

2019
Personal Lines
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2019 Market Share
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%
16	OHIO MUT GRP	137,767,774	1.3%
17	WESTERN RESERVE GRP	124,986,992	1.2%
18	Encova Mut Ins Grp	103,338,829	1.0%
19	METROPOLITAN GRP	94,323,402	0.9%
20	STATE AUTO MUT GRP	89,064,673	0.9%
21	Safe Auto Grp	73,846,368	0.7%
22	HARTFORD FIRE & CAS GRP	56,638,991	0.6%
23	CENTRAL MUT INS CO GRP	48,969,538	0.5%
24	Chubb Ltd Grp	43,272,298	0.4%
25	Hastings Mut Ins Co	43,210,838	0.4%
26	Wayne & Washington Mut Grp	41,932,733	0.4%
27	National Gen Grp	41,765,607	0.4%
28	CELINA GRP	39,412,714	0.4%
29	PEKIN INS GRP	36,693,342	0.4%
30	Goodville Mut Grp	33,669,547	0.3%

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Office of Product Regulation and Actuarial Services

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

RANK	Group Name	Direct Written Premium	2019 Market Share
31	AMERICAN NATL FIN GRP	30,527,299	0.3%
32	AUTOMOBILE CLUB MI GRP	29,097,628	0.3%
33	The Hanover Ins Grp	27,921,916	0.3%
34	UTICA GRP	27,437,813	0.3%
35	SENTRY INS GRP	25,062,096	0.2%
36	CSAA Ins Grp	23,646,257	0.2%
37	Root Ins Co	22,828,249	0.2%
38	AMICA MUT GRP	21,687,093	0.2%
39	ALFA INS GRP	21,492,226	0.2%
40	FRANKENMUTH GRP	17,897,749	0.2%
41	BUCKEYE INS GRP	17,815,520	0.2%
42	DONEGAL GRP	17,001,892	0.2%
43	MARKEL CORP GRP	15,224,050	0.1%
44	First Acceptance Ins Grp	14,358,140	0.1%
45	MAPFRE INS GRP	13,539,541	0.1%
46	Munich Re Grp	13,311,889	0.1%
47	Assurant Inc Grp	12,304,239	0.1%
48	Acuity A Mut Ins Co	11,111,115	0.1%
49	SELECTIVE INS GRP	11,021,357	0.1%
50	CALIFORNIA CAS MGMT GRP	10,711,201	0.1%
51	QBE INS GRP	10,573,429	0.1%
52	Ohio Fair Plan Underwriting Assoc	9,384,568	0.1%
53	GRINNELL MUT GRP	9,007,548	0.1%
54	General Electric Grp	8,635,462	0.1%
55	Kemper Corp Grp	8,603,383	0.1%
56	HORACE MANN GRP	7,342,986	0.1%
57	Mennonite Mut Grp	6,181,635	0.1%
58	Spinnaker Ins Co	4,385,535	0.0%
59	Pure Companies Grp	4,292,026	0.0%
60	AMERICAN INTL GRP	4,135,206	0.0%
61	SHELTER INS GRP	3,264,588	0.0%
62	MutualAid eXchange	3,098,727	0.0%
63	UNITED FIRE & CAS GRP	2,977,020	0.0%
64	Lemonade Ins Co	2,918,546	0.0%
65	Loya Grp	2,800,153	0.0%
66	WT Holdings Grp	2,341,140	0.0%
67	Municipal Mut Ins Co	1,999,070	0.0%
68	Tokio Marine Holdings Inc GRP	1,675,352	0.0%

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RANK	Group Name	Direct Written Premium	2019 Market Share
69	Tuscarora Grp	1,588,408	0.0%
70	PALISADES GRP	1,527,361	0.0%
Top 70	Sub Total:	10,262,181,300	99.9%
	Others Sub Total:	7,211,536	0.1%
	Total All Groups:	10,269,392,836	100.0%

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2019
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INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
1	STATE FARM GRP	1,874,658,453	18.3%
	State Farm Mut Auto Ins Co	1,178,006,173	11.5%
	State Farm Fire & Cas Co	696,652,280	6.8%
2	PROGRESSIVE GRP	1,187,514,487	11.6%
	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%
3	ALLSTATE INS GRP	1,079,823,134	10.5%
	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%

RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
4	NATIONWIDE CORP GRP	713,414,244	6.9%
	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%
5	LIBERTY MUT GRP	585,941,639	5.7%
	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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RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
6	BERKSHIRE HATHAWAY GRP	570,787,829	5.6%
	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%
7	GRANGE MUT CAS GRP	536,752,678	5.2%
	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%
8	ERIE INS GRP	432,282,601	4.2%
	Erie Ins Co	377,833,242	3.7%
	Erie Ins Exch	54,449,359	0.5%
9	UNITED SERV AUTOMOBILE ASSN GR	334,649,722	3.3%
	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%
10	AMERICAN FAMILY INS GRP	317,925,292	3.1%
	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%
11	WESTFIELD Grp	310,112,725	3.0%
	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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RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
12	CINCINNATI FIN GRP	241,452,004	2.4%
	The Cincinnati Ins Co	240,673,133	2.3%
	The Cincinnati Cas Co	778,871	0.0%
13	AUTO OWNERS GRP	237,484,943	2.3%
	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%
14	FARMERS INS GRP	185,248,595	1.8%
	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%
15	Travelers Grp	164,509,895	1.6%
	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%
16	OHIO MUT GRP	137,767,774	1.3%
	Ohio Mut Ins Co	87,149,604	0.8%
	United Ohio Ins Co	50,618,170	0.5%
17	WESTERN RESERVE GRP	124,986,992	1.2%
	Western Reserve Mut Cas Co	47,036,050	0.5%
	Lightning Rod Mut Ins Co	42,337,215	0.4%
	Sonnenberg Mut Ins Assoc	35,613,727	0.3%

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RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
18	Encova Mut Ins Grp	103,338,829	1.0%
	Motorists Mut Ins Co	103,338,829	1.0%
19	METROPOLITAN GRP	94,323,402	0.9%
	Metropolitan Prop & Cas Ins Co	50,355,038	0.5%
	Metropolitan Grp Prop & Cas Ins Co	42,443,004	0.4%
	Economy Premier Assur Co	843,950	0.0%
	Metropolitan Cas Ins Co	525,110	0.0%
	Metropolitan Drt Prop & Cas Ins Co	57,237	0.0%
	Economy Fire & Cas Co	51,281	0.0%
	Metropolitan Gen Ins Co	47,782	0.0%
20	STATE AUTO MUT GRP	89,064,673	0.9%
	Milbank Ins Co	31,693,330	0.3%
	State Auto Ins Co of OH	30,516,508	0.3%
	State Automobile Mut Ins Co	26,854,835	0.3%
21	Safe Auto Grp	73,846,368	0.7%
	Safe Auto Ins Co	73,846,368	0.7%
22	HARTFORD FIRE & CAS GRP	56,638,991	0.6%
	Twin City Fire Ins Co Co	25,985,684	0.3%
	Property & Cas Ins Co Of Hartford	12,387,844	0.1%
	Trumbull Ins Co	9,896,410	0.1%
	Hartford Underwriters Ins Co	4,268,528	0.0%
	Hartford Ins Co Of The Midwest	2,512,615	0.0%
	Sentinel Ins Co Ltd	974,803	0.0%
	Hartford Cas Ins Co	288,543	0.0%
	Hartford Accident & Ind Co	173,645	0.0%
	Hartford Fire Ins Co	150,919	0.0%
23	CENTRAL MUT INS CO GRP	48,969,538	0.5%
	Central Mut Ins Co	48,969,538	0.5%
24	Chubb Ltd Grp	43,272,298	0.4%
	Pacific Ind Co	24,125,308	0.2%
	Chubb Natl Ins Co	6,802,561	0.1%
	Bankers Standard Ins Co	5,081,784	0.0%
	Great Northern Ins Co	3,133,863	0.0%
	Federal Ins Co	2,286,106	0.0%
	Indemnity Ins Co Of North Amer	1,207,872	0.0%
	Chubb Custom Ins Co	412,305	0.0%
	Vigilant Ins Co	222,470	0.0%
	Chubb Ind Ins Co	29	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
25	Hastings Mut Ins Co Hastings Mut Ins Co	43,210,838 43,210,838	0.4% 0.4%
26	Wayne & Washington Mut Grp Wayne Mut Ins Co	41,932,733 41,932,733	0.4% 0.4%
27	National Gen Grp Integon Ind Corp Integon Natl Ins Co National Gen Ins Co New South Ins Co Century Natl Ins Co National Gen Assur Co MIC Gen Ins Corp Integon Preferred Ins Co	41,765,607 16,751,893 13,910,191 6,528,357 2,471,029 1,212,757 596,119 159,395 135,866	0.4% 0.2% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0%
28	CELINA GRP National Mut Ins Co Celina Mut Ins Co Miami Mut Ins Co	39,412,714 20,972,143 15,188,102 3,252,469	0.4% 0.2% 0.1% 0.0%
29	PEKIN INS GRP Pekin Ins Co	36,693,342 36,693,342	0.4% 0.4%
30	Goodville Mut Grp Goodville Mut Cas Co	33,669,547 33,669,547	0.3% 0.3%
31	AMERICAN NATL FIN GRP American Natl Prop & Cas Co American Natl Gen Ins Co	30,527,299 30,225,757 301,542	0.3% 0.3% 0.0%
32	AUTOMOBILE CLUB MI GRP Memberselect Ins Co	29,097,628 29,097,628	0.3% 0.3%
33	The Hanover Ins Grp Hanover Ins Co Citizens Ins Co Of OH Citizens Ins Co Of Amer	27,921,916 16,364,284 9,336,297 2,221,335	0.3% 0.2% 0.1% 0.0%
34	UTICA GRP Founders Ins Co Utica Mut Ins Co	27,437,813 26,630,414 807,399	0.3% 0.3% 0.0%
35	SENTRY INS GRP Viking Ins Co Of WI Dairyland Ins Co Sentry Select Ins Co	25,062,096 21,824,756 1,687,194 1,550,146	0.2% 0.2% 0.0% 0.0%

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RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
36	CSAA Ins Grp	23,646,257	0.2%
	CSAA Gen Ins Co	20,084,615	0.2%
	CSAA Fire & Cas Ins Co	3,561,642	0.0%
37	Root Ins Co	22,828,249	0.2%
	Root Ins Co	22,828,249	0.2%
38	AMICA MUT GRP	21,687,093	0.2%
	Amica Mut Ins Co	21,400,609	0.2%
	Amica Prop & Cas Ins Co	286,484	0.0%
39	ALFA INS GRP	21,492,226	0.2%
	Trexis Ins Corp	17,951,437	0.2%
	Trexis One Ins Corp	3,540,789	0.0%
40	FRANKENMUTH GRP	17,897,749	0.2%
	Frankenmuth Mut Ins Co	17,897,749	0.2%
41	BUCKEYE INS GRP	17,815,520	0.2%
	Buckeye State Mut Ins Co	17,815,520	0.2%
42	DONEGAL GRP	17,001,892	0.2%
	Atlantic States Ins Co	13,585,923	0.1%
	Donegal Mut Ins Co	3,415,969	0.0%
43	MARKEL CORP GRP	15,224,050	0.1%
	Essentia Ins Co	11,501,116	0.1%
	State Natl Ins Co Inc	2,556,313	0.0%
	Markel Amer Ins Co	564,942	0.0%
	Markel Ins Co	401,522	0.0%
	Evanston Ins Co	122,917	0.0%
	National Specialty Ins Co	77,240	0.0%
44	First Acceptance Ins Grp	14,358,140	0.1%
	First Acceptance Ins Co Inc	14,358,140	0.1%
45	MAPFRE INS GRP	13,539,541	0.1%
	American Commerce Ins Co	13,539,541	0.1%
46	Munich Re Grp	13,311,889	0.1%
	American Modern Prop & Cas Ins Co	12,467,067	0.1%
	American Modern Home Ins Co	829,231	0.0%
	American Family Home Ins Co	15,604	0.0%
	American Modern Select Ins Co	-13	0.0%
47	Assurant Inc Grp	12,304,239	0.1%
	American Bankers Ins Co Of FL	12,162,162	0.1%
	American Security Ins Co	71,912	0.0%
	Voyager Ind Ins Co	54,065	0.0%
	Standard Guar Ins Co	16,100	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2019 Market Share
48	Acuity A Mut Ins Co Acuity A Mut Ins Co	11,111,115 11,111,115	0.1% 0.1%
49	SELECTIVE INS GRP Selective Ins Co Of SC Selective Ins Co Of The Southeast Selective Ins Co Of Amer	11,021,357 10,604,485 417,188 -316	0.1% 0.1% 0.0% 0.0%
50	CALIFORNIA CAS MGMT GRP California Cas Gen Ins Co of OR	10,711,201 10,711,201	0.1% 0.1%
51	QBE INS GRP Praetorian Ins Co QBE Ins Corp General Cas Ins Co General Cas Co Of WI	10,573,429 5,495,914 5,153,385 -17,097 -58,773	0.1% 0.1% 0.1% 0.0% 0.0%
52	Ohio Fair Plan Underwriting Assoc Ohio Fair Plan Underwriting Assoc	9,384,568 9,384,568	0.1% 0.1%
53	GRINNELL MUT GRP Grinnell Select Ins Co Grinnell Mut Reins Co	9,007,548 6,782,156 2,225,392	0.1% 0.1% 0.0%
54	General Electric Grp Electric Ins Co	8,635,462 8,635,462	0.1% 0.1%
55	Kemper Corp Grp Alpha Prop & Cas Ins Co Financial Ind Co Kemper Independence Ins Co Unitrin Direct Prop & Cas Co Infinity Ins Co Unitrin Safeguard Ins Co Response Ins Co Unitrin Direct Ins Co Merastar Ins Co	8,603,383 5,148,149 1,495,805 499,356 390,948 362,234 344,221 322,737 39,413 520	0.1% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%
56	HORACE MANN GRP Horace Mann Prop & Cas Ins Co Horace Mann Ins Co Teachers Ins Co	7,342,986 2,712,002 2,475,346 2,155,638	0.1% 0.0% 0.0% 0.0%
57	Mennonite Mut Grp Mennonite Mut Ins Co	6,181,635 6,181,635	0.1% 0.1%
58	Spinnaker Ins Co Spinnaker Ins Co	4,385,535 4,385,535	0.0% 0.0%

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59	Pure Companies Grp	4,292,026	0.0%
	Privilege Underwriters Recp Exch	4,292,026	0.0%
60	AMERICAN INTL GRP	4,135,206	0.0%
	AIG Prop Cas Co	3,688,606	0.0%
	Lexington Ins Co	446,600	0.0%
61	SHELTER INS GRP	3,264,588	0.0%
	Shelter Mut Ins Co	3,264,588	0.0%
62	MutualAid eXchange	3,098,727	0.0%
	MutualAid eXchange	3,098,727	0.0%
63	UNITED FIRE & CAS GRP	2,977,020	0.0%
	United Fire & Cas Co	2,977,020	0.0%
64	Lemonade Ins Co	2,918,546	0.0%
	Lemonade Ins Co	2,918,546	0.0%
65	Loya Grp	2,800,153	0.0%
	Loya Ins Co	2,800,153	0.0%
66	WT Holdings Grp	2,341,140	0.0%
	Stillwater Ins Co	2,092,309	0.0%
	Stillwater Prop & Cas Ins Co	248,831	0.0%
67	Municipal Mut Ins Co	1,999,070	0.0%
	Municipal Mut Ins Co	1,999,070	0.0%
68	Tokio Marine Holdings Inc GRP	1,675,352	0.0%
	Philadelphia Ind Ins Co	1,675,352	0.0%
69	Tuscarora Grp	1,588,408	0.0%
	Tuscarora Wayne Ins Co	945,427	0.0%
	Keystone Natl Ins Co	642,981	0.0%
70	PALISADES GRP	1,527,361	0.0%
	Rider Ins Co	1,527,361	0.0%
Top 70	Sub Total:	10,262,181,300	99.9%
	Others Sub Total:	7,211,536	0.1%
	Total All Company Groups:	10,269,392,836	100.0%