONWIDE CORP GRP	37,890,324	5.3%
	Nationwide Mut Ins Co	8,652,217	1.2%
	National Cas Co	8,472,895	1.2%
	Nationwide Agribusiness Ins Co	4,957,564	0.7%
	Nationwide Mut Fire Ins Co	3,717,272	0.5%
	Victoria Specialty Ins Co	3,244,213	0.4%
	Allied Prop & Cas Ins Co	2,428,434	0.3%
	Nationwide Prop & Cas Ins Co	1,937,639	0.3%
	Farmland Mut Ins Co	1,217,606	0.2%
	Scottsdale Ins Co	739,267	0.1%
	Western Heritage Ins Co	658,649	0.1%
	Victoria Select Ins Co	556,227	0.1%
	Scottsdale Ind Co	455,116	0.1%
	Amco Ins Co	409,671	0.1%
	Depositors Ins Co	341,053	0.0%
	Scottsdale Surplus Lines Ins Co	70,613	0.0%
	Victoria Fire & Cas Co	31,888	0.0%

Wednesday, June 27, 2012

Page 2 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
7	LIBERTY MUT GRP	36,111,728	5.0%
	Netherlands Ins Co The	12,948,041	1.8%
	Liberty Mut Fire Ins Co	4,860,141	0.7%
	Peerless Ind Ins Co	3,567,102	0.5%
	Consolidated Ins Co	2,726,920	0.4%
	Ohio Security Ins Co	2,439,450	0.3%
	Wausau Underwriters Ins Co	1,703,293	0.2%
	Ohio Cas Ins Co	1,105,449	0.2%
	Liberty Mut Ins Co	840,965	0.1%
	American Fire & Cas Co	805,825	0.1%
	Mid Amer Fire & Cas Co	781,047	0.1%
	Peerless Ins Co	612,152	0.1%
	American States Ins Co	566,096	0.1%
	West Amer Ins Co	550,247	0.1%
	Wausau Business Ins Co	497,582	0.1%
	Indiana Ins Co	436,909	0.1%
	Liberty Ins Corp	358,596	0.0%
	Midwestern Ind Co	308,234	0.0%
	Liberty Ins Underwriters Inc	226,756	0.0%
	General Ins Co Of Amer	206,634	0.0%
	LM Ins Corp	153,644	0.0%
	American Economy Ins Co	152,233	0.0%
	First Liberty Ins Corp	116,967	0.0%
	First Natl Ins Co Of Amer	75,104	0.0%
	Employers Ins of Wausau	72,341	0.0%
8	AMERICAN INTL GRP	34,340,654	4.8%
	National Union Fire Ins Co Of Pitts	11,578,606	1.6%
	Commerce & Industry Ins Co	9,600,625	1.3%
	Chartis Specialty Ins Co	3,279,008	0.5%
	Lexington Ins Co	2,864,302	0.4%
	Insurance Co Of The State Of PA	2,768,607	0.4%
	New Hampshire Ins Co	1,689,000	0.2%
	Illinois Natl Ins Co	1,638,329	0.2%
	Granite State Ins Co	1,154,425	0.2%
	Landmark Ins Co	-3,608	0.0%
	American Home Assur Co	-18,759	0.0%
	Chartis Cas Co	-40,523	0.0%
	Chartis Prop Cas Co	-169,358	0.0%

Wednesday, June 27, 2012

Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
9	MOTORISTS MUT GRP	27,473,067	3.8%
	Motorists Mut Ins Co	25,959,174	3.6%
	Motorists Commercial Mut Ins Co	1,513,893	0.2%
10	AUTO OWNERS GRP	24,467,761	3.4%
	Auto Owners Ins Co	15,700,935	2.2%
	Owners Ins Co	8,766,826	1.2%
11	STATE AUTO MUT GRP	21,245,978	2.9%
	State Automobile Mut Ins Co	20,725,049	2.9%
	State Auto Prop & Cas Ins Co	205,203	0.0%
	Plaza Ins Co	166,232	0.0%
	Meridian Citizens Mut Ins Co	149,494	0.0%
12	ERIE INS GRP	20,609,833	2.9%
	Erie Ins Co	20,609,833	2.9%
13	GRANGE MUT CAS GRP	20,492,212	2.8%
	Grange Mut Cas Co	17,437,838	2.4%
	Grange Ind Ins Co	3,054,374	0.4%
14	American Financial Grp	18,107,353	2.5%
	National Interstate Ins Co	10,453,439	1.4%
	Great Amer Assur Co	5,923,086	0.8%
	Vanliner Ins Co	933,096	0.1%
	Great Amer Ins Co	360,370	0.0%
	Great Amer Ins Co of NY	225,540	0.0%
	Great Amer Alliance Ins Co	109,425	0.0%
	American Empire Surplus Lines Ins Co	86,539	0.0%
	Mid Continent Cas Co	10,720	0.0%
	Great Amer E&S Ins Co	5,138	0.0%
15	Acuity A Mut Ins Co	15,586,918	2.2%
	Acuity A Mut Ins Co	15,586,918	2.2%
Top 15	Sub Total:	496,538,551	68.8%
	Others Sub Total:	225,089,252	31.2%
	Total All Company Groups:	721,627,803	100.0%

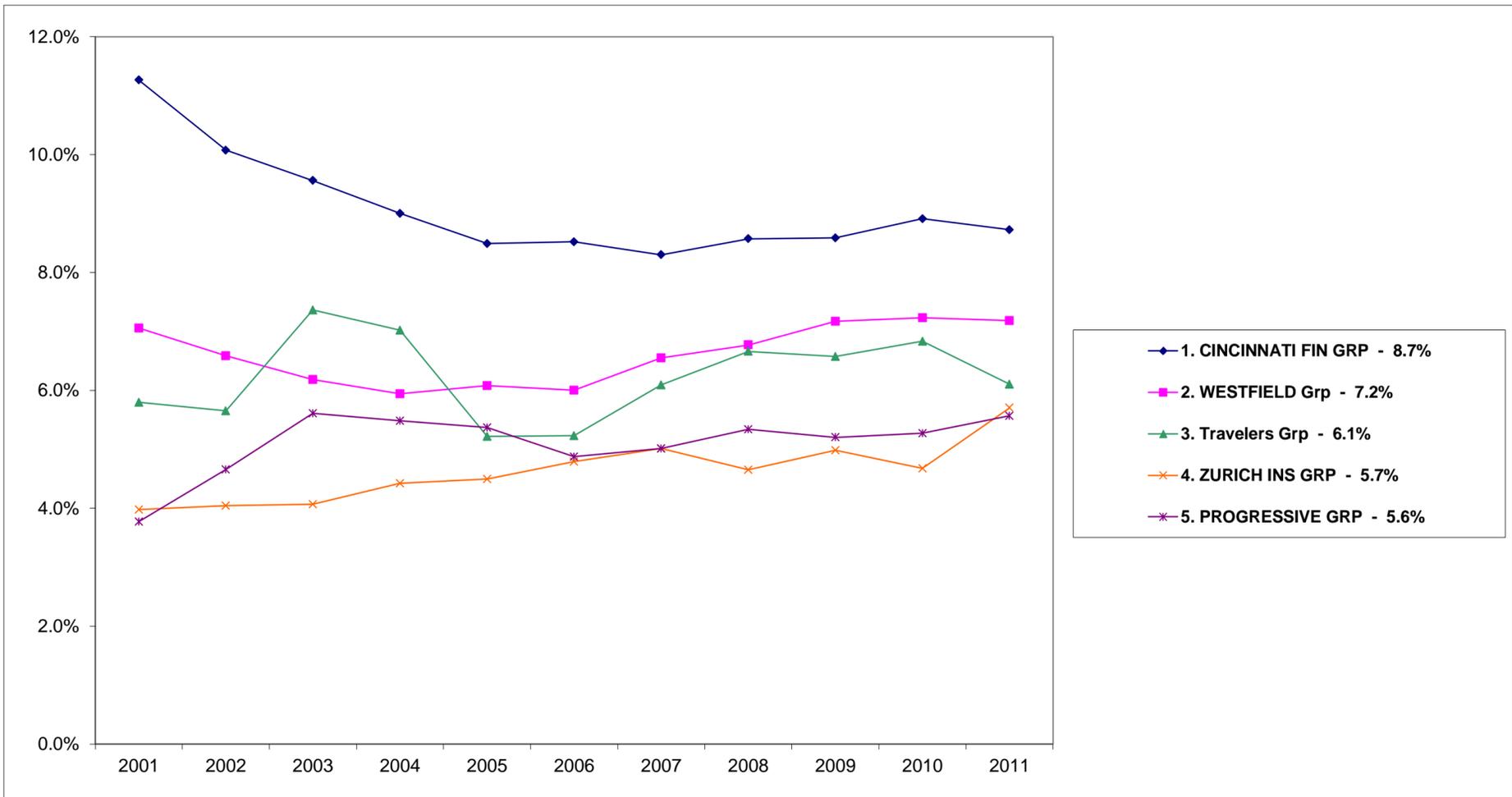
Wednesday, June 27, 2012

Page 4 of 4

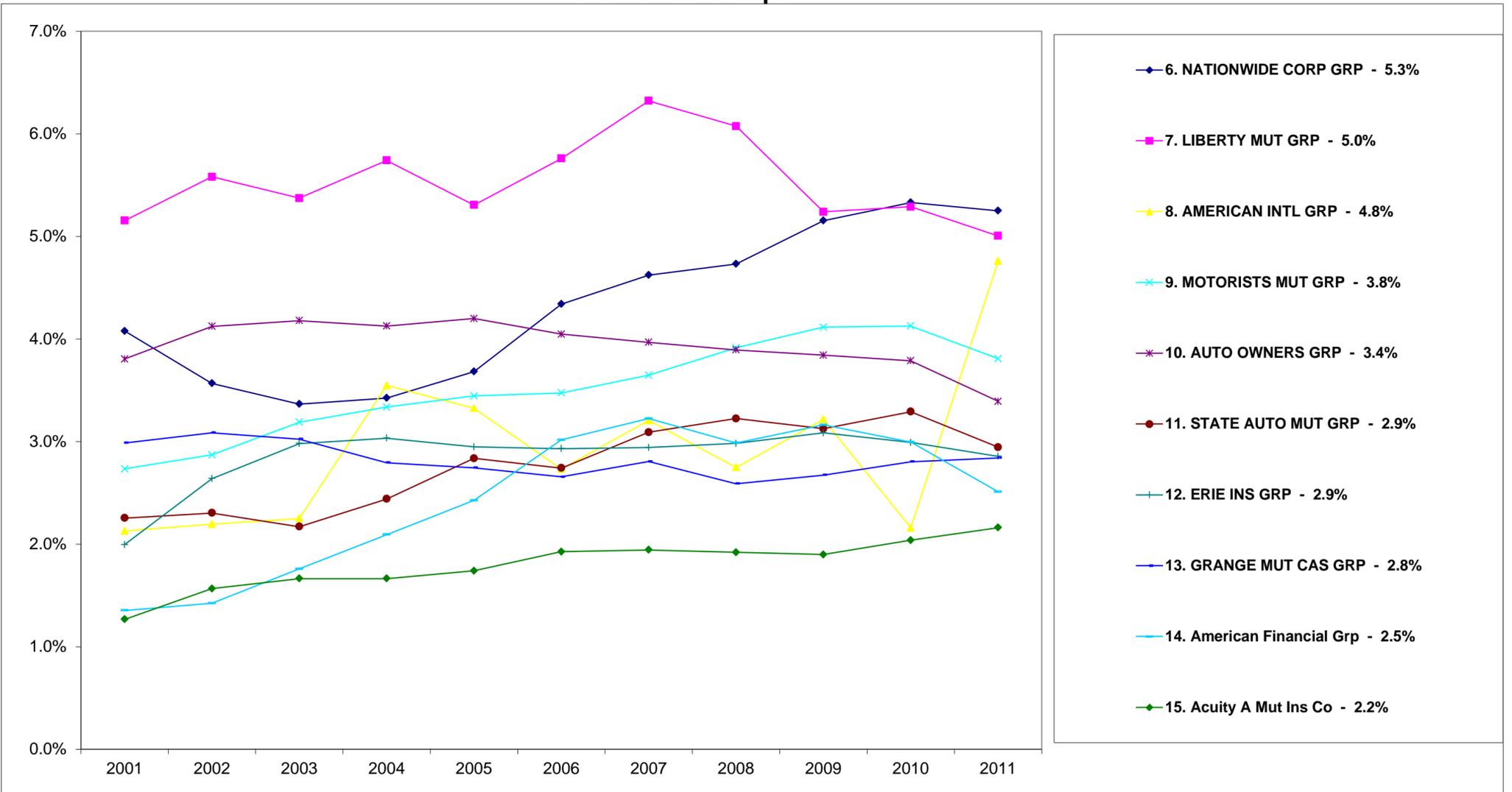
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

Commercial Automobile Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	AMERICAN INTL GRP	158,491,176	11.1%
2	CINCINNATI FIN GRP	110,143,013	7.7%
3	Chubb Inc Grp	93,016,392	6.5%
4	Travelers Grp	86,160,133	6.0%
5	ZURICH INS GRP	68,739,325	4.8%
6	CNA INS GRP	68,505,146	4.8%
7	Ace Ltd Grp	61,455,584	4.3%
8	LIBERTY MUT GRP	56,391,916	3.9%
9	XL AMER GRP	47,707,753	3.3%
10	NATIONWIDE CORP GRP	39,197,293	2.7%
11	WESTFIELD Grp	35,641,991	2.5%
12	STATE FARM GRP	23,469,618	1.6%
13	MOTORISTS MUT GRP	23,177,027	1.6%
14	HARTFORD FIRE & CAS GRP	20,460,219	1.4%
15	STATE AUTO MUT GRP	20,114,686	1.4%
Top 15 Sub Total:		912,671,272	63.8%
Others Sub Total:		516,958,578	36.2%
Total All Groups:		1,429,629,850	100.0%

2011
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	AMERICAN INTL GRP	158,491,176	11.1%
	Lexington Ins Co	47,276,376	3.3%
	National Union Fire Ins Co Of Pitts	42,647,346	3.0%
	Chartis Specialty Ins Co	22,919,418	1.6%
	Illinois Natl Ins Co	19,988,206	1.4%
	Commerce & Industry Ins Co	17,663,059	1.2%
	New Hampshire Ins Co	5,244,561	0.4%
	Chartis Prop Cas Co	1,277,652	0.1%
	Insurance Co Of The State Of PA	802,791	0.1%
	Granite State Ins Co	305,521	0.0%
	American Home Assur Co	187,632	0.0%
	Landmark Ins Co	122,231	0.0%
	Chartis Cas Co	56,415	0.0%
	AIU Ins Co	-32	0.0%
2	CINCINNATI FIN GRP	110,143,013	7.7%
	Cincinnati Ins Co	98,989,330	6.9%
	The Cincinnati Specialty Underwriter	7,869,361	0.6%
	Cincinnati Cas Co	1,926,814	0.1%
	The Cincinnati Ind Co	1,357,508	0.1%
3	Chubb Inc Grp	93,016,392	6.5%
	Federal Ins Co	79,741,781	5.6%
	Executive Risk Ind Inc	5,832,181	0.4%
	Chubb Custom Ins Co	2,862,659	0.2%
	Pacific Ind Co	1,527,546	0.1%
	Vigilant Ins Co	1,157,187	0.1%
	Great Northern Ins Co	1,062,712	0.1%
	Executive Risk Speciality Ins Co	690,273	0.0%
	Chubb Natl Ins Co	142,053	0.0%

Wednesday, June 27, 2012

Page 1 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	Travelers Grp	86,160,133	6.0%
	Travelers Cas & Surety Co Of Amer	26,389,800	1.8%
	Travelers Prop Cas Co Of Amer	17,044,324	1.2%
	St Paul Fire & Marine Ins Co	14,222,994	1.0%
	Travelers Ind Co	7,877,389	0.6%
	St Paul Mercury Ins Co	7,258,049	0.5%
	Charter Oak Fire Ins Co	2,643,828	0.2%
	Phoenix Ins Co	1,846,135	0.1%
	Travelers Ind Co Of CT	1,766,293	0.1%
	Automobile Ins Co Of Hartford CT	1,368,998	0.1%
	Travelers Ind Co Of Amer	1,050,590	0.1%
	Travelers Prop Cas Ins Co	777,440	0.1%
	St Paul Surplus Lines Ins Co	646,026	0.0%
	Standard Fire Ins Co	623,070	0.0%
	United States Fidelity & Guar Co	615,211	0.0%
	Northfield Ins Co	555,108	0.0%
	Discover Prop & Cas Ins Co	363,366	0.0%
	Travelers Cas & Surety Co	355,224	0.0%
	St Paul Guardian Ins Co	272,657	0.0%
	St Paul Protective Ins Co	202,287	0.0%
	Travelers Excess & Surplus Lines Co	162,073	0.0%
	Northland Ins Co	103,188	0.0%
	Travelers Home & Marine Ins Co	12,817	0.0%
	Travelers Cas Ins Co Of Amer	3,266	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
5	ZURICH INS GRP	68,739,325	4.8%
	Zurich Amer Ins Co	31,720,572	2.2%
	American Guar & Liab Ins	18,109,173	1.3%
	Steadfast Ins Co	11,360,602	0.8%
	Universal Underwriters Ins Co	2,453,373	0.2%
	Foremost Ins Co Grand Rapids MI	1,744,628	0.1%
	Farmers Ins Exch	1,413,373	0.1%
	Fidelity & Deposit Co Of MD	856,563	0.1%
	American Zurich Ins Co	683,440	0.0%
	Truck Ins Exch	282,926	0.0%
	Zurich Amer Ins Co Of IL	37,707	0.0%
	Mid Century Ins Co	36,175	0.0%
	Empire Fire & Marine Ins Co	23,560	0.0%
	Civic Prop & Cas Co	13,675	0.0%
	Empire Ind Ins Co	2,662	0.0%
	Neighborhood Spirit Prop & Cas Co	896	0.0%
6	CNA INS GRP	68,505,146	4.8%
	Continental Cas Co	38,303,463	2.7%
	Columbia Cas Co	23,885,900	1.7%
	Transportation Ins Co	2,961,239	0.2%
	National Fire Ins Co Of Hartford	1,284,446	0.1%
	American Cas Co Of Reading PA	767,686	0.1%
	Valley Forge Ins Co	624,038	0.0%
	Continental Ins Co	606,742	0.0%
	Western Surety Co	71,632	0.0%
7	Ace Ltd Grp	61,455,584	4.3%
	Ace Amer Ins Co	34,245,697	2.4%
	Illinois Union Ins Co	8,786,380	0.6%
	Westchester Fire Ins Co	8,012,083	0.6%
	Westchester Surplus Lines Ins Co	4,651,451	0.3%
	Ace Prop & Cas Ins Co	4,406,599	0.3%
	Penn Millers Ins Co	1,122,147	0.1%
	Bankers Standard Ins Co	230,258	0.0%
	Insurance Co of N Amer	860	0.0%
	Indemnity Ins Co Of North Amer	101	0.0%
	Pacific Employers Ins Co	8	0.0%

Wednesday, June 27, 2012

Page 3 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

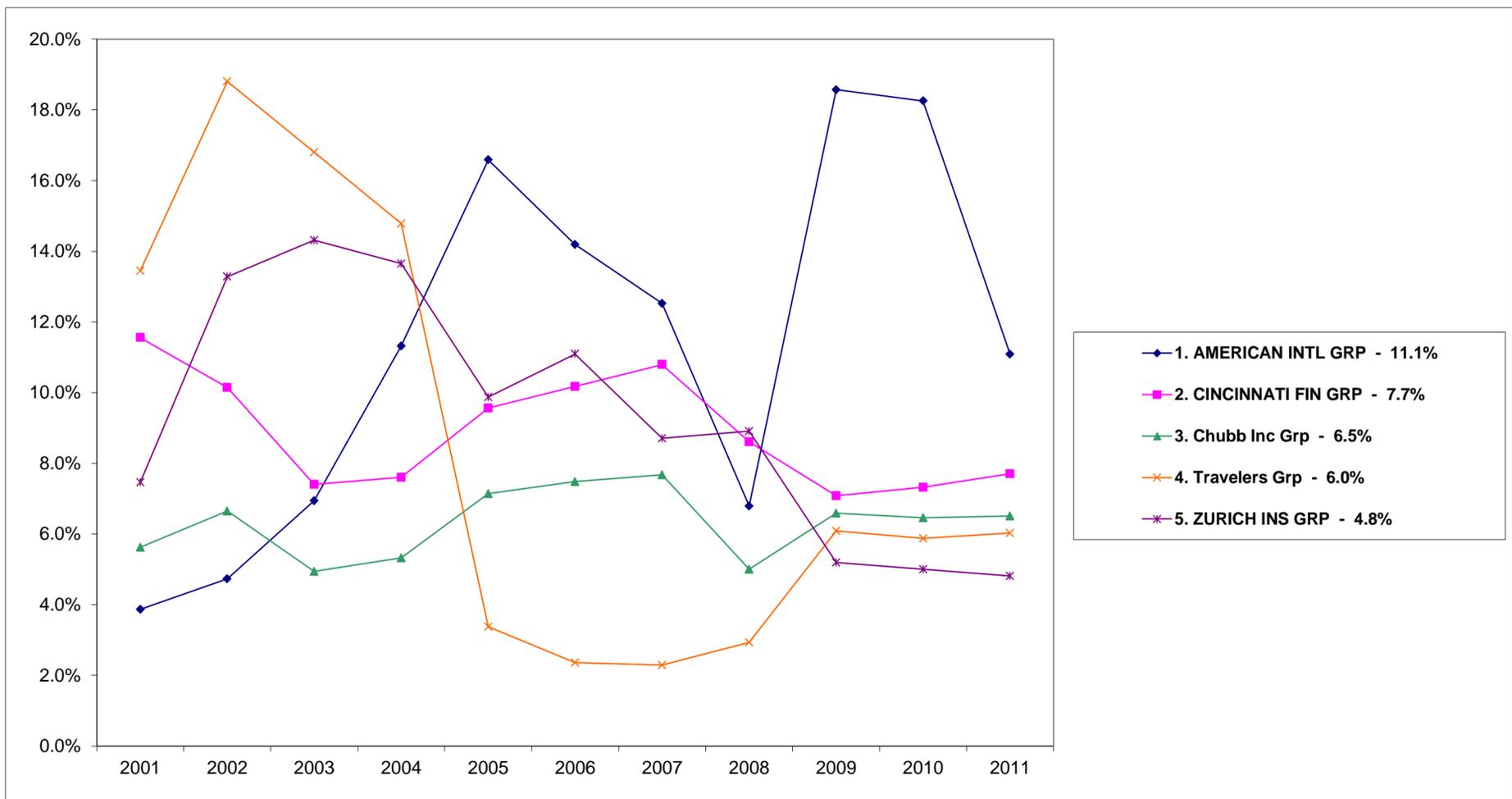
The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
8	LIBERTY MUT GRP	56,391,916	3.9%
	Liberty Ins Corp	10,671,822	0.7%
	Liberty Mut Fire Ins Co	8,603,407	0.6%
	Liberty Mut Ins Co	6,446,756	0.5%
	Indiana Ins Co	4,606,853	0.3%
	Liberty Ins Underwriters Inc	4,580,514	0.3%
	Liberty Surplus Ins Corp	4,481,197	0.3%
	Ohio Cas Ins Co	3,581,815	0.3%
	LM Ins Corp	3,358,476	0.2%
	Midwestern Ind Co	1,546,074	0.1%
	Safeco Ins Co Of Amer	1,340,465	0.1%
	Netherlands Ins Co The	996,906	0.1%
	West Amer Ins Co	921,016	0.1%
	Peerless Ind Ins Co	917,440	0.1%
	Wausau Business Ins Co	846,759	0.1%
	Wausau Underwriters Ins Co	816,635	0.1%
	Mid Amer Fire & Cas Co	582,091	0.0%
	Employers Ins of Wausau	514,228	0.0%
	American States Ins Co	442,413	0.0%
	Peerless Ins Co	398,026	0.0%
	General Ins Co Of Amer	360,141	0.0%
	Safeco Ins Co Of IN	111,923	0.0%
	First Liberty Ins Corp	103,743	0.0%
	Consolidated Ins Co	72,350	0.0%
	American Fire & Cas Co	42,698	0.0%
	First Natl Ins Co Of Amer	40,296	0.0%
	American Economy Ins Co	7,872	0.0%
9	XL AMER GRP	47,707,753	3.3%
	XL Specialty Ins Co	28,495,294	2.0%
	Greenwich Ins Co	8,101,190	0.6%
	Indian Harbor Ins Co	5,684,448	0.4%
	XL Ins Amer Inc	5,426,821	0.4%

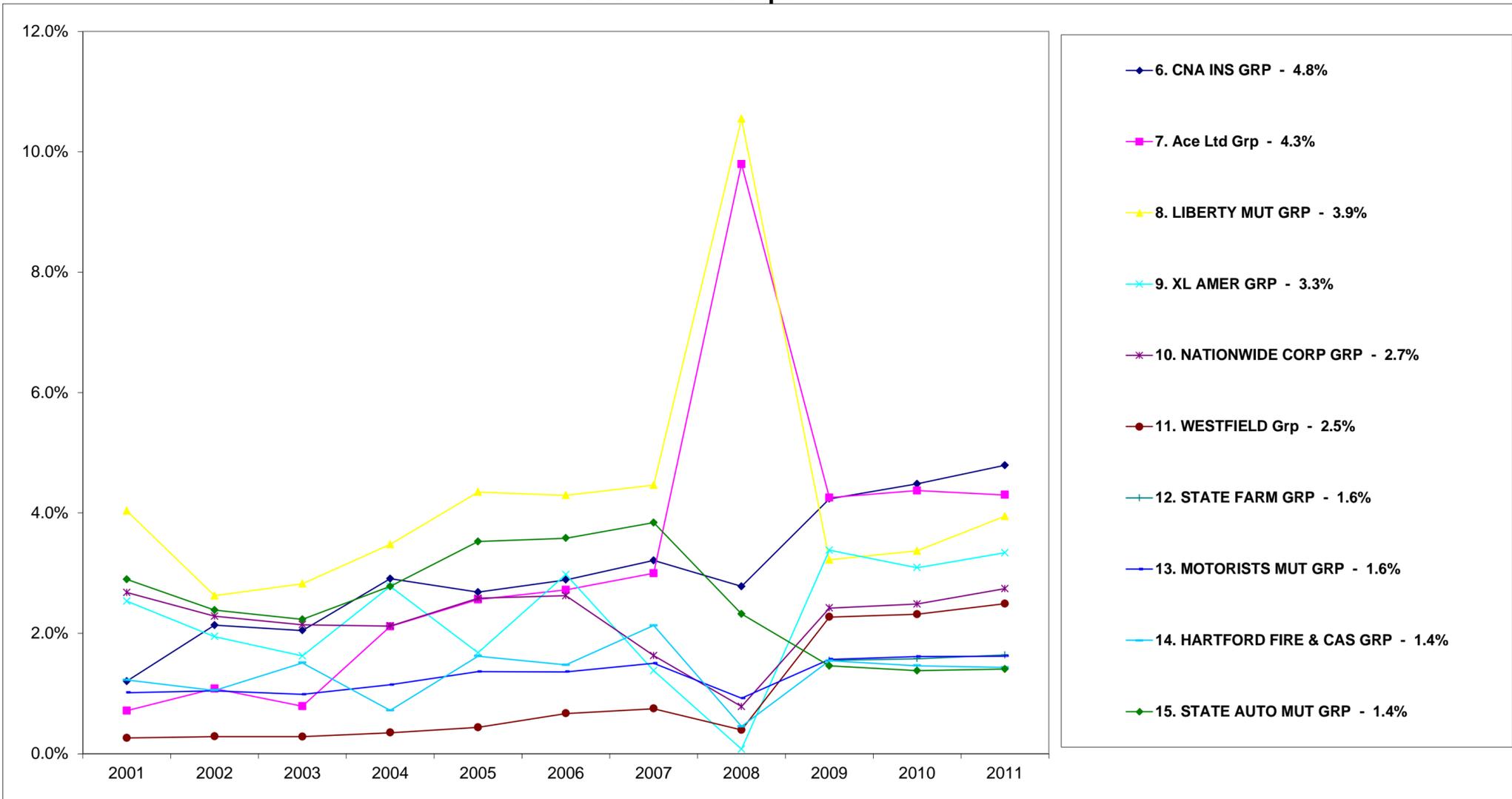
RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
10	NATIONWIDE CORP GRP	39,197,293	2.7%
	Nationwide Mut Ins Co	10,789,381	0.8%
	National Cas Co	5,800,834	0.4%
	Scottsdale Surplus Lines Ins Co	5,598,583	0.4%
	Scottsdale Ind Co	3,590,289	0.3%
	Nationwide Mut Fire Ins Co	3,461,372	0.2%
	Scottsdale Ins Co	3,185,430	0.2%
	Nationwide Agribusiness Ins Co	2,306,791	0.2%
	Amco Ins Co	1,401,507	0.1%
	Nationwide Prop & Cas Ins Co	1,128,725	0.1%
	Farmland Mut Ins Co	980,801	0.1%
	Western Heritage Ins Co	579,694	0.0%
	Allied Prop & Cas Ins Co	192,679	0.0%
	Freedom Specialty Ins Co	165,570	0.0%
	Depositors Ins Co	15,260	0.0%
	Nationwide Ins Co Of Amer	377	0.0%
11	WESTFIELD Grp	35,641,991	2.5%
	Westfield Ins Co	28,426,589	2.0%
	Westfield Natl Ins Co	6,897,972	0.5%
	American Select Ins Co	310,530	0.0%
	Ohio Farmers Ins Co	6,900	0.0%
12	STATE FARM GRP	23,469,618	1.6%
	State Farm Fire & Cas Co	23,233,697	1.6%
	State Farm Mut Auto Ins Co	235,921	0.0%
13	MOTORISTS MUT GRP	23,177,027	1.6%
	Motorists Mut Ins Co	22,571,255	1.6%
	Motorists Commercial Mut Ins Co	605,772	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
14	HARTFORD FIRE & CAS GRP	20,460,219	1.4%
	Twin City Fire Ins Co Co	12,115,088	0.8%
	Hartford Cas Ins Co	3,303,305	0.2%
	Hartford Fire In Co	2,041,949	0.1%
	Pacific Ins Co Ltd	1,572,049	0.1%
	Sentinel Ins Co Ltd	908,922	0.1%
	Hartford Underwriters Ins Co	139,936	0.0%
	Property & Cas Ins Co Of Hartford	129,304	0.0%
	Hartford Ins Co Of The Midwest	103,561	0.0%
	Hartford Accident & Ind Co	91,989	0.0%
	Trumbull Ins Co	54,119	0.0%
	Nutmeg Ins Co	-3	0.0%
15	STATE AUTO MUT GRP	20,114,686	1.4%
	State Automobile Mut Ins Co	16,067,417	1.1%
	State Auto Ins Co of OH	1,809,088	0.1%
	Rockhill Ins Co	1,514,534	0.1%
	State Auto Prop & Cas Ins Co	654,232	0.0%
	Meridian Citizens Mut Ins Co	69,415	0.0%
Top 15	Sub Total:	912,671,272	63.8%
	Others Sub Total:	516,958,578	36.2%
	Total All Company Groups:	1,429,629,850	100.0%

Commercial General Liability Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	Assurant Inc Grp	71,156,390	12.0%
2	FM GLOBAL GRP	61,642,832	10.4%
3	AMERICAN INTL GRP	53,321,150	9.0%
4	ZURICH INS GRP	47,544,651	8.0%
5	BANKAMERICA CORP GRP	29,136,000	4.9%
6	Travelers Grp	28,686,622	4.8%
7	CINCINNATI FIN GRP	24,965,763	4.2%
8	STATE AUTO MUT GRP	23,276,666	3.9%
9	AUTO OWNERS GRP	21,676,250	3.6%
10	LIBERTY MUT GRP	18,533,400	3.1%
11	Munich Re Grp	18,462,101	3.1%
12	OHIO MUT GRP	15,796,417	2.7%
13	NATIONWIDE CORP GRP	15,355,274	2.6%
14	GRANGE MUT CAS GRP	10,530,420	1.8%
15	ALLIANZ INS GRP	9,358,494	1.6%
Top 15 Sub Total:		449,442,430	75.6%
Others Sub Total:		144,789,765	24.4%
Total All Groups:		594,232,195	100.0%

2011
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	Assurant Inc Grp	71,156,390	12.0%
	American Security Ins Co	48,797,753	8.2%
	Voyager Ind Ins Co	22,203,657	3.7%
	American Reliable Ins Co	142,270	0.0%
	Standard Guar Ins Co	12,710	0.0%
2	FM GLOBAL GRP	61,642,832	10.4%
	Factory Mut Ins Co	51,974,696	8.7%
	Affiliated Fm Ins Co	9,530,285	1.6%
	Appalachian Ins Co	137,851	0.0%
3	AMERICAN INTL GRP	53,321,150	9.0%
	Lexington Ins Co	42,776,041	7.2%
	National Union Fire Ins Co Of Pitts	6,774,014	1.1%
	Insurance Co Of The State Of PA	3,216,777	0.5%
	Granite State Ins Co	375,830	0.1%
	Chartis Prop Cas Co	71,734	0.0%
	Chartis Specialty Ins Co	54,057	0.0%
	New Hampshire Ins Co	48,274	0.0%
	Illinois Natl Ins Co	4,423	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	ZURICH INS GRP	47,544,651	8.0%
	American Guar & Liab Ins	15,566,812	2.6%
	Foremost Ins Co Grand Rapids MI	13,946,903	2.3%
	Zurich Amer Ins Co	12,030,459	2.0%
	Steadfast Ins Co	3,001,474	0.5%
	Zurich Amer Ins Co Of IL	1,326,154	0.2%
	Universal Underwriters Ins Co	1,027,822	0.2%
	Civic Prop & Cas Co	294,879	0.0%
	Fidelity & Deposit Co Of MD	150,613	0.0%
	Empire Ind Ins Co	102,717	0.0%
	American Zurich Ins Co	81,070	0.0%
	Neighborhood Spirit Prop & Cas Co	13,183	0.0%
	Empire Fire & Marine Ins Co	1,791	0.0%
	Farmers Ins Exch	774	0.0%
5	BANKAMERICA CORP GRP	29,136,000	4.9%
	Meritplan Ins Co	27,116,784	4.6%
	Balboa Ins Co	2,019,216	0.3%
6	Travelers Grp	28,686,622	4.8%
	Travelers Ind Co	14,438,644	2.4%
	Travelers Prop Cas Co Of Amer	7,849,692	1.3%
	Standard Fire Ins Co	2,913,268	0.5%
	Automobile Ins Co Of Hartford CT	712,281	0.1%
	Travelers Ind Co Of Amer	533,686	0.1%
	Travelers Excess & Surplus Lines Co	413,860	0.1%
	Charter Oak Fire Ins Co	306,196	0.1%
	St Paul Mercury Ins Co	280,284	0.0%
	Discover Prop & Cas Ins Co	279,408	0.0%
	St Paul Protective Ins Co	263,079	0.0%
	St Paul Fire & Marine Ins Co	232,613	0.0%
	Northfield Ins Co	203,494	0.0%
	Travelers Ind Co Of CT	145,968	0.0%
	Phoenix Ins Co	108,707	0.0%
	Northland Ins Co	5,056	0.0%
	Athena Assur Co	4,905	0.0%
	St Paul Guardian Ins Co	-313	0.0%
	St Paul Surplus Lines Ins Co	-4,206	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
7	CINCINNATI FIN GRP	24,965,763	4.2%
	Cincinnati Ins Co	22,342,973	3.8%
	The Cincinnati Specialty Underwriter	1,611,280	0.3%
	The Cincinnati Ind Co	718,569	0.1%
	Cincinnati Cas Co	292,941	0.0%
8	STATE AUTO MUT GRP	23,276,666	3.9%
	State Automobile Mut Ins Co	17,341,234	2.9%
	State Auto Ins Co of OH	4,930,812	0.8%
	State Auto Prop & Cas Ins Co	941,562	0.2%
	Rockhill Ins Co	49,065	0.0%
	Meridian Citizens Mut Ins Co	13,993	0.0%
9	AUTO OWNERS GRP	21,676,250	3.6%
	Auto Owners Ins Co	20,636,678	3.5%
	Home Owners Ins Co	641,042	0.1%
	Owners Ins Co	398,530	0.1%
10	LIBERTY MUT GRP	18,533,400	3.1%
	Liberty Mut Fire Ins Co	10,406,570	1.8%
	Safeco Ins Co Of Amer	2,237,775	0.4%
	West Amer Ins Co	1,773,988	0.3%
	Mid Amer Fire & Cas Co	1,268,701	0.2%
	Netherlands Ins Co The	1,011,367	0.2%
	Ohio Cas Ins Co	993,634	0.2%
	Peerless Ins Co	287,968	0.0%
	Consolidated Ins Co	215,916	0.0%
	Midwestern Ind Co	81,426	0.0%
	American States Ins Co	65,572	0.0%
	Indiana Ins Co	60,720	0.0%
	American Economy Ins Co	44,099	0.0%
	First Natl Ins Co Of Amer	24,862	0.0%
	Peerless Ind Ins Co	24,343	0.0%
	General Ins Co Of Amer	13,727	0.0%
	Liberty Mut Ins Co	10,756	0.0%
	American Fire & Cas Co	6,179	0.0%
	Liberty Ins Corp	3,178	0.0%
	LM Ins Corp	1,444	0.0%
	Wausau Underwriters Ins Co	1,175	0.0%

Wednesday, June 27, 2012

Page 3 of 5

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
11	Munich Re Grp	18,462,101	3.1%
	American Modern Select Ins Co	8,683,195	1.5%
	American Modern Home Ins Co	5,218,352	0.9%
	American Western Home Ins Co	3,241,467	0.5%
	Princeton Excess & Surplus Lines Ins	710,353	0.1%
	American Alt Ins Corp	618,237	0.1%
	American Family Home Ins Co	1,604	0.0%
	American Modern Surplus Lines Ins Co	-11,107	0.0%
12	OHIO MUT GRP	15,796,417	2.7%
	United Ohio Ins Co	12,198,529	2.1%
	Ohio Mut Ins Co	3,597,888	0.6%
13	NATIONWIDE CORP GRP	15,355,274	2.6%
	Nationwide Mut Fire Ins Co	12,963,311	2.2%
	Amco Ins Co	796,184	0.1%
	Scottsdale Surplus Lines Ins Co	787,657	0.1%
	Allied Prop & Cas Ins Co	206,082	0.0%
	Nationwide Mut Ins Co	175,529	0.0%
	Western Heritage Ins Co	132,026	0.0%
	Scottsdale Ind Co	101,166	0.0%
	Nationwide Prop & Cas Ins Co	99,808	0.0%
	Scottsdale Ins Co	65,965	0.0%
	National Cas Co	12,311	0.0%
	Nationwide Agribusiness Ins Co	11,531	0.0%
	Depositors Ins Co	3,645	0.0%
	Nationwide Affinity Co of Amer	59	0.0%
14	GRANGE MUT CAS GRP	10,530,420	1.8%
	Grange Mut Cas Co	10,530,420	1.8%
15	ALLIANZ INS GRP	9,358,494	1.6%
	Allianz Global Risks US Ins Co	7,492,248	1.3%
	Firemans Fund Ins Co	1,922,790	0.3%
	National Surety Corp	14,990	0.0%
	Associated Ind Corp	275	0.0%
	Firemans Fund Ins Co Of OH	3	0.0%
	American Ins Co	-71,812	0.0%

Wednesday, June 27, 2012

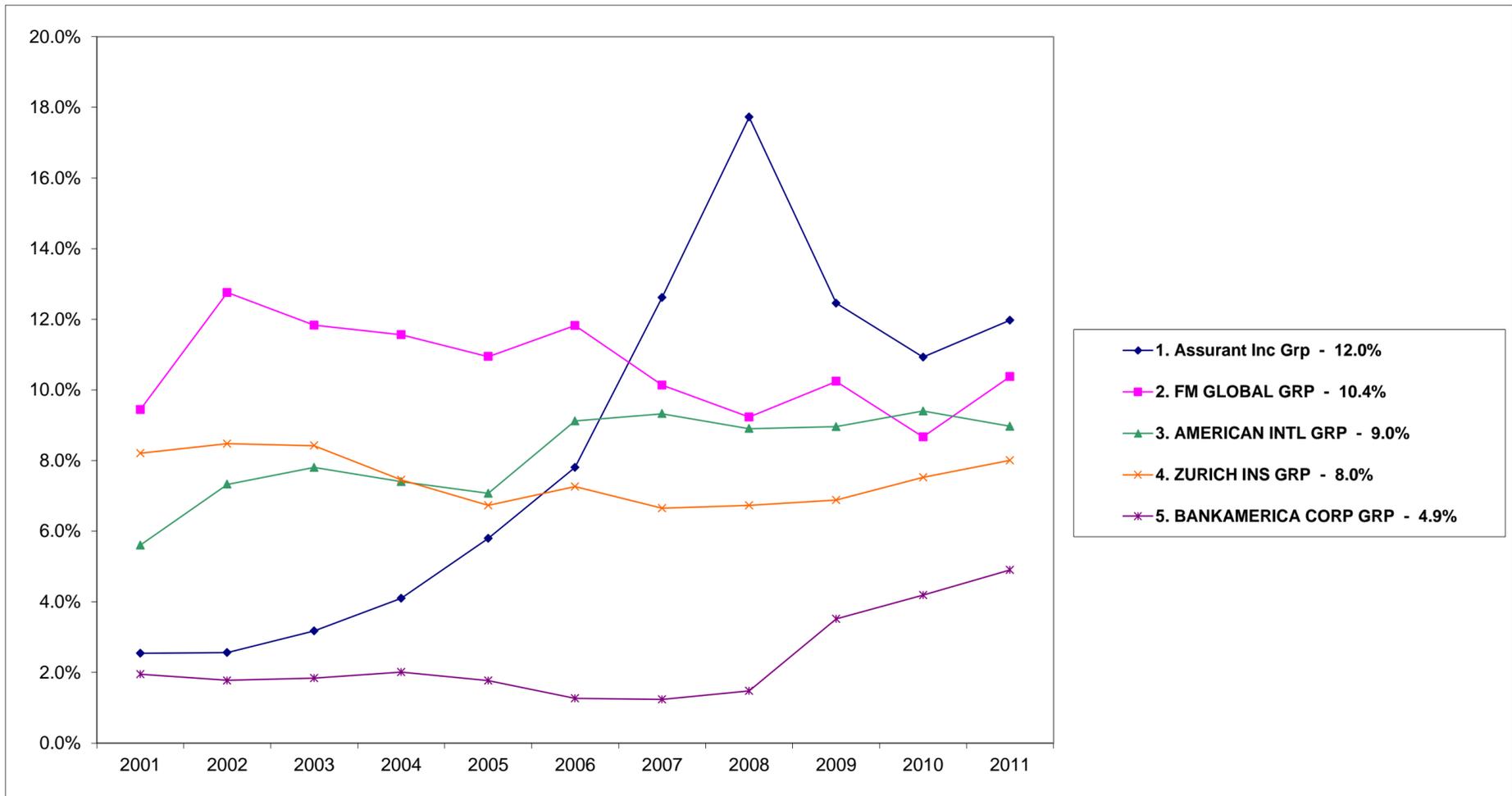
Page 4 of 5

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

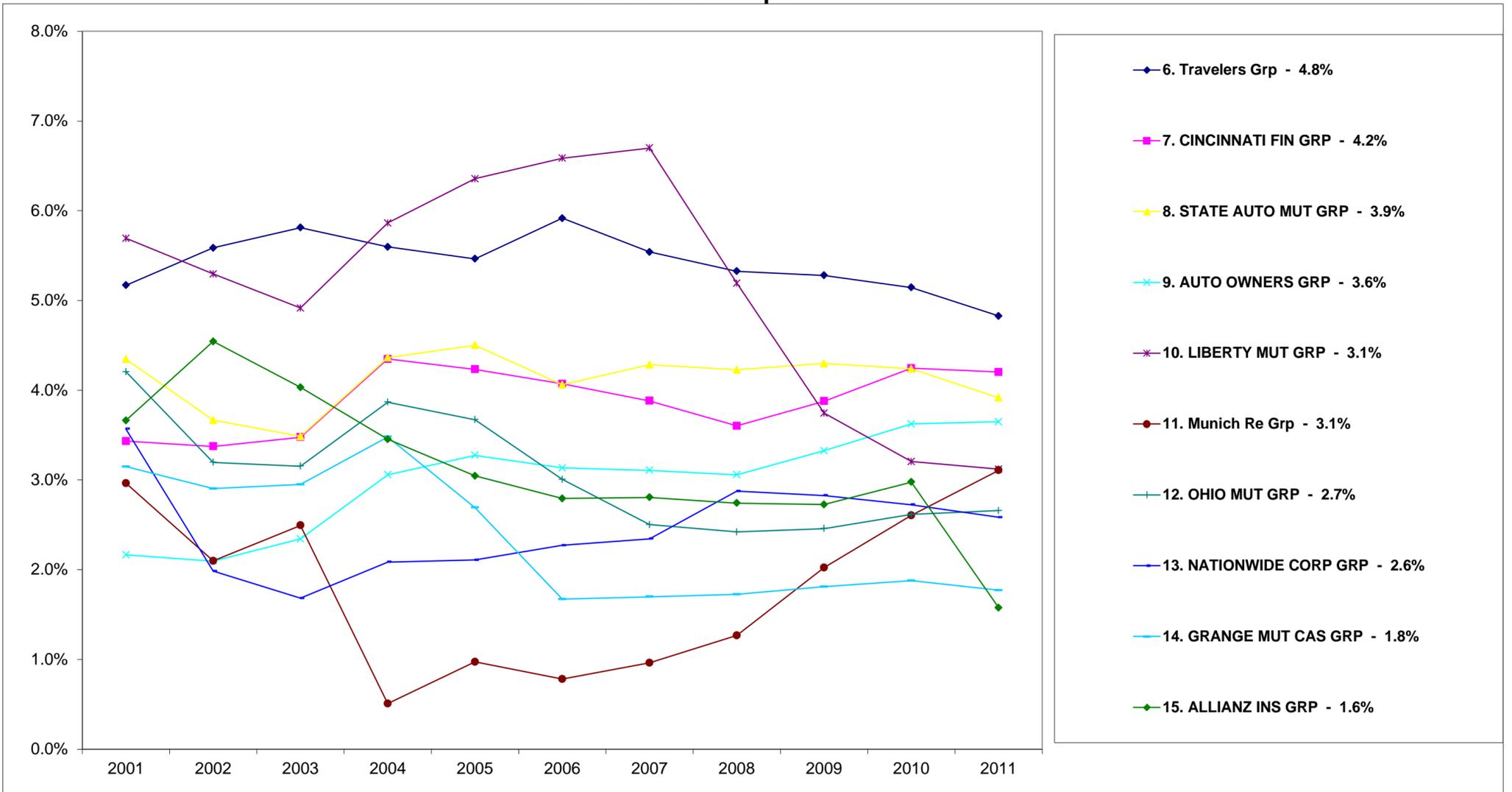
The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
Top 15	Sub Total:	449,442,430	75.6%
	Others Sub Total:	144,789,765	24.4%
	Total All Company Groups:	594,232,195	100.0%

Fire and Allied Lines Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Commercial Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	CINCINNATI FIN GRP	144,348,557	13.3%
2	WESTFIELD Grp	95,566,239	8.8%
3	Travelers Grp	79,159,226	7.3%
4	LIBERTY MUT GRP	69,395,806	6.4%
5	ERIE INS GRP	54,898,870	5.1%
6	NATIONWIDE CORP GRP	52,774,733	4.9%
7	STATE FARM GRP	47,745,453	4.4%
8	Chubb Inc Grp	46,341,364	4.3%
9	AUTO OWNERS GRP	42,758,509	4.0%
10	CNA INS GRP	29,233,359	2.7%
11	GRANGE MUT CAS GRP	26,853,817	2.5%
12	ZURICH INS GRP	25,206,608	2.3%
13	Tokio Marine Holdings Inc GRP	23,853,891	2.2%
14	HARTFORD FIRE & CAS GRP	22,744,302	2.1%
15	ALLSTATE INS GRP	21,956,039	2.0%
	Top 15 Sub Total:	782,836,773	72.4%
	Others Sub Total:	298,933,117	27.6%
	Total All Groups:	1,081,769,890	100.0%

2011
Commercial Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	CINCINNATI FIN GRP	144,348,557	13.3%
	Cincinnati Ins Co	138,954,330	12.8%
	Cincinnati Cas Co	3,197,084	0.3%
	The Cincinnati Ind Co	2,197,143	0.2%
2	WESTFIELD Grp	95,566,239	8.8%
	Westfield Ins Co	95,153,280	8.8%
	Westfield Natl Ins Co	378,168	0.0%
	American Select Ins Co	34,791	0.0%
3	Travelers Grp	79,159,226	7.3%
	Travelers Prop Cas Co Of Amer	18,283,825	1.7%
	Charter Oak Fire Ins Co	16,812,835	1.6%
	Travelers Cas Ins Co Of Amer	11,233,005	1.0%
	Travelers Ind Co Of Amer	9,795,975	0.9%
	Travelers Ind Co Of CT	8,356,294	0.8%
	Phoenix Ins Co	8,298,724	0.8%
	Travelers Ind Co	6,047,279	0.6%
	Northland Ins Co	157,062	0.0%
	Discover Prop & Cas Ins Co	59,609	0.0%
	St Paul Fire & Marine Ins Co	58,173	0.0%
	St Paul Mercury Ins Co	31,964	0.0%
	St Paul Protective Ins Co	24,481	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
4	LIBERTY MUT GRP	69,395,806	6.4%
	Netherlands Ins Co The	33,810,334	3.1%
	Peerless Ind Ins Co	8,938,147	0.8%
	Liberty Mut Ins Co	3,040,929	0.3%
	Peerless Ins Co	2,763,401	0.3%
	American Fire & Cas Co	2,612,682	0.2%
	Indiana Ins Co	2,462,315	0.2%
	West Amer Ins Co	2,338,541	0.2%
	Consolidated Ins Co	2,038,156	0.2%
	Midwestern Ind Co	1,886,631	0.2%
	Ohio Cas Ins Co	1,765,386	0.2%
	Employers Ins of Wausau	1,569,074	0.1%
	American Economy Ins Co	1,181,685	0.1%
	Wausau Underwriters Ins Co	861,500	0.1%
	American States Ins Co	830,473	0.1%
	Mid Amer Fire & Cas Co	826,018	0.1%
	Wausau Business Ins Co	659,287	0.1%
	Liberty Mut Fire Ins Co	516,319	0.0%
	Safeco Ins Co Of Amer	365,174	0.0%
	First Natl Ins Co Of Amer	342,403	0.0%
	General Ins Co Of Amer	239,018	0.0%
	Liberty Surplus Ins Corp	194,760	0.0%
	Liberty Ins Corp	100,678	0.0%
	LM Ins Corp	32,987	0.0%
	First Liberty Ins Corp	19,908	0.0%
5	ERIE INS GRP	54,898,870	5.1%
	Erie Ins Exch	54,898,870	5.1%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
6	NATIONWIDE CORP GRP	52,774,733	4.9%
	Nationwide Prop & Cas Ins Co	18,953,990	1.8%
	Nationwide Mut Ins Co	16,530,548	1.5%
	Nationwide Mut Fire Ins Co	3,697,738	0.3%
	Amco Ins Co	3,337,975	0.3%
	Farmland Mut Ins Co	2,984,725	0.3%
	Nationwide Agribusiness Ins Co	2,472,748	0.2%
	Scottsdale Surplus Lines Ins Co	1,490,867	0.1%
	National Cas Co	1,090,354	0.1%
	Allied Prop & Cas Ins Co	832,632	0.1%
	Western Heritage Ins Co	757,295	0.1%
	Depositors Ins Co	527,630	0.0%
	Scottsdale Ins Co	64,915	0.0%
	Scottsdale Ind Co	33,316	0.0%
7	STATE FARM GRP	47,745,453	4.4%
	State Farm Fire & Cas Co	47,745,453	4.4%
8	Chubb Inc Grp	46,341,364	4.3%
	Federal Ins Co	34,384,456	3.2%
	Great Northern Ins Co	5,694,033	0.5%
	Vigilant Ins Co	3,445,406	0.3%
	Chubb Custom Ins Co	2,660,849	0.2%
	Pacific Ind Co	156,620	0.0%
9	AUTO OWNERS GRP	42,758,509	4.0%
	Owners Ins Co	26,040,724	2.4%
	Auto Owners Ins Co	16,717,785	1.5%
10	CNA INS GRP	29,233,359	2.7%
	National Fire Ins Co Of Hartford	8,528,393	0.8%
	Valley Forge Ins Co	7,827,122	0.7%
	Continental Cas Co	4,881,471	0.5%
	Continental Ins Co	3,363,410	0.3%
	American Cas Co Of Reading PA	2,952,216	0.3%
	Transportation Ins Co	1,509,508	0.1%
	Columbia Cas Co	171,239	0.0%
11	GRANGE MUT CAS GRP	26,853,817	2.5%
	Grange Mut Cas Co	26,853,817	2.5%

Wednesday, June 27, 2012

Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
12	ZURICH INS GRP	25,206,608	2.3%
	Farmers Ins Exch	4,671,981	0.4%
	Zurich Amer Ins Co	4,622,124	0.4%
	Maryland Cas Co	3,260,828	0.3%
	Truck Ins Exch	3,049,482	0.3%
	Farmers Ins Of Columbus Inc	2,877,423	0.3%
	Assurance Co Of Amer	2,247,737	0.2%
	Mid Century Ins Co	1,996,348	0.2%
	American Zurich Ins Co	1,143,452	0.1%
	Steadfast Ins Co	432,781	0.0%
	American Guar & Liab Ins	377,886	0.0%
	Fidelity & Deposit Co Of MD	356,687	0.0%
	Northern Ins Co Of NY	171,400	0.0%
	Zurich Amer Ins Co Of IL	20,812	0.0%
	Empire Fire & Marine Ins Co	-22,333	0.0%
13	Tokio Marine Holdings Inc GRP	23,853,891	2.2%
	Philadelphia Ind Ins Co	23,071,463	2.1%
	Tokio Marine & Nichido Fire Ins Co	487,492	0.0%
	Philadelphia Ins Co	235,635	0.0%
	Trans Pacific Ins Co	59,301	0.0%
14	HARTFORD FIRE & CAS GRP	22,744,302	2.1%
	Hartford Cas Ins Co	8,613,210	0.8%
	Hartford Fire In Co	7,301,370	0.7%
	Sentinel Ins Co Ltd	4,398,604	0.4%
	Twin City Fire Ins Co Co	1,240,253	0.1%
	Hartford Underwriters Ins Co	471,669	0.0%
	Hartford Ins Co Of The Midwest	383,741	0.0%
	Hartford Accident & Ind Co	264,688	0.0%
	Property & Cas Ins Co Of Hartford	70,767	0.0%
15	ALLSTATE INS GRP	21,956,039	2.0%
	Allstate Ind Co	15,912,800	1.5%
	Allstate Ins Co	6,043,239	0.6%
Top 15	Sub Total:	782,836,773	72.4%
	Others Sub Total:	298,933,117	27.6%
	Total All Company Groups:	1,081,769,890	100.0%

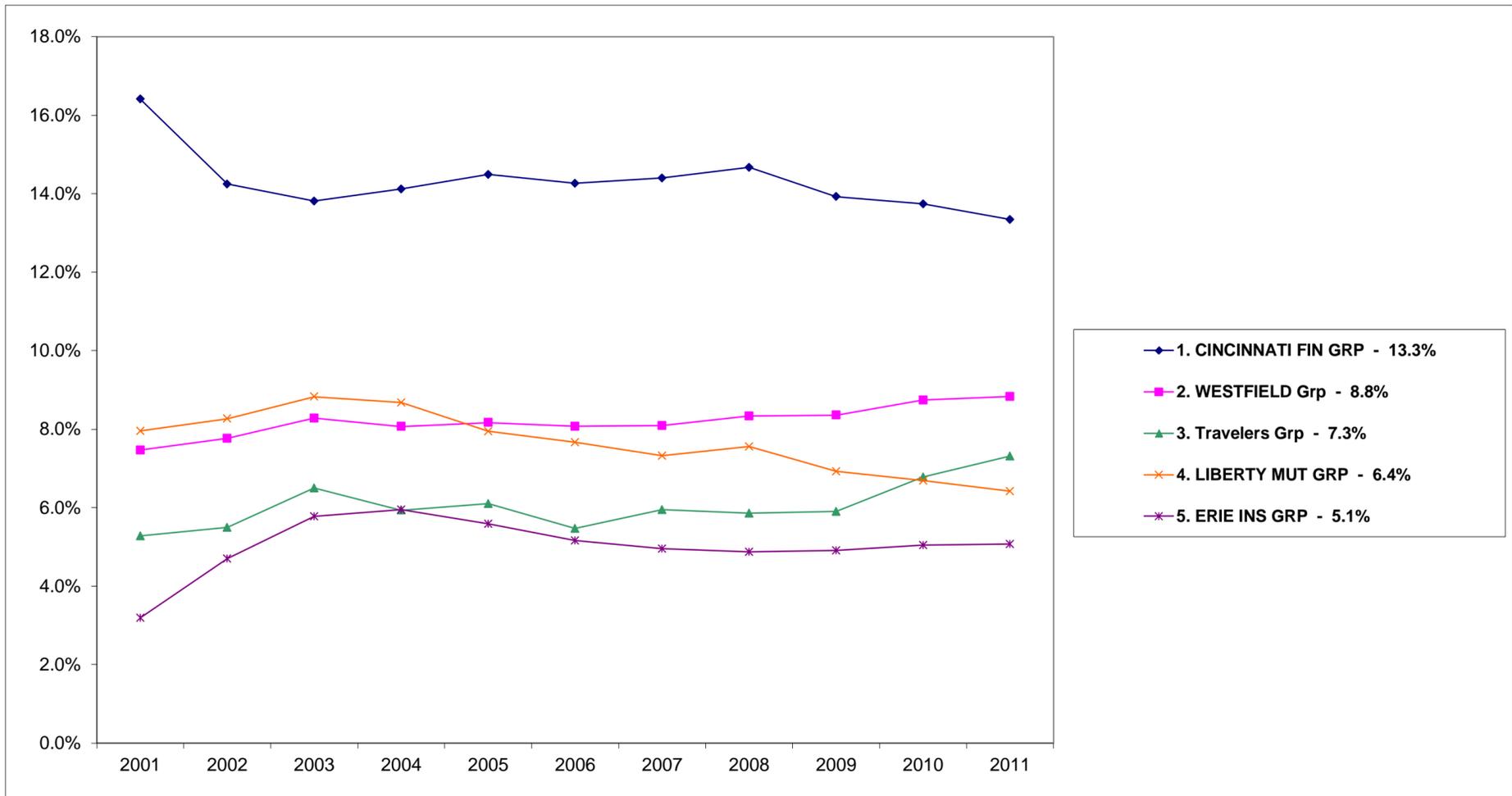
Wednesday, June 27, 2012

Page 4 of 4

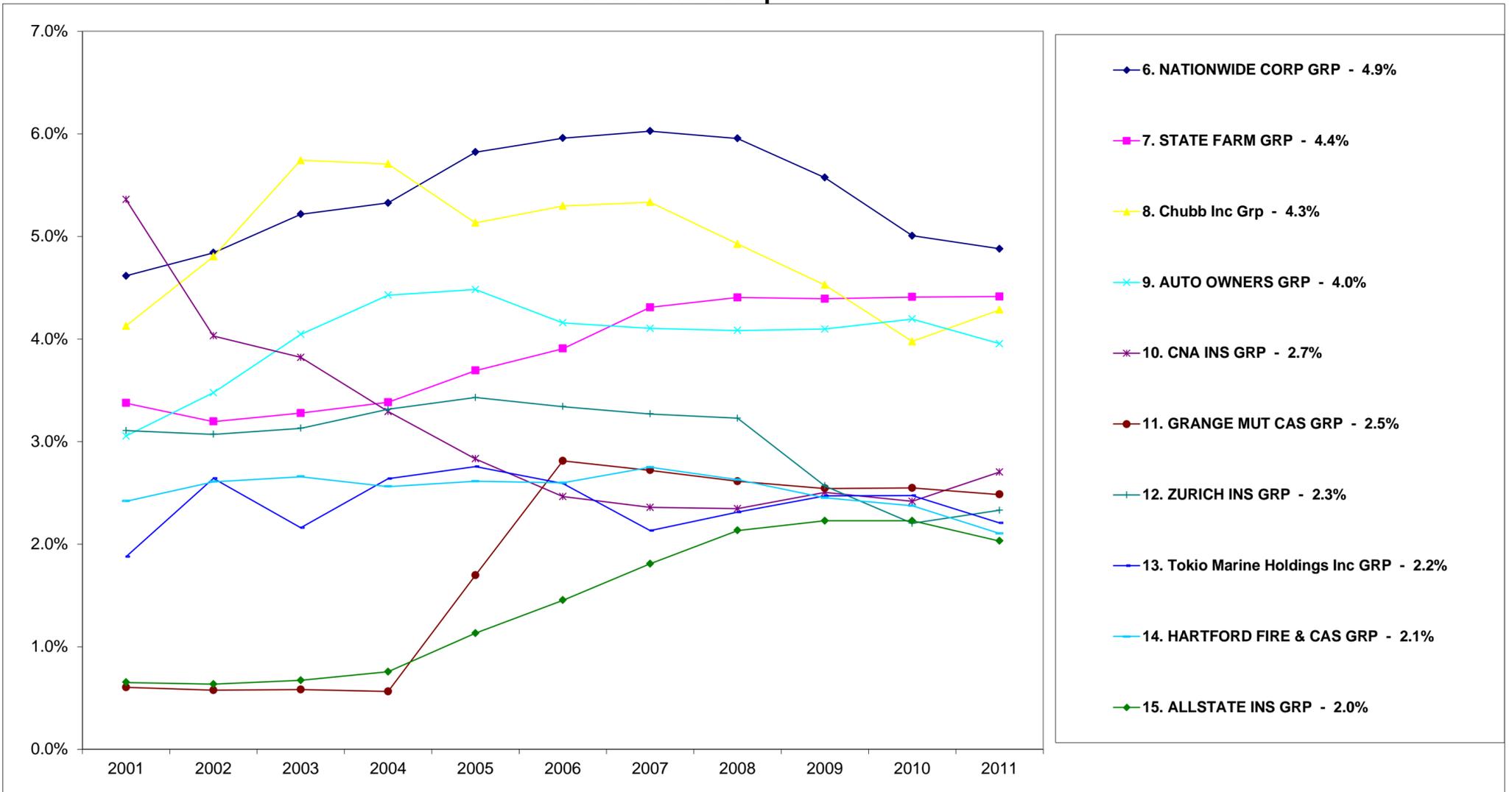
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.

Commercial Multiple Peril Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Medical Professional Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	DOCTORS CO GRP	72,537,589	21.8%
2	BERKSHIRE HATHAWAY GRP	66,954,949	20.1%
3	ProAssurance Corp Grp	47,334,424	14.2%
4	CNA INS GRP	19,180,552	5.8%
5	Christus Hlth Grp	17,163,178	5.1%
6	Coverys Grp	9,040,736	2.7%
7	CINCINNATI FIN GRP	8,289,594	2.5%
8	AMERICAN INTL GRP	6,768,952	2.0%
9	FAIRFAX FIN GRP	6,557,477	2.0%
10	Ace Ltd Grp	6,554,359	2.0%
11	NCMIC Grp	6,482,024	1.9%
12	Healthcare Underwriters Grp Mut OH	6,167,820	1.9%
13	OHA Ins Solutions	5,916,861	1.8%
14	Allied World Assur Holding Grp	5,651,116	1.7%
15	Sirius Grp	4,923,989	1.5%
	Top 15 Sub Total:	289,523,620	86.9%
	Others Sub Total:	43,822,025	13.1%
	Total All Groups:	333,345,645	100.0%

2011
Medical Professional Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	DOCTORS CO GRP	72,537,589	21.8%
	Doctors Co An Interins Exch	62,278,526	18.7%
	Ohic Ins Co	5,992,907	1.8%
	American Physicians Assur Corp	3,627,119	1.1%
	Professional Underwriters Liab Ins C	547,120	0.2%
	Anesthesiologists Pro Assur Co	83,882	0.0%
	First Professionals Ins Co	8,035	0.0%
2	BERKSHIRE HATHAWAY GRP	66,954,949	20.1%
	Medical Protective Co	65,884,537	19.8%
	National Fire & Marine Ins Co	696,596	0.2%
	General Star Ind Co	373,816	0.1%
3	ProAssurance Corp Grp	47,334,424	14.2%
	ProAssurance Ind Co Inc	42,743,601	12.8%
	Podiatry Ins Co Of Amer	3,469,275	1.0%
	ProAssurance Specialty Ins Co	959,322	0.3%
	PACO Assur Co Inc	162,226	0.0%
4	CNA INS GRP	19,180,552	5.8%
	Columbia Cas Co	7,937,668	2.4%
	American Cas Co Of Reading PA	6,494,566	1.9%
	Continental Cas Co	4,748,318	1.4%
5	Christus Hlth Grp	17,163,178	5.1%
	Preferred Professional Ins Co	17,163,178	5.1%
6	Coverys Grp	9,040,736	2.7%
	MHA Ins Co	9,040,736	2.7%
7	CINCINNATI FIN GRP	8,289,594	2.5%
	Cincinnati Ins Co	7,943,385	2.4%
	Cincinnati Cas Co	228,445	0.1%
	The Cincinnati Specialty Underwriter	107,335	0.0%
	The Cincinnati Ind Co	10,429	0.0%

Wednesday, June 27, 2012

Page 1 of 2

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
8	AMERICAN INTL GRP	6,768,952	2.0%
	Lexington Ins Co	4,669,110	1.4%
	National Union Fire Ins Co Of Pitts	1,819,167	0.5%
	American Home Assur Co	161,142	0.0%
	Granite State Ins Co	115,339	0.0%
	Chartis Specialty Ins Co	4,194	0.0%
9	FAIRFAX FIN GRP	6,557,477	2.0%
	Hudson Specialty Ins Co	6,379,000	1.9%
	Valiant Ins Co	151,396	0.0%
	United States Fire Ins Co	27,081	0.0%
10	Ace Ltd Grp	6,554,359	2.0%
	Ace Amer Ins Co	5,890,220	1.8%
	Illinois Union Ins Co	512,215	0.2%
	Ace Prop & Cas Ins Co	151,924	0.0%
11	NCMIC Grp	6,482,024	1.9%
	Professional Solutions Ins Co	3,582,317	1.1%
	NCMIC Ins Co	2,899,707	0.9%
12	Healthcare Underwriters Grp Mut OH	6,167,820	1.9%
	Healthcare Underwriters Grp Mut OH	6,167,820	1.9%
13	OHA Ins Solutions	5,916,861	1.8%
	OHA Ins Solutions	5,916,861	1.8%
14	Allied World Assur Holding Grp	5,651,116	1.7%
	Darwin Select Ins Co	4,479,753	1.3%
	Darwin Natl Assur Co	1,093,363	0.3%
	Allied World Assur Co US Inc	78,000	0.0%
15	Sirius Grp	4,923,989	1.5%
	Homeland Ins Co of NY	4,869,066	1.5%
	OneBeacon Ins Co	54,923	0.0%
Top 15	Sub Total:	289,523,620	86.9%
	Others Sub Total:	43,822,025	13.1%
	Total All Company Groups:	333,345,645	100.0%

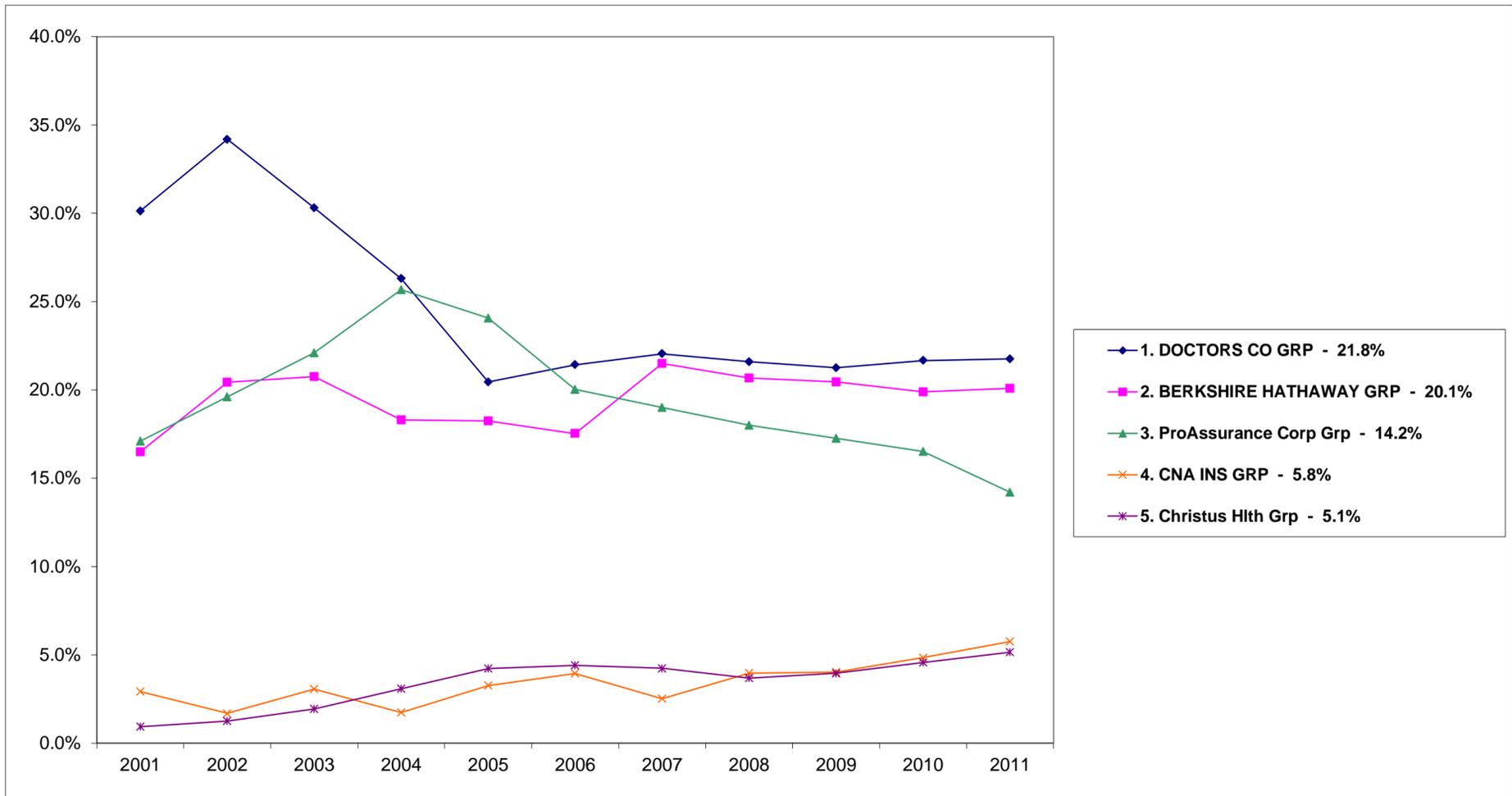
Wednesday, June 27, 2012

Page 2 of 2

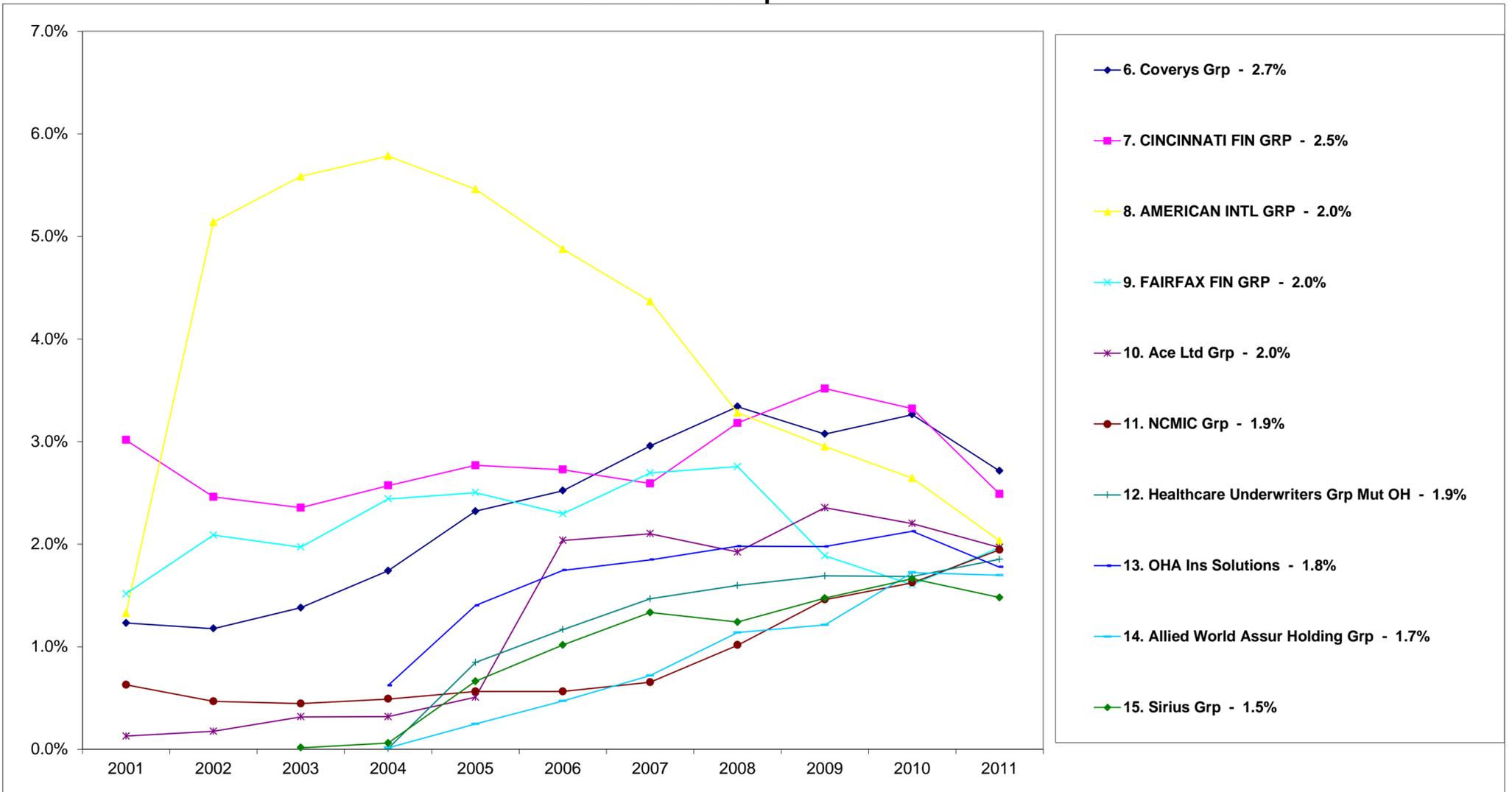
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

Medical Professional Liability Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

2011
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2011 Market Share
1	Travelers Grp	20,797,074	12.5%
2	WESTFIELD Grp	16,619,932	9.9%
3	LIBERTY MUT GRP	16,057,141	9.6%
4	Chubb Inc Grp	12,554,712	7.5%
5	CNA INS GRP	11,077,912	6.6%
6	ZURICH INS GRP	10,833,880	6.5%
7	CINCINNATI FIN GRP	9,386,479	5.6%
8	AMERICAN INTL GRP	9,323,371	5.6%
9	American Financial Grp	5,050,391	3.0%
10	AIA Holdings Inc Grp	4,166,846	2.5%
11	HARTFORD FIRE & CAS GRP	4,150,356	2.5%
12	Evergreen Natl Ind Co	2,885,439	1.7%
13	CUNA MUT GRP	2,481,225	1.5%
14	Ace Ltd Grp	2,308,610	1.4%
15	RLI INS GRP	2,171,486	1.3%
Top 15 Sub Total:		129,864,854	77.7%
Others Sub Total:		37,169,864	22.3%
Total All Groups:		167,034,718	100.0%

2011
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
1	Travelers Grp	20,797,074	12.5%
	Travelers Cas & Surety Co Of Amer	17,806,557	10.7%
	St Paul Fire & Marine Ins Co	1,105,743	0.7%
	St Paul Mercury Ins Co	1,096,877	0.7%
	Travelers Cas & Surety Co	555,330	0.3%
	St Paul Guardian Ins Co	125,539	0.1%
	Travelers Excess & Surplus Lines Co	61,084	0.0%
	United States Fidelity & Guar Co	14,081	0.0%
	Farmington Cas Co	13,463	0.0%
	Discover Prop & Cas Ins Co	6,826	0.0%
	Charter Oak Fire Ins Co	4,488	0.0%
	Travelers Prop Cas Co Of Amer	3,116	0.0%
	Travelers Ind Co	2,069	0.0%
	Travelers Ind Co Of Amer	1,378	0.0%
	Travelers Ind Co Of CT	360	0.0%
	Phoenix Ins Co	163	0.0%
2	WESTFIELD Grp	16,619,932	9.9%
	Ohio Farmers Ins Co	15,662,678	9.4%
	Westfield Ins Co	954,239	0.6%
	Westfield Natl Ins Co	2,270	0.0%
	American Select Ins Co	745	0.0%

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
3	LIBERTY MUT GRP	16,057,141	9.6%
	Liberty Mut Ins Co	10,181,496	6.1%
	Ohio Cas Ins Co	4,191,080	2.5%
	Safeco Ins Co Of Amer	1,039,365	0.6%
	American States Ins Co	292,735	0.2%
	West Amer Ins Co	136,954	0.1%
	First Natl Ins Co Of Amer	135,901	0.1%
	Peerless Ins Co	26,751	0.0%
	General Ins Co Of Amer	20,090	0.0%
	American Fire & Cas Co	19,175	0.0%
	Liberty Ins Corp	6,140	0.0%
	Wausau Underwriters Ins Co	4,649	0.0%
	Liberty Mut Fire Ins Co	1,866	0.0%
	American Economy Ins Co	839	0.0%
	Indiana Ins Co	100	0.0%
4	Chubb Inc Grp	12,554,712	7.5%
	Federal Ins Co	12,362,286	7.4%
	Vigilant Ins Co	72,911	0.0%
	Executive Risk Ind Inc	71,401	0.0%
	Great Northern Ins Co	31,284	0.0%
	Pacific Ind Co	16,830	0.0%
5	CNA INS GRP	11,077,912	6.6%
	Western Surety Co	8,986,240	5.4%
	Continental Ins Co	1,194,950	0.7%
	Continental Cas Co	860,043	0.5%
	American Cas Co Of Reading PA	24,288	0.0%
	National Fire Ins Co Of Hartford	10,687	0.0%
	Universal Surety Of Amer	1,640	0.0%
	Transportation Ins Co	64	0.0%

Wednesday, June 27, 2012

Page 2 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
6	ZURICH INS GRP	10,833,880	6.5%
	Fidelity & Deposit Co Of MD	9,100,567	5.4%
	Zurich Amer Ins Co	1,293,036	0.8%
	Universal Underwriters Ins Co	241,925	0.1%
	American Zurich Ins Co	186,036	0.1%
	Steadfast Ins Co	6,504	0.0%
	American Guar & Liab Ins	4,179	0.0%
	Maryland Cas Co	602	0.0%
	Colonial Amer Cas & Surety Co	460	0.0%
	Mid Century Ins Co	390	0.0%
	Zurich Amer Ins Co Of IL	181	0.0%
7	CINCINNATI FIN GRP	9,386,479	5.6%
	Cincinnati Ins Co	9,384,379	5.6%
	Cincinnati Cas Co	2,100	0.0%
8	AMERICAN INTL GRP	9,323,371	5.6%
	National Union Fire Ins Co Of Pitts	8,189,560	4.9%
	Insurance Co Of The State Of PA	1,017,526	0.6%
	Illinois Natl Ins Co	62,570	0.0%
	American Home Assur Co	30,045	0.0%
	New Hampshire Ins Co	19,645	0.0%
	Chartis Specialty Ins Co	2,795	0.0%
	Lexington Ins Co	1,230	0.0%
9	American Financial Grp	5,050,391	3.0%
	Great Amer Ins Co	4,933,738	3.0%
	Mid Continent Cas Co	87,461	0.1%
	Great Amer Ins Co of NY	18,149	0.0%
	Great Amer Assur Co	6,471	0.0%
	Great Amer Alliance Ins Co	3,459	0.0%
	National Interstate Ins Co	1,100	0.0%
	Great Amer E&S Ins Co	13	0.0%
10	AIA Holdings Inc Grp	4,166,846	2.5%
	International Fidelity Ins Co	3,392,626	2.0%
	Allegheny Cas Co	774,220	0.5%
11	HARTFORD FIRE & CAS GRP	4,150,356	2.5%
	Hartford Fire In Co	3,630,610	2.2%
	Twin City Fire Ins Co Co	305,388	0.2%
	Hartford Cas Ins Co	161,714	0.1%
	Hartford Accident & Ind Co	52,644	0.0%

Wednesday, June 27, 2012

Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2011 Market Share
12	Evergreen Natl Ind Co	2,885,439	1.7%
	Evergreen Natl Ind Co	2,885,439	1.7%
13	CUNA MUT GRP	2,481,225	1.5%
	Cumis Ins Society Inc	2,481,225	1.5%
14	Ace Ltd Grp	2,308,610	1.4%
	Westchester Fire Ins Co	2,196,299	1.3%
	Ace Amer Ins Co	110,028	0.1%
	Insurance Co of N Amer	1,759	0.0%
	Pacific Employers Ins Co	424	0.0%
	Indemnity Ins Co Of North Amer	100	0.0%
15	RLI INS GRP	2,171,486	1.3%
	RLI Ins Co	1,927,545	1.2%
	Contractors Bonding & Ins Co	214,300	0.1%
	RLI Ind Co	29,569	0.0%
	MT Hawley Ins Co	72	0.0%
Top 15	Sub Total:	129,864,854	77.7%
	Others Sub Total:	37,169,864	22.3%
	Total All Company Groups:	167,034,718	100.0%

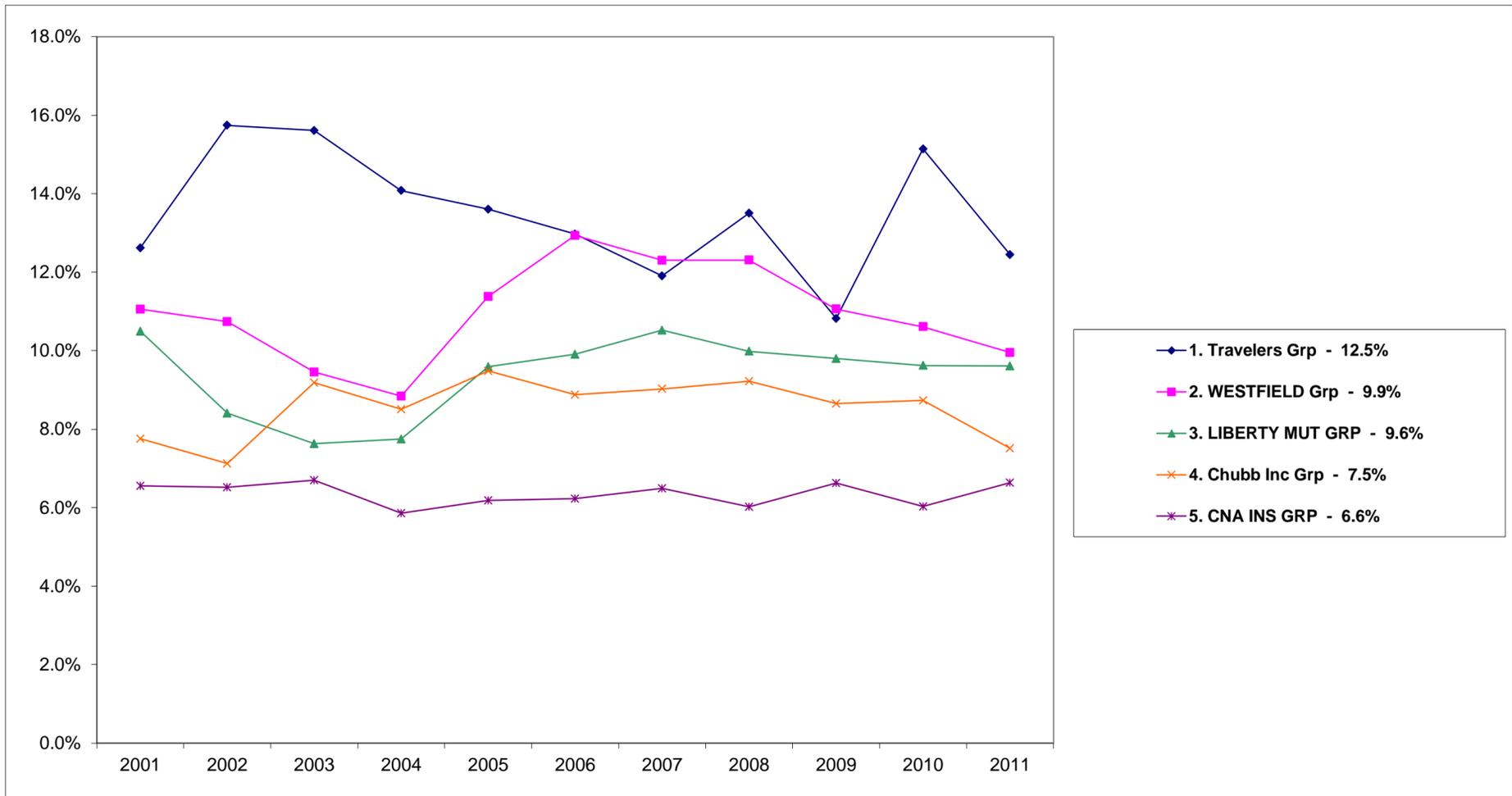
Wednesday, June 27, 2012

Page 4 of 4

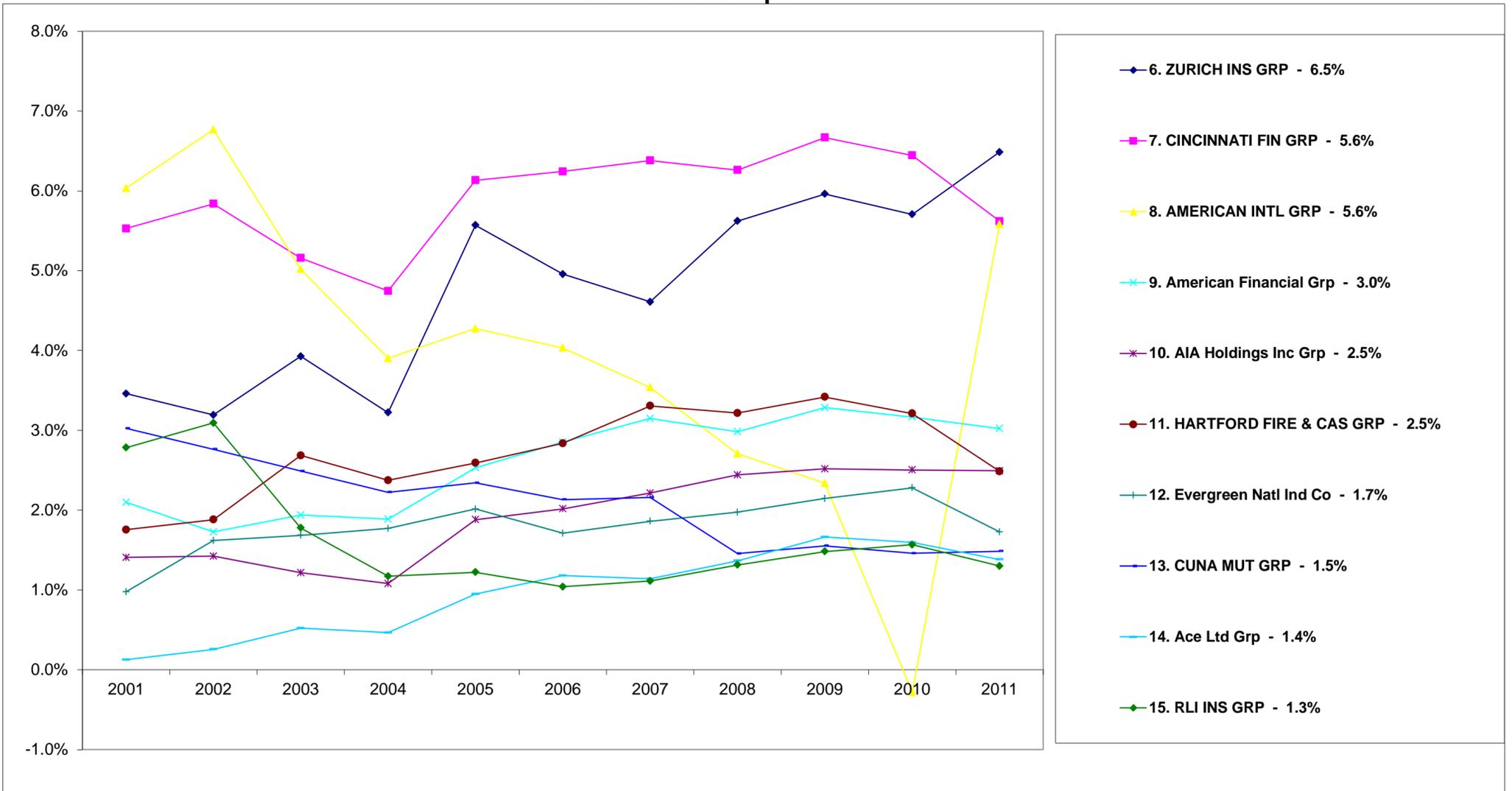
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/27/2012.
Refer to the appendix for the lines of businesses that are included.

Fidelity and Surety Market Share TOP 5 Groups



TOP 6 - 15 Groups



Wednesday, Jun 27, 2012

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/27/2012.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/27/2012.

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