

**OHIO**

**2024**

**Property and Casualty Insurance**

**Market Share Report**

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Fidelity and Surety

Appendix

**2024**  
**Total**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	STATE FARM GRP	3,129,194,673	12.5%
2	PROGRESSIVE GRP	2,174,265,552	8.7%
3	ALLSTATE INS GRP	1,613,731,865	6.4%
4	LIBERTY MUT GRP	1,228,633,373	4.9%
5	CINCINNATI FIN GRP	1,085,471,321	4.3%
6	ERIE INS GRP	1,010,147,432	4.0%
7	BERKSHIRE HATHAWAY GRP	948,899,839	3.8%
8	NATIONWIDE CORP GRP	834,607,574	3.3%
9	Travelers Grp	826,095,169	3.3%
10	GRANGE MUT CAS GRP	718,345,946	2.9%
11	WESTFIELD Grp	638,697,778	2.5%
12	AUTO OWNERS GRP	618,704,586	2.5%
13	Chubb Ltd Grp	609,578,750	2.4%
14	UNITED SERV AUTOMOBILE ASSN GRP	538,900,738	2.1%
15	AMERICAN FAMILY INS GRP	498,271,571	2.0%
	<b>Top 15 Sub Total:</b>	<b>16,473,546,167</b>	<b>65.7%</b>
	<b>Others Sub Total:</b>	<b>8,609,121,679</b>	<b>34.3%</b>
	<b>Total All Groups:</b>	<b>25,082,667,846</b>	<b>100.0%</b>

**2024**  
**Total**  
**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>2024</b> <b>Market Share</b>
<b>1</b>	<b>STATE FARM GRP</b>	<b>3,129,194,673</b>	<b>12.5%</b>
	State Farm Mut Auto Ins Co	1,813,711,387	7.2%
	State Farm Fire & Cas Co	1,310,413,847	5.2%
	MGA Ins Co Inc	5,069,439	0.0%
<b>2</b>	<b>PROGRESSIVE GRP</b>	<b>2,174,265,552</b>	<b>8.7%</b>
	Progressive Direct Ins Co	920,379,226	3.7%
	Progressive Specialty Ins Co	810,258,935	3.2%
	Progressive Preferred Ins Co	244,936,010	1.0%
	American Strategic Ins Corp	142,158,815	0.6%
	Protective Ins Co	23,025,545	0.1%
	United Financial Cas Co	21,262,187	0.1%
	Progressive Cas Ins Co	12,062,163	0.0%
	Protective Specialty Ins Co	161,096	0.0%
	Sagamore Ins Co	21,575	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>3</b>	<b>ALLSTATE INS GRP</b>	<b>1,613,731,865</b>	<b>6.4%</b>
	Allstate Fire & Cas Ins Co	719,634,271	2.9%
	Allstate Vehicle & Prop Ins Co	335,745,882	1.3%
	Allstate Prop & Cas Ins Co	89,871,269	0.4%
	Allstate Ins Co	87,875,487	0.4%
	New South Ins Co	85,360,791	0.3%
	Allstate Ind Co	77,992,077	0.3%
	Allstate N Amer Ins Co	56,118,986	0.2%
	Integon Gen Ins Corp	55,630,626	0.2%
	Integon Natl Ins Co	19,722,863	0.1%
	Encompass Home & Auto Ins Co	17,114,607	0.1%
	Esurance Prop & Cas Ins Co	16,624,056	0.1%
	National Gen Ins Co	15,134,887	0.1%
	Integon Preferred Ins Co	13,068,894	0.1%
	Allstate Northbrook Ind Co	6,419,436	0.0%
	Integon Ind Corp	6,206,663	0.0%
	Esurance Ins Co	4,263,083	0.0%
	First Colonial Ins Co	2,619,652	0.0%
	Agent Alliance Ins Co	1,977,347	0.0%
	Century Natl Ins Co	1,388,256	0.0%
	MIC Gen Ins Corp	676,034	0.0%
	National Gen Assur Co	256,124	0.0%
	Safe Auto Ins Co	89,158	0.0%
	North Light Specialty Ins Co	17,416	0.0%
	Encompass Ind Co	-19,400	0.0%
	Encompass Ins Co Of Amer	-56,600	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 6/18/2025.

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

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>4</b>	<b>LIBERTY MUT GRP</b>	<b>1,228,633,373</b>	<b>4.9%</b>
	Liberty Mut Personal Ins Co	192,816,220	<b>0.8%</b>
	Liberty Ins Underwriters Inc	171,052,975	<b>0.7%</b>
	Safeco Ins Co Of IL	149,230,117	<b>0.6%</b>
	American Economy Ins Co	138,840,865	<b>0.6%</b>
	Safeco Ins Co Of IN	94,466,335	<b>0.4%</b>
	Liberty Mut Fire Ins Co	87,363,690	<b>0.3%</b>
	State Automobile Mut Ins Co	52,013,482	<b>0.2%</b>
	Ohio Security Ins Co	48,242,965	<b>0.2%</b>
	LM Gen Ins Co	38,787,071	<b>0.2%</b>
	Ironshore Specialty Ins Co	34,284,579	<b>0.1%</b>
	Ohio Cas Ins Co	30,651,370	<b>0.1%</b>
	Liberty Mut Ins Co	29,623,968	<b>0.1%</b>
	Peerless Ind Ins Co	28,848,389	<b>0.1%</b>
	Safeco Ins Co Of Amer	23,128,041	<b>0.1%</b>
	LM Ins Corp	21,536,201	<b>0.1%</b>
	Liberty Surplus Ins Corp	19,638,834	<b>0.1%</b>
	Employers Ins Co of Wausau	19,594,111	<b>0.1%</b>
	Liberty Ins Corp	19,364,797	<b>0.1%</b>
	West Amer Ins Co	7,189,620	<b>0.0%</b>
	General Ins Co Of Amer	6,800,824	<b>0.0%</b>
	State Auto Prop & Cas Ins Co	5,768,481	<b>0.0%</b>
	American Fire & Cas Co	3,652,665	<b>0.0%</b>
	First Liberty Ins Corp	3,180,391	<b>0.0%</b>
	Ironshore Ind Inc	2,568,635	<b>0.0%</b>
	Netherlands Ins Co The	1,455,102	<b>0.0%</b>
	American States Ins Co	29,502	<b>0.0%</b>
	Peerless Ins Co	12,655	<b>0.0%</b>
	Patrons Mut Ins Co Of Ct	2,835	<b>0.0%</b>
	First Natl Ins Co Of Amer	2,675	<b>0.0%</b>
	State Auto Ins Co of OH	-243,570	<b>0.0%</b>
	Milbank Ins Co	-1,270,452	<b>0.0%</b>
<b>5</b>	<b>CINCINNATI FIN GRP</b>	<b>1,085,471,321</b>	<b>4.3%</b>
	The Cincinnati Ins Co	773,283,285	<b>3.1%</b>
	The Cincinnati Cas Co	211,534,896	<b>0.8%</b>
	The Cincinnati Ind Co	65,720,519	<b>0.3%</b>
	The Cincinnati Specialty Underwriter	34,932,621	<b>0.1%</b>

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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>2024 Market Share</b>
<b>6</b>	<b>ERIE INS GRP</b>	<b>1,010,147,432</b>	<b>4.0%</b>
	Erie Ins Co	878,108,304	<b>3.5%</b>
	Erie Ins Exch	132,039,128	<b>0.5%</b>

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>7</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>948,899,839</b>	<b>3.8%</b>
	GEICO Secure Ins Co	280,085,544	1.1%
	GEICO Advantage Ins Co	144,611,423	0.6%
	GEICO Choice Ins Co	63,581,016	0.3%
	Geico Cas Co	53,252,681	0.2%
	Medical Protective Co	45,030,328	0.2%
	National Fire & Marine Ins Co	45,019,698	0.2%
	GEICO Marine Ins Co	41,048,213	0.2%
	Geico Gen Ins Co	38,027,268	0.2%
	Geico Ind Co	32,155,353	0.1%
	Landmark Amer Ins Co	29,009,643	0.1%
	General Star Ind Co	23,183,921	0.1%
	National Ind Co	22,346,393	0.1%
	United States Liab Ins Co	21,509,165	0.1%
	Berkshire Hathaway Specialty Ins Co	20,233,837	0.1%
	RSUI Ind Co	16,526,294	0.1%
	Berkshire Hathaway Homestate Ins Co	15,640,506	0.1%
	Amguard Ins Co	12,616,751	0.1%
	Government Employees Ins Co	12,004,623	0.0%
	Capitol Specialty Ins Corp	7,390,914	0.0%
	National Liab & Fire Ins Co	6,733,264	0.0%
	Berkshire Hathaway Direct Ins Co	6,694,070	0.0%
	Fair Amer Ins & Reins Co	2,499,807	0.0%
	Capitol Ind Corp	2,103,194	0.0%
	Covington Specialty Ins Co	1,908,948	0.0%
	Fair American Select Ins Co	1,848,504	0.0%
	Mount Vernon Fire Ins Co	1,712,584	0.0%
	Platte River Ins Co	1,126,102	0.0%
	General Star Natl Ins Co	595,103	0.0%
	Genesis Ins Co	169,350	0.0%
	Mount Vernon Specialty Ins Co	98,176	0.0%
	AZGuard Ins Co	59,378	0.0%
	Redwood Fire & Cas Ins Co	39,737	0.0%
	Oak River Ins Co	19,363	0.0%
	Norguard Ins Co	12,445	0.0%
	Us Underwriters Ins Co	4,669	0.0%
	Eastguard Ins Co	1,164	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
	Central States Ind Co Of Omaha	410	0.0%
<b>8</b>	<b>NATIONWIDE CORP GRP</b>	<b>834,607,574</b>	<b>3.3%</b>
	Nationwide Mut Ins Co	205,383,122	0.8%
	Nationwide Gen Ins Co	145,461,159	0.6%
	Nationwide Prop & Cas Ins Co	138,566,433	0.6%
	Nationwide Ins Co Of Amer	134,724,318	0.5%
	Nationwide Agribusiness Ins Co	74,608,791	0.3%
	Scottsdale Surplus Lines Ins Co	39,254,331	0.2%
	National Cas Co	28,898,367	0.1%
	Nationwide Assur Co	13,533,335	0.1%
	Allied Prop & Cas Ins Co	11,183,370	0.0%
	Nationwide Ins Co Of FL	8,288,810	0.0%
	Amco Ins Co	8,004,721	0.0%
	Crestbrook Ins Co	5,637,271	0.0%
	Scottsdale Ind Co	5,141,695	0.0%
	Freedom Specialty Ins Co	4,588,166	0.0%
	Nationwide Affinity Co of Amer	3,829,825	0.0%
	Harleysville Ins Co	2,123,348	0.0%
	Scottsdale Ins Co	1,925,531	0.0%
	Depositors Ins Co	1,216,685	0.0%
	Harleysville Ins Co of NY	1,089,972	0.0%
	Harleysville Worcester Ins Co	691,352	0.0%
	Harleysville Preferred Ins Co	327,702	0.0%
	Allied Ins Co of Amer	129,270	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>9</b>	<b>Travelers Grp</b>	<b>826,095,169</b>	<b>3.3%</b>
	Travelers Prop Cas Co Of Amer	175,803,555	0.7%
	Standard Fire Ins Co	128,521,084	0.5%
	Travco Ins Co	109,059,204	0.4%
	Travelers Cas & Surety Co Of Amer	100,831,102	0.4%
	Travelers Ind Co	55,541,849	0.2%
	Phoenix Ins Co	45,329,921	0.2%
	Travelers Excess & Surplus Lines Co	41,366,652	0.2%
	Charter Oak Fire Ins Co	39,648,172	0.2%
	Travelers Prop Cas Ins Co	26,034,479	0.1%
	Travelers Ind Co Of CT	25,687,532	0.1%
	Travelers Ind Co Of Amer	21,859,200	0.1%
	Northland Ins Co	10,928,929	0.0%
	Travelers Cas Ins Co Of Amer	8,720,526	0.0%
	Northfield Ins Co	8,322,751	0.0%
	Travelers Cas & Surety Co	7,907,271	0.0%
	Fidelity & Guar Ins Co	6,331,735	0.0%
	St Paul Fire & Marine Ins Co	5,566,717	0.0%
	Automobile Ins Co Of Hartford CT	3,817,988	0.0%
	St Paul Guardian Ins Co	1,830,355	0.0%
	Travelers Home & Marine Ins Co	1,733,724	0.0%
	St Paul Mercury Ins Co	703,354	0.0%
	St Paul Surplus Lines Ins Co	463,651	0.0%
	Farmington Cas Co	63,735	0.0%
	Travelers Specialty Ins Co	11,674	0.0%
	United States Fidelity & Guar Co	10,009	0.0%
<b>10</b>	<b>GRANGE MUT CAS GRP</b>	<b>718,345,946</b>	<b>2.9%</b>
	Grange Ind Ins Co	418,579,842	1.7%
	Grange Ins Co	200,276,941	0.8%
	Grange Prop & Cas Ins Co	83,009,461	0.3%
	Trustgard Ins Co	16,479,702	0.1%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>11</b>	<b>WESTFIELD Grp</b>	<b>638,697,778</b>	<b>2.5%</b>
	American Select Ins Co	222,938,326	<b>0.9%</b>
	Westfield Ins Co	132,095,107	<b>0.5%</b>
	Westfield Natl Ins Co	131,321,471	<b>0.5%</b>
	Old Guard Ins Co	60,544,329	<b>0.2%</b>
	Ohio Farmers Ins Co	22,634,936	<b>0.1%</b>
	Westfield Superior Ins Co	20,482,887	<b>0.1%</b>
	Westfield Champion Ins Co	15,642,623	<b>0.1%</b>
	Westfield Specialty Ins Co	14,269,235	<b>0.1%</b>
	Westfield Premier Ins Co	10,329,917	<b>0.0%</b>
	Westfield Touchstone Ins Co	7,111,613	<b>0.0%</b>
	Westfield Select Ins Co	1,327,334	<b>0.0%</b>
<b>12</b>	<b>AUTO OWNERS GRP</b>	<b>618,704,586</b>	<b>2.5%</b>
	Auto Owners Ins Co	312,828,807	<b>1.2%</b>
	Home Owners Ins Co	172,160,456	<b>0.7%</b>
	Owners Ins Co	126,873,742	<b>0.5%</b>
	Atlantic Cas Ins Co	6,841,581	<b>0.0%</b>

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>13</b>	<b>Chubb Ltd Grp</b>	<b>609,578,750</b>	<b>2.4%</b>
	Federal Ins Co	159,249,425	0.6%
	Ace Amer Ins Co	140,694,731	0.6%
	Ace Prop & Cas Ins Co	71,637,967	0.3%
	Pacific Ind Co	35,450,701	0.1%
	Westchester Surplus Lines Ins Co	32,094,138	0.1%
	Illinois Union Ins Co	31,947,105	0.1%
	Agri Gen Ins Co	28,735,066	0.1%
	Great Northern Ins Co	20,908,265	0.1%
	Westchester Fire Ins Co	20,722,611	0.1%
	Penn Millers Ins Co	17,094,363	0.1%
	Indemnity Ins Co Of North Amer	12,757,509	0.1%
	Chubb Natl Ins Co	9,543,984	0.0%
	Executive Risk Ind Inc	9,459,871	0.0%
	Chubb Ind Ins Co	7,191,227	0.0%
	Chubb Custom Ins Co	6,542,072	0.0%
	Vigilant Ins Co	3,345,051	0.0%
	Bankers Standard Ins Co	1,338,874	0.0%
	Ace Fire Underwriters Ins Co	777,885	0.0%
	Insurance Co of N Amer	49,223	0.0%
	Pacific Employers Ins Co	38,682	0.0%
<b>14</b>	<b>UNITED SERV AUTOMOBILE ASSN GRP</b>	<b>538,900,738</b>	<b>2.1%</b>
	United Serv Automobile Assn	184,541,474	0.7%
	USAA Cas Ins Co	148,364,655	0.6%
	USAA Gen Ind Co	142,688,373	0.6%
	Garrison Prop & Cas Ins Co	62,691,393	0.2%
	Noblr Recip Exch	614,843	0.0%

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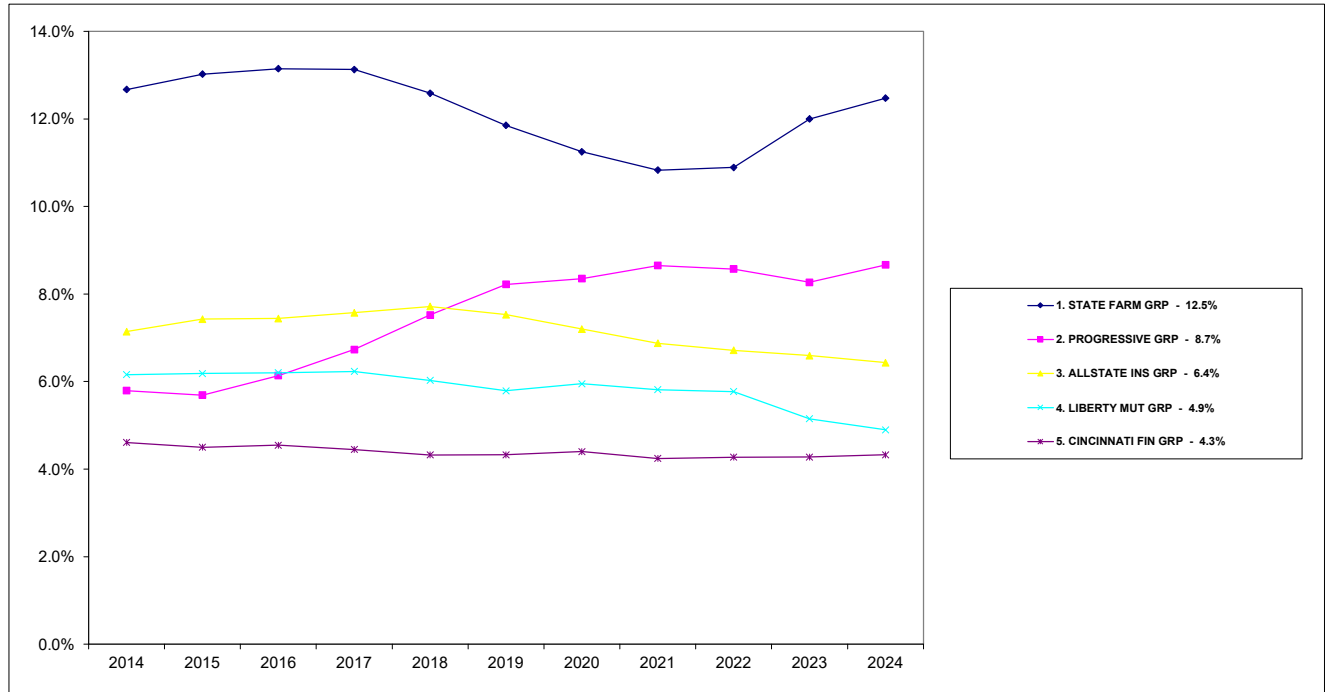
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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>15</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>498,271,571</b>	<b>2.0%</b>
	Homesite Ins Co Of The Midwest	210,966,770	<b>0.8%</b>
	American Family Mut Ins Co SI	148,076,633	<b>0.6%</b>
	American Family Ins Co	92,230,943	<b>0.4%</b>
	Homesite Ins Co of FL	17,779,331	<b>0.1%</b>
	Midvale Ind Co	11,857,843	<b>0.0%</b>
	American Family Connect Prop & Cas I	9,798,254	<b>0.0%</b>
	Homesite Ins Co	6,159,511	<b>0.0%</b>
	NGM Ins Co	602,259	<b>0.0%</b>
	American Standard Ins Co Of OH	411,831	<b>0.0%</b>
	Austin Mut Ins Co	388,196	<b>0.0%</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>16,473,546,167</b>	<b>65.7%</b>
	<b>Others Sub Total:</b>	<b>8,609,121,679</b>	<b>34.3%</b>
	<b>Total All Company Groups:</b>	<b>25,082,667,846</b>	<b>100.0%</b>

## Total Market Share TOP 5 Groups

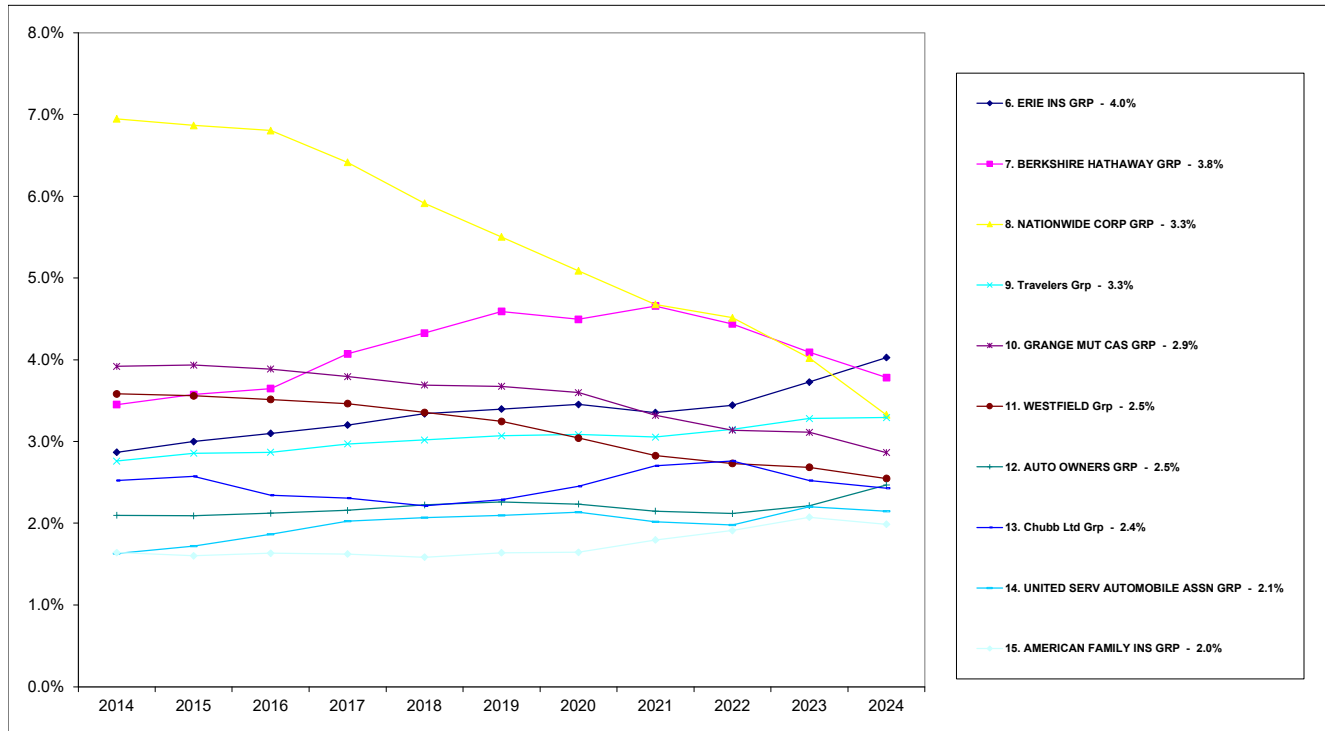


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2025.

## Total Market Share TOP 6 - 15 Groups



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Ohio Department of Insurance  
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**2024**  
**Personal Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	STATE FARM GRP	2,922,507,570	20.7%
2	PROGRESSIVE GRP	1,868,480,480	13.2%
3	ALLSTATE INS GRP	1,545,639,547	10.9%
4	ERIE INS GRP	793,794,681	5.6%
5	LIBERTY MUT GRP	698,641,307	4.9%
6	NATIONWIDE CORP GRP	646,410,101	4.6%
7	BERKSHIRE HATHAWAY GRP	629,425,110	4.5%
8	GRANGE MUT CAS GRP	617,205,539	4.4%
9	UNITED SERV AUTOMOBILE ASSN GRP	510,596,869	3.6%
10	AMERICAN FAMILY INS GRP	451,339,567	3.2%
11	AUTO OWNERS GRP	369,741,959	2.6%
12	CINCINNATI FIN GRP	362,918,750	2.6%
13	WESTFIELD Grp	336,081,086	2.4%
14	FARMERS INS GRP	289,595,030	2.1%
15	Travelers Grp	263,762,572	1.9%
	<b>Top 15 Sub Total:</b>	<b>12,306,140,168</b>	<b>87.1%</b>
	<b>Others Sub Total:</b>	<b>1,818,002,790</b>	<b>12.9%</b>
	<b>Total All Groups:</b>	<b>14,124,142,958</b>	<b>100.0%</b>

**2024**  
**Personal Lines**  
**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>2024</b> <b>Market Share</b>
<b>1</b>	<b>STATE FARM GRP</b>	<b>2,922,507,570</b>	<b>20.7%</b>
	State Farm Mut Auto Ins Co	1,800,854,444	<b>12.8%</b>
	State Farm Fire & Cas Co	1,116,583,687	<b>7.9%</b>
	MGA Ins Co Inc	5,069,439	<b>0.0%</b>
<b>2</b>	<b>PROGRESSIVE GRP</b>	<b>1,868,480,480</b>	<b>13.2%</b>
	Progressive Direct Ins Co	914,726,459	<b>6.5%</b>
	Progressive Specialty Ins Co	796,659,843	<b>5.6%</b>
	American Strategic Ins Corp	135,318,268	<b>1.0%</b>
	Progressive Preferred Ins Co	12,061,664	<b>0.1%</b>
	Progressive Cas Ins Co	9,714,246	<b>0.1%</b>

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>3</b>	<b>ALLSTATE INS GRP</b>	<b>1,545,639,547</b>	<b>10.9%</b>
	Allstate Fire & Cas Ins Co	719,634,271	5.1%
	Allstate Vehicle & Prop Ins Co	333,136,136	2.4%
	Allstate Prop & Cas Ins Co	86,673,561	0.6%
	New South Ins Co	85,360,791	0.6%
	Allstate Ins Co	83,173,597	0.6%
	Allstate N Amer Ins Co	56,118,986	0.4%
	Integon Gen Ins Corp	54,631,513	0.4%
	Allstate Ind Co	40,198,120	0.3%
	Esurance Prop & Cas Ins Co	16,624,056	0.1%
	Encompass Home & Auto Ins Co	16,074,050	0.1%
	National Gen Ins Co	15,134,887	0.1%
	Integon Preferred Ins Co	13,068,894	0.1%
	Integon Natl Ins Co	11,001,407	0.1%
	Allstate Northbrook Ind Co	6,419,436	0.0%
	Esurance Ins Co	4,256,160	0.0%
	Integon Ind Corp	2,139,669	0.0%
	Century Natl Ins Co	1,388,256	0.0%
	MIC Gen Ins Corp	315,874	0.0%
	National Gen Assur Co	256,124	0.0%
	Safe Auto Ins Co	89,158	0.0%
	North Light Specialty Ins Co	17,416	0.0%
	Encompass Ind Co	-17,809	0.0%
	Encompass Ins Co Of Amer	-55,006	0.0%
<b>4</b>	<b>ERIE INS GRP</b>	<b>793,794,681</b>	<b>5.6%</b>
	Erie Ins Co	731,999,113	5.2%
	Erie Ins Exch	61,795,568	0.4%

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The organizational structure and premium are based on the NAIC database as of 6/18/2025.  
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<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>5</b>	<b>LIBERTY MUT GRP</b>	<b>698,641,307</b>	<b>4.9%</b>
	Liberty Mut Personal Ins Co	192,178,711	1.4%
	Safeco Ins Co Of IL	149,230,117	1.1%
	American Economy Ins Co	137,410,573	1.0%
	Safeco Ins Co Of IN	92,763,903	0.7%
	LM Gen Ins Co	38,787,071	0.3%
	Peerless Ind Ins Co	28,751,560	0.2%
	Liberty Mut Fire Ins Co	25,008,169	0.2%
	LM Ins Corp	14,884,715	0.1%
	State Automobile Mut Ins Co	10,582,415	0.1%
	Liberty Mut Ins Co	2,600,962	0.0%
	Liberty Ins Corp	2,228,241	0.0%
	Ohio Security Ins Co	2,147,885	0.0%
	Netherlands Ins Co The	1,455,102	0.0%
	West Amer Ins Co	793,350	0.0%
	Ohio Cas Ins Co	462,553	0.0%
	American Fire & Cas Co	431,279	0.0%
	First Liberty Ins Corp	188,150	0.0%
	Safeco Ins Co Of Amer	92,702	0.0%
	Liberty Ins Underwriters Inc	1,039	0.0%
	State Auto Ins Co of OH	-217,199	0.0%
	Milbank Ins Co	-1,139,991	0.0%
<b>6</b>	<b>NATIONWIDE CORP GRP</b>	<b>646,410,101</b>	<b>4.6%</b>
	Nationwide Mut Ins Co	168,357,382	1.2%
	Nationwide Gen Ins Co	136,144,791	1.0%
	Nationwide Prop & Cas Ins Co	135,265,360	1.0%
	Nationwide Ins Co Of Amer	131,981,446	0.9%
	Nationwide Agribusiness Ins Co	50,320,633	0.4%
	National Cas Co	21,868,198	0.2%
	Crestbrook Ins Co	1,749,447	0.0%
	Scottsdale Surplus Lines Ins Co	770,121	0.0%
	Allied Prop & Cas Ins Co	-47,277	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>7</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>629,425,110</b>	<b>4.5%</b>
	GEICO Secure Ins Co	280,085,544	<b>2.0%</b>
	GEICO Advantage Ins Co	144,611,423	<b>1.0%</b>
	GEICO Choice Ins Co	63,581,016	<b>0.5%</b>
	Geico Cas Co	53,252,681	<b>0.4%</b>
	Geico Ind Co	32,155,353	<b>0.2%</b>
	Geico Gen Ins Co	31,434,849	<b>0.2%</b>
	Government Employees Ins Co	11,064,431	<b>0.1%</b>
	GEICO Marine Ins Co	7,670,477	<b>0.1%</b>
	Amguard Ins Co	5,532,344	<b>0.0%</b>
	United States Liab Ins Co	33,804	<b>0.0%</b>
	Mount Vernon Fire Ins Co	3,188	<b>0.0%</b>
<b>8</b>	<b>GRANGE MUT CAS GRP</b>	<b>617,205,539</b>	<b>4.4%</b>
	Grange Ind Ins Co	400,596,455	<b>2.8%</b>
	Grange Ins Co	133,552,752	<b>0.9%</b>
	Grange Prop & Cas Ins Co	80,782,386	<b>0.6%</b>
	Trustgard Ins Co	2,273,946	<b>0.0%</b>
<b>9</b>	<b>UNITED SERV AUTOMOBILE ASSN GRP</b>	<b>510,596,869</b>	<b>3.6%</b>
	United Serv Automobile Assn	170,511,696	<b>1.2%</b>
	USAA Cas Ins Co	141,357,350	<b>1.0%</b>
	USAA Gen Ind Co	137,849,510	<b>1.0%</b>
	Garrison Prop & Cas Ins Co	60,263,470	<b>0.4%</b>
	Noblr Recip Exch	614,843	<b>0.0%</b>
<b>10</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>451,339,567</b>	<b>3.2%</b>
	Homesite Ins Co Of The Midwest	210,965,438	<b>1.5%</b>
	American Family Mut Ins Co SI	147,468,183	<b>1.0%</b>
	American Family Ins Co	78,328,386	<b>0.6%</b>
	American Family Connect Prop & Cas I	9,605,052	<b>0.1%</b>
	Homesite Ins Co	3,265,150	<b>0.0%</b>
	Midvale Ind Co	1,295,996	<b>0.0%</b>
	American Standard Ins Co Of OH	411,362	<b>0.0%</b>
<b>11</b>	<b>AUTO OWNERS GRP</b>	<b>369,741,959</b>	<b>2.6%</b>
	Home Owners Ins Co	171,763,047	<b>1.2%</b>
	Auto Owners Ins Co	167,924,979	<b>1.2%</b>
	Owners Ins Co	30,053,933	<b>0.2%</b>
<b>12</b>	<b>CINCINNATI FIN GRP</b>	<b>362,918,750</b>	<b>2.6%</b>
	The Cincinnati Ins Co	217,837,445	<b>1.5%</b>
	The Cincinnati Cas Co	145,081,305	<b>1.0%</b>

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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>2024 Market Share</b>
<b>13</b>	<b>WESTFIELD Grp</b>	<b>336,081,086</b>	<b>2.4%</b>
	American Select Ins Co	189,641,387	1.3%
	Westfield Natl Ins Co	97,696,651	0.7%
	Westfield Ins Co	37,059,968	0.3%
	Old Guard Ins Co	11,683,080	0.1%
<b>14</b>	<b>FARMERS INS GRP</b>	<b>289,595,030</b>	<b>2.1%</b>
	Farmers Ins Of Columbus Inc	87,970,729	0.6%
	Farmers Ins Exch	54,599,335	0.4%
	Foremost Ins Co Grand Rapids MI	34,068,637	0.2%
	Farmers Prop & Cas Ins Co	33,258,737	0.2%
	Farmers Grp Prop & Cas Ins Co	28,547,788	0.2%
	Farmers Cas Ins Co	17,584,512	0.1%
	Economy Preferred Ins Co	17,270,942	0.1%
	Bristol W Cas Ins Co	9,307,972	0.1%
	Foremost Prop & Cas Ins Co	2,410,238	0.0%
	Fire Ins Exch	1,613,650	0.0%
	Toggle Ins Co	1,541,817	0.0%
	Economy Premier Assur Co	553,030	0.0%
	21st Century Premier Ins Co	383,771	0.0%
	Civic Prop & Cas Co	330,884	0.0%
	Bristol W Ins Co	106,470	0.0%
	Farmers Direct Prop & Cas Ins Co	33,683	0.0%
	Neighborhood Spirit Prop & Cas Co	11,632	0.0%
	Mid Century Ins Co	1,203	0.0%
<b>15</b>	<b>Travelers Grp</b>	<b>263,762,572</b>	<b>1.9%</b>
	Standard Fire Ins Co	125,816,673	0.9%
	Travco Ins Co	107,822,026	0.8%
	Travelers Prop Cas Ins Co	25,327,445	0.2%
	Travelers Ind Co Of Amer	1,528,518	0.0%
	Travelers Home & Marine Ins Co	1,439,653	0.0%
	Phoenix Ins Co	494,213	0.0%
	Automobile Ins Co Of Hartford CT	460,281	0.0%
	Travelers Ind Co	294,334	0.0%
	Charter Oak Fire Ins Co	245,899	0.0%
	Travelers Prop Cas Co Of Amer	209,325	0.0%
	Travelers Ind Co Of CT	124,205	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>12,306,140,168</b>	<b>87.1%</b>
	<b>Others Sub Total:</b>	<b>1,818,002,790</b>	<b>12.9%</b>
	<b>Total All Company Groups:</b>	<b>14,124,142,958</b>	<b>100.0%</b>

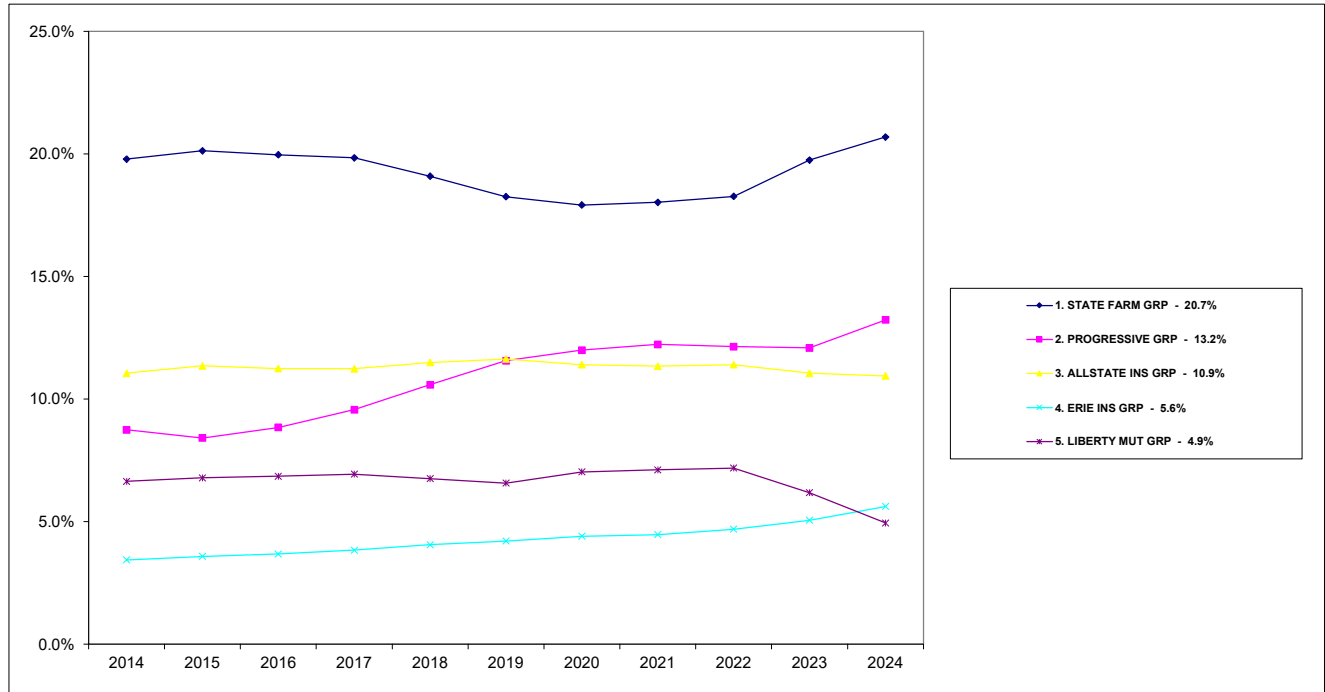
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Ohio Department of Insurance  
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The organizational structure and premium are based on the NAIC database as of 6/18/2025.  
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## Personal Lines Market Share TOP 5 Groups

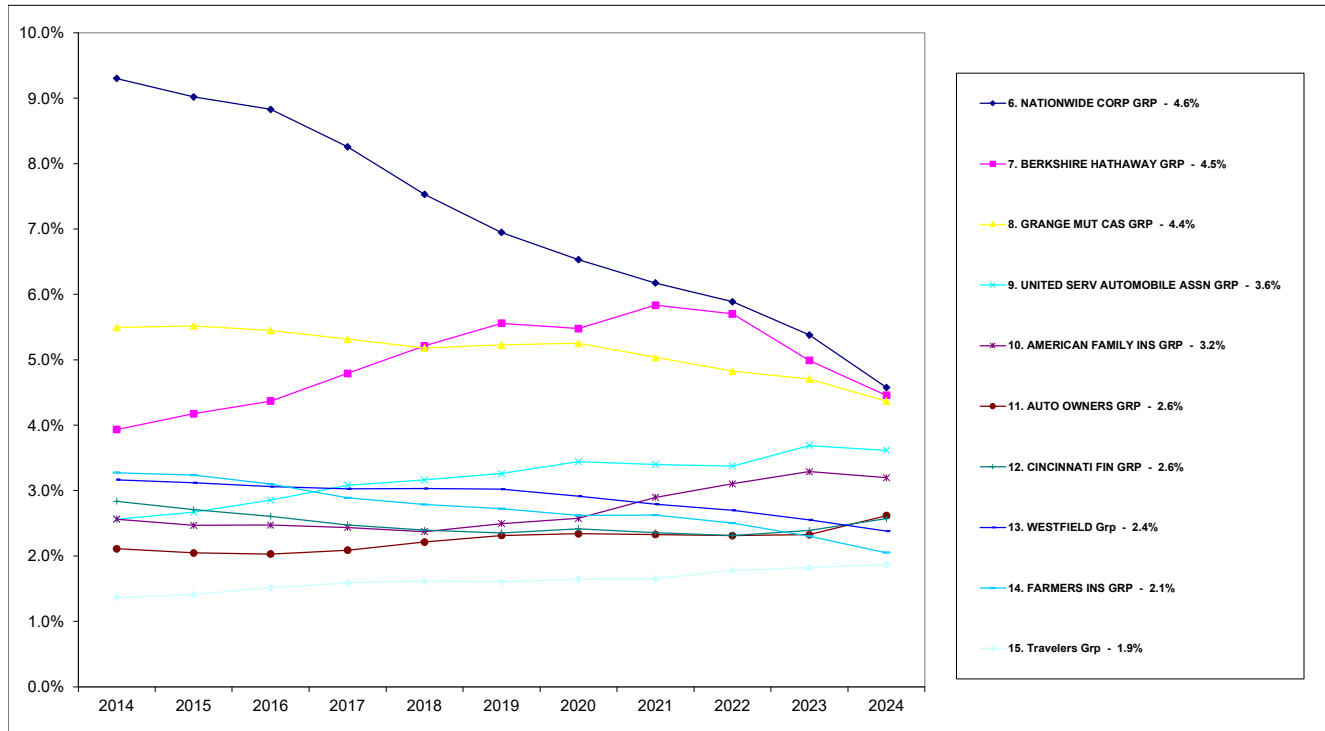


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2025.  
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## Personal Lines Market Share TOP 6 - 15 Groups



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Ohio Department of Insurance  
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**2024**

**Private Passenger Automobile**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	STATE FARM GRP	1,947,078,899	21.4%
2	PROGRESSIVE GRP	1,722,741,555	18.9%
3	ALLSTATE INS GRP	1,036,388,248	11.4%
4	BERKSHIRE HATHAWAY GRP	623,855,774	6.8%
5	ERIE INS GRP	425,373,059	4.7%
6	GRANGE MUT CAS GRP	383,030,623	4.2%
7	NATIONWIDE CORP GRP	344,128,126	3.8%
8	LIBERTY MUT GRP	322,314,964	3.5%
9	UNITED SERV AUTOMOBILE ASSN GRP	322,193,618	3.5%
10	AUTO OWNERS GRP	210,687,500	2.3%
11	WESTFIELD Grp	176,845,760	1.9%
12	CINCINNATI FIN GRP	173,006,470	1.9%
13	FARMERS INS GRP	147,385,496	1.6%
14	AMERICAN FAMILY INS GRP	146,459,312	1.6%
15	SENTRY INS GRP	123,402,425	1.4%
	Top 15 Sub Total:	8,104,891,829	88.9%
	Others Sub Total:	1,008,538,606	11.1%
	Total All Groups:	9,113,430,435	100.0%

**2024**

**Private Passenger Automobile**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>STATE FARM GRP</b>	<b>1,947,078,899</b>	<b>21.4%</b>
	State Farm Mut Auto Ins Co	1,800,854,444	19.8%
	State Farm Fire & Cas Co	141,155,016	1.5%
	MGA Ins Co Inc	5,069,439	0.1%
<b>2</b>	<b>PROGRESSIVE GRP</b>	<b>1,722,741,555</b>	<b>18.9%</b>
	Progressive Direct Ins Co	914,726,459	10.0%
	Progressive Specialty Ins Co	786,239,186	8.6%
	Progressive Preferred Ins Co	12,061,664	0.1%
	Progressive Cas Ins Co	9,714,246	0.1%
<b>3</b>	<b>ALLSTATE INS GRP</b>	<b>1,036,388,248</b>	<b>11.4%</b>
	Allstate Fire & Cas Ins Co	719,634,271	7.9%
	New South Ins Co	85,127,103	0.9%
	Allstate N Amer Ins Co	53,350,150	0.6%
	Allstate Ins Co	48,900,591	0.5%
	Allstate Prop & Cas Ins Co	35,804,844	0.4%
	Integon Gen Ins Corp	29,993,462	0.3%
	Esurance Prop & Cas Ins Co	16,465,805	0.2%
	National Gen Ins Co	15,116,622	0.2%
	Integon Preferred Ins Co	13,017,817	0.1%
	Encompass Home & Auto Ins Co	8,777,682	0.1%
	Allstate Northbrook Ind Co	6,419,436	0.1%
	Integon Ind Corp	2,139,669	0.0%
	Allstate Ind Co	383,826	0.0%
	Esurance Ins Co	359,979	0.0%
	MIC Gen Ins Corp	314,858	0.0%
	Integon Natl Ins Co	265,314	0.0%
	National Gen Assur Co	256,124	0.0%
	Safe Auto Ins Co	89,158	0.0%
	Encompass Ind Co	-4,466	0.0%
	Encompass Ins Co Of Amer	-23,997	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 6/18/2025.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>4</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>623,855,774</b>	<b>6.8%</b>
	GEICO Secure Ins Co	280,085,544	3.1%
	GEICO Advantage Ins Co	144,611,423	1.6%
	GEICO Choice Ins Co	63,581,016	0.7%
	Geico Cas Co	53,252,681	0.6%
	Geico Ind Co	32,155,353	0.4%
	Geico Gen Ins Co	31,434,849	0.3%
	Government Employees Ins Co	11,064,431	0.1%
	GEICO Marine Ins Co	7,670,477	0.1%
<b>5</b>	<b>ERIE INS GRP</b>	<b>425,373,059</b>	<b>4.7%</b>
	Erie Ins Co	425,373,059	4.7%
<b>6</b>	<b>GRANGE MUT CAS GRP</b>	<b>383,030,623</b>	<b>4.2%</b>
	Grange Ind Ins Co	264,907,598	2.9%
	Grange Ins Co	80,840,663	0.9%
	Grange Prop & Cas Ins Co	35,008,416	0.4%
	Trustgard Ins Co	2,273,946	0.0%
<b>7</b>	<b>NATIONWIDE CORP GRP</b>	<b>344,128,126</b>	<b>3.8%</b>
	Nationwide Mut Ins Co	115,707,294	1.3%
	Nationwide Gen Ins Co	96,209,855	1.1%
	Nationwide Prop & Cas Ins Co	68,400,885	0.8%
	Nationwide Ins Co Of Amer	62,922,340	0.7%
	Crestbrook Ins Co	932,373	0.0%
	Allied Prop & Cas Ins Co	-44,621	0.0%
<b>8</b>	<b>LIBERTY MUT GRP</b>	<b>322,314,964</b>	<b>3.5%</b>
	Safeco Ins Co Of IL	149,230,117	1.6%
	Liberty Mut Personal Ins Co	92,229,835	1.0%
	LM Gen Ins Co	38,787,071	0.4%
	American Economy Ins Co	26,271,751	0.3%
	Liberty Mut Fire Ins Co	8,109,283	0.1%
	State Automobile Mut Ins Co	3,464,863	0.0%
	Liberty Mut Ins Co	1,689,180	0.0%
	Netherlands Ins Co The	1,455,102	0.0%
	LM Ins Corp	1,249,402	0.0%
	First Liberty Ins Corp	188,150	0.0%
	Liberty Ins Corp	73,705	0.0%
	Safeco Ins Co Of Amer	789	0.0%
	State Auto Ins Co of OH	-89,486	0.0%
	Milbank Ins Co	-344,798	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 6/18/2025.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>9</b>	<b>UNITED SERV AUTOMOBILE ASSN GRP</b>	<b>322,193,618</b>	<b>3.5%</b>
	United Serv Automobile Assn	102,169,012	1.1%
	USAA Cas Ins Co	90,774,480	1.0%
	USAA Gen Ind Co	87,823,228	1.0%
	Garrison Prop & Cas Ins Co	40,812,055	0.4%
	Noblr Recip Exch	614,843	0.0%
<b>10</b>	<b>AUTO OWNERS GRP</b>	<b>210,687,500</b>	<b>2.3%</b>
	Home Owners Ins Co	171,016,170	1.9%
	Owners Ins Co	29,843,166	0.3%
	Auto Owners Ins Co	9,828,164	0.1%
<b>11</b>	<b>WESTFIELD Grp</b>	<b>176,845,760</b>	<b>1.9%</b>
	American Select Ins Co	109,108,629	1.2%
	Westfield Natl Ins Co	51,238,589	0.6%
	Westfield Ins Co	10,387,952	0.1%
	Old Guard Ins Co	6,110,590	0.1%
<b>12</b>	<b>CINCINNATI FIN GRP</b>	<b>173,006,470</b>	<b>1.9%</b>
	The Cincinnati Ins Co	106,326,855	1.2%
	The Cincinnati Cas Co	66,679,615	0.7%
<b>13</b>	<b>FARMERS INS GRP</b>	<b>147,385,496</b>	<b>1.6%</b>
	Farmers Ins Of Columbus Inc	78,737,377	0.9%
	Farmers Grp Prop & Cas Ins Co	19,277,970	0.2%
	Economy Preferred Ins Co	17,270,942	0.2%
	Farmers Prop & Cas Ins Co	15,487,606	0.2%
	Bristol W Cas Ins Co	9,307,972	0.1%
	Foremost Ins Co Grand Rapids MI	5,027,032	0.1%
	Toggle Ins Co	1,541,817	0.0%
	21st Century Premier Ins Co	206,264	0.0%
	Foremost Prop & Cas Ins Co	198,528	0.0%
	Economy Premier Assur Co	188,632	0.0%
	Bristol W Ins Co	106,470	0.0%
	Farmers Direct Prop & Cas Ins Co	33,683	0.0%
	Mid Century Ins Co	1,203	0.0%
<b>14</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>146,459,312</b>	<b>1.6%</b>
	American Family Mut Ins Co SI	94,489,389	1.0%
	American Family Ins Co	40,583,036	0.4%
	American Family Connect Prop & Cas I	9,679,529	0.1%
	Midvale Ind Co	1,295,996	0.0%
	American Standard Ins Co Of OH	411,362	0.0%

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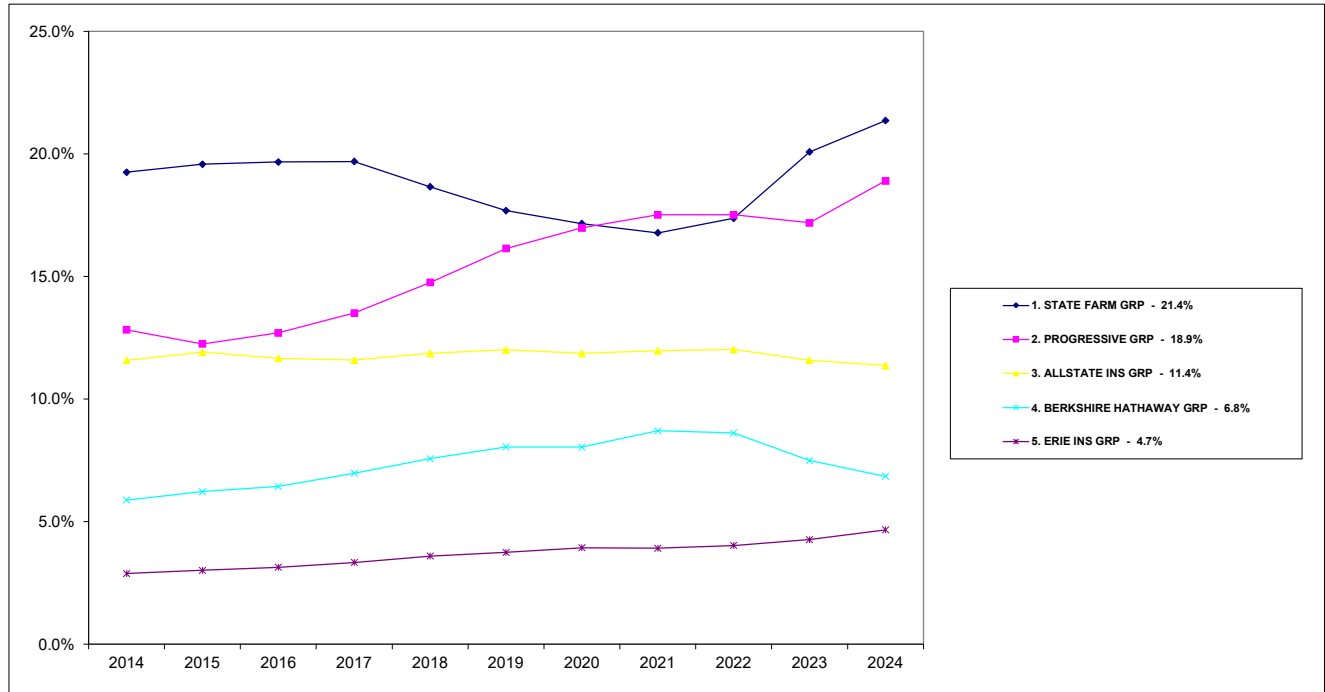
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>15</b>	<b>SENTRY INS GRP</b>	<b>123,402,425</b>	<b>1.4%</b>
	Permanent Gen Assur Corp	40,954,697	<b>0.4%</b>
	Permanent Gen Assur Corp Of OH	34,929,491	<b>0.4%</b>
	Viking Ins Co Of WI	33,884,404	<b>0.4%</b>
	The Gen Automobile Ins Co Inc	10,152,557	<b>0.1%</b>
	Sentry Select Ins Co	2,698,787	<b>0.0%</b>
	Dairyland Ins Co	782,489	<b>0.0%</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>8,104,891,829</b>	<b>88.9%</b>
	<b>Others Sub Total:</b>	<b>1,008,538,606</b>	<b>11.1%</b>
	<b>Total All Company Groups:</b>	<b>9,113,430,435</b>	<b>100.0%</b>

## Private Passenger 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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## Private Passenger Automobile Market Share TOP 6 - 15 Groups



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Ohio Department of Insurance  
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**2024**  
**Homeowners Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	STATE FARM GRP	962,299,966	20.5%
2	ALLSTATE INS GRP	509,251,299	10.9%
3	LIBERTY MUT GRP	368,574,482	7.9%
4	ERIE INS GRP	368,421,622	7.9%
5	AMERICAN FAMILY INS GRP	301,572,380	6.4%
6	NATIONWIDE CORP GRP	230,077,174	4.9%
7	GRANGE MUT CAS GRP	226,302,368	4.8%
8	CINCINNATI FIN GRP	189,912,280	4.1%
9	UNITED SERV AUTOMOBILE ASSN GRP	188,403,251	4.0%
10	AUTO OWNERS GRP	159,040,129	3.4%
11	PROGRESSIVE GRP	145,738,925	3.1%
12	FARMERS INS GRP	142,209,534	3.0%
13	Travelers Grp	141,950,224	3.0%
14	WESTFIELD Grp	136,088,891	2.9%
15	OHIO MUT GRP	65,199,818	1.4%
	Top 15 Sub Total:	4,135,042,343	88.3%
	Others Sub Total:	548,942,362	11.7%
	Total All Groups:	4,683,984,705	100.0%

**2024**

**Homeowners 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>2024</b> <b>Market Share</b>
<b>1</b>	<b>STATE FARM GRP</b>	<b>962,299,966</b>	<b>20.5%</b>
	State Farm Fire & Cas Co	962,299,966	20.5%
<b>2</b>	<b>ALLSTATE INS GRP</b>	<b>509,251,299</b>	<b>10.9%</b>
	Allstate Vehicle & Prop Ins Co	333,136,136	7.1%
	Allstate Prop & Cas Ins Co	50,868,717	1.1%
	Allstate Ind Co	39,814,294	0.9%
	Allstate Ins Co	34,273,006	0.7%
	Integon Gen Ins Corp	24,638,051	0.5%
	Integon Natl Ins Co	10,736,093	0.2%
	Encompass Home & Auto Ins Co	7,296,368	0.2%
	Esurance Ins Co	3,896,181	0.1%
	Allstate N Amer Ins Co	2,768,836	0.1%
	Century Natl Ins Co	1,388,256	0.0%
	New South Ins Co	233,688	0.0%
	Esurance Prop & Cas Ins Co	158,251	0.0%
	Integon Preferred Ins Co	51,077	0.0%
	National Gen Ins Co	18,265	0.0%
	North Light Specialty Ins Co	17,416	0.0%
	MIC Gen Ins Corp	1,016	0.0%
	Encompass Ind Co	-13,343	0.0%
	Encompass Ins Co Of Amer	-31,009	0.0%

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>3</b>	<b>LIBERTY MUT GRP</b>	<b>368,574,482</b>	<b>7.9%</b>
	American Economy Ins Co	111,138,822	2.4%
	Liberty Mut Personal Ins Co	99,948,876	2.1%
	Safeco Ins Co Of IN	92,763,903	2.0%
	Peerless Ind Ins Co	28,751,560	0.6%
	Liberty Mut Fire Ins Co	16,577,445	0.4%
	LM Ins Corp	13,635,313	0.3%
	State Automobile Mut Ins Co	3,615,342	0.1%
	Liberty Ins Corp	2,154,536	0.0%
	Liberty Mut Ins Co	911,591	0.0%
	State Auto Ins Co of OH	-127,713	0.0%
	Milbank Ins Co	-795,193	0.0%
<b>4</b>	<b>ERIE INS GRP</b>	<b>368,421,622</b>	<b>7.9%</b>
	Erie Ins Co	306,626,054	6.5%
	Erie Ins Exch	61,795,568	1.3%
<b>5</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>301,572,380</b>	<b>6.4%</b>
	Homesite Ins Co Of The Midwest	210,965,438	4.5%
	American Family Mut Ins Co SI	51,007,414	1.1%
	American Family Ins Co	36,408,855	0.8%
	Homesite Ins Co	3,265,150	0.1%
	American Family Connect Prop & Cas I	-74,477	0.0%
<b>6</b>	<b>NATIONWIDE CORP GRP</b>	<b>230,077,174</b>	<b>4.9%</b>
	Nationwide Ins Co Of Amer	69,059,106	1.5%
	Nationwide Prop & Cas Ins Co	66,864,475	1.4%
	Nationwide Mut Ins Co	52,650,088	1.1%
	Nationwide Gen Ins Co	39,934,936	0.9%
	Crestbrook Ins Co	817,074	0.0%
	Scottsdale Surplus Lines Ins Co	754,151	0.0%
	Allied Prop & Cas Ins Co	-2,656	0.0%
<b>7</b>	<b>GRANGE MUT CAS GRP</b>	<b>226,302,368</b>	<b>4.8%</b>
	Grange Ind Ins Co	135,664,339	2.9%
	Grange Prop & Cas Ins Co	45,773,970	1.0%
	Grange Ins Co	44,864,059	1.0%
<b>8</b>	<b>CINCINNATI FIN GRP</b>	<b>189,912,280</b>	<b>4.1%</b>
	The Cincinnati Ins Co	111,510,590	2.4%
	The Cincinnati Cas Co	78,401,690	1.7%

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>9</b>	<b>UNITED SERV AUTOMOBILE ASSN GRP</b>	<b>188,403,251</b>	<b>4.0%</b>
	United Serv Automobile Assn	68,342,684	<b>1.5%</b>
	USAA Cas Ins Co	50,582,870	<b>1.1%</b>
	USAA Gen Ind Co	50,026,282	<b>1.1%</b>
	Garrison Prop & Cas Ins Co	19,451,415	<b>0.4%</b>
<b>10</b>	<b>AUTO OWNERS GRP</b>	<b>159,040,129</b>	<b>3.4%</b>
	Auto Owners Ins Co	158,083,112	<b>3.4%</b>
	Home Owners Ins Co	746,877	<b>0.0%</b>
	Owners Ins Co	210,140	<b>0.0%</b>
<b>11</b>	<b>PROGRESSIVE GRP</b>	<b>145,738,925</b>	<b>3.1%</b>
	American Strategic Ins Corp	135,318,268	<b>2.9%</b>
	Progressive Specialty Ins Co	10,420,657	<b>0.2%</b>
<b>12</b>	<b>FARMERS INS GRP</b>	<b>142,209,534</b>	<b>3.0%</b>
	Farmers Ins Exch	54,599,335	<b>1.2%</b>
	Foremost Ins Co Grand Rapids MI	29,041,605	<b>0.6%</b>
	Farmers Prop & Cas Ins Co	17,771,131	<b>0.4%</b>
	Farmers Cas Ins Co	17,584,512	<b>0.4%</b>
	Farmers Grp Prop & Cas Ins Co	9,269,818	<b>0.2%</b>
	Farmers Ins Of Columbus Inc	9,233,352	<b>0.2%</b>
	Foremost Prop & Cas Ins Co	2,211,710	<b>0.0%</b>
	Fire Ins Exch	1,613,650	<b>0.0%</b>
	Economy Premier Assur Co	364,398	<b>0.0%</b>
	Civic Prop & Cas Co	330,884	<b>0.0%</b>
	21st Century Premier Ins Co	177,507	<b>0.0%</b>
	Neighborhood Spirit Prop & Cas Co	11,632	<b>0.0%</b>
<b>13</b>	<b>Travelers Grp</b>	<b>141,950,224</b>	<b>3.0%</b>
	Travco Ins Co	107,822,026	<b>2.3%</b>
	Travelers Prop Cas Ins Co	24,639,205	<b>0.5%</b>
	Standard Fire Ins Co	7,193,593	<b>0.2%</b>
	Travelers Home & Marine Ins Co	1,346,000	<b>0.0%</b>
	Travelers Ind Co Of Amer	478,949	<b>0.0%</b>
	Automobile Ins Co Of Hartford CT	460,281	<b>0.0%</b>
	Travelers Ind Co Of CT	10,170	<b>0.0%</b>
<b>14</b>	<b>WESTFIELD Grp</b>	<b>136,088,891</b>	<b>2.9%</b>
	American Select Ins Co	79,472,312	<b>1.7%</b>
	Westfield Natl Ins Co	43,343,053	<b>0.9%</b>
	Westfield Ins Co	7,701,036	<b>0.2%</b>
	Old Guard Ins Co	5,572,490	<b>0.1%</b>

Wednesday, June 25, 2025

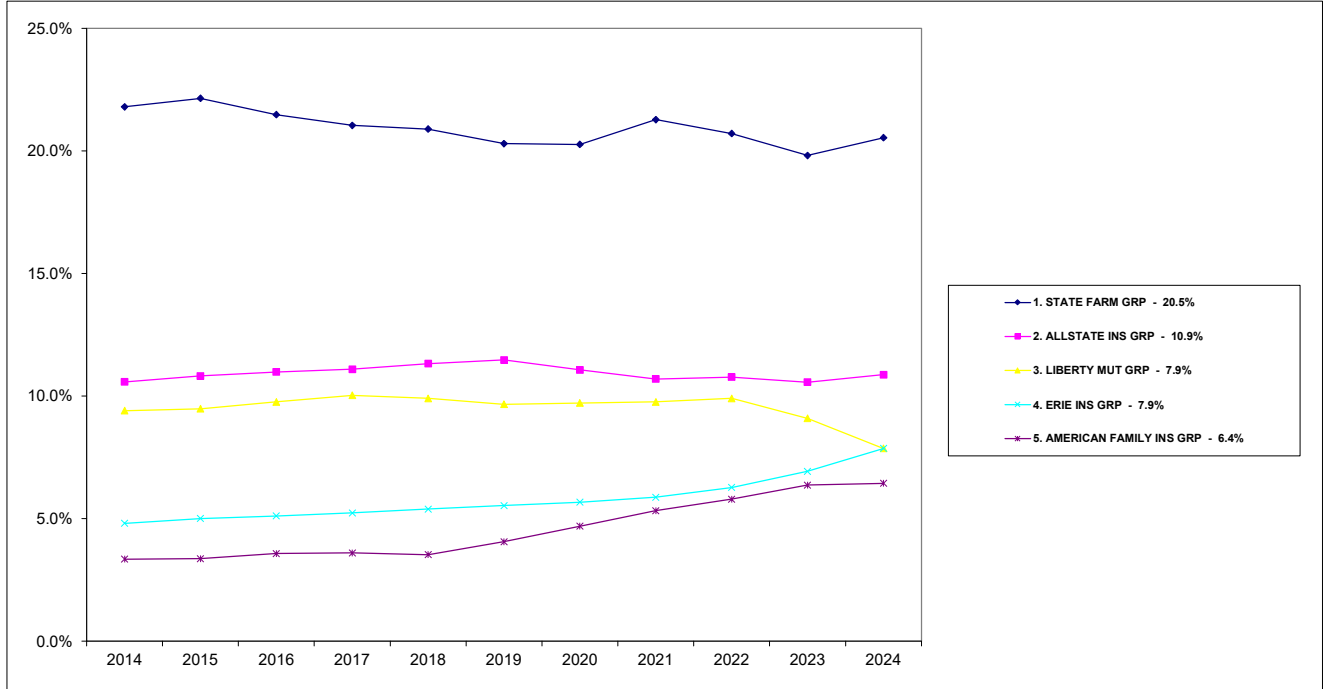
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2025.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>15</b>	<b>OHIO MUT GRP</b>	<b>65,199,818</b>	<b>1.4%</b>
	Ohio Mut Ins Co	51,581,531	1.1%
	United Ohio Ins Co	13,618,287	0.3%
<b>Top 15</b>	<b>Sub Total:</b>	<b>4,135,042,343</b>	<b>88.3%</b>
	<b>Others Sub Total:</b>	<b>548,942,362</b>	<b>11.7%</b>
	<b>Total All Company Groups:</b>	<b>4,683,984,705</b>	<b>100.0%</b>

## Homeowners Multiple Peril Market Share TOP 5 Groups

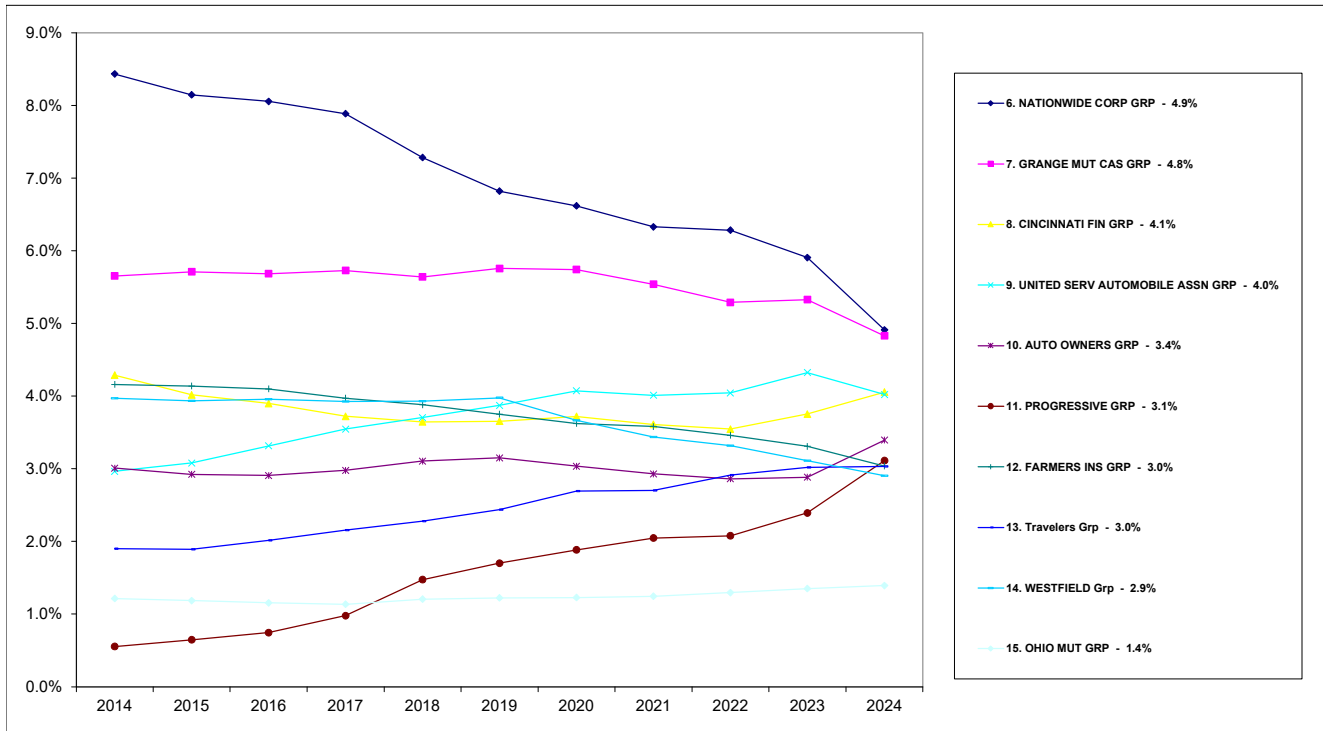


Wednesday, Jun 25, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2025.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2025.

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



Wednesday, Jun 25, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2025.  
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**2024**  
**Farmowners Multiple Peril**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	NATIONWIDE CORP GRP	50,336,603	21.5%
2	OHIO MUT GRP	33,063,737	14.1%
3	WESTFIELD Grp	23,146,435	9.9%
4	WESTERN RESERVE GRP	22,969,106	9.8%
5	Hastings Ins Co	14,678,811	6.3%
6	STATE FARM GRP	13,128,705	5.6%
7	Wayne & Washington Mut Grp	12,242,418	5.2%
8	CELINA GRP	12,221,672	5.2%
9	Mennonite Mut Grp	9,771,357	4.2%
10	GRANGE MUT CAS GRP	7,872,548	3.4%
11	LIBERTY MUT GRP	7,337,468	3.1%
12	Goodville Mut Grp	7,273,717	3.1%
13	BUCKEYE INS GRP	6,969,931	3.0%
14	AMERICAN FAMILY INS GRP	3,307,875	1.4%
15	Indiana Farmers Mut Grp	2,890,684	1.2%
	<b>Top 15 Sub Total:</b>	<b>227,211,067</b>	<b>97.2%</b>
	<b>Others Sub Total:</b>	<b>6,657,493</b>	<b>2.8%</b>
	<b>Total All Groups:</b>	<b>233,868,560</b>	<b>100.0%</b>

**2024**

**Farmowners Multiple Peril**

**OHIO MARKET SHARE FOR TOP**

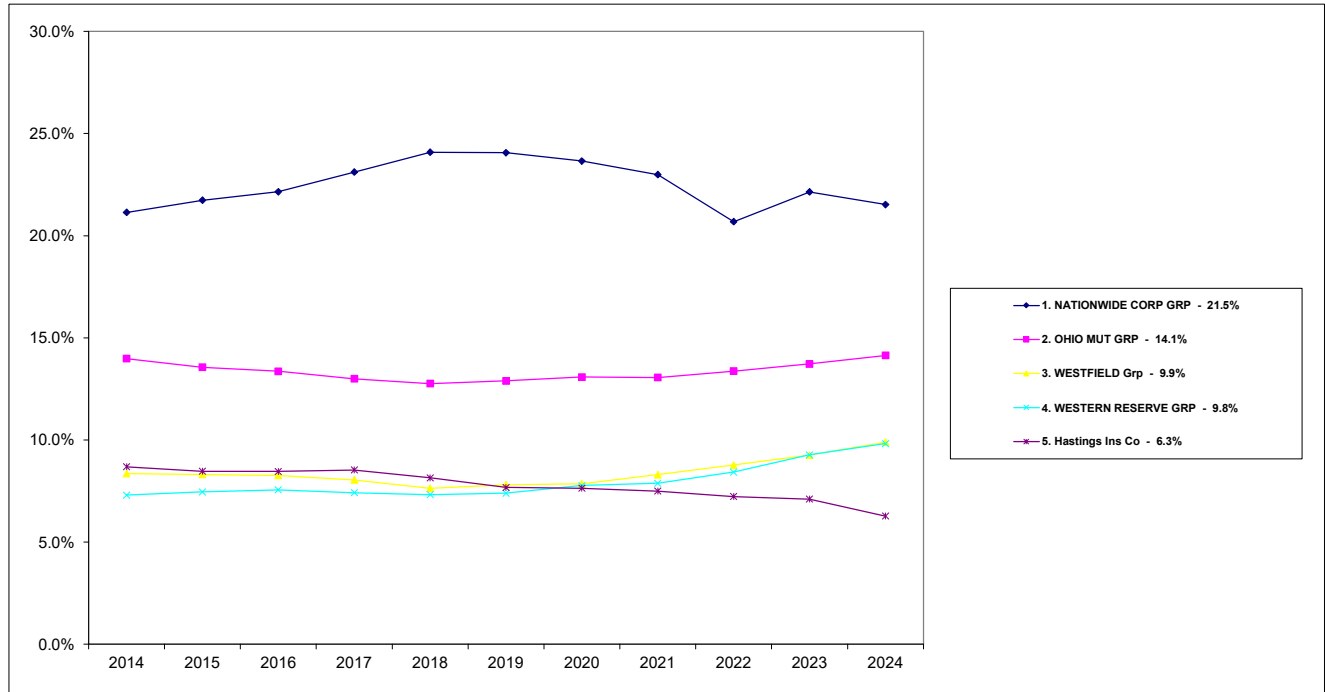
**15**

**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>NATIONWIDE CORP GRP</b>	<b>50,336,603</b>	<b>21.5%</b>
	Nationwide Agribusiness Ins Co	50,320,633	21.5%
	Scottsdale Surplus Lines Ins Co	15,970	0.0%
<b>2</b>	<b>OHIO MUT GRP</b>	<b>33,063,737</b>	<b>14.1%</b>
	United Ohio Ins Co	17,974,620	7.7%
	Ohio Mut Ins Co	15,089,117	6.5%
<b>3</b>	<b>WESTFIELD Grp</b>	<b>23,146,435</b>	<b>9.9%</b>
	Westfield Ins Co	18,970,980	8.1%
	Westfield Natl Ins Co	3,115,009	1.3%
	American Select Ins Co	1,060,446	0.5%
<b>4</b>	<b>WESTERN RESERVE GRP</b>	<b>22,969,106</b>	<b>9.8%</b>
	Lightning Rod Mut Ins Co	20,512,900	8.8%
	Sonnenberg Mut Ins Assoc	2,456,206	1.1%
<b>5</b>	<b>Hastings Ins Co</b>	<b>14,678,811</b>	<b>6.3%</b>
	Hastings Ins Co	14,678,811	6.3%
<b>6</b>	<b>STATE FARM GRP</b>	<b>13,128,705</b>	<b>5.6%</b>
	State Farm Fire & Cas Co	13,128,705	5.6%
<b>7</b>	<b>Wayne &amp; Washington Mut Grp</b>	<b>12,242,418</b>	<b>5.2%</b>
	Wayne Mut Ins Co	12,242,418	5.2%
<b>8</b>	<b>CELINA GRP</b>	<b>12,221,672</b>	<b>5.2%</b>
	Celina Mut Ins Co	12,221,672	5.2%
<b>9</b>	<b>Mennonite Mut Grp</b>	<b>9,771,357</b>	<b>4.2%</b>
	Mennonite Mut Ins Co	9,771,357	4.2%
<b>10</b>	<b>GRANGE MUT CAS GRP</b>	<b>7,872,548</b>	<b>3.4%</b>
	Grange Ins Co	7,848,030	3.4%
	Grange Ind Ins Co	24,518	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>11</b>	<b>LIBERTY MUT GRP</b>	<b>7,337,468</b>	<b>3.1%</b>
	State Automobile Mut Ins Co	3,502,210	1.5%
	Ohio Security Ins Co	2,147,885	0.9%
	West Amer Ins Co	793,350	0.3%
	Ohio Cas Ins Co	462,553	0.2%
	American Fire & Cas Co	431,279	0.2%
	Liberty Mut Ins Co	191	0.0%
<b>12</b>	<b>Goodville Mut Grp</b>	<b>7,273,717</b>	<b>3.1%</b>
	Goodville Mut Cas Co	7,273,717	3.1%
<b>13</b>	<b>BUCKEYE INS GRP</b>	<b>6,969,931</b>	<b>3.0%</b>
	Buckeye State Mut Ins Co	5,456,353	2.3%
	Home & Farm Ins Co	1,513,578	0.6%
<b>14</b>	<b>AMERICAN FAMILY INS GRP</b>	<b>3,307,875</b>	<b>1.4%</b>
	American Family Mut Ins Co SI	1,971,380	0.8%
	American Family Ins Co	1,336,495	0.6%
<b>15</b>	<b>Indiana Farmers Mut Grp</b>	<b>2,890,684</b>	<b>1.2%</b>
	Indiana Farmers Mut Ins Co	2,890,684	1.2%
<b>Top 15</b>	<b>Sub Total:</b>	<b>227,211,067</b>	<b>97.2%</b>
	<b>Others Sub Total:</b>	<b>6,657,493</b>	<b>2.8%</b>
	<b>Total All Company Groups:</b>	<b>233,868,560</b>	<b>100.0%</b>

## Farmowners Multiple Peril Market Share TOP 5 Groups

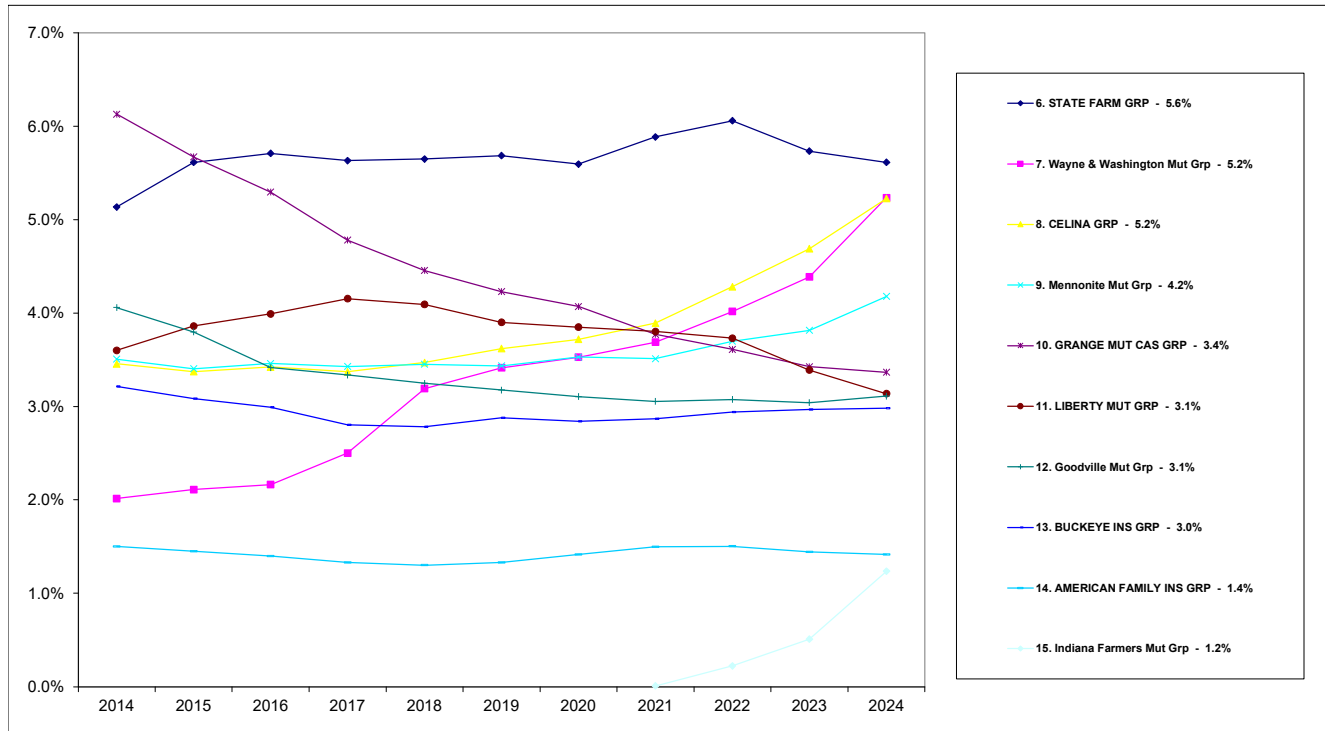


Tuesday, Jun 24, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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



Tuesday, Jun 24, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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**2024**  
**Commercial Lines**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	CINCINNATI FIN GRP	715,666,986	7.2%
2	Travelers Grp	553,617,619	5.6%
3	LIBERTY MUT GRP	522,566,697	5.3%
4	Chubb Ltd Grp	472,435,710	4.8%
5	CNA Ins Grp	367,845,811	3.7%
6	PROGRESSIVE GRP	305,676,083	3.1%
7	BERKSHIRE HATHAWAY GRP	304,418,955	3.1%
8	WESTFIELD Grp	300,110,253	3.0%
9	AMERICAN INTL GRP	274,326,754	2.8%
10	ZURICH INS GRP	265,931,114	2.7%
11	AUTO OWNERS GRP	246,671,319	2.5%
12	ERIE INS GRP	216,352,751	2.2%
13	STATE FARM GRP	202,387,869	2.0%
14	FM GLOBAL GRP	187,473,134	1.9%
15	NATIONWIDE CORP GRP	185,960,770	1.9%
	Top 15 Sub Total:	5,121,441,825	51.5%
	Others Sub Total:	4,814,511,213	48.5%
	Total All Groups:	9,935,953,038	100.0%

**2024**

**Commercial Lines**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>CINCINNATI FIN GRP</b>	<b>715,666,986</b>	<b>7.2%</b>
	The Cincinnati Ins Co	550,569,180	<b>5.5%</b>
	The Cincinnati Ind Co	65,672,141	<b>0.7%</b>
	The Cincinnati Cas Co	64,493,092	<b>0.6%</b>
	The Cincinnati Specialty Underwriter	34,932,573	<b>0.4%</b>
<b>2</b>	<b>Travelers Grp</b>	<b>553,617,619</b>	<b>5.6%</b>
	Travelers Prop Cas Co Of Amer	170,537,788	<b>1.7%</b>
	Travelers Cas & Surety Co Of Amer	100,831,102	<b>1.0%</b>
	Travelers Ind Co	54,104,512	<b>0.5%</b>
	Phoenix Ins Co	44,833,762	<b>0.5%</b>
	Travelers Excess & Surplus Lines Co	40,034,947	<b>0.4%</b>
	Charter Oak Fire Ins Co	39,400,919	<b>0.4%</b>
	Travelers Ind Co Of CT	25,562,992	<b>0.3%</b>
	Travelers Ind Co Of Amer	20,312,208	<b>0.2%</b>
	Northland Ins Co	10,928,929	<b>0.1%</b>
	Travelers Cas Ins Co Of Amer	8,720,526	<b>0.1%</b>
	Northfield Ins Co	8,322,751	<b>0.1%</b>
	Travelers Cas & Surety Co	7,907,271	<b>0.1%</b>
	Fidelity & Guar Ins Co	6,331,735	<b>0.1%</b>
	St Paul Fire & Marine Ins Co	5,566,717	<b>0.1%</b>
	Automobile Ins Co Of Hartford CT	3,350,588	<b>0.0%</b>
	Standard Fire Ins Co	2,250,070	<b>0.0%</b>
	St Paul Guardian Ins Co	1,830,355	<b>0.0%</b>
	Travco Ins Co	933,863	<b>0.0%</b>
	St Paul Mercury Ins Co	703,354	<b>0.0%</b>
	Travelers Prop Cas Ins Co	592,853	<b>0.0%</b>
	St Paul Surplus Lines Ins Co	463,651	<b>0.0%</b>
	Farmington Cas Co	63,735	<b>0.0%</b>
	Travelers Specialty Ins Co	11,674	<b>0.0%</b>
	Travelers Home & Marine Ins Co	11,308	<b>0.0%</b>
	United States Fidelity & Guar Co	10,009	<b>0.0%</b>

Tuesday, June 24, 2025

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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 6/18/2025.  
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>2024 Market Share</b>
<b>3</b>	<b>LIBERTY MUT GRP</b>	<b>522,566,697</b>	<b>5.3%</b>
	Liberty Ins Underwriters Inc	171,051,936	1.7%
	Liberty Mut Fire Ins Co	61,510,257	0.6%
	Ohio Security Ins Co	46,088,193	0.5%
	State Automobile Mut Ins Co	41,310,597	0.4%
	Ironshore Specialty Ins Co	34,284,579	0.3%
	Ohio Cas Ins Co	30,188,362	0.3%
	Safeco Ins Co Of Amer	23,032,358	0.2%
	Liberty Mut Ins Co	22,819,234	0.2%
	Liberty Surplus Ins Corp	19,638,805	0.2%
	Employers Ins Co of Wausau	18,002,630	0.2%
	Liberty Ins Corp	17,135,999	0.2%
	General Ins Co Of Amer	6,800,824	0.1%
	LM Ins Corp	6,647,144	0.1%
	West Amer Ins Co	6,395,516	0.1%
	State Auto Prop & Cas Ins Co	5,755,283	0.1%
	American Fire & Cas Co	3,220,286	0.0%
	First Liberty Ins Corp	2,982,974	0.0%
	Ironshore Ind Inc	2,568,635	0.0%
	American Economy Ins Co	1,304,296	0.0%
	Safeco Ins Co Of IN	1,237,850	0.0%
	Liberty Mut Personal Ins Co	602,137	0.0%
	Peerless Ind Ins Co	94,634	0.0%
	American States Ins Co	29,502	0.0%
	Peerless Ins Co	12,655	0.0%
	Patrons Mut Ins Co Of Ct	2,835	0.0%
	First Natl Ins Co Of Amer	2,675	0.0%
	State Auto Ins Co of OH	-24,834	0.0%
	Milbank Ins Co	-128,665	0.0%

Tuesday, June 24, 2025

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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 6/18/2025.  
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>2024</b> <b>Market Share</b>
<b>4</b>	<b>Chubb Ltd Grp</b>	<b>472,435,710</b>	<b>4.8%</b>
	Federal Ins Co	155,972,164	1.6%
	Ace Amer Ins Co	121,274,946	1.2%
	Ace Prop & Cas Ins Co	40,576,233	0.4%
	Westchester Surplus Lines Ins Co	31,999,035	0.3%
	Illinois Union Ins Co	31,921,118	0.3%
	Great Northern Ins Co	17,400,663	0.2%
	Penn Millers Ins Co	17,093,863	0.2%
	Westchester Fire Ins Co	16,392,670	0.2%
	Indemnity Ins Co Of North Amer	9,528,921	0.1%
	Pacific Ind Co	9,322,887	0.1%
	Chubb Custom Ins Co	5,745,723	0.1%
	Chubb Ind Ins Co	5,642,238	0.1%
	Vigilant Ins Co	3,067,927	0.0%
	Executive Risk Ind Inc	2,864,301	0.0%
	Chubb Natl Ins Co	2,386,362	0.0%
	Ace Fire Underwriters Ins Co	777,453	0.0%
	Bankers Standard Ins Co	427,409	0.0%
	Pacific Employers Ins Co	38,682	0.0%
	Insurance Co of N Amer	3,115	0.0%
<b>5</b>	<b>CNA Ins Grp</b>	<b>367,845,811</b>	<b>3.7%</b>
	Continental Cas Co	156,404,789	1.6%
	Continental Ins Co	66,663,536	0.7%
	Columbia Cas Co	54,722,802	0.6%
	American Cas Co Of Reading PA	23,977,244	0.2%
	National Fire Ins Co Of Hartford	20,335,752	0.2%
	Valley Forge Ins Co	19,514,624	0.2%
	Western Surety Co	13,984,470	0.1%
	Transportation Ins Co	12,242,594	0.1%
<b>6</b>	<b>PROGRESSIVE GRP</b>	<b>305,676,083</b>	<b>3.1%</b>
	Progressive Preferred Ins Co	232,874,346	2.3%
	Protective Ins Co	23,025,545	0.2%
	United Financial Cas Co	21,262,187	0.2%
	Progressive Specialty Ins Co	13,585,734	0.1%
	American Strategic Ins Corp	6,840,547	0.1%
	Progressive Direct Ins Co	5,557,136	0.1%
	Progressive Cas Ins Co	2,347,917	0.0%
	Protective Specialty Ins Co	161,096	0.0%
	Sagamore Ins Co	21,575	0.0%

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The organizational structure and premium are based on the NAIC database as of 6/18/2025.  
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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>7</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>304,418,955</b>	<b>3.1%</b>
	Medical Protective Co	45,030,328	<b>0.5%</b>
	National Fire & Marine Ins Co	43,519,996	<b>0.4%</b>
	GEICO Marine Ins Co	30,468,682	<b>0.3%</b>
	Landmark Amer Ins Co	28,637,536	<b>0.3%</b>
	General Star Ind Co	23,165,433	<b>0.2%</b>
	United States Liab Ins Co	21,475,361	<b>0.2%</b>
	Berkshire Hathaway Specialty Ins Co	20,159,337	<b>0.2%</b>
	RSUI Ind Co	16,334,992	<b>0.2%</b>
	Berkshire Hathaway Homestate Ins Co	15,640,506	<b>0.2%</b>
	National Ind Co	12,359,762	<b>0.1%</b>
	Capitol Specialty Ins Corp	7,390,914	<b>0.1%</b>
	Amguard Ins Co	7,081,305	<b>0.1%</b>
	National Liab & Fire Ins Co	6,732,376	<b>0.1%</b>
	Berkshire Hathaway Direct Ins Co	6,694,070	<b>0.1%</b>
	Geico Gen Ins Co	6,592,419	<b>0.1%</b>
	Fair Amer Ins & Reins Co	2,499,807	<b>0.0%</b>
	Capitol Ind Corp	2,103,194	<b>0.0%</b>
	Covington Specialty Ins Co	1,908,948	<b>0.0%</b>
	Fair American Select Ins Co	1,848,504	<b>0.0%</b>
	Mount Vernon Fire Ins Co	1,709,396	<b>0.0%</b>
	Platte River Ins Co	1,126,102	<b>0.0%</b>
	Government Employees Ins Co	940,192	<b>0.0%</b>
	General Star Natl Ins Co	595,103	<b>0.0%</b>
	Genesis Ins Co	169,350	<b>0.0%</b>
	Mount Vernon Specialty Ins Co	98,176	<b>0.0%</b>
	AZGuard Ins Co	59,378	<b>0.0%</b>
	Redwood Fire & Cas Ins Co	39,737	<b>0.0%</b>
	Oak River Ins Co	19,363	<b>0.0%</b>
	Norguard Ins Co	12,445	<b>0.0%</b>
	Us Underwriters Ins Co	4,669	<b>0.0%</b>
	Eastguard Ins Co	1,164	<b>0.0%</b>
	Central States Ind Co Of Omaha	410	<b>0.0%</b>

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<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>8</b>	<b>WESTFIELD Grp</b>	<b>300,110,253</b>	<b>3.0%</b>
	Westfield Ins Co	94,700,181	1.0%
	Old Guard Ins Co	48,776,967	0.5%
	Westfield Natl Ins Co	32,910,561	0.3%
	American Select Ins Co	32,320,347	0.3%
	Ohio Farmers Ins Co	22,607,564	0.2%
	Westfield Superior Ins Co	20,474,259	0.2%
	Westfield Champion Ins Co	15,624,266	0.2%
	Westfield Specialty Ins Co	13,944,887	0.1%
	Westfield Premier Ins Co	10,318,803	0.1%
	Westfield Touchstone Ins Co	7,105,084	0.1%
	Westfield Select Ins Co	1,327,334	0.0%
<b>9</b>	<b>AMERICAN INTL GRP</b>	<b>274,326,754</b>	<b>2.8%</b>
	National Union Fire Ins Co of Pittsb	120,847,568	1.2%
	Lexington Ins Co	69,735,843	0.7%
	AIG Specialty Ins Co	55,220,516	0.6%
	American Home Assur Co	8,545,723	0.1%
	New Hampshire Ins Co	6,602,972	0.1%
	AIG Prop Cas Co	5,639,252	0.1%
	Western World Ins Co	3,917,107	0.0%
	Granite State Ins Co	2,101,188	0.0%
	Insurance Co Of The State Of PA	1,230,607	0.0%
	Commerce & Industry Ins Co	727,593	0.0%
	Illinois Natl Ins Co	550,646	0.0%
	Stratford Ins Co	175,444	0.0%
	AIG Assur Co	-393,087	0.0%
	AIU Ins Co	-574,618	0.0%
<b>10</b>	<b>ZURICH INS GRP</b>	<b>265,931,114</b>	<b>2.7%</b>
	Zurich Amer Ins Co	180,286,966	1.8%
	American Guar & Liab Ins	34,712,185	0.3%
	Steadfast Ins Co	23,668,200	0.2%
	Fidelity & Deposit Co Of MD	10,414,288	0.1%
	American Zurich Ins Co	6,391,788	0.1%
	Empire Fire & Marine Ins Co	5,824,870	0.1%
	Universal Underwriters Ins Co	2,429,486	0.0%
	Zurich Amer Ins Co Of IL	2,101,613	0.0%
	Colonial Amer Cas & Surety Co	101,718	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>11</b>	<b>AUTO OWNERS GRP</b>	<b>246,671,319</b>	<b>2.5%</b>
	Auto Owners Ins Co	143,014,837	1.4%
	Owners Ins Co	96,446,047	1.0%
	Atlantic Cas Ins Co	6,812,970	0.1%
	Home Owners Ins Co	397,465	0.0%
<b>12</b>	<b>ERIE INS GRP</b>	<b>216,352,751</b>	<b>2.2%</b>
	Erie Ins Co	146,109,191	1.5%
	Erie Ins Exch	70,243,560	0.7%
<b>13</b>	<b>STATE FARM GRP</b>	<b>202,387,869</b>	<b>2.0%</b>
	State Farm Fire & Cas Co	189,530,926	1.9%
	State Farm Mut Auto Ins Co	12,856,943	0.1%
<b>14</b>	<b>FM GLOBAL GRP</b>	<b>187,473,134</b>	<b>1.9%</b>
	Factory Mut Ins Co	154,304,343	1.6%
	Affiliated Fm Ins Co	33,168,791	0.3%
<b>15</b>	<b>NATIONWIDE CORP GRP</b>	<b>185,960,770</b>	<b>1.9%</b>
	Scottsdale Surplus Lines Ins Co	38,350,117	0.4%
	Nationwide Mut Ins Co	36,742,265	0.4%
	Nationwide Agribusiness Ins Co	24,239,120	0.2%
	Nationwide Assur Co	13,528,880	0.1%
	Allied Prop & Cas Ins Co	11,187,582	0.1%
	Nationwide Gen Ins Co	9,175,738	0.1%
	Nationwide Ins Co Of FL	8,281,441	0.1%
	Amco Ins Co	7,963,049	0.1%
	National Cas Co	6,090,993	0.1%
	Scottsdale Ind Co	5,141,695	0.1%
	Freedom Specialty Ins Co	4,588,166	0.0%
	Crestbrook Ins Co	3,879,155	0.0%
	Nationwide Affinity Co of Amer	3,827,279	0.0%
	Nationwide Prop & Cas Ins Co	2,895,090	0.0%
	Nationwide Ins Co Of Amer	2,571,164	0.0%
	Harleysville Ins Co	2,118,778	0.0%
	Scottsdale Ins Co	1,925,489	0.0%
	Depositors Ins Co	1,216,479	0.0%
	Harleysville Ins Co of NY	1,089,972	0.0%
	Harleysville Worcester Ins Co	691,352	0.0%
	Harleysville Preferred Ins Co	327,696	0.0%
	Allied Ins Co of Amer	129,270	0.0%

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The organizational structure and premium are based on the NAIC database as of 6/18/2025.  
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<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>5,121,441,825</b>	<b>51.5%</b>
	<b>Others Sub Total:</b>	<b>4,814,511,213</b>	<b>48.5%</b>
	<b>Total All Company Groups:</b>	<b>9,935,953,038</b>	<b>100.0%</b>

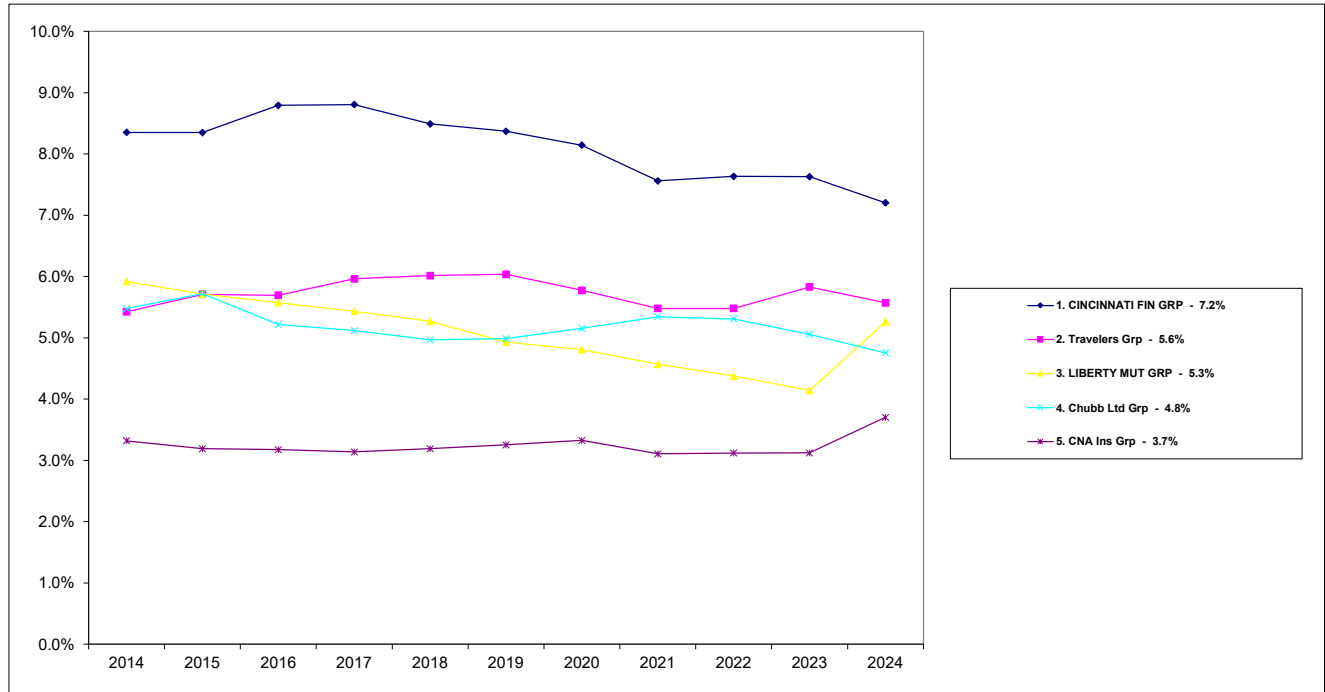
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The organizational structure and premium are based on the NAIC database as of 6/18/2025.  
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## Commercial Lines Market Share TOP 5 Groups

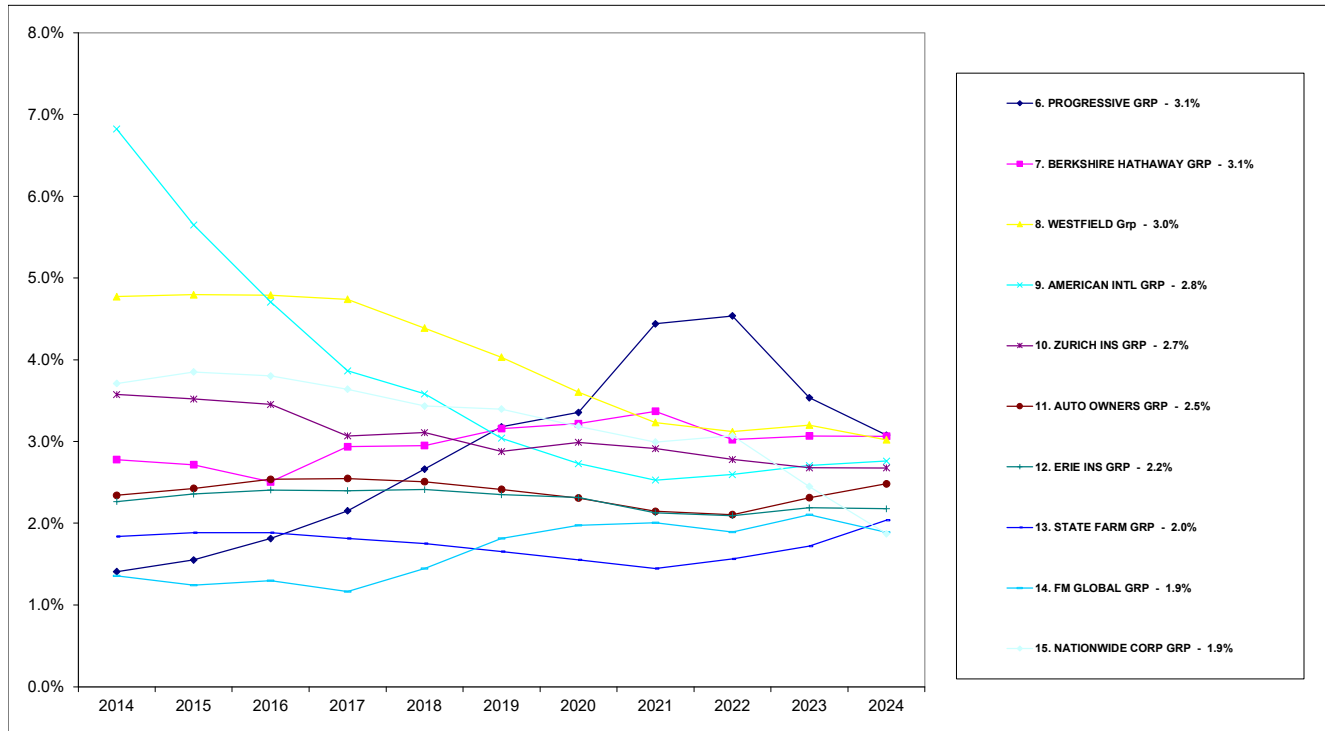


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The organizational structure is based on the NAIC database as of 6/18/2025.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2025.

## Commercial Lines Market Share TOP 6 - 15 Groups



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**2024**

**Commercial Automobile**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	PROGRESSIVE GRP	252,434,441	13.1%
2	CINCINNATI FIN GRP	126,894,127	6.6%
3	OLD REPUBLIC GRP	89,736,044	4.7%
4	Travelers Grp	69,044,256	3.6%
5	BERKSHIRE HATHAWAY GRP	66,569,876	3.5%
6	ERIE INS GRP	64,476,586	3.3%
7	WESTFIELD Grp	59,206,166	3.1%
8	AUTO OWNERS GRP	58,478,132	3.0%
9	Acuity A Mut Ins Co	43,996,826	2.3%
10	Markel Grp	43,385,929	2.2%
11	LIBERTY MUT GRP	43,208,259	2.2%
12	STATE FARM GRP	41,028,133	2.1%
13	ZURICH INS GRP	40,912,682	2.1%
14	Encova Mut Ins Grp	40,545,535	2.1%
15	American Financial Grp	38,331,488	2.0%
<b>Top 15 Sub Total:</b>		<b>1,078,248,480</b>	<b>55.9%</b>
<b>Others Sub Total:</b>		<b>850,173,454</b>	<b>44.1%</b>
<b>Total All Groups:</b>		<b>1,928,421,934</b>	<b>100.0%</b>

**2024**

**Commercial Automobile**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>PROGRESSIVE GRP</b>	<b>252,434,441</b>	<b>13.1%</b>
	Progressive Preferred Ins Co	217,736,858	<b>11.3%</b>
	United Financial Cas Co	21,262,187	<b>1.1%</b>
	Protective Ins Co	11,856,740	<b>0.6%</b>
	Progressive Cas Ins Co	1,411,575	<b>0.1%</b>
	Protective Specialty Ins Co	145,641	<b>0.0%</b>
	Sagamore Ins Co	21,440	<b>0.0%</b>
<b>2</b>	<b>CINCINNATI FIN GRP</b>	<b>126,894,127</b>	<b>6.6%</b>
	The Cincinnati Ins Co	96,442,175	<b>5.0%</b>
	The Cincinnati Ind Co	21,085,097	<b>1.1%</b>
	The Cincinnati Cas Co	9,366,855	<b>0.5%</b>
<b>3</b>	<b>OLD REPUBLIC GRP</b>	<b>89,736,044</b>	<b>4.7%</b>
	Great West Cas Co	66,118,073	<b>3.4%</b>
	Old Republic Ins Co	19,067,268	<b>1.0%</b>
	Pennsylvania Manufacturers Assoc Ins	2,504,046	<b>0.1%</b>
	Manufacturers Alliance Ins Co	1,066,789	<b>0.1%</b>
	BITCO Gen Ins Corp	717,172	<b>0.0%</b>
	Old Republic Union Ins Co	283,289	<b>0.0%</b>
	BITCO Natl Ins Co	20,850	<b>0.0%</b>
	Old Republic Gen Ins Corp	2,610	<b>0.0%</b>
	Pennsylvania Manufacturers Ind Co	-44,053	<b>0.0%</b>

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>4</b>	<b>Travelers Grp</b>	<b>69,044,256</b>	<b>3.6%</b>
	Travelers Prop Cas Co Of Amer	16,809,086	<b>0.9%</b>
	Phoenix Ins Co	15,401,934	<b>0.8%</b>
	Travelers Ind Co	10,024,079	<b>0.5%</b>
	Northland Ins Co	9,992,826	<b>0.5%</b>
	Travelers Ind Co Of CT	8,500,823	<b>0.4%</b>
	Charter Oak Fire Ins Co	3,999,010	<b>0.2%</b>
	Travelers Ind Co Of Amer	2,931,015	<b>0.2%</b>
	Travelers Cas Ins Co Of Amer	1,364,001	<b>0.1%</b>
	Travelers Excess & Surplus Lines Co	20,131	<b>0.0%</b>
	Northfield Ins Co	1,351	<b>0.0%</b>
<b>5</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>66,569,876</b>	<b>3.5%</b>
	GEICO Marine Ins Co	28,196,471	<b>1.5%</b>
	National Ind Co	12,240,747	<b>0.6%</b>
	Berkshire Hathaway Homestate Ins Co	7,525,971	<b>0.4%</b>
	Geico Gen Ins Co	5,758,583	<b>0.3%</b>
	National Liab & Fire Ins Co	4,910,772	<b>0.3%</b>
	Amguard Ins Co	3,740,307	<b>0.2%</b>
	Berkshire Hathaway Direct Ins Co	1,974,621	<b>0.1%</b>
	National Fire & Marine Ins Co	1,510,536	<b>0.1%</b>
	Berkshire Hathaway Specialty Ins Co	711,868	<b>0.0%</b>
<b>6</b>	<b>ERIE INS GRP</b>	<b>64,476,586</b>	<b>3.3%</b>
	Erie Ins Co	64,476,586	<b>3.3%</b>
<b>7</b>	<b>WESTFIELD Grp</b>	<b>59,206,166</b>	<b>3.1%</b>
	Westfield Ins Co	23,208,598	<b>1.2%</b>
	Old Guard Ins Co	9,610,595	<b>0.5%</b>
	American Select Ins Co	7,333,907	<b>0.4%</b>
	Westfield Natl Ins Co	6,756,439	<b>0.4%</b>
	Westfield Superior Ins Co	5,690,968	<b>0.3%</b>
	Westfield Champion Ins Co	2,444,927	<b>0.1%</b>
	Westfield Premier Ins Co	2,415,123	<b>0.1%</b>
	Ohio Farmers Ins Co	1,003,116	<b>0.1%</b>
	Westfield Touchstone Ins Co	742,493	<b>0.0%</b>
<b>8</b>	<b>AUTO OWNERS GRP</b>	<b>58,478,132</b>	<b>3.0%</b>
	Auto Owners Ins Co	48,683,571	<b>2.5%</b>
	Owners Ins Co	6,717,003	<b>0.3%</b>
	Atlantic Cas Ins Co	3,077,558	<b>0.2%</b>
<b>9</b>	<b>Acuity A Mut Ins Co</b>	<b>43,996,826</b>	<b>2.3%</b>
	Acuity A Mut Ins Co	43,996,826	<b>2.3%</b>

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>10</b>	<b>Markel Grp</b>	<b>43,385,929</b>	<b>2.2%</b>
	National Specialty Ins Co	41,313,484	2.1%
	Markel Ins Co	1,694,800	0.1%
	Superior Specialty Ins Co	243,255	0.0%
	Markel Amer Ins Co	77,691	0.0%
	United Specialty Ins Co	64,747	0.0%
	State Natl Ins Co Inc	2,505	0.0%
	Evanston Ins Co	-10,553	0.0%
<b>11</b>	<b>LIBERTY MUT GRP</b>	<b>43,208,259</b>	<b>2.2%</b>
	Liberty Mut Fire Ins Co	9,761,899	0.5%
	State Automobile Mut Ins Co	6,879,681	0.4%
	Ohio Security Ins Co	6,316,614	0.3%
	Liberty Mut Ins Co	3,482,622	0.2%
	General Ins Co Of Amer	3,214,981	0.2%
	Ohio Cas Ins Co	2,920,349	0.2%
	LM Ins Corp	2,874,476	0.1%
	State Auto Prop & Cas Ins Co	2,437,927	0.1%
	Liberty Ins Corp	2,024,540	0.1%
	First Liberty Ins Corp	1,605,178	0.1%
	West Amer Ins Co	940,457	0.0%
	Employers Ins Co of Wausau	439,475	0.0%
	American Fire & Cas Co	296,356	0.0%
	Liberty Surplus Ins Corp	13,704	0.0%
<b>12</b>	<b>STATE FARM GRP</b>	<b>41,028,133</b>	<b>2.1%</b>
	State Farm Fire & Cas Co	28,279,434	1.5%
	State Farm Mut Auto Ins Co	12,748,699	0.7%
<b>13</b>	<b>ZURICH INS GRP</b>	<b>40,912,682</b>	<b>2.1%</b>
	Zurich Amer Ins Co	31,410,523	1.6%
	Empire Fire & Marine Ins Co	5,415,347	0.3%
	American Guar & Liab Ins	2,485,063	0.1%
	Zurich Amer Ins Co Of IL	892,506	0.0%
	American Zurich Ins Co	478,987	0.0%
	Steadfast Ins Co	230,256	0.0%
<b>14</b>	<b>Encova Mut Ins Grp</b>	<b>40,545,535</b>	<b>2.1%</b>
	Motorists Commercial Mut Ins Co	28,521,575	1.5%
	Motorists Mut Ins Co	6,985,746	0.4%
	Phenix Mut Fire Ins Co	4,491,011	0.2%
	Wilson Mut Ins Co	547,203	0.0%

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>15</b>	<b>American Financial Grp</b>	<b>38,331,488</b>	<b>2.0%</b>
	National Interstate Ins Co	21,785,363	1.1%
	Great Amer Assur Co	11,315,372	0.6%
	Vanliner Ins Co	4,057,273	0.2%
	Great Amer Ins Co	802,118	0.0%
	Great Amer Ins Co of NY	171,542	0.0%
	Great Amer Alliance Ins Co	109,468	0.0%
	Oklahoma Surety Co	78,686	0.0%
	Mid Continent Cas Co	10,425	0.0%
	Great Amer E&S Ins Co	1,241	0.0%
<b>Top 15</b>	<b>Sub Total:</b>	<b>1,078,248,480</b>	<b>55.9%</b>
	<b>Others Sub Total:</b>	<b>850,173,454</b>	<b>44.1%</b>
	<b>Total All Company Groups:</b>	<b>1,928,421,934</b>	<b>100.0%</b>

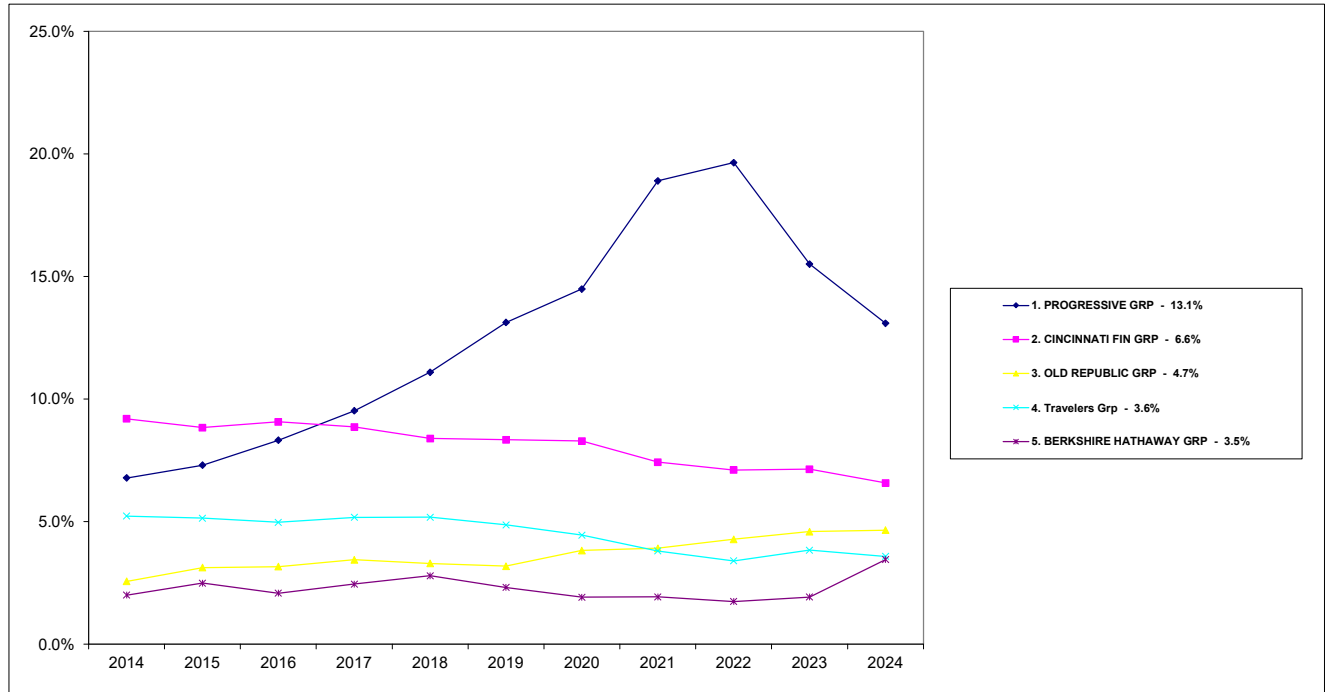
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2025.  
Refer to the appendix for the lines of businesses that are included.

## Commercial Automobile Market Share TOP 5 Groups

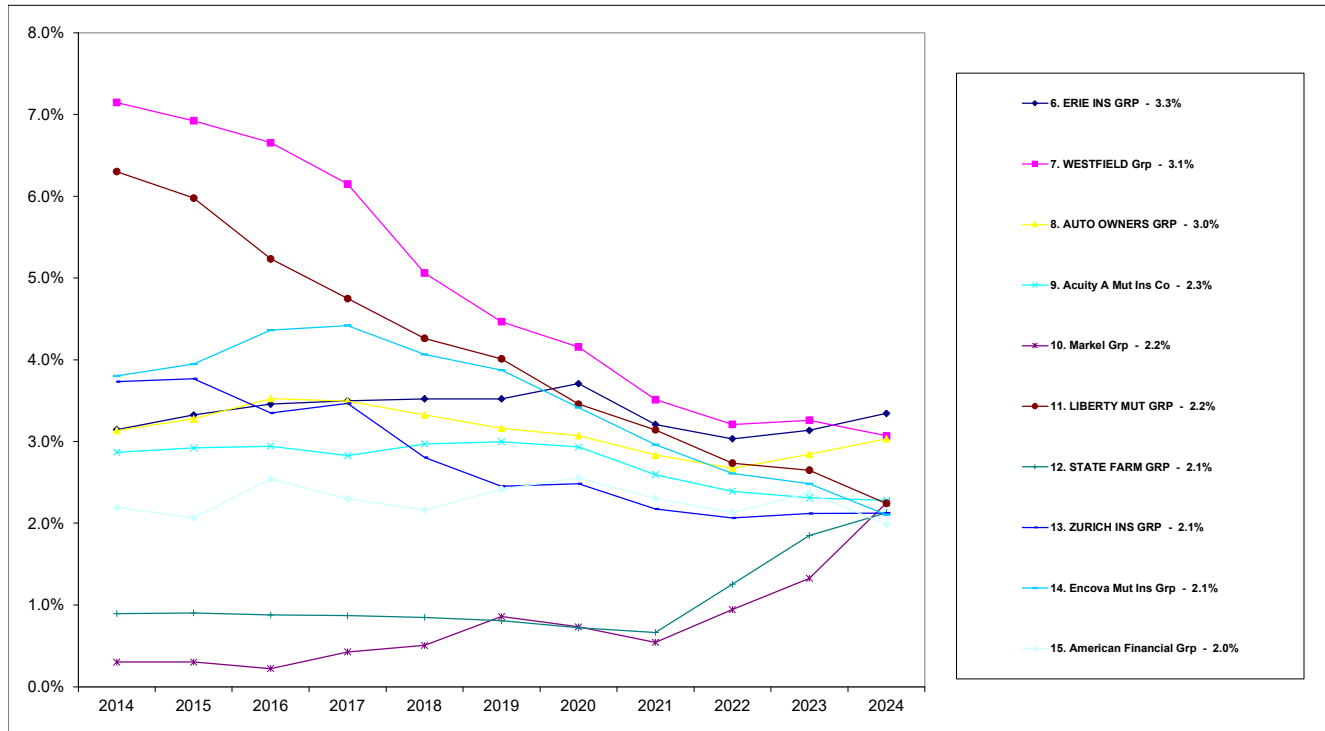


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2025.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2025.

## Commercial Automobile Market Share TOP 6 - 15 Groups



Tuesday, Jun 24, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2025.  
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/18/2025.

**2024**  
**Commercial General Liability**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	Chubb Ltd Grp	252,529,268	8.1%
2	CINCINNATI FIN GRP	206,864,794	6.6%
3	Travelers Grp	172,292,617	5.5%
4	CNA Ins Grp	122,535,777	3.9%
5	AMERICAN INTL GRP	119,570,134	3.8%
6	LIBERTY MUT GRP	118,171,017	3.8%
7	AXA INS GRP	104,214,987	3.3%
8	WR Berkley Corp GRP	103,409,887	3.3%
9	ZURICH INS GRP	101,520,743	3.2%
10	FAIRFAX FIN GRP	97,170,286	3.1%
11	BERKSHIRE HATHAWAY GRP	95,437,981	3.0%
12	HARTFORD FIRE & CAS GRP	92,976,572	3.0%
13	American Financial Grp	74,504,924	2.4%
14	NATIONWIDE CORP GRP	66,915,450	2.1%
15	Markel Grp	64,870,412	2.1%
	<b>Top 15 Sub Total:</b>	<b>1,792,984,849</b>	<b>57.3%</b>
	<b>Others Sub Total:</b>	<b>1,336,635,028</b>	<b>42.7%</b>
	<b>Total All Groups:</b>	<b>3,129,619,877</b>	<b>100.0%</b>

**2024**

**Commercial General Liability**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>Chubb Ltd Grp</b>	<b>252,529,268</b>	<b>8.1%</b>
	Federal Ins Co	81,359,783	<b>2.6%</b>
	Ace Amer Ins Co	56,724,886	<b>1.8%</b>
	Ace Prop & Cas Ins Co	35,768,152	<b>1.1%</b>
	Westchester Surplus Lines Ins Co	23,282,174	<b>0.7%</b>
	Illinois Union Ins Co	16,656,843	<b>0.5%</b>
	Westchester Fire Ins Co	14,883,958	<b>0.5%</b>
	Indemnity Ins Co Of North Amer	6,599,205	<b>0.2%</b>
	Penn Millers Ins Co	5,826,605	<b>0.2%</b>
	Chubb Custom Ins Co	4,229,339	<b>0.1%</b>
	Pacific Ind Co	1,671,637	<b>0.1%</b>
	Great Northern Ins Co	1,470,876	<b>0.0%</b>
	Executive Risk Ind Inc	1,101,186	<b>0.0%</b>
	Chubb Ind Ins Co	985,677	<b>0.0%</b>
	Ace Fire Underwriters Ins Co	624,891	<b>0.0%</b>
	Chubb Natl Ins Co	522,507	<b>0.0%</b>
	Vigilant Ins Co	483,890	<b>0.0%</b>
	Bankers Standard Ins Co	337,935	<b>0.0%</b>
	Pacific Employers Ins Co	-276	<b>0.0%</b>
<b>2</b>	<b>CINCINNATI FIN GRP</b>	<b>206,864,794</b>	<b>6.6%</b>
	The Cincinnati Ins Co	147,217,488	<b>4.7%</b>
	The Cincinnati Specialty Underwriter	27,951,935	<b>0.9%</b>
	The Cincinnati Cas Co	20,312,500	<b>0.6%</b>
	The Cincinnati Ind Co	11,382,871	<b>0.4%</b>

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>3</b>	<b>Travelers Grp</b>	<b>172,292,617</b>	<b>5.5%</b>
	Travelers Prop Cas Co Of Amer	71,401,684	2.3%
	Travelers Cas & Surety Co Of Amer	70,254,105	2.2%
	Travelers Excess & Surplus Lines Co	8,284,373	0.3%
	Travelers Ind Co	4,113,602	0.1%
	Phoenix Ins Co	3,689,133	0.1%
	Charter Oak Fire Ins Co	3,500,852	0.1%
	Automobile Ins Co Of Hartford CT	3,239,469	0.1%
	Northfield Ins Co	2,274,718	0.1%
	Travelers Ind Co Of Amer	1,700,218	0.1%
	Travelers Ind Co Of CT	1,566,897	0.1%
	Travco Ins Co	483,155	0.0%
	St Paul Surplus Lines Ins Co	463,651	0.0%
	Travelers Prop Cas Ins Co	398,880	0.0%
	Fidelity & Guar Ins Co	248,051	0.0%
	Standard Fire Ins Co	210,751	0.0%
	St Paul Fire & Marine Ins Co	162,004	0.0%
	Northland Ins Co	125,288	0.0%
	Travelers Cas & Surety Co	102,302	0.0%
	St Paul Guardian Ins Co	29,514	0.0%
	Farmington Cas Co	25,317	0.0%
	St Paul Mercury Ins Co	12,908	0.0%
	Travelers Home & Marine Ins Co	2,273	0.0%
	Travelers Specialty Ins Co	1,870	0.0%
	Travelers Cas Ins Co Of Amer	1,602	0.0%
<b>4</b>	<b>CNA Ins Grp</b>	<b>122,535,777</b>	<b>3.9%</b>
	Continental Ins Co	48,013,173	1.5%
	Continental Cas Co	45,918,922	1.5%
	Columbia Cas Co	20,984,821	0.7%
	National Fire Ins Co Of Hartford	2,301,951	0.1%
	Valley Forge Ins Co	2,104,398	0.1%
	American Cas Co Of Reading PA	1,565,879	0.1%
	Transportation Ins Co	1,552,676	0.0%
	Western Surety Co	93,957	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>5</b>	<b>AMERICAN INTL GRP</b>	<b>119,570,134</b>	<b>3.8%</b>
	National Union Fire Ins Co of Pittsb	54,459,792	1.7%
	Lexington Ins Co	34,374,763	1.1%
	AIG Specialty Ins Co	22,540,253	0.7%
	AIG Prop Cas Co	4,630,946	0.1%
	Western World Ins Co	2,337,329	0.1%
	Commerce & Industry Ins Co	647,683	0.0%
	Illinois Natl Ins Co	416,533	0.0%
	Stratford Ins Co	175,444	0.0%
	AIU Ins Co	57,434	0.0%
	Granite State Ins Co	50,121	0.0%
	Insurance Co Of The State Of PA	16,006	0.0%
	AIG Assur Co	3	0.0%
	New Hampshire Ins Co	-14,303	0.0%
	American Home Assur Co	-121,870	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 6/18/2025.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>6</b>	<b>LIBERTY MUT GRP</b>	<b>118,171,017</b>	<b>3.8%</b>
	Liberty Mut Fire Ins Co	25,508,568	<b>0.8%</b>
	Ironshore Specialty Ins Co	18,143,344	<b>0.6%</b>
	Liberty Surplus Ins Corp	16,518,667	<b>0.5%</b>
	Liberty Ins Corp	14,194,355	<b>0.5%</b>
	Ohio Cas Ins Co	12,743,117	<b>0.4%</b>
	State Automobile Mut Ins Co	8,985,139	<b>0.3%</b>
	Safeco Ins Co Of Amer	8,322,359	<b>0.3%</b>
	Liberty Mut Ins Co	3,491,725	<b>0.1%</b>
	Ironshore Ind Inc	2,549,497	<b>0.1%</b>
	LM Ins Corp	2,516,722	<b>0.1%</b>
	Ohio Security Ins Co	1,942,040	<b>0.1%</b>
	State Auto Prop & Cas Ins Co	914,980	<b>0.0%</b>
	Liberty Ins Underwriters Inc	734,191	<b>0.0%</b>
	First Liberty Ins Corp	605,032	<b>0.0%</b>
	General Ins Co Of Amer	459,493	<b>0.0%</b>
	American Economy Ins Co	270,864	<b>0.0%</b>
	Safeco Ins Co Of IN	130,210	<b>0.0%</b>
	Employers Ins Co of Wausau	117,101	<b>0.0%</b>
	West Amer Ins Co	41,288	<b>0.0%</b>
	American Fire & Cas Co	11,293	<b>0.0%</b>
	Liberty Mut Personal Ins Co	750	<b>0.0%</b>
	Peerless Ind Ins Co	257	<b>0.0%</b>
	State Auto Ins Co of OH	-7,668	<b>0.0%</b>
	Milbank Ins Co	-22,307	<b>0.0%</b>
<b>7</b>	<b>AXA INS GRP</b>	<b>104,214,987</b>	<b>3.3%</b>
	XL Specialty Ins Co	48,665,121	<b>1.6%</b>
	Indian Harbor Ins Co	27,989,484	<b>0.9%</b>
	XL Ins Amer Inc	19,399,939	<b>0.6%</b>
	Greenwich Ins Co	7,790,268	<b>0.2%</b>
	T H E Ins Co	369,001	<b>0.0%</b>
	Coliseum Reins Co	1,174	<b>0.0%</b>

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>8</b>	<b>WR Berkley Corp GRP</b>	<b>103,409,887</b>	<b>3.3%</b>
	Gemini Ins Co	30,012,055	1.0%
	Admiral Ins Co	18,624,024	0.6%
	Nautilus Ins Co	17,622,057	0.6%
	Berkley Natl Ins Co	9,995,299	0.3%
	Berkley Ins Co	9,885,709	0.3%
	Berkley Assur Co	9,672,222	0.3%
	Berkley Specialty Ins Co	2,895,072	0.1%
	Great Divide Ins Co	2,318,252	0.1%
	Berkley Regional Ins Co	1,101,142	0.0%
	Union Ins Co	387,889	0.0%
	Acadia Ins Co	276,788	0.0%
	Firemens Ins Co Of Washington DC	261,277	0.0%
	Carolina Cas Ins Co	145,224	0.0%
	Continental Western Ins Co	69,237	0.0%
	Starnet Ins Co	60,344	0.0%
	Tri State Ins Co Of MN	47,316	0.0%
	Berkley Cas Co	24,092	0.0%
	Intrepid Ins Co	11,888	0.0%
<b>9</b>	<b>ZURICH INS GRP</b>	<b>101,520,743</b>	<b>3.2%</b>
	Zurich Amer Ins Co	54,983,746	1.8%
	American Guar & Liab Ins	29,862,582	1.0%
	Steadfast Ins Co	13,232,479	0.4%
	Universal Underwriters Ins Co	2,429,486	0.1%
	American Zurich Ins Co	877,118	0.0%
	Zurich Amer Ins Co Of IL	134,858	0.0%
	Empire Fire & Marine Ins Co	474	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>10</b>	<b>FAIRFAX FIN GRP</b>	<b>97,170,286</b>	<b>3.1%</b>
	Crum & Forster Specialty Ins Co	25,415,400	<b>0.8%</b>
	Allied World Assur Co US Inc	18,683,536	<b>0.6%</b>
	North River Ins Co	14,677,361	<b>0.5%</b>
	Hudson Excess Ins Co	7,920,489	<b>0.3%</b>
	Allied World Surplus Lines Ins Co	7,460,697	<b>0.2%</b>
	Allied World Specialty Ins Co	6,602,357	<b>0.2%</b>
	Hudson Ins Co	6,250,234	<b>0.2%</b>
	Allied World Natl Assur Co	5,168,571	<b>0.2%</b>
	Allied World Ins Co	2,424,430	<b>0.1%</b>
	United States Fire Ins Co	2,361,696	<b>0.1%</b>
	Vantapro Specialty Ins Co	150,408	<b>0.0%</b>
	Seneca Ins Co Inc	38,401	<b>0.0%</b>
	Greystone Ins Co	6,640	<b>0.0%</b>
	Seneca Specialty Ins Co	5,475	<b>0.0%</b>
	Hilltop Specialty Ins Co	3,181	<b>0.0%</b>
	Crum & Forster Ind Co	1,410	<b>0.0%</b>

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>11</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>95,437,981</b>	<b>3.0%</b>
	National Fire & Marine Ins Co	18,930,820	<b>0.6%</b>
	Berkshire Hathaway Specialty Ins Co	13,830,655	<b>0.4%</b>
	United States Liab Ins Co	12,897,098	<b>0.4%</b>
	RSUI Ind Co	12,567,341	<b>0.4%</b>
	General Star Ind Co	11,088,145	<b>0.4%</b>
	Capitol Specialty Ins Corp	7,304,557	<b>0.2%</b>
	Landmark Amer Ins Co	6,093,957	<b>0.2%</b>
	Fair American Select Ins Co	1,848,504	<b>0.1%</b>
	National Liab & Fire Ins Co	1,746,564	<b>0.1%</b>
	Berkshire Hathaway Direct Ins Co	1,445,975	<b>0.0%</b>
	Medical Protective Co	1,420,260	<b>0.0%</b>
	Mount Vernon Fire Ins Co	1,166,163	<b>0.0%</b>
	Fair Amer Ins & Reins Co	1,004,442	<b>0.0%</b>
	Government Employees Ins Co	940,192	<b>0.0%</b>
	General Star Natl Ins Co	595,103	<b>0.0%</b>
	Geico Gen Ins Co	489,848	<b>0.0%</b>
	Capitol Ind Corp	479,444	<b>0.0%</b>
	Covington Specialty Ins Co	453,981	<b>0.0%</b>
	Amguard Ins Co	444,887	<b>0.0%</b>
	GEICO Marine Ins Co	357,555	<b>0.0%</b>
	Genesis Ins Co	169,350	<b>0.0%</b>
	Mount Vernon Specialty Ins Co	86,697	<b>0.0%</b>
	AZGuard Ins Co	59,378	<b>0.0%</b>
	National Ind Co	10,824	<b>0.0%</b>
	Us Underwriters Ins Co	4,589	<b>0.0%</b>
	Berkshire Hathaway Homestate Ins Co	1,652	<b>0.0%</b>

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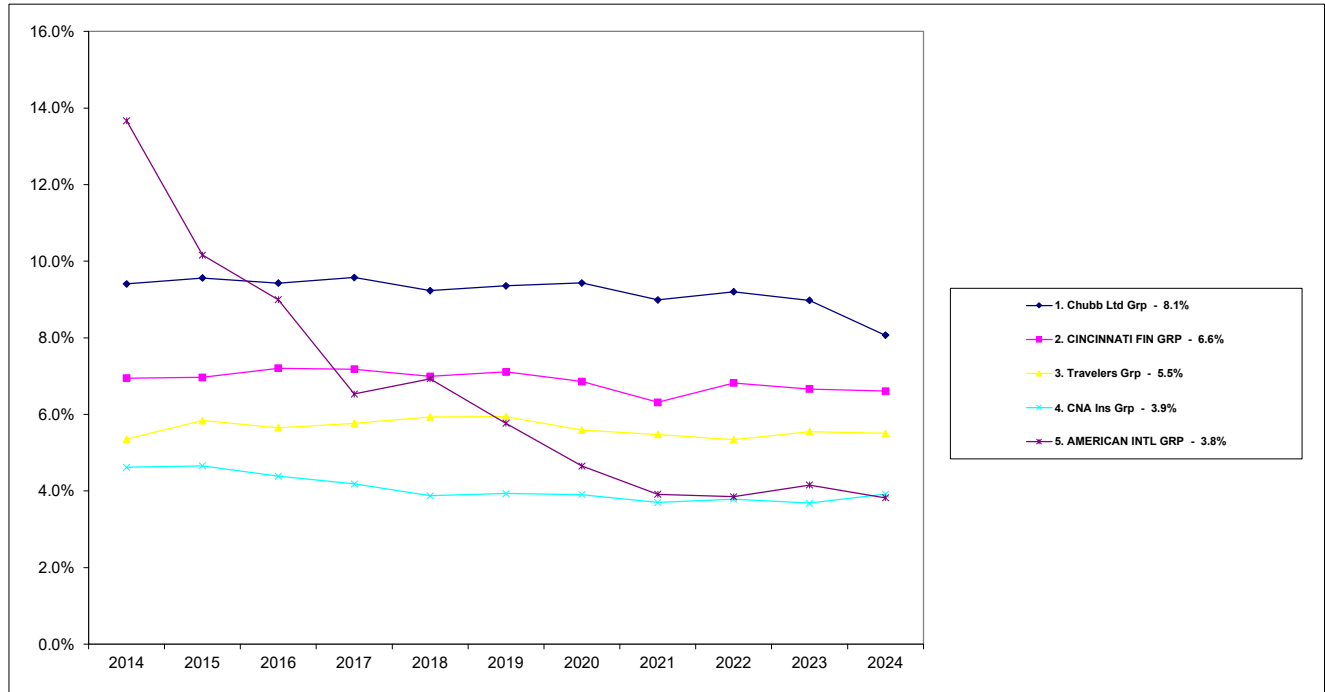
Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2025.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>12</b>	<b>HARTFORD FIRE &amp; CAS GRP</b>	<b>92,976,572</b>	<b>3.0%</b>
	Navigators Ins Co	24,735,656	0.8%
	Twin City Fire Ins Co Co	22,680,807	0.7%
	Navigators Specialty Ins Co	22,004,892	0.7%
	Hartford Fire Ins Co	9,815,820	0.3%
	Hartford Cas Ins Co	6,270,451	0.2%
	Hartford Underwriters Ins Co	2,647,595	0.1%
	Pacific Ins Co Ltd	2,612,508	0.1%
	Sentinel Ins Co Ltd	1,037,182	0.0%
	Hartford Accident & Ind Co	474,320	0.0%
	Maxum Ind Co	370,921	0.0%
	Property & Cas Ins Co Of Hartford	313,818	0.0%
	Trumbull Ins Co	12,369	0.0%
	Hartford Ins Co Of The Midwest	332	0.0%
	Nutmeg Ins Co	-99	0.0%
<b>13</b>	<b>American Financial Grp</b>	<b>74,504,924</b>	<b>2.4%</b>
	Great Amer Ins Co	18,767,680	0.6%
	Great Amer Risk Solutions Surplus Li	14,326,125	0.5%
	Great Amer E&S Ins Co	10,471,999	0.3%
	Great Amer Assur Co	9,695,047	0.3%
	National Interstate Ins Co	6,543,473	0.2%
	Great Amer Security Ins Co	4,676,506	0.1%
	Great Amer Spirit Ins Co	4,074,055	0.1%
	Great Amer Fidelity Ins Co	2,483,046	0.1%
	Vanliner Ins Co	1,758,846	0.1%
	Great Amer Alliance Ins Co	1,111,261	0.0%
	Mid Continent Cas Co	417,186	0.0%
	Mid Continent Excess and Surplus Ins	107,822	0.0%
	Oklahoma Surety Co	52,851	0.0%
	Great Amer Ins Co of NY	19,027	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>14</b>	<b>NATIONWIDE CORP GRP</b>	<b>66,915,450</b>	<b>2.1%</b>
	Scottsdale Surplus Lines Ins Co	23,516,479	<b>0.8%</b>
	Nationwide Mut Ins Co	13,124,525	<b>0.4%</b>
	Nationwide Agribusiness Ins Co	5,355,048	<b>0.2%</b>
	National Cas Co	5,312,548	<b>0.2%</b>
	Scottsdale Ind Co	5,134,732	<b>0.2%</b>
	Freedom Specialty Ins Co	4,598,996	<b>0.1%</b>
	Amco Ins Co	1,950,177	<b>0.1%</b>
	Nationwide Assur Co	1,609,220	<b>0.1%</b>
	Scottsdale Ins Co	1,172,036	<b>0.0%</b>
	Crestbrook Ins Co	1,058,829	<b>0.0%</b>
	Nationwide Ins Co Of Amer	1,009,971	<b>0.0%</b>
	Nationwide Gen Ins Co	939,465	<b>0.0%</b>
	Nationwide Prop & Cas Ins Co	829,063	<b>0.0%</b>
	Allied Prop & Cas Ins Co	757,720	<b>0.0%</b>
	Harleysville Ins Co of NY	245,895	<b>0.0%</b>
	Harleysville Worcester Ins Co	183,292	<b>0.0%</b>
	Depositors Ins Co	82,096	<b>0.0%</b>
	Harleysville Ins Co	35,350	<b>0.0%</b>
	Nationwide Ins Co Of FL	6	<b>0.0%</b>
	Nationwide Affinity Co of Amer	2	<b>0.0%</b>
<b>15</b>	<b>Markel Grp</b>	<b>64,870,412</b>	<b>2.1%</b>
	Evanston Ins Co	28,517,956	<b>0.9%</b>
	Markel Amer Ins Co	21,401,344	<b>0.7%</b>
	Markel Ins Co	6,714,617	<b>0.2%</b>
	United Specialty Ins Co	3,800,976	<b>0.1%</b>
	State Natl Ins Co Inc	3,646,033	<b>0.1%</b>
	National Specialty Ins Co	734,598	<b>0.0%</b>
	City Natl Ins Co	54,888	<b>0.0%</b>
<b>Top 15</b>	<b>Sub Total:</b>	<b>1,792,984,849</b>	<b>57.3%</b>
	<b>Others Sub Total:</b>	<b>1,336,635,028</b>	<b>42.7%</b>
	<b>Total All Company Groups:</b>	<b>3,129,619,877</b>	<b>100.0%</b>

## Commercial General Liability Market Share TOP 5 Groups

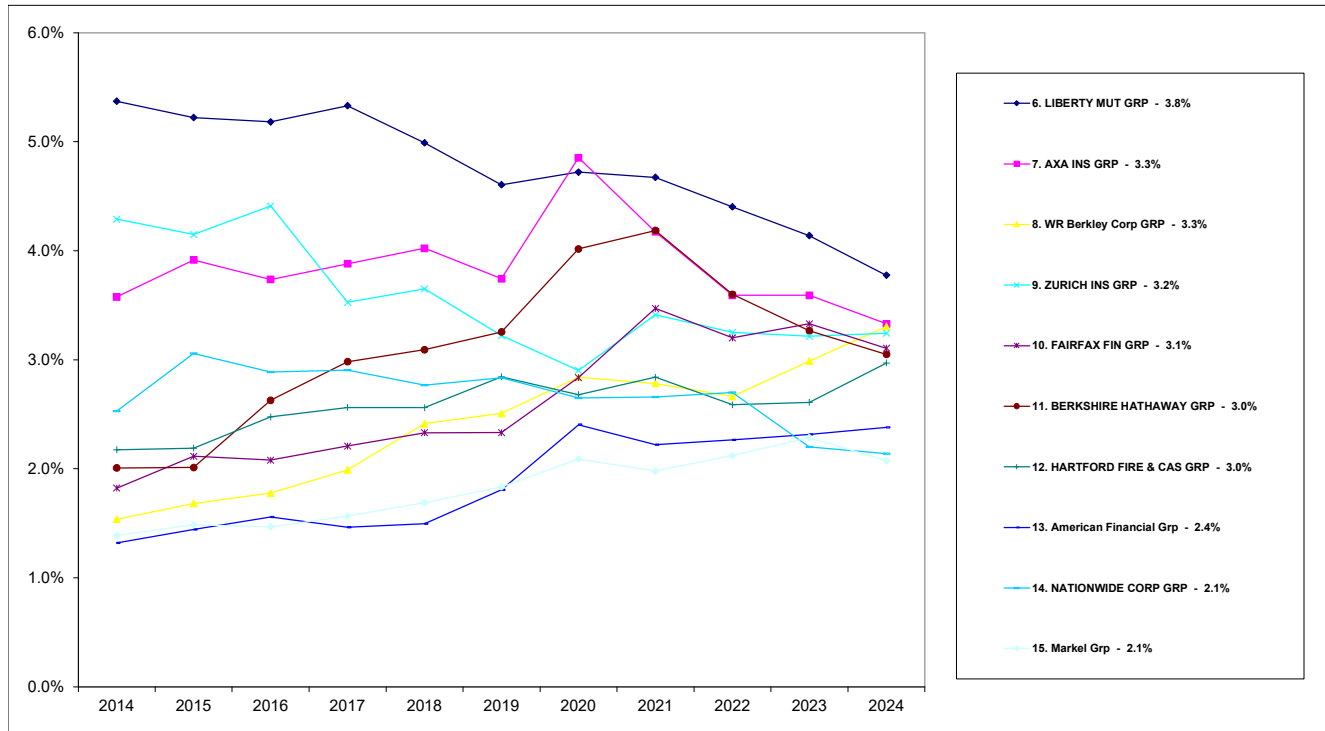


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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



Tuesday, Jun 24, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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**2024**  
**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>2024 Market Share</b>
1	FM GLOBAL GRP	116,825,765	8.9%
2	Travelers Grp	99,374,441	7.6%
3	LIBERTY MUT GRP	69,070,736	5.3%
4	ZURICH INS GRP	66,675,667	5.1%
5	CINCINNATI FIN GRP	64,424,447	4.9%
6	AMERICAN INTL GRP	62,238,012	4.8%
7	Starr Grp	61,145,175	4.7%
8	FARMERS INS GRP	52,802,406	4.0%
9	BERKSHIRE HATHAWAY GRP	52,512,698	4.0%
10	AUTO OWNERS GRP	44,044,462	3.4%
11	Munich Re Grp	39,281,886	3.0%
12	ALLIANZ INS GRP	37,898,017	2.9%
13	SELECTIVE INS GRP	28,143,873	2.2%
14	Assurant Inc Grp	26,430,479	2.0%
15	OHIO MUT GRP	25,053,507	1.9%
	Top 15 Sub Total:	845,921,571	64.8%
	Others Sub Total:	459,616,126	35.2%
	Total All Groups:	1,305,537,697	100.0%

**2024**

**Fire and Allied Lines**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>FM GLOBAL GRP</b>	<b>116,825,765</b>	<b>8.9%</b>
	Factory Mut Ins Co	92,099,268	7.1%
	Affiliated Fm Ins Co	24,726,497	1.9%
<b>2</b>	<b>Travelers Grp</b>	<b>99,374,441</b>	<b>7.6%</b>
	Travelers Excess & Surplus Lines Co	31,135,469	2.4%
	Travelers Ind Co	29,036,162	2.2%
	Travelers Prop Cas Co Of Amer	28,531,782	2.2%
	Northfield Ins Co	5,949,137	0.5%
	Travelers Ind Co Of CT	1,115,166	0.1%
	Charter Oak Fire Ins Co	1,114,445	0.1%
	Standard Fire Ins Co	972,187	0.1%
	Phoenix Ins Co	686,310	0.1%
	Travelers Ind Co Of Amer	607,738	0.0%
	Automobile Ins Co Of Hartford CT	104,997	0.0%
	Fidelity & Guar Ins Co	54,967	0.0%
	St Paul Guardian Ins Co	30,439	0.0%
	St Paul Fire & Marine Ins Co	25,838	0.0%
	Travelers Specialty Ins Co	9,804	0.0%

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>3</b>	<b>LIBERTY MUT GRP</b>	<b>69,070,736</b>	<b>5.3%</b>
	Liberty Mut Fire Ins Co	18,475,658	1.4%
	State Automobile Mut Ins Co	16,189,186	1.2%
	Employers Ins Co of Wausau	15,656,741	1.2%
	Safeco Ins Co Of Amer	12,581,752	1.0%
	State Auto Prop & Cas Ins Co	1,987,594	0.2%
	Ohio Security Ins Co	1,867,416	0.1%
	Liberty Mut Ins Co	1,242,863	0.1%
	First Liberty Ins Corp	636,933	0.0%
	Ironshore Specialty Ins Co	307,068	0.0%
	Ohio Cas Ins Co	148,286	0.0%
	West Amer Ins Co	48,930	0.0%
	American Fire & Cas Co	22,705	0.0%
	Liberty Ins Corp	5,343	0.0%
	Liberty Mut Personal Ins Co	4,396	0.0%
	Patrons Mut Ins Co Of Ct	2,835	0.0%
	Peerless Ind Ins Co	2,610	0.0%
	Liberty Surplus Ins Corp	1,888	0.0%
	General Ins Co Of Amer	1,490	0.0%
	LM Ins Corp	413	0.0%
	State Auto Ins Co of OH	-16,616	0.0%
	Milbank Ins Co	-96,755	0.0%
<b>4</b>	<b>ZURICH INS GRP</b>	<b>66,675,667</b>	<b>5.1%</b>
	Zurich Amer Ins Co	58,504,618	4.5%
	Steadfast Ins Co	6,760,491	0.5%
	American Guar & Liab Ins	1,410,558	0.1%
<b>5</b>	<b>CINCINNATI FIN GRP</b>	<b>64,424,447</b>	<b>4.9%</b>
	The Cincinnati Ins Co	45,649,772	3.5%
	The Cincinnati Ind Co	9,403,879	0.7%
	The Cincinnati Specialty Underwriter	6,738,264	0.5%
	The Cincinnati Cas Co	2,632,532	0.2%

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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 6/18/2025.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>6</b>	<b>AMERICAN INTL GRP</b>	<b>62,238,012</b>	<b>4.8%</b>
	AIG Specialty Ins Co	29,764,816	2.3%
	Lexington Ins Co	22,148,640	1.7%
	American Home Assur Co	7,840,798	0.6%
	Insurance Co Of The State Of PA	1,179,427	0.1%
	National Union Fire Ins Co of Pittsb	955,194	0.1%
	Granite State Ins Co	247,939	0.0%
	Western World Ins Co	93,328	0.0%
	New Hampshire Ins Co	7,834	0.0%
	AIG Prop Cas Co	36	0.0%
<b>7</b>	<b>Starr Grp</b>	<b>61,145,175</b>	<b>4.7%</b>
	Starr Surplus Lines Ins Co	56,919,370	4.4%
	Starr Ind & Liab Co	4,225,805	0.3%
<b>8</b>	<b>FARMERS INS GRP</b>	<b>52,802,406</b>	<b>4.0%</b>
	Foremost Ins Co Grand Rapids MI	52,730,363	4.0%
	Civic Prop & Cas Co	52,461	0.0%
	American Federation Ins Co	14,490	0.0%
	Neighborhood Spirit Prop & Cas Co	5,092	0.0%
<b>9</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>52,512,698</b>	<b>4.0%</b>
	Landmark Amer Ins Co	20,696,081	1.6%
	General Star Ind Co	9,926,231	0.8%
	United States Liab Ins Co	8,299,376	0.6%
	National Fire & Marine Ins Co	7,431,024	0.6%
	RSUI Ind Co	3,663,217	0.3%
	Berkshire Hathaway Homestate Ins Co	1,345,593	0.1%
	Covington Specialty Ins Co	563,773	0.0%
	Mount Vernon Fire Ins Co	455,060	0.0%
	Amguard Ins Co	95,259	0.0%
	National Liab & Fire Ins Co	36,944	0.0%
	Berkshire Hathaway Specialty Ins Co	140	0.0%
<b>10</b>	<b>AUTO OWNERS GRP</b>	<b>44,044,462</b>	<b>3.4%</b>
	Auto Owners Ins Co	42,086,297	3.2%
	Owners Ins Co	1,677,559	0.1%
	Atlantic Cas Ins Co	280,727	0.0%
	Home Owners Ins Co	-121	0.0%

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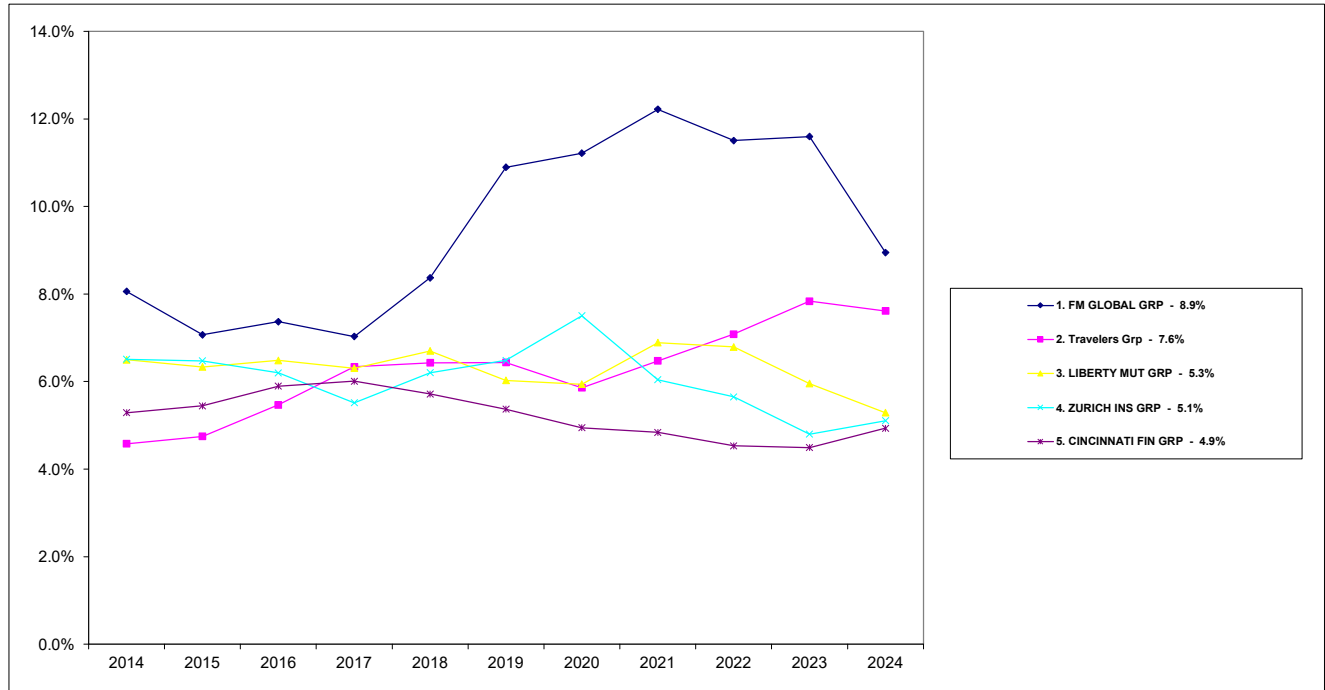
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2025.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>11</b>	<b>Munich Re Grp</b>	<b>39,281,886</b>	<b>3.0%</b>
	American Modern Prop & Cas Ins Co	28,266,897	2.2%
	Bridgeway Ins Co	4,668,641	0.4%
	Princeton Excess & Surplus Lines Ins	4,376,341	0.3%
	American Modern Home Ins Co	1,130,798	0.1%
	Next Ins US Co	826,232	0.1%
	American Alt Ins Corp	10,337	0.0%
	American Southern Home Ins Co	1,730	0.0%
	American Family Home Ins Co	910	0.0%
<b>12</b>	<b>ALLIANZ INS GRP</b>	<b>37,898,017</b>	<b>2.9%</b>
	Allianz Global Risks US Ins Co	20,022,823	1.5%
	Firemans Fund Ind Corp	10,655,827	0.8%
	Firemans Fund Ins Co	6,644,977	0.5%
	Interstate Fire & Cas Co	574,390	0.0%
<b>13</b>	<b>SELECTIVE INS GRP</b>	<b>28,143,873</b>	<b>2.2%</b>
	Selective Ins Co Of Amer	11,550,439	0.9%
	Selective Ins Co Of The Southeast	10,582,863	0.8%
	Selective Ins Co Of SC	5,106,724	0.4%
	Mesa Underwriters Specialty Ins Co	903,847	0.1%
<b>14</b>	<b>Assurant Inc Grp</b>	<b>26,430,479</b>	<b>2.0%</b>
	Standard Guar Ins Co	25,957,950	2.0%
	Voyager Ind Ins Co	467,391	0.0%
	American Security Ins Co	5,138	0.0%
<b>15</b>	<b>OHIO MUT GRP</b>	<b>25,053,507</b>	<b>1.9%</b>
	United Ohio Ins Co	22,818,084	1.7%
	Ohio Mut Ins Co	2,235,423	0.2%
<b>Top 15</b>	<b>Sub Total:</b>	<b>845,921,571</b>	<b>64.8%</b>
	<b>Others Sub Total:</b>	<b>459,616,126</b>	<b>35.2%</b>
	<b>Total All Company Groups:</b>	<b>1,305,537,697</b>	<b>100.0%</b>

## Fire and Allied Lines Market Share TOP 5 Groups

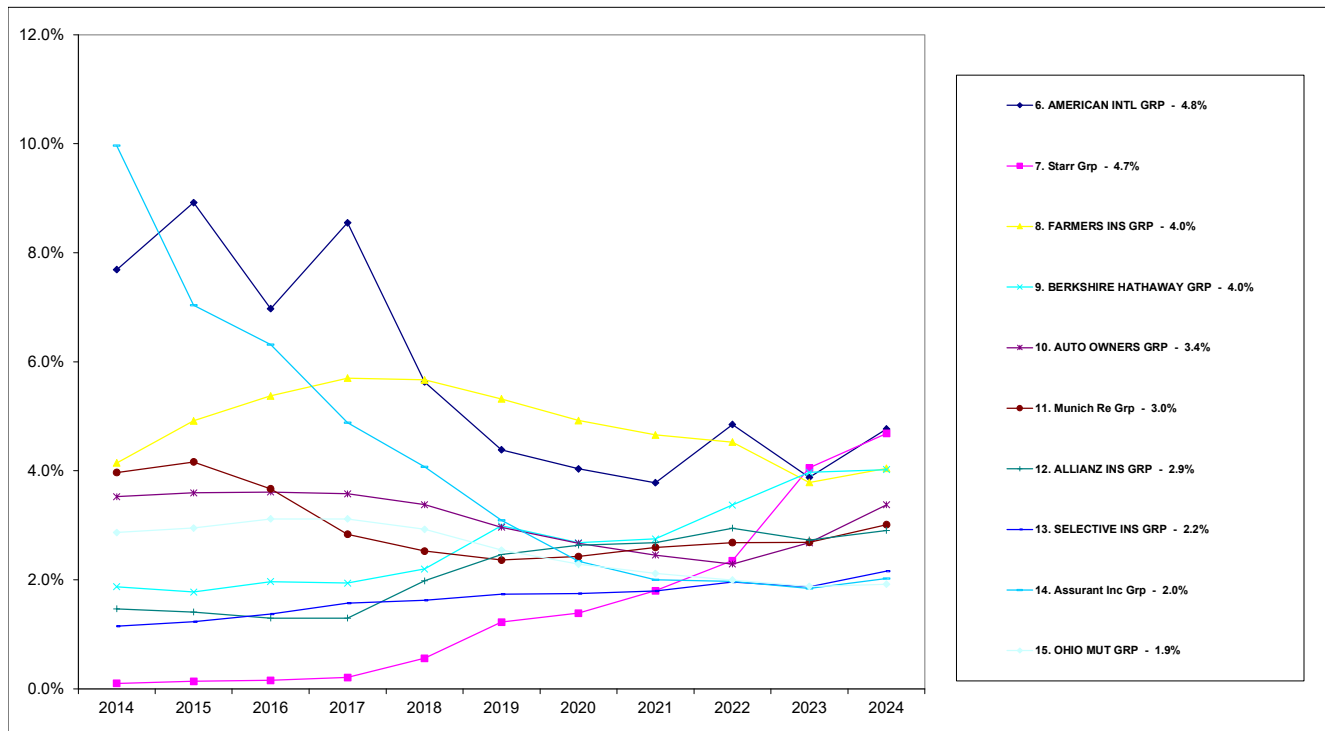


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/18/2025.  
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## Fire and Allied 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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**2024**

**Commercial Multiple Peril**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	CINCINNATI FIN GRP	256,051,696	13.1%
2	Travelers Grp	137,534,858	7.0%
3	WESTFIELD Grp	129,044,921	6.6%
4	ERIE INS GRP	121,331,784	6.2%
5	AUTO OWNERS GRP	104,831,603	5.4%
6	STATE FARM GRP	90,463,901	4.6%
7	Chubb Ltd Grp	89,019,259	4.5%
8	LIBERTY MUT GRP	64,376,463	3.3%
9	Tokio Marine Holdings Inc GRP	60,210,837	3.1%
10	CNA Ins Grp	58,865,798	3.0%
11	Encova Mut Ins Grp	57,651,398	2.9%
12	NATIONWIDE CORP GRP	46,034,353	2.4%
13	HARTFORD FIRE & CAS GRP	43,710,459	2.2%
14	WESTERN RESERVE GRP	43,521,221	2.2%
15	GRANGE MUT CAS GRP	39,482,420	2.0%
Top 15 Sub Total:		1,342,130,971	68.5%
Others Sub Total:		615,915,455	31.5%
Total All Groups:		1,958,046,426	100.0%

**2024**

**Commercial Multiple Peril**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>CINCINNATI FIN GRP</b>	<b>256,051,696</b>	<b>13.1%</b>
	The Cincinnati Ins Co	211,237,943	<b>10.8%</b>
	The Cincinnati Cas Co	23,777,689	<b>1.2%</b>
	The Cincinnati Ind Co	21,036,064	<b>1.1%</b>
<b>2</b>	<b>Travelers Grp</b>	<b>137,534,858</b>	<b>7.0%</b>
	Charter Oak Fire Ins Co	30,175,556	<b>1.5%</b>
	Travelers Prop Cas Co Of Amer	23,759,468	<b>1.2%</b>
	Phoenix Ins Co	23,327,946	<b>1.2%</b>
	Travelers Ind Co Of Amer	14,681,761	<b>0.7%</b>
	Travelers Ind Co Of CT	14,282,430	<b>0.7%</b>
	Travelers Ind Co	9,237,717	<b>0.5%</b>
	Travelers Cas Ins Co Of Amer	7,354,923	<b>0.4%</b>
	Fidelity & Guar Ins Co	6,026,893	<b>0.3%</b>
	St Paul Fire & Marine Ins Co	5,263,281	<b>0.3%</b>
	St Paul Guardian Ins Co	1,769,851	<b>0.1%</b>
	Standard Fire Ins Co	942,714	<b>0.0%</b>
	St Paul Mercury Ins Co	690,446	<b>0.0%</b>
	Farmington Cas Co	21,833	<b>0.0%</b>
	Travelers Excess & Surplus Lines Co	39	<b>0.0%</b>
<b>3</b>	<b>WESTFIELD Grp</b>	<b>129,044,921</b>	<b>6.6%</b>
	Westfield Ins Co	37,195,426	<b>1.9%</b>
	Old Guard Ins Co	30,082,863	<b>1.5%</b>
	Westfield Natl Ins Co	13,971,943	<b>0.7%</b>
	Westfield Superior Ins Co	10,821,482	<b>0.6%</b>
	Westfield Champion Ins Co	10,807,486	<b>0.6%</b>
	American Select Ins Co	9,875,906	<b>0.5%</b>
	Westfield Premier Ins Co	6,191,529	<b>0.3%</b>
	Westfield Touchstone Ins Co	5,208,549	<b>0.3%</b>
	Ohio Farmers Ins Co	4,100,273	<b>0.2%</b>
	Westfield Specialty Ins Co	789,464	<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 6/18/2025.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>4</b>	<b>ERIE INS GRP</b>	<b>121,331,784</b>	<b>6.2%</b>
	Erie Ins Co	80,695,150	4.1%
	Erie Ins Exch	40,636,634	2.1%
<b>5</b>	<b>AUTO OWNERS GRP</b>	<b>104,831,603</b>	<b>5.4%</b>
	Owners Ins Co	71,667,598	3.7%
	Auto Owners Ins Co	31,217,884	1.6%
	Atlantic Cas Ins Co	1,946,121	0.1%
<b>6</b>	<b>STATE FARM GRP</b>	<b>90,463,901</b>	<b>4.6%</b>
	State Farm Fire & Cas Co	90,463,901	4.6%
<b>7</b>	<b>Chubb Ltd Grp</b>	<b>89,019,259</b>	<b>4.5%</b>
	Federal Ins Co	40,126,507	2.0%
	Ace Amer Ins Co	26,107,485	1.3%
	Great Northern Ins Co	12,200,041	0.6%
	Chubb Ind Ins Co	3,955,374	0.2%
	Vigilant Ins Co	2,223,211	0.1%
	Ace Prop & Cas Ins Co	1,583,436	0.1%
	Pacific Ind Co	705,066	0.0%
	Westchester Fire Ins Co	556,233	0.0%
	Indemnity Ins Co Of North Amer	412,721	0.0%
	Illinois Union Ins Co	405,110	0.0%
	Chubb Natl Ins Co	350,229	0.0%
	Chubb Custom Ins Co	270,347	0.0%
	Ace Fire Underwriters Ins Co	122,052	0.0%
	Pacific Employers Ins Co	1,447	0.0%
<b>8</b>	<b>LIBERTY MUT GRP</b>	<b>64,376,463</b>	<b>3.3%</b>
	Ohio Security Ins Co	35,891,066	1.8%
	State Automobile Mut Ins Co	7,723,451	0.4%
	West Amer Ins Co	4,597,083	0.2%
	Ironshore Specialty Ins Co	3,546,812	0.2%
	American Fire & Cas Co	2,887,982	0.1%
	General Ins Co Of Amer	2,834,862	0.1%
	Liberty Surplus Ins Corp	2,789,323	0.1%
	Ohio Cas Ins Co	2,669,960	0.1%
	Safeco Ins Co Of Amer	545,065	0.0%
	Liberty Mut Fire Ins Co	348,830	0.0%
	Liberty Mut Ins Co	300,339	0.0%
	State Auto Prop & Cas Ins Co	241,690	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 6/18/2025.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>9</b>	<b>Tokio Marine Holdings Inc GRP</b>	<b>60,210,837</b>	<b>3.1%</b>
	Philadelphia Ind Ins Co	50,017,817	<b>2.6%</b>
	US Specialty Ins Co	5,906,964	<b>0.3%</b>
	Tokio Marine Specialty Ins Co	1,663,384	<b>0.1%</b>
	Houston Cas Co	1,618,021	<b>0.1%</b>
	Tokio Marine Amer Ins Co	635,807	<b>0.0%</b>
	Trans Pacific Ins Co	298,348	<b>0.0%</b>
	Safety Specialty Ins Co	70,496	<b>0.0%</b>
<b>10</b>	<b>CNA Ins Grp</b>	<b>58,865,798</b>	<b>3.0%</b>
	American Cas Co Of Reading PA	11,560,865	<b>0.6%</b>
	Continental Cas Co	11,039,013	<b>0.6%</b>
	Valley Forge Ins Co	10,952,889	<b>0.6%</b>
	National Fire Ins Co Of Hartford	10,055,922	<b>0.5%</b>
	Continental Ins Co	8,525,419	<b>0.4%</b>
	Transportation Ins Co	6,731,690	<b>0.3%</b>
<b>11</b>	<b>Encova Mut Ins Grp</b>	<b>57,651,398</b>	<b>2.9%</b>
	Motorists Commercial Mut Ins Co	46,454,506	<b>2.4%</b>
	Phenix Mut Fire Ins Co	4,785,629	<b>0.2%</b>
	Motorists Mut Ins Co	4,629,156	<b>0.2%</b>
	Wilson Mut Ins Co	1,782,107	<b>0.1%</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 6/18/2025.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>12</b>	<b>NATIONWIDE CORP GRP</b>	<b>46,034,353</b>	<b>2.4%</b>
	Nationwide Assur Co	8,420,721	0.4%
	Nationwide Ins Co Of FL	7,802,301	0.4%
	Allied Prop & Cas Ins Co	7,009,037	0.4%
	Nationwide Gen Ins Co	6,046,017	0.3%
	Amco Ins Co	4,876,830	0.2%
	Scottsdale Surplus Lines Ins Co	4,463,610	0.2%
	Nationwide Affinity Co of Amer	1,777,645	0.1%
	Crestbrook Ins Co	1,673,554	0.1%
	Depositors Ins Co	966,904	0.0%
	Harleysville Ins Co	869,754	0.0%
	Nationwide Agribusiness Ins Co	773,186	0.0%
	Harleysville Worcester Ins Co	372,121	0.0%
	Nationwide Prop & Cas Ins Co	339,783	0.0%
	Harleysville Preferred Ins Co	258,408	0.0%
	Nationwide Mut Ins Co	231,422	0.0%
	Allied Ins Co of Amer	102,165	0.0%
	Scottsdale Ins Co	51,286	0.0%
	Nationwide Ins Co Of Amer	1,337	0.0%
	Scottsdale Ind Co	-200	0.0%
	National Cas Co	-1,528	0.0%
<b>13</b>	<b>HARTFORD FIRE &amp; CAS GRP</b>	<b>43,710,459</b>	<b>2.2%</b>
	Hartford Fire Ins Co	15,928,122	0.8%
	Hartford Underwriters Ins Co	13,391,123	0.7%
	Sentinel Ins Co Ltd	4,072,891	0.2%
	Twin City Fire Ins Co Co	4,061,341	0.2%
	Property & Cas Ins Co Of Hartford	2,082,161	0.1%
	Hartford Cas Ins Co	1,909,589	0.1%
	Maxum Ind Co	910,236	0.0%
	Navigators Ins Co	773,363	0.0%
	Hartford Accident & Ind Co	358,640	0.0%
	Navigators Specialty Ins Co	210,182	0.0%
	Hartford Ins Co Of The Midwest	12,811	0.0%
<b>14</b>	<b>WESTERN RESERVE GRP</b>	<b>43,521,221</b>	<b>2.2%</b>
	Western Reserve Mut Cas Co	22,994,102	1.2%
	Lightning Rod Mut Ins Co	20,527,119	1.0%

Tuesday, June 24, 2025

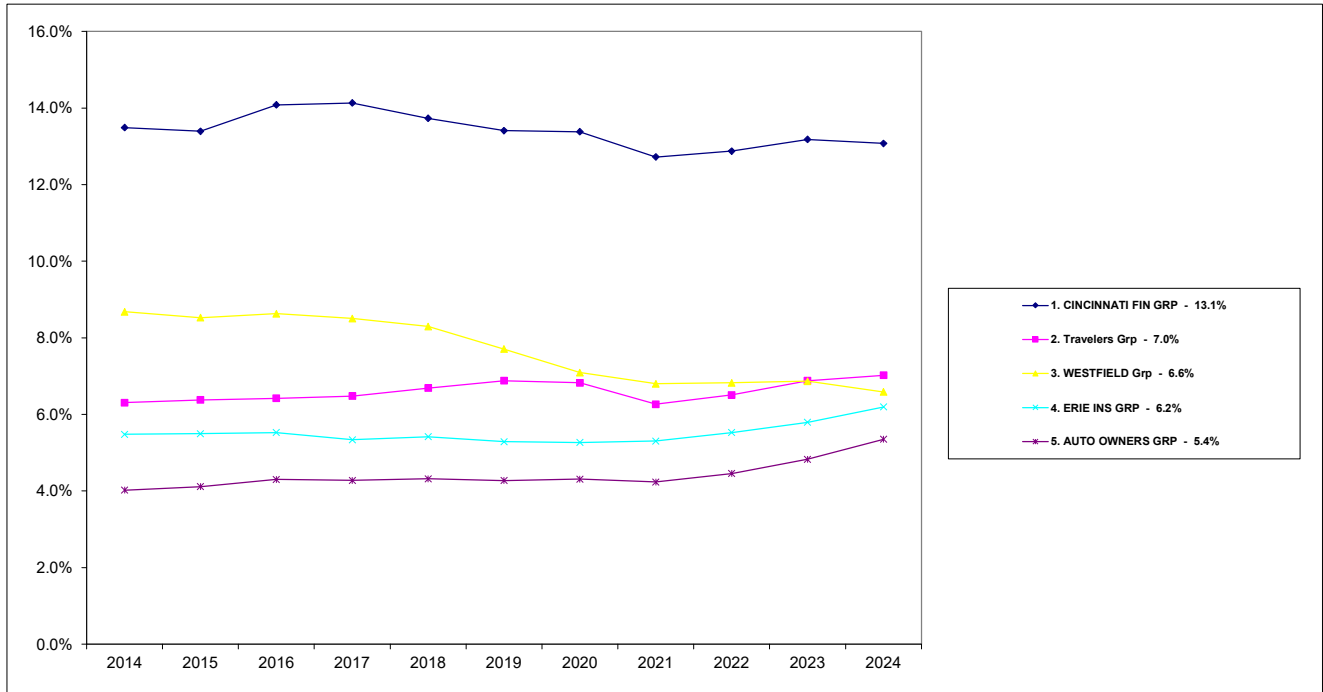
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>15</b>	<b>GRANGE MUT CAS GRP</b>	<b>39,482,420</b>	<b>2.0%</b>
	Grange Ins Co	28,854,742	1.5%
	Trustgard Ins Co	8,462,279	0.4%
	Grange Ind Ins Co	2,165,399	0.1%
<b>Top 15</b>	<b>Sub Total:</b>	<b>1,342,130,971</b>	<b>68.5%</b>
	<b>Others Sub Total:</b>	<b>615,915,455</b>	<b>31.5%</b>
	<b>Total All Company Groups:</b>	<b>1,958,046,426</b>	<b>100.0%</b>

## Commercial Multiple Peril Market Share TOP 5 Groups

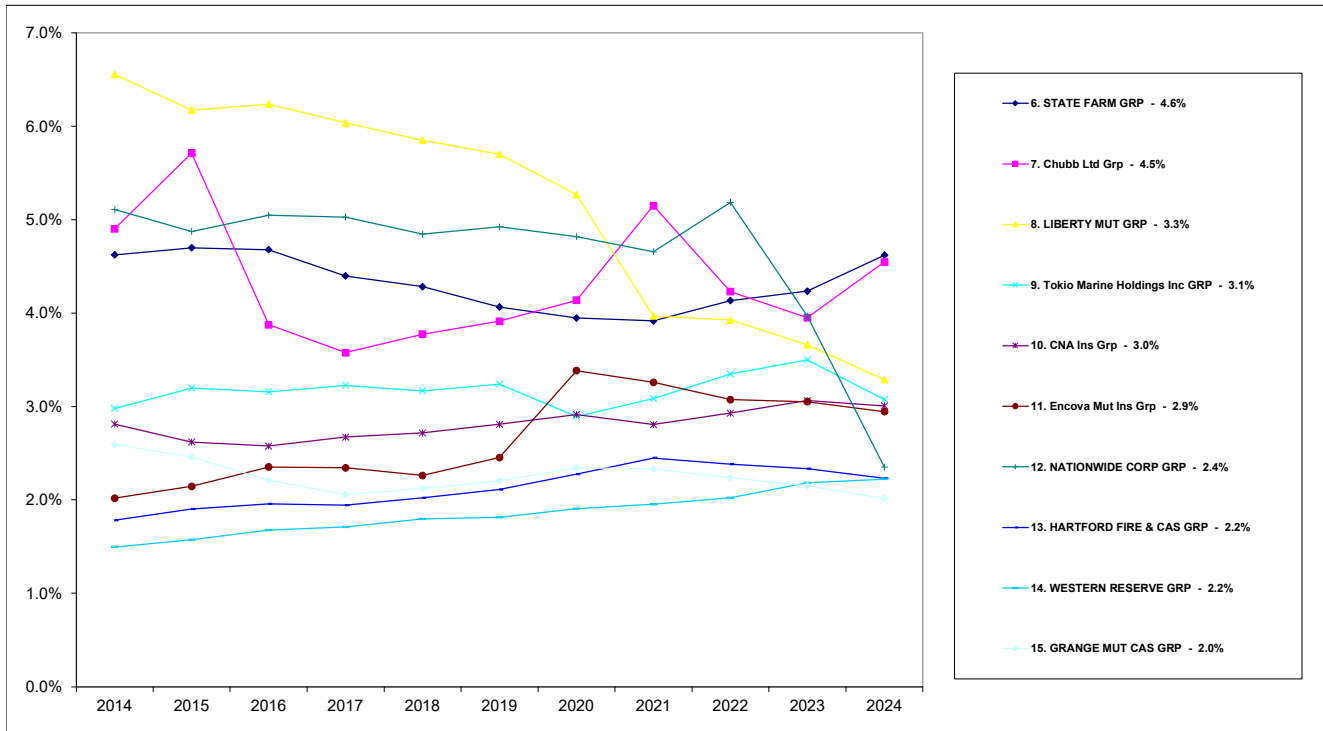


Tuesday, Jun 24, 2025

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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**2024**

**Medical Professional Liability**

**OHIO MARKET SHARE FOR TOP**

**15**

**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	BERKSHIRE HATHAWAY GRP	63,051,586	21.9%
2	CNA Ins Grp	34,325,413	11.9%
3	DOCTORS CO GRP	34,254,737	11.9%
4	ProAssurance Corp Grp	25,904,065	9.0%
5	Coverys Grp	16,591,813	5.8%
6	LIBERTY MUT GRP	14,455,365	5.0%
7	Chubb Ltd Grp	11,164,370	3.9%
8	Clinician Assur Inc RRG	8,100,102	2.8%
9	FAIRFAX FIN GRP	5,789,546	2.0%
10	CINCINNATI FIN GRP	5,558,789	1.9%
11	WR Berkley Corp GRP	5,163,897	1.8%
12	Health Care Industry Liab Recip Ins	5,044,332	1.8%
13	NCMIC Grp	4,612,252	1.6%
14	MAG MUT INS GRP	4,296,298	1.5%
15	American Excess Ins Exch RRG	3,883,856	1.4%
Top 15 Sub Total:		242,196,421	84.3%
Others Sub Total:		45,169,532	15.7%
Total All Groups:		287,365,953	100.0%

**2024**  
**Medical Professional Liability**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>BERKSHIRE HATHAWAY GRP</b>	<b>63,051,586</b>	<b>21.9%</b>
	Medical Protective Co	43,610,068	15.2%
	National Fire & Marine Ins Co	13,921,647	4.8%
	General Star Ind Co	2,055,518	0.7%
	Landmark Amer Ins Co	1,751,281	0.6%
	Fair Amer Ins & Reins Co	940,210	0.3%
	Berkshire Hathaway Specialty Ins Co	686,505	0.2%
	Capitol Specialty Ins Corp	86,357	0.0%
<b>2</b>	<b>CNA Ins Grp</b>	<b>34,325,413</b>	<b>11.9%</b>
	Columbia Cas Co	26,519,074	9.2%
	American Cas Co Of Reading PA	7,765,207	2.7%
	Continental Cas Co	41,132	0.0%
<b>3</b>	<b>DOCTORS CO GRP</b>	<b>34,254,737</b>	<b>11.9%</b>
	Doctors Co An Interins Exch	31,691,765	11.0%
	TDC Specialty Ins Co	2,562,972	0.9%
<b>4</b>	<b>ProAssurance Corp Grp</b>	<b>25,904,065</b>	<b>9.0%</b>
	ProAssurance Ind Co Inc	17,914,605	6.2%
	ProAssurance Specialty Ins Co	3,229,019	1.1%
	ProAssurance Ins Co of Amer	1,920,887	0.7%
	Norcal Ins Co	1,356,571	0.5%
	Preferred Physicians Medical RRG a M	1,259,299	0.4%
	NORCAL Specialty Ins Co	223,684	0.1%
<b>5</b>	<b>Coverys Grp</b>	<b>16,591,813</b>	<b>5.8%</b>
	Proselect Ins Co	13,459,883	4.7%
	Coverys Specialty Ins Co	2,951,258	1.0%
	Preferred Professional Ins Co	180,672	0.1%
<b>6</b>	<b>LIBERTY MUT GRP</b>	<b>14,455,365</b>	<b>5.0%</b>
	Ironshore Specialty Ins Co	12,277,018	4.3%
	Liberty Ins Underwriters Inc	1,863,216	0.6%
	Liberty Surplus Ins Corp	315,131	0.1%

Wednesday, June 25, 2025

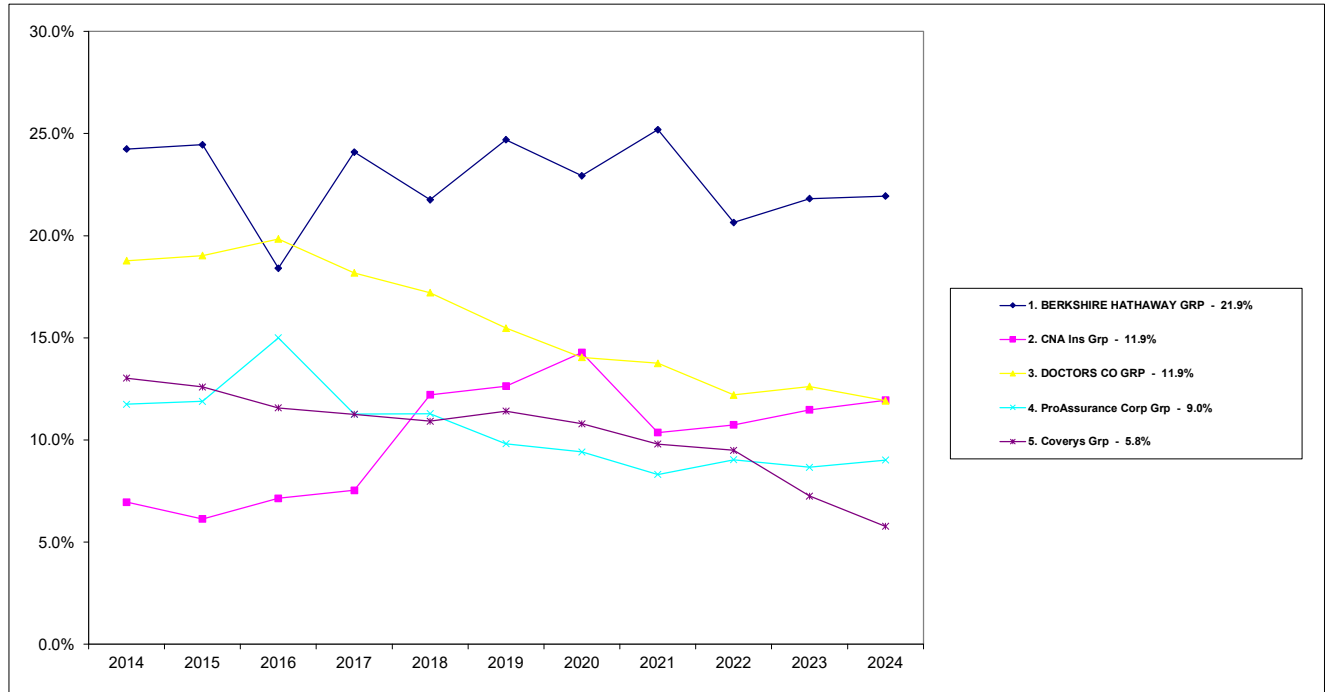
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/18/2025.

<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>7</b>	<b>Chubb Ltd Grp</b>	<b>11,164,370</b>	<b>3.9%</b>
	Illinois Union Ins Co	9,569,027	3.3%
	Ace Amer Ins Co	1,577,343	0.5%
	Chubb Custom Ins Co	18,000	0.0%
<b>8</b>	<b>Clinician Assur Inc RRG</b>	<b>8,100,102</b>	<b>2.8%</b>
	Clinician Assur Inc RRG	8,100,102	2.8%
<b>9</b>	<b>FAIRFAX FIN GRP</b>	<b>5,789,546</b>	<b>2.0%</b>
	Hudson Excess Ins Co	2,713,753	0.9%
	Allied World Surplus Lines Ins Co	1,396,488	0.5%
	Hudson Ins Co	865,515	0.3%
	Allied World Ins Co	813,790	0.3%
<b>10</b>	<b>CINCINNATI FIN GRP</b>	<b>5,558,789</b>	<b>1.9%</b>
	The Cincinnati Ins Co	4,513,988	1.6%
	The Cincinnati Ind Co	660,604	0.2%
	The Cincinnati Cas Co	337,110	0.1%
	The Cincinnati Specialty Underwriter	47,087	0.0%
<b>11</b>	<b>WR Berkley Corp GRP</b>	<b>5,163,897</b>	<b>1.8%</b>
	Admiral Ins Co	4,815,395	1.7%
	Great Divide Ins Co	316,337	0.1%
	Berkley Assur Co	32,165	0.0%
<b>12</b>	<b>Health Care Industry Liab Recip Ins</b>	<b>5,044,332</b>	<b>1.8%</b>
	Health Care Industry Liab Recip Ins	5,044,332	1.8%
<b>13</b>	<b>NCMIC Grp</b>	<b>4,612,252</b>	<b>1.6%</b>
	NCMIC Ins Co	2,685,510	0.9%
	Professional Solutions Ins Co	1,874,948	0.7%
	NCMIC RRG Inc	51,794	0.0%
<b>14</b>	<b>MAG MUT INS GRP</b>	<b>4,296,298</b>	<b>1.5%</b>
	Professional Security Ins Co	2,354,760	0.8%
	MAG Mut Ins Co	1,941,538	0.7%
<b>15</b>	<b>American Excess Ins Exch RRG</b>	<b>3,883,856</b>	<b>1.4%</b>
	American Excess Ins Exch RRG	3,883,856	1.4%
<b>Top 15</b>	<b>Sub Total:</b>	<b>242,196,421</b>	<b>84.3%</b>
	<b>Others Sub Total:</b>	<b>45,169,532</b>	<b>15.7%</b>
	<b>Total All Company Groups:</b>	<b>287,365,953</b>	<b>100.0%</b>

## Medical Professional Liability Market Share TOP 5 Groups

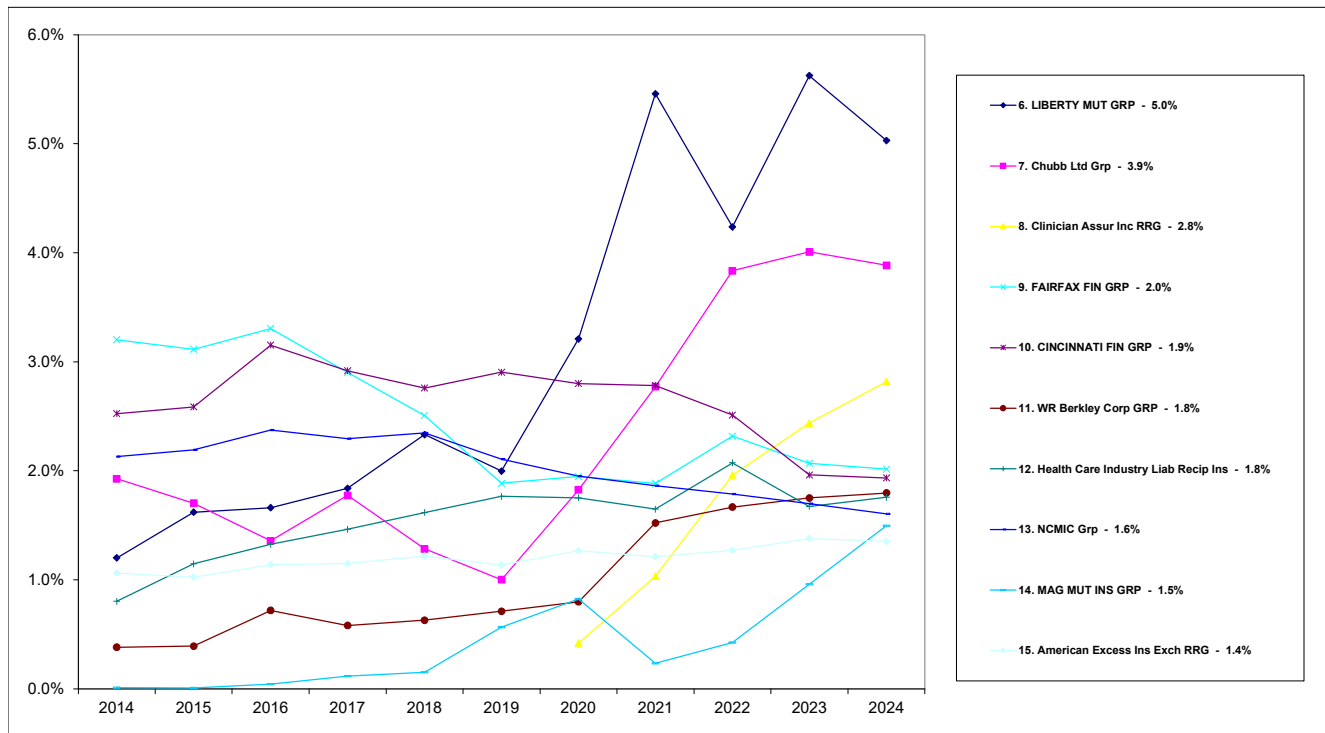


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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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



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Ohio Department of Insurance  
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**2024**  
**Fidelity and Surety**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

<b>RANK</b>	<b>Group Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
1	Travelers Grp	35,413,999	13.5%
2	LIBERTY MUT GRP	21,942,624	8.4%
3	WESTFIELD Grp	18,815,523	7.2%
4	CNA Ins Grp	18,197,182	7.0%
5	ZURICH INS GRP	11,761,959	4.5%
6	Chubb Ltd Grp	11,135,199	4.3%
7	CINCINNATI FIN GRP	10,972,671	4.2%
8	Intact Financial Grp	8,589,231	3.3%
9	American Financial Grp	8,479,712	3.2%
10	Arch Ins Grp	8,442,567	3.2%
11	HARTFORD FIRE & CAS GRP	7,142,346	2.7%
12	IAT Reins Co Grp	5,630,361	2.2%
13	NATIONWIDE CORP GRP	5,519,623	2.1%
14	WT Holdings Grp	4,952,123	1.9%
15	Merchants Bonding Co Grp	4,899,705	1.9%
	<b>Top 15 Sub Total:</b>	<b>181,894,825</b>	<b>69.6%</b>
	<b>Others Sub Total:</b>	<b>79,504,448</b>	<b>30.4%</b>
	<b>Total All Groups:</b>	<b>261,399,273</b>	<b>100.0%</b>

**2024**  
**Fidelity and Surety**  
**OHIO MARKET SHARE FOR TOP**  
**15**  
**INSURANCE GROUPS**

RANK	Group Name Company Name	Direct Written Premium	2024 Market Share
<b>1</b>	<b>Travelers Grp</b>	<b>35,413,999</b>	<b>13.5%</b>
	Travelers Cas & Surety Co Of Amer	27,462,509	10.5%
	Travelers Cas & Surety Co	7,804,969	3.0%
	St Paul Fire & Marine Ins Co	110,365	0.0%
	Farmington Cas Co	16,585	0.0%
	United States Fidelity & Guar Co	10,009	0.0%
	Travelers Ind Co Of CT	2,328	0.0%
	Travelers Ind Co	1,508	0.0%
	Charter Oak Fire Ins Co	1,240	0.0%
	Fidelity & Guar Ins Co	1,237	0.0%
	Travelers Ind Co Of Amer	839	0.0%
	Standard Fire Ins Co	813	0.0%
	Travelers Prop Cas Co Of Amer	766	0.0%
	St Paul Guardian Ins Co	446	0.0%
	Phoenix Ins Co	385	0.0%
<b>2</b>	<b>LIBERTY MUT GRP</b>	<b>21,942,624</b>	<b>8.4%</b>
	Liberty Mut Ins Co	14,082,429	5.4%
	Ohio Cas Ins Co	7,158,381	2.7%
	West Amer Ins Co	189,823	0.1%
	Employers Ins Co of Wausau	178,543	0.1%
	Safeco Ins Co Of Amer	152,312	0.1%
	State Automobile Mut Ins Co	92,606	0.0%
	American States Ins Co	29,502	0.0%
	Ironshore Ind Inc	19,138	0.0%
	State Auto Prop & Cas Ins Co	14,123	0.0%
	Peerless Ins Co	12,655	0.0%
	Ironshore Specialty Ins Co	10,337	0.0%
	First Natl Ins Co Of Amer	2,675	0.0%
	General Ins Co Of Amer	100	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>2024 Market Share</b>
<b>3</b>	<b>WESTFIELD Grp</b>	<b>18,815,523</b>	<b>7.2%</b>
	Ohio Farmers Ins Co	16,265,453	<b>6.2%</b>
	Westfield Ins Co	2,422,501	<b>0.9%</b>
	Westfield Natl Ins Co	50,465	<b>0.0%</b>
	American Select Ins Co	41,444	<b>0.0%</b>
	Old Guard Ins Co	19,599	<b>0.0%</b>
	Westfield Superior Ins Co	5,758	<b>0.0%</b>
	Westfield Premier Ins Co	4,671	<b>0.0%</b>
	Westfield Champion Ins Co	3,191	<b>0.0%</b>
	Westfield Touchstone Ins Co	2,441	<b>0.0%</b>
<b>4</b>	<b>CNA Ins Grp</b>	<b>18,197,182</b>	<b>7.0%</b>
	Western Surety Co	13,890,513	<b>5.3%</b>
	Continental Cas Co	2,678,188	<b>1.0%</b>
	Continental Ins Co	1,516,384	<b>0.6%</b>
	Columbia Cas Co	105,000	<b>0.0%</b>
	American Cas Co Of Reading PA	5,446	<b>0.0%</b>
	Valley Forge Ins Co	990	<b>0.0%</b>
	Transportation Ins Co	490	<b>0.0%</b>
	National Fire Ins Co Of Hartford	171	<b>0.0%</b>
<b>5</b>	<b>ZURICH INS GRP</b>	<b>11,761,959</b>	<b>4.5%</b>
	Fidelity & Deposit Co Of MD	10,301,803	<b>3.9%</b>
	Zurich Amer Ins Co	1,149,096	<b>0.4%</b>
	American Zurich Ins Co	102,977	<b>0.0%</b>
	Colonial Amer Cas & Surety Co	101,718	<b>0.0%</b>
	Zurich Amer Ins Co Of IL	44,229	<b>0.0%</b>
	American Guar & Liab Ins	42,326	<b>0.0%</b>
	Steadfast Ins Co	19,810	<b>0.0%</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 6/18/2025.

<b>RANK</b>	<b>Group Name</b> Company Name	<b>Direct Written</b> <b>Premium</b>	<b>2024</b> <b>Market Share</b>
<b>6</b>	<b>Chubb Ltd Grp</b>	<b>11,135,199</b>	<b>4.3%</b>
	Federal Ins Co	9,751,350	3.7%
	Westchester Fire Ins Co	670,319	0.3%
	Ace Amer Ins Co	558,961	0.2%
	Chubb Custom Ins Co	92,464	0.0%
	Vigilant Ins Co	16,561	0.0%
	Great Northern Ins Co	15,388	0.0%
	Illinois Union Ins Co	11,003	0.0%
	Pacific Ind Co	8,122	0.0%
	Westchester Surplus Lines Ins Co	5,191	0.0%
	Chubb Ind Ins Co	3,710	0.0%
	Chubb Natl Ins Co	1,043	0.0%
	Ace Fire Underwriters Ins Co	737	0.0%
	Insurance Co of N Amer	250	0.0%
	Indemnity Ins Co Of North Amer	100	0.0%
<b>7</b>	<b>CINCINNATI FIN GRP</b>	<b>10,972,671</b>	<b>4.2%</b>
	The Cincinnati Ins Co	10,966,673	4.2%
	The Cincinnati Cas Co	5,998	0.0%
<b>8</b>	<b>Intact Financial Grp</b>	<b>8,589,231</b>	<b>3.3%</b>
	Atlantic Specialty Ins Co	8,436,661	3.2%
	Guarantee Co Of N Amer USA	152,570	0.1%
<b>9</b>	<b>American Financial Grp</b>	<b>8,479,712</b>	<b>3.2%</b>
	Great Amer Ins Co	7,509,180	2.9%
	Great Amer Alliance Ins Co	917,555	0.4%
	Great Amer E&S Ins Co	28,330	0.0%
	Great Amer Assur Co	24,647	0.0%
<b>10</b>	<b>Arch Ins Grp</b>	<b>8,442,567</b>	<b>3.2%</b>
	Arch Ins Co	8,442,567	3.2%
<b>11</b>	<b>HARTFORD FIRE &amp; CAS GRP</b>	<b>7,142,346</b>	<b>2.7%</b>
	Hartford Fire Ins Co	5,917,705	2.3%
	Hartford Accident & Ind Co	529,594	0.2%
	Twin City Fire Ins Co Co	509,000	0.2%
	Hartford Cas Ins Co	131,703	0.1%
	Hartford Ins Co Of The Midwest	49,536	0.0%
	Pacific Ins Co Ltd	4,808	0.0%

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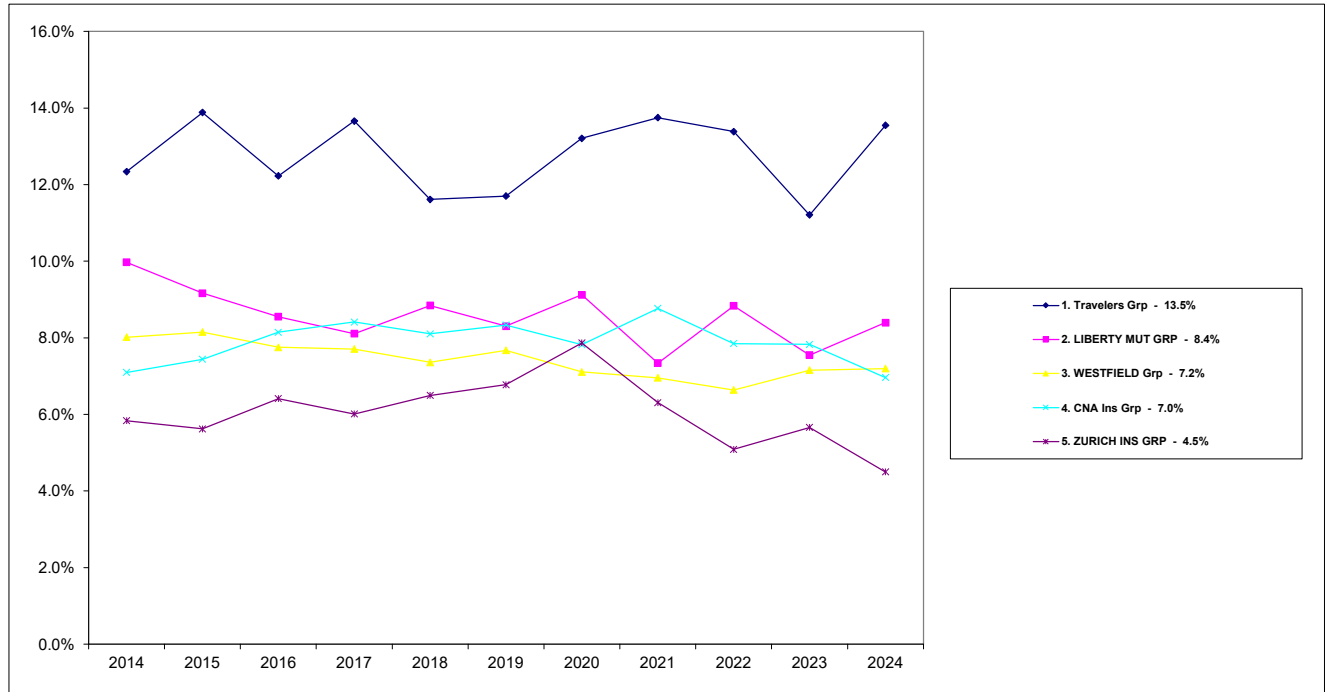
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Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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<b>RANK</b>	<b>Group Name Company Name</b>	<b>Direct Written Premium</b>	<b>2024 Market Share</b>
<b>12</b>	<b>IAT Reins Co Grp</b>	<b>5,630,361</b>	<b>2.2%</b>
	Allegheny Cas Co	3,329,985	1.3%
	Harco Natl Ins Co	2,221,741	0.8%
	International Fidelity Ins Co	78,635	0.0%
<b>13</b>	<b>NATIONWIDE CORP GRP</b>	<b>5,519,623</b>	<b>2.1%</b>
	Nationwide Mut Ins Co	5,397,798	2.1%
	National Cas Co	115,016	0.0%
	Crestbrook Ins Co	6,606	0.0%
	Scottsdale Surplus Lines Ins Co	203	0.0%
<b>14</b>	<b>WT Holdings Grp</b>	<b>4,952,123</b>	<b>1.9%</b>
	Evergreen Natl Ind Co	4,952,123	1.9%
<b>15</b>	<b>Merchants Bonding Co Grp</b>	<b>4,899,705</b>	<b>1.9%</b>
	Merchants Bonding Co a Mut	2,917,384	1.1%
	Merchants Natl Bonding Inc	1,982,321	0.8%
<b>Top 15</b>	<b>Sub Total:</b>	<b>181,894,825</b>	<b>69.6%</b>
	<b>Others Sub Total:</b>	<b>79,504,448</b>	<b>30.4%</b>
	<b>Total All Company Groups:</b>	<b>261,399,273</b>	<b>100.0%</b>

## Fidelity and Surety Market Share TOP 5 Groups

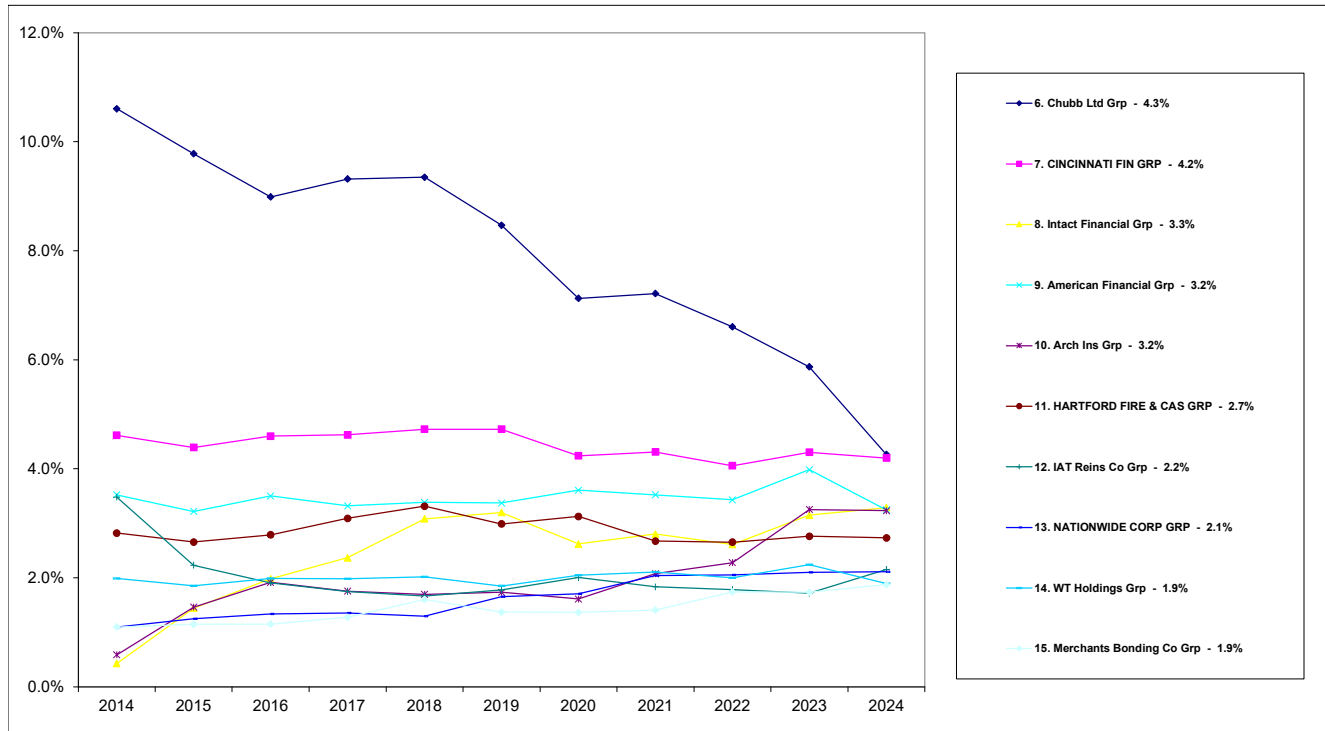


Tuesday, Jun 24, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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



Tuesday, Jun 24, 2025

Ohio Department of Insurance  
Office of Product Regulation and Actuarial Services

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# 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		
	09.1	Inland marine
Pet insurance plans		
	09.2	Pet insurance plans
Financial Guaranty		
	10	Financial guaranty

Line of Business	Line Number	Row Description
Medical Professional Liability		
	11	Medical professional liability
	11.1	Medical professional liability - occurrence
	11.2	Medical professional liability - claims-made
Earthquake		
	12	Earthquake
Accident & Health		
	13.1	Comprehensive (hospital and medical) individual
	13.2	Comprehensive (Hospital and Medical) Group
	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
	15.9	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
	18.1	Products liability - occurrence
	18.2	Products liability - claims-made
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

Line of Business	Line Number	Row Description
Commercial Automobile		
	19.3	Commercial auto no-fault (personal injury protection)
	19.4	Other commercial auto liability
	21.2	Commercial auto physical damage
Aircraft		
	22	Aircraft (all perils)
Fidelity and Surety		
	23	Fidelity
	24	Surety
Crime		
	26	Burglary and theft
Boiler and Machinery		
	27	Boiler and machinery
Credit		
	28	Credit
International		
	29	International
Warranty		
	30	Warranty
Reinsurance		
	31	Reinsurance nonproportional assumed property
Reinsurance		
	32	Reinsurance nonproportional assumed liability
Reinsurance		
	33	Reinsurance nonproportional assumed financial lines
Aggregate write-ins for other lines of business		
	34	Aggregate write-ins for other lines of business

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<b>Line of Business</b>	<b>Line Number</b>	<b>Row Description</b>
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Totals
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35

Totals (all lines)

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## Appendix 2

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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)
09.1	Inland marine
11	Medical professional liability
11.1	Medical professional liability - occurrence
11.2	Medical professional liability - claims-made
16	Workers' compensation
17.1	Other liability - occurrence
17.2	Other liability - claims-made
17.3	Excess Workers' Compensation
18.1	Products liability - occurrence
18.2	Products liability - claims-made
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
09.2	Pet insurance plans
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 3

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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
	09.1	Inland marine
	09.2	Pet insurance plans
	10	Financial guaranty
	11	Medical professional liability
	11.1	Medical professional liability - occurrence
	11.2	Medical professional liability - claims-made
	12	Earthquake
	16	Workers' compensation
	17.1	Other liability - occurrence
	17.2	Other liability - claims-made
	17.3	Excess Workers' Compensation
	18.1	Products liability - occurrence
	18.2	Products liability - claims-made
	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

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<b>Lines of business included in Total</b>	<b>Line Number</b>	<b>Row Description</b>
	28	Credit
	30	Warranty

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