

2017
Personal Lines
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2017 Market Share
1	STATE FARM GRP	1,931,716,878	19.8%
2	ALLSTATE INS GRP	1,001,177,119	10.3%
3	PROGRESSIVE GRP	931,313,266	9.6%
4	NATIONWIDE CORP GRP	803,826,354	8.3%
5	LIBERTY MUT GRP	569,368,628	5.8%
6	GRANGE MUT CAS GRP	517,537,639	5.3%
7	BERKSHIRE HATHAWAY GRP	466,561,398	4.8%
8	ERIE INS GRP	373,477,878	3.8%
9	UNITED SERV AUTOMOBILE ASSN GR	300,062,949	3.1%
10	WESTFIELD Grp	294,704,423	3.0%
11	AMERICAN FAMILY INS GRP	270,195,461	2.8%
12	CINCINNATI FIN GRP	240,788,491	2.5%
13	AUTO OWNERS GRP	203,326,031	2.1%
14	FARMERS INS GRP	201,897,060	2.1%
15	Travelers Grp	154,525,778	1.6%
16	OHIO MUT GRP	122,947,980	1.3%
17	WESTERN RESERVE GRP	119,671,528	1.2%
18	MOTORISTS MUT GRP	114,532,817	1.2%
19	STATE AUTO MUT GRP	106,034,697	1.1%
20	METROPOLITAN GRP	79,444,279	0.8%
21	Safe Auto Ins Co	73,797,800	0.8%
22	HARTFORD FIRE & CAS GRP	62,040,257	0.6%
23	CENTRAL MUT INS CO GRP	48,704,928	0.5%
24	PEKIN INS GRP	48,061,164	0.5%
25	Hastings Mut Ins Co	43,975,168	0.5%
26	Chubb Ltd Grp	40,517,427	0.4%
27	CELINA GRP	37,582,246	0.4%
28	Wayne & Washington Mut Grp	31,735,677	0.3%
29	Goodville & German Mut Grp	29,347,957	0.3%
30	ALFA INS GRP	29,030,097	0.3%

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Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/20/2018.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name	Direct Written Premium	2017 Market Share
31	UTICA GRP	27,717,900	0.3%
32	AMERICAN NATL FIN GRP	27,247,580	0.3%
33	First Acceptance Ins Grp	26,936,057	0.3%
34	CSAA Ins Grp	26,244,487	0.3%
35	The Hanover Ins Grp	25,698,743	0.3%
36	AUTOMOBILE CLUB MI GRP	25,674,180	0.3%
37	AMICA MUT GRP	23,439,717	0.2%
38	SENTRY INS GRP	21,349,148	0.2%
39	Ameriprise Fin Grp	21,000,999	0.2%
40	DONEGAL GRP	20,478,213	0.2%
41	MAPFRE INS GRP	19,541,811	0.2%
42	AmTrust NGH Grp	18,942,394	0.2%
43	BUCKEYE INS GRP	16,726,087	0.2%
44	FRANKENMUTH GRP	14,355,465	0.1%
45	QBE INS GRP	14,328,319	0.1%
46	Munich Re Grp	12,671,603	0.1%
47	Acuity A Mut Ins Co	12,549,870	0.1%
48	MARKEL CORP GRP	12,273,074	0.1%
49	Ohio Fair Plan Underwriting Assoc	11,447,471	0.1%
50	SELECTIVE INS GRP	10,939,109	0.1%
51	Assurant Inc Grp	10,885,756	0.1%
52	CALIFORNIA CAS MGMT GRP	10,759,136	0.1%
53	General Electric Grp	8,733,179	0.1%
54	GRINNELL MUT GRP	8,565,865	0.1%
55	EMC INS CO GRP	7,830,360	0.1%
56	HORACE MANN GRP	6,216,030	0.1%
57	Mennonite Mut Grp	6,021,514	0.1%
58	AMERICAN INTL GRP	4,345,031	0.0%
59	Kemper Corp Grp	4,052,134	0.0%
60	MutualAid eXchange	3,481,511	0.0%
61	American Independent Ins Grp	3,064,195	0.0%
62	Pure Companies Grp	2,924,446	0.0%
63	WT Holdings Grp	2,397,095	0.0%
64	Rider Ins Co	1,884,680	0.0%
65	Tuscarora Grp	1,717,875	0.0%
66	Loya Grp	1,649,395	0.0%
67	Tokio Marine Holdings Inc GRP	1,623,130	0.0%
68	Root Ins Co	1,608,881	0.0%

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RANK	Group Name	Direct Written Premium	2017 Market Share
69	Municipal Mut Ins Co	1,550,356	0.0%
70	Hallmark Fin Serv Grp	1,193,409	0.0%
Top 70	Sub Total:	9,727,969,580	99.9%
	Others Sub Total:	7,852,544	0.1%
	Total All Groups:	9,735,822,124	100.0%

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2017
Personal Lines
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2017 Market Share
1	STATE FARM GRP	1,931,716,878	19.8%
	State Farm Mut Auto Ins Co	1,211,572,143	12.4%
	State Farm Fire & Cas Co	720,144,735	7.4%
2	ALLSTATE INS GRP	1,001,177,119	10.3%
	Allstate Fire & Cas Ins Co	429,594,626	4.4%
	Allstate Ins Co	136,436,036	1.4%
	Allstate Prop & Cas Ins Co	130,272,252	1.3%
	Allstate Vehicle & Prop Ins Co	113,645,051	1.2%
	Allstate Ind Co	52,032,535	0.5%
	Allstate Northbrook Ind Co	44,667,773	0.5%
	Encompass Home & Auto Ins Co	41,531,246	0.4%
	Esurance Prop & Cas Ins Co	39,757,516	0.4%
	Esurance Ins Co	6,619,604	0.1%
	Encompass Ins Co Of Amer	3,875,379	0.0%
	Encompass Ind Co	2,708,570	0.0%
	North Light Specialty Ins Co	34,141	0.0%
	First Colonial Ins Co	2,390	0.0%
3	PROGRESSIVE GRP	931,313,266	9.6%
	Progressive Specialty Ins Co	446,957,132	4.6%
	Progressive Direct Ins Co	433,414,897	4.5%
	Progressive Preferred Ins Co	18,439,854	0.2%
	American Strategic Ins Corp	16,560,337	0.2%
	Progressive Cas Ins Co	15,941,046	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2017 Market Share
4	NATIONWIDE CORP GRP	803,826,354	8.3%
	Nationwide Mut Ins Co	204,492,767	2.1%
	Nationwide Mut Fire Ins Co	189,680,588	1.9%
	Nationwide Gen Ins Co	166,650,547	1.7%
	Nationwide Prop & Cas Ins Co	94,631,051	1.0%
	Nationwide Agribusiness Ins Co	46,470,613	0.5%
	Nationwide Ins Co Of Amer	38,309,714	0.4%
	Allied Prop & Cas Ins Co	23,370,401	0.2%
	Victoria Specialty Ins Co	14,179,726	0.1%
	Nationwide Assur Co	10,543,314	0.1%
	Depositors Ins Co	7,311,635	0.1%
	Crestbrook Ins Co	3,924,760	0.0%
	Amco Ins Co	2,031,055	0.0%
	HARLEYSVILLE LAKE STATES INS CO	1,532,844	0.0%
	Scottsdale Surplus Lines Ins Co	702,272	0.0%
	Scottsdale Ins Co	6,255	0.0%
	Victoria Fire & Cas Co	257	0.0%
	Victoria Automobile Ins Co	-11,445	0.0%
5	LIBERTY MUT GRP	569,368,628	5.8%
	Safeco Ins Co Of IL	168,612,207	1.7%
	Safeco Ins Co Of IN	115,538,757	1.2%
	LM Gen Ins Co	112,977,605	1.2%
	Liberty Ins Corp	78,910,752	0.8%
	Liberty Mut Fire Ins Co	54,562,066	0.6%
	LM Ins Corp	32,280,454	0.3%
	Consolidated Ins Co	3,524,551	0.0%
	Indiana Ins Co	977,969	0.0%
	Ironshore Ind Inc	703,329	0.0%
	Peerless Ins Co	603,508	0.0%
	First Liberty Ins Corp	541,657	0.0%
	American States Ins Co	85,744	0.0%
	American Economy Ins Co	32,091	0.0%
	Wausau Business Ins Co	15,927	0.0%
	Safeco Ins Co Of Amer	2,011	0.0%
6	GRANGE MUT CAS GRP	517,537,639	5.3%
	Grange Mut Cas Co	226,243,661	2.3%
	Grange Prop & Cas Ins Co	163,418,473	1.7%
	Grange Ind Ins Co	111,791,739	1.1%
	Trustgard Ins Co	16,083,766	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2017 Market Share
7	BERKSHIRE HATHAWAY GRP	466,561,398	4.8%
	Geico Cas Co	122,918,950	1.3%
	GEICO Advantage Ins Co	117,693,039	1.2%
	GEICO Choice Ins Co	87,884,233	0.9%
	GEICO Secure Ins Co	53,190,722	0.5%
	Geico Gen Ins Co	45,764,064	0.5%
	Geico Ind Co	22,721,447	0.2%
	Government Employees Ins Co	16,362,195	0.2%
	Mount Vernon Fire Ins Co	26,748	0.0%
8	ERIE INS GRP	373,477,878	3.8%
	Erie Ins Co	310,325,966	3.2%
	Erie Ins Exch	63,151,912	0.6%
9	UNITED SERV AUTOMOBILE ASSN GR	300,062,949	3.1%
	United Serv Automobile Assn	112,871,152	1.2%
	USAA Gen Ind Co	81,703,379	0.8%
	USAA Cas Ins Co	78,580,459	0.8%
	Garrison Prop & Cas Ins Co	26,907,959	0.3%
10	WESTFIELD Grp	294,704,423	3.0%
	Westfield Natl Ins Co	138,198,733	1.4%
	American Select Ins Co	111,921,015	1.1%
	Westfield Ins Co	44,584,675	0.5%
11	AMERICAN FAMILY INS GRP	270,195,461	2.8%
	American Family Ins Co	123,797,081	1.3%
	American Family Mut Ins Co SI	46,811,277	0.5%
	Permanent Gen Assur Corp Of OH	45,923,219	0.5%
	Homesite Ins Co Of The Midwest	39,146,186	0.4%
	The Gen Automobile Ins Co Inc	7,238,977	0.1%
	American Standard Ins Co Of OH	6,275,219	0.1%
	Permanent Gen Assur Corp	1,003,502	0.0%
12	CINCINNATI FIN GRP	240,788,491	2.5%
	The Cincinnati Ins Co	240,788,491	2.5%
13	AUTO OWNERS GRP	203,326,031	2.1%
	Auto Owners Ins Co	95,654,647	1.0%
	Home Owners Ins Co	77,787,035	0.8%
	Owners Ins Co	29,884,349	0.3%

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14	FARMERS INS GRP	201,897,060	2.1%
	Farmers Ins Of Columbus Inc	114,572,966	1.2%
	Farmers Ins Exch	49,648,841	0.5%
	Foremost Ins Co Grand Rapids MI	20,020,164	0.2%
	Bristol W Cas Ins Co	8,538,105	0.1%
	21st Century Centennial Ins Co	3,884,185	0.0%
	Foremost Prop & Cas Ins Co	2,991,487	0.0%
	21st Century Cas Co	998,846	0.0%
	Bristol W Ins Co	641,686	0.0%
	Civic Prop & Cas Co	557,544	0.0%
	Neighborhood Spirit Prop & Cas Co	22,487	0.0%
	21st Century Premier Ins Co	12,654	0.0%
	Mid Century Ins Co	7,115	0.0%
	Exact Prop & Cas Co Inc	980	0.0%
15	Travelers Grp	154,525,778	1.6%
	Standard Fire Ins Co	81,807,517	0.8%
	Travelers Prop Cas Ins Co	64,384,119	0.7%
	Travelers Home & Marine Ins Co	4,325,289	0.0%
	Travelers Ind Co Of Amer	2,547,500	0.0%
	Automobile Ins Co Of Hartford CT	707,070	0.0%
	Travelers Ind Co	290,929	0.0%
	Travelers Ind Co Of CT	136,219	0.0%
	Charter Oak Fire Ins Co	134,411	0.0%
	Phoenix Ins Co	97,029	0.0%
	Travelers Prop Cas Co Of Amer	95,695	0.0%
16	OHIO MUT GRP	122,947,980	1.3%
	Ohio Mut Ins Co	63,738,314	0.7%
	United Ohio Ins Co	59,209,666	0.6%
17	WESTERN RESERVE GRP	119,671,528	1.2%
	Western Reserve Mut Cas Co	46,758,898	0.5%
	Lightning Rod Mut Ins Co	46,650,089	0.5%
	Sonnenberg Mut Ins Assoc	26,262,541	0.3%
18	MOTORISTS MUT GRP	114,532,817	1.2%
	Motorists Mut Ins Co	114,532,817	1.2%
19	STATE AUTO MUT GRP	106,034,697	1.1%
	State Auto Ins Co of OH	50,824,369	0.5%
	State Automobile Mut Ins Co	39,564,913	0.4%
	Milbank Ins Co	15,645,415	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2017 Market Share
20	METROPOLITAN GRP	79,444,279	0.8%
	Metropolitan Prop & Cas Ins Co	39,619,900	0.4%
	Metropolitan Grp Prop & Cas Ins Co	38,215,531	0.4%
	Economy Premier Assur Co	1,066,995	0.0%
	Metropolitan Cas Ins Co	247,522	0.0%
	Economy Fire & Cas Co	163,651	0.0%
	Metropolitan Gen Ins Co	68,038	0.0%
	Metropolitan Drt Prop & Cas Ins Co	62,642	0.0%
21	Safe Auto Ins Co	73,797,800	0.8%
	Safe Auto Ins Co	73,797,800	0.8%
22	HARTFORD FIRE & CAS GRP	62,040,257	0.6%
	Twin City Fire Ins Co Co	27,811,446	0.3%
	Property & Cas Ins Co Of Hartford	14,838,716	0.2%
	Trumbull Ins Co	10,578,070	0.1%
	Hartford Underwriters Ins Co	5,582,604	0.1%
	Sentinel Ins Co Ltd	1,349,066	0.0%
	Hartford Ins Co Of The Midwest	1,033,248	0.0%
	Hartford Cas Ins Co	414,848	0.0%
	Hartford Accident & Ind Co	222,534	0.0%
	Hartford Fire Ins Co	209,725	0.0%
23	CENTRAL MUT INS CO GRP	48,704,928	0.5%
	Central Mut Ins Co	48,704,928	0.5%
24	PEKIN INS GRP	48,061,164	0.5%
	Pekin Ins Co	48,061,164	0.5%
25	Hastings Mut Ins Co	43,975,168	0.5%
	Hastings Mut Ins Co	43,975,168	0.5%
26	Chubb Ltd Grp	40,517,427	0.4%
	Pacific Ind Co	21,659,755	0.2%
	Chubb Natl Ins Co	6,306,272	0.1%
	Bankers Standard Ins Co	5,447,651	0.1%
	Great Northern Ins Co	2,862,967	0.0%
	Federal Ins Co	2,215,389	0.0%
	Indemnity Ins Co Of North Amer	1,204,718	0.0%
	Chubb Custom Ins Co	526,964	0.0%
	Vigilant Ins Co	275,636	0.0%
	Illinois Union Ins Co	18,075	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2017 Market Share
27	CELINA GRP	37,582,246	0.4%
	National Mut Ins Co	22,474,547	0.2%
	Celina Mut Ins Co	12,262,182	0.1%
	Miami Mut Ins Co	2,845,517	0.0%
28	Wayne & Washington Mut Grp	31,735,677	0.3%
	Wayne Mut Ins Co	31,735,677	0.3%
29	Goodville & German Mut Grp	29,347,957	0.3%
	Goodville Mut Cas Co	29,378,125	0.3%
	German Mut Ins Co	-30,168	0.0%
30	ALFA INS GRP	29,030,097	0.3%
	Trexis Ins Corp	23,944,106	0.2%
	Trexis One Ins Corp	5,085,991	0.1%
31	UTICA GRP	27,717,900	0.3%
	Founders Ins Co	26,490,130	0.3%
	Utica Mut Ins Co	1,227,770	0.0%
32	AMERICAN NATL FIN GRP	27,247,580	0.3%
	American Natl Prop & Cas Co	26,726,737	0.3%
	American Natl Gen Ins Co	520,843	0.0%
33	First Acceptance Ins Grp	26,936,057	0.3%
	First Acceptance Ins Co Inc	26,936,057	0.3%
34	CSAA Ins Grp	26,244,487	0.3%
	CSAA Gen Ins Co	17,766,975	0.2%
	CSAA Fire & Cas Ins Co	8,477,512	0.1%
35	The Hanover Ins Grp	25,698,743	0.3%
	Hanover Ins Co	15,137,096	0.2%
	Citizens Ins Co Of OH	10,530,353	0.1%
	Citizens Ins Co Of Amer	31,294	0.0%
36	AUTOMOBILE CLUB MI GRP	25,674,180	0.3%
	Membersselect Ins Co	25,674,180	0.3%
37	AMICA MUT GRP	23,439,717	0.2%
	Amica Mut Ins Co	23,439,717	0.2%
38	SENTRY INS GRP	21,349,148	0.2%
	Viking Ins Co Of WI	18,347,035	0.2%
	Dairyland Ins Co	2,945,513	0.0%
	Sentry Select Ins Co	56,600	0.0%
39	Ameriprise Fin Grp	21,000,999	0.2%
	IDS Prop Cas Ins Co	21,000,999	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2017 Market Share
40	DONEGAL GRP	20,478,213	0.2%
	Atlantic States Ins Co	16,917,576	0.2%
	Donegal Mut Ins Co	3,560,637	0.0%
41	MAPFRE INS GRP	19,541,811	0.2%
	American Commerce Ins Co	19,541,811	0.2%
42	AmTrust NGH Grp	18,942,394	0.2%
	National Gen Ins Co	7,236,883	0.1%
	Integon Natl Ins Co	4,926,677	0.1%
	Integon Ind Corp	4,441,408	0.0%
	National Gen Assur Co	832,339	0.0%
	Century Natl Ins Co	686,747	0.0%
	Integon Preferred Ins Co	489,048	0.0%
	MIC Gen Ins Corp	216,666	0.0%
	New South Ins Co	112,626	0.0%
43	BUCKEYE INS GRP	16,726,087	0.2%
	Buckeye State Mut Ins Co	16,726,087	0.2%
44	FRANKENMUTH GRP	14,355,465	0.1%
	Frankenmuth Mut Ins Co	14,355,465	0.1%
45	QBE INS GRP	14,328,319	0.1%
	QBE Ins Corp	7,164,537	0.1%
	Praetorian Ins Co	4,794,868	0.0%
	General Cas Co Of WI	1,685,074	0.0%
	General Cas Ins Co	683,840	0.0%
46	Munich Re Grp	12,671,603	0.1%
	American Modern Prop & Cas Ins Co	5,916,157	0.1%
	American Modern Select Ins Co	3,237,853	0.0%
	American Modern Home Ins Co	2,547,538	0.0%
	American Family Home Ins Co	970,082	0.0%
	American Southern Home Ins Co	-27	0.0%
47	Acuity A Mut Ins Co	12,549,870	0.1%
	Acuity A Mut Ins Co	12,549,870	0.1%
48	MARKEL CORP GRP	12,273,074	0.1%
	Essentia Ins Co	9,148,981	0.1%
	State Natl Ins Co Inc	2,111,549	0.0%
	Markel Amer Ins Co	606,630	0.0%
	Markel Ins Co	349,464	0.0%
	Evanston Ins Co	56,450	0.0%
49	Ohio Fair Plan Underwriting Assoc	11,447,471	0.1%
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50	SELECTIVE INS GRP	10,939,109	0.1%
	Selective Ins Co Of SC	10,311,727	0.1%
	Selective Ins Co Of The Southeast	627,382	0.0%
51	Assurant Inc Grp	10,885,756	0.1%
	American Bankers Ins Co Of FL	10,767,530	0.1%
	American Security Ins Co	95,237	0.0%
	Standard Guar Ins Co	14,757	0.0%
	Voyager Ind Ins Co	8,232	0.0%
52	CALIFORNIA CAS MGMT GRP	10,759,136	0.1%
	California Cas Gen Ins Co of OR	10,759,136	0.1%
53	General Electric Grp	8,733,179	0.1%
	Electric Ins Co	8,733,179	0.1%
54	GRINNELL MUT GRP	8,565,865	0.1%
	Grinnell Select Ins Co	6,012,306	0.1%
	Grinnell Mut Reins Co	2,553,559	0.0%
55	EMC INS CO GRP	7,830,360	0.1%
	Employers Mut Cas Co	7,846,142	0.1%
	Emcasco Ins Co	-384	0.0%
	Hamilton Mut Ins Co	-15,398	0.0%
56	HORACE MANN GRP	6,216,030	0.1%
	Teachers Ins Co	2,381,020	0.0%
	Horace Mann Prop & Cas Ins Co	2,300,242	0.0%
	Horace Mann Ins Co	1,534,768	0.0%
57	Mennonite Mut Grp	6,021,514	0.1%
	Mennonite Mut Ins Co	6,021,514	0.1%
58	AMERICAN INTL GRP	4,345,031	0.0%
	AIG Prop Cas Co	3,596,436	0.0%
	Lexington Ins Co	748,595	0.0%
59	Kemper Corp Grp	4,052,134	0.0%
	Kemper Independence Ins Co	1,064,518	0.0%
	Financial Ind Co	1,016,597	0.0%
	Alpha Prop & Cas Ins Co	819,220	0.0%
	Unitrin Direct Prop & Cas Co	483,629	0.0%
	Response Ins Co	452,103	0.0%
	Merastar Ins Co	154,267	0.0%
	Unitrin Direct Ins Co	58,762	0.0%
	Unitrin Preferred Ins Co	3,038	0.0%
60	MutualAid eXchange	3,481,511	0.0%
	MutualAid eXchange	3,481,511	0.0%

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The organizational structure and premium are based on the NAIC database as of 7/20/2018.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2017 Market Share
61	American Independent Ins Grp	3,064,195	0.0%
	Personal Serv Ins Co	3,125,148	0.0%
	Omni Ind Co	-60,953	0.0%
62	Pure Companies Grp	2,924,446	0.0%
	Privilege Underwriters Recp Exch	2,924,446	0.0%
63	WT Holdings Grp	2,397,095	0.0%
	Stillwater Ins Co	2,397,095	0.0%
64	Rider Ins Co	1,884,680	0.0%
	Rider Ins Co	1,884,680	0.0%
65	Tuscarora Grp	1,717,875	0.0%
	Tuscarora Wayne Ins Co	1,019,452	0.0%
	Keystone Natl Ins Co	698,423	0.0%
66	Loya Grp	1,649,395	0.0%
	Loya Ins Co	1,649,395	0.0%
67	Tokio Marine Holdings Inc GRP	1,623,130	0.0%
	Philadelphia Ind Ins Co	1,623,130	0.0%
68	Root Ins Co	1,608,881	0.0%
	Root Ins Co	1,608,881	0.0%
69	Municipal Mut Ins Co	1,550,356	0.0%
	Municipal Mut Ins Co	1,550,356	0.0%
70	Hallmark Fin Serv Grp	1,193,409	0.0%
	American Hallmark Ins Co Of TX	1,164,511	0.0%
	Hallmark Natl Ins Co	28,898	0.0%
Top 70	Sub Total:	9,727,969,580	99.9%
	Others Sub Total:	7,852,544	0.1%
	Total All Company Groups:	9,735,822,124	100.0%

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