



**Department of
Insurance**

2025

Property and Casualty Insurance

Market Share Report

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Total

Personal Lines

- Private Passenger Automobile
- Homeowners Multiple Peril
- Farmowners Multiple Peril

Commercial Lines

- Commercial Automobile
- Commercial General Liability
- Fire and Allied Lines
- Commercial Multiple Peril
- Medical Professional Liability
- Fidelity and Surety

Appendix

2025
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	3,353,236,329	12.7%
2	PROGRESSIVE GRP	2,454,590,252	9.3%
3	ALLSTATE INS GRP	1,766,319,775	6.7%
4	CINCINNATI FIN GRP	1,169,974,278	4.4%
5	LIBERTY MUT GRP	1,144,936,345	4.3%
6	ERIE INS GRP	1,067,938,057	4.0%
7	BERKSHIRE HATHAWAY GRP	991,060,760	3.8%
8	Travelers Grp	858,750,755	3.3%
9	NATIONWIDE CORP GRP	781,854,914	3.0%
10	GRANGE MUT CAS GRP	709,538,864	2.7%
11	AUTO OWNERS GRP	685,690,645	2.6%
12	Chubb Ltd Grp	649,434,253	2.5%
13	WESTFIELD Grp	642,055,388	2.4%
14	UNITED SERV AUTOMOBILE ASSN GR	578,063,983	2.2%
15	AMERICAN FAMILY INS GRP	490,228,086	1.9%
Top 15 Sub Total:		17,343,672,684	65.7%
Others Sub Total:		9,059,687,101	34.3%
Total All Groups:		26,403,359,785	100.0%

2025
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	3,353,236,329	12.7%
	State Farm Mut Auto Ins Co	1,876,438,692	7.1%
	State Farm Fire & Cas Co	1,452,075,713	5.5%
	HiRoad Assur Co	11,218,472	0.0%
	MGA Ins Co Inc	10,094,809	0.0%
	State Farm Classic Ins Co	3,408,643	0.0%
2	PROGRESSIVE GRP	2,454,590,252	9.3%
	Progressive Direct Ins Co	1,047,738,904	4.0%
	Progressive Specialty Ins Co	953,696,263	3.6%
	Progressive Preferred Ins Co	226,332,352	0.9%
	American Strategic Ins Corp	168,795,571	0.6%
	United Financial Cas Co	25,194,980	0.1%
	Protective Ins Co	21,297,927	0.1%
	Progressive Cas Ins Co	10,836,057	0.0%
	Protective Specialty Ins Co	698,198	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
3	ALLSTATE INS GRP	1,766,319,775	6.7%
	Allstate Fire & Cas Ins Co	614,567,487	2.3%
	Allstate Vehicle & Prop Ins Co	363,395,298	1.4%
	Allstate N Amer Ins Co	291,939,327	1.1%
	Allstate Prop & Cas Ins Co	85,688,672	0.3%
	Allstate Ind Co	81,672,789	0.3%
	Allstate Ins Co	81,184,430	0.3%
	Integon Preferred Ins Co	60,669,681	0.2%
	Integon Gen Ins Corp	56,222,293	0.2%
	New South Ins Co	39,142,692	0.1%
	National Gen Ins Co	21,753,618	0.1%
	Integon Natl Ins Co	19,005,322	0.1%
	Encompass Home & Auto Ins Co	14,220,413	0.1%
	Esurance Prop & Cas Ins Co	12,414,531	0.0%
	Integon Ind Corp	6,226,138	0.0%
	Esurance Ins Co	4,035,005	0.0%
	Allstate Northbrook Ind Co	3,745,768	0.0%
	First Colonial Ins Co	3,399,725	0.0%
	MIC Gen Ins Corp	3,289,574	0.0%
	Agent Alliance Ins Co	2,027,213	0.0%
	Century Natl Ins Co	1,481,123	0.0%
	National Gen Assur Co	229,196	0.0%
	North Light Specialty Ins Co	9,480	0.0%
4	CINCINNATI FIN GRP	1,169,974,278	4.4%
	The Cincinnati Ins Co	788,535,253	3.0%
	The Cincinnati Cas Co	251,166,949	1.0%
	The Cincinnati Ind Co	90,423,539	0.3%
	The Cincinnati Specialty Underwriter	39,848,537	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 6/23/2026.

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

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
5	LIBERTY MUT GRP	1,144,936,345	4.3%
	Liberty Ins Underwriters Inc	170,760,957	0.6%
	American Economy Ins Co	161,967,274	0.6%
	Liberty Mut Personal Ins Co	158,591,126	0.6%
	Safeco Ins Co Of IL	118,235,074	0.4%
	Liberty Mut Fire Ins Co	81,916,270	0.3%
	Safeco Ins Co Of IN	79,843,448	0.3%
	Ohio Security Ins Co	45,346,403	0.2%
	Ironshore Specialty Ins Co	36,053,450	0.1%
	State Automobile Mut Ins Co	34,956,833	0.1%
	Peerless Ind Ins Co	33,174,506	0.1%
	Liberty Mut Ins Co	31,649,254	0.1%
	Ohio Cas Ins Co	28,879,338	0.1%
	LM Gen Ins Co	26,470,567	0.1%
	Liberty Surplus Ins Corp	23,666,490	0.1%
	Safeco Ins Co Of Amer	23,546,207	0.1%
	Employers Ins Co of Wausau	23,384,839	0.1%
	LM Ins Corp	18,879,645	0.1%
	Liberty Ins Corp	18,427,616	0.1%
	General Ins Co Of Amer	6,902,762	0.0%
	West Amer Ins Co	6,321,337	0.0%
	American Fire & Cas Co	3,765,165	0.0%
	First Liberty Ins Corp	3,729,025	0.0%
	State Auto Prop & Cas Ins Co	3,342,597	0.0%
	Ironshore Ind Inc	3,155,368	0.0%
	Netherlands Ins Co The	1,217,309	0.0%
	First Natl Ins Co Of Amer	724,076	0.0%
	American States Ins Co	29,425	0.0%
	Peerless Ins Co	11,871	0.0%
	Patrons Mut Ins Co Of Ct	1,997	0.0%
	State Auto Ins Co of OH	-66	0.0%
	Milbank Ins Co	-13,818	0.0%
6	ERIE INS GRP	1,067,938,057	4.0%
	Erie Ins Co	927,074,043	3.5%
	Erie Ins Exch	122,735,555	0.5%
	Erie Ins Prop & Cas Co	13,664,096	0.1%
	Flagship City Ins Co	4,464,363	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
7	BERKSHIRE HATHAWAY GRP	991,060,760	3.8%
	GEICO Secure Ins Co	208,439,453	0.8%
	GEICO Marine Ins Co	120,356,012	0.5%
	Geico Ind Co	117,409,608	0.4%
	GEICO Advantage Ins Co	114,008,472	0.4%
	National Fire & Marine Ins Co	47,011,905	0.2%
	Medical Protective Co	46,854,875	0.2%
	GEICO Choice Ins Co	46,751,605	0.2%
	Geico Gen Ins Co	44,747,515	0.2%
	Geico Cas Co	43,366,724	0.2%
	National Ind Co	30,115,415	0.1%
	Landmark Amer Ins Co	25,608,854	0.1%
	United States Liab Ins Co	21,701,173	0.1%
	General Star Ind Co	21,658,331	0.1%
	Berkshire Hathaway Homestate Ins Co	15,453,496	0.1%
	Berkshire Hathaway Specialty Ins Co	15,448,260	0.1%
	RSUI Ind Co	14,086,950	0.1%
	Government Employees Ins Co	10,639,766	0.0%
	Berkshire Hathaway Direct Ins Co	9,366,855	0.0%
	National Liab & Fire Ins Co	8,900,825	0.0%
	Capitol Specialty Ins Corp	8,756,862	0.0%
	Amguard Ins Co	4,381,816	0.0%
	Capitol Ind Corp	3,108,010	0.0%
	Fair Amer Ins & Reins Co	2,890,556	0.0%
	Fair American Select Ins Co	2,376,687	0.0%
	Covington Specialty Ins Co	2,299,914	0.0%
	Mount Vernon Fire Ins Co	2,060,818	0.0%
	AZGuard Ins Co	1,416,971	0.0%
	Platte River Ins Co	944,610	0.0%
	General Star Natl Ins Co	777,800	0.0%
	Mount Vernon Specialty Ins Co	58,257	0.0%
	Redwood Fire & Cas Ins Co	24,997	0.0%
	Oak River Ins Co	19,514	0.0%
	Norguard Ins Co	11,722	0.0%
	Us Underwriters Ins Co	3,906	0.0%
	Central States Ind Co Of Omaha	1,130	0.0%
	Eastguard Ins Co	1,096	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
8	Travelers Grp	858,750,755	3.3%
	Travelers Prop Cas Co Of Amer	189,375,856	0.7%
	Standard Fire Ins Co	123,005,423	0.5%
	Travco Ins Co	120,704,741	0.5%
	Travelers Cas & Surety Co Of Amer	109,628,173	0.4%
	Travelers Ind Co	54,521,111	0.2%
	Phoenix Ins Co	49,551,940	0.2%
	Charter Oak Fire Ins Co	42,475,558	0.2%
	Travelers Excess & Surplus Lines Co	39,185,652	0.1%
	Travelers Prop Cas Ins Co	25,954,213	0.1%
	Travelers Ind Co Of CT	25,668,190	0.1%
	Travelers Ind Co Of Amer	19,031,497	0.1%
	Northland Ins Co	13,238,014	0.1%
	Northfield Ins Co	9,628,414	0.0%
	Travelers Cas Ins Co Of Amer	8,311,255	0.0%
	Fidelity & Guar Ins Co	7,317,940	0.0%
	St Paul Fire & Marine Ins Co	5,972,545	0.0%
	Automobile Ins Co Of Hartford CT	4,362,037	0.0%
	Travelers Cas & Surety Co	3,207,895	0.0%
	St Paul Guardian Ins Co	2,555,872	0.0%
	Travelers Home & Marine Ins Co	1,610,355	0.0%
	St Paul Mercury Ins Co	1,037,355	0.0%
	St Paul Protective Ins Co	940,593	0.0%
	St Paul Surplus Lines Ins Co	822,933	0.0%
	Travelers Cas Co Of CT	333,705	0.0%
	Farmington Cas Co	276,371	0.0%
	Travelers Specialty Ins Co	23,903	0.0%
	United States Fidelity & Guar Co	9,214	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
9	NATIONWIDE CORP GRP	781,854,914	3.0%
	Nationwide Mut Ins Co	201,693,046	0.8%
	Nationwide Ins Co Of Amer	128,749,387	0.5%
	Nationwide Gen Ins Co	128,729,519	0.5%
	Nationwide Prop & Cas Ins Co	126,467,057	0.5%
	Nationwide Agribusiness Ins Co	79,658,511	0.3%
	Scottsdale Surplus Lines Ins Co	36,066,730	0.1%
	National Cas Co	31,882,721	0.1%
	Nationwide Assur Co	12,175,097	0.0%
	Nationwide Ins Co Of FL	7,604,882	0.0%
	Harleysville Ins Co of NY	5,926,745	0.0%
	Scottsdale Ind Co	5,027,076	0.0%
	Freedom Specialty Ins Co	4,625,860	0.0%
	Crestbrook Ins Co	3,666,077	0.0%
	Nationwide Affinity Co of Amer	3,604,112	0.0%
	Depositors Ins Co	2,813,726	0.0%
	Scottsdale Ins Co	1,173,023	0.0%
	Amco Ins Co	583,899	0.0%
	Allied Prop & Cas Ins Co	581,298	0.0%
	Harleysville Ins Co	458,206	0.0%
	Allied Ins Co of Amer	380,930	0.0%
	Harleysville Preferred Ins Co	10,072	0.0%
	Harleysville Worcester Ins Co	-23,060	0.0%
10	GRANGE MUT CAS GRP	709,538,864	2.7%
	Grange Ind Ins Co	421,391,424	1.6%
	Grange Ins Co	192,480,899	0.7%
	Grange Prop & Cas Ins Co	77,628,050	0.3%
	Trustgard Ins Co	18,038,491	0.1%
11	AUTO OWNERS GRP	685,690,645	2.6%
	Auto Owners Ins Co	373,015,511	1.4%
	Home Owners Ins Co	171,731,126	0.7%
	Owners Ins Co	134,312,818	0.5%
	Atlantic Cas Ins Co	6,631,190	0.0%

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

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
12	Chubb Ltd Grp	649,434,253	2.5%
	Federal Ins Co	181,223,701	0.7%
	Ace Amer Ins Co	139,881,202	0.5%
	Ace Prop & Cas Ins Co	70,613,620	0.3%
	Pacific Ind Co	36,647,578	0.1%
	Illinois Union Ins Co	36,148,154	0.1%
	Westchester Surplus Lines Ins Co	35,613,323	0.1%
	Agri Gen Ins Co	32,591,976	0.1%
	Great Northern Ins Co	21,383,826	0.1%
	Westchester Fire Ins Co	20,965,708	0.1%
	Executive Risk Ind Inc	14,799,383	0.1%
	Penn Millers Ins Co	13,979,925	0.1%
	Indemnity Ins Co Of North Amer	13,307,117	0.1%
	Chubb Natl Ins Co	9,541,973	0.0%
	Chubb Custom Ins Co	9,217,130	0.0%
	Chubb Ind Ins Co	9,136,341	0.0%
	Vigilant Ins Co	2,890,943	0.0%
	Ace Fire Underwriters Ins Co	881,651	0.0%
	Bankers Standard Ins Co	436,736	0.0%
	Pacific Employers Ins Co	123,067	0.0%
	Insurance Co of N Amer	50,899	0.0%
13	WESTFIELD Grp	642,055,388	2.4%
	American Select Ins Co	206,291,952	0.8%
	Westfield Natl Ins Co	125,194,561	0.5%
	Westfield Ins Co	121,803,527	0.5%
	Old Guard Ins Co	79,488,647	0.3%
	Westfield Superior Ins Co	25,094,962	0.1%
	Ohio Farmers Ins Co	21,335,299	0.1%
	Westfield Champion Ins Co	20,429,733	0.1%
	Westfield Specialty Ins Co	19,641,103	0.1%
	Westfield Premier Ins Co	11,041,151	0.0%
	Westfield Touchstone Ins Co	7,599,107	0.0%
	Westfield Select Ins Co	4,135,346	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 6/23/2026.

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

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
14	UNITED SERV AUTOMOBILE ASSN GR	578,063,983	2.2%
	United Serv Automobile Assn	195,460,687	0.7%
	USAA Cas Ins Co	156,619,608	0.6%
	USAA Gen Ind Co	155,875,687	0.6%
	Garrison Prop & Cas Ins Co	70,012,964	0.3%
	Noblr Recip Exch	95,037	0.0%
15	AMERICAN FAMILY INS GRP	490,228,086	1.9%
	Homesite Ins Co Of The Midwest	237,243,838	0.9%
	American Family Mut Ins Co SI	127,570,252	0.5%
	American Family Ins Co	80,550,399	0.3%
	Homesite Ins Co of FL	18,525,479	0.1%
	Midvale Ind Co	15,523,512	0.1%
	American Family Connect Prop & Cas I	8,216,254	0.0%
	Homesite Ins Co	1,583,058	0.0%
	NGM Ins Co	733,546	0.0%
	American Standard Ins Co Of OH	281,748	0.0%
Top 15	Sub Total:	17,343,672,684	65.7%
	Others Sub Total:	9,059,687,101	34.3%
	Total All Company Groups:	26,403,359,785	100.0%

Wednesday, July 8, 2026

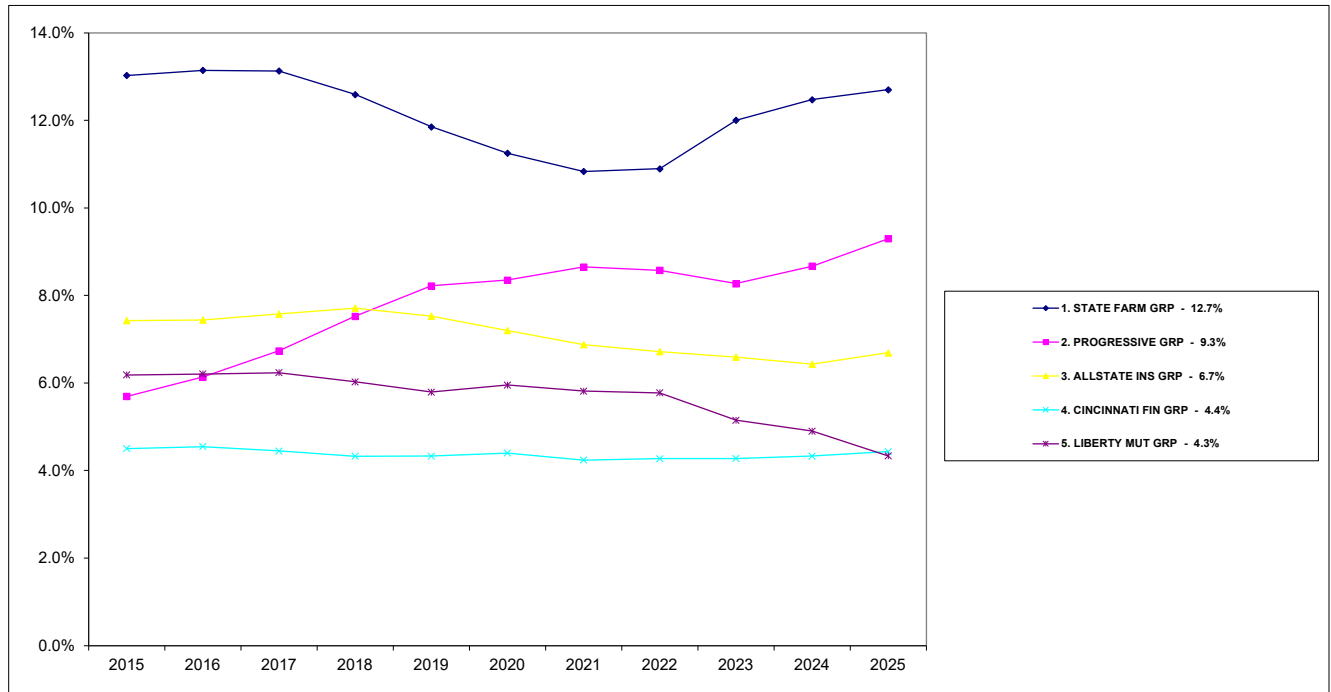
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Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.

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

Total Market Share TOP 5 Groups

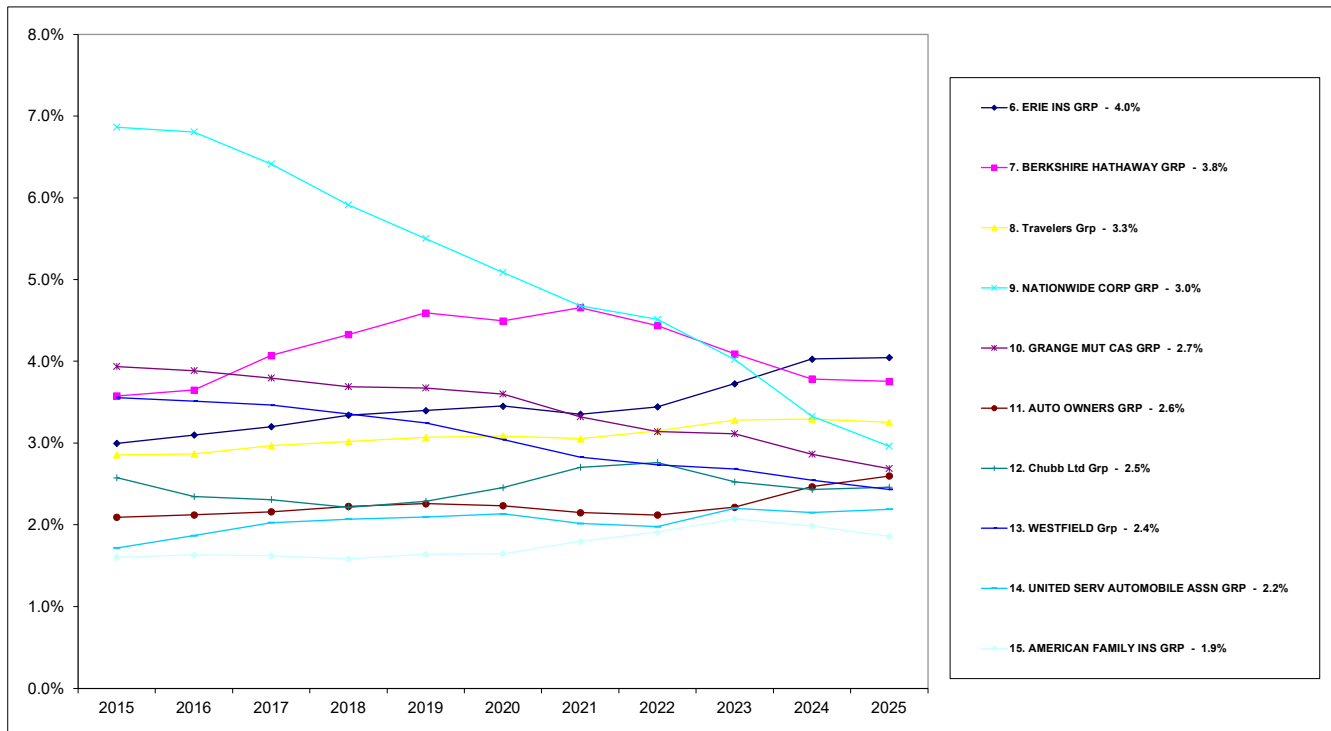


Wednesday, Jul 08, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Total Market Share TOP 6 - 15 Groups



Wednesday, Jul 08, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	3,109,953,789	21.1%
2	PROGRESSIVE GRP	2,164,059,934	14.7%
3	ALLSTATE INS GRP	1,692,685,397	11.5%
4	ERIE INS GRP	830,388,807	5.6%
5	LIBERTY MUT GRP	617,509,606	4.2%
6	BERKSHIRE HATHAWAY GRP	601,492,515	4.1%
7	GRANGE MUT CAS GRP	600,693,884	4.1%
8	NATIONWIDE CORP GRP	595,494,829	4.0%
9	UNITED SERV AUTOMOBILE ASSN GR	545,495,102	3.7%
10	AMERICAN FAMILY INS GRP	450,513,677	3.1%
11	AUTO OWNERS GRP	411,257,968	2.8%
12	CINCINNATI FIN GRP	396,373,921	2.7%
13	WESTFIELD Grp	327,153,837	2.2%
14	FARMERS INS GRP	285,259,790	1.9%
15	Travelers Grp	269,713,878	1.8%
Top 15 Sub Total:		12,898,046,934	87.6%
Others Sub Total:		1,822,776,500	12.4%
Total All Groups:		14,720,823,434	100.0%

2025

Personal Lines

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	3,109,953,789	21.1%
	State Farm Mut Auto Ins Co	1,862,409,107	12.7%
	State Farm Fire & Cas Co	1,234,041,230	8.4%
	MGA Ins Co Inc	10,094,809	0.1%
	State Farm Classic Ins Co	3,408,643	0.0%
2	PROGRESSIVE GRP	2,164,059,934	14.7%
	Progressive Direct Ins Co	1,041,189,561	7.1%
	Progressive Specialty Ins Co	939,138,385	6.4%
	American Strategic Ins Corp	164,499,516	1.1%
	Progressive Preferred Ins Co	10,684,689	0.1%
	Progressive Cas Ins Co	8,547,783	0.1%
3	ALLSTATE INS GRP	1,692,685,397	11.5%
	Allstate Fire & Cas Ins Co	614,567,487	4.2%
	Allstate Vehicle & Prop Ins Co	360,940,427	2.5%
	Allstate N Amer Ins Co	291,748,121	2.0%
	Allstate Prop & Cas Ins Co	82,499,827	0.6%
	Allstate Ins Co	79,625,739	0.5%
	Integon Preferred Ins Co	60,669,681	0.4%
	Integon Gen Ins Corp	55,182,399	0.4%
	New South Ins Co	39,142,692	0.3%
	Allstate Ind Co	37,274,502	0.3%
	National Gen Ins Co	21,753,618	0.1%
	Encompass Home & Auto Ins Co	13,215,758	0.1%
	Esurance Prop & Cas Ins Co	12,414,531	0.1%
	Integon Natl Ins Co	9,464,681	0.1%
	Esurance Ins Co	4,029,358	0.0%
	Allstate Northbrook Ind Co	3,745,768	0.0%
	MIC Gen Ins Corp	2,937,616	0.0%
	Integon Ind Corp	1,755,937	0.0%
	Century Natl Ins Co	1,481,123	0.0%
	National Gen Assur Co	229,196	0.0%
	North Light Specialty Ins Co	6,936	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
4	ERIE INS GRP	830,388,807	5.6%
	Erie Ins Co	754,397,207	5.1%
	Erie Ins Exch	62,327,504	0.4%
	Erie Ins Prop & Cas Co	13,664,096	0.1%
5	LIBERTY MUT GRP	617,509,606	4.2%
	American Economy Ins Co	158,949,212	1.1%
	Liberty Mut Personal Ins Co	158,087,918	1.1%
	Safeco Ins Co Of IL	118,235,074	0.8%
	Safeco Ins Co Of IN	78,323,162	0.5%
	Peerless Ind Ins Co	33,076,224	0.2%
	LM Gen Ins Co	26,470,567	0.2%
	Liberty Mut Fire Ins Co	19,400,931	0.1%
	LM Ins Corp	11,520,335	0.1%
	State Automobile Mut Ins Co	3,919,601	0.0%
	Ohio Security Ins Co	2,269,567	0.0%
	Liberty Mut Ins Co	2,085,460	0.0%
	Liberty Ins Corp	2,036,797	0.0%
	Netherlands Ins Co The	1,217,309	0.0%
	West Amer Ins Co	748,183	0.0%
	American Fire & Cas Co	443,268	0.0%
	Ohio Cas Ins Co	408,032	0.0%
	Safeco Ins Co Of Amer	183,948	0.0%
	First Liberty Ins Corp	146,901	0.0%
	Milbank Ins Co	-12,883	0.0%
6	BERKSHIRE HATHAWAY GRP	601,492,515	4.1%
	GEICO Secure Ins Co	208,439,453	1.4%
	Geico Ind Co	117,409,608	0.8%
	GEICO Advantage Ins Co	114,008,472	0.8%
	GEICO Choice Ins Co	46,751,605	0.3%
	Geico Cas Co	43,366,724	0.3%
	GEICO Marine Ins Co	31,987,528	0.2%
	Geico Gen Ins Co	29,717,640	0.2%
	Government Employees Ins Co	9,859,522	0.1%
	United States Liab Ins Co	42,899	0.0%
	Mount Vernon Fire Ins Co	1,186	0.0%
	Amguard Ins Co	-92,122	0.0%

Tuesday, June 30, 2026

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RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
7	GRANGE MUT CAS GRP	600,693,884	4.1%
	Grange Ind Ins Co	396,772,840	2.7%
	Grange Ins Co	126,660,119	0.9%
	Grange Prop & Cas Ins Co	75,510,341	0.5%
	Trustgard Ins Co	1,750,584	0.0%
8	NATIONWIDE CORP GRP	595,494,829	4.0%
	Nationwide Mut Ins Co	155,091,140	1.1%
	Nationwide Ins Co Of Amer	124,147,183	0.8%
	Nationwide Gen Ins Co	119,593,848	0.8%
	Nationwide Prop & Cas Ins Co	119,384,439	0.8%
	Nationwide Agribusiness Ins Co	53,270,438	0.4%
	National Cas Co	20,599,327	0.1%
	Depositors Ins Co	2,646,858	0.0%
	Scottsdale Surplus Lines Ins Co	802,086	0.0%
	Scottsdale Ins Co	3,198	0.0%
	Allied Prop & Cas Ins Co	-114	0.0%
	Crestbrook Ins Co	-43,574	0.0%
9	UNITED SERV AUTOMOBILE ASSN GR	545,495,102	3.7%
	United Serv Automobile Assn	179,697,228	1.2%
	USAA Gen Ind Co	150,256,312	1.0%
	USAA Cas Ins Co	148,457,693	1.0%
	Garrison Prop & Cas Ins Co	66,988,832	0.5%
	Noblr Recip Exch	95,037	0.0%
10	AMERICAN FAMILY INS GRP	450,513,677	3.1%
	Homesite Ins Co Of The Midwest	237,242,714	1.6%
	American Family Mut Ins Co SI	126,931,575	0.9%
	American Family Ins Co	72,927,883	0.5%
	American Family Connect Prop & Cas I	8,003,039	0.1%
	Midvale Ind Co	3,763,614	0.0%
	Homesite Ins Co	1,363,099	0.0%
	American Standard Ins Co Of OH	281,753	0.0%
11	AUTO OWNERS GRP	411,257,968	2.8%
	Auto Owners Ins Co	210,983,130	1.4%
	Home Owners Ins Co	171,315,478	1.2%
	Owners Ins Co	28,959,360	0.2%
12	CINCINNATI FIN GRP	396,373,921	2.7%
	The Cincinnati Ins Co	218,632,753	1.5%
	The Cincinnati Cas Co	177,741,168	1.2%

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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 6/23/2026.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
13	WESTFIELD Grp	327,153,837	2.2%
	American Select Ins Co	173,303,329	1.2%
	Westfield Natl Ins Co	93,861,699	0.6%
	Westfield Ins Co	34,594,212	0.2%
	Old Guard Ins Co	25,394,597	0.2%
14	FARMERS INS GRP	285,259,790	1.9%
	Farmers Ins Of Columbus Inc	83,168,831	0.6%
	Farmers Ins Exch	54,150,630	0.4%
	Foremost Ins Co Grand Rapids MI	42,219,273	0.3%
	Farmers Prop & Cas Ins Co	28,693,955	0.2%
	Farmers Grp Prop & Cas Ins Co	24,698,500	0.2%
	Farmers Cas Ins Co	20,151,004	0.1%
	Economy Preferred Ins Co	16,676,902	0.1%
	Bristol W Cas Ins Co	9,614,053	0.1%
	Foremost Prop & Cas Ins Co	2,325,757	0.0%
	Fire Ins Exch	1,803,589	0.0%
	Toggle Ins Co	743,418	0.0%
	Economy Premier Assur Co	531,880	0.0%
	Civic Prop & Cas Co	243,567	0.0%
	21st Century Premier Ins Co	103,546	0.0%
	Bristol W Ins Co	95,490	0.0%
	Farmers Direct Prop & Cas Ins Co	27,256	0.0%
	Neighborhood Spirit Prop & Cas Co	10,430	0.0%
	Mid Century Ins Co	1,709	0.0%
15	Travelers Grp	269,713,878	1.8%
	Standard Fire Ins Co	119,923,519	0.8%
	Travco Ins Co	119,473,255	0.8%
	Travelers Prop Cas Ins Co	25,237,215	0.2%
	Travelers Ind Co Of Amer	1,505,709	0.0%
	Travelers Home & Marine Ins Co	1,354,913	0.0%
	Phoenix Ins Co	723,879	0.0%
	Charter Oak Fire Ins Co	481,033	0.0%
	Automobile Ins Co Of Hartford CT	469,672	0.0%
	Travelers Ind Co	233,826	0.0%
	Travelers Prop Cas Co Of Amer	213,600	0.0%
	Travelers Ind Co Of CT	97,257	0.0%

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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/23/2026.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
Top 15	Sub Total:	12,898,046,934	87.6%
Others	Sub Total:	1,822,776,500	12.4%
Total All Company Groups:		14,720,823,434	100.0%

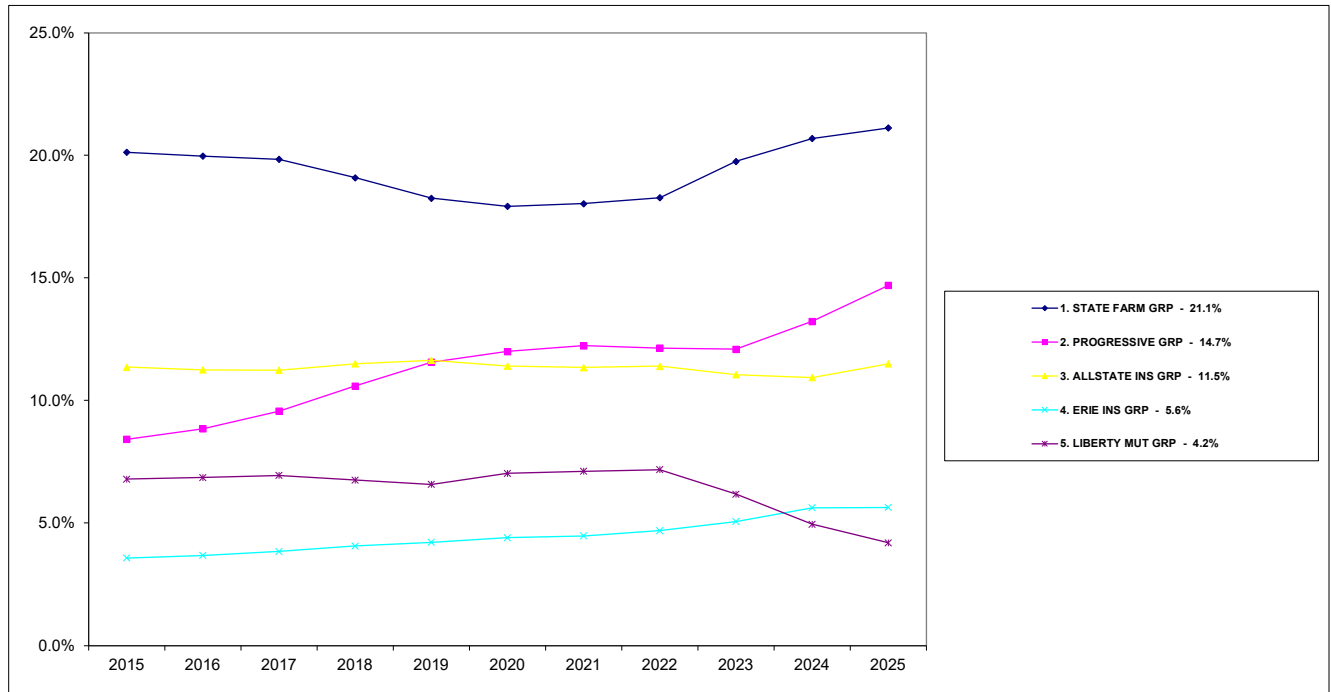
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/23/2026.
Refer to the appendix for lines of businesses that are included.

Personal Lines Market Share TOP 5 Groups

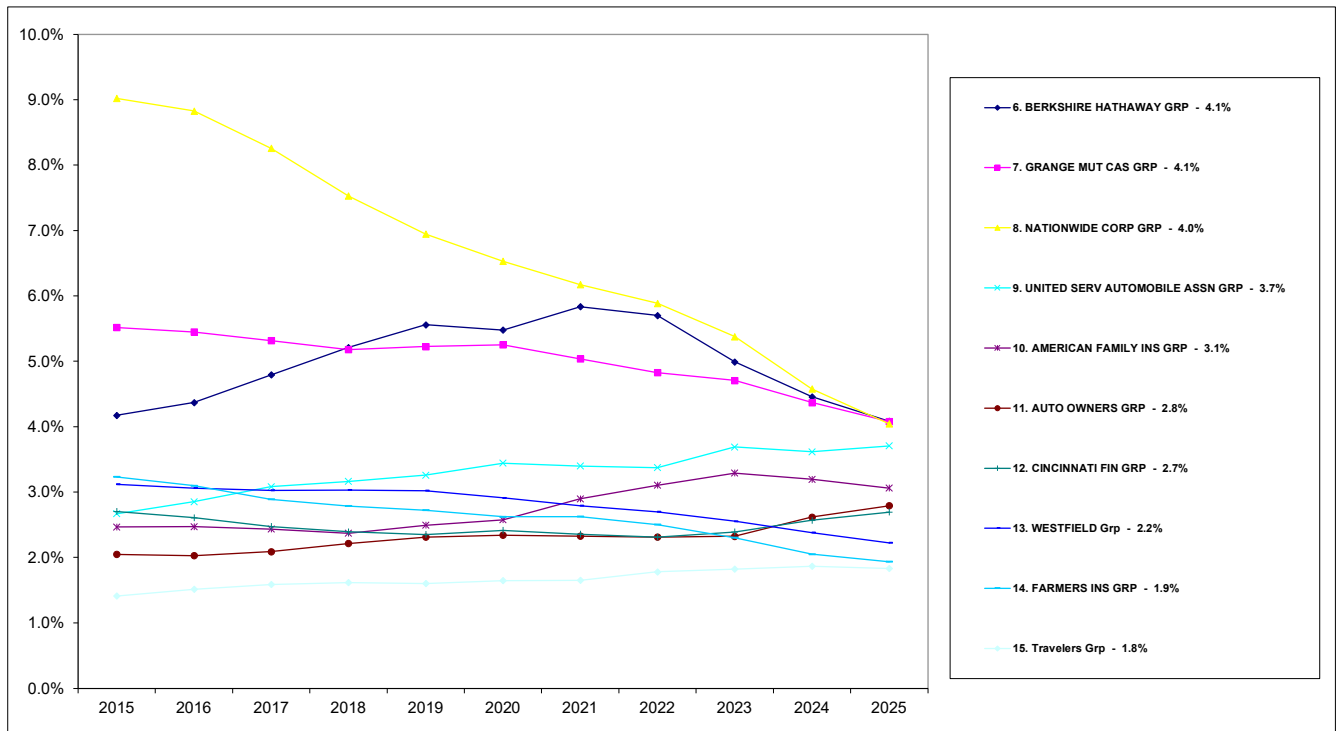


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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Personal Lines Market Share TOP 6 - 15 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 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Private Passenger Automobile

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	2,013,994,966	21.8%
2	PROGRESSIVE GRP	1,989,247,494	21.5%
3	ALLSTATE INS GRP	1,074,771,628	11.6%
4	BERKSHIRE HATHAWAY GRP	601,540,552	6.5%
5	ERIE INS GRP	441,016,098	4.8%
6	GRANGE MUT CAS GRP	355,643,549	3.8%
7	UNITED SERV AUTOMOBILE ASSN GR	332,504,082	3.6%
8	NATIONWIDE CORP GRP	297,147,631	3.2%
9	LIBERTY MUT GRP	274,877,609	3.0%
10	AUTO OWNERS GRP	208,593,448	2.3%
11	CINCINNATI FIN GRP	181,516,325	2.0%
12	WESTFIELD Grp	167,807,770	1.8%
13	FARMERS INS GRP	136,276,562	1.5%
14	AMERICAN FAMILY INS GRP	122,676,310	1.3%
15	SENTRY INS GRP	118,546,370	1.3%
Top 15 Sub Total:		8,316,160,394	89.8%
Others Sub Total:		940,529,242	10.2%
Total All Groups:		9,256,689,636	100.0%

2025

Private Passenger Automobile

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	2,013,994,966	21.8%
	State Farm Mut Auto Ins Co	1,862,409,107	20.1%
	State Farm Fire & Cas Co	138,082,407	1.5%
	MGA Ins Co Inc	10,094,809	0.1%
	State Farm Classic Ins Co	3,408,643	0.0%
2	PROGRESSIVE GRP	1,989,247,494	21.5%
	Progressive Direct Ins Co	1,041,067,876	11.2%
	Progressive Specialty Ins Co	928,947,146	10.0%
	Progressive Preferred Ins Co	10,684,689	0.1%
	Progressive Cas Ins Co	8,547,783	0.1%
3	ALLSTATE INS GRP	1,074,771,628	11.6%
	Allstate Fire & Cas Ins Co	614,567,487	6.6%
	Allstate N Amer Ins Co	205,593,713	2.2%
	Integon Preferred Ins Co	60,401,165	0.7%
	Allstate Ins Co	44,964,135	0.5%
	New South Ins Co	39,061,338	0.4%
	Allstate Prop & Cas Ins Co	33,683,800	0.4%
	Integon Gen Ins Corp	26,651,903	0.3%
	National Gen Ins Co	21,727,471	0.2%
	Esurance Prop & Cas Ins Co	12,309,460	0.1%
	Encompass Home & Auto Ins Co	6,688,113	0.1%
	Allstate Northbrook Ind Co	3,745,768	0.0%
	MIC Gen Ins Corp	2,927,452	0.0%
	Integon Ind Corp	1,755,937	0.0%
	Esurance Ins Co	236,115	0.0%
	National Gen Assur Co	229,196	0.0%
	Integon Natl Ins Co	201,665	0.0%
	Allstate Ind Co	26,910	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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
4	BERKSHIRE HATHAWAY GRP	601,540,552	6.5%
	GEICO Secure Ins Co	208,439,453	2.3%
	Geico Ind Co	117,409,608	1.3%
	GEICO Advantage Ins Co	114,008,472	1.2%
	GEICO Choice Ins Co	46,751,605	0.5%
	Geico Cas Co	43,366,724	0.5%
	GEICO Marine Ins Co	31,987,528	0.3%
	Geico Gen Ins Co	29,717,640	0.3%
	Government Employees Ins Co	9,859,522	0.1%
5	ERIE INS GRP	441,016,098	4.8%
	Erie Ins Co	427,352,002	4.6%
	Erie Ins Prop & Cas Co	13,664,096	0.1%
6	GRANGE MUT CAS GRP	355,643,549	3.8%
	Grange Ind Ins Co	246,303,047	2.7%
	Grange Ins Co	76,534,489	0.8%
	Grange Prop & Cas Ins Co	31,072,445	0.3%
	Trustgard Ins Co	1,733,568	0.0%
7	UNITED SERV AUTOMOBILE ASSN GR	332,504,082	3.6%
	United Serv Automobile Assn	103,918,905	1.1%
	USAA Cas Ins Co	93,273,177	1.0%
	USAA Gen Ind Co	91,345,012	1.0%
	Garrison Prop & Cas Ins Co	43,871,951	0.5%
	Noblr Recip Exch	95,037	0.0%
8	NATIONWIDE CORP GRP	297,147,631	3.2%
	Nationwide Mut Ins Co	104,179,854	1.1%
	Nationwide Gen Ins Co	81,549,293	0.9%
	Nationwide Ins Co Of Amer	55,926,710	0.6%
	Nationwide Prop & Cas Ins Co	55,518,063	0.6%
	Nationwide Agribusiness Ins Co	-452	0.0%
	Allied Prop & Cas Ins Co	-2,182	0.0%
	Crestbrook Ins Co	-23,655	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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
9	LIBERTY MUT GRP	274,877,609	3.0%
	Safeco Ins Co Of IL	118,235,074	1.3%
	Liberty Mut Personal Ins Co	78,918,355	0.9%
	American Economy Ins Co	41,891,276	0.5%
	LM Gen Ins Co	26,470,567	0.3%
	Liberty Mut Fire Ins Co	6,031,084	0.1%
	Netherlands Ins Co The	1,217,309	0.0%
	Liberty Mut Ins Co	945,832	0.0%
	LM Ins Corp	942,113	0.0%
	First Liberty Ins Corp	146,901	0.0%
	Liberty Ins Corp	83,439	0.0%
	Safeco Ins Co Of Amer	-46	0.0%
	State Automobile Mut Ins Co	-4,295	0.0%
10	AUTO OWNERS GRP	208,593,448	2.3%
	Home Owners Ins Co	170,572,762	1.8%
	Owners Ins Co	28,753,049	0.3%
	Auto Owners Ins Co	9,267,637	0.1%
11	CINCINNATI FIN GRP	181,516,325	2.0%
	The Cincinnati Ins Co	103,485,453	1.1%
	The Cincinnati Cas Co	78,030,872	0.8%
12	WESTFIELD Grp	167,807,770	1.8%
	American Select Ins Co	96,067,999	1.0%
	Westfield Natl Ins Co	49,221,925	0.5%
	Old Guard Ins Co	12,951,345	0.1%
	Westfield Ins Co	9,566,501	0.1%
13	FARMERS INS GRP	136,276,562	1.5%
	Farmers Ins Of Columbus Inc	73,895,000	0.8%
	Economy Preferred Ins Co	16,676,902	0.2%
	Farmers Grp Prop & Cas Ins Co	16,385,377	0.2%
	Farmers Prop & Cas Ins Co	13,498,682	0.1%
	Bristol W Cas Ins Co	9,614,053	0.1%
	Foremost Ins Co Grand Rapids MI	4,974,001	0.1%
	Toggle Ins Co	743,418	0.0%
	Foremost Prop & Cas Ins Co	188,593	0.0%
	Economy Premier Assur Co	176,081	0.0%
	Bristol W Ins Co	95,490	0.0%
	Farmers Direct Prop & Cas Ins Co	27,256	0.0%
	Mid Century Ins Co	1,709	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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
14	AMERICAN FAMILY INS GRP	122,676,310	1.3%
	American Family Mut Ins Co SI	75,601,493	0.8%
	American Family Ins Co	35,027,305	0.4%
	American Family Connect Prop & Cas I	8,002,145	0.1%
	Midvale Ind Co	3,763,614	0.0%
	American Standard Ins Co Of OH	281,753	0.0%
15	SENTRY INS GRP	118,546,370	1.3%
	Permanent Gen Assur Corp	55,320,682	0.6%
	Viking Ins Co Of WI	30,022,203	0.3%
	Permanent Gen Assur Corp Of OH	25,287,208	0.3%
	The Gen Automobile Ins Co Inc	4,604,543	0.0%
	Sentry Select Ins Co	2,641,348	0.0%
	Dairyland Ins Co	670,386	0.0%
Top 15	Sub Total:	8,316,160,394	89.8%
	Others Sub Total:	940,529,242	10.2%
	Total All Company Groups:	9,256,689,636	100.0%

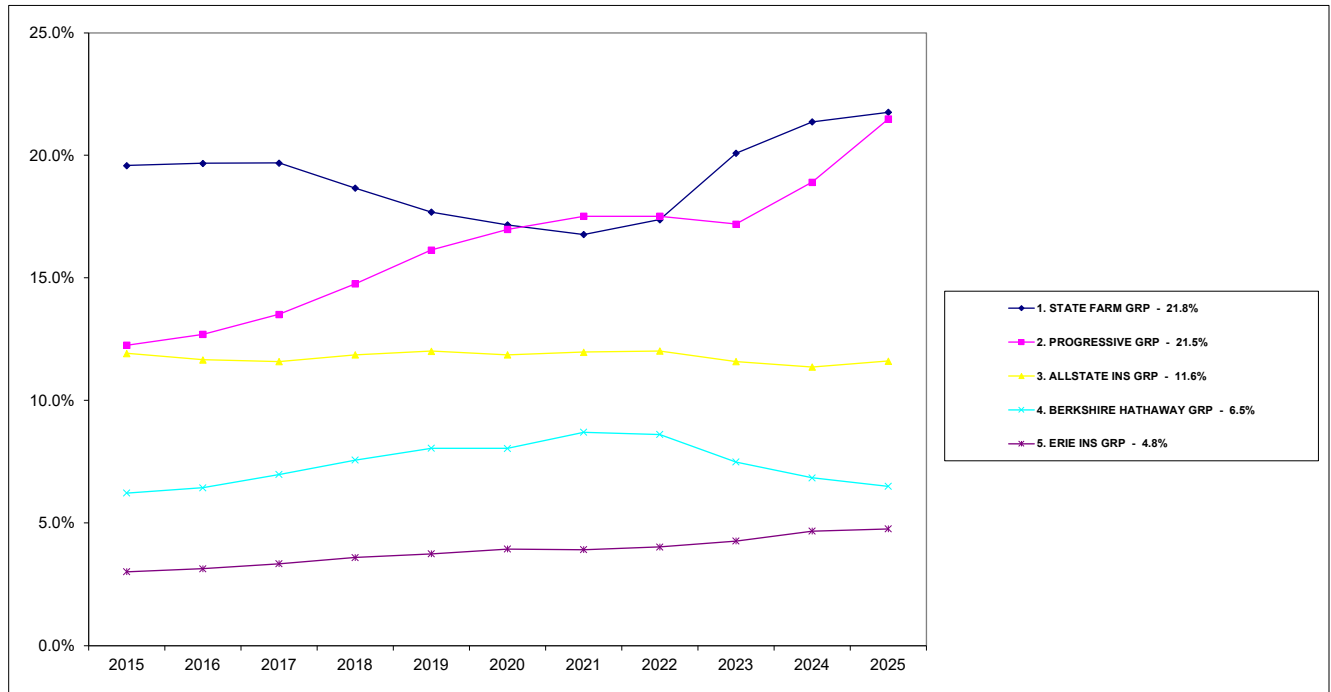
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

Private Passenger Automobile Market Share TOP 5 Groups

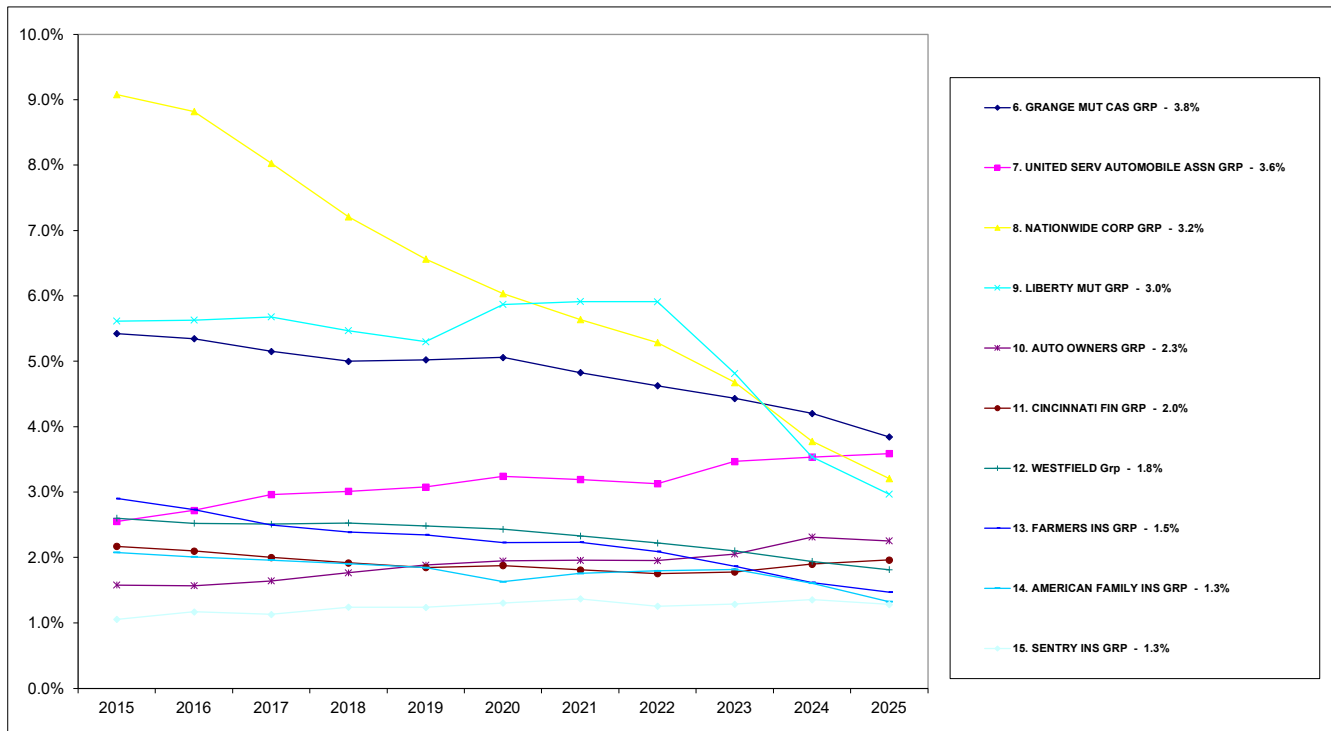


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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Private Passenger Automobile Market Share TOP 6 - 15 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 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Homeowners Multiple Peril

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	1,082,312,125	21.2%
2	ALLSTATE INS GRP	617,913,769	12.1%
3	ERIE INS GRP	389,372,709	7.6%
4	LIBERTY MUT GRP	334,357,171	6.6%
5	AMERICAN FAMILY INS GRP	324,602,827	6.4%
6	GRANGE MUT CAS GRP	237,526,752	4.7%
7	NATIONWIDE CORP GRP	224,476,981	4.4%
8	CINCINNATI FIN GRP	214,857,596	4.2%
9	UNITED SERV AUTOMOBILE ASSN GR	212,991,020	4.2%
10	AUTO OWNERS GRP	200,972,575	3.9%
11	PROGRESSIVE GRP	174,718,225	3.4%
12	Travelers Grp	154,527,530	3.0%
13	FARMERS INS GRP	148,983,228	2.9%
14	WESTFIELD Grp	136,102,325	2.7%
15	OHIO MUT GRP	73,519,753	1.4%
Top 15 Sub Total:		4,527,234,586	88.8%
Others Sub Total:		572,469,051	11.2%
Total All Groups:		5,099,703,637	100.0%

2025

Homeowners Multiple Peril

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	STATE FARM GRP	1,082,312,125	21.2%
	State Farm Fire & Cas Co	1,082,312,125	21.2%
2	ALLSTATE INS GRP	617,913,769	12.1%
	Allstate Vehicle & Prop Ins Co	360,940,427	7.1%
	Allstate N Amer Ins Co	86,154,408	1.7%
	Allstate Prop & Cas Ins Co	48,816,027	1.0%
	Allstate Ind Co	37,247,592	0.7%
	Allstate Ins Co	34,661,604	0.7%
	Integon Gen Ins Corp	28,530,496	0.6%
	Integon Natl Ins Co	9,263,016	0.2%
	Encompass Home & Auto Ins Co	6,527,645	0.1%
	Esurance Ins Co	3,793,243	0.1%
	Century Natl Ins Co	1,481,123	0.0%
	Integon Preferred Ins Co	268,516	0.0%
	Esurance Prop & Cas Ins Co	105,071	0.0%
	New South Ins Co	81,354	0.0%
	National Gen Ins Co	26,147	0.0%
	MIC Gen Ins Corp	10,164	0.0%
	North Light Specialty Ins Co	6,936	0.0%
3	ERIE INS GRP	389,372,709	7.6%
	Erie Ins Co	327,045,205	6.4%
	Erie Ins Exch	62,327,504	1.2%

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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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
4	LIBERTY MUT GRP	334,357,171	6.6%
	American Economy Ins Co	117,057,936	2.3%
	Liberty Mut Personal Ins Co	79,169,563	1.6%
	Safeco Ins Co Of IN	78,323,162	1.5%
	Peerless Ind Ins Co	33,076,224	0.6%
	Liberty Mut Fire Ins Co	13,118,958	0.3%
	LM Ins Corp	10,578,222	0.2%
	Liberty Ins Corp	1,953,358	0.0%
	Liberty Mut Ins Co	1,139,628	0.0%
	Milbank Ins Co	-12,883	0.0%
	State Automobile Mut Ins Co	-46,997	0.0%
5	AMERICAN FAMILY INS GRP	324,602,827	6.4%
	Homesite Ins Co Of The Midwest	237,242,714	4.7%
	American Family Mut Ins Co SI	49,418,566	1.0%
	American Family Ins Co	36,577,554	0.7%
	Homesite Ins Co	1,363,099	0.0%
	American Family Connect Prop & Cas I	894	0.0%
6	GRANGE MUT CAS GRP	237,526,752	4.7%
	Grange Ind Ins Co	149,861,216	2.9%
	Grange Prop & Cas Ins Co	44,437,896	0.9%
	Grange Ins Co	43,227,640	0.8%
7	NATIONWIDE CORP GRP	224,476,981	4.4%
	Nationwide Ins Co Of Amer	68,220,473	1.3%
	Nationwide Prop & Cas Ins Co	63,866,376	1.3%
	Nationwide Mut Ins Co	50,911,286	1.0%
	Nationwide Gen Ins Co	38,044,555	0.7%
	Depositors Ins Co	2,646,858	0.1%
	Scottsdale Surplus Lines Ins Co	802,086	0.0%
	Scottsdale Ins Co	3,198	0.0%
	Allied Prop & Cas Ins Co	2,068	0.0%
	Crestbrook Ins Co	-19,919	0.0%
8	CINCINNATI FIN GRP	214,857,596	4.2%
	The Cincinnati Ins Co	115,147,300	2.3%
	The Cincinnati Cas Co	99,710,296	2.0%
9	UNITED SERV AUTOMOBILE ASSN GR	212,991,020	4.2%
	United Serv Automobile Assn	75,778,323	1.5%
	USAA Gen Ind Co	58,911,300	1.2%
	USAA Cas Ins Co	55,184,516	1.1%
	Garrison Prop & Cas Ins Co	23,116,881	0.5%

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The organizational structure and premiums are based on the NAIC database as of 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
10	AUTO OWNERS GRP	200,972,575	3.9%
	Auto Owners Ins Co	200,023,548	3.9%
	Home Owners Ins Co	742,716	0.0%
	Owners Ins Co	206,311	0.0%
11	PROGRESSIVE GRP	174,718,225	3.4%
	American Strategic Ins Corp	164,499,516	3.2%
	Progressive Specialty Ins Co	10,191,239	0.2%
	Progressive Direct Ins Co	27,470	0.0%
12	Travelers Grp	154,527,530	3.0%
	Travco Ins Co	119,473,255	2.3%
	Travelers Prop Cas Ins Co	25,234,757	0.5%
	Standard Fire Ins Co	7,504,404	0.1%
	Travelers Home & Marine Ins Co	1,354,913	0.0%
	Travelers Ind Co Of Amer	482,269	0.0%
	Automobile Ins Co Of Hartford CT	469,672	0.0%
	Travelers Ind Co Of CT	8,260	0.0%
13	FARMERS INS GRP	148,983,228	2.9%
	Farmers Ins Exch	54,150,630	1.1%
	Foremost Ins Co Grand Rapids MI	37,245,272	0.7%
	Farmers Cas Ins Co	20,151,004	0.4%
	Farmers Prop & Cas Ins Co	15,195,273	0.3%
	Farmers Ins Of Columbus Inc	9,273,831	0.2%
	Farmers Grp Prop & Cas Ins Co	8,313,123	0.2%
	Foremost Prop & Cas Ins Co	2,137,164	0.0%
	Fire Ins Exch	1,803,589	0.0%
	Economy Premier Assur Co	355,799	0.0%
	Civic Prop & Cas Co	243,567	0.0%
	21st Century Premier Ins Co	103,546	0.0%
	Neighborhood Spirit Prop & Cas Co	10,430	0.0%
14	WESTFIELD Grp	136,102,325	2.7%
	American Select Ins Co	74,378,342	1.5%
	Westfield Natl Ins Co	42,053,117	0.8%
	Old Guard Ins Co	12,443,252	0.2%
	Westfield Ins Co	7,227,614	0.1%
15	OHIO MUT GRP	73,519,753	1.4%
	Ohio Mut Ins Co	60,085,963	1.2%
	United Ohio Ins Co	13,433,790	0.3%

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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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
Top 15	Sub Total:	4,527,234,586	88.8%
Others	Sub Total:	572,469,051	11.2%
Total All Company Groups:		5,099,703,637	100.0%

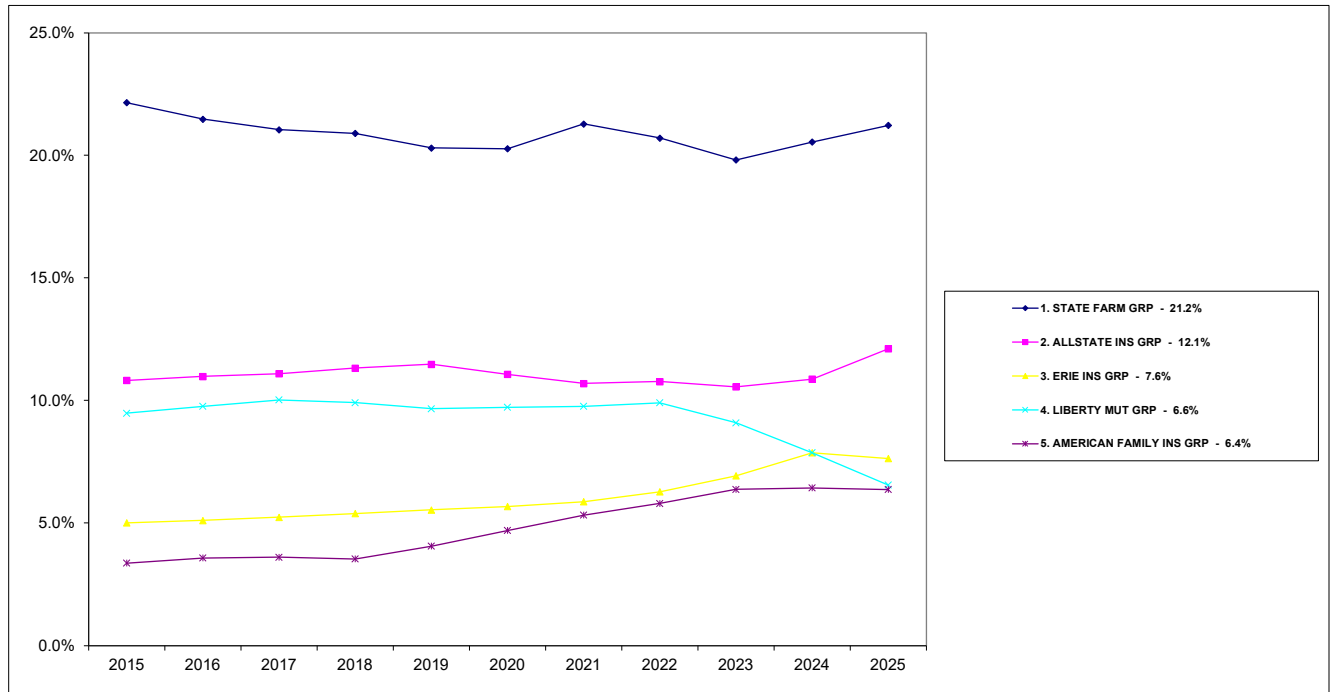
Tuesday, June 30, 2026

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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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

Homeowners Multiple Peril Market Share TOP 5 Groups

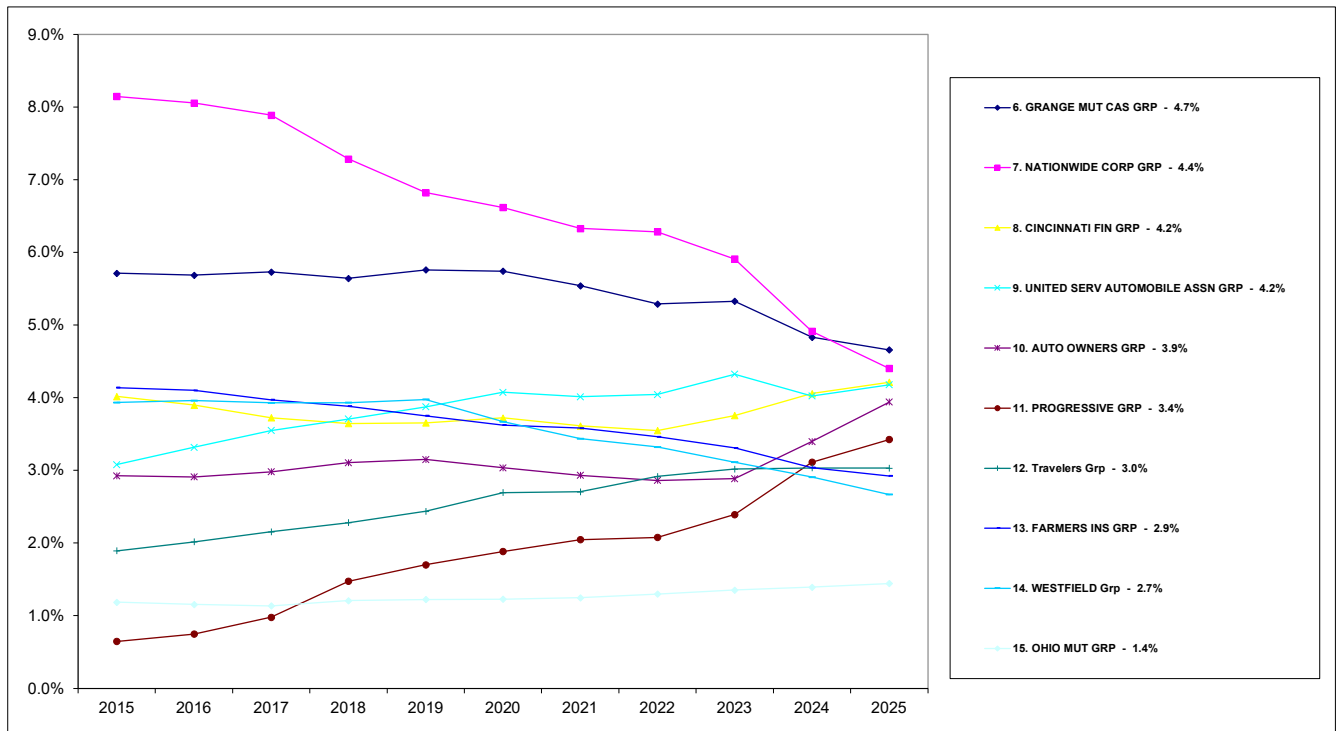


Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Homeowners Multiple Peril Market Share TOP 6 - 15 Groups



Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Farmowners Multiple Peril

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	NATIONWIDE CORP GRP	53,270,890	20.9%
2	OHIO MUT GRP	37,379,707	14.7%
3	WESTERN RESERVE GRP	26,569,450	10.4%
4	WESTFIELD Grp	23,243,742	9.1%
5	CELINA GRP	14,948,651	5.9%
6	Wayne & Washington Mut Grp	14,868,532	5.8%
7	Hastings Ins Co	14,510,935	5.7%
8	STATE FARM GRP	13,646,698	5.3%
9	Mennonite Mut Grp	10,510,625	4.1%
10	Goodville Mut Grp	8,198,356	3.2%
11	LIBERTY MUT GRP	7,839,943	3.1%
12	GRANGE MUT CAS GRP	7,523,583	2.9%
13	BUCKEYE INS GRP	6,556,528	2.6%
14	Indiana Farmers Mut Grp	3,738,517	1.5%
15	AMERICAN FAMILY INS GRP	3,234,540	1.3%
Top 15 Sub Total:		246,040,697	96.4%
Others Sub Total:		9,095,967	3.6%
Total All Groups:		255,136,664	100.0%

2025

Farmowners Multiple Peril

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	NATIONWIDE CORP GRP	53,270,890	20.9%
	Nationwide Agribusiness Ins Co	53,270,890	20.9%
2	OHIO MUT GRP	37,379,707	14.7%
	Ohio Mut Ins Co	18,757,752	7.4%
	United Ohio Ins Co	18,621,955	7.3%
3	WESTERN RESERVE GRP	26,569,450	10.4%
	Lightning Rod Mut Ins Co	23,446,157	9.2%
	Sonnenberg Mut Ins Assoc	3,123,293	1.2%
4	WESTFIELD Grp	23,243,742	9.1%
	Westfield Ins Co	17,800,097	7.0%
	American Select Ins Co	2,856,988	1.1%
	Westfield Natl Ins Co	2,586,657	1.0%
5	CELINA GRP	14,948,651	5.9%
	Celina Mut Ins Co	14,948,651	5.9%
6	Wayne & Washington Mut Grp	14,868,532	5.8%
	Wayne Mut Ins Co	14,868,532	5.8%
7	Hastings Ins Co	14,510,935	5.7%
	Hastings Ins Co	14,510,935	5.7%
8	STATE FARM GRP	13,646,698	5.3%
	State Farm Fire & Cas Co	13,646,698	5.3%
9	Mennonite Mut Grp	10,510,625	4.1%
	Mennonite Mut Ins Co	10,510,625	4.1%
10	Goodville Mut Grp	8,198,356	3.2%
	Goodville Mut Cas Co	8,198,356	3.2%
11	LIBERTY MUT GRP	7,839,943	3.1%
	State Automobile Mut Ins Co	3,970,893	1.6%
	Ohio Security Ins Co	2,269,567	0.9%
	West Amer Ins Co	748,183	0.3%
	American Fire & Cas Co	443,268	0.2%
	Ohio Cas Ins Co	408,032	0.2%

Tuesday, June 30, 2026

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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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
12	GRANGE MUT CAS GRP	7,523,583	2.9%
	Grange Ins Co	6,897,990	2.7%
	Grange Ind Ins Co	608,577	0.2%
	Trustgard Ins Co	17,016	0.0%
13	BUCKEYE INS GRP	6,556,528	2.6%
	Buckeye State Mut Ins Co	5,186,464	2.0%
	Home & Farm Ins Co	1,370,064	0.5%
14	Indiana Farmers Mut Grp	3,738,517	1.5%
	Indiana Farmers Mut Ins Co	3,738,517	1.5%
15	AMERICAN FAMILY INS GRP	3,234,540	1.3%
	American Family Mut Ins Co SI	1,911,516	0.7%
	American Family Ins Co	1,323,024	0.5%
Top 15	Sub Total:	246,040,697	96.4%
	Others Sub Total:	9,095,967	3.6%
	Total All Company Groups:	255,136,664	100.0%

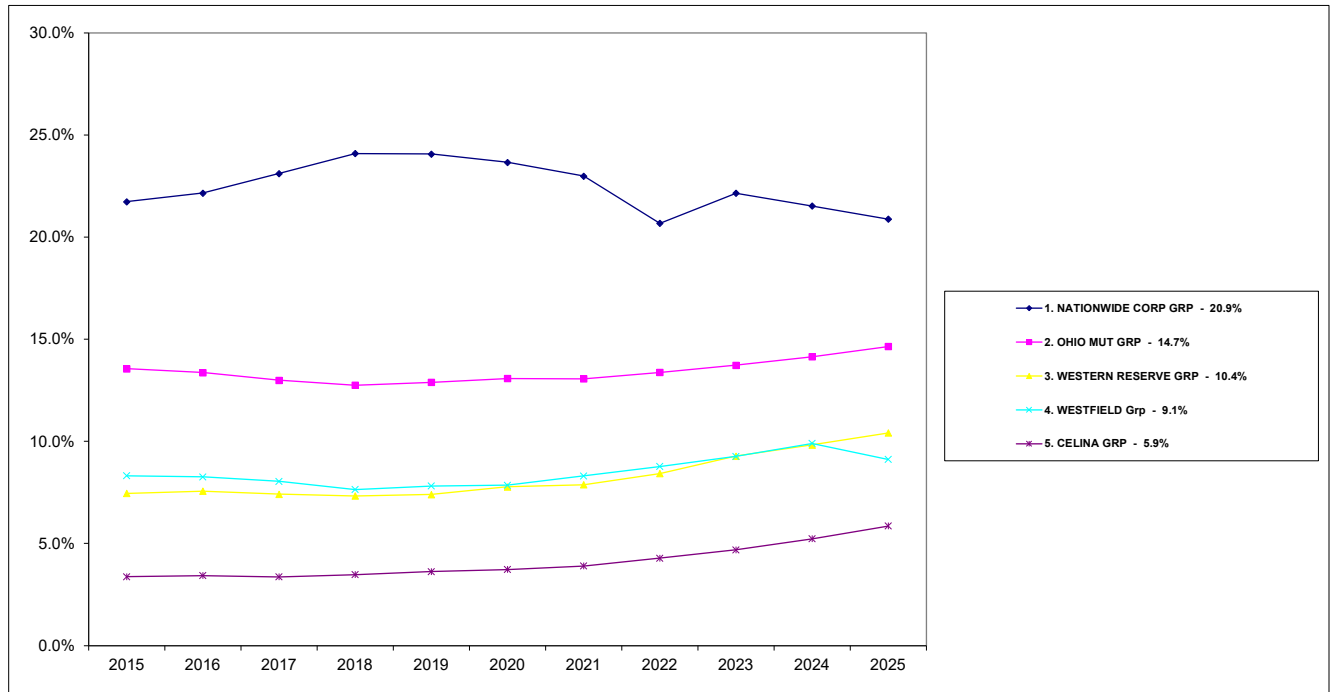
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

Farmowners Multiple Peril Market Share TOP 5 Groups

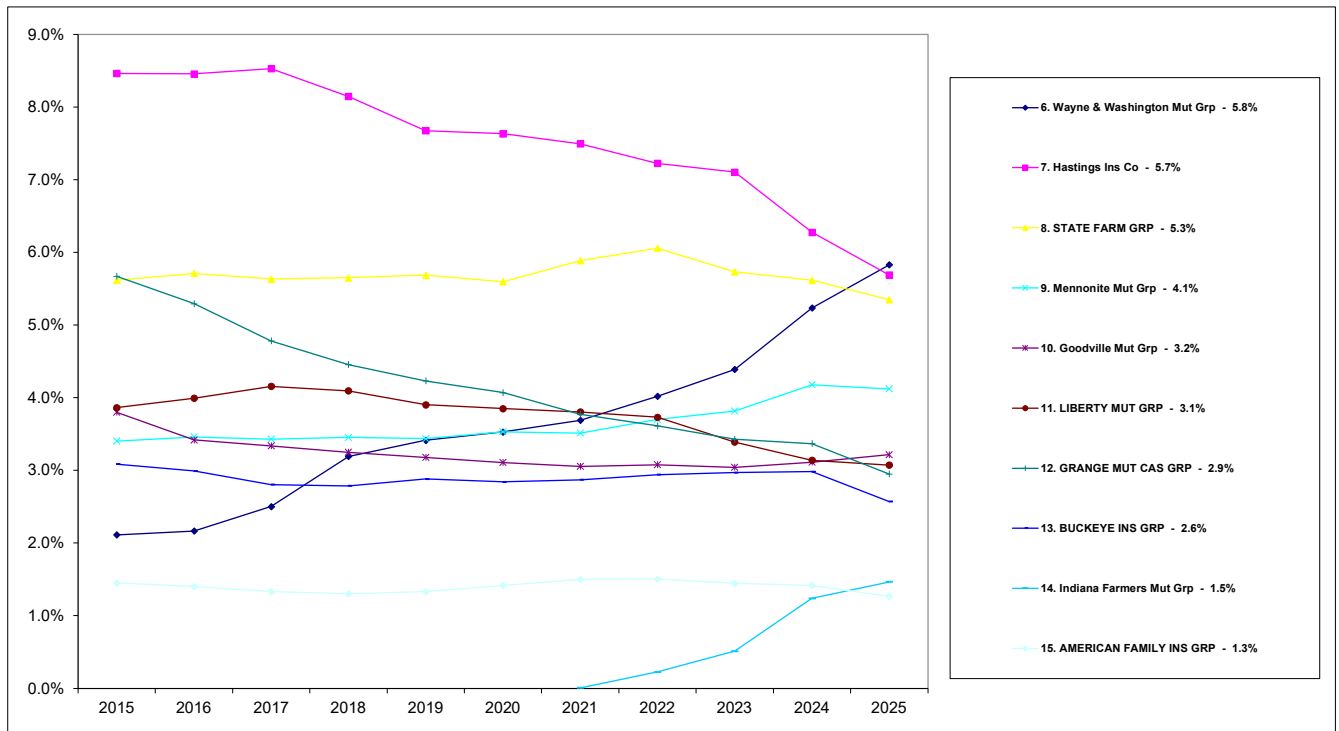


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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Farmowners Multiple Peril Market Share TOP 6 - 15 Groups



Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Commercial Lines

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	CINCINNATI FIN GRP	766,475,811	7.2%
2	Travelers Grp	580,663,943	5.5%
3	LIBERTY MUT GRP	520,240,891	4.9%
4	Chubb Ltd Grp	506,034,720	4.8%
5	BERKSHIRE HATHAWAY GRP	377,496,223	3.6%
6	CNA Ins Grp	372,719,504	3.5%
7	WESTFIELD Grp	312,760,253	3.0%
8	PROGRESSIVE GRP	289,814,841	2.7%
9	AMERICAN INTL GRP	278,935,050	2.6%
10	ZURICH INS GRP	273,418,653	2.6%
11	AUTO OWNERS GRP	272,082,916	2.6%
12	STATE FARM GRP	239,294,944	2.3%
13	ERIE INS GRP	237,549,250	2.2%
14	HARTFORD FIRE & CAS GRP	202,748,191	1.9%
15	FM GRP	197,948,671	1.9%
Top 15 Sub Total:		5,428,183,861	51.3%
Others Sub Total:		5,147,227,508	48.7%
Total All Groups:		10,575,411,369	100.0%

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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/23/2026.
Refer to the appendix for lines of businesses that are included.

2025
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	CINCINNATI FIN GRP	766,475,811	7.2%
	The Cincinnati Ins Co	565,151,991	5.3%
	The Cincinnati Ind Co	90,355,160	0.9%
	The Cincinnati Cas Co	71,120,175	0.7%
	The Cincinnati Specialty Underwriter	39,848,485	0.4%

Wednesday, July 8, 2026

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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 6/23/2026.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
2	Travelers Grp	580,663,943	5.5%
	Travelers Prop Cas Co Of Amer	184,138,637	1.7%
	Travelers Cas & Surety Co Of Amer	109,628,173	1.0%
	Travelers Ind Co	53,206,946	0.5%
	Phoenix Ins Co	48,827,661	0.5%
	Charter Oak Fire Ins Co	41,994,248	0.4%
	Travelers Excess & Surplus Lines Co	38,024,783	0.4%
	Travelers Ind Co Of CT	25,570,702	0.2%
	Travelers Ind Co Of Amer	17,509,412	0.2%
	Northland Ins Co	13,238,014	0.1%
	Northfield Ins Co	9,628,414	0.1%
	Travelers Cas Ins Co Of Amer	8,311,255	0.1%
	Fidelity & Guar Ins Co	7,317,642	0.1%
	St Paul Fire & Marine Ins Co	5,972,545	0.1%
	Automobile Ins Co Of Hartford CT	3,885,429	0.0%
	Travelers Cas & Surety Co	3,207,895	0.0%
	Standard Fire Ins Co	2,653,353	0.0%
	St Paul Guardian Ins Co	2,555,872	0.0%
	St Paul Mercury Ins Co	1,037,355	0.0%
	St Paul Protective Ins Co	940,593	0.0%
	Travco Ins Co	932,607	0.0%
	St Paul Surplus Lines Ins Co	822,933	0.0%
	Travelers Prop Cas Ins Co	605,223	0.0%
	Travelers Cas Co Of CT	333,705	0.0%
	Farmington Cas Co	276,371	0.0%
	Travelers Specialty Ins Co	23,903	0.0%
	Travelers Home & Marine Ins Co	11,058	0.0%
	United States Fidelity & Guar Co	9,214	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
3	LIBERTY MUT GRP	520,240,891	4.9%
	Liberty Ins Underwriters Inc	170,760,957	1.6%
	Liberty Mut Fire Ins Co	61,823,840	0.6%
	Ohio Security Ins Co	43,069,495	0.4%
	Ironshore Specialty Ins Co	36,053,450	0.3%
	State Automobile Mut Ins Co	30,976,575	0.3%
	Ohio Cas Ins Co	28,470,751	0.3%
	Liberty Mut Ins Co	24,795,470	0.2%
	Liberty Surplus Ins Corp	23,666,390	0.2%
	Safeco Ins Co Of Amer	23,358,910	0.2%
	Employers Ins Co of Wausau	22,354,707	0.2%
	Liberty Ins Corp	16,390,405	0.2%
	LM Ins Corp	7,355,717	0.1%
	General Ins Co Of Amer	6,902,762	0.1%
	West Amer Ins Co	5,572,283	0.1%
	First Liberty Ins Corp	3,567,900	0.0%
	State Auto Prop & Cas Ins Co	3,337,419	0.0%
	American Fire & Cas Co	3,319,835	0.0%
	Ironshore Ind Inc	3,155,368	0.0%
	American Economy Ins Co	2,883,310	0.0%
	Safeco Ins Co Of IN	1,091,793	0.0%
	First Natl Ins Co Of Amer	724,076	0.0%
	Liberty Mut Personal Ins Co	471,640	0.0%
	Peerless Ind Ins Co	95,534	0.0%
	American States Ins Co	29,425	0.0%
	Peerless Ins Co	11,871	0.0%
	Patrons Mut Ins Co Of Ct	1,997	0.0%
	State Auto Ins Co of OH	-66	0.0%
	Milbank Ins Co	-923	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
4	Chubb Ltd Grp	506,034,720	4.8%
	Federal Ins Co	178,005,709	1.7%
	Ace Amer Ins Co	127,025,907	1.2%
	Ace Prop & Cas Ins Co	37,403,817	0.4%
	Illinois Union Ins Co	36,083,744	0.3%
	Westchester Surplus Lines Ins Co	35,518,178	0.3%
	Great Northern Ins Co	17,907,100	0.2%
	Westchester Fire Ins Co	16,432,900	0.2%
	Penn Millers Ins Co	13,979,425	0.1%
	Pacific Ind Co	9,755,729	0.1%
	Indemnity Ins Co Of North Amer	9,695,520	0.1%
	Chubb Custom Ins Co	7,482,334	0.1%
	Chubb Ind Ins Co	6,826,906	0.1%
	Executive Risk Ind Inc	3,289,272	0.0%
	Vigilant Ins Co	2,635,168	0.0%
	Chubb Natl Ins Co	2,597,172	0.0%
	Ace Fire Underwriters Ins Co	881,608	0.0%
	Bankers Standard Ins Co	388,117	0.0%
	Pacific Employers Ins Co	123,067	0.0%
	Insurance Co of N Amer	3,047	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
5	BERKSHIRE HATHAWAY GRP	377,496,223	3.6%
	GEICO Marine Ins Co	88,367,750	0.8%
	Medical Protective Co	46,854,875	0.4%
	National Fire & Marine Ins Co	46,489,905	0.4%
	Landmark Amer Ins Co	25,430,663	0.2%
	United States Liab Ins Co	21,658,274	0.2%
	General Star Ind Co	21,658,215	0.2%
	National Ind Co	19,110,649	0.2%
	Berkshire Hathaway Homestate Ins Co	15,453,496	0.1%
	Berkshire Hathaway Specialty Ins Co	15,327,637	0.1%
	Geico Gen Ins Co	15,029,875	0.1%
	RSUI Ind Co	13,886,827	0.1%
	Berkshire Hathaway Direct Ins Co	9,351,533	0.1%
	National Liab & Fire Ins Co	8,870,750	0.1%
	Capitol Specialty Ins Corp	8,756,862	0.1%
	Amguard Ins Co	4,473,866	0.0%
	Capitol Ind Corp	3,108,010	0.0%
	Fair Amer Ins & Reins Co	2,890,556	0.0%
	Fair American Select Ins Co	2,376,687	0.0%
	Covington Specialty Ins Co	2,299,914	0.0%
	Mount Vernon Fire Ins Co	2,059,632	0.0%
	AZGuard Ins Co	1,416,971	0.0%
	Platte River Ins Co	944,610	0.0%
	Government Employees Ins Co	780,244	0.0%
	General Star Natl Ins Co	777,800	0.0%
	Mount Vernon Specialty Ins Co	58,257	0.0%
	Redwood Fire & Cas Ins Co	24,997	0.0%
	Oak River Ins Co	19,514	0.0%
	Norguard Ins Co	11,722	0.0%
	Us Underwriters Ins Co	3,906	0.0%
	Central States Ind Co Of Omaha	1,130	0.0%
	Eastguard Ins Co	1,096	0.0%

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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/23/2026.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
6	CNA Ins Grp	372,719,504	3.5%
	Continental Cas Co	146,694,854	1.4%
	Continental Ins Co	71,952,511	0.7%
	Columbia Cas Co	58,202,273	0.6%
	American Cas Co Of Reading PA	24,299,805	0.2%
	National Fire Ins Co Of Hartford	23,323,789	0.2%
	Valley Forge Ins Co	18,681,446	0.2%
	Western Surety Co	16,360,185	0.2%
	Transportation Ins Co	13,204,641	0.1%
7	WESTFIELD Grp	312,760,253	3.0%
	Westfield Ins Co	86,906,756	0.8%
	Old Guard Ins Co	53,944,251	0.5%
	American Select Ins Co	32,103,093	0.3%
	Westfield Natl Ins Co	30,643,735	0.3%
	Westfield Superior Ins Co	25,084,617	0.2%
	Ohio Farmers Ins Co	21,318,991	0.2%
	Westfield Champion Ins Co	20,404,221	0.2%
	Westfield Specialty Ins Co	19,596,903	0.2%
	Westfield Premier Ins Co	11,030,258	0.1%
	Westfield Touchstone Ins Co	7,592,082	0.1%
	Westfield Select Ins Co	4,135,346	0.0%
8	PROGRESSIVE GRP	289,814,841	2.7%
	Progressive Preferred Ins Co	215,646,997	2.0%
	United Financial Cas Co	25,194,980	0.2%
	Protective Ins Co	21,297,927	0.2%
	Progressive Specialty Ins Co	14,514,773	0.1%
	Progressive Direct Ins Co	5,877,637	0.1%
	American Strategic Ins Corp	4,296,055	0.0%
	Progressive Cas Ins Co	2,288,274	0.0%
	Protective Specialty Ins Co	698,198	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
9	AMERICAN INTL GRP	278,935,050	2.6%
	National Union Fire Ins Co of Pittsb	126,495,814	1.2%
	Lexington Ins Co	72,731,032	0.7%
	AIG Specialty Ins Co	43,440,123	0.4%
	American Home Assur Co	9,793,579	0.1%
	New Hampshire Ins Co	9,068,431	0.1%
	AIG Prop Cas Co	6,434,147	0.1%
	AIU Ins Co	3,686,910	0.0%
	Western World Ins Co	3,437,152	0.0%
	Commerce & Industry Ins Co	3,245,683	0.0%
	Granite State Ins Co	2,274,161	0.0%
	Insurance Co Of The State Of PA	1,820,376	0.0%
	Stratford Ins Co	213,112	0.0%
	AIG Assur Co	204,304	0.0%
	Illinois Natl Ins Co	-3,909,774	0.0%
10	ZURICH INS GRP	273,418,653	2.6%
	Zurich Amer Ins Co	186,303,773	1.8%
	American Guar & Liab Ins	32,393,299	0.3%
	Steadfast Ins Co	25,181,008	0.2%
	Fidelity & Deposit Co Of MD	11,530,250	0.1%
	American Zurich Ins Co	5,945,575	0.1%
	Universal Underwriters Ins Co	5,465,083	0.1%
	Empire Fire & Marine Ins Co	5,016,024	0.0%
	Zurich Amer Ins Co Of IL	1,489,264	0.0%
	Colonial Amer Cas & Surety Co	94,377	0.0%
11	AUTO OWNERS GRP	272,082,916	2.6%
	Auto Owners Ins Co	160,053,547	1.5%
	Owners Ins Co	105,003,075	1.0%
	Atlantic Cas Ins Co	6,610,646	0.1%
	Home Owners Ins Co	415,648	0.0%
12	STATE FARM GRP	239,294,944	2.3%
	State Farm Fire & Cas Co	214,046,887	2.0%
	State Farm Mut Auto Ins Co	14,029,585	0.1%
	HiRoad Assur Co	11,218,472	0.1%
13	ERIE INS GRP	237,549,250	2.2%
	Erie Ins Co	172,676,836	1.6%
	Erie Ins Exch	60,408,051	0.6%
	Flagship City Ins Co	4,464,363	0.0%

Wednesday, July 8, 2026

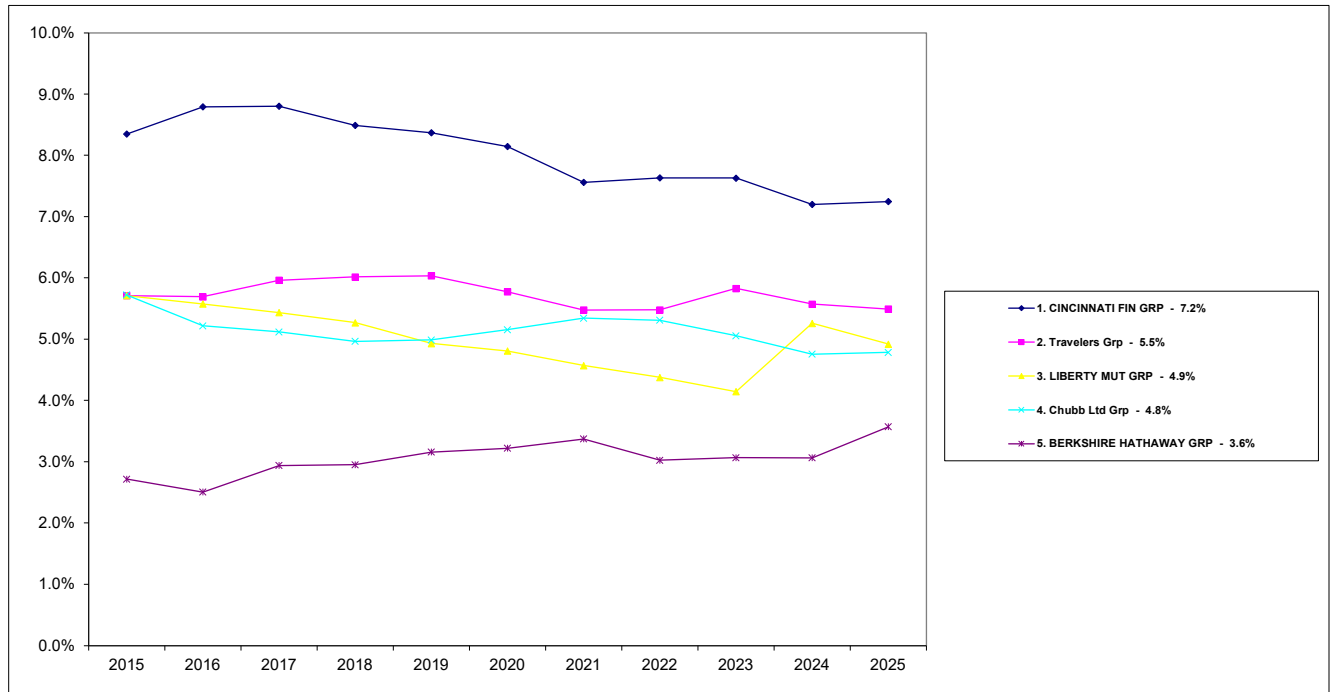
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 6/23/2026.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
14	HARTFORD FIRE & CAS GRP	202,748,191	1.9%
	Hartford Fire Ins Co	63,209,259	0.6%
	Twin City Fire Ins Co Co	39,410,985	0.4%
	Navigators Specialty Ins Co	25,292,026	0.2%
	Navigators Ins Co	20,343,549	0.2%
	Hartford Underwriters Ins Co	15,070,077	0.1%
	Hartford Cas Ins Co	9,597,724	0.1%
	Property & Cas Ins Co Of Hartford	8,327,039	0.1%
	Trumbull Ins Co	5,241,954	0.0%
	Sentinel Ins Co Ltd	5,207,843	0.0%
	Hartford Accident & Ind Co	3,294,200	0.0%
	Pacific Ins Co Ltd	3,240,671	0.0%
	Maxum Ind Co	2,201,760	0.0%
	Nutmeg Ins Co	2,191,377	0.0%
	Hartford Ins Co Of The Midwest	116,830	0.0%
	Hartford Ins Co Of The Southeast	2,897	0.0%
15	FM GRP	197,948,671	1.9%
	Factory Mut Ins Co	159,443,071	1.5%
	Affiliated Fm Ins Co	38,505,600	0.4%
Top 15	Sub Total:	5,428,183,861	51.3%
	Others Sub Total:	5,147,227,508	48.7%
	Total All Company Groups:	10,575,411,369	100.0%

Commercial Lines Market Share TOP 5 Groups

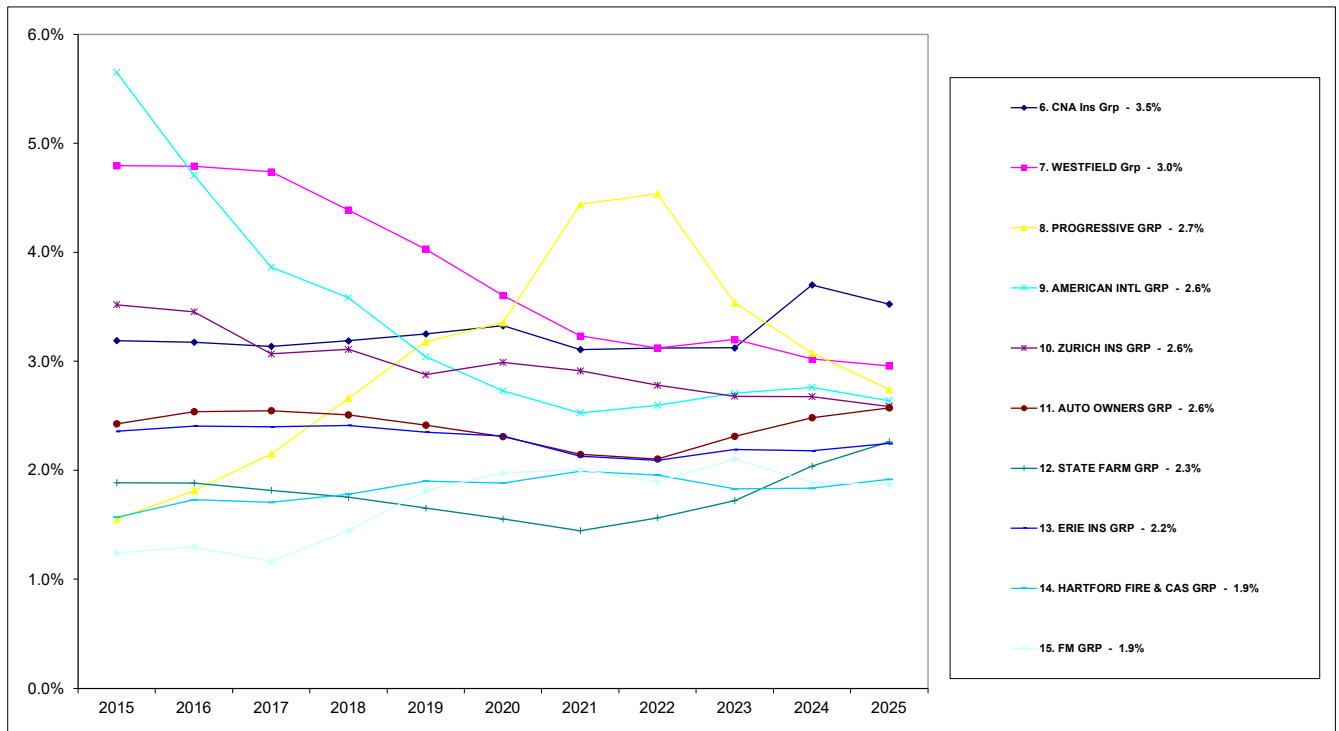


Wednesday, Jul 08, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Commercial Lines Market Share TOP 6 - 15 Groups



Wednesday, Jul 08, 2026

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 6/23/2026.

2025

Commercial Automobile

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	PROGRESSIVE GRP	240,715,267	11.4%
2	CINCINNATI FIN GRP	137,261,957	6.5%
3	BERKSHIRE HATHAWAY GRP	131,953,472	6.2%
4	OLD REPUBLIC GRP	105,080,366	5.0%
5	Travelers Grp	75,753,897	3.6%
6	ERIE INS GRP	70,604,847	3.3%
7	AUTO OWNERS GRP	63,605,637	3.0%
8	WESTFIELD Grp	61,099,606	2.9%
9	STATE FARM GRP	56,450,985	2.7%
10	Acuity A Mut Ins Co	48,935,933	2.3%
11	Markel Grp	45,918,180	2.2%
12	American Financial Grp	42,154,183	2.0%
13	ZURICH INS GRP	40,116,285	1.9%
14	LIBERTY MUT GRP	39,810,208	1.9%
15	Encova Mut Ins Grp	36,915,245	1.7%
Top 15 Sub Total:		1,196,376,068	56.4%
Others Sub Total:		924,332,015	43.6%
Total All Groups:		2,120,708,083	100.0%

2025

Commercial Automobile

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	PROGRESSIVE GRP	240,715,267	11.4%
	Progressive Preferred Ins Co	202,659,401	9.6%
	United Financial Cas Co	25,194,980	1.2%
	Protective Ins Co	11,510,926	0.5%
	Progressive Cas Ins Co	1,351,656	0.1%
	Protective Specialty Ins Co	-1,696	0.0%
2	CINCINNATI FIN GRP	137,261,957	6.5%
	The Cincinnati Ins Co	96,981,944	4.6%
	The Cincinnati Ind Co	30,071,757	1.4%
	The Cincinnati Cas Co	10,208,256	0.5%
3	BERKSHIRE HATHAWAY GRP	131,953,472	6.2%
	GEICO Marine Ins Co	78,744,535	3.7%
	National Ind Co	18,910,757	0.9%
	Geico Gen Ins Co	13,614,554	0.6%
	Berkshire Hathaway Homestate Ins Co	6,909,396	0.3%
	National Liab & Fire Ins Co	6,748,864	0.3%
	Amguard Ins Co	2,505,165	0.1%
	National Fire & Marine Ins Co	1,907,275	0.1%
	Berkshire Hathaway Direct Ins Co	1,694,880	0.1%
	Berkshire Hathaway Specialty Ins Co	918,046	0.0%
4	OLD REPUBLIC GRP	105,080,366	5.0%
	Great West Cas Co	71,725,417	3.4%
	Old Republic Ins Co	24,913,292	1.2%
	Manufacturers Alliance Ins Co	4,312,116	0.2%
	Pennsylvania Manufacturers Assoc Ins	2,579,807	0.1%
	BITCO Gen Ins Corp	865,567	0.0%
	Old Republic Union Ins Co	430,662	0.0%
	Pennsylvania Manufacturers Ind Co	216,843	0.0%
	BITCO Natl Ins Co	36,662	0.0%

Tuesday, June 30, 2026

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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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
5	Travelers Grp	75,753,897	3.6%
	Phoenix Ins Co	18,259,037	0.9%
	Travelers Prop Cas Co Of Amer	16,794,902	0.8%
	Northland Ins Co	12,179,763	0.6%
	Travelers Ind Co	9,390,394	0.4%
	Travelers Ind Co Of CT	7,455,368	0.4%
	Charter Oak Fire Ins Co	6,021,495	0.3%
	Travelers Ind Co Of Amer	2,526,166	0.1%
	Travelers Cas Ins Co Of Amer	1,105,816	0.1%
	St Paul Protective Ins Co	940,593	0.0%
	Travelers Cas Co Of CT	333,705	0.0%
	St Paul Mercury Ins Co	239,613	0.0%
	Fidelity & Guar Ins Co	183,919	0.0%
	Farmington Cas Co	178,278	0.0%
	St Paul Guardian Ins Co	98,242	0.0%
	Travelers Excess & Surplus Lines Co	37,000	0.0%
	Standard Fire Ins Co	9,606	0.0%
6	ERIE INS GRP	70,604,847	3.3%
	Erie Ins Co	66,140,484	3.1%
	Flagship City Ins Co	4,464,363	0.2%
7	AUTO OWNERS GRP	63,605,637	3.0%
	Auto Owners Ins Co	53,695,881	2.5%
	Owners Ins Co	6,865,954	0.3%
	Atlantic Cas Ins Co	3,043,802	0.1%
8	WESTFIELD Grp	61,099,606	2.9%
	Westfield Ins Co	21,796,388	1.0%
	Old Guard Ins Co	11,007,016	0.5%
	Westfield Superior Ins Co	7,284,014	0.3%
	American Select Ins Co	6,941,455	0.3%
	Westfield Natl Ins Co	6,313,526	0.3%
	Westfield Champion Ins Co	3,256,680	0.2%
	Westfield Premier Ins Co	2,673,297	0.1%
	Ohio Farmers Ins Co	1,076,938	0.1%
	Westfield Touchstone Ins Co	750,292	0.0%
9	STATE FARM GRP	56,450,985	2.7%
	State Farm Fire & Cas Co	31,334,746	1.5%
	State Farm Mut Auto Ins Co	13,897,767	0.7%
	HiRoad Assur Co	11,218,472	0.5%

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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 6/23/2026.
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RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
10	Acuity A Mut Ins Co	48,935,933	2.3%
	Acuity A Mut Ins Co	48,935,933	2.3%
11	Markel Grp	45,918,180	2.2%
	National Specialty Ins Co	43,440,044	2.0%
	Markel Ins Co	2,064,036	0.1%
	Superior Specialty Ins Co	317,876	0.0%
	Markel Amer Ins Co	99,000	0.0%
	United Specialty Ins Co	-2,776	0.0%
12	American Financial Grp	42,154,183	2.0%
	National Interstate Ins Co	25,565,583	1.2%
	Great Amer Assur Co	10,906,523	0.5%
	Vanliner Ins Co	4,226,999	0.2%
	Great Amer Ins Co	960,255	0.0%
	Great Amer Ins Co of NY	178,932	0.0%
	Great Amer E&S Ins Co	110,328	0.0%
	Great Amer Alliance Ins Co	99,437	0.0%
	Oklahoma Surety Co	95,323	0.0%
	Mid Continent Cas Co	10,803	0.0%
13	ZURICH INS GRP	40,116,285	1.9%
	Zurich Amer Ins Co	33,103,026	1.6%
	Empire Fire & Marine Ins Co	4,603,747	0.2%
	American Guar & Liab Ins	1,285,487	0.1%
	Zurich Amer Ins Co Of IL	583,109	0.0%
	American Zurich Ins Co	388,296	0.0%
	Steadfast Ins Co	152,620	0.0%

Tuesday, June 30, 2026

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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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
14	LIBERTY MUT GRP	39,810,208	1.9%
	Liberty Mut Fire Ins Co	9,716,277	0.5%
	Ohio Security Ins Co	5,602,911	0.3%
	State Automobile Mut Ins Co	5,398,444	0.3%
	Liberty Ins Corp	3,297,454	0.2%
	General Ins Co Of Amer	3,216,476	0.2%
	Ohio Cas Ins Co	2,638,383	0.1%
	LM Ins Corp	2,298,923	0.1%
	Liberty Mut Ins Co	2,246,103	0.1%
	First Liberty Ins Corp	1,982,261	0.1%
	State Auto Prop & Cas Ins Co	1,850,037	0.1%
	West Amer Ins Co	792,601	0.0%
	Employers Ins Co of Wausau	606,577	0.0%
	American Fire & Cas Co	169,849	0.0%
	Liberty Surplus Ins Corp	-6,088	0.0%
15	Encova Mut Ins Grp	36,915,245	1.7%
	Motorists Commercial Mut Ins Co	13,253,098	0.6%
	Motorists Mut Ins Co	11,854,588	0.6%
	Phenix Mut Fire Ins Co	8,952,242	0.4%
	Wilson Mut Ins Co	2,855,317	0.1%
Top 15	Sub Total:	1,196,376,068	56.4%
	Others Sub Total:	924,332,015	43.6%
	Total All Company Groups:	2,120,708,083	100.0%

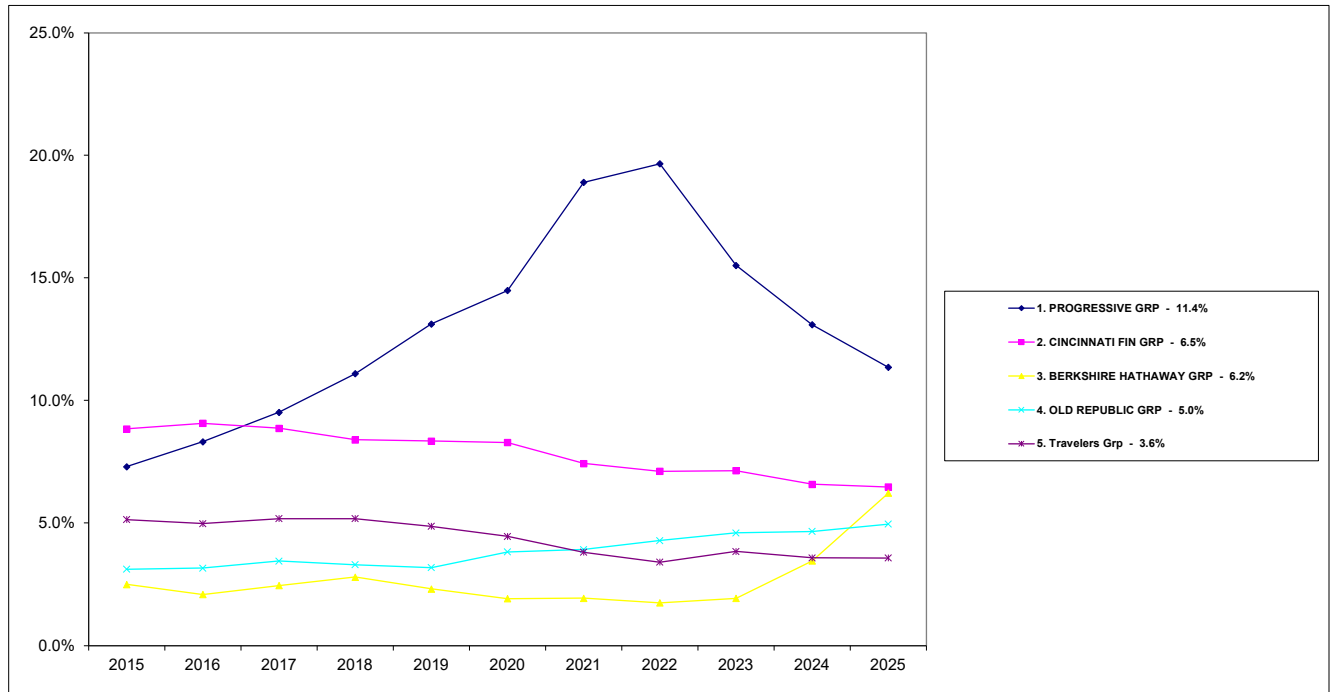
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

Commercial Automobile Market Share TOP 5 Groups

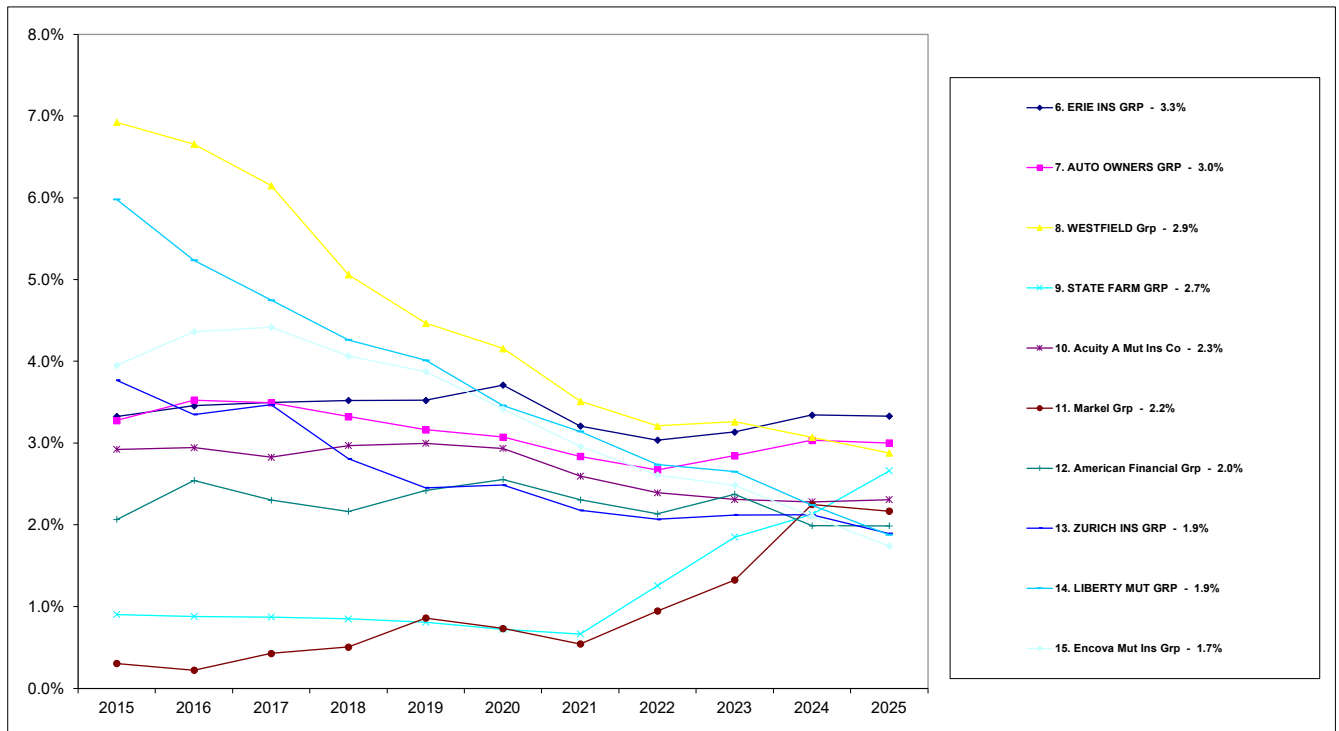


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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Commercial Automobile Market Share TOP 6 - 15 Groups



Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Commercial General Liability

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	Chubb Ltd Grp	262,413,393	7.8%
2	CINCINNATI FIN GRP	222,031,600	6.6%
3	Travelers Grp	186,314,646	5.5%
4	AMERICAN INTL GRP	130,920,547	3.9%
5	CNA Ins Grp	127,629,040	3.8%
6	LIBERTY MUT GRP	126,689,301	3.8%
7	ZURICH INS GRP	107,806,159	3.2%
8	AXA INS GRP	101,847,934	3.0%
9	BERKSHIRE HATHAWAY GRP	101,689,927	3.0%
10	FAIRFAX FIN GRP	99,334,924	3.0%
11	WR Berkley Corp GRP	98,542,622	2.9%
12	HARTFORD FIRE & CAS GRP	96,689,460	2.9%
13	American Financial Grp	79,287,243	2.4%
14	Markel Grp	74,005,173	2.2%
15	Sompo Grp	73,025,313	2.2%
Top 15 Sub Total:		1,888,227,282	56.2%
Others Sub Total:		1,470,724,881	43.8%
Total All Groups:		3,358,952,163	100.0%

2025

Commercial General Liability

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	Chubb Ltd Grp	262,413,393	7.8%
	Federal Ins Co	87,181,129	2.6%
	Ace Amer Ins Co	55,068,543	1.6%
	Ace Prop & Cas Ins Co	34,092,298	1.0%
	Westchester Surplus Lines Ins Co	27,102,608	0.8%
	Illinois Union Ins Co	20,462,547	0.6%
	Westchester Fire Ins Co	14,777,550	0.4%
	Indemnity Ins Co Of North Amer	6,989,290	0.2%
	Chubb Custom Ins Co	5,370,255	0.2%
	Penn Millers Ins Co	4,465,750	0.1%
	Pacific Ind Co	2,048,178	0.1%
	Great Northern Ins Co	1,211,028	0.0%
	Executive Risk Ind Inc	1,034,458	0.0%
	Chubb Ind Ins Co	961,006	0.0%
	Ace Fire Underwriters Ins Co	653,945	0.0%
	Chubb Natl Ins Co	464,549	0.0%
	Bankers Standard Ins Co	273,296	0.0%
	Vigilant Ins Co	254,027	0.0%
	Pacific Employers Ins Co	2,936	0.0%
2	CINCINNATI FIN GRP	222,031,600	6.6%
	The Cincinnati Ins Co	149,335,347	4.4%
	The Cincinnati Specialty Underwriter	32,934,671	1.0%
	The Cincinnati Cas Co	24,415,047	0.7%
	The Cincinnati Ind Co	15,346,535	0.5%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
3	Travelers Grp	186,314,646	5.5%
	Travelers Prop Cas Co Of Amer	80,446,972	2.4%
	Travelers Cas & Surety Co Of Amer	71,208,031	2.1%
	Travelers Excess & Surplus Lines Co	8,980,590	0.3%
	Travelers Ind Co	4,793,235	0.1%
	Charter Oak Fire Ins Co	3,855,312	0.1%
	Automobile Ins Co Of Hartford CT	3,781,233	0.1%
	Phoenix Ins Co	3,221,714	0.1%
	Travelers Ind Co Of Amer	2,791,802	0.1%
	Northfield Ins Co	2,454,245	0.1%
	Travelers Ind Co Of CT	1,927,930	0.1%
	St Paul Surplus Lines Ins Co	822,933	0.0%
	Travco Ins Co	470,657	0.0%
	Travelers Prop Cas Ins Co	430,839	0.0%
	Standard Fire Ins Co	294,365	0.0%
	Fidelity & Guar Ins Co	249,688	0.0%
	St Paul Fire & Marine Ins Co	202,279	0.0%
	Travelers Cas & Surety Co	159,476	0.0%
	Northland Ins Co	147,302	0.0%
	St Paul Guardian Ins Co	31,805	0.0%
	St Paul Mercury Ins Co	13,455	0.0%
	Travelers Cas Ins Co Of Amer	13,300	0.0%
	Farmington Cas Co	9,117	0.0%
	Travelers Specialty Ins Co	5,708	0.0%
	Travelers Home & Marine Ins Co	2,658	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
4	AMERICAN INTL GRP	130,920,547	3.9%
	National Union Fire Ins Co of Pittsb	64,060,310	1.9%
	Lexington Ins Co	35,242,224	1.0%
	AIG Specialty Ins Co	24,860,061	0.7%
	AIG Prop Cas Co	5,385,373	0.2%
	Commerce & Industry Ins Co	3,171,391	0.1%
	Western World Ins Co	1,810,256	0.1%
	Stratford Ins Co	213,112	0.0%
	Granite State Ins Co	193,119	0.0%
	AIU Ins Co	89,088	0.0%
	New Hampshire Ins Co	8,205	0.0%
	AIG Assur Co	2	0.0%
	Insurance Co Of The State Of PA	-148	0.0%
	American Home Assur Co	-6,962	0.0%
	Illinois Natl Ins Co	-4,105,484	-0.1%
5	CNA Ins Grp	127,629,040	3.8%
	Continental Ins Co	52,982,965	1.6%
	Continental Cas Co	45,887,827	1.4%
	Columbia Cas Co	21,732,202	0.6%
	National Fire Ins Co Of Hartford	2,631,612	0.1%
	Transportation Ins Co	2,062,244	0.1%
	American Cas Co Of Reading PA	1,376,853	0.0%
	Valley Forge Ins Co	864,588	0.0%
	Western Surety Co	90,749	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
6	LIBERTY MUT GRP	126,689,301	3.8%
	Liberty Mut Fire Ins Co	28,480,190	0.8%
	Ironshore Specialty Ins Co	21,299,148	0.6%
	Liberty Surplus Ins Corp	20,951,286	0.6%
	Liberty Ins Corp	12,535,055	0.4%
	Ohio Cas Ins Co	10,868,814	0.3%
	Safeco Ins Co Of Amer	9,808,337	0.3%
	State Automobile Mut Ins Co	6,425,410	0.2%
	LM Ins Corp	3,943,009	0.1%
	Liberty Mut Ins Co	3,836,030	0.1%
	Ironshore Ind Inc	3,119,742	0.1%
	Ohio Security Ins Co	1,831,184	0.1%
	First Liberty Ins Corp	913,729	0.0%
	State Auto Prop & Cas Ins Co	672,538	0.0%
	Liberty Ins Underwriters Inc	557,938	0.0%
	American Economy Ins Co	479,803	0.0%
	General Ins Co Of Amer	453,192	0.0%
	Employers Ins Co of Wausau	226,823	0.0%
	Safeco Ins Co Of IN	110,128	0.0%
	First Natl Ins Co Of Amer	107,143	0.0%
	West Amer Ins Co	48,328	0.0%
	American Fire & Cas Co	20,531	0.0%
	Peerless Ind Ins Co	658	0.0%
	Liberty Mut Personal Ins Co	429	0.0%
	State Auto Ins Co of OH	-66	0.0%
	Milbank Ins Co	-78	0.0%
7	ZURICH INS GRP	107,806,159	3.2%
	Zurich Amer Ins Co	57,509,981	1.7%
	American Guar & Liab Ins	29,990,492	0.9%
	Steadfast Ins Co	16,354,027	0.5%
	Universal Underwriters Ins Co	3,314,216	0.1%
	American Zurich Ins Co	336,109	0.0%
	Zurich Amer Ins Co Of IL	300,750	0.0%
	Empire Fire & Marine Ins Co	584	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
8	AXA INS GRP	101,847,934	3.0%
	XL Specialty Ins Co	41,047,282	1.2%
	Indian Harbor Ins Co	29,319,817	0.9%
	XL Ins Amer Inc	24,618,734	0.7%
	Greenwich Ins Co	6,858,461	0.2%
	T H E Ins Co	3,640	0.0%
9	BERKSHIRE HATHAWAY GRP	101,689,927	3.0%
	National Fire & Marine Ins Co	23,395,435	0.7%
	United States Liab Ins Co	13,182,328	0.4%
	General Star Ind Co	12,658,045	0.4%
	Berkshire Hathaway Specialty Ins Co	10,307,338	0.3%
	RSUI Ind Co	10,034,947	0.3%
	Landmark Amer Ins Co	8,257,591	0.2%
	Capitol Specialty Ins Corp	8,182,970	0.2%
	Berkshire Hathaway Direct Ins Co	2,624,976	0.1%
	Fair American Select Ins Co	2,376,687	0.1%
	National Liab & Fire Ins Co	1,897,461	0.1%
	Medical Protective Co	1,522,510	0.0%
	Mount Vernon Fire Ins Co	1,298,061	0.0%
	Fair Amer Ins & Reins Co	1,224,402	0.0%
	GEICO Marine Ins Co	975,748	0.0%
	Government Employees Ins Co	780,244	0.0%
	General Star Natl Ins Co	777,800	0.0%
	Geico Gen Ins Co	678,774	0.0%
	Covington Specialty Ins Co	677,615	0.0%
	Capitol Ind Corp	435,804	0.0%
	Amguard Ins Co	342,229	0.0%
	Mount Vernon Specialty Ins Co	46,967	0.0%
	National Ind Co	6,296	0.0%
	Us Underwriters Ins Co	3,826	0.0%
	Berkshire Hathaway Homestate Ins Co	1,873	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
10	FAIRFAX FIN GRP	99,334,924	3.0%
	Crum & Forster Specialty Ins Co	33,068,541	1.0%
	Allied World Assur Co US Inc	20,332,701	0.6%
	Hudson Excess Ins Co	10,054,377	0.3%
	Allied World Surplus Lines Ins Co	9,906,049	0.3%
	Allied World Natl Assur Co	7,456,241	0.2%
	Hudson Ins Co	5,441,561	0.2%
	Allied World Specialty Ins Co	5,402,010	0.2%
	North River Ins Co	2,886,972	0.1%
	Allied World Ins Co	2,442,232	0.1%
	United States Fire Ins Co	2,210,760	0.1%
	Vantapro Specialty Ins Co	100,688	0.0%
	Greystone Ins Co	14,270	0.0%
	Seneca Ins Co Inc	11,215	0.0%
	Seneca Specialty Ins Co	5,850	0.0%
	Crum & Forster Ind Co	1,495	0.0%
	Hilltop Specialty Ins Co	-38	0.0%
11	WR Berkley Corp GRP	98,542,622	2.9%
	Gemini Ins Co	30,063,455	0.9%
	Admiral Ins Co	18,076,450	0.5%
	Nautilus Ins Co	16,672,947	0.5%
	Berkley Assur Co	10,921,492	0.3%
	Berkley Ins Co	9,491,787	0.3%
	Berkley Natl Ins Co	4,699,866	0.1%
	Berkley Specialty Ins Co	3,084,175	0.1%
	Great Divide Ins Co	2,191,924	0.1%
	Berkley Regional Ins Co	1,910,141	0.1%
	Union Ins Co	484,554	0.0%
	Starnet Ins Co	178,627	0.0%
	Firemens Ins Co Of Washington DC	142,088	0.0%
	Continental Western Ins Co	127,531	0.0%
	Carolina Cas Ins Co	127,471	0.0%
	Riverport Ins Co	99,218	0.0%
	Tri State Ins Co Of MN	77,693	0.0%
	Acadia Ins Co	74,858	0.0%
	Key Risk Ins Co	59,011	0.0%
	Berkley Cas Co	40,623	0.0%
	Intrepid Ins Co	18,711	0.0%

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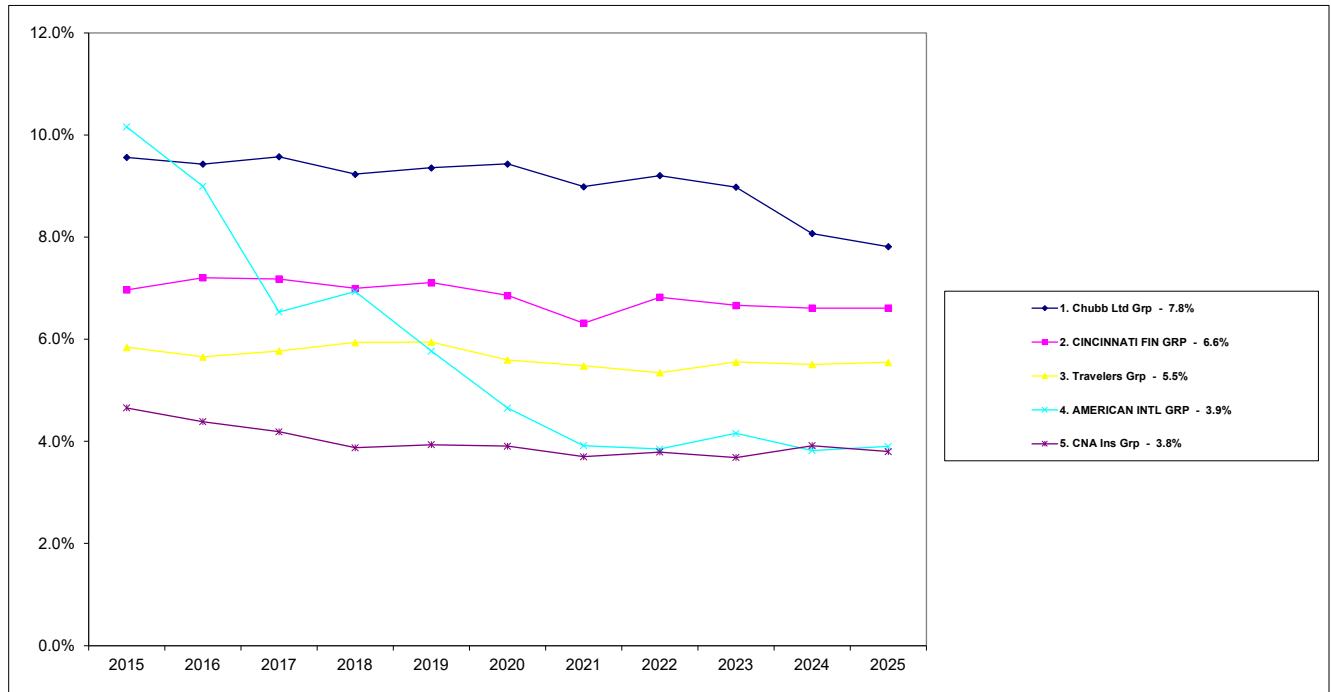
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
12	HARTFORD FIRE & CAS GRP	96,689,460	2.9%
	Twin City Fire Ins Co Co	30,828,961	0.9%
	Navigators Specialty Ins Co	24,608,771	0.7%
	Navigators Ins Co	15,163,441	0.5%
	Hartford Fire Ins Co	11,038,805	0.3%
	Hartford Cas Ins Co	6,722,427	0.2%
	Hartford Underwriters Ins Co	2,611,495	0.1%
	Pacific Ins Co Ltd	2,594,272	0.1%
	Property & Cas Ins Co Of Hartford	1,143,003	0.0%
	Sentinel Ins Co Ltd	913,543	0.0%
	Hartford Accident & Ind Co	696,847	0.0%
	Maxum Ind Co	344,553	0.0%
	Trumbull Ins Co	18,156	0.0%
	Nutmeg Ins Co	2,604	0.0%
	Hartford Ins Co Of The Southeast	2,582	0.0%
13	American Financial Grp	79,287,243	2.4%
	Great Amer Ins Co	20,146,618	0.6%
	Great Amer Risk Solutions Surplus Li	16,640,436	0.5%
	Great Amer E&S Ins Co	10,592,441	0.3%
	Great Amer Assur Co	8,204,098	0.2%
	National Interstate Ins Co	7,441,254	0.2%
	Great Amer Security Ins Co	5,927,376	0.2%
	Great Amer Spirit Ins Co	3,944,014	0.1%
	Great Amer Fidelity Ins Co	2,833,326	0.1%
	Vanliner Ins Co	1,701,047	0.1%
	Great Amer Alliance Ins Co	1,229,732	0.0%
	Mid Continent Cas Co	461,251	0.0%
	Mid Continent Excess and Surplus Ins	109,256	0.0%
	Oklahoma Surety Co	49,668	0.0%
	Great Amer Ins Co of NY	6,495	0.0%
	Mid Continent Assur Co	231	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
14	Markel Grp	74,005,173	2.2%
	Evanston Ins Co	28,981,554	0.9%
	Markel Amer Ins Co	21,032,755	0.6%
	United Specialty Ins Co	10,667,789	0.3%
	Markel Ins Co	6,600,232	0.2%
	State Natl Ins Co Inc	5,407,713	0.2%
	National Specialty Ins Co	901,263	0.0%
	Superior Specialty Ins Co	284,118	0.0%
	City Natl Ins Co	129,749	0.0%
15	Sompo Grp	73,025,313	2.2%
	Endurance Amer Specialty Ins Co	29,320,045	0.9%
	Endurance Amer Ins Co	16,855,710	0.5%
	Aspen Specialty Ins Co	14,539,793	0.4%
	Sompo Amer Ins Co	5,640,411	0.2%
	Endurance Assur Corp	3,731,701	0.1%
	Aspen Amer Ins Co	2,811,167	0.1%
	Sompo Amer Fire & Mar Ins Co Amer	126,486	0.0%
Top 15	Sub Total:	1,888,227,282	56.2%
	Others Sub Total:	1,470,724,881	43.8%
	Total All Company Groups:	3,358,952,163	100.0%

Commercial General Liability Market Share TOP 5 Groups

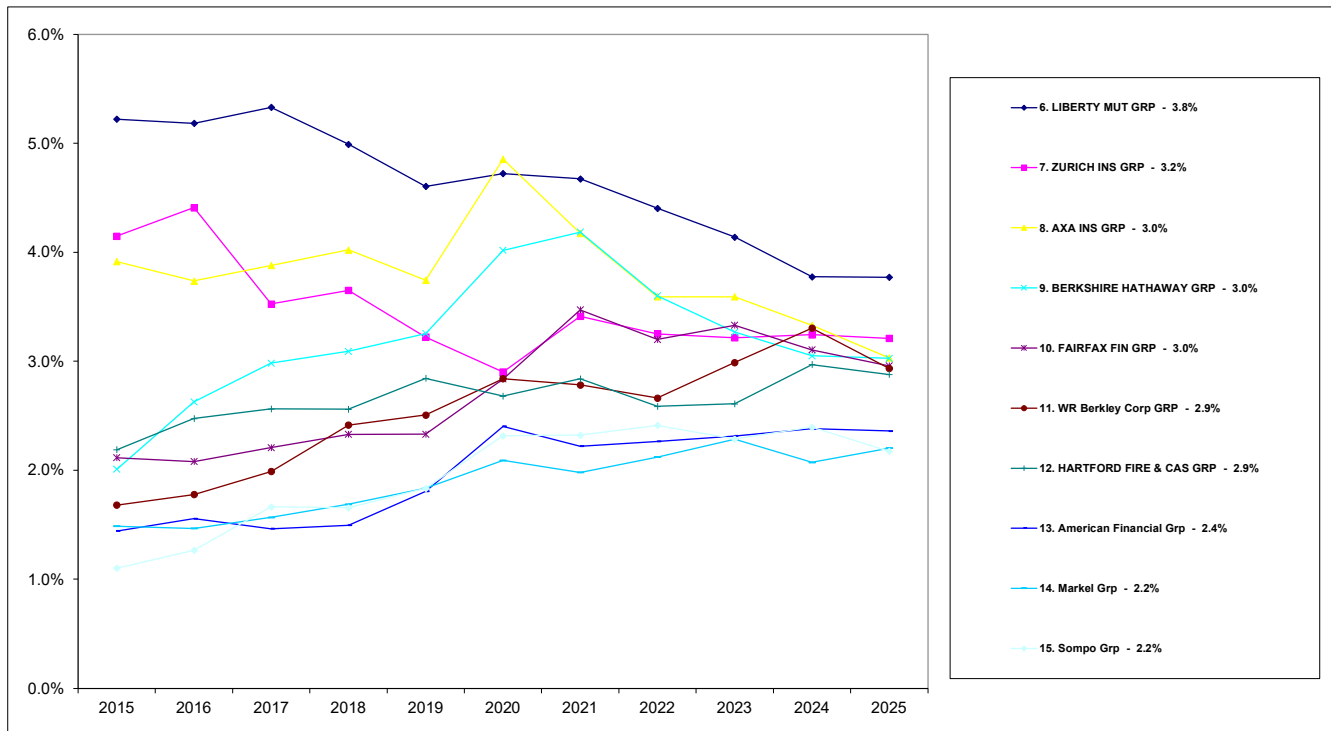


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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Commercial General Liability Market Share TOP 6 - 15 Groups



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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 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Fire and Allied Lines

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	FM GRP	123,775,861	9.5%
2	Travelers Grp	96,113,932	7.4%
3	CINCINNATI FIN GRP	70,718,989	5.4%
4	LIBERTY MUT GRP	67,199,996	5.2%
5	FARMERS INS GRP	64,500,494	5.0%
6	ZURICH INS GRP	61,708,184	4.7%
7	Starr Grp	56,289,401	4.3%
8	AUTO OWNERS GRP	53,084,300	4.1%
9	AMERICAN INTL GRP	45,111,601	3.5%
10	Munich Re Grp	44,585,990	3.4%
11	BERKSHIRE HATHAWAY GRP	43,181,905	3.3%
12	SELECTIVE INS GRP	31,548,060	2.4%
13	ALLIANZ INS GRP	29,192,944	2.2%
14	Assurant Inc Grp	29,068,920	2.2%
15	OHIO MUT GRP	28,512,819	2.2%
Top 15 Sub Total:		844,593,396	65.0%
Others Sub Total:		455,104,675	35.0%
Total All Groups:		1,299,698,071	100.0%

2025

Fire and Allied Lines

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	FM GRP	123,775,861	9.5%
	Factory Mut Ins Co	94,924,271	7.3%
	Affiliated Fm Ins Co	28,851,590	2.2%
2	Travelers Grp	96,113,932	7.4%
	Travelers Prop Cas Co Of Amer	29,818,055	2.3%
	Travelers Ind Co	27,598,178	2.1%
	Travelers Excess & Surplus Lines Co	27,167,105	2.1%
	Northfield Ins Co	7,070,975	0.5%
	Charter Oak Fire Ins Co	1,121,070	0.1%
	Travelers Ind Co Of CT	1,065,893	0.1%
	Standard Fire Ins Co	904,685	0.1%
	Phoenix Ins Co	864,159	0.1%
	Travelers Ind Co Of Amer	231,388	0.0%
	Automobile Ins Co Of Hartford CT	98,634	0.0%
	Fidelity & Guar Ins Co	90,761	0.0%
	St Paul Fire & Marine Ins Co	29,283	0.0%
	St Paul Guardian Ins Co	26,217	0.0%
	Travelers Specialty Ins Co	18,195	0.0%
	St Paul Mercury Ins Co	9,334	0.0%
3	CINCINNATI FIN GRP	70,718,989	5.4%
	The Cincinnati Ins Co	48,234,875	3.7%
	The Cincinnati Ind Co	12,972,858	1.0%
	The Cincinnati Specialty Underwriter	6,521,894	0.5%
	The Cincinnati Cas Co	2,989,362	0.2%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
4	LIBERTY MUT GRP	67,199,996	5.2%
	Employers Ins Co of Wausau	19,483,043	1.5%
	Liberty Mut Fire Ins Co	17,791,226	1.4%
	State Automobile Mut Ins Co	11,784,975	0.9%
	Safeco Ins Co Of Amer	11,620,732	0.9%
	Ohio Security Ins Co	1,928,822	0.1%
	Liberty Mut Ins Co	1,337,339	0.1%
	American Economy Ins Co	1,298,245	0.1%
	Ironshore Specialty Ins Co	665,393	0.1%
	State Auto Prop & Cas Ins Co	553,465	0.0%
	First Liberty Ins Corp	442,083	0.0%
	Ohio Cas Ins Co	156,337	0.0%
	West Amer Ins Co	58,549	0.0%
	American Fire & Cas Co	30,353	0.0%
	First Natl Ins Co Of Amer	15,499	0.0%
	LM Ins Corp	12,866	0.0%
	Liberty Ins Corp	9,146	0.0%
	Liberty Mut Personal Ins Co	3,234	0.0%
	Peerless Ind Ins Co	3,217	0.0%
	Liberty Surplus Ins Corp	2,400	0.0%
	Patrons Mut Ins Co Of Ct	1,997	0.0%
	General Ins Co Of Amer	1,610	0.0%
	Milbank Ins Co	-535	0.0%
5	FARMERS INS GRP	64,500,494	5.0%
	Foremost Ins Co Grand Rapids MI	64,463,746	5.0%
	Civic Prop & Cas Co	35,524	0.0%
	Neighborhood Spirit Prop & Cas Co	2,138	0.0%
	American Federation Ins Co	-914	0.0%
6	ZURICH INS GRP	61,708,184	4.7%
	Zurich Amer Ins Co	55,726,270	4.3%
	Steadfast Ins Co	5,959,612	0.5%
	American Guar & Liab Ins	22,302	0.0%
7	Starr Grp	56,289,401	4.3%
	Starr Surplus Lines Ins Co	51,008,868	3.9%
	Starr Ind & Liab Co	5,280,533	0.4%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
8	AUTO OWNERS GRP	53,084,300	4.1%
	Auto Owners Ins Co	50,635,034	3.9%
	Owners Ins Co	2,061,098	0.2%
	Atlantic Cas Ins Co	387,713	0.0%
	Home Owners Ins Co	455	0.0%
9	AMERICAN INTL GRP	45,111,601	3.5%
	Lexington Ins Co	18,581,670	1.4%
	AIG Specialty Ins Co	15,329,064	1.2%
	American Home Assur Co	8,854,990	0.7%
	Insurance Co Of The State Of PA	1,815,669	0.1%
	Granite State Ins Co	307,723	0.0%
	Western World Ins Co	146,175	0.0%
	National Union Fire Ins Co of Pittsb	55,693	0.0%
	New Hampshire Ins Co	20,596	0.0%
	AIG Prop Cas Co	21	0.0%
10	Munich Re Grp	44,585,990	3.4%
	American Modern Prop & Cas Ins Co	34,759,310	2.7%
	Princeton Excess & Surplus Lines Ins	4,375,525	0.3%
	Bridgeway Ins Co	3,293,265	0.3%
	American Modern Home Ins Co	1,323,714	0.1%
	Next Ins US Co	812,064	0.1%
	American Alt Ins Corp	15,969	0.0%
	American Southern Home Ins Co	7,078	0.0%
	American Family Home Ins Co	-935	0.0%
11	BERKSHIRE HATHAWAY GRP	43,181,905	3.3%
	Landmark Amer Ins Co	15,318,652	1.2%
	United States Liab Ins Co	8,154,405	0.6%
	General Star Ind Co	6,142,191	0.5%
	National Fire & Marine Ins Co	4,722,541	0.4%
	RSUI Ind Co	3,779,360	0.3%
	AZGuard Ins Co	1,416,971	0.1%
	Berkshire Hathaway Homestate Ins Co	1,358,663	0.1%
	Berkshire Hathaway Direct Ins Co	866,161	0.1%
	Mount Vernon Fire Ins Co	666,450	0.1%
	Covington Specialty Ins Co	509,564	0.0%
	National Liab & Fire Ins Co	138,047	0.0%
	Amguard Ins Co	108,900	0.0%

Tuesday, June 30, 2026

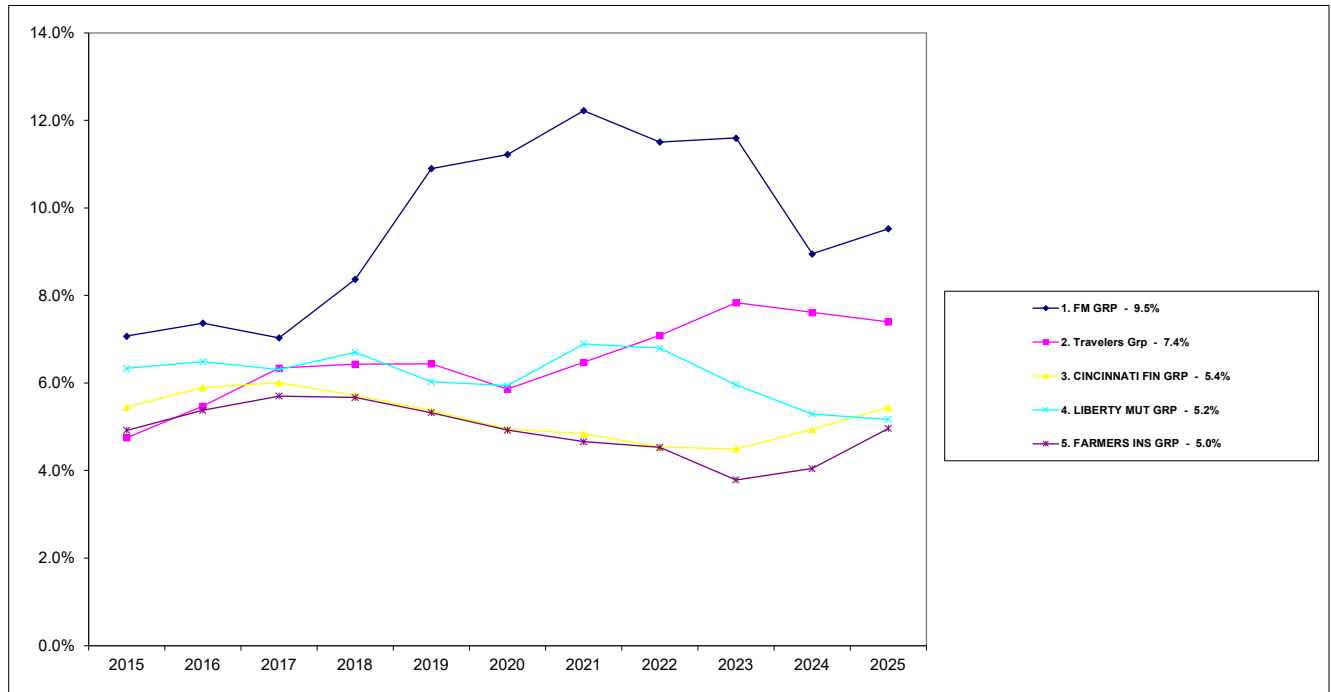
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
12	SELECTIVE INS GRP	31,548,060	2.4%
	Selective Ins Co Of The Southeast	12,336,814	0.9%
	Selective Ins Co Of Amer	11,246,913	0.9%
	Selective Ins Co Of SC	6,440,727	0.5%
	Mesa Underwriters Specialty Ins Co	1,523,606	0.1%
13	ALLIANZ INS GRP	29,192,944	2.2%
	Allianz Global Risks US Ins Co	20,545,112	1.6%
	Firemans Fund Ins Co	6,687,313	0.5%
	Firemans Fund Ind Corp	1,585,010	0.1%
	Interstate Fire & Cas Co	375,509	0.0%
14	Assurant Inc Grp	29,068,920	2.2%
	Standard Guar Ins Co	28,679,139	2.2%
	Voyager Ind Ins Co	384,228	0.0%
	American Security Ins Co	5,553	0.0%
15	OHIO MUT GRP	28,512,819	2.2%
	United Ohio Ins Co	26,354,472	2.0%
	Ohio Mut Ins Co	2,158,347	0.2%
Top 15	Sub Total:	844,593,396	65.0%
	Others Sub Total:	455,104,675	35.0%
Total All Company Groups:		1,299,698,071	100.0%

Fire and Allied Lines Market Share TOP 5 Groups

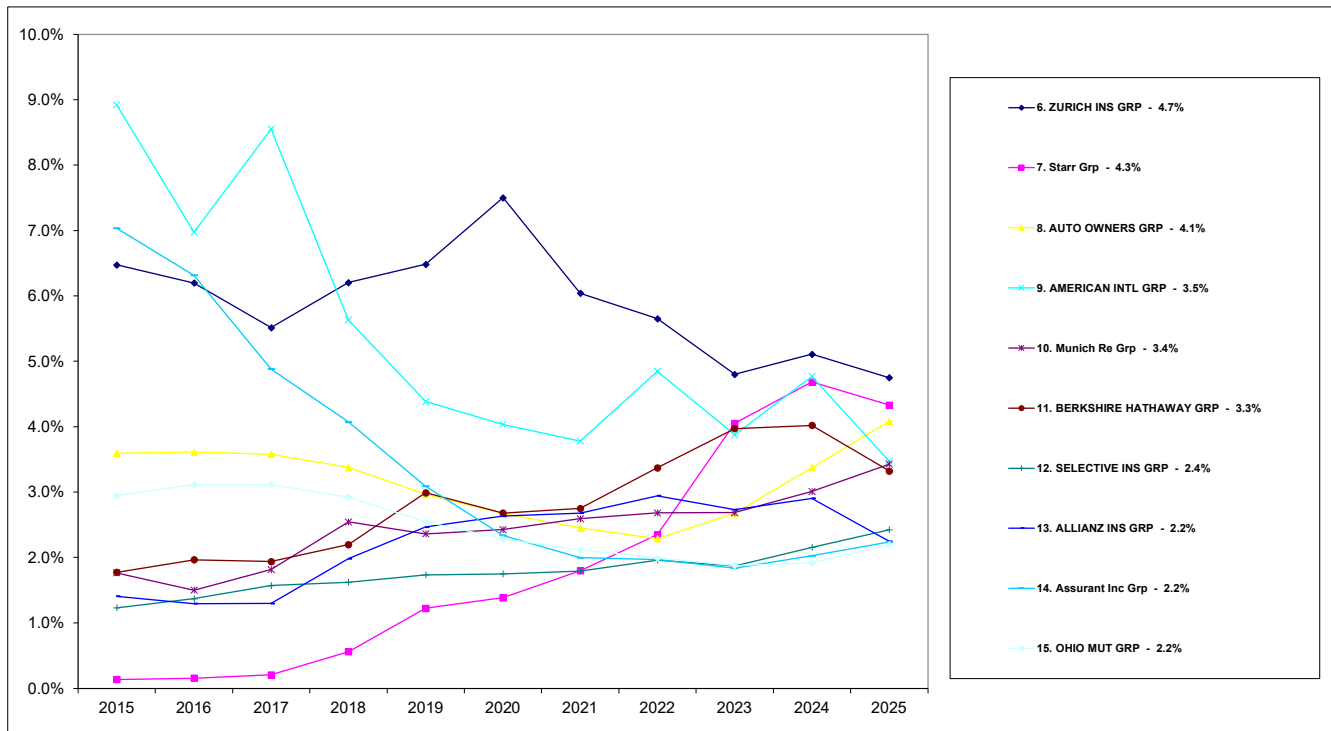


Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Fire and Allied Lines Market Share TOP 6 - 15 Groups



Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
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2025

Commercial Multiple Peril

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	CINCINNATI FIN GRP	271,934,929	13.1%
2	Travelers Grp	139,258,807	6.7%
3	WESTFIELD Grp	133,566,078	6.5%
4	ERIE INS GRP	133,058,853	6.4%
5	AUTO OWNERS GRP	111,983,317	5.4%
6	Chubb Ltd Grp	101,479,053	4.9%
7	STATE FARM GRP	98,753,190	4.8%
8	Tokio Marine Holdings Inc GRP	64,107,353	3.1%
9	CNA Ins Grp	60,984,650	2.9%
10	LIBERTY MUT GRP	60,366,515	2.9%
11	Encova Mut Ins Grp	59,339,386	2.9%
12	HARTFORD FIRE & CAS GRP	49,151,249	2.4%
13	WESTERN RESERVE GRP	47,620,366	2.3%
14	GRANGE MUT CAS GRP	42,983,577	2.1%
15	ALLSTATE INS GRP	42,044,870	2.0%
Top 15 Sub Total:		1,416,632,193	68.5%
Others Sub Total:		652,529,218	31.5%
Total All Groups:		2,069,161,411	100.0%

2025

Commercial Multiple Peril

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	CINCINNATI FIN GRP	271,934,929	13.1%
	The Cincinnati Ins Co	219,005,937	10.6%
	The Cincinnati Ind Co	28,617,657	1.4%
	The Cincinnati Cas Co	24,311,335	1.2%
2	Travelers Grp	139,258,807	6.7%
	Charter Oak Fire Ins Co	30,383,285	1.5%
	Phoenix Ins Co	24,867,246	1.2%
	Travelers Prop Cas Co Of Amer	23,459,513	1.1%
	Travelers Ind Co Of CT	15,019,401	0.7%
	Travelers Ind Co Of Amer	11,602,607	0.6%
	Travelers Ind Co	9,769,025	0.5%
	Travelers Cas Ins Co Of Amer	7,192,139	0.3%
	Fidelity & Guar Ins Co	6,790,516	0.3%
	St Paul Fire & Marine Ins Co	5,604,835	0.3%
	St Paul Guardian Ins Co	2,399,271	0.1%
	Standard Fire Ins Co	1,319,047	0.1%
	St Paul Mercury Ins Co	774,612	0.0%
	Farmington Cas Co	77,268	0.0%
	Travelers Excess & Surplus Lines Co	42	0.0%
3	WESTFIELD Grp	133,566,078	6.5%
	Westfield Ins Co	32,948,724	1.6%
	Old Guard Ins Co	32,523,450	1.6%
	Westfield Champion Ins Co	14,201,512	0.7%
	Westfield Superior Ins Co	13,098,207	0.6%
	Westfield Natl Ins Co	12,777,337	0.6%
	American Select Ins Co	10,675,843	0.5%
	Westfield Premier Ins Co	6,468,840	0.3%
	Westfield Touchstone Ins Co	5,740,075	0.3%
	Ohio Farmers Ins Co	3,888,964	0.2%
	Westfield Specialty Ins Co	1,243,126	0.1%

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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 6/23/2026.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
4	ERIE INS GRP	133,058,853	6.4%
	Erie Ins Co	105,791,217	5.1%
	Erie Ins Exch	27,267,636	1.3%
5	AUTO OWNERS GRP	111,983,317	5.4%
	Owners Ins Co	76,812,974	3.7%
	Auto Owners Ins Co	33,464,703	1.6%
	Atlantic Cas Ins Co	1,705,640	0.1%
6	Chubb Ltd Grp	101,479,053	4.9%
	Federal Ins Co	45,745,241	2.2%
	Ace Amer Ins Co	29,490,002	1.4%
	Great Northern Ins Co	12,845,225	0.6%
	Chubb Ind Ins Co	5,003,127	0.2%
	Vigilant Ins Co	2,146,669	0.1%
	Ace Prop & Cas Ins Co	1,832,761	0.1%
	Westchester Fire Ins Co	966,060	0.0%
	Pacific Ind Co	945,076	0.0%
	Indemnity Ins Co Of North Amer	847,598	0.0%
	Chubb Natl Ins Co	603,507	0.0%
	Illinois Union Ins Co	555,108	0.0%
	Chubb Custom Ins Co	224,164	0.0%
	Ace Fire Underwriters Ins Co	202,865	0.0%
	Pacific Employers Ins Co	71,650	0.0%
7	STATE FARM GRP	98,753,190	4.8%
	State Farm Fire & Cas Co	98,753,190	4.8%
8	Tokio Marine Holdings Inc GRP	64,107,353	3.1%
	Philadelphia Ind Ins Co	52,905,779	2.6%
	US Specialty Ins Co	6,926,503	0.3%
	Houston Cas Co	1,922,230	0.1%
	Tokio Marine Specialty Ins Co	1,278,380	0.1%
	Tokio Marine Amer Ins Co	986,651	0.0%
	Trans Pacific Ins Co	87,810	0.0%
9	CNA Ins Grp	60,984,650	2.9%
	American Cas Co Of Reading PA	11,326,397	0.5%
	Valley Forge Ins Co	11,227,011	0.5%
	Continental Cas Co	10,786,808	0.5%
	National Fire Ins Co Of Hartford	10,487,464	0.5%
	Continental Ins Co	9,307,496	0.4%
	Transportation Ins Co	7,849,474	0.4%

Tuesday, June 30, 2026

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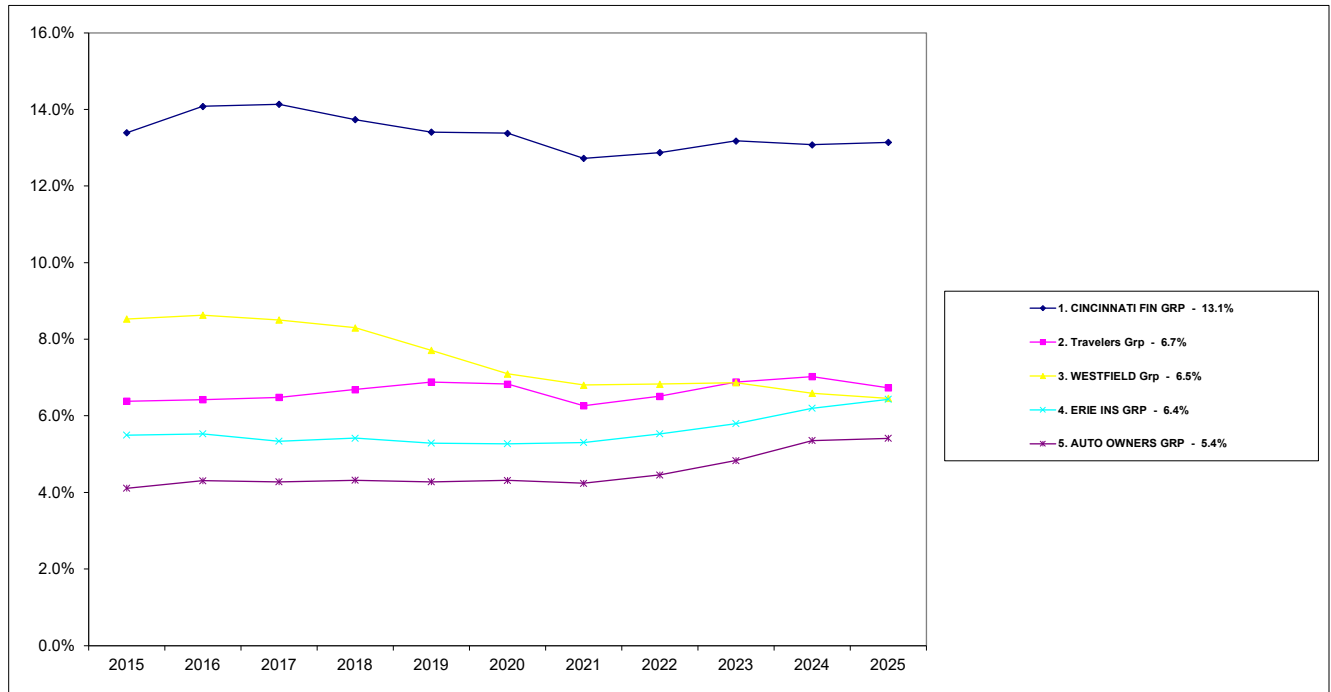
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
10	LIBERTY MUT GRP	60,366,515	2.9%
	Ohio Security Ins Co	33,644,759	1.6%
	State Automobile Mut Ins Co	6,299,016	0.3%
	West Amer Ins Co	4,132,423	0.2%
	Ironshore Specialty Ins Co	3,542,967	0.2%
	American Fire & Cas Co	3,097,170	0.1%
	Ohio Cas Ins Co	2,762,184	0.1%
	General Ins Co Of Amer	2,722,503	0.1%
	Liberty Surplus Ins Corp	2,556,692	0.1%
	First Natl Ins Co Of Amer	598,859	0.0%
	Safeco Ins Co Of Amer	430,037	0.0%
	Liberty Mut Ins Co	252,186	0.0%
	State Auto Prop & Cas Ins Co	186,504	0.0%
	Liberty Mut Fire Ins Co	103,543	0.0%
	Employers Ins Co of Wausau	37,672	0.0%
11	Encova Mut Ins Grp	59,339,386	2.9%
	Motorists Commercial Mut Ins Co	25,267,345	1.2%
	Phenix Mut Fire Ins Co	15,220,982	0.7%
	Motorists Mut Ins Co	12,712,222	0.6%
	Wilson Mut Ins Co	6,138,837	0.3%
12	HARTFORD FIRE & CAS GRP	49,151,249	2.4%
	Hartford Fire Ins Co	17,621,803	0.9%
	Hartford Underwriters Ins Co	12,013,888	0.6%
	Property & Cas Ins Co Of Hartford	7,195,449	0.3%
	Sentinel Ins Co Ltd	3,917,618	0.2%
	Twin City Fire Ins Co Co	3,024,838	0.1%
	Hartford Cas Ins Co	1,924,656	0.1%
	Maxum Ind Co	1,700,031	0.1%
	Navigators Ins Co	819,602	0.0%
	Navigators Specialty Ins Co	478,653	0.0%
	Hartford Accident & Ind Co	452,347	0.0%
	Hartford Ins Co Of The Midwest	2,364	0.0%
13	WESTERN RESERVE GRP	47,620,366	2.3%
	Western Reserve Mut Cas Co	27,202,894	1.3%
	Lightning Rod Mut Ins Co	20,417,472	1.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
14	GRANGE MUT CAS GRP	42,983,577	2.1%
	Grange Ins Co	28,570,502	1.4%
	Trustgard Ins Co	10,013,571	0.5%
	Grange Ind Ins Co	4,399,504	0.2%
15	ALLSTATE INS GRP	42,044,870	2.0%
	Allstate Ind Co	30,236,009	1.5%
	Integon Natl Ins Co	8,795,166	0.4%
	Agent Alliance Ins Co	2,030,991	0.1%
	Allstate Ins Co	980,160	0.0%
	North Light Specialty Ins Co	2,544	0.0%
Top 15	Sub Total:	1,416,632,193	68.5%
	Others Sub Total:	652,529,218	31.5%
	Total All Company Groups:	2,069,161,411	100.0%

Commercial Multiple Peril Market Share TOP 5 Groups

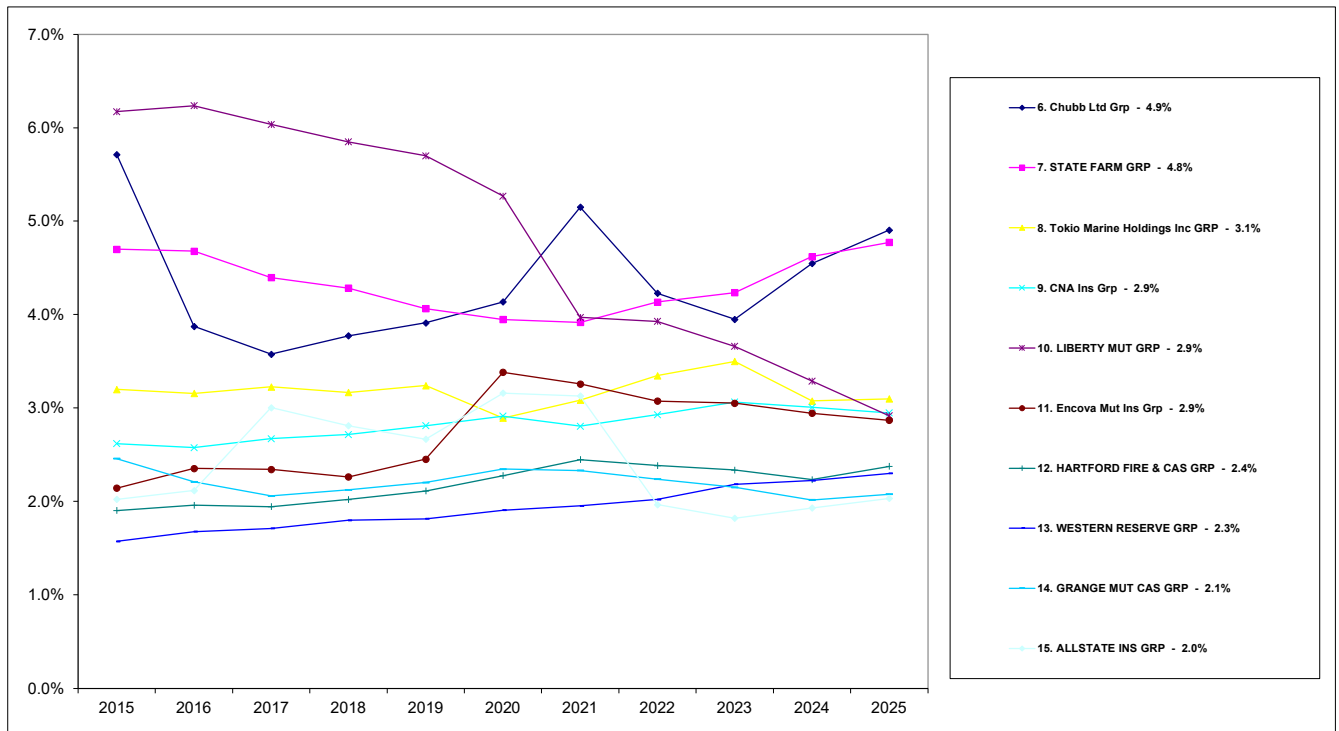


Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Commercial Multiple Peril Market Share TOP 6 - 15 Groups



Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Medical Professional Liability

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	BERKSHIRE HATHAWAY GRP	66,567,587	22.2%
2	CNA Ins Grp	35,156,432	11.7%
3	DOCTORS CO GRP	34,355,787	11.5%
4	ProAssurance Corp Grp	27,364,078	9.1%
5	Coverys Grp	15,885,532	5.3%
6	LIBERTY MUT GRP	12,521,783	4.2%
7	Chubb Ltd Grp	10,852,042	3.6%
8	Clinician Assur Inc RRG	9,754,717	3.3%
9	WR Berkley Corp GRP	5,708,161	1.9%
10	CINCINNATI FIN GRP	5,360,628	1.8%
11	FAIRFAX FIN GRP	5,145,989	1.7%
12	Curi Holdings Grp	4,841,655	1.6%
13	Health Care Industry Liab Recip Ins	4,654,343	1.6%
14	NCMIC Grp	4,046,083	1.3%
15	MAG MUT INS GRP	4,000,230	1.3%
Top 15 Sub Total:		246,215,047	82.1%
Others Sub Total:		53,554,787	17.9%
Total All Groups:		299,769,834	100.0%

2025

Medical Professional Liability

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	BERKSHIRE HATHAWAY GRP	66,567,587	22.2%
	Medical Protective Co	45,332,365	15.1%
	National Fire & Marine Ins Co	14,128,915	4.7%
	General Star Ind Co	2,793,767	0.9%
	Landmark Amer Ins Co	1,810,435	0.6%
	Berkshire Hathaway Specialty Ins Co	983,457	0.3%
	Fair Amer Ins & Reins Co	944,756	0.3%
	Capitol Specialty Ins Corp	573,892	0.2%
2	CNA Ins Grp	35,156,432	11.7%
	Columbia Cas Co	26,756,264	8.9%
	American Cas Co Of Reading PA	8,340,168	2.8%
	Continental Cas Co	60,000	0.0%
3	DOCTORS CO GRP	34,355,787	11.5%
	Doctors Co An Interins Exch	32,326,090	10.8%
	TDC Specialty Ins Co	2,029,697	0.7%
4	ProAssurance Corp Grp	27,364,078	9.1%
	ProAssurance Ind Co Inc	19,973,947	6.7%
	ProAssurance Specialty Ins Co	3,403,098	1.1%
	ProAssurance Ins Co of Amer	1,781,613	0.6%
	Norcal Ins Co	1,405,118	0.5%
	Preferred Physicians Medical RRG a M	766,959	0.3%
	NORCAL Specialty Ins Co	16,726	0.0%
	ProAssurance Amer Mut a RRG	16,617	0.0%
5	Coverys Grp	15,885,532	5.3%
	Proselect Ins Co	12,902,379	4.3%
	Coverys Specialty Ins Co	2,749,863	0.9%
	Preferred Professional Ins Co	233,290	0.1%
6	LIBERTY MUT GRP	12,521,783	4.2%
	Ironshore Specialty Ins Co	10,541,442	3.5%
	Liberty Ins Underwriters Inc	1,818,361	0.6%
	Liberty Surplus Ins Corp	161,980	0.1%

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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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
7	Chubb Ltd Grp	10,852,042	3.6%
	Illinois Union Ins Co	9,451,450	3.2%
	Ace Amer Ins Co	1,396,866	0.5%
	Chubb Custom Ins Co	3,726	0.0%
8	Clinician Assur Inc RRG	9,754,717	3.3%
	Clinician Assur Inc RRG	9,754,717	3.3%
9	WR Berkley Corp GRP	5,708,161	1.9%
	Admiral Ins Co	5,389,565	1.8%
	Great Divide Ins Co	306,554	0.1%
	Berkley Assur Co	12,042	0.0%
10	CINCINNATI FIN GRP	5,360,628	1.8%
	The Cincinnati Ins Co	4,243,506	1.4%
	The Cincinnati Ind Co	706,690	0.2%
	The Cincinnati Cas Co	270,721	0.1%
	The Cincinnati Specialty Underwriter	139,711	0.0%
11	FAIRFAX FIN GRP	5,145,989	1.7%
	Hudson Excess Ins Co	2,453,379	0.8%
	Allied World Surplus Lines Ins Co	1,212,552	0.4%
	Allied World Ins Co	800,293	0.3%
	Hudson Ins Co	679,534	0.2%
	Greystone Ins Co	231	0.0%
12	Curi Holdings Grp	4,841,655	1.6%
	MMIC Ins Inc	2,190,570	0.7%
	Medical Mut Ins Co Of NC	1,834,591	0.6%
	Medical Security Ins Co	816,494	0.3%
13	Health Care Industry Liab Recip Ins	4,654,343	1.6%
	Health Care Industry Liab Recip Ins	4,654,343	1.6%
14	NCMIC Grp	4,046,083	1.3%
	NCMIC Ins Co	2,586,822	0.9%
	Professional Solutions Ins Co	1,410,077	0.5%
	NCMIC RRG Inc	49,184	0.0%
15	MAG MUT INS GRP	4,000,230	1.3%
	Professional Security Ins Co	2,603,440	0.9%
	MAG Mut Ins Co	1,396,790	0.5%
Top 15	Sub Total:	246,215,047	82.1%
	Others Sub Total:	53,554,787	17.9%
	Total All Company Groups:	299,769,834	100.0%

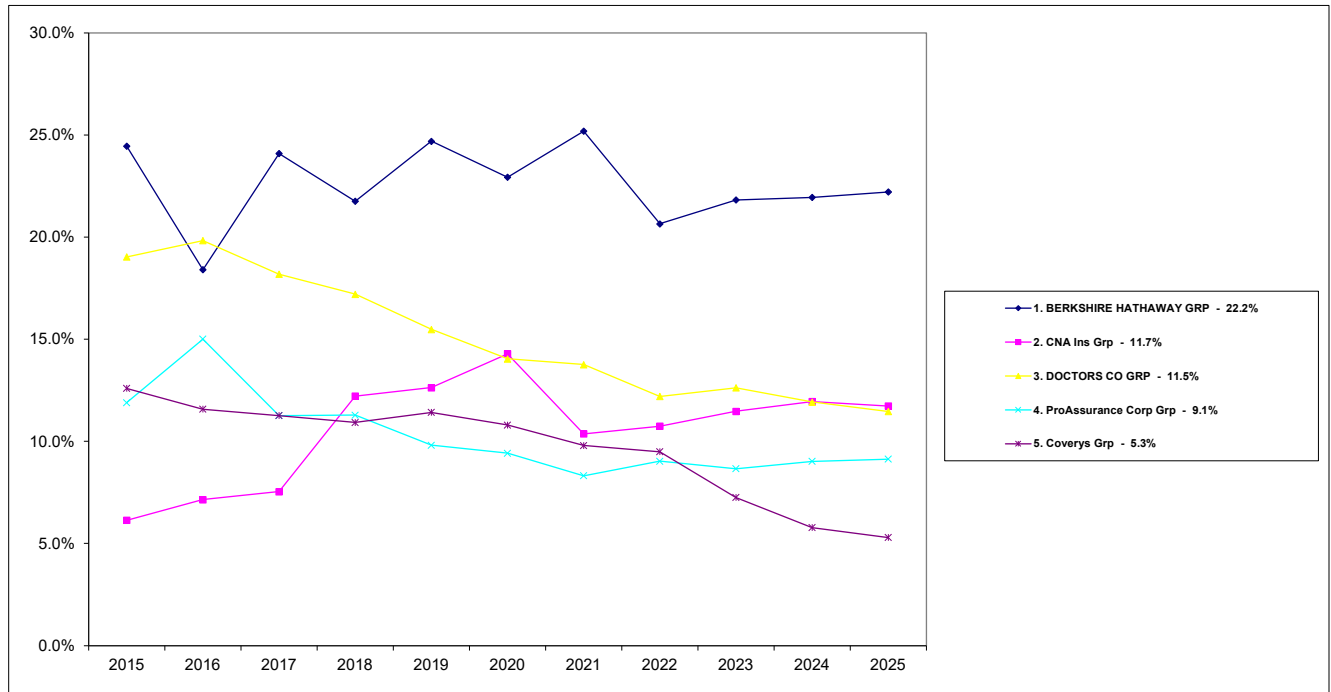
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

Medical Professional Liability Market Share TOP 5 Groups

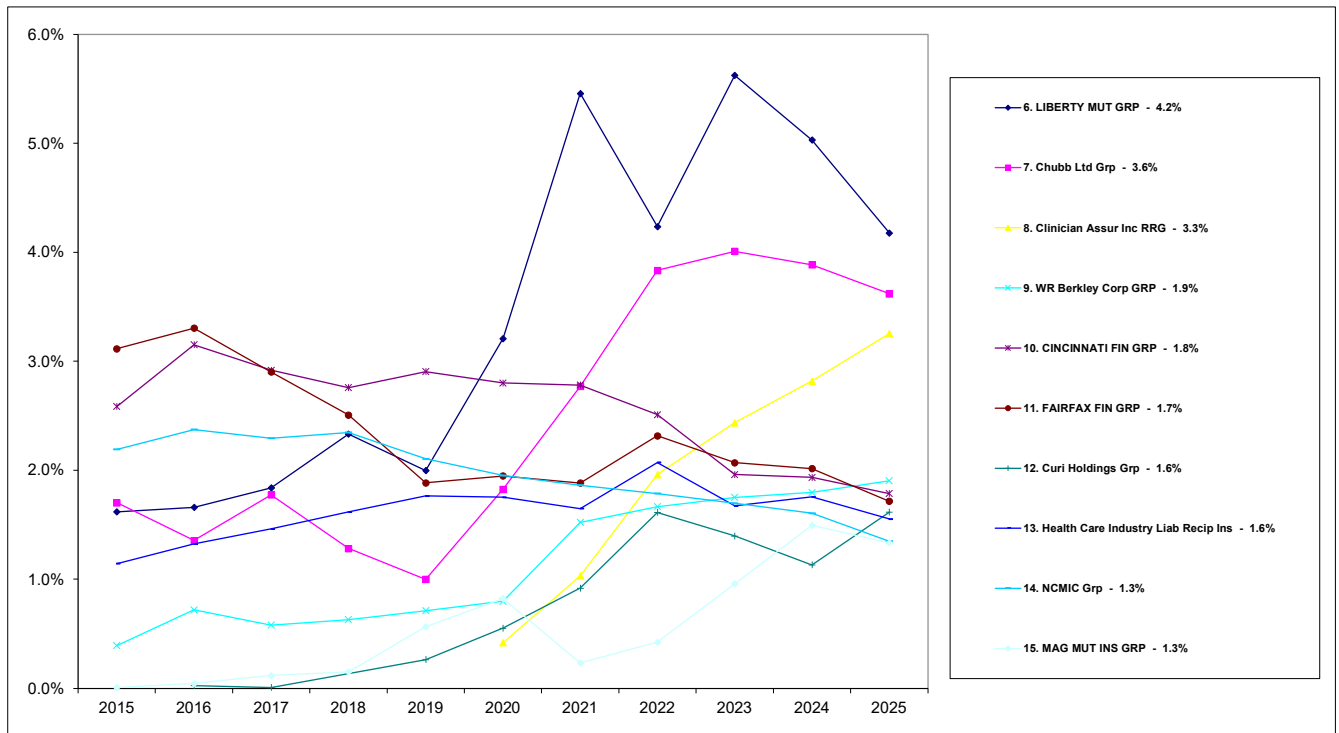


Tuesday, Jul 07, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

Medical Professional Liability Market Share TOP 6 - 15 Groups



Tuesday, Jul 07, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

2025

Fidelity and Surety

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2025 Market Share
1	Travelers Grp	38,504,462	13.2%
2	LIBERTY MUT GRP	24,738,633	8.5%
3	CNA Ins Grp	21,025,335	7.2%
4	WESTFIELD Grp	17,349,623	5.9%
5	ZURICH INS GRP	13,771,926	4.7%
6	Chubb Ltd Grp	13,438,133	4.6%
7	CINCINNATI FIN GRP	10,769,742	3.7%
8	Intact Financial Grp	9,784,954	3.3%
9	American Financial Grp	9,693,423	3.3%
10	AXIS Capital Grp	8,944,741	3.1%
11	HARTFORD FIRE & CAS GRP	8,849,064	3.0%
12	Arch Ins Grp	6,755,117	2.3%
13	Merchants Bonding Co Grp	6,358,626	2.2%
14	IAT Reins Co Grp	5,752,363	2.0%
15	NATIONWIDE CORP GRP	5,676,139	1.9%
Top 15 Sub Total:		201,412,281	68.9%
Others Sub Total:		90,917,206	31.1%
Total All Groups:		292,329,487	100.0%

2025

Fidelity and Surety

OHIO MARKET SHARE FOR TOP 15 INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
1	Travelers Grp	38,504,462	13.2%
	Travelers Cas & Surety Co Of Amer	35,294,518	12.1%
	Travelers Cas & Surety Co	3,048,419	1.0%
	St Paul Fire & Marine Ins Co	132,287	0.0%
	Farmington Cas Co	11,708	0.0%
	United States Fidelity & Guar Co	9,214	0.0%
	Travelers Ind Co Of CT	1,957	0.0%
	Charter Oak Fire Ins Co	1,240	0.0%
	Fidelity & Guar Ins Co	1,232	0.0%
	Travelers Ind Co	973	0.0%
	Standard Fire Ins Co	950	0.0%
	Travelers Prop Cas Co Of Amer	817	0.0%
	Phoenix Ins Co	385	0.0%
	St Paul Mercury Ins Co	331	0.0%
	St Paul Guardian Ins Co	278	0.0%
	Travelers Ind Co Of Amer	153	0.0%
2	LIBERTY MUT GRP	24,738,633	8.5%
	Liberty Mut Ins Co	16,846,494	5.8%
	Ohio Cas Ins Co	7,299,278	2.5%
	West Amer Ins Co	151,629	0.1%
	Employers Ins Co of Wausau	143,043	0.0%
	Safeco Ins Co Of Amer	139,860	0.0%
	State Automobile Mut Ins Co	65,204	0.0%
	Ironshore Ind Inc	35,626	0.0%
	American States Ins Co	29,425	0.0%
	Peerless Ins Co	11,871	0.0%
	State Auto Prop & Cas Ins Co	9,028	0.0%
	Ironshore Specialty Ins Co	4,500	0.0%
	First Natl Ins Co Of Amer	2,575	0.0%
	General Ins Co Of Amer	100	0.0%

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The organizational structure and premiums are based on the NAIC database as of 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
3	CNA Ins Grp	21,025,335	7.2%
	Western Surety Co	16,269,436	5.6%
	Continental Cas Co	2,981,301	1.0%
	Continental Ins Co	1,662,575	0.6%
	Columbia Cas Co	105,000	0.0%
	American Cas Co Of Reading PA	4,878	0.0%
	Valley Forge Ins Co	1,421	0.0%
	Transportation Ins Co	724	0.0%
4	WESTFIELD Grp	17,349,623	5.9%
	Ohio Farmers Ins Co	14,930,000	5.1%
	Westfield Ins Co	2,289,311	0.8%
	Westfield Natl Ins Co	46,534	0.0%
	American Select Ins Co	43,363	0.0%
	Old Guard Ins Co	20,535	0.0%
	Westfield Superior Ins Co	7,043	0.0%
	Westfield Premier Ins Co	5,583	0.0%
	Westfield Champion Ins Co	4,995	0.0%
	Westfield Touchstone Ins Co	2,259	0.0%
5	ZURICH INS GRP	13,771,926	4.7%
	Fidelity & Deposit Co Of MD	11,385,099	3.9%
	Zurich Amer Ins Co	2,097,223	0.7%
	American Zurich Ins Co	96,896	0.0%
	Colonial Amer Cas & Surety Co	94,377	0.0%
	American Guar & Liab Ins	88,553	0.0%
	Zurich Amer Ins Co Of IL	10,051	0.0%
	Steadfast Ins Co	-273	0.0%

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
6	Chubb Ltd Grp	13,438,133	4.6%
	Federal Ins Co	12,142,780	4.2%
	Ace Amer Ins Co	540,385	0.2%
	Westchester Fire Ins Co	520,809	0.2%
	Chubb Custom Ins Co	121,939	0.0%
	Pacific Ind Co	53,089	0.0%
	Westchester Surplus Lines Ins Co	13,944	0.0%
	Great Northern Ins Co	12,394	0.0%
	Illinois Union Ins Co	11,560	0.0%
	Vigilant Ins Co	9,730	0.0%
	Chubb Ind Ins Co	7,331	0.0%
	Chubb Natl Ins Co	3,085	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%
7	CINCINNATI FIN GRP	10,769,742	3.7%
	The Cincinnati Ins Co	10,769,742	3.7%
8	Intact Financial Grp	9,784,954	3.3%
	Atlantic Specialty Ins Co	9,784,954	3.3%
9	American Financial Grp	9,693,423	3.3%
	Great Amer Ins Co	8,567,945	2.9%
	Great Amer Alliance Ins Co	1,057,864	0.4%
	Great Amer E&S Ins Co	43,350	0.0%
	Great Amer Assur Co	24,519	0.0%
	Great Amer Ins Co of NY	42	0.0%
	Mid Continent Cas Co	-297	0.0%
10	AXIS Capital Grp	8,944,741	3.1%
	Axis Ins Co	8,932,499	3.1%
	AXIS Surplus Ins Co	12,242	0.0%
11	HARTFORD FIRE & CAS GRP	8,849,064	3.0%
	Hartford Fire Ins Co	7,170,591	2.5%
	Hartford Accident & Ind Co	739,913	0.3%
	Hartford Cas Ins Co	524,473	0.2%
	Twin City Fire Ins Co Co	355,442	0.1%
	Hartford Ins Co Of The Midwest	54,645	0.0%
	Pacific Ins Co Ltd	4,000	0.0%
12	Arch Ins Grp	6,755,117	2.3%
	Arch Ins Co	6,755,000	2.3%
	Arch Specialty Ins Co	117	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 6/23/2026.
Refer to the appendix for the lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2025 Market Share
13	Merchants Bonding Co Grp	6,358,626	2.2%
	Merchants Natl Bonding Inc	3,604,326	1.2%
	Merchants Bonding Co a Mut	2,754,300	0.9%
14	IAT Reins Co Grp	5,752,363	2.0%
	Allegheny Cas Co	3,062,365	1.0%
	Harco Natl Ins Co	2,628,597	0.9%
	International Fidelity Ins Co	61,401	0.0%
15	NATIONWIDE CORP GRP	5,676,139	1.9%
	Nationwide Mut Ins Co	5,550,766	1.9%
	National Cas Co	118,806	0.0%
	Crestbrook Ins Co	4,869	0.0%
	Nationwide Agribusiness Ins Co	1,698	0.0%
Top 15	Sub Total:	201,412,281	68.9%
	Others Sub Total:	90,917,206	31.1%
	Total All Company Groups:	292,329,487	100.0%

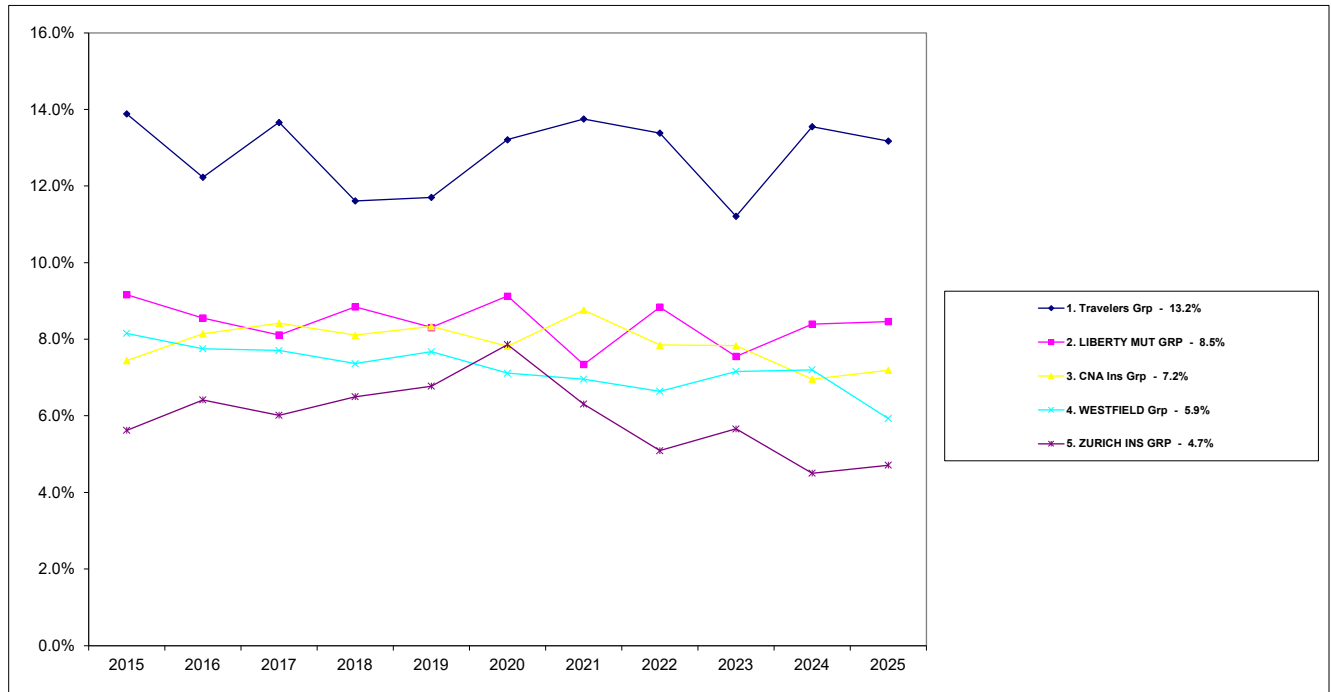
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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 6/23/2026.
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Fidelity and Surety Market Share TOP 5 Groups

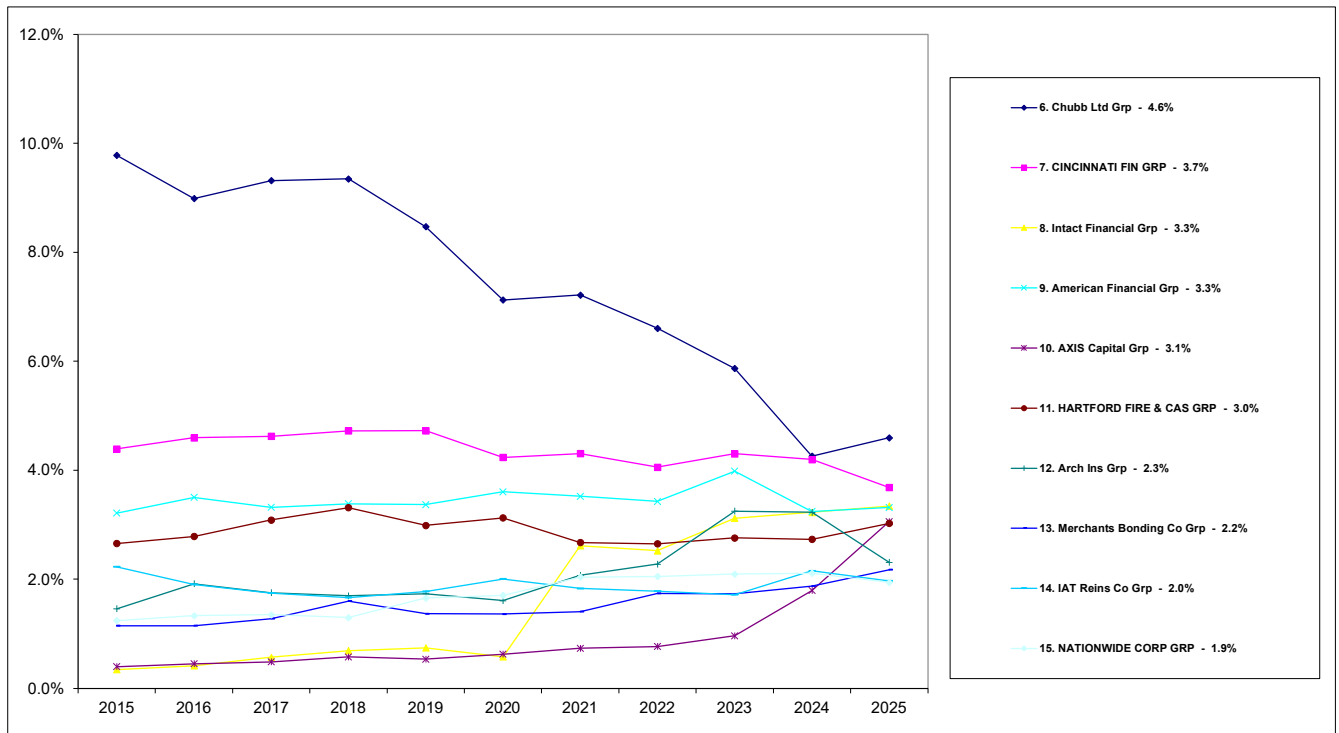


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Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
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Fidelity and Surety Market Share TOP 6 - 15 Groups



Tuesday, Jun 30, 2026

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 6/23/2026.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 6/23/2026.

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		
	11.1	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	Vision Only
	15.2	Dental Only
	15.3	Disability Income
	15.4	Medicare Supplement
	15.5	Medicaid Title XIX
	15.6	Medicare Title XVIII
	15.7	Long-Term Care
	15.8	Federal employees health benefits plan premium
	15.9	Other Health
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

Line of Business	Line Number	Row Description
Totals	35	Totals (all lines)

Appendix 2

Commercial or Personal Line Number	Row Description
Commercial Lines	
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
11.1	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
Personal Lines	
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

Appendix 3

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
	11.1	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
	28	Credit

Lines of business included in Total	Line Number	Row Description
	30	Warranty