

# OHIO

2019

Property and Casualty Insurance

Market Share Report

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**Appendix**

**2019**  
**Total**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	STATE FARM GRP	1,995,225,120	11.4%
2	PROGRESSIVE GRP	1,362,260,110	7.8%
3	ALLSTATE INS GRP	1,133,954,148	6.5%
4	LIBERTY MUT GRP	985,846,638	5.6%
5	NATIONWIDE CORP GRP	944,821,872	5.4%
6	CINCINNATI FIN GRP	761,796,638	4.4%
7	BERKSHIRE HATHAWAY GRP	736,644,878	4.2%
8	GRANGE MUT CAS GRP	615,891,505	3.5%
9	ERIE INS GRP	567,315,743	3.2%
10	WESTFIELD Grp	558,357,713	3.2%
11	Travelers Grp	536,991,841	3.1%
12	Chubb Ltd Grp	415,208,181	2.4%
13	AUTO OWNERS GRP	383,299,959	2.2%
14	UNITED SERV AUTOMOBILE ASSN GR	353,646,551	2.0%
15	AMERICAN FAMILY INS GRP	334,964,302	1.9%
	<b>Top 15 Sub Total:</b>	<b>11,686,225,199</b>	<b>66.9%</b>
	<b>Others Sub Total:</b>	<b>5,777,619,508</b>	<b>33.1%</b>
	<b>Total All Groups:</b>	<b>17,463,844,707</b>	<b>100.0%</b>

**2019**  
**Total**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>STATE FARM GRP</b>	<b>1,995,225,120</b>	<b>11.4%</b>
	State Farm Mut Auto Ins Co	1,186,367,254	<b>6.8%</b>
	State Farm Fire & Cas Co	808,857,866	<b>4.6%</b>
<b>2</b>	<b>PROGRESSIVE GRP</b>	<b>1,362,260,110</b>	<b>7.8%</b>
	Progressive Specialty Ins Co	576,165,607	<b>3.3%</b>
	Progressive Direct Ins Co	553,752,057	<b>3.2%</b>
	Progressive Preferred Ins Co	146,595,430	<b>0.8%</b>
	American Strategic Ins Corp	42,940,935	<b>0.2%</b>
	United Financial Cas Co	22,839,100	<b>0.1%</b>
	Progressive Cas Ins Co	14,578,044	<b>0.1%</b>
	National Continental Ins Co	5,388,937	<b>0.0%</b>
<b>3</b>	<b>ALLSTATE INS GRP</b>	<b>1,133,954,148</b>	<b>6.5%</b>
	Allstate Fire & Cas Ins Co	514,987,870	<b>2.9%</b>
	Allstate Vehicle & Prop Ins Co	164,262,427	<b>0.9%</b>
	Allstate Ins Co	129,880,614	<b>0.7%</b>
	Allstate Prop & Cas Ins Co	116,363,994	<b>0.7%</b>
	Allstate Ind Co	74,269,992	<b>0.4%</b>
	Allstate Northbrook Ind Co	41,726,436	<b>0.2%</b>
	Esurance Prop & Cas Ins Co	36,991,607	<b>0.2%</b>
	Encompass Home & Auto Ins Co	34,069,600	<b>0.2%</b>
	First Colonial Ins Co	8,800,987	<b>0.1%</b>
	Esurance Ins Co	7,341,277	<b>0.0%</b>
	Encompass Ins Co Of Amer	3,076,458	<b>0.0%</b>
	Encompass Ind Co	2,129,569	<b>0.0%</b>
	North Light Specialty Ins Co	53,317	<b>0.0%</b>

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

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

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>4</b>	<b>LIBERTY MUT GRP</b>	<b>985,846,638</b>	<b>5.6%</b>
	Safeco Ins Co Of IL	165,223,671	0.9%
	Liberty Ins Underwriters Inc	160,703,133	0.9%
	LM Gen Ins Co	131,428,926	0.8%
	Safeco Ins Co Of IN	119,918,211	0.7%
	Liberty Mut Fire Ins Co	63,869,072	0.4%
	Liberty Mut Personal Ins Co	60,018,771	0.3%
	Liberty Ins Corp	51,218,631	0.3%
	Ohio Security Ins Co	42,179,180	0.2%
	LM Ins Corp	33,113,851	0.2%
	Liberty Mut Ins Co	29,414,987	0.2%
	Ohio Cas Ins Co	24,631,525	0.1%
	Netherlands Ins Co The	21,610,932	0.1%
	Ironshore Specialty Ins Co	20,341,643	0.1%
	Safeco Ins Co Of Amer	17,311,125	0.1%
	West Amer Ins Co	9,502,677	0.1%
	American Fire & Cas Co	8,075,348	0.0%
	Liberty Surplus Ins Corp	6,804,233	0.0%
	Consolidated Ins Co	4,302,657	0.0%
	Indiana Ins Co	4,146,643	0.0%
	Employers Ins Co of Wausau	3,059,838	0.0%
	Ironshore Ind Inc	2,466,086	0.0%
	First Liberty Ins Corp	1,624,125	0.0%
	American Economy Ins Co	1,575,784	0.0%
	General Ins Co Of Amer	1,101,005	0.0%
	Peerless Ins Co	1,056,379	0.0%
	Peerless Ind Ins Co	670,841	0.0%
	American States Ins Co	281,441	0.0%
	Midwestern Ind Co	185,554	0.0%
	First Natl Ins Co Of Amer	10,476	0.0%
	Wausau Underwriters Ins Co	-107	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>5</b>	<b>NATIONWIDE CORP GRP</b>	<b>944,821,872</b>	<b>5.4%</b>
	Nationwide Mut Ins Co	222,136,922	1.3%
	Nationwide Mut Fire Ins Co	171,773,095	1.0%
	Nationwide Gen Ins Co	161,580,114	0.9%
	Nationwide Prop & Cas Ins Co	99,720,447	0.6%
	Nationwide Agribusiness Ins Co	67,655,557	0.4%
	Allied Prop & Cas Ins Co	61,464,669	0.4%
	Nationwide Ins Co Of Amer	51,314,421	0.3%
	National Cas Co	30,961,463	0.2%
	Scottsdale Surplus Lines Ins Co	23,796,015	0.1%
	Nationwide Assur Co	10,083,317	0.1%
	Amco Ins Co	9,524,973	0.1%
	Depositors Ins Co	7,538,662	0.0%
	Freedom Specialty Ins Co	5,822,073	0.0%
	Crestbrook Ins Co	5,053,794	0.0%
	Scottsdale Ins Co	4,814,821	0.0%
	Scottsdale Ind Co	3,186,017	0.0%
	Allied Ins Co of Amer	2,723,053	0.0%
	Harleysville Ins Co	2,332,425	0.0%
	Harleysville Worcester Ins Co	2,012,174	0.0%
	HARLEYSVILLE LAKE STATES INS CO	933,859	0.0%
	Harleysville Preferred Ins Co	394,251	0.0%
	Nationwide Affinity Co of Amer	-250	0.0%
<b>6</b>	<b>CINCINNATI FIN GRP</b>	<b>761,796,638</b>	<b>4.4%</b>
	The Cincinnati Ins Co	670,941,330	3.8%
	The Cincinnati Cas Co	40,184,535	0.2%
	The Cincinnati Ind Co	30,968,875	0.2%
	The Cincinnati Specialty Underwriter	19,701,898	0.1%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>7</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>736,644,878</b>	<b>4.2%</b>
	GEICO Advantage Ins Co	193,482,642	1.1%
	GEICO Choice Ins Co	133,636,262	0.8%
	Geico Cas Co	88,950,042	0.5%
	GEICO Secure Ins Co	80,813,695	0.5%
	Medical Protective Co	44,132,468	0.3%
	National Fire & Marine Ins Co	36,689,454	0.2%
	Geico Gen Ins Co	35,641,075	0.2%
	Geico Ind Co	20,389,999	0.1%
	National Ind Co	17,844,764	0.1%
	Government Employees Ins Co	17,301,568	0.1%
	United States Liab Ins Co	12,279,937	0.1%
	Berkshire Hathaway Specialty Ins Co	11,494,788	0.1%
	Amguard Ins Co	9,838,605	0.1%
	General Star Ind Co	7,688,364	0.0%
	General Reins Corp	7,135,345	0.0%
	Berkshire Hathaway Homestate Ins Co	6,438,356	0.0%
	National Liab & Fire Ins Co	6,407,348	0.0%
	GEICO Marine Ins Co	3,318,257	0.0%
	Mount Vernon Fire Ins Co	1,385,323	0.0%
	Genesis Ins Co	1,125,726	0.0%
	Mount Vernon Specialty Ins Co	333,083	0.0%
	General Star Natl Ins Co	163,823	0.0%
	Berkshire Hathaway Direct Ins Co	81,667	0.0%
	Redwood Fire & Cas Ins Co	47,276	0.0%
	Radnor Specialty Ins Co	13,343	0.0%
	Oak River Ins Co	5,836	0.0%
	Us Underwriters Ins Co	5,048	0.0%
	Old United Cas Co	410	0.0%
	Central States Ind Co Of Omaha	272	0.0%
	MedPro RRG RRG	102	0.0%
<b>8</b>	<b>GRANGE MUT CAS GRP</b>	<b>615,891,505</b>	<b>3.5%</b>
	Grange Ins Co	252,874,346	1.4%
	Grange Ind Ins Co	220,560,422	1.3%
	Grange Prop & Cas Ins Co	129,266,020	0.7%
	Trustgard Ins Co	13,190,717	0.1%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>9</b>	<b>ERIE INS GRP</b>	<b>567,315,743</b>	<b>3.2%</b>
	Erie Ins Co	422,308,100	2.4%
	Erie Ins Exch	145,007,643	0.8%
<b>10</b>	<b>WESTFIELD Grp</b>	<b>558,357,713</b>	<b>3.2%</b>
	Westfield Ins Co	218,223,446	1.2%
	American Select Ins Co	168,679,466	1.0%
	Westfield Natl Ins Co	158,773,550	0.9%
	Ohio Farmers Ins Co	12,681,251	0.1%
<b>11</b>	<b>Travelers Grp</b>	<b>536,991,841</b>	<b>3.1%</b>
	Travelers Prop Cas Co Of Amer	107,358,436	0.6%
	Standard Fire Ins Co	84,983,288	0.5%
	Travelers Cas & Surety Co Of Amer	74,552,721	0.4%
	Travelers Prop Cas Ins Co	55,795,253	0.3%
	Travelers Ind Co	42,233,480	0.2%
	Charter Oak Fire Ins Co	31,583,124	0.2%
	Phoenix Ins Co	31,481,610	0.2%
	Travco Ins Co	20,884,089	0.1%
	Travelers Ind Co Of CT	20,032,910	0.1%
	Travelers Ind Co Of Amer	18,045,123	0.1%
	Northland Ins Co	12,977,882	0.1%
	Travelers Cas Ins Co Of Amer	10,846,805	0.1%
	Travelers Excess & Surplus Lines Co	8,124,937	0.0%
	St Paul Fire & Marine Ins Co	7,300,665	0.0%
	Travelers Home & Marine Ins Co	3,751,184	0.0%
	Northfield Ins Co	2,672,143	0.0%
	Automobile Ins Co Of Hartford CT	2,460,087	0.0%
	St Paul Mercury Ins Co	975,388	0.0%
	Travelers Cas & Surety Co	693,450	0.0%
	St Paul Surplus Lines Ins Co	193,911	0.0%
	Farmington Cas Co	26,051	0.0%
	United States Fidelity & Guar Co	12,913	0.0%
	St Paul Guardian Ins Co	6,091	0.0%
	Travelers Cas Co Of CT	300	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>12</b>	<b>Chubb Ltd Grp</b>	<b>415,208,181</b>	<b>2.4%</b>
	Federal Ins Co	123,761,928	0.7%
	Ace Amer Ins Co	89,090,993	0.5%
	Ace Prop & Cas Ins Co	41,617,267	0.2%
	Pacific Ind Co	35,228,698	0.2%
	Agri Gen Ins Co	22,705,021	0.1%
	Illinois Union Ins Co	20,290,156	0.1%
	Great Northern Ins Co	16,457,374	0.1%
	Westchester Fire Ins Co	13,752,291	0.1%
	Westchester Surplus Lines Ins Co	12,017,227	0.1%
	Chubb Natl Ins Co	8,954,379	0.1%
	Bankers Standard Ins Co	8,056,764	0.0%
	Penn Millers Ins Co	7,925,719	0.0%
	Indemnity Ins Co Of North Amer	6,889,265	0.0%
	Vigilant Ins Co	3,337,382	0.0%
	Chubb Custom Ins Co	2,428,182	0.0%
	Executive Risk Ind Inc	1,428,107	0.0%
	Ace Fire Underwriters Ins Co	904,899	0.0%
	Chubb Ind Ins Co	163,480	0.0%
	Insurance Co of N Amer	100,321	0.0%
	Pacific Employers Ins Co	98,728	0.0%
<b>13</b>	<b>AUTO OWNERS GRP</b>	<b>383,299,959</b>	<b>2.2%</b>
	Auto Owners Ins Co	182,974,692	1.0%
	Home Owners Ins Co	101,199,574	0.6%
	Owners Ins Co	96,594,766	0.6%
	Atlantic Cas Ins Co	2,530,927	0.0%
<b>14</b>	<b>UNITED SERV AUTOMOBILE ASSN GR</b>	<b>353,646,551</b>	<b>2.0%</b>
	United Serv Automobile Assn	131,701,577	0.8%
	USAA Gen Ind Co	95,136,073	0.5%
	USAA Cas Ins Co	92,774,195	0.5%
	Garrison Prop & Cas Ins Co	34,034,706	0.2%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>15</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>334,964,302</b>	<b>1.9%</b>
	American Family Ins Co	102,495,169	<b>0.6%</b>
	American Family Mut Ins Co SI	87,392,007	<b>0.5%</b>
	Homesite Ins Co Of The Midwest	63,308,673	<b>0.4%</b>
	Permanent Gen Assur Corp Of OH	58,491,130	<b>0.3%</b>
	American Family Connect Prop & Cas I	13,525,427	<b>0.1%</b>
	American Standard Ins Co Of OH	3,060,022	<b>0.0%</b>
	The Gen Automobile Ins Co Inc	3,022,406	<b>0.0%</b>
	Midvale Ind Co	1,695,723	<b>0.0%</b>
	Austin Mut Ins Co	1,046,506	<b>0.0%</b>
	NGM Ins Co	475,231	<b>0.0%</b>
	Permanent Gen Assur Corp	452,008	<b>0.0%</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>11,686,225,199</b>	<b>66.9%</b>
	<b>Others Sub Total:</b>	<b>5,777,619,508</b>	<b>33.1%</b>
	<b>Total All Company Groups:</b>	<b>17,463,844,707</b>	<b>100.0%</b>

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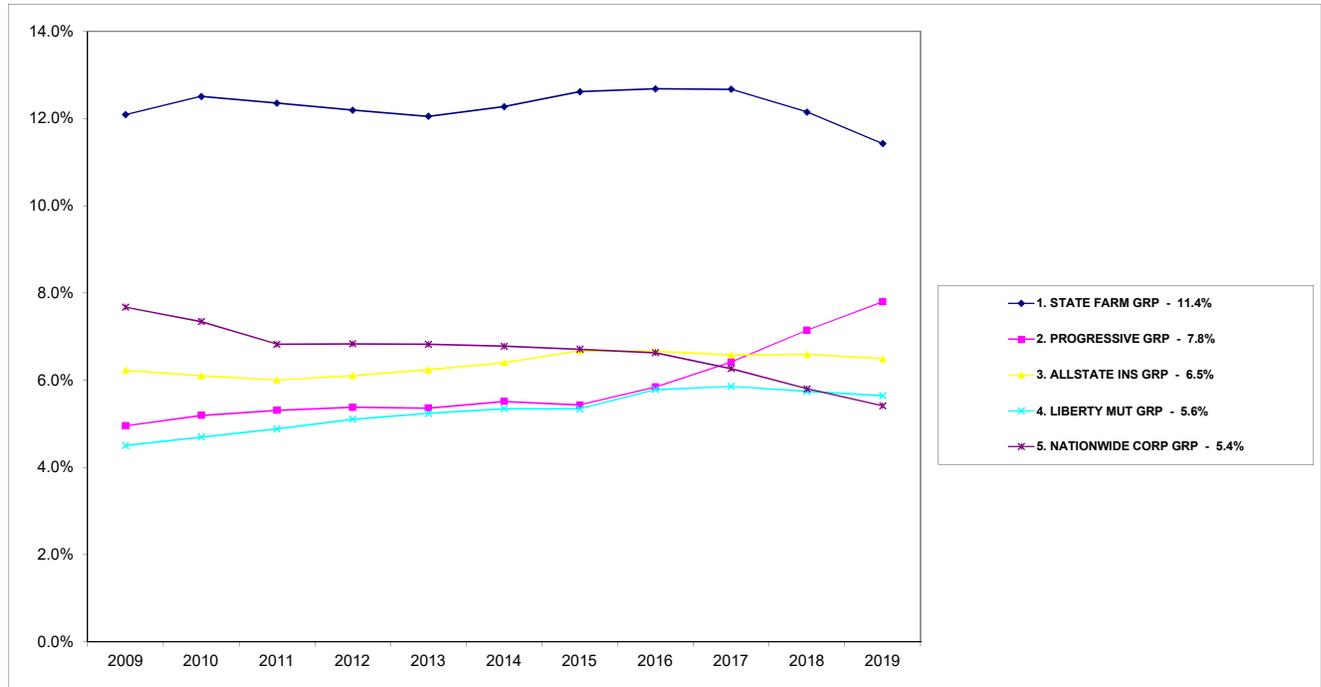
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## Total Market Share TOP 5 Groups

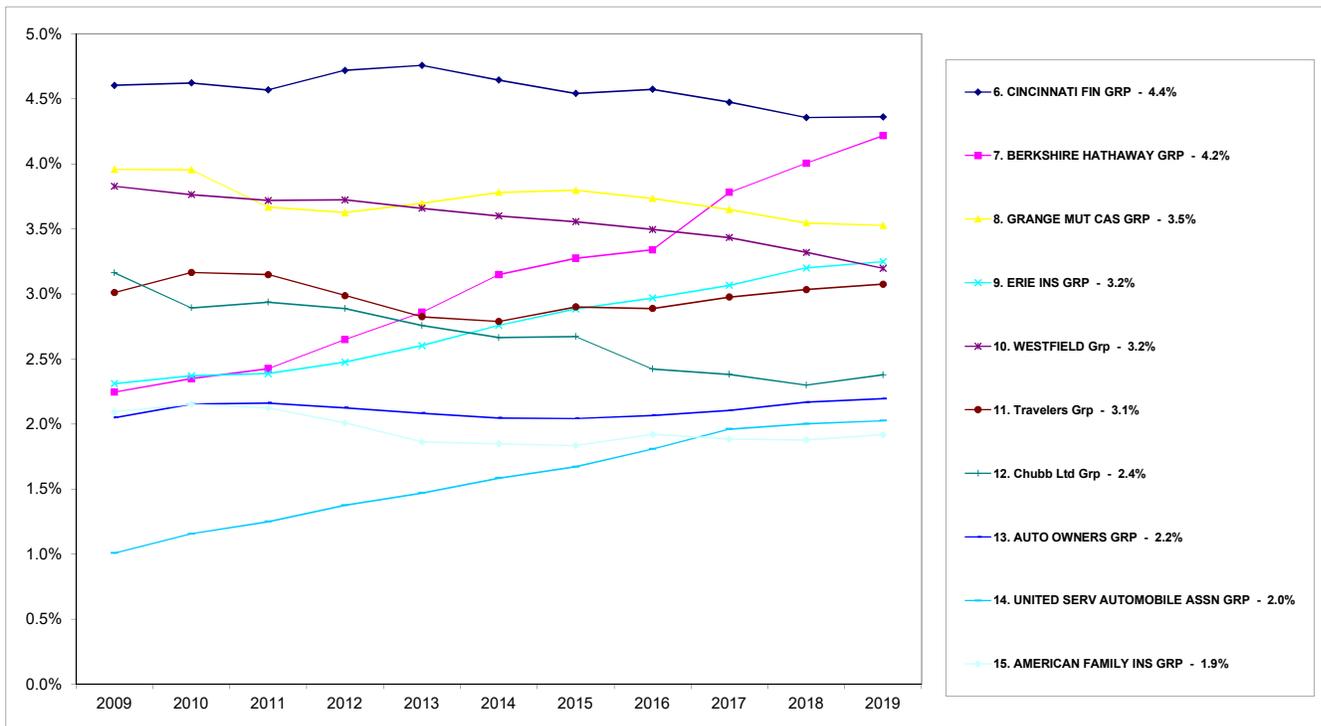


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## Total Market Share TOP 6 - 15 Groups



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**2019**  
**Personal Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	STATE FARM GRP	1,874,658,453	18.3%
2	PROGRESSIVE GRP	1,187,514,487	11.6%
3	ALLSTATE INS GRP	1,079,823,134	10.5%
4	NATIONWIDE CORP GRP	713,414,244	6.9%
5	LIBERTY MUT GRP	585,941,639	5.7%
6	BERKSHIRE HATHAWAY GRP	570,787,829	5.6%
7	GRANGE MUT CAS GRP	536,752,678	5.2%
8	ERIE INS GRP	432,282,601	4.2%
9	UNITED SERV AUTOMOBILE ASSN GR	334,649,722	3.3%
10	AMERICAN FAMILY INS GRP	317,925,292	3.1%
11	WESTFIELD Grp	310,112,725	3.0%
12	CINCINNATI FIN GRP	241,452,004	2.4%
13	AUTO OWNERS GRP	237,484,943	2.3%
14	FARMERS INS GRP	185,248,595	1.8%
15	Travelers Grp	164,509,895	1.6%
	<b>Top 15 Sub Total:</b>	<b>8,772,558,241</b>	<b>85.4%</b>
	<b>Others Sub Total:</b>	<b>1,496,834,595</b>	<b>14.6%</b>
	<b>Total All Groups:</b>	<b>10,269,392,836</b>	<b>100.0%</b>

**2019**  
**Personal Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>STATE FARM GRP</b>	<b>1,874,658,453</b>	<b>18.3%</b>
	State Farm Mut Auto Ins Co	1,178,006,173	11.5%
	State Farm Fire & Cas Co	696,652,280	6.8%
<b>2</b>	<b>PROGRESSIVE GRP</b>	<b>1,187,514,487</b>	<b>11.6%</b>
	Progressive Specialty Ins Co	567,371,730	5.5%
	Progressive Direct Ins Co	550,631,843	5.4%
	American Strategic Ins Corp	40,254,802	0.4%
	Progressive Preferred Ins Co	15,237,112	0.1%
	Progressive Cas Ins Co	14,019,000	0.1%
<b>3</b>	<b>ALLSTATE INS GRP</b>	<b>1,079,823,134</b>	<b>10.5%</b>
	Allstate Fire & Cas Ins Co	514,987,870	5.0%
	Allstate Vehicle & Prop Ins Co	162,005,056	1.6%
	Allstate Ins Co	120,402,676	1.2%
	Allstate Prop & Cas Ins Co	113,044,346	1.1%
	Allstate Ind Co	47,175,527	0.5%
	Allstate Northbrook Ind Co	41,726,436	0.4%
	Esurance Prop & Cas Ins Co	36,991,607	0.4%
	Encompass Home & Auto Ins Co	31,269,603	0.3%
	Esurance Ins Co	7,326,652	0.1%
	Encompass Ins Co Of Amer	2,863,672	0.0%
	Encompass Ind Co	1,982,340	0.0%
	North Light Specialty Ins Co	47,349	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>4</b>	<b>NATIONWIDE CORP GRP</b>	<b>713,414,244</b>	<b>6.9%</b>
	Nationwide Mut Ins Co	174,454,786	1.7%
	Nationwide Gen Ins Co	145,717,782	1.4%
	Nationwide Mut Fire Ins Co	144,077,508	1.4%
	Nationwide Prop & Cas Ins Co	73,955,111	0.7%
	Allied Prop & Cas Ins Co	57,858,062	0.6%
	Nationwide Ins Co Of Amer	50,253,205	0.5%
	Nationwide Agribusiness Ins Co	46,483,820	0.5%
	Nationwide Assur Co	10,081,201	0.1%
	Depositors Ins Co	4,365,585	0.0%
	Crestbrook Ins Co	4,137,694	0.0%
	HARLEYSVILLE LAKE STATES INS CO	902,887	0.0%
	Scottsdale Surplus Lines Ins Co	779,345	0.0%
	Amco Ins Co	344,939	0.0%
	Scottsdale Ins Co	2,569	0.0%
	Nationwide Affinity Co of Amer	-250	0.0%
<b>5</b>	<b>LIBERTY MUT GRP</b>	<b>585,941,639</b>	<b>5.7%</b>
	Safeco Ins Co Of IL	165,223,671	1.6%
	LM Gen Ins Co	131,428,926	1.3%
	Safeco Ins Co Of IN	116,301,051	1.1%
	Liberty Mut Personal Ins Co	59,143,329	0.6%
	Liberty Ins Corp	44,100,785	0.4%
	Liberty Mut Fire Ins Co	38,514,649	0.4%
	LM Ins Corp	23,346,965	0.2%
	Consolidated Ins Co	3,324,296	0.0%
	American Economy Ins Co	1,538,936	0.0%
	Indiana Ins Co	803,863	0.0%
	Ironshore Ind Inc	721,953	0.0%
	Peerless Ins Co	549,823	0.0%
	First Liberty Ins Corp	316,194	0.0%
	Liberty Mut Ins Co	285,308	0.0%
	Ohio Security Ins Co	187,559	0.0%
	American States Ins Co	78,783	0.0%
	American Fire & Cas Co	66,065	0.0%
	Ohio Cas Ins Co	8,355	0.0%
	Safeco Ins Co Of Amer	660	0.0%
	General Ins Co Of Amer	468	0.0%

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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/28/2020.  
Refer to the appendix for lines of businesses that are included.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>6</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>570,787,829</b>	<b>5.6%</b>
	GEICO Advantage Ins Co	193,482,642	1.9%
	GEICO Choice Ins Co	133,636,262	1.3%
	Geico Cas Co	88,950,042	0.9%
	GEICO Secure Ins Co	80,813,695	0.8%
	Geico Gen Ins Co	35,641,075	0.3%
	Geico Ind Co	20,389,999	0.2%
	Government Employees Ins Co	13,309,351	0.1%
	Amguard Ins Co	4,543,174	0.0%
	Mount Vernon Fire Ins Co	21,589	0.0%
<b>7</b>	<b>GRANGE MUT CAS GRP</b>	<b>536,752,678</b>	<b>5.2%</b>
	Grange Ind Ins Co	211,293,453	2.1%
	Grange Ins Co	191,110,847	1.9%
	Grange Prop & Cas Ins Co	125,456,386	1.2%
	Trustgard Ins Co	8,891,992	0.1%
<b>8</b>	<b>ERIE INS GRP</b>	<b>432,282,601</b>	<b>4.2%</b>
	Erie Ins Co	377,833,242	3.7%
	Erie Ins Exch	54,449,359	0.5%
<b>9</b>	<b>UNITED SERV AUTOMOBILE ASSN GR</b>	<b>334,649,722</b>	<b>3.3%</b>
	United Serv Automobile Assn	121,142,739	1.2%
	USAA Gen Ind Co	92,158,057	0.9%
	USAA Cas Ins Co	88,447,369	0.9%
	Garrison Prop & Cas Ins Co	32,901,557	0.3%
<b>10</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>317,925,292</b>	<b>3.1%</b>
	American Family Ins Co	99,554,172	1.0%
	American Family Mut Ins Co SI	76,631,646	0.7%
	Homesite Ins Co Of The Midwest	63,308,673	0.6%
	Permanent Gen Assur Corp Of OH	58,491,130	0.6%
	American Family Connect Prop & Cas I	13,351,876	0.1%
	American Standard Ins Co Of OH	3,059,144	0.0%
	The Gen Automobile Ins Co Inc	3,022,406	0.0%
	Permanent Gen Assur Corp	452,008	0.0%
	Midvale Ind Co	54,237	0.0%
<b>11</b>	<b>WESTFIELD Grp</b>	<b>310,112,725</b>	<b>3.0%</b>
	American Select Ins Co	150,650,818	1.5%
	Westfield Natl Ins Co	120,304,443	1.2%
	Westfield Ins Co	39,157,464	0.4%

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The organizational structure and premium are based on the NAIC database as of 7/28/2020.  
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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>12</b>	<b>CINCINNATI FIN GRP</b>	<b>241,452,004</b>	<b>2.4%</b>
	The Cincinnati Ins Co	240,673,133	2.3%
	The Cincinnati Cas Co	778,871	0.0%
<b>13</b>	<b>AUTO OWNERS GRP</b>	<b>237,484,943</b>	<b>2.3%</b>
	Auto Owners Ins Co	107,773,223	1.0%
	Home Owners Ins Co	99,949,362	1.0%
	Owners Ins Co	29,762,358	0.3%
<b>14</b>	<b>FARMERS INS GRP</b>	<b>185,248,595</b>	<b>1.8%</b>
	Farmers Ins Of Columbus Inc	103,651,075	1.0%
	Farmers Ins Exch	48,892,770	0.5%
	Foremost Ins Co Grand Rapids MI	20,183,464	0.2%
	Bristol W Cas Ins Co	8,878,867	0.1%
	Foremost Prop & Cas Ins Co	2,786,977	0.0%
	Civic Prop & Cas Co	448,981	0.0%
	Bristol W Ins Co	282,856	0.0%
	21st Century Premier Ins Co	56,819	0.0%
	Fire Ins Exch	44,308	0.0%
	Neighborhood Spirit Prop & Cas Co	17,906	0.0%
	Mid Century Ins Co	4,572	0.0%
<b>15</b>	<b>Travelers Grp</b>	<b>164,509,895</b>	<b>1.6%</b>
	Standard Fire Ins Co	82,301,265	0.8%
	Travelers Prop Cas Ins Co	54,543,387	0.5%
	Travco Ins Co	20,569,642	0.2%
	Travelers Home & Marine Ins Co	3,491,479	0.0%
	Travelers Ind Co Of Amer	2,364,155	0.0%
	Automobile Ins Co Of Hartford CT	579,676	0.0%
	Travelers Ind Co	195,286	0.0%
	Phoenix Ins Co	146,178	0.0%
	Travelers Ind Co Of CT	112,757	0.0%
	Travelers Prop Cas Co Of Amer	108,217	0.0%
	Charter Oak Fire Ins Co	97,853	0.0%
<b>Top 15</b>	<b>Sub Total:</b>	<b>8,772,558,241</b>	<b>85.4%</b>
	<b>Others Sub Total:</b>	<b>1,496,834,595</b>	<b>14.6%</b>
	<b>Total All Company Groups:</b>	<b>10,269,392,836</b>	<b>100.0%</b>

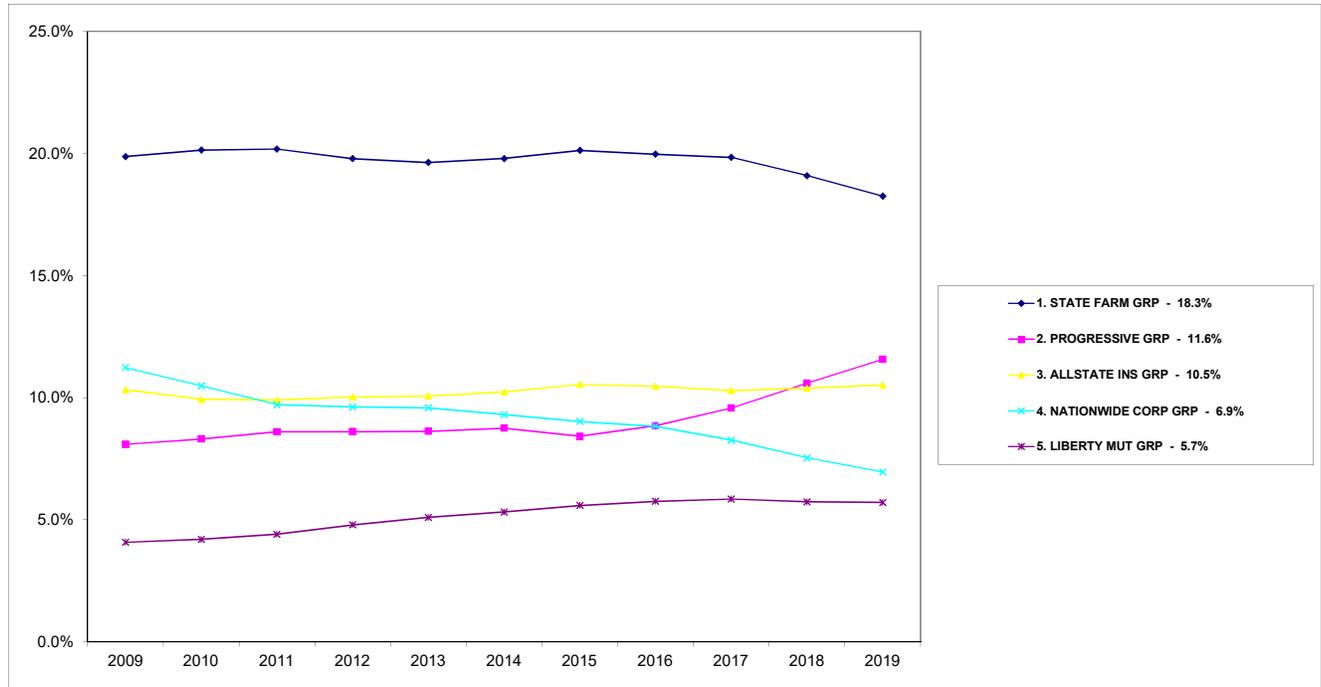
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Ohio Department of Insurance  
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The organizational structure and premium are based on the NAIC database as of 7/28/2020.  
Refer to the appendix for lines of businesses that are included.

## Personal Lines Market Share TOP 5 Groups

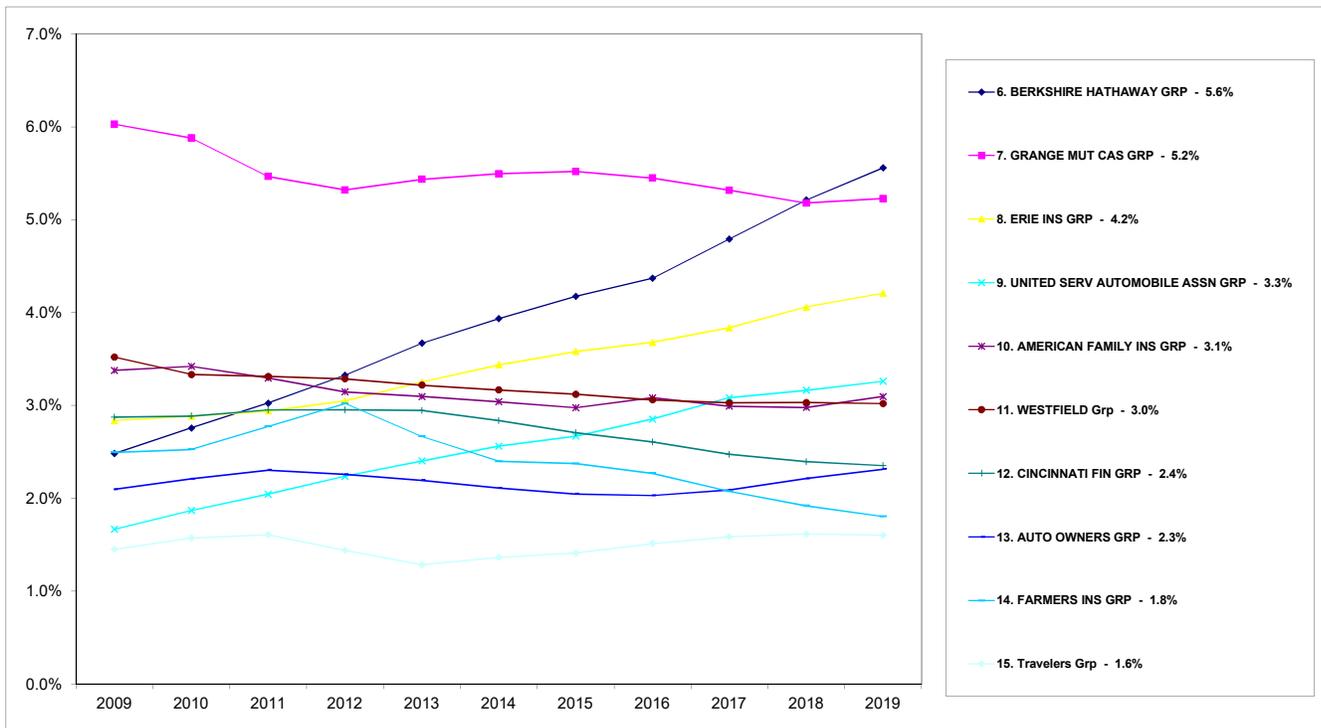


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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## Personal Lines Market Share TOP 6 - 15 Groups



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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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**2019**  
**Private Passenger Automobile**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	STATE FARM GRP	1,244,641,895	17.7%
2	PROGRESSIVE GRP	1,135,613,509	16.1%
3	ALLSTATE INS GRP	744,357,097	10.6%
4	BERKSHIRE HATHAWAY GRP	566,223,066	8.0%
5	NATIONWIDE CORP GRP	461,845,599	6.6%
6	GRANGE MUT CAS GRP	353,356,122	5.0%
7	LIBERTY MUT GRP	320,875,827	4.6%
8	ERIE INS GRP	263,351,105	3.7%
9	UNITED SERV AUTOMOBILE ASSN GR	216,441,862	3.1%
10	AMERICAN FAMILY INS GRP	191,699,163	2.7%
11	WESTFIELD Grp	174,630,064	2.5%
12	AUTO OWNERS GRP	132,422,604	1.9%
13	CINCINNATI FIN GRP	129,931,884	1.8%
14	FARMERS INS GRP	104,649,494	1.5%
15	Travelers Grp	87,815,420	1.2%
	<b>Top 15 Sub Total:</b>	<b>6,127,854,711</b>	<b>87.1%</b>
	<b>Others Sub Total:</b>	<b>908,541,361</b>	<b>12.9%</b>
	<b>Total All Groups:</b>	<b>7,036,396,072</b>	<b>100.0%</b>

**2019**  
**Private Passenger Automobile**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>STATE FARM GRP</b>	<b>1,244,641,895</b>	<b>17.7%</b>
	State Farm Mut Auto Ins Co	1,178,006,173	<b>16.7%</b>
	State Farm Fire & Cas Co	66,635,722	<b>0.9%</b>
<b>2</b>	<b>PROGRESSIVE GRP</b>	<b>1,135,613,509</b>	<b>16.1%</b>
	Progressive Specialty Ins Co	555,725,554	<b>7.9%</b>
	Progressive Direct Ins Co	550,631,843	<b>7.8%</b>
	Progressive Preferred Ins Co	15,237,112	<b>0.2%</b>
	Progressive Cas Ins Co	14,019,000	<b>0.2%</b>
<b>3</b>	<b>ALLSTATE INS GRP</b>	<b>744,357,097</b>	<b>10.6%</b>
	Allstate Fire & Cas Ins Co	514,987,870	<b>7.3%</b>
	Allstate Ins Co	79,985,607	<b>1.1%</b>
	Allstate Prop & Cas Ins Co	48,835,892	<b>0.7%</b>
	Allstate Northbrook Ind Co	41,726,436	<b>0.6%</b>
	Esurance Prop & Cas Ins Co	36,359,851	<b>0.5%</b>
	Encompass Home & Auto Ins Co	17,781,752	<b>0.3%</b>
	Allstate Ind Co	1,445,115	<b>0.0%</b>
	Encompass Ins Co Of Amer	1,357,632	<b>0.0%</b>
	Encompass Ind Co	995,388	<b>0.0%</b>
	Esurance Ins Co	881,554	<b>0.0%</b>
<b>4</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>566,223,066</b>	<b>8.0%</b>
	GEICO Advantage Ins Co	193,482,642	<b>2.7%</b>
	GEICO Choice Ins Co	133,636,262	<b>1.9%</b>
	Geico Cas Co	88,950,042	<b>1.3%</b>
	GEICO Secure Ins Co	80,813,695	<b>1.1%</b>
	Geico Gen Ins Co	35,641,075	<b>0.5%</b>
	Geico Ind Co	20,389,999	<b>0.3%</b>
	Government Employees Ins Co	13,309,351	<b>0.2%</b>

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>5</b>	<b>NATIONWIDE CORP GRP</b>	<b>461,845,599</b>	<b>6.6%</b>
	Nationwide Mut Ins Co	174,454,786	2.5%
	Nationwide Gen Ins Co	97,801,811	1.4%
	Nationwide Mut Fire Ins Co	90,680,719	1.3%
	Allied Prop & Cas Ins Co	50,111,916	0.7%
	Nationwide Ins Co Of Amer	28,811,229	0.4%
	Nationwide Assur Co	10,081,201	0.1%
	Depositors Ins Co	4,365,585	0.1%
	Nationwide Agribusiness Ins Co	3,186,136	0.0%
	Crestbrook Ins Co	1,846,734	0.0%
	Amco Ins Co	358,575	0.0%
	HARLEYSVILLE LAKE STATES INS CO	185,172	0.0%
	Nationwide Affinity Co of Amer	-250	0.0%
	Nationwide Prop & Cas Ins Co	-38,015	0.0%
<b>6</b>	<b>GRANGE MUT CAS GRP</b>	<b>353,356,122</b>	<b>5.0%</b>
	Grange Ind Ins Co	154,438,673	2.2%
	Grange Ins Co	127,743,763	1.8%
	Grange Prop & Cas Ins Co	62,281,694	0.9%
	Trustgard Ins Co	8,891,992	0.1%
<b>7</b>	<b>LIBERTY MUT GRP</b>	<b>320,875,827</b>	<b>4.6%</b>
	Safeco Ins Co Of IL	165,223,671	2.3%
	LM Gen Ins Co	131,428,926	1.9%
	Liberty Mut Fire Ins Co	17,211,886	0.2%
	LM Ins Corp	3,541,623	0.1%
	Liberty Mut Personal Ins Co	2,015,068	0.0%
	Ironshore Ind Inc	726,300	0.0%
	First Liberty Ins Corp	316,194	0.0%
	Liberty Mut Ins Co	280,272	0.0%
	Liberty Ins Corp	131,227	0.0%
	Safeco Ins Co Of Amer	660	0.0%
<b>8</b>	<b>ERIE INS GRP</b>	<b>263,351,105</b>	<b>3.7%</b>
	Erie Ins Co	263,351,105	3.7%
<b>9</b>	<b>UNITED SERV AUTOMOBILE ASSN GR</b>	<b>216,441,862</b>	<b>3.1%</b>
	United Serv Automobile Assn	72,366,365	1.0%
	USAA Gen Ind Co	62,507,427	0.9%
	USAA Cas Ins Co	57,728,948	0.8%
	Garrison Prop & Cas Ins Co	23,839,122	0.3%

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>10</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>191,699,163</b>	<b>2.7%</b>
	American Family Ins Co	61,543,021	<b>0.9%</b>
	Permanent Gen Assur Corp Of OH	58,491,130	<b>0.8%</b>
	American Family Mut Ins Co SI	56,713,921	<b>0.8%</b>
	American Family Connect Prop & Cas I	8,363,296	<b>0.1%</b>
	American Standard Ins Co Of OH	3,059,144	<b>0.0%</b>
	The Gen Automobile Ins Co Inc	3,022,406	<b>0.0%</b>
	Permanent Gen Assur Corp	452,008	<b>0.0%</b>
	Midvale Ind Co	54,237	<b>0.0%</b>
<b>11</b>	<b>WESTFIELD Grp</b>	<b>174,630,064</b>	<b>2.5%</b>
	American Select Ins Co	92,320,872	<b>1.3%</b>
	Westfield Natl Ins Co	67,253,375	<b>1.0%</b>
	Westfield Ins Co	15,055,817	<b>0.2%</b>
<b>12</b>	<b>AUTO OWNERS GRP</b>	<b>132,422,604</b>	<b>1.9%</b>
	Home Owners Ins Co	99,276,523	<b>1.4%</b>
	Owners Ins Co	25,472,336	<b>0.4%</b>
	Auto Owners Ins Co	7,673,745	<b>0.1%</b>
<b>13</b>	<b>CINCINNATI FIN GRP</b>	<b>129,931,884</b>	<b>1.8%</b>
	The Cincinnati Ins Co	129,563,700	<b>1.8%</b>
	The Cincinnati Cas Co	368,184	<b>0.0%</b>
<b>14</b>	<b>FARMERS INS GRP</b>	<b>104,649,494</b>	<b>1.5%</b>
	Farmers Ins Of Columbus Inc	91,073,418	<b>1.3%</b>
	Bristol W Cas Ins Co	8,878,867	<b>0.1%</b>
	Foremost Ins Co Grand Rapids MI	4,186,788	<b>0.1%</b>
	Bristol W Ins Co	282,856	<b>0.0%</b>
	Foremost Prop & Cas Ins Co	222,993	<b>0.0%</b>
	Mid Century Ins Co	4,572	<b>0.0%</b>
<b>15</b>	<b>Travelers Grp</b>	<b>87,815,420</b>	<b>1.2%</b>
	Standard Fire Ins Co	72,623,452	<b>1.0%</b>
	Travelers Prop Cas Ins Co	13,885,159	<b>0.2%</b>
	Travelers Home & Marine Ins Co	1,306,809	<b>0.0%</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>6,127,854,711</b>	<b>87.1%</b>
	<b>Others Sub Total:</b>	<b>908,541,361</b>	<b>12.9%</b>
	<b>Total All Company Groups:</b>	<b>7,036,396,072</b>	<b>100.0%</b>

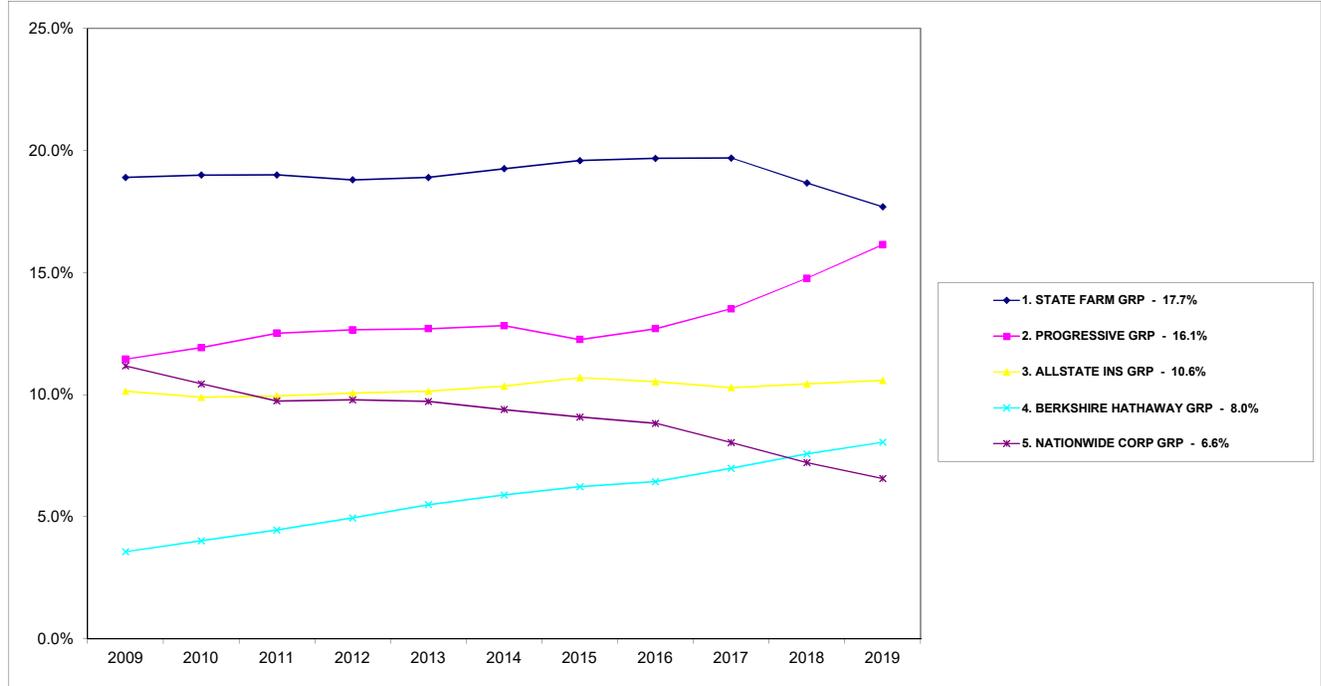
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## Private Passenger Automobile Market Share TOP 5 Groups

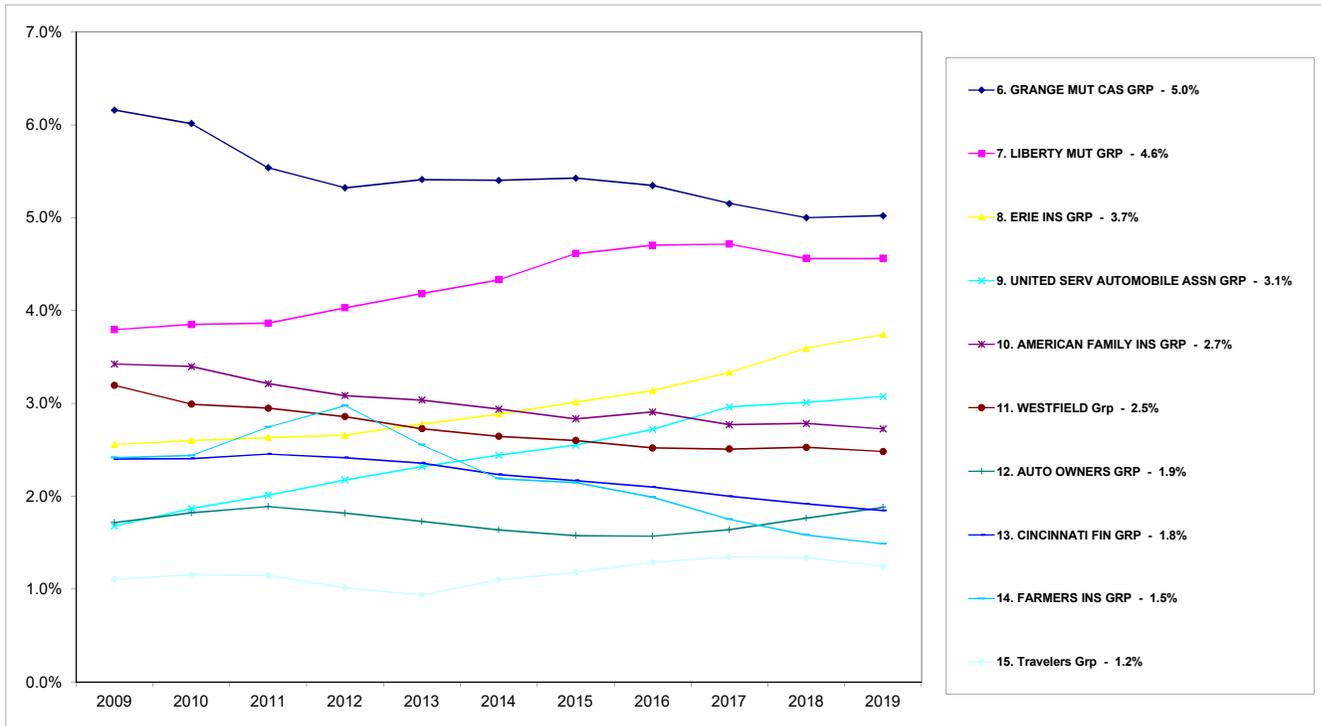


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Ohio Department of Insurance  
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## Private Passenger Automobile Market Share TOP 6 - 15 Groups



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Ohio Department of Insurance  
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**2019**  
**Homeowners Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	STATE FARM GRP	619,780,391	20.3%
2	ALLSTATE INS GRP	335,466,037	11.0%
3	LIBERTY MUT GRP	260,007,089	8.5%
4	NATIONWIDE CORP GRP	208,243,755	6.8%
5	GRANGE MUT CAS GRP	175,782,287	5.8%
6	ERIE INS GRP	168,931,496	5.5%
7	AMERICAN FAMILY INS GRP	123,833,544	4.1%
8	WESTFIELD Grp	121,421,984	4.0%
9	UNITED SERV AUTOMOBILE ASSN GR	118,207,860	3.9%
10	CINCINNATI FIN GRP	111,520,120	3.7%
11	AUTO OWNERS GRP	96,116,718	3.1%
12	FARMERS INS GRP	80,599,101	2.6%
13	Travelers Grp	74,333,517	2.4%
14	PROGRESSIVE GRP	51,900,978	1.7%
15	WESTERN RESERVE GRP	40,912,708	1.3%
	Top 15 Sub Total:	2,587,057,585	84.7%
	Others Sub Total:	465,905,755	15.3%
	Total All Groups:	3,052,963,340	100.0%

**2019**  
**Homeowners Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>STATE FARM GRP</b> State Farm Fire & Cas Co	<b>619,780,391</b> 619,780,391	<b>20.3%</b> 20.3%
<b>2</b>	<b>ALLSTATE INS GRP</b> Allstate Vehicle & Prop Ins Co Allstate Prop & Cas Ins Co Allstate Ind Co Allstate Ins Co Encompass Home & Auto Ins Co Esurance Ins Co Encompass Ins Co Of Amer Encompass Ind Co Esurance Prop & Cas Ins Co North Light Specialty Ins Co	<b>335,466,037</b> 162,005,056 64,208,454 45,730,412 40,417,069 13,487,851 6,445,098 1,506,040 986,952 631,756 47,349	<b>11.0%</b> 5.3% 2.1% 1.5% 1.3% 0.4% 0.2% 0.0% 0.0% 0.0% 0.0%
<b>3</b>	<b>LIBERTY MUT GRP</b> Safeco Ins Co Of IN Liberty Mut Personal Ins Co Liberty Ins Corp Liberty Mut Fire Ins Co LM Ins Corp American Economy Ins Co Liberty Mut Ins Co General Ins Co Of Amer Ironshore Ind Inc	<b>260,007,089</b> 116,301,051 57,128,261 43,969,558 21,302,763 19,805,342 1,498,957 5,036 468 -4,347	<b>8.5%</b> 3.8% 1.9% 1.4% 0.7% 0.6% 0.0% 0.0% 0.0% 0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>4</b>	<b>NATIONWIDE CORP GRP</b>	<b>208,243,755</b>	<b>6.8%</b>
	Nationwide Prop & Cas Ins Co	73,993,126	2.4%
	Nationwide Mut Fire Ins Co	53,396,789	1.7%
	Nationwide Gen Ins Co	47,915,971	1.6%
	Nationwide Ins Co Of Amer	21,441,976	0.7%
	Allied Prop & Cas Ins Co	7,746,146	0.3%
	Crestbrook Ins Co	2,290,960	0.1%
	Scottsdale Surplus Lines Ins Co	753,593	0.0%
	HARLEYSVILLE LAKE STATES INS CO	717,715	0.0%
	Scottsdale Ins Co	1,115	0.0%
	Amco Ins Co	-13,636	0.0%
<b>5</b>	<b>GRANGE MUT CAS GRP</b>	<b>175,782,287</b>	<b>5.8%</b>
	Grange Prop & Cas Ins Co	63,174,692	2.1%
	Grange Ind Ins Co	56,854,780	1.9%
	Grange Ins Co	55,752,815	1.8%
<b>6</b>	<b>ERIE INS GRP</b>	<b>168,931,496</b>	<b>5.5%</b>
	Erie Ins Co	114,482,137	3.7%
	Erie Ins Exch	54,449,359	1.8%
<b>7</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>123,833,544</b>	<b>4.1%</b>
	Homesite Ins Co Of The Midwest	63,308,673	2.1%
	American Family Ins Co	37,576,972	1.2%
	American Family Mut Ins Co SI	17,959,319	0.6%
	American Family Connect Prop & Cas I	4,988,580	0.2%
<b>8</b>	<b>WESTFIELD Grp</b>	<b>121,421,984</b>	<b>4.0%</b>
	American Select Ins Co	58,123,289	1.9%
	Westfield Natl Ins Co	53,022,242	1.7%
	Westfield Ins Co	10,276,453	0.3%
<b>9</b>	<b>UNITED SERV AUTOMOBILE ASSN GR</b>	<b>118,207,860</b>	<b>3.9%</b>
	United Serv Automobile Assn	48,776,374	1.6%
	USAA Cas Ins Co	30,718,421	1.0%
	USAA Gen Ind Co	29,650,630	1.0%
	Garrison Prop & Cas Ins Co	9,062,435	0.3%
<b>10</b>	<b>CINCINNATI FIN GRP</b>	<b>111,520,120</b>	<b>3.7%</b>
	The Cincinnati Ins Co	111,109,433	3.6%
	The Cincinnati Cas Co	410,687	0.0%

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>11</b>	<b>AUTO OWNERS GRP</b>	<b>96,116,718</b>	<b>3.1%</b>
	Auto Owners Ins Co	95,137,891	3.1%
	Home Owners Ins Co	672,839	0.0%
	Owners Ins Co	305,988	0.0%
<b>12</b>	<b>FARMERS INS GRP</b>	<b>80,599,101</b>	<b>2.6%</b>
	Farmers Ins Exch	48,892,770	1.6%
	Foremost Ins Co Grand Rapids MI	15,996,676	0.5%
	Farmers Ins Of Columbus Inc	12,577,657	0.4%
	Foremost Prop & Cas Ins Co	2,563,984	0.1%
	Civic Prop & Cas Co	448,981	0.0%
	21st Century Premier Ins Co	56,819	0.0%
	Fire Ins Exch	44,308	0.0%
	Neighborhood Spirit Prop & Cas Co	17,906	0.0%
<b>13</b>	<b>Travelers Grp</b>	<b>74,333,517</b>	<b>2.4%</b>
	Travelers Prop Cas Ins Co	40,658,228	1.3%
	Travco Ins Co	20,569,642	0.7%
	Standard Fire Ins Co	9,677,813	0.3%
	Travelers Home & Marine Ins Co	2,184,670	0.1%
	Travelers Ind Co Of Amer	650,836	0.0%
	Automobile Ins Co Of Hartford CT	579,676	0.0%
	Travelers Ind Co Of CT	12,652	0.0%
<b>14</b>	<b>PROGRESSIVE GRP</b>	<b>51,900,978</b>	<b>1.7%</b>
	American Strategic Ins Corp	40,254,802	1.3%
	Progressive Specialty Ins Co	11,646,176	0.4%
<b>15</b>	<b>WESTERN RESERVE GRP</b>	<b>40,912,708</b>	<b>1.3%</b>
	Western Reserve Mut Cas Co	23,078,626	0.8%
	Lightning Rod Mut Ins Co	17,834,082	0.6%
<b>Top 15</b>	<b>Sub Total:</b>	<b>2,587,057,585</b>	<b>84.7%</b>
	<b>Others Sub Total:</b>	<b>465,905,755</b>	<b>15.3%</b>
	<b>Total All Company Groups:</b>	<b>3,052,963,340</b>	<b>100.0%</b>

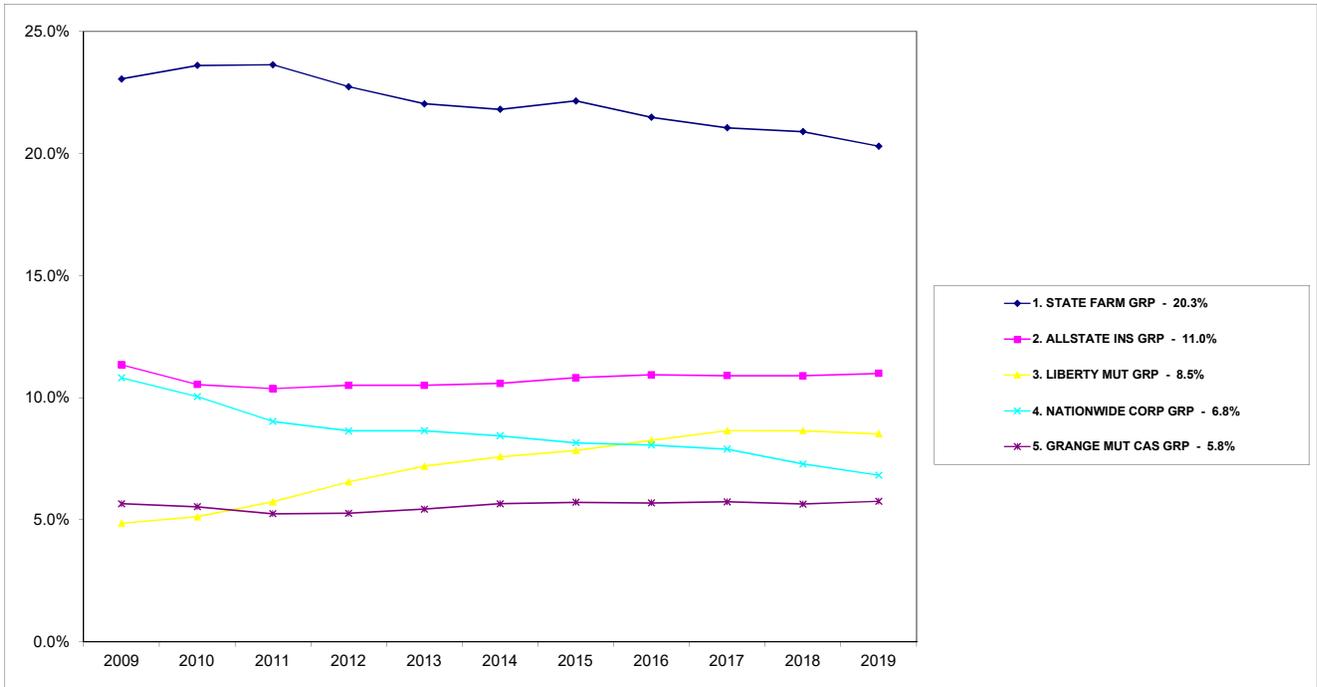
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Ohio Department of Insurance  
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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

## Homeowners Multiple Peril Market Share TOP 5 Groups

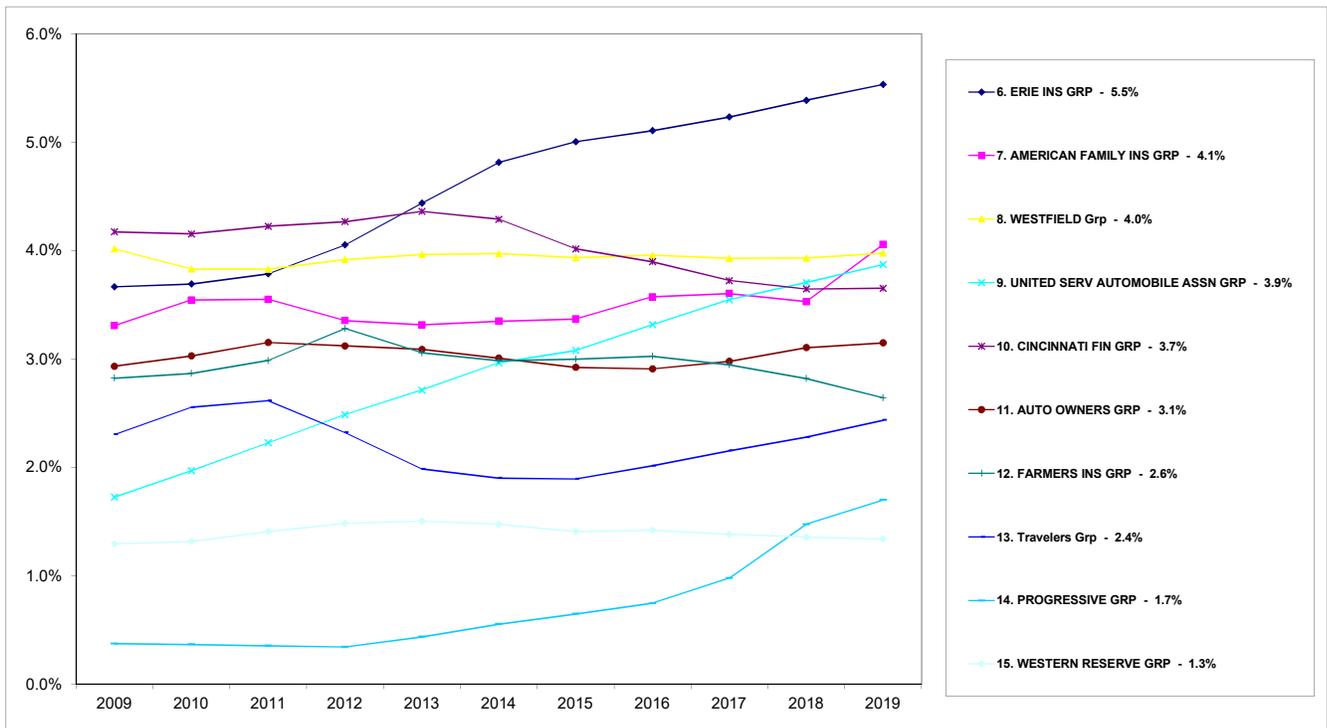


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/28/2020.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/28/2020.

## Homeowners Multiple Peril Market Share TOP 6 - 15 Groups



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Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/28/2020.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/28/2020.

**2019**  
**Farmowners Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	NATIONWIDE CORP GRP	43,324,890	24.1%
2	OHIO MUT GRP	23,208,028	12.9%
3	WESTFIELD Grp	14,060,677	7.8%
4	Hastings Mut Ins Co	13,814,220	7.7%
5	WESTERN RESERVE GRP	13,314,706	7.4%
6	STATE FARM GRP	10,236,167	5.7%
7	AUTO OWNERS GRP	8,945,621	5.0%
8	GRANGE MUT CAS GRP	7,614,269	4.2%
9	CELINA GRP	6,517,147	3.6%
10	Mennonite Mut Grp	6,181,860	3.4%
11	Wayne & Washington Mut Grp	6,145,338	3.4%
12	Goodville Mut Grp	5,718,511	3.2%
13	BUCKEYE INS GRP	5,184,575	2.9%
14	LIBERTY MUT GRP	5,058,723	2.8%
15	AMERICAN FAMILY INS GRP	2,392,585	1.3%
	Top 15 Sub Total:	171,717,317	95.4%
	Others Sub Total:	8,316,107	4.6%
	Total All Groups:	180,033,424	100.0%

**2019**  
**Farmowners Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>1</b>	<b>NATIONWIDE CORP GRP</b>	<b>43,324,890</b>	<b>24.1%</b>
	Nationwide Agribusiness Ins Co	43,297,684	24.0%
	Scottsdale Surplus Lines Ins Co	25,752	0.0%
	Scottsdale Ins Co	1,454	0.0%
<b>2</b>	<b>OHIO MUT GRP</b>	<b>23,208,028</b>	<b>12.9%</b>
	United Ohio Ins Co	17,371,399	9.6%
	Ohio Mut Ins Co	5,836,629	3.2%
<b>3</b>	<b>WESTFIELD Grp</b>	<b>14,060,677</b>	<b>7.8%</b>
	Westfield Ins Co	13,825,194	7.7%
	American Select Ins Co	206,657	0.1%
	Westfield Natl Ins Co	28,826	0.0%
<b>4</b>	<b>Hastings Mut Ins Co</b>	<b>13,814,220</b>	<b>7.7%</b>
	Hastings Mut Ins Co	13,814,220	7.7%
<b>5</b>	<b>WESTERN RESERVE GRP</b>	<b>13,314,706</b>	<b>7.4%</b>
	Lightning Rod Mut Ins Co	13,064,208	7.3%
	Sonnenberg Mut Ins Assoc	250,498	0.1%
<b>6</b>	<b>STATE FARM GRP</b>	<b>10,236,167</b>	<b>5.7%</b>
	State Farm Fire & Cas Co	10,236,167	5.7%
<b>7</b>	<b>AUTO OWNERS GRP</b>	<b>8,945,621</b>	<b>5.0%</b>
	Auto Owners Ins Co	4,961,587	2.8%
	Owners Ins Co	3,984,034	2.2%
<b>8</b>	<b>GRANGE MUT CAS GRP</b>	<b>7,614,269</b>	<b>4.2%</b>
	Grange Ins Co	7,614,269	4.2%
<b>9</b>	<b>CELINA GRP</b>	<b>6,517,147</b>	<b>3.6%</b>
	Celina Mut Ins Co	6,517,147	3.6%
<b>10</b>	<b>Mennonite Mut Grp</b>	<b>6,181,860</b>	<b>3.4%</b>
	Mennonite Mut Ins Co	6,181,860	3.4%
<b>11</b>	<b>Wayne &amp; Washington Mut Grp</b>	<b>6,145,338</b>	<b>3.4%</b>
	Wayne Mut Ins Co	6,145,338	3.4%

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>12</b>	<b>Goodville Mut Grp</b>	<b>5,718,511</b>	<b>3.2%</b>
	Goodville Mut Cas Co	5,718,511	3.2%
<b>13</b>	<b>BUCKEYE INS GRP</b>	<b>5,184,575</b>	<b>2.9%</b>
	Buckeye State Mut Ins Co	5,184,575	2.9%
<b>14</b>	<b>LIBERTY MUT GRP</b>	<b>5,058,723</b>	<b>2.8%</b>
	Consolidated Ins Co	3,324,296	1.8%
	Indiana Ins Co	803,863	0.4%
	Peerless Ins Co	549,823	0.3%
	Ohio Security Ins Co	187,559	0.1%
	American States Ins Co	78,783	0.0%
	American Fire & Cas Co	66,065	0.0%
	American Economy Ins Co	39,979	0.0%
	Ohio Cas Ins Co	8,355	0.0%
<b>15</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>2,392,585</b>	<b>1.3%</b>
	American Family Mut Ins Co SI	1,958,406	1.1%
	American Family Ins Co	434,179	0.2%
<b>Top 15</b>	<b>Sub Total:</b>	<b>171,717,317</b>	<b>95.4%</b>
	<b>Others Sub Total:</b>	<b>8,316,107</b>	<b>4.6%</b>
	<b>Total All Company Groups:</b>	<b>180,033,424</b>	<b>100.0%</b>

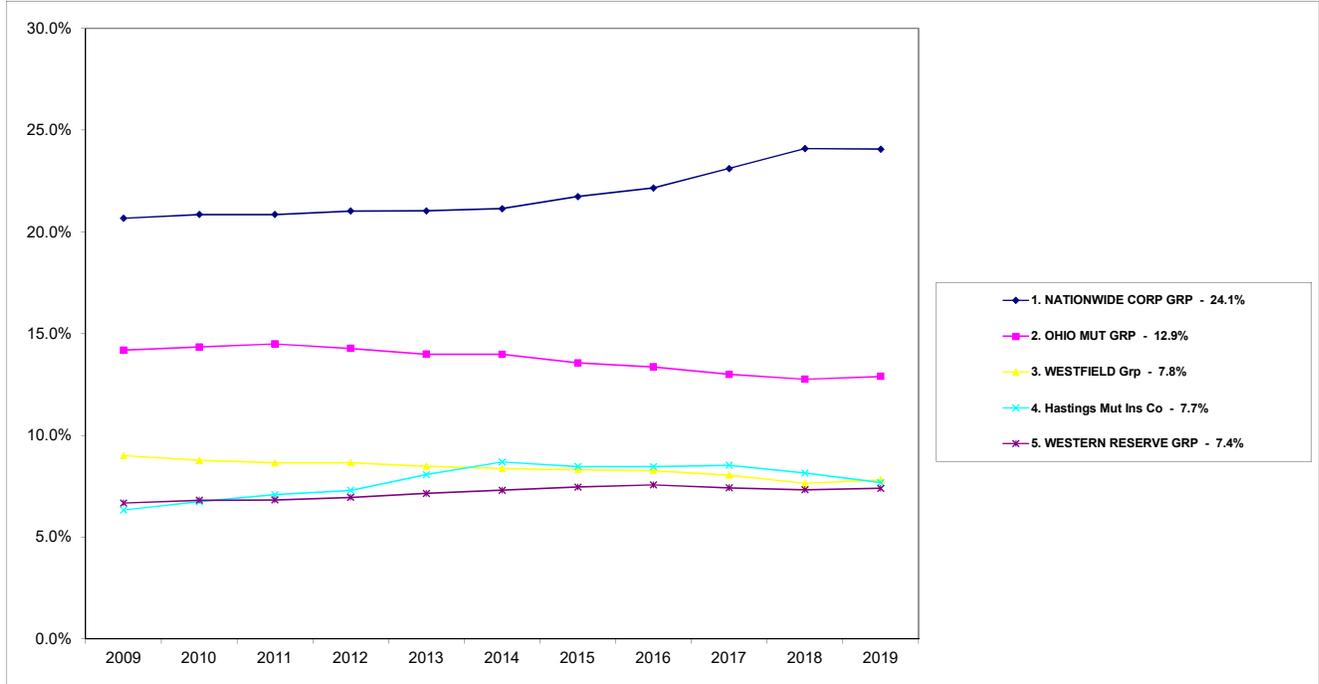
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Ohio Department of Insurance  
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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

## Farmowners Multiple Peril Market Share TOP 5 Groups

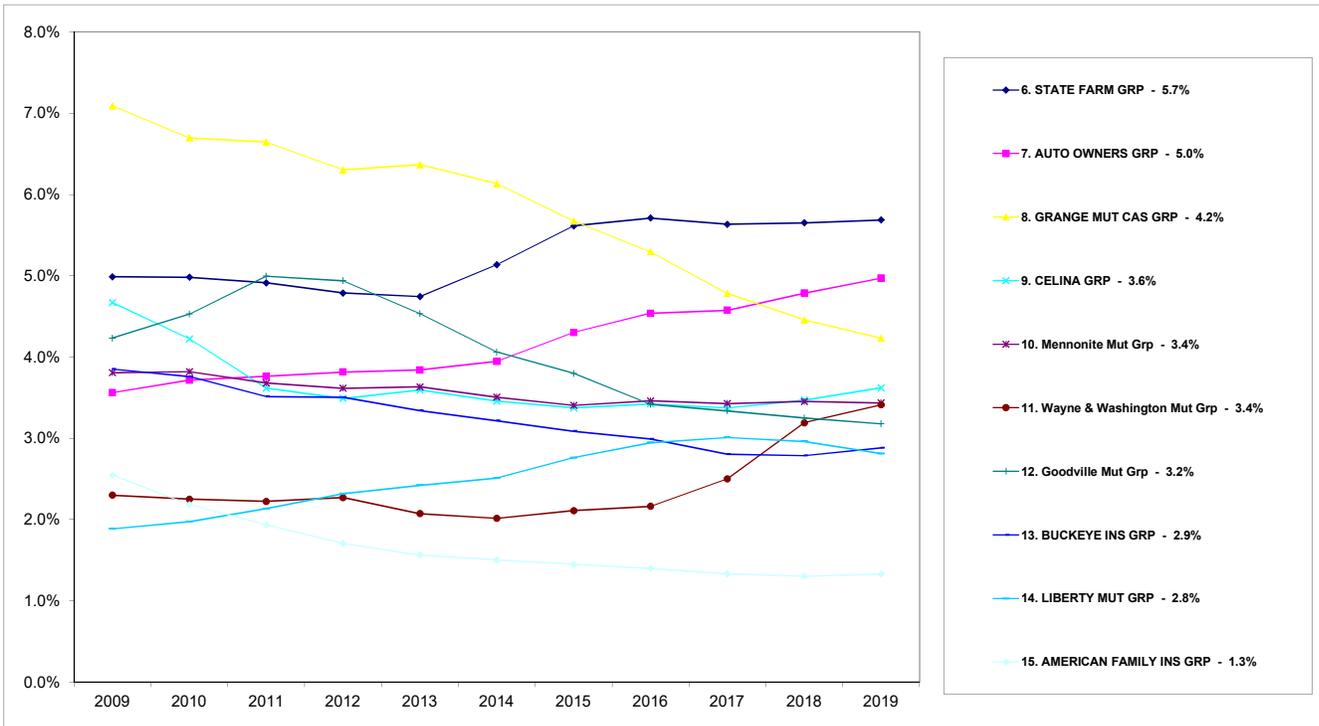


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Ohio Department of Insurance  
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The organizational structure is based on the NAIC database as of 7/28/2020.  
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## Farmowners Multiple Peril Market Share TOP 6 - 15 Groups



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Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/28/2020.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/28/2020.

**2019**  
**Commercial Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	CINCINNATI FIN GRP	514,674,092	7.9%
2	LIBERTY MUT GRP	390,859,931	6.0%
3	Travelers Grp	367,515,923	5.7%
4	Chubb Ltd Grp	316,553,659	4.9%
5	CNA INS GRP	274,620,423	4.2%
6	WESTFIELD Grp	246,180,728	3.8%
7	NATIONWIDE CORP GRP	221,502,938	3.4%
8	AMERICAN INTL GRP	201,109,417	3.1%
9	ZURICH INS GRP	181,587,744	2.8%
10	PROGRESSIVE GRP	174,745,623	2.7%
11	BERKSHIRE HATHAWAY GRP	151,650,653	2.3%
12	AUTO OWNERS GRP	144,040,048	2.2%
13	ERIE INS GRP	135,033,142	2.1%
14	Tokio Marine Holdings Inc GRP	127,393,270	2.0%
15	Encova Mut Ins Grp	124,793,663	1.9%
	<b>Top 15 Sub Total:</b>	<b>3,572,261,254</b>	<b>55.1%</b>
	<b>Others Sub Total:</b>	<b>2,907,935,963</b>	<b>44.9%</b>
	<b>Total All Groups:</b>	<b>6,480,197,217</b>	<b>100.0%</b>

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**2019**  
**Commercial Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

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<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>1</b>	<b>CINCINNATI FIN GRP</b>	<b>514,674,092</b>	<b>7.9%</b>
	The Cincinnati Ins Co	424,643,435	<b>6.6%</b>
	The Cincinnati Cas Co	39,378,586	<b>0.6%</b>
	The Cincinnati Ind Co	30,950,222	<b>0.5%</b>
	The Cincinnati Specialty Underwriter	19,701,849	<b>0.3%</b>

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The organizational structure and premium are based on the NAIC database as of 7/28/2020.  
Refer to the appendix for lines of businesses that are included.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>2</b>	<b>LIBERTY MUT GRP</b>	<b>390,859,931</b>	<b>6.0%</b>
	Liberty Ins Underwriters Inc	160,703,133	<b>2.5%</b>
	Ohio Security Ins Co	41,988,873	<b>0.6%</b>
	Liberty Mut Fire Ins Co	25,012,834	<b>0.4%</b>
	Ohio Cas Ins Co	24,623,124	<b>0.4%</b>
	Liberty Mut Ins Co	22,048,033	<b>0.3%</b>
	Netherlands Ins Co The	21,368,837	<b>0.3%</b>
	Ironshore Specialty Ins Co	20,208,104	<b>0.3%</b>
	Safeco Ins Co Of Amer	17,306,569	<b>0.3%</b>
	LM Ins Corp	9,750,028	<b>0.2%</b>
	West Amer Ins Co	9,502,677	<b>0.1%</b>
	American Fire & Cas Co	8,009,106	<b>0.1%</b>
	Liberty Ins Corp	7,078,988	<b>0.1%</b>
	Liberty Surplus Ins Corp	6,804,233	<b>0.1%</b>
	Indiana Ins Co	3,323,968	<b>0.1%</b>
	Employers Ins Co of Wausau	2,874,051	<b>0.0%</b>
	Safeco Ins Co Of IN	2,712,530	<b>0.0%</b>
	Ironshore Ind Inc	1,731,559	<b>0.0%</b>
	First Liberty Ins Corp	1,307,931	<b>0.0%</b>
	General Ins Co Of Amer	1,100,537	<b>0.0%</b>
	Consolidated Ins Co	974,501	<b>0.0%</b>
	Liberty Mut Personal Ins Co	823,667	<b>0.0%</b>
	Peerless Ind Ins Co	669,949	<b>0.0%</b>
	Peerless Ins Co	504,682	<b>0.0%</b>
	American States Ins Co	202,528	<b>0.0%</b>
	Midwestern Ind Co	185,554	<b>0.0%</b>
	American Economy Ins Co	33,566	<b>0.0%</b>
	First Natl Ins Co Of Amer	10,476	<b>0.0%</b>
	Wausau Underwriters Ins Co	-107	<b>0.0%</b>

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Ohio Department of Insurance  
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The organizational structure and premium are based on the NAIC database as of 7/28/2020.  
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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>3</b>	<b>Travelers Grp</b>	<b>367,515,923</b>	<b>5.7%</b>
	Travelers Prop Cas Co Of Amer	104,375,774	<b>1.6%</b>
	Travelers Cas & Surety Co Of Amer	74,552,721	<b>1.2%</b>
	Travelers Ind Co	41,099,743	<b>0.6%</b>
	Charter Oak Fire Ins Co	31,481,083	<b>0.5%</b>
	Phoenix Ins Co	31,334,682	<b>0.5%</b>
	Travelers Ind Co Of CT	19,919,616	<b>0.3%</b>
	Travelers Ind Co Of Amer	15,663,943	<b>0.2%</b>
	Northland Ins Co	12,977,882	<b>0.2%</b>
	Travelers Cas Ins Co Of Amer	10,846,805	<b>0.2%</b>
	Travelers Excess & Surplus Lines Co	7,903,407	<b>0.1%</b>
	St Paul Fire & Marine Ins Co	7,300,665	<b>0.1%</b>
	Northfield Ins Co	2,672,143	<b>0.0%</b>
	Standard Fire Ins Co	2,282,573	<b>0.0%</b>
	Automobile Ins Co Of Hartford CT	1,870,029	<b>0.0%</b>
	Travelers Prop Cas Ins Co	1,064,908	<b>0.0%</b>
	St Paul Mercury Ins Co	975,388	<b>0.0%</b>
	Travelers Cas & Surety Co	693,450	<b>0.0%</b>
	Travco Ins Co	241,753	<b>0.0%</b>
	St Paul Surplus Lines Ins Co	193,911	<b>0.0%</b>
	Farmington Cas Co	26,051	<b>0.0%</b>
	Travelers Home & Marine Ins Co	20,092	<b>0.0%</b>
	United States Fidelity & Guar Co	12,913	<b>0.0%</b>
	St Paul Guardian Ins Co	6,091	<b>0.0%</b>
	Travelers Cas Co Of CT	300	<b>0.0%</b>

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>4</b>	<b>Chubb Ltd Grp</b>	<b>316,553,659</b>	<b>4.9%</b>
	Federal Ins Co	119,978,127	1.9%
	Ace Amer Ins Co	79,655,843	1.2%
	Ace Prop & Cas Ins Co	21,689,539	0.3%
	Illinois Union Ins Co	20,261,215	0.3%
	Westchester Fire Ins Co	13,735,287	0.2%
	Great Northern Ins Co	13,278,010	0.2%
	Westchester Surplus Lines Ins Co	11,774,285	0.2%
	Pacific Ind Co	10,402,475	0.2%
	Penn Millers Ins Co	7,925,269	0.1%
	Indemnity Ins Co Of North Amer	5,358,804	0.1%
	Vigilant Ins Co	3,105,326	0.0%
	Bankers Standard Ins Co	2,820,047	0.0%
	Chubb Custom Ins Co	2,015,877	0.0%
	Chubb Natl Ins Co	1,963,497	0.0%
	Executive Risk Ind Inc	1,428,107	0.0%
	Ace Fire Underwriters Ins Co	904,897	0.0%
	Chubb Ind Ins Co	163,451	0.0%
	Pacific Employers Ins Co	98,728	0.0%
	Insurance Co of N Amer	-5,125	0.0%
<b>5</b>	<b>CNA INS GRP</b>	<b>274,620,423</b>	<b>4.2%</b>
	Continental Cas Co	158,056,666	2.4%
	Continental Ins Co	33,627,276	0.5%
	Columbia Cas Co	30,584,919	0.5%
	Western Surety Co	12,606,596	0.2%
	American Cas Co Of Reading PA	12,227,043	0.2%
	Valley Forge Ins Co	11,858,370	0.2%
	National Fire Ins Co Of Hartford	9,158,205	0.1%
	Transportation Ins Co	6,501,348	0.1%
<b>6</b>	<b>WESTFIELD Grp</b>	<b>246,180,728</b>	<b>3.8%</b>
	Westfield Ins Co	178,568,424	2.8%
	Westfield Natl Ins Co	37,701,201	0.6%
	American Select Ins Co	17,229,852	0.3%
	Ohio Farmers Ins Co	12,681,251	0.2%

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The organizational structure and premium are based on the NAIC database as of 7/28/2020.  
Refer to the appendix for lines of businesses that are included.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>7</b>	<b>NATIONWIDE CORP GRP</b>	<b>221,502,938</b>	<b>3.4%</b>
	Nationwide Mut Ins Co	47,625,118	0.7%
	National Cas Co	27,756,104	0.4%
	Nationwide Mut Fire Ins Co	27,334,464	0.4%
	Nationwide Prop & Cas Ins Co	25,206,475	0.4%
	Nationwide Agribusiness Ins Co	21,117,083	0.3%
	Scottsdale Surplus Lines Ins Co	17,966,130	0.3%
	Nationwide Gen Ins Co	15,669,466	0.2%
	Amco Ins Co	8,967,316	0.1%
	Freedom Specialty Ins Co	5,822,073	0.1%
	Scottsdale Ins Co	4,812,610	0.1%
	Allied Prop & Cas Ins Co	3,538,087	0.1%
	Scottsdale Ind Co	3,186,017	0.0%
	Depositors Ins Co	3,162,496	0.0%
	Allied Ins Co of Amer	2,714,672	0.0%
	Harleysville Ins Co	2,329,917	0.0%
	Harleysville Worcester Ins Co	2,001,546	0.0%
	Nationwide Ins Co Of Amer	1,011,159	0.0%
	Crestbrook Ins Co	856,407	0.0%
	Harleysville Preferred Ins Co	394,069	0.0%
	HARLEYSVILLE LAKE STATES INS CO	29,613	0.0%
	Nationwide Assur Co	2,116	0.0%
<b>8</b>	<b>AMERICAN INTL GRP</b>	<b>201,109,417</b>	<b>3.1%</b>
	National Union Fire Ins Co Of Pitts	78,121,538	1.2%
	Lexington Ins Co	43,069,630	0.7%
	AIG Specialty Ins Co	21,670,458	0.3%
	Illinois Natl Ins Co	14,958,214	0.2%
	Insurance Co Of The State Of PA	10,657,450	0.2%
	Commerce & Industry Ins Co	8,944,616	0.1%
	New Hampshire Ins Co	8,163,230	0.1%
	Western World Ins Co	5,520,207	0.1%
	AIG Prop Cas Co	5,118,146	0.1%
	American Home Assur Co	2,334,896	0.0%
	Granite State Ins Co	1,766,367	0.0%
	Stratford Ins Co	386,563	0.0%
	Tudor Ins Co	188,903	0.0%
	Blackboard Ins Co	108,617	0.0%
	Blackboard Specialty Ins Co	97,896	0.0%
	AIG Assur Co	2,686	0.0%

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

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>9</b>	<b>ZURICH INS GRP</b>	<b>181,587,744</b>	<b>2.8%</b>
	Zurich Amer Ins Co	104,928,126	<b>1.6%</b>
	American Guar & Liab Ins	33,503,475	<b>0.5%</b>
	Steadfast Ins Co	14,396,053	<b>0.2%</b>
	Fidelity & Deposit Co Of MD	11,673,144	<b>0.2%</b>
	Empire Fire & Marine Ins Co	8,063,961	<b>0.1%</b>
	American Zurich Ins Co	5,241,851	<b>0.1%</b>
	Universal Underwriters Ins Co	2,750,818	<b>0.0%</b>
	Zurich Amer Ins Co Of IL	919,997	<b>0.0%</b>
	Colonial Amer Cas & Surety Co	69,497	<b>0.0%</b>
	Empire Ind Ins Co	40,822	<b>0.0%</b>
<b>10</b>	<b>PROGRESSIVE GRP</b>	<b>174,745,623</b>	<b>2.7%</b>
	Progressive Preferred Ins Co	131,358,318	<b>2.0%</b>
	United Financial Cas Co	22,839,100	<b>0.4%</b>
	Progressive Specialty Ins Co	8,793,877	<b>0.1%</b>
	National Continental Ins Co	5,388,937	<b>0.1%</b>
	Progressive Direct Ins Co	3,120,214	<b>0.0%</b>
	American Strategic Ins Corp	2,686,133	<b>0.0%</b>
	Progressive Cas Ins Co	559,044	<b>0.0%</b>

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The organizational structure and premium are based on the NAIC database as of 7/28/2020.  
Refer to the appendix for lines of businesses that are included.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>11</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>151,650,653</b>	<b>2.3%</b>
	Medical Protective Co	44,132,468	<b>0.7%</b>
	National Fire & Marine Ins Co	35,439,190	<b>0.5%</b>
	National Ind Co	15,460,992	<b>0.2%</b>
	United States Liab Ins Co	12,279,937	<b>0.2%</b>
	Berkshire Hathaway Specialty Ins Co	11,418,730	<b>0.2%</b>
	General Star Ind Co	7,658,314	<b>0.1%</b>
	Berkshire Hathaway Homestate Ins Co	6,438,356	<b>0.1%</b>
	National Liab & Fire Ins Co	6,407,348	<b>0.1%</b>
	Amguard Ins Co	5,282,781	<b>0.1%</b>
	Government Employees Ins Co	3,992,217	<b>0.1%</b>
	Mount Vernon Fire Ins Co	1,363,734	<b>0.0%</b>
	Genesis Ins Co	1,125,726	<b>0.0%</b>
	Mount Vernon Specialty Ins Co	333,083	<b>0.0%</b>
	General Star Natl Ins Co	163,823	<b>0.0%</b>
	Berkshire Hathaway Direct Ins Co	81,667	<b>0.0%</b>
	Redwood Fire & Cas Ins Co	47,276	<b>0.0%</b>
	Radnor Specialty Ins Co	13,343	<b>0.0%</b>
	Oak River Ins Co	5,836	<b>0.0%</b>
	Us Underwriters Ins Co	5,048	<b>0.0%</b>
	Old United Cas Co	410	<b>0.0%</b>
	Central States Ind Co Of Omaha	272	<b>0.0%</b>
	MedPro RRG RRG	102	<b>0.0%</b>
<b>12</b>	<b>AUTO OWNERS GRP</b>	<b>144,040,048</b>	<b>2.2%</b>
	Auto Owners Ins Co	73,774,794	<b>1.1%</b>
	Owners Ins Co	66,494,453	<b>1.0%</b>
	Atlantic Cas Ins Co	2,530,927	<b>0.0%</b>
	Home Owners Ins Co	1,239,874	<b>0.0%</b>
<b>13</b>	<b>ERIE INS GRP</b>	<b>135,033,142</b>	<b>2.1%</b>
	Erie Ins Exch	90,558,284	<b>1.4%</b>
	Erie Ins Co	44,474,858	<b>0.7%</b>

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>14</b>	<b>Tokio Marine Holdings Inc GRP</b>	<b>127,393,270</b>	<b>2.0%</b>
	Philadelphia Ind Ins Co	67,772,982	1.0%
	US Specialty Ins Co	18,020,073	0.3%
	Safety Natl Cas Corp	15,801,250	0.2%
	Tokio Marine Amer Ins Co	12,850,653	0.2%
	Houston Cas Co	6,974,969	0.1%
	Tokio Marine Specialty Ins Co	4,078,276	0.1%
	American Contractors Ind Co	697,800	0.0%
	Safety Specialty Ins Co	360,721	0.0%
	United States Surety Co	287,808	0.0%
	Avemco Ins Co	242,825	0.0%
	Trans Pacific Ins Co	166,008	0.0%
	TNUS Ins Co	139,905	0.0%
<b>15</b>	<b>Encova Mut Ins Grp</b>	<b>124,793,663</b>	<b>1.9%</b>
	Motorists Mut Ins Co	100,100,359	1.5%
	Motorists Commercial Mut Ins Co	24,693,304	0.4%
<b>Top 15</b>	<b>Sub Total:</b>	<b>3,572,261,254</b>	<b>55.1%</b>
	<b>Others Sub Total:</b>	<b>2,907,935,963</b>	<b>44.9%</b>
	<b>Total All Company Groups:</b>	<b>6,480,197,217</b>	<b>100.0%</b>

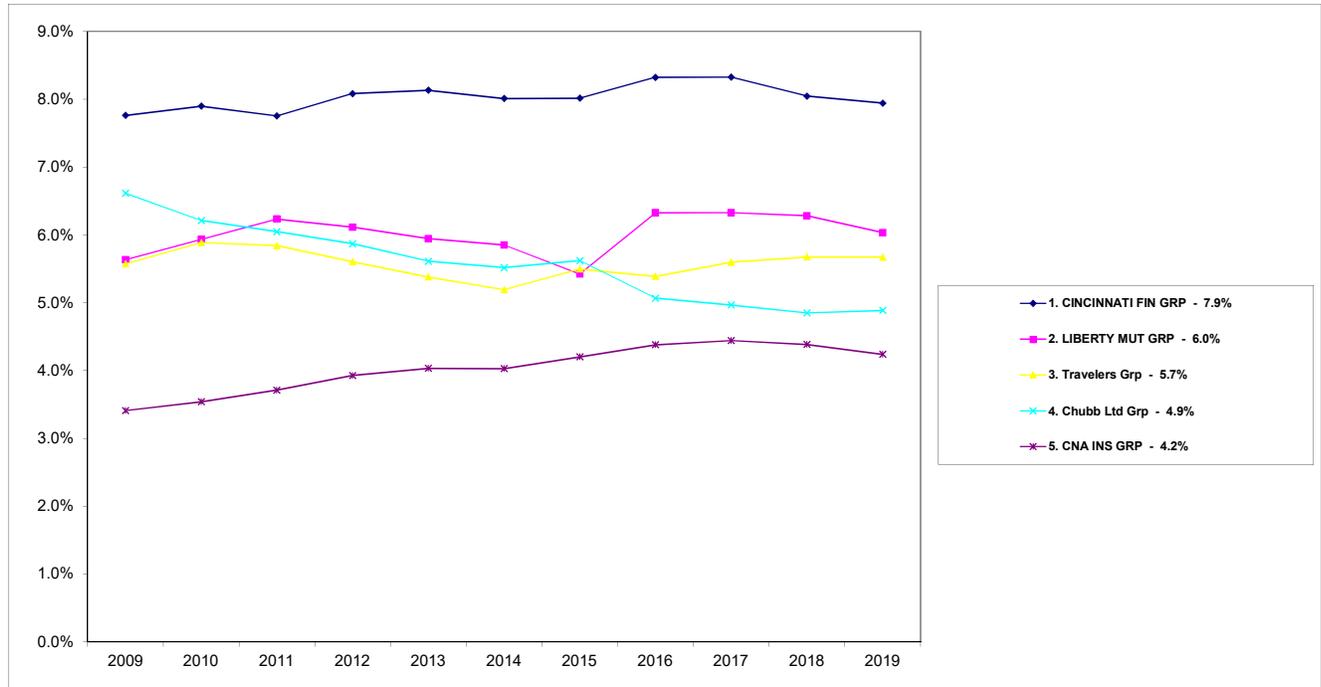
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## Commercial Lines Market Share TOP 5 Groups

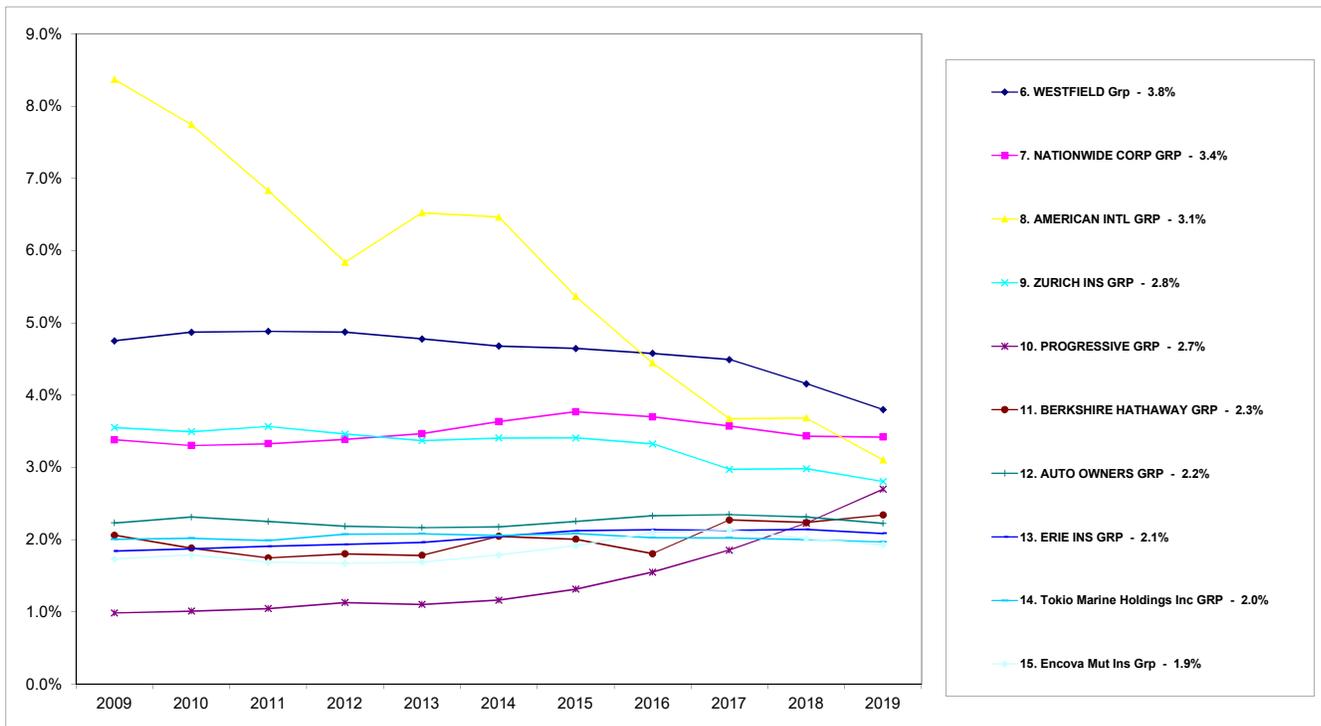


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## Commercial Lines Market Share TOP 6 - 15 Groups



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**2019**  
**Commercial Automobile**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	PROGRESSIVE GRP	150,257,425	12.2%
2	CINCINNATI FIN GRP	102,388,705	8.3%
3	Travelers Grp	59,723,952	4.9%
4	WESTFIELD Grp	54,801,378	4.5%
5	NATIONWIDE CORP GRP	48,889,091	4.0%
6	Encova Mut Ins Grp	47,522,956	3.9%
7	ERIE INS GRP	43,220,850	3.5%
8	OLD REPUBLIC GRP	39,026,314	3.2%
9	AUTO OWNERS GRP	38,799,718	3.2%
10	Acuity A Mut Ins Co	36,798,438	3.0%
11	LIBERTY MUT GRP	34,391,686	2.8%
12	ZURICH INS GRP	30,098,099	2.5%
13	American Financial Grp	29,670,490	2.4%
14	BERKSHIRE HATHAWAY GRP	28,042,715	2.3%
15	GRANGE MUT CAS GRP	21,901,008	1.8%
	Top 15 Sub Total:	765,532,825	62.4%
	Others Sub Total:	461,636,736	37.6%
	Total All Groups:	1,227,169,561	100.0%

**2019**  
**Commercial Automobile**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>PROGRESSIVE GRP</b>	<b>150,257,425</b>	<b>12.2%</b>
	Progressive Preferred Ins Co	121,805,866	<b>9.9%</b>
	United Financial Cas Co	22,812,622	<b>1.9%</b>
	National Continental Ins Co	5,388,937	<b>0.4%</b>
	Progressive Cas Ins Co	250,000	<b>0.0%</b>
<b>2</b>	<b>CINCINNATI FIN GRP</b>	<b>102,388,705</b>	<b>8.3%</b>
	The Cincinnati Ins Co	83,735,095	<b>6.8%</b>
	The Cincinnati Cas Co	9,333,535	<b>0.8%</b>
	The Cincinnati Ind Co	9,320,075	<b>0.8%</b>
<b>3</b>	<b>Travelers Grp</b>	<b>59,723,952</b>	<b>4.9%</b>
	Phoenix Ins Co	12,538,659	<b>1.0%</b>
	Northland Ins Co	11,719,076	<b>1.0%</b>
	Travelers Prop Cas Co Of Amer	10,586,759	<b>0.9%</b>
	Travelers Ind Co Of CT	8,089,246	<b>0.7%</b>
	Travelers Ind Co	7,947,723	<b>0.6%</b>
	Charter Oak Fire Ins Co	3,948,764	<b>0.3%</b>
	St Paul Fire & Marine Ins Co	2,078,396	<b>0.2%</b>
	Travelers Ind Co Of Amer	1,538,991	<b>0.1%</b>
	Travelers Cas Ins Co Of Amer	1,027,569	<b>0.1%</b>
	St Paul Mercury Ins Co	248,769	<b>0.0%</b>
<b>4</b>	<b>WESTFIELD Grp</b>	<b>54,801,378</b>	<b>4.5%</b>
	Westfield Ins Co	44,853,625	<b>3.7%</b>
	Westfield Natl Ins Co	7,612,077	<b>0.6%</b>
	American Select Ins Co	2,335,676	<b>0.2%</b>

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>5</b>	<b>NATIONWIDE CORP GRP</b>	<b>48,889,091</b>	<b>4.0%</b>
	Nationwide Agribusiness Ins Co	12,705,678	1.0%
	National Cas Co	10,495,031	0.9%
	Nationwide Mut Ins Co	7,795,717	0.6%
	Nationwide Prop & Cas Ins Co	4,415,566	0.4%
	Nationwide Gen Ins Co	4,017,268	0.3%
	Scottsdale Ins Co	1,282,334	0.1%
	Freedom Specialty Ins Co	1,251,455	0.1%
	Nationwide Mut Fire Ins Co	1,147,703	0.1%
	Harleysville Ins Co	1,082,152	0.1%
	Amco Ins Co	985,278	0.1%
	Allied Prop & Cas Ins Co	740,289	0.1%
	Allied Ins Co of Amer	739,516	0.1%
	Scottsdale Ind Co	707,973	0.1%
	Scottsdale Surplus Lines Ins Co	679,495	0.1%
	Depositors Ins Co	456,377	0.0%
	Harleysville Worcester Ins Co	348,199	0.0%
	Harleysville Preferred Ins Co	39,060	0.0%
<b>6</b>	<b>Encova Mut Ins Grp</b>	<b>47,522,956</b>	<b>3.9%</b>
	Motorists Mut Ins Co	37,564,119	3.1%
	Motorists Commercial Mut Ins Co	9,958,837	0.8%
<b>7</b>	<b>ERIE INS GRP</b>	<b>43,220,850</b>	<b>3.5%</b>
	Erie Ins Co	43,220,850	3.5%
<b>8</b>	<b>OLD REPUBLIC GRP</b>	<b>39,026,314</b>	<b>3.2%</b>
	Great West Cas Co	29,579,472	2.4%
	Old Republic Ins Co	7,399,174	0.6%
	Pennsylvania Manufacturers Assoc Ins	1,191,909	0.1%
	Manufacturers Alliance Ins Co	557,790	0.0%
	Old Republic Union Ins Co	132,671	0.0%
	BITCO Gen Ins Corp	67,342	0.0%
	Old Republic Gen Ins Corp	54,945	0.0%
	BITCO Natl Ins Co	31,926	0.0%
	Pennsylvania Manufacturers Ind Co	11,085	0.0%
<b>9</b>	<b>AUTO OWNERS GRP</b>	<b>38,799,718</b>	<b>3.2%</b>
	Auto Owners Ins Co	20,724,810	1.7%
	Owners Ins Co	16,842,301	1.4%
	Atlantic Cas Ins Co	1,232,607	0.1%

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>10</b>	<b>Acuity A Mut Ins Co</b>	<b>36,798,438</b>	<b>3.0%</b>
	Acuity A Mut Ins Co	36,798,438	3.0%
<b>11</b>	<b>LIBERTY MUT GRP</b>	<b>34,391,686</b>	<b>2.8%</b>
	Ohio Security Ins Co	9,362,317	0.8%
	Liberty Mut Fire Ins Co	8,284,764	0.7%
	Netherlands Ins Co The	5,129,208	0.4%
	Ohio Cas Ins Co	3,495,104	0.3%
	West Amer Ins Co	2,242,075	0.2%
	American Fire & Cas Co	1,326,531	0.1%
	Liberty Ins Corp	1,051,710	0.1%
	First Liberty Ins Corp	859,190	0.1%
	Peerless Ind Ins Co	655,789	0.1%
	LM Ins Corp	613,060	0.0%
	Consolidated Ins Co	464,636	0.0%
	Liberty Mut Ins Co	365,143	0.0%
	Midwestern Ind Co	185,554	0.0%
	Liberty Surplus Ins Corp	160,086	0.0%
	Peerless Ins Co	108,725	0.0%
	Indiana Ins Co	45,758	0.0%
	Employers Ins Co of Wausau	18,437	0.0%
	General Ins Co Of Amer	12,166	0.0%
	American States Ins Co	10,882	0.0%
	American Economy Ins Co	551	0.0%
<b>12</b>	<b>ZURICH INS GRP</b>	<b>30,098,099</b>	<b>2.5%</b>
	Zurich Amer Ins Co	19,699,060	1.6%
	Empire Fire & Marine Ins Co	7,634,030	0.6%
	American Guar & Liab Ins	1,449,274	0.1%
	American Zurich Ins Co	825,925	0.1%
	Zurich Amer Ins Co Of IL	483,403	0.0%
	Empire Ind Ins Co	3,432	0.0%
	Steadfast Ins Co	2,975	0.0%

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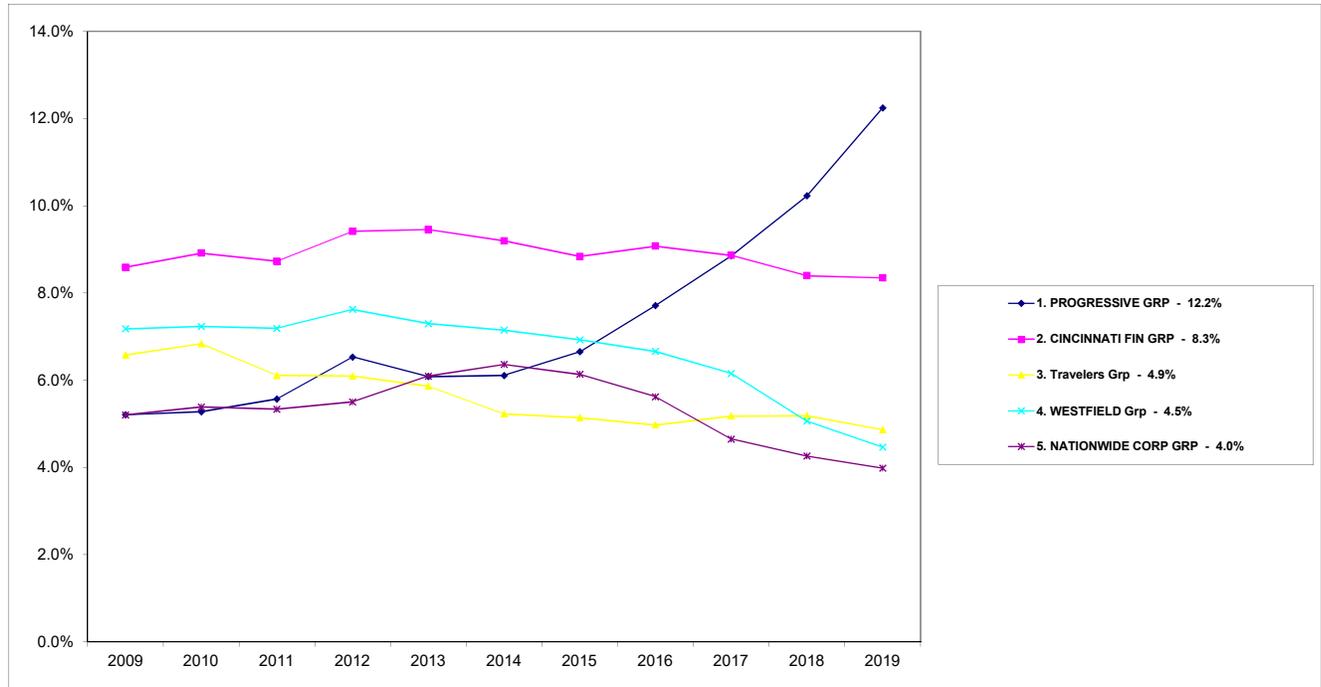
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Ohio Department of Insurance  
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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>13</b>	<b>American Financial Grp</b>	<b>29,670,490</b>	<b>2.4%</b>
	National Interstate Ins Co	17,236,522	1.4%
	Great Amer Assur Co	10,485,053	0.9%
	Great Amer Ins Co	776,707	0.1%
	Vanliner Ins Co	749,574	0.1%
	Great Amer Ins Co of NY	185,658	0.0%
	Great Amer Alliance Ins Co	167,792	0.0%
	Mid Continent Cas Co	54,364	0.0%
	American Empire Surplus Lines Ins Co	9,316	0.0%
	Great Amer E&S Ins Co	5,504	0.0%
<b>14</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>28,042,715</b>	<b>2.3%</b>
	National Ind Co	14,927,364	1.2%
	National Liab & Fire Ins Co	5,113,507	0.4%
	Berkshire Hathaway Homestate Ins Co	2,831,903	0.2%
	Government Employees Ins Co	2,644,019	0.2%
	Amguard Ins Co	1,796,240	0.1%
	Berkshire Hathaway Specialty Ins Co	659,897	0.1%
	National Fire & Marine Ins Co	69,785	0.0%
<b>15</b>	<b>GRANGE MUT CAS GRP</b>	<b>21,901,008</b>	<b>1.8%</b>
	Grange Ins Co	14,821,984	1.2%
	Grange Ind Ins Co	5,613,304	0.5%
	Trustgard Ins Co	1,465,720	0.1%
<b>Top 15</b>	<b>Sub Total:</b>	<b>765,532,825</b>	<b>62.4%</b>
	<b>Others Sub Total:</b>	<b>461,636,736</b>	<b>37.6%</b>
	<b>Total All Company Groups:</b>	<b>1,227,169,561</b>	<b>100.0%</b>

## Commercial Automobile Market Share TOP 5 Groups

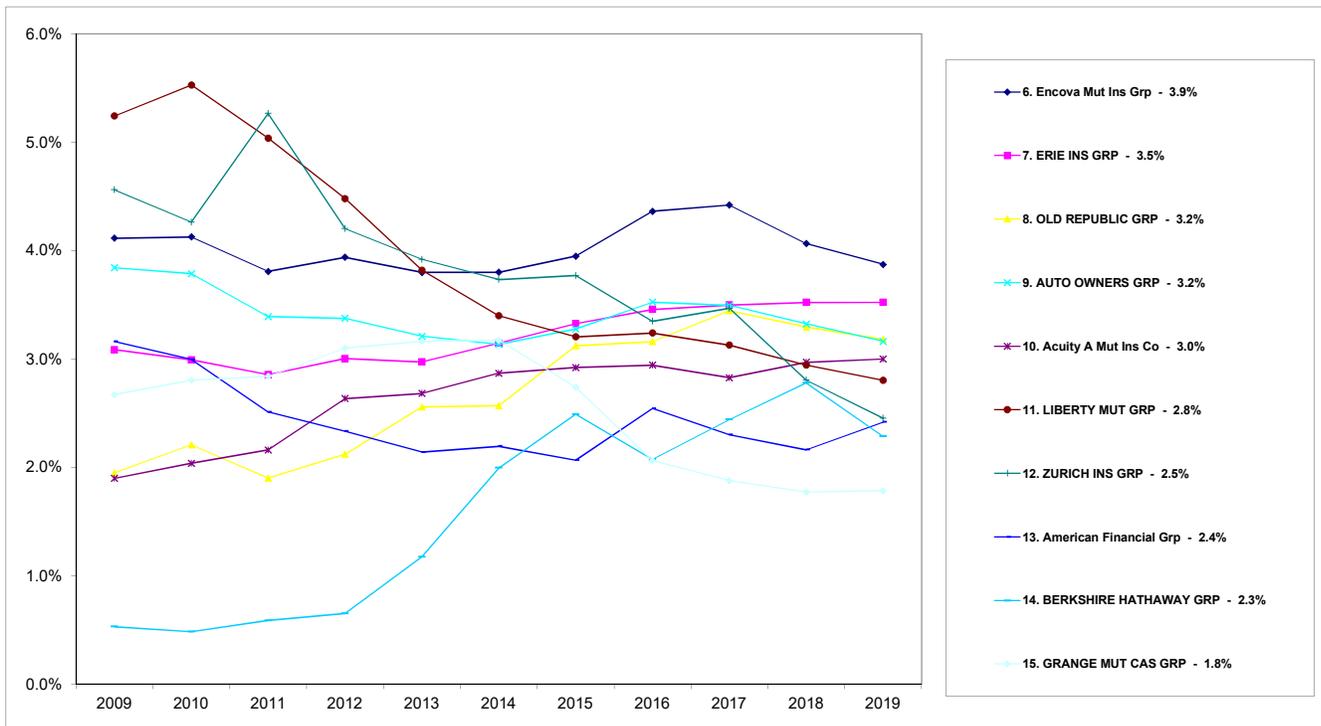


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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## Commercial Automobile Market Share TOP 6 - 15 Groups



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**2019**  
**Commercial General Liability**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	Chubb Ltd Grp	182,733,488	9.3%
2	CINCINNATI FIN GRP	150,568,495	7.7%
3	Travelers Grp	114,066,403	5.8%
4	AMERICAN INTL GRP	109,299,257	5.6%
5	LIBERTY MUT GRP	76,044,349	3.9%
6	CNA INS GRP	73,646,515	3.8%
7	AXA INS GRP	70,926,122	3.6%
8	ZURICH INS GRP	64,665,169	3.3%
9	HARTFORD FIRE & CAS GRP	55,336,377	2.8%
10	NATIONWIDE CORP GRP	54,137,380	2.8%
11	Tokio Marine Holdings Inc GRP	49,554,620	2.5%
12	WR Berkley Corp GRP	48,985,510	2.5%
13	FAIRFAX FIN GRP	45,693,854	2.3%
14	BERKSHIRE HATHAWAY GRP	44,237,704	2.3%
15	WESTFIELD Grp	37,281,002	1.9%
	Top 15 Sub Total:	1,177,176,245	60.2%
	Others Sub Total:	777,928,519	39.8%
	Total All Groups:	1,955,104,764	100.0%

**2019**  
**Commercial General Liability**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>Chubb Ltd Grp</b>	<b>182,733,488</b>	<b>9.3%</b>
	Federal Ins Co	71,942,419	3.7%
	Ace Amer Ins Co	43,710,529	2.2%
	Ace Prop & Cas Ins Co	19,380,877	1.0%
	Illinois Union Ins Co	16,377,856	0.8%
	Westchester Fire Ins Co	10,310,543	0.5%
	Westchester Surplus Lines Ins Co	8,139,519	0.4%
	Penn Millers Ins Co	2,661,801	0.1%
	Pacific Ind Co	2,156,563	0.1%
	Indemnity Ins Co Of North Amer	1,705,940	0.1%
	Great Northern Ins Co	1,425,548	0.1%
	Executive Risk Ind Inc	1,402,246	0.1%
	Bankers Standard Ins Co	1,131,892	0.1%
	Chubb Custom Ins Co	650,504	0.0%
	Ace Fire Underwriters Ins Co	628,822	0.0%
	Vigilant Ins Co	568,943	0.0%
	Chubb Natl Ins Co	541,634	0.0%
	Chubb Ind Ins Co	360	0.0%
	Pacific Employers Ins Co	299	0.0%
	Insurance Co of N Amer	-2,807	0.0%
<b>2</b>	<b>CINCINNATI FIN GRP</b>	<b>150,568,495</b>	<b>7.7%</b>
	The Cincinnati Ins Co	118,512,284	6.1%
	The Cincinnati Specialty Underwriter	17,597,907	0.9%
	The Cincinnati Cas Co	8,383,181	0.4%
	The Cincinnati Ind Co	6,075,123	0.3%

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<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>3</b>	<b>Travelers Grp</b>	<b>114,066,403</b>	<b>5.8%</b>
	Travelers Cas & Surety Co Of Amer	45,490,909	2.3%
	Travelers Prop Cas Co Of Amer	44,739,210	2.3%
	St Paul Fire & Marine Ins Co	4,613,879	0.2%
	Charter Oak Fire Ins Co	3,833,233	0.2%
	Travelers Ind Co	3,461,257	0.2%
	Phoenix Ins Co	2,963,626	0.2%
	Travelers Excess & Surplus Lines Co	2,291,986	0.1%
	Automobile Ins Co Of Hartford CT	1,642,736	0.1%
	Travelers Ind Co Of CT	1,136,612	0.1%
	Northfield Ins Co	980,354	0.1%
	St Paul Mercury Ins Co	671,369	0.0%
	Travelers Ind Co Of Amer	670,544	0.0%
	Travelers Prop Cas Ins Co	629,631	0.0%
	Travelers Cas & Surety Co	297,952	0.0%
	Standard Fire Ins Co	259,074	0.0%
	St Paul Surplus Lines Ins Co	193,911	0.0%
	Travco Ins Co	114,978	0.0%
	Northland Ins Co	66,614	0.0%
	St Paul Guardian Ins Co	5,553	0.0%
	Travelers Home & Marine Ins Co	2,675	0.0%
	Travelers Cas Co Of CT	300	0.0%
<b>4</b>	<b>AMERICAN INTL GRP</b>	<b>109,299,257</b>	<b>5.6%</b>
	National Union Fire Ins Co Of Pitts	38,260,207	2.0%
	Lexington Ins Co	21,983,058	1.1%
	AIG Specialty Ins Co	19,495,706	1.0%
	Illinois Natl Ins Co	14,455,201	0.7%
	Commerce & Industry Ins Co	8,215,435	0.4%
	Western World Ins Co	3,230,275	0.2%
	AIG Prop Cas Co	2,085,749	0.1%
	Insurance Co Of The State Of PA	548,644	0.0%
	Stratford Ins Co	386,563	0.0%
	New Hampshire Ins Co	299,051	0.0%
	American Home Assur Co	252,062	0.0%
	Tudor Ins Co	45,248	0.0%
	Granite State Ins Co	44,159	0.0%
	AIG Assur Co	578	0.0%
	Blackboard Specialty Ins Co	-2,679	0.0%

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>5</b>	<b>LIBERTY MUT GRP</b>	<b>76,044,349</b>	<b>3.9%</b>
	Ironshore Specialty Ins Co	14,428,894	0.7%
	Ohio Cas Ins Co	11,149,667	0.6%
	Liberty Mut Fire Ins Co	8,560,229	0.4%
	LM Ins Corp	8,402,621	0.4%
	Safeco Ins Co Of Amer	8,177,905	0.4%
	Liberty Mut Ins Co	6,453,749	0.3%
	Liberty Surplus Ins Corp	5,320,206	0.3%
	Liberty Ins Corp	3,591,742	0.2%
	Liberty Ins Underwriters Inc	2,845,723	0.1%
	Indiana Ins Co	2,358,970	0.1%
	Ohio Security Ins Co	1,713,299	0.1%
	Ironshore Ind Inc	1,484,070	0.1%
	General Ins Co Of Amer	579,530	0.0%
	Safeco Ins Co Of IN	335,579	0.0%
	First Liberty Ins Corp	268,264	0.0%
	American States Ins Co	94,514	0.0%
	Netherlands Ins Co The	74,496	0.0%
	Peerless Ins Co	72,585	0.0%
	West Amer Ins Co	59,179	0.0%
	Employers Ins Co of Wausau	35,384	0.0%
	Consolidated Ins Co	21,471	0.0%
	American Fire & Cas Co	8,428	0.0%
	American Economy Ins Co	5,914	0.0%
	Liberty Mut Personal Ins Co	1,228	0.0%
	Peerless Ind Ins Co	702	0.0%
<b>6</b>	<b>CNA INS GRP</b>	<b>73,646,515</b>	<b>3.8%</b>
	Continental Cas Co	34,528,123	1.8%
	Continental Ins Co	19,788,645	1.0%
	Columbia Cas Co	15,863,545	0.8%
	National Fire Ins Co Of Hartford	1,086,981	0.1%
	Transportation Ins Co	1,063,290	0.1%
	American Cas Co Of Reading PA	901,611	0.0%
	Valley Forge Ins Co	326,198	0.0%
	Western Surety Co	88,122	0.0%

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Ohio Department of Insurance  
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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>7</b>	<b>AXA INS GRP</b>	<b>70,926,122</b>	<b>3.6%</b>
	XL Specialty Ins Co	35,529,115	1.8%
	Indian Harbor Ins Co	13,924,280	0.7%
	XL Ins Amer Inc	11,329,047	0.6%
	Greenwich Ins Co	7,493,094	0.4%
	AXA Ins Co	1,298,373	0.1%
	T H E Ins Co	1,136,665	0.1%
	Catlin Ins Co	179,009	0.0%
	Catlin Specialty Ins Co	36,539	0.0%
<b>8</b>	<b>ZURICH INS GRP</b>	<b>64,665,169</b>	<b>3.3%</b>
	Zurich Amer Ins Co	38,054,698	1.9%
	American Guar & Liab Ins	15,023,520	0.8%
	Steadfast Ins Co	7,948,046	0.4%
	Universal Underwriters Ins Co	2,750,818	0.1%
	American Zurich Ins Co	721,119	0.0%
	Zurich Amer Ins Co Of IL	146,942	0.0%
	Empire Fire & Marine Ins Co	20,026	0.0%
<b>9</b>	<b>HARTFORD FIRE &amp; CAS GRP</b>	<b>55,336,377</b>	<b>2.8%</b>
	Navigators Ins Co	16,157,702	0.8%
	Twin City Fire Ins Co Co	12,994,942	0.7%
	Navigators Specialty Ins Co	8,530,873	0.4%
	Hartford Fire Ins Co	6,508,088	0.3%
	Hartford Cas Ins Co	5,893,304	0.3%
	Maxum Ind Co	2,044,011	0.1%
	Sentinel Ins Co Ltd	1,420,480	0.1%
	Hartford Underwriters Ins Co	645,395	0.0%
	Pacific Ins Co Ltd	490,989	0.0%
	Hartford Accident & Ind Co	377,218	0.0%
	Maxum Cas Ins Co	201,244	0.0%
	Property & Cas Ins Co Of Hartford	29,931	0.0%
	Trumbull Ins Co	27,768	0.0%
	Hartford Ins Co Of The Midwest	14,401	0.0%
	Nutmeg Ins Co	31	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>10</b>	<b>NATIONWIDE CORP GRP</b>	<b>54,137,380</b>	<b>2.8%</b>
	Nationwide Mut Ins Co	13,137,032	0.7%
	Scottsdale Surplus Lines Ins Co	11,440,217	0.6%
	Nationwide Mut Fire Ins Co	5,400,232	0.3%
	Nationwide Agribusiness Ins Co	5,297,143	0.3%
	Freedom Specialty Ins Co	4,570,618	0.2%
	Nationwide Prop & Cas Ins Co	2,683,547	0.1%
	Scottsdale Ins Co	2,546,570	0.1%
	Scottsdale Ind Co	2,474,323	0.1%
	National Cas Co	2,212,321	0.1%
	Amco Ins Co	1,707,653	0.1%
	Nationwide Gen Ins Co	1,006,983	0.1%
	Allied Prop & Cas Ins Co	491,725	0.0%
	Nationwide Ins Co Of Amer	482,196	0.0%
	Crestbrook Ins Co	395,956	0.0%
	Depositors Ins Co	123,344	0.0%
	Harleysville Worcester Ins Co	106,710	0.0%
	Harleysville Ins Co	32,935	0.0%
	Harleysville Preferred Ins Co	23,714	0.0%
	HARLEYSVILLE LAKE STATES INS CO	2,111	0.0%
	Nationwide Assur Co	2,050	0.0%
<b>11</b>	<b>Tokio Marine Holdings Inc GRP</b>	<b>49,554,620</b>	<b>2.5%</b>
	Safety Natl Cas Corp	14,801,179	0.8%
	Philadelphia Ind Ins Co	14,577,774	0.7%
	US Specialty Ins Co	8,511,908	0.4%
	Houston Cas Co	4,997,653	0.3%
	Tokio Marine Specialty Ins Co	3,794,586	0.2%
	Tokio Marine Amer Ins Co	2,491,626	0.1%
	Safety Specialty Ins Co	304,183	0.0%
	TNUS Ins Co	42,244	0.0%
	Trans Pacific Ins Co	22,922	0.0%
	Avemco Ins Co	10,545	0.0%

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>12</b>	<b>WR Berkley Corp GRP</b>	<b>48,985,510</b>	<b>2.5%</b>
	Gemini Ins Co	14,951,657	0.8%
	Nautilus Ins Co	9,955,849	0.5%
	Admiral Ins Co	8,866,795	0.5%
	Berkley Assur Co	4,839,465	0.2%
	Berkley Ins Co	4,253,400	0.2%
	Berkley Natl Ins Co	3,511,451	0.2%
	Great Divide Ins Co	1,998,778	0.1%
	Berkley Specialty Ins Co	145,409	0.0%
	Carolina Cas Ins Co	142,537	0.0%
	Starnet Ins Co	133,874	0.0%
	Firemens Ins Co Of Washington DC	86,400	0.0%
	Tri State Ins Co Of MN	29,545	0.0%
	Union Ins Co	24,483	0.0%
	Berkley Regional Ins Co	18,501	0.0%
	Acadia Ins Co	16,984	0.0%
	Admiral Ind Co	9,721	0.0%
	Continental Western Ins Co	661	0.0%
<b>13</b>	<b>FAIRFAX FIN GRP</b>	<b>45,693,854</b>	<b>2.3%</b>
	Crum & Forster Specialty Ins Co	9,226,938	0.5%
	Allied World Surplus Lines Ins Co	5,945,119	0.3%
	Allied World Assur Co US Inc	5,537,488	0.3%
	Allied World Natl Assur Co	5,214,902	0.3%
	Hudson Ins Co	4,814,804	0.2%
	United States Fire Ins Co	4,200,278	0.2%
	Allied World Specialty Ins Co	2,935,596	0.2%
	Hudson Specialty Ins Co	2,774,888	0.1%
	North River Ins Co	1,675,580	0.1%
	Allied World Ins Co	1,474,009	0.1%
	Hudson Excess Ins Co	1,102,392	0.1%
	First Mercury Ins Co	723,767	0.0%
	Seneca Ins Co Inc	67,667	0.0%
	Crum & Forster Ind Co	450	0.0%
	Seneca Specialty Ins Co	-24	0.0%

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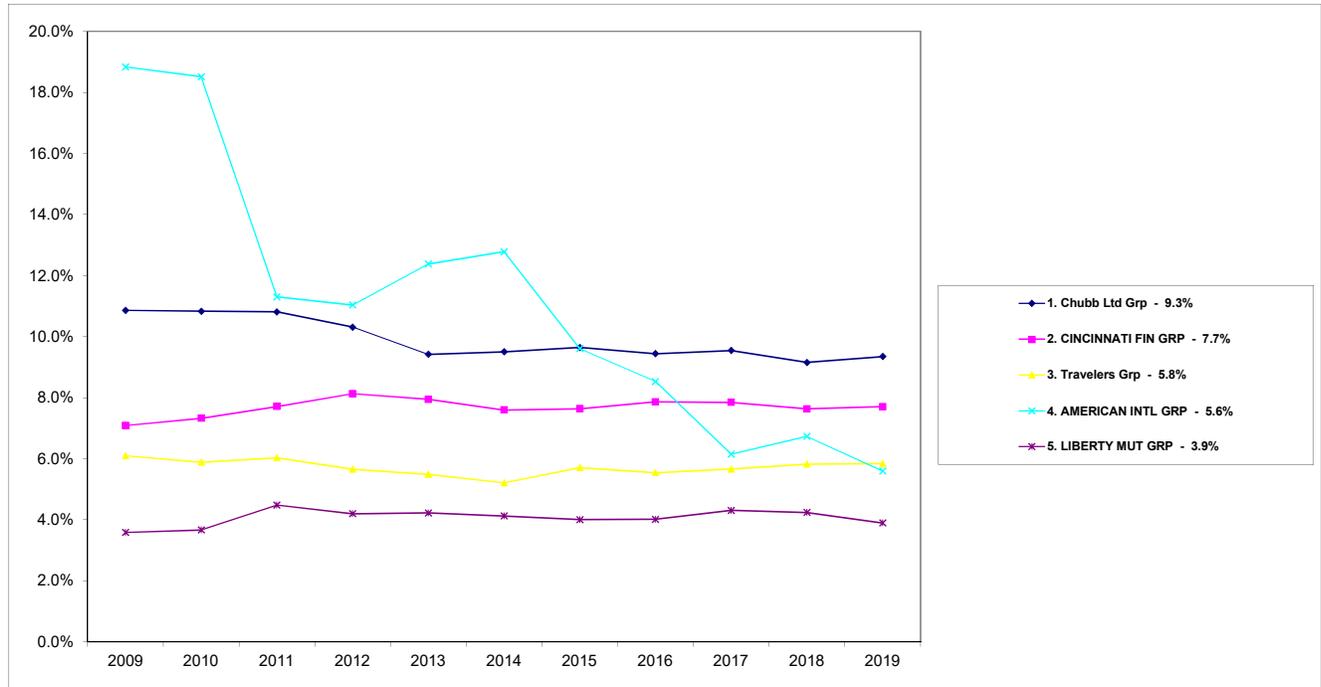
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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>14</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>44,237,704</b>	<b>2.3%</b>
	National Fire & Marine Ins Co	20,176,985	1.0%
	United States Liab Ins Co	8,528,237	0.4%
	Berkshire Hathaway Specialty Ins Co	5,491,779	0.3%
	General Star Ind Co	3,684,981	0.2%
	Government Employees Ins Co	1,348,198	0.1%
	National Liab & Fire Ins Co	1,243,747	0.1%
	Mount Vernon Fire Ins Co	1,143,820	0.1%
	Genesis Ins Co	1,125,726	0.1%
	Medical Protective Co	879,197	0.0%
	Amguard Ins Co	237,908	0.0%
	General Star Natl Ins Co	163,823	0.0%
	Mount Vernon Specialty Ins Co	92,081	0.0%
	National Ind Co	54,146	0.0%
	Berkshire Hathaway Direct Ins Co	46,947	0.0%
	Radnor Specialty Ins Co	13,343	0.0%
	Us Underwriters Ins Co	4,998	0.0%
	Berkshire Hathaway Homestate Ins Co	1,788	0.0%
<b>15</b>	<b>WESTFIELD Grp</b>	<b>37,281,002</b>	<b>1.9%</b>
	Westfield Ins Co	23,022,585	1.2%
	Westfield Natl Ins Co	8,493,137	0.4%
	American Select Ins Co	5,765,280	0.3%
<b>Top 15</b>	<b>Sub Total:</b>	<b>1,177,176,245</b>	<b>60.2%</b>
	<b>Others Sub Total:</b>	<b>777,928,519</b>	<b>39.8%</b>
	<b>Total All Company Groups:</b>	<b>1,955,104,764</b>	<b>100.0%</b>

## Commercial General Liability Market Share TOP 5 Groups

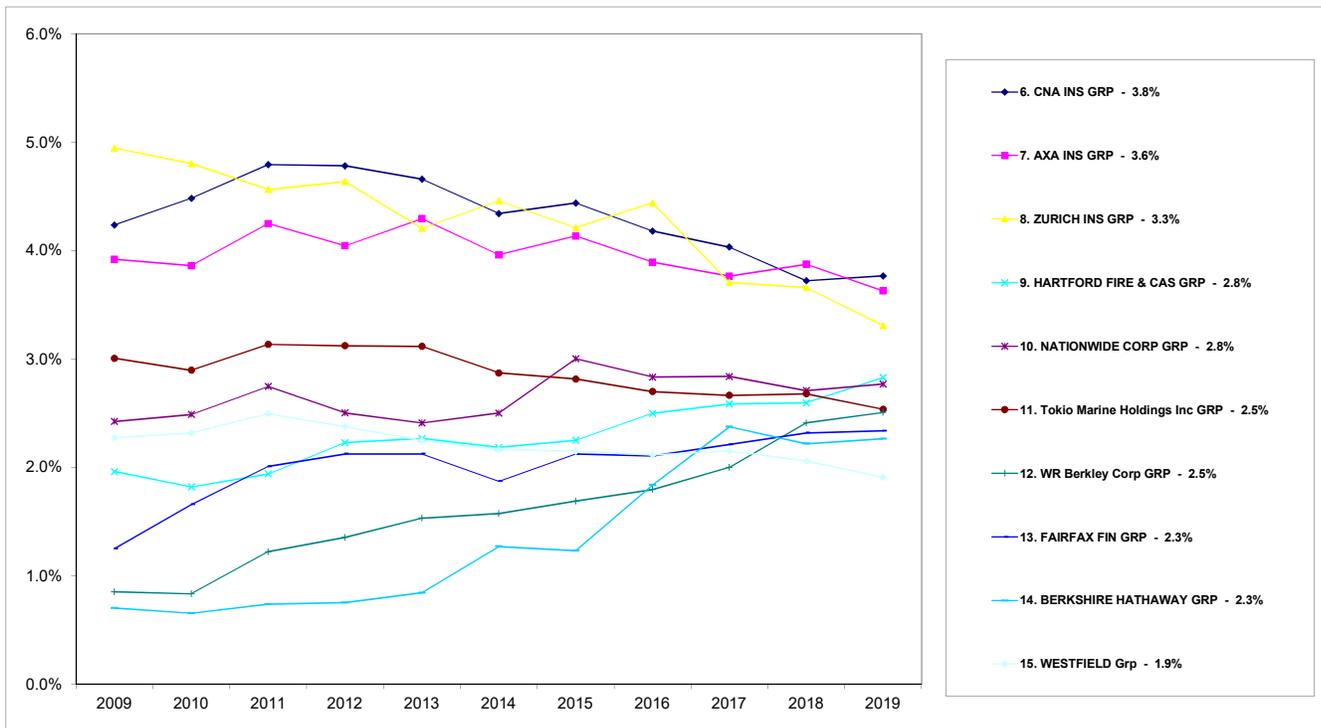


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Ohio Department of Insurance  
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The organizational structure is based on the NAIC database as of 7/28/2020.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/28/2020.

## Commercial General Liability Market Share TOP 6 - 15 Groups



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Ohio Department of Insurance  
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**2019**  
**Fire and Allied Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	FM GLOBAL GRP	74,830,846	10.9%
2	ZURICH INS GRP	44,519,468	6.5%
3	Travelers Grp	44,205,117	6.4%
4	CINCINNATI FIN GRP	36,867,107	5.4%
5	FARMERS INS GRP	36,522,537	5.3%
6	AMERICAN INTL GRP	30,107,996	4.4%
7	Assurant Inc Grp	21,213,349	3.1%
8	LIBERTY MUT GRP	20,919,578	3.0%
9	STATE AUTO MUT GRP	20,455,813	3.0%
10	AUTO OWNERS GRP	20,350,189	3.0%
11	NATIONWIDE CORP GRP	18,214,334	2.7%
12	OHIO MUT GRP	17,460,239	2.5%
13	ALLIANZ INS GRP	16,900,160	2.5%
14	Munich Re Grp	16,214,136	2.4%
15	GRANGE MUT CAS GRP	13,996,553	2.0%
	Top 15 Sub Total:	432,777,422	63.0%
	Others Sub Total:	253,864,098	37.0%
	Total All Groups:	686,641,520	100.0%

**2019**  
**Fire and Allied Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>FM GLOBAL GRP</b>	<b>74,830,846</b>	<b>10.9%</b>
	Factory Mut Ins Co	59,415,028	8.7%
	Affiliated Fm Ins Co	15,415,818	2.2%
<b>2</b>	<b>ZURICH INS GRP</b>	<b>44,519,468</b>	<b>6.5%</b>
	Zurich Amer Ins Co	26,506,544	3.9%
	American Guar & Liab Ins	14,528,256	2.1%
	Steadfast Ins Co	3,393,845	0.5%
	Empire Ind Ins Co	37,390	0.0%
	Fidelity & Deposit Co Of MD	33,305	0.0%
	American Zurich Ins Co	27,035	0.0%
	Zurich Amer Ins Co Of IL	-6,907	0.0%
<b>3</b>	<b>Travelers Grp</b>	<b>44,205,117</b>	<b>6.4%</b>
	Travelers Ind Co	21,095,506	3.1%
	Travelers Prop Cas Co Of Amer	12,355,138	1.8%
	Travelers Excess & Surplus Lines Co	5,397,199	0.8%
	Standard Fire Ins Co	1,845,800	0.3%
	Northfield Ins Co	1,668,119	0.2%
	Travelers Ind Co Of Amer	568,651	0.1%
	Phoenix Ins Co	443,014	0.1%
	Charter Oak Fire Ins Co	389,318	0.1%
	Automobile Ins Co Of Hartford CT	217,408	0.0%
	St Paul Fire & Marine Ins Co	109,759	0.0%
	Travelers Ind Co Of CT	101,736	0.0%
	St Paul Mercury Ins Co	12,931	0.0%
	St Paul Guardian Ins Co	538	0.0%
<b>4</b>	<b>CINCINNATI FIN GRP</b>	<b>36,867,107</b>	<b>5.4%</b>
	The Cincinnati Ins Co	30,507,332	4.4%
	The Cincinnati Ind Co	3,273,874	0.5%
	The Cincinnati Specialty Underwriter	2,040,365	0.3%
	The Cincinnati Cas Co	1,045,536	0.2%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>5</b>	<b>FARMERS INS GRP</b>	<b>36,522,537</b>	<b>5.3%</b>
	Foremost Ins Co Grand Rapids MI	36,415,008	5.3%
	Civic Prop & Cas Co	101,349	0.0%
	Neighborhood Spirit Prop & Cas Co	5,985	0.0%
	Farmers Ins Exch	77	0.0%
	Mid Century Ins Co	76	0.0%
	Truck Ins Exch	42	0.0%
<b>6</b>	<b>AMERICAN INTL GRP</b>	<b>30,107,996</b>	<b>4.4%</b>
	Lexington Ins Co	15,689,691	2.3%
	Insurance Co Of The State Of PA	8,450,256	1.2%
	National Union Fire Ins Co Of Pitts	1,792,244	0.3%
	Western World Ins Co	1,558,977	0.2%
	AIG Specialty Ins Co	1,405,356	0.2%
	American Home Assur Co	1,138,284	0.2%
	Granite State Ins Co	33,255	0.0%
	Blackboard Specialty Ins Co	32,167	0.0%
	New Hampshire Ins Co	4,233	0.0%
	Illinois Natl Ins Co	3,488	0.0%
	AIG Prop Cas Co	45	0.0%
<b>7</b>	<b>Assurant Inc Grp</b>	<b>21,213,349</b>	<b>3.1%</b>
	Standard Guar Ins Co	18,446,484	2.7%
	Voyager Ind Ins Co	2,746,852	0.4%
	American Security Ins Co	20,013	0.0%

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Ohio Department of Insurance  
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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>8</b>	<b>LIBERTY MUT GRP</b>	<b>20,919,578</b>	<b>3.0%</b>
	Safeco Ins Co Of Amer	7,865,649	1.1%
	Liberty Mut Fire Ins Co	4,567,530	0.7%
	Ironshore Specialty Ins Co	2,577,615	0.4%
	Employers Ins Co of Wausau	2,253,357	0.3%
	Liberty Mut Ins Co	1,697,517	0.2%
	Ohio Security Ins Co	849,445	0.1%
	Netherlands Ins Co The	643,294	0.1%
	Consolidated Ins Co	181,866	0.0%
	Ohio Cas Ins Co	88,444	0.0%
	Peerless Ins Co	66,545	0.0%
	West Amer Ins Co	63,429	0.0%
	Indiana Ins Co	41,900	0.0%
	American States Ins Co	8,391	0.0%
	Liberty Mut Personal Ins Co	7,043	0.0%
	Liberty Ins Corp	5,552	0.0%
	American Fire & Cas Co	3,926	0.0%
	American Economy Ins Co	3,074	0.0%
	LM Ins Corp	1,781	0.0%
	General Ins Co Of Amer	1,420	0.0%
	First Natl Ins Co Of Amer	875	0.0%
	Liberty Surplus Ins Corp	-9,075	0.0%
<b>9</b>	<b>STATE AUTO MUT GRP</b>	<b>20,455,813</b>	<b>3.0%</b>
	State Automobile Mut Ins Co	15,590,654	2.3%
	State Auto Prop & Cas Ins Co	2,358,909	0.3%
	State Auto Ins Co of OH	1,438,344	0.2%
	Milbank Ins Co	1,066,515	0.2%
	Plaza Ins Co	793	0.0%
	Patrons Mut Ins Co Of Ct	598	0.0%
<b>10</b>	<b>AUTO OWNERS GRP</b>	<b>20,350,189</b>	<b>3.0%</b>
	Auto Owners Ins Co	18,785,788	2.7%
	Home Owners Ins Co	1,080,714	0.2%
	Owners Ins Co	447,798	0.1%
	Atlantic Cas Ins Co	35,889	0.0%

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<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>11</b>	<b>NATIONWIDE CORP GRP</b>	<b>18,214,334</b>	<b>2.7%</b>
	Nationwide Mut Fire Ins Co	12,852,089	1.9%
	Scottsdale Surplus Lines Ins Co	2,041,651	0.3%
	Harleysville Worcester Ins Co	1,102,905	0.2%
	Amco Ins Co	787,350	0.1%
	Scottsdale Ins Co	471,219	0.1%
	Nationwide Mut Ins Co	389,208	0.1%
	Nationwide Agribusiness Ins Co	230,999	0.0%
	Nationwide Prop & Cas Ins Co	133,193	0.0%
	Allied Prop & Cas Ins Co	112,815	0.0%
	Depositors Ins Co	51,731	0.0%
	HARLEYSVILLE LAKE STATES INS CO	20,465	0.0%
	National Cas Co	14,405	0.0%
	Harleysville Ins Co	4,077	0.0%
	Scottsdale Ind Co	1,889	0.0%
	Nationwide Gen Ins Co	446	0.0%
	Allied Ins Co of Amer	5	0.0%
	Harleysville Preferred Ins Co	-113	0.0%
<b>12</b>	<b>OHIO MUT GRP</b>	<b>17,460,239</b>	<b>2.5%</b>
	United Ohio Ins Co	14,888,277	2.2%
	Ohio Mut Ins Co	2,571,962	0.4%
<b>13</b>	<b>ALLIANZ INS GRP</b>	<b>16,900,160</b>	<b>2.5%</b>
	Allianz Global Risks US Ins Co	13,844,323	2.0%
	Firemans Fund Ins Co	2,826,429	0.4%
	Interstate Fire & Cas Co	257,017	0.0%
	American Ins Co	-27,609	0.0%
<b>14</b>	<b>Munich Re Grp</b>	<b>16,214,136</b>	<b>2.4%</b>
	American Modern Prop & Cas Ins Co	14,348,537	2.1%
	Princeton Excess & Surplus Lines Ins	964,130	0.1%
	American Modern Home Ins Co	899,518	0.1%
	American Alt Ins Corp	1,735	0.0%
	American Modern Select Ins Co	216	0.0%
<b>15</b>	<b>GRANGE MUT CAS GRP</b>	<b>13,996,553</b>	<b>2.0%</b>
	Grange Ins Co	13,992,162	2.0%
	Grange Ind Ins Co	2,332	0.0%
	Trustgard Ins Co	2,059	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>432,777,422</b>	<b>63.0%</b>
<b>Others</b>	<b>Sub Total:</b>	<b>253,864,098</b>	<b>37.0%</b>
<b>Total All Company Groups:</b>		<b>686,641,520</b>	<b>100.0%</b>

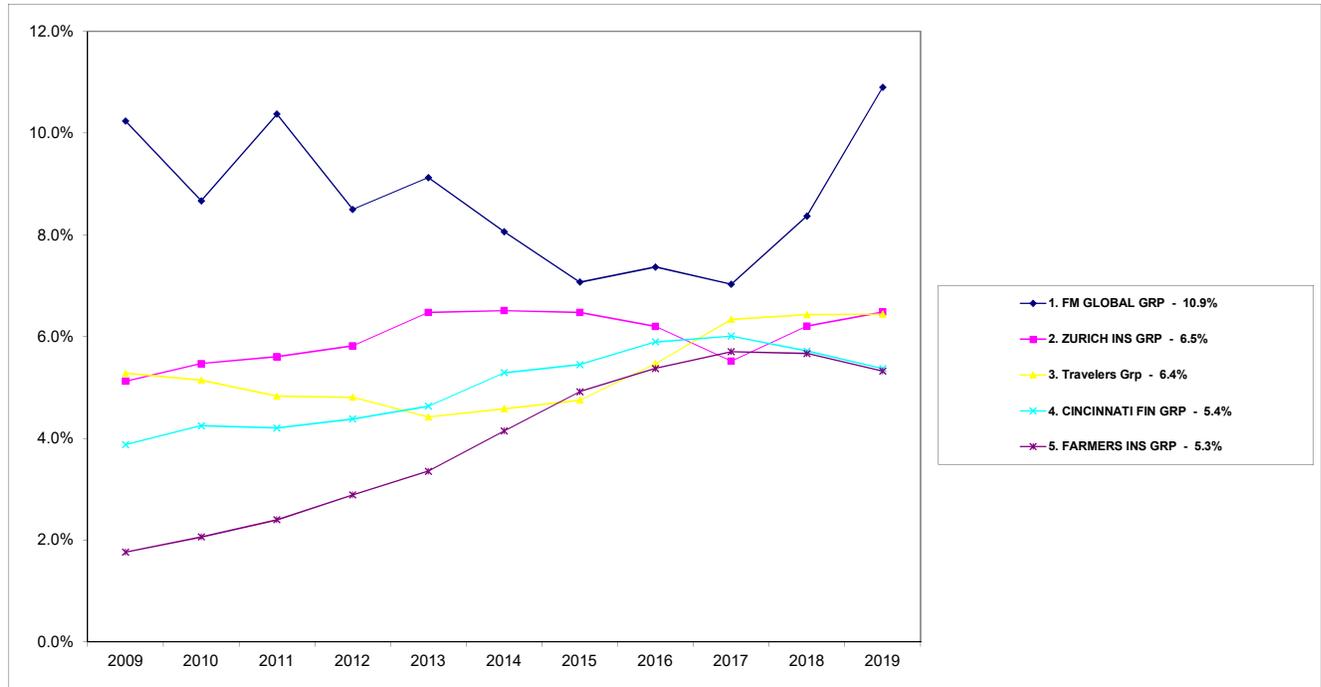
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## Fire and Allied Lines Market Share TOP 5 Groups

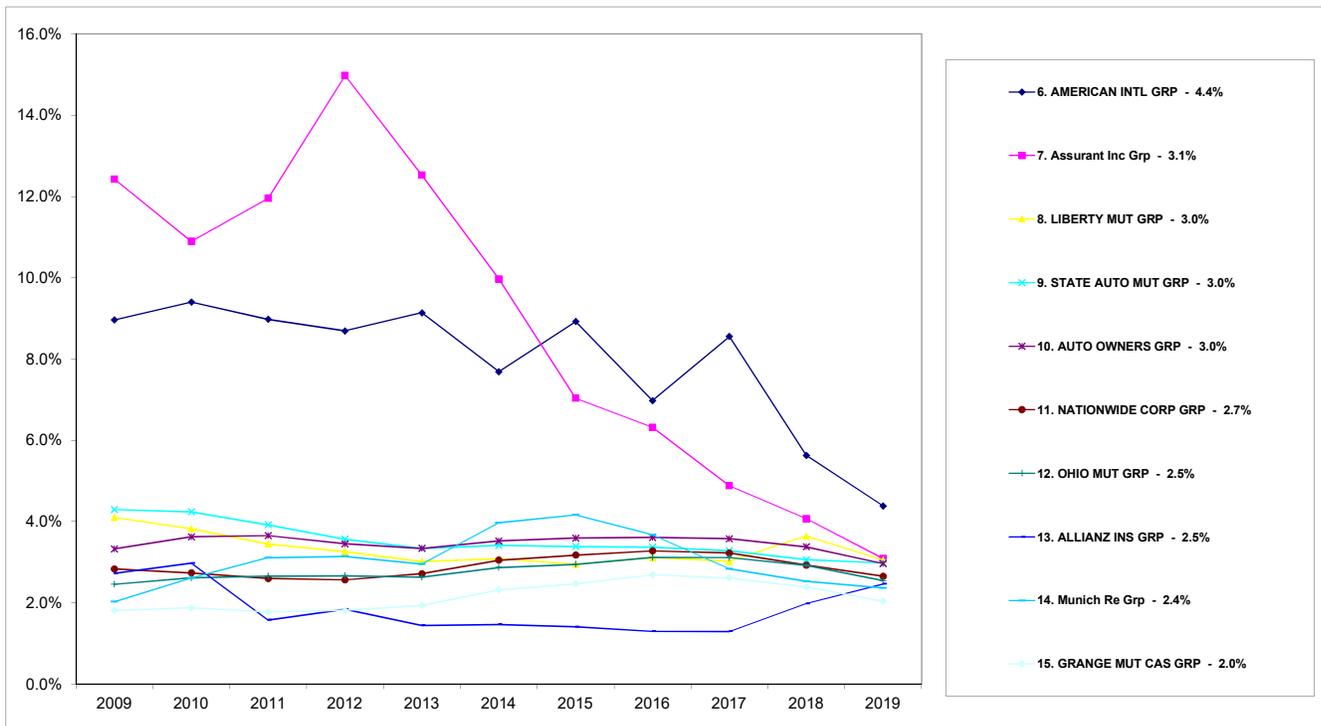


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## Fire and Allied Lines Market Share TOP 6 - 15 Groups



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Office of Product Regulation and Actuarial Services

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The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/28/2020.

**2019**  
**Commercial Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	CINCINNATI FIN GRP	181,825,816	13.4%
2	WESTFIELD Grp	104,506,757	7.7%
3	Travelers Grp	93,290,965	6.9%
4	ERIE INS GRP	71,675,173	5.3%
5	LIBERTY MUT GRP	67,104,802	4.9%
6	NATIONWIDE CORP GRP	66,756,048	4.9%
7	AUTO OWNERS GRP	57,936,710	4.3%
8	STATE FARM GRP	55,107,458	4.1%
9	Chubb Ltd Grp	53,049,717	3.9%
10	Tokio Marine Holdings Inc GRP	43,933,109	3.2%
11	CNA INS GRP	38,097,644	2.8%
12	Encova Mut Ins Grp	33,255,730	2.5%
13	GRANGE MUT CAS GRP	29,863,393	2.2%
14	HARTFORD FIRE & CAS GRP	28,617,899	2.1%
15	WESTERN RESERVE GRP	24,583,216	1.8%
	Top 15 Sub Total:	949,604,437	70.0%
	Others Sub Total:	406,392,070	30.0%
	Total All Groups:	1,355,996,507	100.0%

**2019**  
**Commercial Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>CINCINNATI FIN GRP</b>	<b>181,825,816</b>	<b>13.4%</b>
	The Cincinnati Ins Co	151,751,819	11.2%
	The Cincinnati Cas Co	19,287,744	1.4%
	The Cincinnati Ind Co	10,786,253	0.8%
<b>2</b>	<b>WESTFIELD Grp</b>	<b>104,506,757</b>	<b>7.7%</b>
	Westfield Ins Co	83,800,754	6.2%
	Westfield Natl Ins Co	16,136,031	1.2%
	American Select Ins Co	4,569,972	0.3%
<b>3</b>	<b>Travelers Grp</b>	<b>93,290,965</b>	<b>6.9%</b>
	Charter Oak Fire Ins Co	21,930,249	1.6%
	Travelers Prop Cas Co Of Amer	17,626,824	1.3%
	Phoenix Ins Co	13,893,300	1.0%
	Travelers Ind Co Of Amer	12,554,672	0.9%
	Travelers Ind Co Of CT	10,516,143	0.8%
	Travelers Cas Ins Co Of Amer	9,819,236	0.7%
	Travelers Ind Co	6,950,541	0.5%
<b>4</b>	<b>ERIE INS GRP</b>	<b>71,675,173</b>	<b>5.3%</b>
	Erie Ins Exch	71,675,173	5.3%

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>5</b>	<b>LIBERTY MUT GRP</b>	<b>67,104,802</b>	<b>4.9%</b>
	Ohio Security Ins Co	30,022,122	2.2%
	Netherlands Ins Co The	15,435,788	1.1%
	American Fire & Cas Co	6,666,619	0.5%
	West Amer Ins Co	6,154,111	0.5%
	Liberty Mut Ins Co	2,614,162	0.2%
	Ohio Cas Ins Co	1,648,288	0.1%
	Liberty Surplus Ins Corp	1,011,316	0.1%
	Indiana Ins Co	877,340	0.1%
	Liberty Mut Fire Ins Co	839,223	0.1%
	General Ins Co Of Amer	506,692	0.0%
	Ironshore Specialty Ins Co	462,348	0.0%
	Consolidated Ins Co	306,391	0.0%
	Safeco Ins Co Of Amer	204,989	0.0%
	Peerless Ins Co	190,896	0.0%
	Employers Ins Co of Wausau	125,752	0.0%
	Liberty Ins Underwriters Inc	15,313	0.0%
	Peerless Ind Ins Co	13,458	0.0%
	First Natl Ins Co Of Amer	6,446	0.0%
	American States Ins Co	3,979	0.0%
	American Economy Ins Co	-431	0.0%
<b>6</b>	<b>NATIONWIDE CORP GRP</b>	<b>66,756,048</b>	<b>4.9%</b>
	Nationwide Mut Ins Co	17,164,069	1.3%
	Nationwide Prop & Cas Ins Co	13,503,972	1.0%
	Nationwide Gen Ins Co	8,887,558	0.7%
	Nationwide Mut Fire Ins Co	6,278,936	0.5%
	Amco Ins Co	5,146,448	0.4%
	Scottsdale Surplus Lines Ins Co	3,677,426	0.3%
	Depositors Ins Co	2,407,271	0.2%
	National Cas Co	2,163,116	0.2%
	Allied Ins Co of Amer	1,911,407	0.1%
	Nationwide Agribusiness Ins Co	1,888,633	0.1%
	Allied Prop & Cas Ins Co	1,702,869	0.1%
	Harleysville Ins Co	1,105,972	0.1%
	Harleysville Worcester Ins Co	440,001	0.0%
	Harleysville Preferred Ins Co	330,996	0.0%
	Scottsdale Ins Co	147,335	0.0%
	Scottsdale Ind Co	39	0.0%

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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>7</b>	<b>AUTO OWNERS GRP</b>	<b>57,936,710</b>	<b>4.3%</b>
	Owners Ins Co	38,810,183	<b>2.9%</b>
	Auto Owners Ins Co	18,384,227	<b>1.4%</b>
	Atlantic Cas Ins Co	742,300	<b>0.1%</b>
<b>8</b>	<b>STATE FARM GRP</b>	<b>55,107,458</b>	<b>4.1%</b>
	State Farm Fire & Cas Co	55,107,458	<b>4.1%</b>
<b>9</b>	<b>Chubb Ltd Grp</b>	<b>53,049,717</b>	<b>3.9%</b>
	Federal Ins Co	24,811,447	<b>1.8%</b>
	Ace Amer Ins Co	16,326,696	<b>1.2%</b>
	Great Northern Ins Co	7,738,357	<b>0.6%</b>
	Vigilant Ins Co	1,669,925	<b>0.1%</b>
	Ace Prop & Cas Ins Co	689,296	<b>0.1%</b>
	Chubb Custom Ins Co	579,722	<b>0.0%</b>
	Illinois Union Ins Co	386,463	<b>0.0%</b>
	Pacific Ind Co	384,871	<b>0.0%</b>
	Indemnity Ins Co Of North Amer	262,012	<b>0.0%</b>
	Ace Fire Underwriters Ins Co	195,344	<b>0.0%</b>
	Pacific Employers Ins Co	5,584	<b>0.0%</b>
<b>10</b>	<b>Tokio Marine Holdings Inc GRP</b>	<b>43,933,109</b>	<b>3.2%</b>
	Philadelphia Ind Ins Co	37,634,403	<b>2.8%</b>
	US Specialty Ins Co	5,047,747	<b>0.4%</b>
	Tokio Marine Amer Ins Co	546,092	<b>0.0%</b>
	Tokio Marine Specialty Ins Co	281,666	<b>0.0%</b>
	Houston Cas Co	277,443	<b>0.0%</b>
	Trans Pacific Ins Co	57,195	<b>0.0%</b>
	Safety Specialty Ins Co	56,538	<b>0.0%</b>
	TNUS Ins Co	32,025	<b>0.0%</b>
<b>11</b>	<b>CNA INS GRP</b>	<b>38,097,644</b>	<b>2.8%</b>
	Continental Cas Co	9,587,947	<b>0.7%</b>
	Valley Forge Ins Co	7,952,308	<b>0.6%</b>
	Continental Ins Co	7,287,410	<b>0.5%</b>
	National Fire Ins Co Of Hartford	5,203,386	<b>0.4%</b>
	Transportation Ins Co	4,235,021	<b>0.3%</b>
	American Cas Co Of Reading PA	3,786,181	<b>0.3%</b>
	Columbia Cas Co	45,391	<b>0.0%</b>
<b>12</b>	<b>Encova Mut Ins Grp</b>	<b>33,255,730</b>	<b>2.5%</b>
	Motorists Mut Ins Co	23,131,294	<b>1.7%</b>
	Motorists Commercial Mut Ins Co	10,124,436	<b>0.7%</b>

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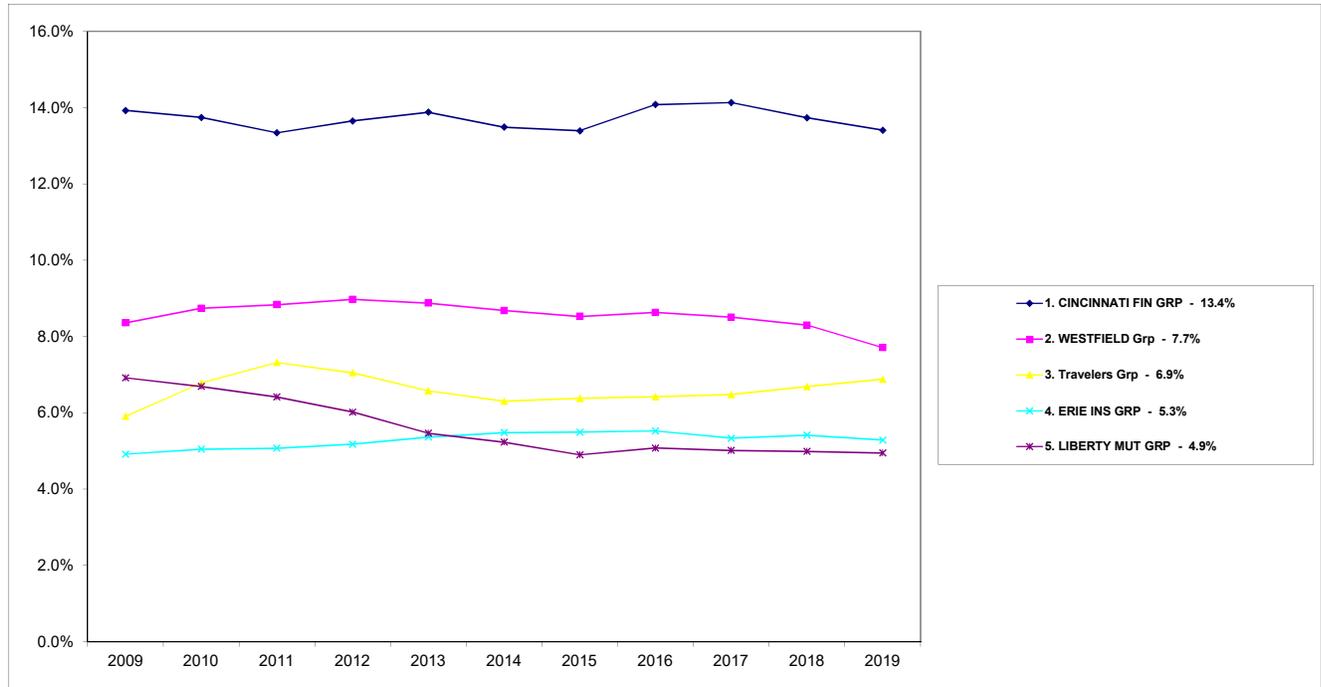
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>13</b>	<b>GRANGE MUT CAS GRP</b>	<b>29,863,393</b>	<b>2.2%</b>
	Grange Ins Co	26,346,296	1.9%
	Trustgard Ins Co	2,799,541	0.2%
	Grange Ind Ins Co	717,556	0.1%
<b>14</b>	<b>HARTFORD FIRE &amp; CAS GRP</b>	<b>28,617,899</b>	<b>2.1%</b>
	Hartford Fire Ins Co	11,154,597	0.8%
	Twin City Fire Ins Co Co	6,041,424	0.4%
	Sentinel Ins Co Ltd	5,816,821	0.4%
	Hartford Cas Ins Co	2,816,743	0.2%
	Hartford Accident & Ind Co	581,508	0.0%
	Navigators Specialty Ins Co	548,156	0.0%
	Hartford Underwriters Ins Co	545,323	0.0%
	Trumbull Ins Co	492,355	0.0%
	Maxum Ind Co	398,520	0.0%
	Navigators Ins Co	99,530	0.0%
	Property & Cas Ins Co Of Hartford	75,461	0.0%
	Hartford Ins Co Of The Midwest	47,461	0.0%
<b>15</b>	<b>WESTERN RESERVE GRP</b>	<b>24,583,216</b>	<b>1.8%</b>
	Western Reserve Mut Cas Co	12,890,400	1.0%
	Lightning Rod Mut Ins Co	11,692,816	0.9%
<b>Top 15</b>	<b>Sub Total:</b>	<b>949,604,437</b>	<b>70.0%</b>
	<b>Others Sub Total:</b>	<b>406,392,070</b>	<b>30.0%</b>
	<b>Total All Company Groups:</b>	<b>1,355,996,507</b>	<b>100.0%</b>

## Commercial Multiple Peril Market Share TOP 5 Groups

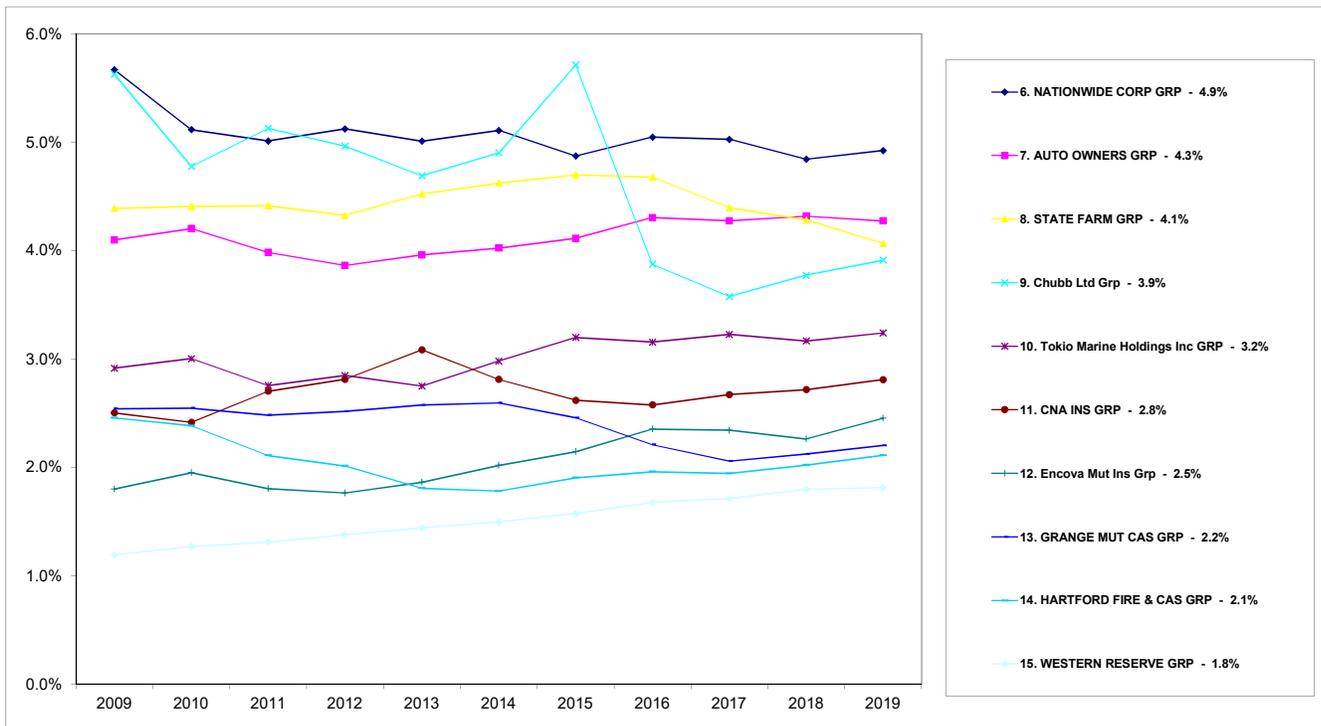


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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## Commercial Multiple Peril Market Share TOP 6 - 15 Groups



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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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**2019**  
**Medical Professional Liability**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	BERKSHIRE HATHAWAY GRP	54,969,032	23.3%
2	DOCTORS CO GRP	36,590,906	15.5%
3	CNA INS GRP	29,860,823	12.6%
4	Coverys Grp	26,977,162	11.4%
5	ProAssurance Corp Grp	20,756,849	8.8%
6	CINCINNATI FIN GRP	6,866,635	2.9%
7	NCMIC Grp	4,975,756	2.1%
8	LIBERTY MUT GRP	4,721,623	2.0%
9	FAIRFAX FIN GRP	4,455,239	1.9%
10	Health Care Industry Liab Recip Ins	4,170,888	1.8%
11	Alleghany Grp	3,406,835	1.4%
12	American Excess Ins Exch RRG	2,681,850	1.1%
13	Intact Financial Grp	2,641,848	1.1%
14	Norcal GRP	2,436,482	1.0%
15	Chubb Ltd Grp	2,364,908	1.0%
	<b>Top 15 Sub Total:</b>	<b>207,876,836</b>	<b>87.9%</b>
	<b>Others Sub Total:</b>	<b>28,520,471</b>	<b>12.1%</b>
	<b>Total All Groups:</b>	<b>236,397,307</b>	<b>100.0%</b>

**2019**  
**Medical Professional Liability**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>1</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>54,969,032</b>	<b>23.3%</b>
	Medical Protective Co	43,253,271	<b>18.3%</b>
	National Fire & Marine Ins Co	11,206,097	<b>4.7%</b>
	General Star Ind Co	384,958	<b>0.2%</b>
	Berkshire Hathaway Specialty Ins Co	124,604	<b>0.1%</b>
	MedPro RRG RRG	102	<b>0.0%</b>
<b>2</b>	<b>DOCTORS CO GRP</b>	<b>36,590,906</b>	<b>15.5%</b>
	Doctors Co An Interins Exch	33,128,332	<b>14.0%</b>
	TDC Specialty Ins Co	1,926,925	<b>0.8%</b>
	The Doctors Co RRG a Recip Exch	1,535,649	<b>0.6%</b>
<b>3</b>	<b>CNA INS GRP</b>	<b>29,860,823</b>	<b>12.6%</b>
	Columbia Cas Co	14,076,070	<b>6.0%</b>
	Continental Cas Co	9,242,884	<b>3.9%</b>
	American Cas Co Of Reading PA	6,332,996	<b>2.7%</b>
	Continental Ins Co	208,873	<b>0.1%</b>
<b>4</b>	<b>Coverys Grp</b>	<b>26,977,162</b>	<b>11.4%</b>
	Proselect Ins Co	18,448,762	<b>7.8%</b>
	Preferred Professional Ins Co	4,303,358	<b>1.8%</b>
	Healthcare Underwriters Grp Inc	3,660,480	<b>1.5%</b>
	Coverys Specialty Ins Co	564,562	<b>0.2%</b>
<b>5</b>	<b>ProAssurance Corp Grp</b>	<b>20,756,849</b>	<b>8.8%</b>
	ProAssurance Ind Co Inc	17,603,895	<b>7.4%</b>
	ProAssurance Ins Co of Amer	2,423,568	<b>1.0%</b>
	ProAssurance Specialty Ins Co	729,386	<b>0.3%</b>
<b>6</b>	<b>CINCINNATI FIN GRP</b>	<b>6,866,635</b>	<b>2.9%</b>
	The Cincinnati Ins Co	5,521,783	<b>2.3%</b>
	The Cincinnati Cas Co	856,412	<b>0.4%</b>
	The Cincinnati Ind Co	456,244	<b>0.2%</b>
	The Cincinnati Specialty Underwriter	32,196	<b>0.0%</b>

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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>7</b>	<b>NCMIC Grp</b>	<b>4,975,756</b>	<b>2.1%</b>
	NCMIC Ins Co	2,709,771	1.1%
	Professional Solutions Ins Co	2,265,985	1.0%
<b>8</b>	<b>LIBERTY MUT GRP</b>	<b>4,721,623</b>	<b>2.0%</b>
	Ironshore Specialty Ins Co	2,717,979	1.1%
	Liberty Ins Underwriters Inc	1,683,253	0.7%
	Liberty Surplus Ins Corp	320,391	0.1%
<b>9</b>	<b>FAIRFAX FIN GRP</b>	<b>4,455,239</b>	<b>1.9%</b>
	Hudson Ins Co	1,609,590	0.7%
	Allied World Surplus Lines Ins Co	1,424,949	0.6%
	Allied World Ins Co	911,749	0.4%
	Hudson Specialty Ins Co	508,951	0.2%
<b>10</b>	<b>Health Care Industry Liab Recip Ins</b>	<b>4,170,888</b>	<b>1.8%</b>
	Health Care Industry Liab Recip Ins	4,170,888	1.8%
<b>11</b>	<b>Alleghany Grp</b>	<b>3,406,835</b>	<b>1.4%</b>
	Landmark Amer Ins Co	1,465,172	0.6%
	Capitol Specialty Ins Corp	1,023,909	0.4%
	Fair Amer Ins & Reins Co	897,573	0.4%
	Platte River Ins Co	20,181	0.0%
<b>12</b>	<b>American Excess Ins Exch RRG</b>	<b>2,681,850</b>	<b>1.1%</b>
	American Excess Ins Exch RRG	2,681,850	1.1%
<b>13</b>	<b>Intact Financial Grp</b>	<b>2,641,848</b>	<b>1.1%</b>
	Homeland Ins Co of NY	2,641,863	1.1%
	Homeland Ins Co of DE	-15	0.0%
<b>14</b>	<b>Norcal GRP</b>	<b>2,436,482</b>	<b>1.0%</b>
	Norcal Mut Ins Co	1,267,731	0.5%
	Preferred Physicians Medical RRG a M	691,567	0.3%
	NORCAL Specialty Ins Co	477,184	0.2%
<b>15</b>	<b>Chubb Ltd Grp</b>	<b>2,364,908</b>	<b>1.0%</b>
	Ace Amer Ins Co	1,349,593	0.6%
	Illinois Union Ins Co	871,400	0.4%
	Ace Prop & Cas Ins Co	133,915	0.1%
	Chubb Custom Ins Co	10,000	0.0%
<b>Top 15</b>	<b>Sub Total:</b>	<b>207,876,836</b>	<b>87.9%</b>
	<b>Others Sub Total:</b>	<b>28,520,471</b>	<b>12.1%</b>
	<b>Total All Company Groups:</b>	<b>236,397,307</b>	<b>100.0%</b>

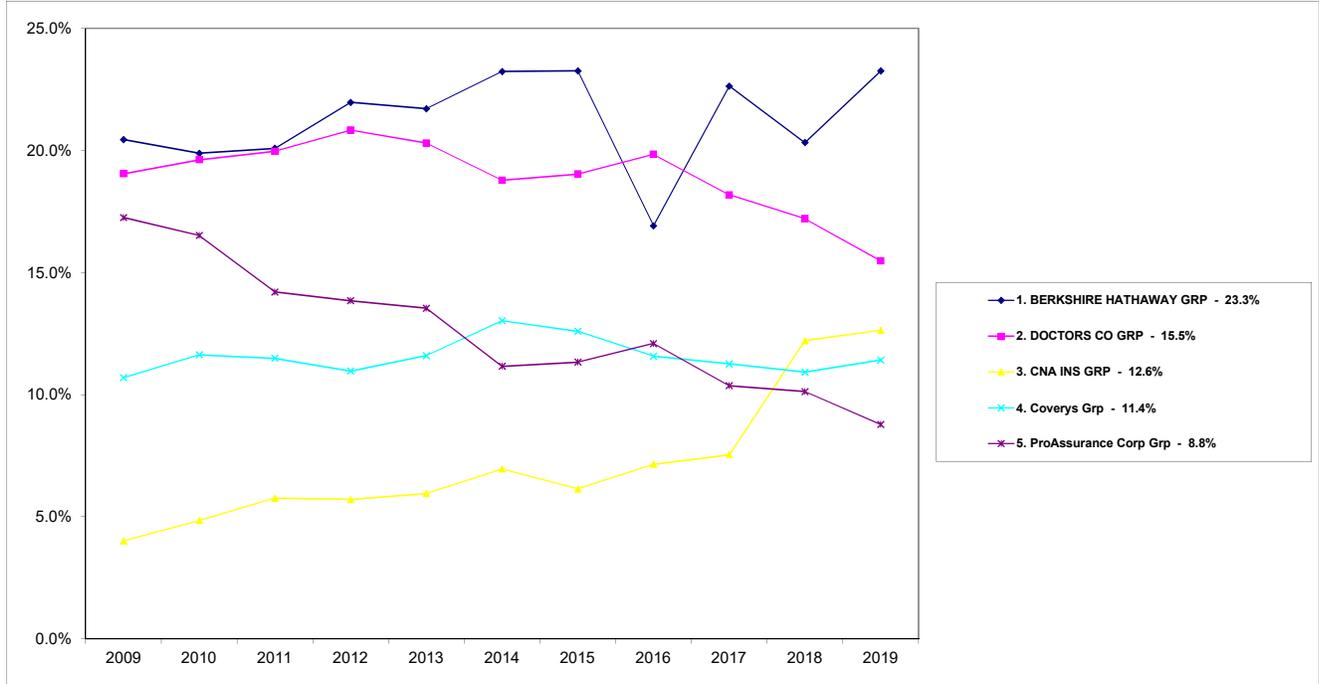
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

## Medical Professional Liability Market Share TOP 5 Groups

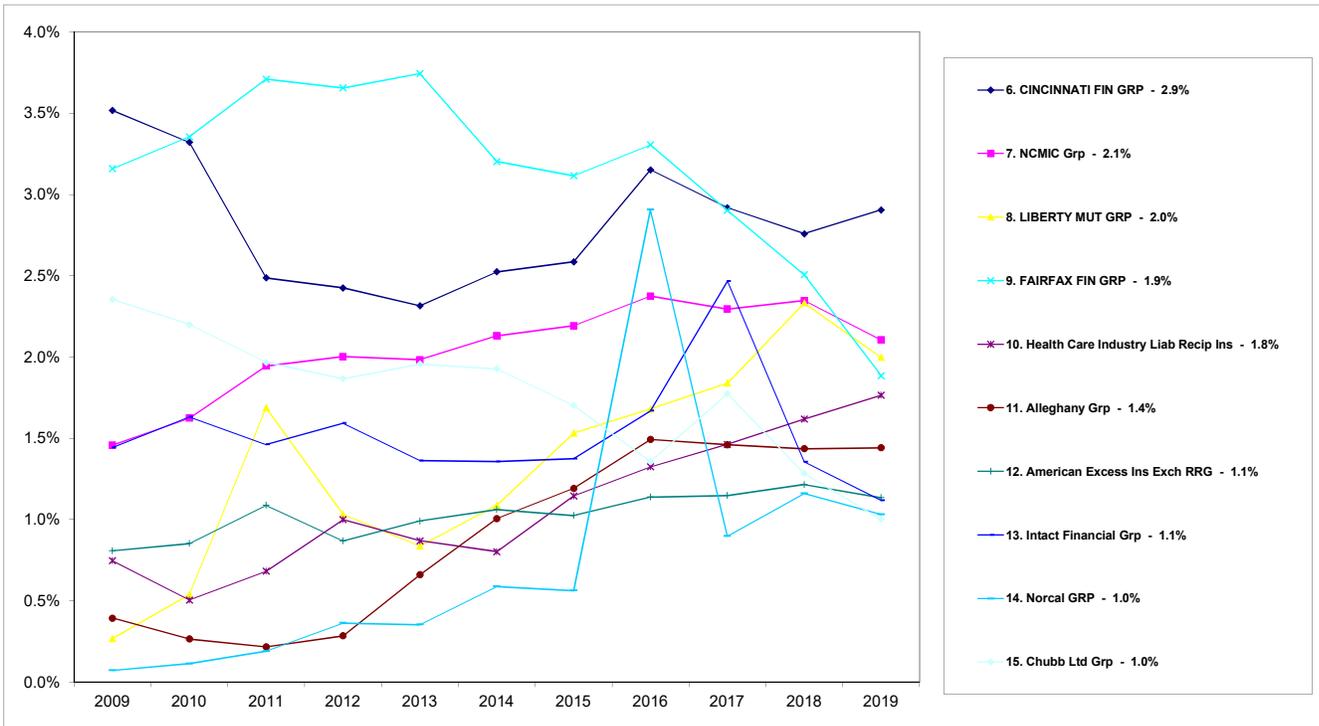


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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## Medical Professional Liability Market Share TOP 6 - 15 Groups



Tuesday, Jul 28, 2020

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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**2019**  
**Fidelity and Surety**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
1	Travelers Grp	22,773,625	11.7%
2	Chubb Ltd Grp	16,480,683	8.5%
3	CNA INS GRP	16,214,113	8.3%
4	LIBERTY MUT GRP	15,846,855	8.1%
5	WESTFIELD Grp	14,931,631	7.7%
6	ZURICH INS GRP	13,182,646	6.8%
7	CINCINNATI FIN GRP	9,194,960	4.7%
8	American Financial Grp	6,559,525	3.4%
9	Intact Financial Grp	6,222,920	3.2%
10	HARTFORD FIRE & CAS GRP	5,814,056	3.0%
11	Tokio Marine Holdings Inc GRP	4,222,538	2.2%
12	WT Holdings Grp	3,598,075	1.8%
13	IAT Reins Co Grp	3,454,235	1.8%
14	Arch Ins Grp	3,373,951	1.7%
15	AMERICAN INTL GRP	3,369,378	1.7%
	Top 15 Sub Total:	145,239,191	74.6%
	Others Sub Total:	49,367,383	25.4%
	Total All Groups:	194,606,574	100.0%

**2019**  
**Fidelity and Surety**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
<b>1</b>	<b>Travelers Grp</b>	<b>22,773,625</b>	<b>11.7%</b>
	Travelers Cas & Surety Co Of Amer	22,194,271	11.4%
	Travelers Cas & Surety Co	395,498	0.2%
	St Paul Fire & Marine Ins Co	138,948	0.1%
	Farmington Cas Co	26,051	0.0%
	United States Fidelity & Guar Co	12,913	0.0%
	Charter Oak Fire Ins Co	2,834	0.0%
	Travelers Prop Cas Co Of Amer	1,947	0.0%
	Travelers Ind Co	1,000	0.0%
	Phoenix Ins Co	163	0.0%
<b>2</b>	<b>Chubb Ltd Grp</b>	<b>16,480,683</b>	<b>8.5%</b>
	Federal Ins Co	12,770,070	6.6%
	Westchester Fire Ins Co	2,678,918	1.4%
	Pacific Ind Co	446,726	0.2%
	Ace Amer Ins Co	387,683	0.2%
	Indemnity Ins Co Of North Amer	56,186	0.0%
	Great Northern Ins Co	39,039	0.0%
	Illinois Union Ins Co	35,845	0.0%
	Executive Risk Ind Inc	24,698	0.0%
	Chubb Custom Ins Co	23,186	0.0%
	Vigilant Ins Co	15,511	0.0%
	Westchester Surplus Lines Ins Co	2,868	0.0%
	Insurance Co of N Amer	250	0.0%
	Pacific Employers Ins Co	-297	0.0%

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2019</b> <b>Market Share</b>
<b>3</b>	<b>CNA INS GRP</b>	<b>16,214,113</b>	<b>8.3%</b>
	Western Surety Co	12,518,474	<b>6.4%</b>
	Continental Ins Co	2,030,155	<b>1.0%</b>
	Continental Cas Co	1,649,148	<b>0.8%</b>
	American Cas Co Of Reading PA	14,600	<b>0.0%</b>
	National Fire Ins Co Of Hartford	1,160	<b>0.0%</b>
	Valley Forge Ins Co	290	<b>0.0%</b>
	Transportation Ins Co	286	<b>0.0%</b>
<b>4</b>	<b>LIBERTY MUT GRP</b>	<b>15,846,855</b>	<b>8.1%</b>
	Liberty Mut Ins Co	9,986,916	<b>5.1%</b>
	Ohio Cas Ins Co	5,405,298	<b>2.8%</b>
	Safeco Ins Co Of Amer	195,093	<b>0.1%</b>
	West Amer Ins Co	151,234	<b>0.1%</b>
	American States Ins Co	75,576	<b>0.0%</b>
	Employers Ins Co of Wausau	17,095	<b>0.0%</b>
	Peerless Ins Co	16,810	<b>0.0%</b>
	First Natl Ins Co Of Amer	3,119	<b>0.0%</b>
	General Ins Co Of Amer	667	<b>0.0%</b>
	Ironshore Ind Inc	-4,953	<b>0.0%</b>
<b>5</b>	<b>WESTFIELD Grp</b>	<b>14,931,631</b>	<b>7.7%</b>
	Ohio Farmers Ins Co	12,677,701	<b>6.5%</b>
	Westfield Ins Co	2,160,747	<b>1.1%</b>
	Westfield Natl Ins Co	74,717	<b>0.0%</b>
	American Select Ins Co	18,466	<b>0.0%</b>
<b>6</b>	<b>ZURICH INS GRP</b>	<b>13,182,646</b>	<b>6.8%</b>
	Fidelity & Deposit Co Of MD	11,614,047	<b>6.0%</b>
	Zurich Amer Ins Co	1,302,407	<b>0.7%</b>
	American Guar & Liab Ins	116,964	<b>0.1%</b>
	Colonial Amer Cas & Surety Co	69,497	<b>0.0%</b>
	American Zurich Ins Co	42,080	<b>0.0%</b>
	Steadfast Ins Co	34,246	<b>0.0%</b>
	Zurich Amer Ins Co Of IL	3,405	<b>0.0%</b>
<b>7</b>	<b>CINCINNATI FIN GRP</b>	<b>9,194,960</b>	<b>4.7%</b>
	The Cincinnati Ins Co	9,164,488	<b>4.7%</b>
	The Cincinnati Cas Co	30,472	<b>0.0%</b>

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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>8</b>	<b>American Financial Grp</b>	<b>6,559,525</b>	<b>3.4%</b>
	Great Amer Ins Co	6,272,964	<b>3.2%</b>
	Great Amer Alliance Ins Co	256,052	<b>0.1%</b>
	Great Amer Assur Co	19,833	<b>0.0%</b>
	Mid Continent Cas Co	7,379	<b>0.0%</b>
	Great Amer Ins Co of NY	3,297	<b>0.0%</b>
<b>9</b>	<b>Intact Financial Grp</b>	<b>6,222,920</b>	<b>3.2%</b>
	Guarantee Co Of N Amer USA	4,778,776	<b>2.5%</b>
	Atlantic Specialty Ins Co	1,444,144	<b>0.7%</b>
<b>10</b>	<b>HARTFORD FIRE &amp; CAS GRP</b>	<b>5,814,056</b>	<b>3.0%</b>
	Hartford Fire Ins Co	5,224,804	<b>2.7%</b>
	Hartford Cas Ins Co	229,628	<b>0.1%</b>
	Twin City Fire Ins Co Co	198,006	<b>0.1%</b>
	Navigators Ins Co	100,122	<b>0.1%</b>
	Hartford Accident & Ind Co	61,496	<b>0.0%</b>
<b>11</b>	<b>Tokio Marine Holdings Inc GRP</b>	<b>4,222,538</b>	<b>2.2%</b>
	Philadelphia Ind Ins Co	2,287,636	<b>1.2%</b>
	US Specialty Ins Co	865,608	<b>0.4%</b>
	American Contractors Ind Co	697,800	<b>0.4%</b>
	United States Surety Co	287,808	<b>0.1%</b>
	Houston Cas Co	83,686	<b>0.0%</b>
<b>12</b>	<b>WT Holdings Grp</b>	<b>3,598,075</b>	<b>1.8%</b>
	Evergreen Natl Ind Co	3,598,075	<b>1.8%</b>
<b>13</b>	<b>IAT Reins Co Grp</b>	<b>3,454,235</b>	<b>1.8%</b>
	International Fidelity Ins Co	1,831,529	<b>0.9%</b>
	Allegheny Cas Co	1,531,967	<b>0.8%</b>
	Harco Natl Ins Co	90,739	<b>0.0%</b>
<b>14</b>	<b>Arch Ins Grp</b>	<b>3,373,951</b>	<b>1.7%</b>
	Arch Ins Co	3,373,941	<b>1.7%</b>
	Arch Specialty Ins Co	10	<b>0.0%</b>
<b>15</b>	<b>AMERICAN INTL GRP</b>	<b>3,369,378</b>	<b>1.7%</b>
	National Union Fire Ins Co Of Pitts	2,676,958	<b>1.4%</b>
	Insurance Co Of The State Of PA	289,154	<b>0.1%</b>
	Illinois Natl Ins Co	235,621	<b>0.1%</b>
	American Home Assur Co	152,765	<b>0.1%</b>
	AIG Specialty Ins Co	14,880	<b>0.0%</b>

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Ohio Department of Insurance  
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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2019 Market Share</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>145,239,191</b>	<b>74.6%</b>
<b>Others</b>	<b>Sub Total:</b>	<b>49,367,383</b>	<b>25.4%</b>
<b>Total All Company Groups:</b>		<b>194,606,574</b>	<b>100.0%</b>

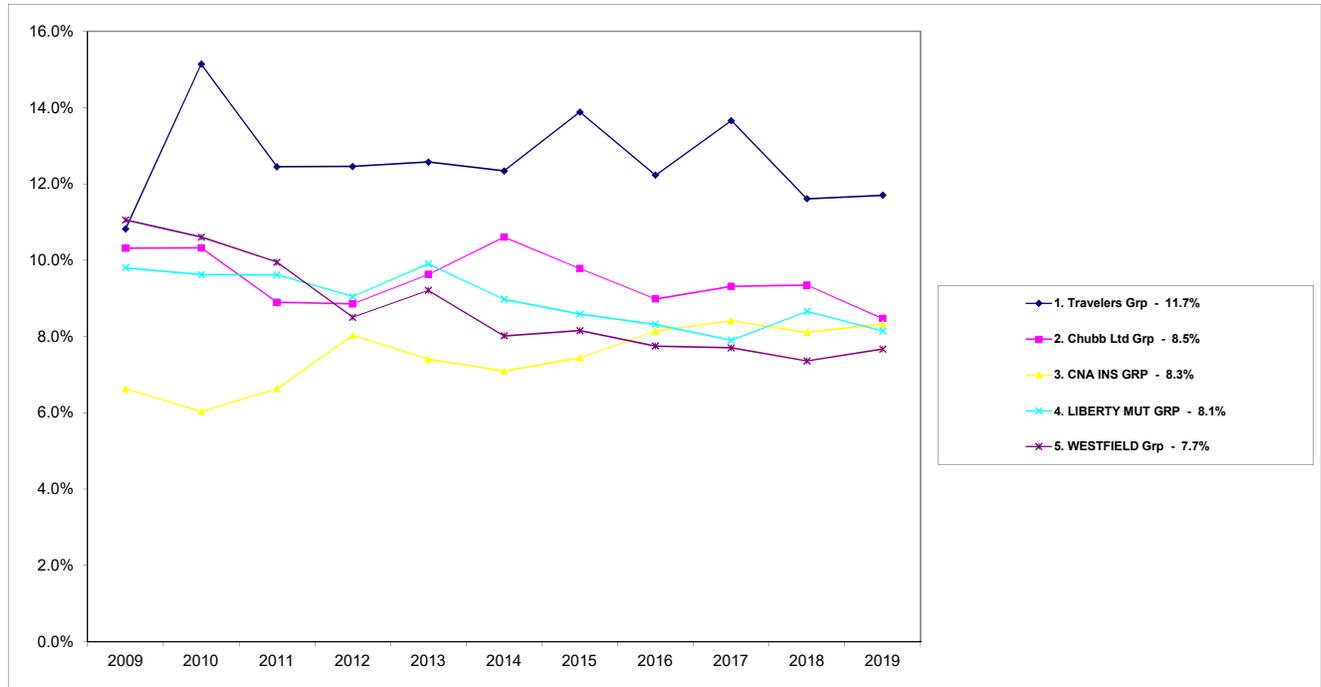
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The organizational structure and premiums are based on the NAIC database as of 7/28/2020.

## Fidelity and Surety Market Share TOP 5 Groups

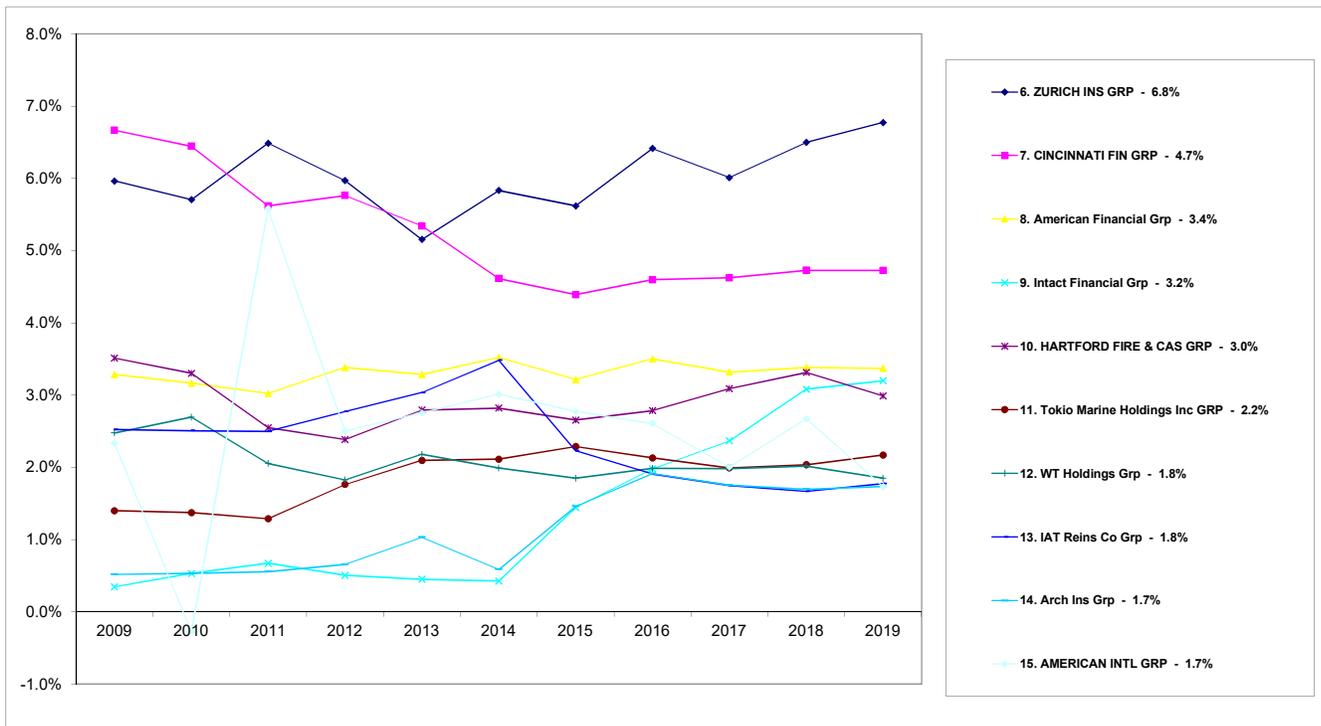


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The organizational structure is based on the NAIC database as of 7/28/2020.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/28/2020.

## Fidelity and Surety Market Share TOP 6 - 15 Groups



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The organizational structure is based on the NAIC database as of 7/28/2020.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/28/2020.

# Appendix 1

Line of Business	Line Number	Row Description
Fire and Allied Lines		
	01	Fire
	02.1	Allied lines
Flood		
	02.3	Federal flood
	02.5	Private Flood
Multiple Peril Crop		
	02.2	Multiple Peril crop
	02.4	Private Crop
Farmowners Multiple Peril		
	03	Farmowners multiple peril
Homeowners Multiple Peril		
	04	Homeowners multiple peril
Commercial Multiple Peril		
	05.1	Commercial multiple peril (non-liability portion)
	05.2	Commercial multiple peril (liability portion)
Mortgage Guaranty		
	06	Mortgage guaranty
Ocean Marine		
	08	Ocean marine
Inland Marine		
	09	Inland marine
Financial Guaranty		
	10	Financial guaranty
Medical Professional Liability		
	11	Medical professional liability

Line of Business	Line Number	Row Description
Earthquake		
	12	Earthquake
Accident & 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)

<b>Line of Business</b>	<b>Line Number</b>	<b>Row Description</b>
Fidelity and 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 (all lines)

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## Appendix 2

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<b>GROUPING</b>	<b>Line Number</b>	<b>Row Description</b>
Commercial Total Excluding Auto		
	01	Fire
	02.1	Allied lines
	05.1	Commercial multiple peril (non-liability portion)
	05.2	Commercial multiple peril (liability portion)
	09	Inland marine
	17.1	Other liability - occurrence
	17.2	Other liability - claims-made
	17.3	Excess Workers' Compensation
	18	Products liability
	26	Burglary and theft
	27	Boiler and machinery

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## Appendix 3

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Commercial or Personal Line Number	Row Description
<b>Commercial Lines</b>	
01	Fire
02.1	Allied lines
05.1	Commercial multiple peril (non-liability portion)
05.2	Commercial multiple peril (liability portion)
09	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
<b>Personal Lines</b>	
03	Farmowners multiple peril
04	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

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## Appendix 4

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Lines of business included in Total	Line Number	Row Description
	01	Fire
	02.1	Allied lines
	02.2	Multiple Peril crop
	02.4	Private Crop
	03	Farmowners multiple peril
	04	Homeowners multiple peril
	05.1	Commercial multiple peril (non-liability portion)
	05.2	Commercial multiple peril (liability portion)
	06	Mortgage guaranty
	08	Ocean marine
	09	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