



**Department of
Insurance**

OHIO
2023

Property and Casualty Insurance

Market Share Report

Table of Contents

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

2023
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	2,675,072,886	11.6%
2	PROGRESSIVE GRP	1,852,042,907	8.0%
3	ALLSTATE INS GRP	1,460,565,940	6.3%
4	LIBERTY MUT GRP	1,312,401,040	5.7%
5	CINCINNATI FIN GRP	975,322,564	4.2%
6	NATIONWIDE CORP GRP	924,277,747	4.0%
7	BERKSHIRE HATHAWAY GRP	907,997,873	3.9%
8	ERIE INS GRP	824,100,880	3.6%
9	Travelers Grp	749,866,258	3.3%
10	GRANGE MUT CAS GRP	691,077,066	3.0%
11	WESTFIELD Grp	610,929,712	2.7%
12	Chubb Ltd Grp	606,070,481	2.6%
13	AMERICAN FAMILY INS GRP	530,458,501	2.3%
14	AUTO OWNERS GRP	497,517,893	2.2%
15	UNITED SERV AUTOMOBILE ASSN GRP	491,473,814	2.1%
	Top 15 Sub Total:	15,109,175,562	65.6%
	Others Sub Total:	7,920,003,673	34.4%
	Total All Groups:	23,029,179,235	100.0%

2023
Total
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	2,675,072,886	11.6%
	State Farm Mut Auto Ins Co	1,557,173,820	6.8%
	State Farm Fire & Cas Co	1,112,353,622	4.8%
	MGA Ins Co Inc	5,545,444	0.0%
2	PROGRESSIVE GRP	1,852,042,907	8.0%
	Progressive Direct Ins Co	764,382,001	3.3%
	Progressive Specialty Ins Co	672,364,335	2.9%
	Progressive Preferred Ins Co	273,329,185	1.2%
	American Strategic Ins Corp	92,255,482	0.4%
	Protective Ins Co	26,476,937	0.1%
	United Financial Cas Co	14,733,696	0.1%
	Progressive Cas Ins Co	11,385,674	0.0%
	Sagamore Ins Co	363,480	0.0%
	Protective Specialty Ins Co	103,627	0.0%
	National Continental Ins Co	-3,351,510	0.0%

Monday, July 15, 2024

Page 1 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/11/2024.

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

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
3	ALLSTATE INS GRP	1,460,565,940	6.3%
	Allstate Fire & Cas Ins Co	699,765,306	3.0%
	Allstate Vehicle & Prop Ins Co	270,309,860	1.2%
	Allstate Ins Co	95,388,568	0.4%
	Allstate Prop & Cas Ins Co	92,075,546	0.4%
	New South Ins Co	81,670,059	0.4%
	Allstate Ind Co	72,600,116	0.3%
	Safe Auto Ins Co	28,015,165	0.1%
	Integon Gen Ins Corp	25,016,274	0.1%
	Esurance Prop & Cas Ins Co	22,986,709	0.1%
	Integon Natl Ins Co	19,155,997	0.1%
	Encompass Home & Auto Ins Co	18,068,245	0.1%
	Allstate Northbrook Ind Co	8,731,082	0.0%
	National Gen Ins Co	6,664,060	0.0%
	Integon Ind Corp	5,693,446	0.0%
	Esurance Ins Co	4,637,538	0.0%
	First Colonial Ins Co	2,849,656	0.0%
	Encompass Ins Co Of Amer	1,695,346	0.0%
	Century Natl Ins Co	1,348,079	0.0%
	Encompass Ind Co	1,183,483	0.0%
	Agent Alliance Ins Co	1,053,960	0.0%
	Allstate N Amer Ins Co	921,447	0.0%
	MIC Gen Ins Corp	401,925	0.0%
	National Gen Assur Co	292,595	0.0%
	North Light Specialty Ins Co	20,943	0.0%
	Integon Preferred Ins Co	19,408	0.0%
	National Farmers Union Prop & Cas	1,127	0.0%

Monday, July 15, 2024

Page 2 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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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	2023 Market Share
4	LIBERTY MUT GRP	1,312,401,040	5.7%
	Liberty Mut Personal Ins Co	228,366,099	1.0%
	Safeco Ins Co Of IL	169,142,029	0.7%
	Liberty Ins Underwriters Inc	164,389,338	0.7%
	American Economy Ins Co	107,720,598	0.5%
	Safeco Ins Co Of IN	91,748,958	0.4%
	Liberty Mut Fire Ins Co	89,472,398	0.4%
	State Automobile Mut Ins Co	67,534,862	0.3%
	LM Gen Ins Co	49,406,279	0.2%
	Ohio Security Ins Co	48,652,385	0.2%
	Milbank Ins Co	38,292,309	0.2%
	Ironshore Specialty Ins Co	35,719,579	0.2%
	Ohio Cas Ins Co	33,240,039	0.1%
	LM Ins Corp	24,748,918	0.1%
	Liberty Mut Ins Co	24,470,142	0.1%
	Peerless Ind Ins Co	23,217,916	0.1%
	Safeco Ins Co Of Amer	22,402,524	0.1%
	Liberty Ins Corp	18,695,562	0.1%
	Employers Ins Co of Wausau	14,951,511	0.1%
	State Auto Ins Co of OH	14,710,735	0.1%
	Liberty Surplus Ins Corp	14,132,474	0.1%
	State Auto Prop & Cas Ins Co	7,488,104	0.0%
	West Amer Ins Co	6,706,033	0.0%
	General Ins Co Of Amer	5,972,438	0.0%
	American Fire & Cas Co	3,979,886	0.0%
	First Liberty Ins Corp	3,034,083	0.0%
	Ironshore Ind Inc	2,394,348	0.0%
	Netherlands Ins Co The	1,760,791	0.0%
	American States Ins Co	37,326	0.0%
	Peerless Ins Co	10,586	0.0%
	First Natl Ins Co Of Amer	2,695	0.0%
	Patrons Mut Ins Co Of Ct	1,066	0.0%
	Wausau Business Ins Co	-1	0.0%
	Consolidated Ins Co	-970	0.0%

Monday, July 15, 2024

Page 3 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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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	2023 Market Share
5	CINCINNATI FIN GRP	975,322,564	4.2%
	The Cincinnati Ins Co	736,563,865	3.2%
	The Cincinnati Cas Co	156,464,902	0.7%
	The Cincinnati Ind Co	50,697,556	0.2%
	The Cincinnati Specialty Underwriter	31,596,241	0.1%
6	NATIONWIDE CORP GRP	924,277,747	4.0%
	Nationwide Mut Ins Co	223,017,755	1.0%
	Nationwide Gen Ins Co	168,518,614	0.7%
	Nationwide Prop & Cas Ins Co	158,727,042	0.7%
	Nationwide Ins Co Of Amer	144,690,126	0.6%
	Nationwide Agribusiness Ins Co	69,610,077	0.3%
	Scottsdale Surplus Lines Ins Co	34,341,403	0.1%
	National Cas Co	28,173,274	0.1%
	Nationwide Assur Co	17,923,516	0.1%
	Amco Ins Co	15,033,532	0.1%
	Allied Prop & Cas Ins Co	13,092,672	0.1%
	Nationwide Ins Co Of FL	12,209,868	0.1%
	Crestbrook Ins Co	6,759,969	0.0%
	Scottsdale Ind Co	5,867,788	0.0%
	Harleysville Ins Co	5,819,355	0.0%
	Freedom Specialty Ins Co	5,322,633	0.0%
	Nationwide Affinity Co of Amer	4,865,439	0.0%
	Harleysville Worcester Ins Co	2,748,633	0.0%
	Scottsdale Ins Co	2,522,055	0.0%
	Depositors Ins Co	2,057,730	0.0%
	Allied Ins Co of Amer	1,536,345	0.0%
	Harleysville Ins Co of NY	1,083,428	0.0%
	Harleysville Preferred Ins Co	291,471	0.0%
	Victoria Fire & Cas Co	65,022	0.0%

Monday, July 15, 2024

Page 4 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
7	BERKSHIRE HATHAWAY GRP	907,997,873	3.9%
	GEICO Secure Ins Co	250,052,542	1.1%
	GEICO Advantage Ins Co	171,291,967	0.7%
	GEICO Choice Ins Co	84,560,744	0.4%
	Geico Cas Co	61,096,911	0.3%
	National Fire & Marine Ins Co	51,396,914	0.2%
	Medical Protective Co	42,824,768	0.2%
	Geico Gen Ins Co	33,474,641	0.1%
	Landmark Amer Ins Co	31,623,493	0.1%
	National Ind Co	24,836,338	0.1%
	United States Liab Ins Co	20,135,898	0.1%
	General Star Ind Co	17,596,165	0.1%
	Berkshire Hathaway Specialty Ins Co	17,435,966	0.1%
	Amguard Ins Co	15,374,829	0.1%
	RSUI Ind Co	13,703,164	0.1%
	Berkshire Hathaway Homestate Ins Co	12,951,987	0.1%
	Geico Ind Co	12,767,311	0.1%
	Government Employees Ins Co	12,470,123	0.1%
	Capitol Specialty Ins Corp	9,339,405	0.0%
	National Liab & Fire Ins Co	6,562,950	0.0%
	Berkshire Hathaway Direct Ins Co	4,862,163	0.0%
	GEICO Marine Ins Co	3,343,415	0.0%
	Fair Amer Ins & Reins Co	2,144,747	0.0%
	Capitol Ind Corp	1,807,936	0.0%
	Mount Vernon Fire Ins Co	1,480,146	0.0%
	Fair American Select Ins Co	1,155,300	0.0%
	Covington Specialty Ins Co	1,123,607	0.0%
	Mount Vernon Specialty Ins Co	970,349	0.0%
	Platte River Ins Co	763,396	0.0%
	General Star Natl Ins Co	579,664	0.0%
	Genesis Ins Co	150,027	0.0%
	Radnor Specialty Ins Co	54,484	0.0%
	Redwood Fire & Cas Ins Co	45,915	0.0%
	Oak River Ins Co	14,066	0.0%
	Us Underwriters Ins Co	6,139	0.0%
	Central States Ind Co Of Omaha	403	0.0%

Monday, July 15, 2024

Page 5 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
8	ERIE INS GRP	824,100,880	3.6%
	Erie Ins Co	690,794,603	3.0%
	Erie Ins Exch	133,306,277	0.6%
9	Travelers Grp	749,866,258	3.3%
	Travelers Prop Cas Co Of Amer	157,006,107	0.7%
	Standard Fire Ins Co	106,759,318	0.5%
	Travelers Cas & Surety Co Of Amer	101,931,407	0.4%
	Travco Ins Co	87,578,308	0.4%
	Travelers Ind Co	53,729,415	0.2%
	Phoenix Ins Co	39,735,346	0.2%
	Charter Oak Fire Ins Co	37,888,979	0.2%
	Travelers Excess & Surplus Lines Co	36,515,941	0.2%
	Travelers Prop Cas Ins Co	34,789,950	0.2%
	Travelers Ind Co Of CT	29,110,015	0.1%
	Travelers Ind Co Of Amer	20,260,872	0.1%
	Northland Ins Co	12,183,356	0.1%
	Travelers Cas Ins Co Of Amer	8,282,784	0.0%
	Northfield Ins Co	6,961,639	0.0%
	Fidelity & Guar Ins Co	5,188,344	0.0%
	St Paul Fire & Marine Ins Co	4,630,499	0.0%
	Automobile Ins Co Of Hartford CT	2,976,948	0.0%
	Travelers Home & Marine Ins Co	2,507,951	0.0%
	St Paul Guardian Ins Co	714,666	0.0%
	St Paul Surplus Lines Ins Co	403,632	0.0%
	St Paul Mercury Ins Co	395,325	0.0%
	Travelers Cas & Surety Co	183,700	0.0%
	Farmington Cas Co	100,419	0.0%
	United States Fidelity & Guar Co	15,638	0.0%
	Travelers Specialty Ins Co	15,099	0.0%
	Travelers Cas Co Of CT	600	0.0%
10	GRANGE MUT CAS GRP	691,077,066	3.0%
	Grange Ind Ins Co	393,952,104	1.7%
	Grange Ins Co	199,506,207	0.9%
	Grange Prop & Cas Ins Co	82,716,323	0.4%
	Trustgard Ins Co	14,902,432	0.1%

Monday, July 15, 2024

Page 6 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
11	WESTFIELD Grp	610,929,712	2.7%
	American Select Ins Co	224,286,233	1.0%
	Westfield Ins Co	143,796,457	0.6%
	Westfield Natl Ins Co	132,333,131	0.6%
	Old Guard Ins Co	40,073,696	0.2%
	Ohio Farmers Ins Co	21,031,653	0.1%
	Westfield Superior Ins Co	13,996,075	0.1%
	Westfield Champion Ins Co	12,384,763	0.1%
	Westfield Specialty Ins Co	9,617,765	0.0%
	Westfield Premier Ins Co	6,748,780	0.0%
	Westfield Touchstone Ins Co	6,073,324	0.0%
	Westfield Select Ins Co	587,835	0.0%
12	Chubb Ltd Grp	606,070,481	2.6%
	Ace Amer Ins Co	153,432,462	0.7%
	Federal Ins Co	149,557,820	0.6%
	Ace Prop & Cas Ins Co	79,387,727	0.3%
	Pacific Ind Co	35,755,431	0.2%
	Agri Gen Ins Co	34,438,163	0.1%
	Illinois Union Ins Co	32,345,109	0.1%
	Westchester Surplus Lines Ins Co	21,814,817	0.1%
	Great Northern Ins Co	19,730,412	0.1%
	Westchester Fire Ins Co	17,917,604	0.1%
	Indemnity Ins Co Of North Amer	17,503,677	0.1%
	Penn Millers Ins Co	15,717,235	0.1%
	Chubb Natl Ins Co	9,043,492	0.0%
	Bankers Standard Ins Co	6,825,140	0.0%
	Chubb Custom Ins Co	4,941,947	0.0%
	Vigilant Ins Co	3,609,643	0.0%
	Chubb Ind Ins Co	2,031,763	0.0%
	Ace Fire Underwriters Ins Co	954,950	0.0%
	Executive Risk Ind Inc	880,686	0.0%
	Pacific Employers Ins Co	129,222	0.0%
	Insurance Co of N Amer	53,181	0.0%

Monday, July 15, 2024

Page 7 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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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	2023 Market Share
13	AMERICAN FAMILY INS GRP	530,458,501	2.3%
	Homesite Ins Co Of The Midwest	174,326,709	0.8%
	American Family Mut Ins Co Sl	148,179,796	0.6%
	American Family Ins Co	89,223,278	0.4%
	Permanent Gen Assur Corp Of OH	39,502,058	0.2%
	The Gen Automobile Ins Co Inc	17,880,475	0.1%
	Permanent Gen Assur Corp	14,754,745	0.1%
	American Family Connect Prop & Cas I	14,298,913	0.1%
	Homesite Ins Co of FL	12,642,926	0.1%
	Midvale Ind Co	10,418,988	0.0%
	Homesite Ins Co	5,548,741	0.0%
	Austin Mut Ins Co	2,528,258	0.0%
	American Standard Ins Co Of OH	745,191	0.0%
	NGM Ins Co	399,923	0.0%
	MSA Ins Co	8,500	0.0%
14	AUTO OWNERS GRP	497,517,893	2.2%
	Auto Owners Ins Co	244,696,894	1.1%
	Home Owners Ins Co	137,364,809	0.6%
	Owners Ins Co	109,964,873	0.5%
	Atlantic Cas Ins Co	5,491,317	0.0%
15	UNITED SERV AUTOMOBILE ASSN GRP	491,473,814	2.1%
	United Serv Automobile Assn	170,444,406	0.7%
	USAA Cas Ins Co	133,602,347	0.6%
	USAA Gen Ind Co	130,790,625	0.6%
	Garrison Prop & Cas Ins Co	56,293,794	0.2%
	Noblr Recip Exch	342,642	0.0%
Top 15	Sub Total:	15,109,175,562	65.6%
	Others Sub Total:	7,920,003,673	34.4%
	Total All Company Groups:	23,029,179,235	100.0%

Monday, July 15, 2024

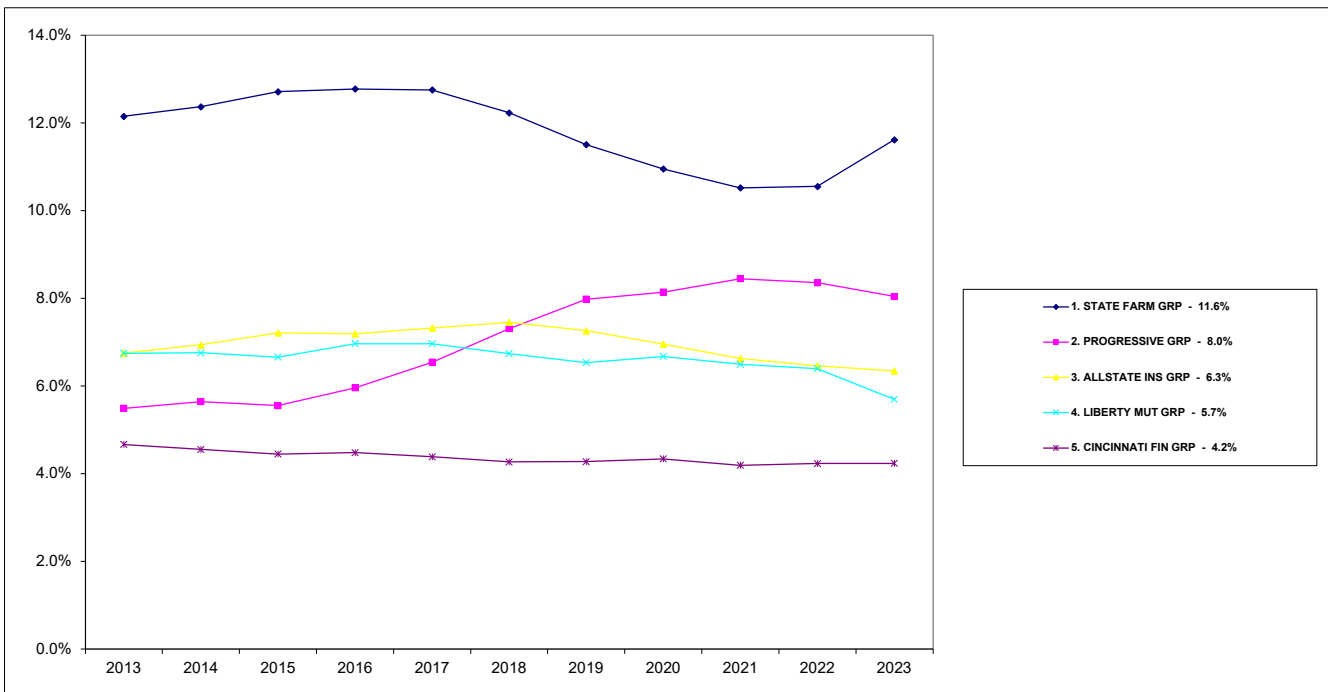
Page 8 of 8

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Total Market Share TOP 5 Groups

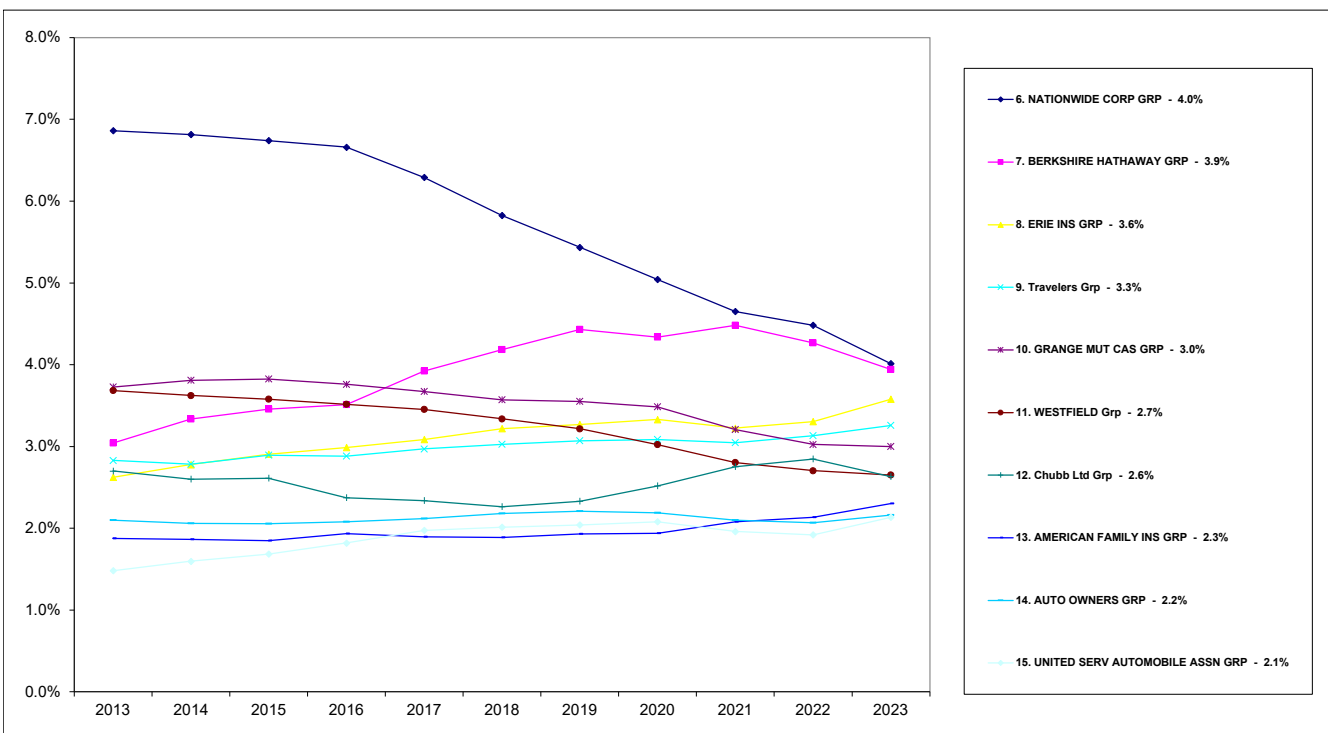


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/11/2024.

Total Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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2023
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	2,499,721,871	19.8%
2	PROGRESSIVE GRP	1,529,811,236	12.1%
3	ALLSTATE INS GRP	1,398,895,236	11.1%
4	LIBERTY MUT GRP	781,897,971	6.2%
5	NATIONWIDE CORP GRP	680,509,138	5.4%
6	ERIE INS GRP	639,966,188	5.1%
7	BERKSHIRE HATHAWAY GRP	631,509,617	5.0%
8	GRANGE MUT CAS GRP	595,577,641	4.7%
9	AMERICAN FAMILY INS GRP	488,481,171	3.9%
10	UNITED SERV AUTOMOBILE ASSN GRP	466,692,674	3.7%
11	WESTFIELD Grp	323,030,782	2.6%
12	CINCINNATI FIN GRP	302,269,174	2.4%
13	AUTO OWNERS GRP	294,196,047	2.3%
14	FARMERS INS GRP	291,255,206	2.3%
15	Travelers Grp	230,487,919	1.8%
Top 15 Sub Total:		11,154,301,871	88.1%
Others Sub Total:		1,500,475,060	11.9%
Total All Groups:		12,654,776,931	100.0%

2023
Personal Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	2,499,721,871	19.8%
	State Farm Mut Auto Ins Co	1,545,695,659	12.2%
	State Farm Fire & Cas Co	948,480,768	7.5%
	MGA Ins Co Inc	5,545,444	0.0%
2	PROGRESSIVE GRP	1,529,811,236	12.1%
	Progressive Direct Ins Co	759,493,839	6.0%
	Progressive Specialty Ins Co	660,413,769	5.2%
	American Strategic Ins Corp	87,392,441	0.7%
	Progressive Preferred Ins Co	12,405,740	0.1%
	Progressive Cas Ins Co	10,105,447	0.1%

Monday, July 15, 2024

Page 1 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
3	ALLSTATE INS GRP	1,398,895,236	11.1%
	Allstate Fire & Cas Ins Co	699,765,306	5.5%
	Allstate Vehicle & Prop Ins Co	267,832,547	2.1%
	Allstate Prop & Cas Ins Co	88,849,557	0.7%
	Allstate Ins Co	87,341,891	0.7%
	New South Ins Co	81,670,059	0.6%
	Allstate Ind Co	42,176,804	0.3%
	Safe Auto Ins Co	28,015,165	0.2%
	Integon Gen Ins Corp	24,691,136	0.2%
	Esurance Prop & Cas Ins Co	22,986,709	0.2%
	Encompass Home & Auto Ins Co	16,808,257	0.1%
	Integon Natl Ins Co	10,653,678	0.1%
	Allstate Northbrook Ind Co	8,731,082	0.1%
	National Gen Ins Co	6,664,060	0.1%
	Esurance Ins Co	4,630,217	0.0%
	Integon Ind Corp	2,665,443	0.0%
	Encompass Ins Co Of Amer	1,599,026	0.0%
	Century Natl Ins Co	1,348,079	0.0%
	Encompass Ind Co	1,119,088	0.0%
	Allstate N Amer Ins Co	921,447	0.0%
	National Gen Assur Co	292,595	0.0%
	MIC Gen Ins Corp	92,013	0.0%
	North Light Specialty Ins Co	21,669	0.0%
	Integon Preferred Ins Co	19,408	0.0%

Monday, July 15, 2024

Page 2 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
4	LIBERTY MUT GRP	781,897,971	6.2%
	Liberty Mut Personal Ins Co	227,466,244	1.8%
	Safeco Ins Co Of IL	169,142,029	1.3%
	American Economy Ins Co	106,150,394	0.8%
	Safeco Ins Co Of IN	89,540,024	0.7%
	LM Gen Ins Co	49,406,279	0.4%
	Milbank Ins Co	35,059,844	0.3%
	Liberty Mut Fire Ins Co	25,483,492	0.2%
	Peerless Ind Ins Co	23,106,550	0.2%
	State Automobile Mut Ins Co	16,583,179	0.1%
	LM Ins Corp	15,499,233	0.1%
	State Auto Ins Co of OH	13,462,958	0.1%
	Liberty Mut Ins Co	2,569,689	0.0%
	Liberty Ins Corp	2,367,963	0.0%
	Ohio Security Ins Co	2,353,802	0.0%
	Netherlands Ins Co The	1,760,791	0.0%
	West Amer Ins Co	776,613	0.0%
	Ohio Cas Ins Co	503,130	0.0%
	American Fire & Cas Co	466,027	0.0%
	First Liberty Ins Corp	198,976	0.0%
	Safeco Ins Co Of Amer	754	0.0%
5	NATIONWIDE CORP GRP	680,509,138	5.4%
	Nationwide Mut Ins Co	181,142,174	1.4%
	Nationwide Gen Ins Co	154,654,669	1.2%
	Nationwide Prop & Cas Ins Co	150,618,494	1.2%
	Nationwide Ins Co Of Amer	141,657,684	1.1%
	Nationwide Agribusiness Ins Co	48,129,905	0.4%
	Crestbrook Ins Co	3,711,614	0.0%
	Scottsdale Surplus Lines Ins Co	596,690	0.0%
	Victoria Fire & Cas Co	65,022	0.0%
	Nationwide Assur Co	-3,734	0.0%
	Depositors Ins Co	-6,495	0.0%
	Allied Prop & Cas Ins Co	-56,885	0.0%
6	ERIE INS GRP	639,966,188	5.1%
	Erie Ins Co	585,271,742	4.6%
	Erie Ins Exch	54,694,446	0.4%

Monday, July 15, 2024

Page 3 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
7	BERKSHIRE HATHAWAY GRP	631,509,617	5.0%
	GEICO Secure Ins Co	250,052,542	2.0%
	GEICO Advantage Ins Co	171,291,967	1.4%
	GEICO Choice Ins Co	84,560,744	0.7%
	Geico Cas Co	61,096,911	0.5%
	Geico Gen Ins Co	32,561,979	0.3%
	Geico Ind Co	12,767,311	0.1%
	Government Employees Ins Co	11,256,263	0.1%
	Amguard Ins Co	7,901,204	0.1%
	United States Liab Ins Co	19,978	0.0%
	Mount Vernon Fire Ins Co	718	0.0%
8	GRANGE MUT CAS GRP	595,577,641	4.7%
	Grange Ind Ins Co	378,679,609	3.0%
	Grange Ins Co	133,736,121	1.1%
	Grange Prop & Cas Ins Co	80,287,089	0.6%
	Trustgard Ins Co	2,874,822	0.0%
9	AMERICAN FAMILY INS GRP	488,481,171	3.9%
	Homesite Ins Co Of The Midwest	174,314,554	1.4%
	American Family Mut Ins Co SI	146,414,111	1.2%
	American Family Ins Co	76,278,697	0.6%
	Permanent Gen Assur Corp Of OH	39,502,058	0.3%
	The Gen Automobile Ins Co Inc	17,880,475	0.1%
	Permanent Gen Assur Corp	14,754,745	0.1%
	American Family Connect Prop & Cas I	14,127,028	0.1%
	Homesite Ins Co	2,871,203	0.0%
	Midvale Ind Co	1,593,741	0.0%
	American Standard Ins Co Of OH	744,559	0.0%
10	UNITED SERV AUTOMOBILE ASSN GRP	466,692,674	3.7%
	United Serv Automobile Assn	157,937,270	1.2%
	USAA Cas Ins Co	127,666,386	1.0%
	USAA Gen Ind Co	126,545,171	1.0%
	Garrison Prop & Cas Ins Co	54,201,205	0.4%
	Noblr Recip Exch	342,642	0.0%
11	WESTFIELD Grp	323,030,782	2.6%
	American Select Ins Co	188,773,968	1.5%
	Westfield Natl Ins Co	98,864,063	0.8%
	Westfield Ins Co	35,390,085	0.3%
	Ohio Farmers Ins Co	2,666	0.0%

Monday, July 15, 2024

Page 4 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
12	CINCINNATI FIN GRP	302,269,174	2.4%
	The Cincinnati Ins Co	206,961,704	1.6%
	The Cincinnati Cas Co	95,307,470	0.8%
13	AUTO OWNERS GRP	294,196,047	2.3%
	Home Owners Ins Co	137,020,123	1.1%
	Auto Owners Ins Co	128,191,015	1.0%
	Owners Ins Co	28,984,909	0.2%
14	FARMERS INS GRP	291,255,206	2.3%
	Farmers Ins Of Columbus Inc	88,223,157	0.7%
	Farmers Ins Exch	50,757,335	0.4%
	Farmers Prop & Cas Ins Co	36,802,858	0.3%
	Farmers Grp Prop & Cas Ins Co	31,329,731	0.2%
	Foremost Ins Co Grand Rapids MI	28,319,610	0.2%
	Economy Preferred Ins Co	21,446,971	0.2%
	Farmers Cas Ins Co	18,983,503	0.2%
	Bristol W Cas Ins Co	7,219,798	0.1%
	Foremost Prop & Cas Ins Co	2,985,185	0.0%
	Toggle Ins Co	1,629,126	0.0%
	Fire Ins Exch	1,330,197	0.0%
	21st Century Premier Ins Co	1,073,726	0.0%
	Economy Premier Assur Co	632,629	0.0%
	Civic Prop & Cas Co	349,524	0.0%
	Bristol W Ins Co	114,205	0.0%
	Farmers Direct Prop & Cas Ins Co	39,837	0.0%
	Neighborhood Spirit Prop & Cas Co	13,139	0.0%
	Mid Century Ins Co	4,675	0.0%
15	Travelers Grp	230,487,919	1.8%
	Standard Fire Ins Co	104,256,698	0.8%
	Travco Ins Co	86,605,383	0.7%
	Travelers Prop Cas Ins Co	34,067,005	0.3%
	Travelers Home & Marine Ins Co	2,207,663	0.0%
	Travelers Ind Co Of Amer	1,858,082	0.0%
	Automobile Ins Co Of Hartford CT	478,650	0.0%
	Phoenix Ins Co	305,423	0.0%
	Travelers Ind Co	304,906	0.0%
	Travelers Ind Co Of CT	163,072	0.0%
	Charter Oak Fire Ins Co	127,469	0.0%
	Travelers Prop Cas Co Of Amer	113,568	0.0%

Monday, July 15, 2024

Page 5 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
Top 15	Sub Total:	11,154,301,871	88.1%
	Others Sub Total:	1,500,475,060	11.9%
	Total All Company Groups:	12,654,776,931	100.0%

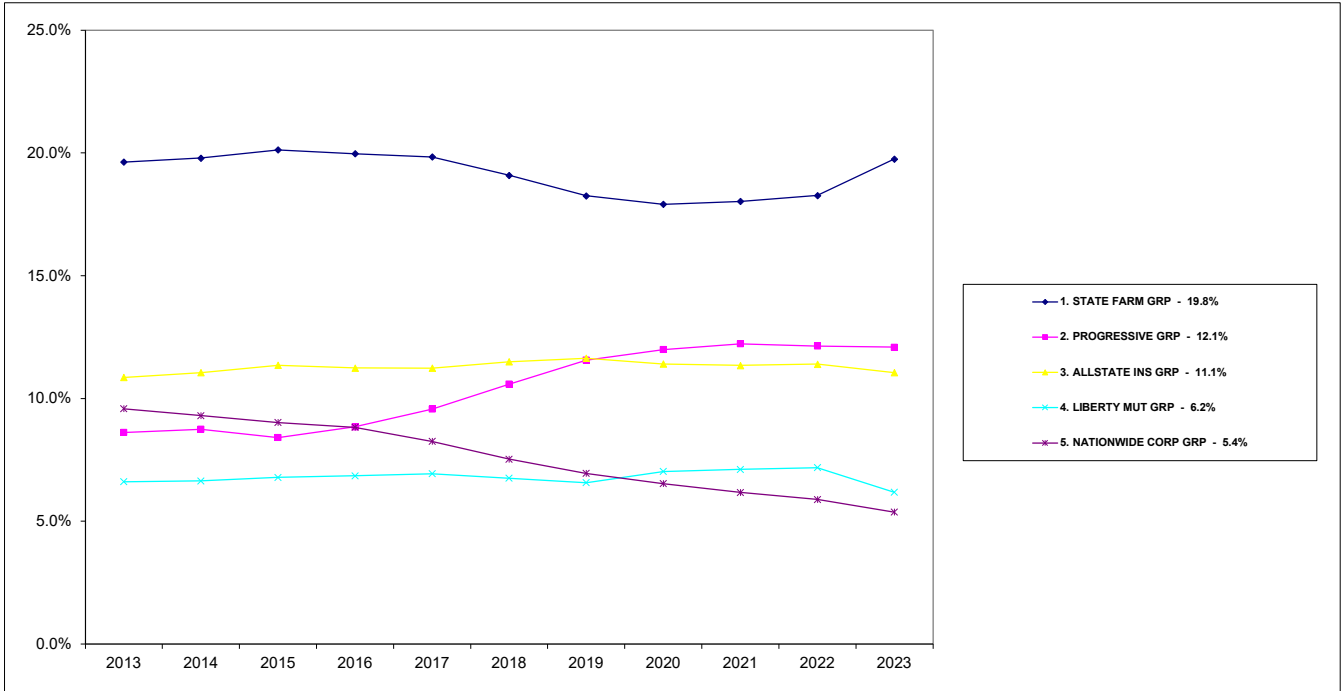
Monday, July 15, 2024

Page 6 of 6

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

Personal Lines Market Share TOP 5 Groups

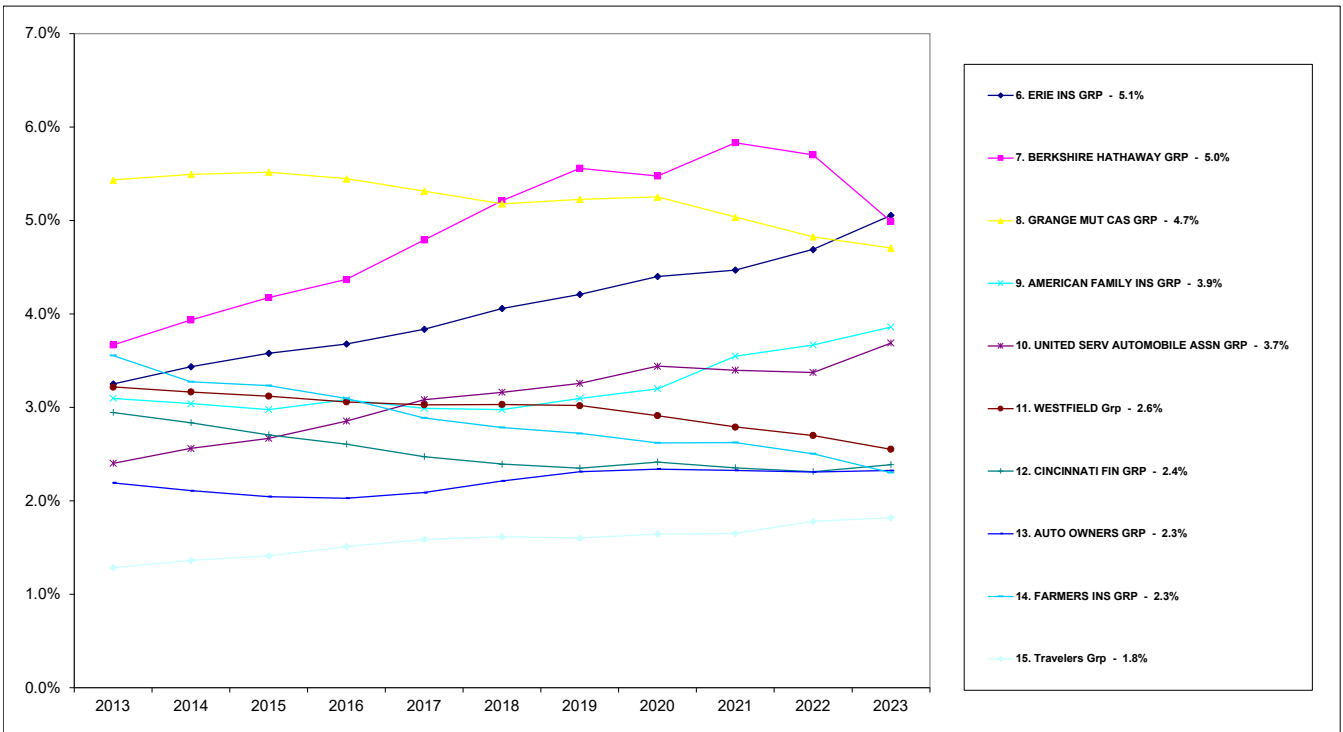


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/11/2024.

Personal Lines Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
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2023

Private Passenger Automobile

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	1,672,554,124	20.1%
2	PROGRESSIVE GRP	1,431,532,512	17.2%
3	ALLSTATE INS GRP	964,654,586	11.6%
4	BERKSHIRE HATHAWAY GRP	623,587,717	7.5%
5	LIBERTY MUT GRP	400,810,882	4.8%
6	NATIONWIDE CORP GRP	389,509,002	4.7%
7	GRANGE MUT CAS GRP	369,158,108	4.4%
8	ERIE INS GRP	355,086,335	4.3%
9	UNITED SERV AUTOMOBILE ASSN GR	288,901,294	3.5%
10	AMERICAN FAMILY INS GRP	223,461,704	2.7%
11	WESTFIELD Grp	175,030,122	2.1%
12	AUTO OWNERS GRP	170,773,677	2.1%
13	FARMERS INS GRP	155,313,980	1.9%
14	CINCINNATI FIN GRP	147,995,798	1.8%
15	Travelers Grp	104,151,204	1.3%
	Top 15 Sub Total:	7,472,521,045	89.7%
	Others Sub Total:	853,885,409	10.3%
	Total All Groups:	8,326,406,454	100.0%

2023

Private Passenger Automobile

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	1,672,554,124	20.1%
	State Farm Mut Auto Ins Co	1,545,695,659	18.6%
	State Farm Fire & Cas Co	121,313,021	1.5%
	MGA Ins Co Inc	5,545,444	0.1%
2	PROGRESSIVE GRP	1,431,532,512	17.2%
	Progressive Direct Ins Co	759,493,839	9.1%
	Progressive Specialty Ins Co	649,527,486	7.8%
	Progressive Preferred Ins Co	12,405,740	0.1%
	Progressive Cas Ins Co	10,105,447	0.1%
3	ALLSTATE INS GRP	964,654,586	11.6%
	Allstate Fire & Cas Ins Co	699,765,306	8.4%
	New South Ins Co	81,481,090	1.0%
	Allstate Ins Co	51,497,555	0.6%
	Allstate Prop & Cas Ins Co	36,336,027	0.4%
	Safe Auto Ins Co	28,015,165	0.3%
	Esurance Prop & Cas Ins Co	22,744,947	0.3%
	Integon Gen Ins Corp	14,235,876	0.2%
	Encompass Home & Auto Ins Co	8,970,948	0.1%
	Allstate Northbrook Ind Co	8,731,082	0.1%
	National Gen Ins Co	6,654,877	0.1%
	Integon Ind Corp	2,665,443	0.0%
	Allstate N Amer Ins Co	668,085	0.0%
	Encompass Ins Co Of Amer	658,471	0.0%
	Allstate Ind Co	601,396	0.0%
	Encompass Ind Co	479,527	0.0%
	Esurance Ins Co	457,417	0.0%
	National Gen Assur Co	292,595	0.0%
	Integon Natl Ins Co	287,358	0.0%
	MIC Gen Ins Corp	92,013	0.0%
	Integon Preferred Ins Co	19,408	0.0%

Monday, July 15, 2024

Page 1 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

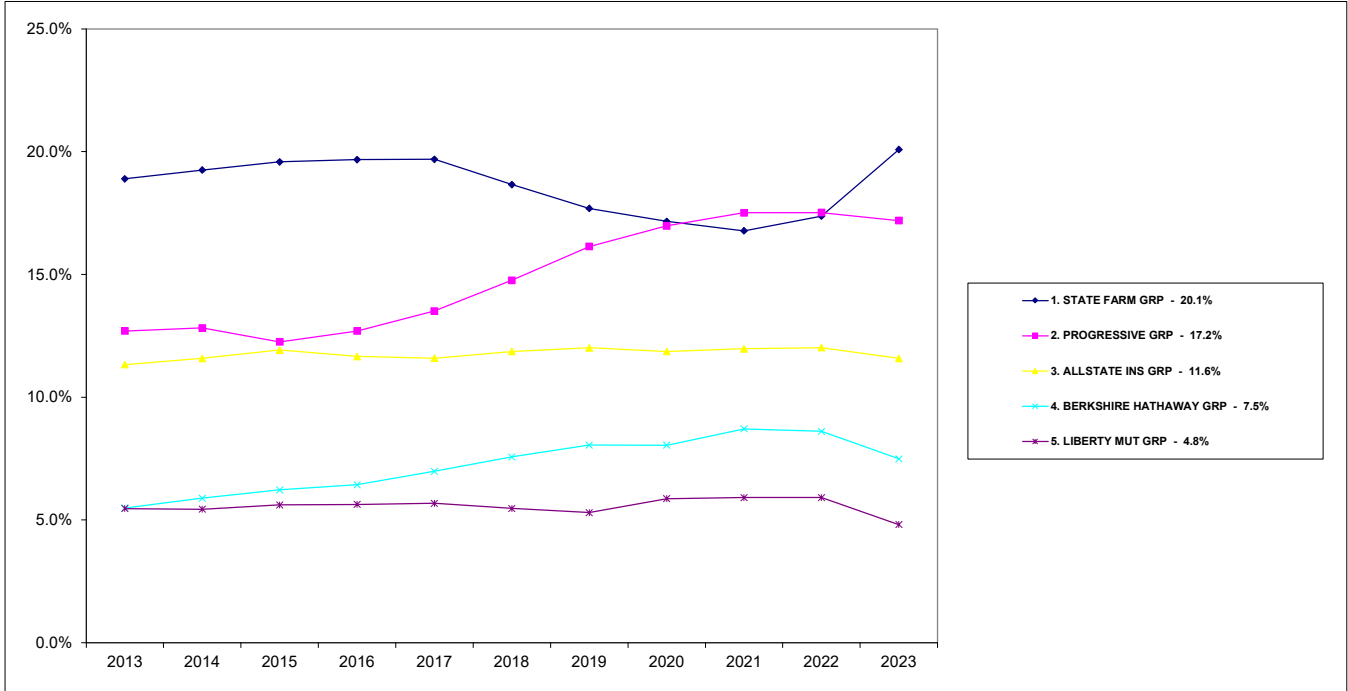
The organizational structure and premiums are based on the NAIC database as of 7/11/2024.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
4	BERKSHIRE HATHAWAY GRP	623,587,717	7.5%
	GEICO Secure Ins Co	250,052,542	3.0%
	GEICO Advantage Ins Co	171,291,967	2.1%
	GEICO Choice Ins Co	84,560,744	1.0%
	Geico Cas Co	61,096,911	0.7%
	Geico Gen Ins Co	32,561,979	0.4%
	Geico Ind Co	12,767,311	0.2%
	Government Employees Ins Co	11,256,263	0.1%
5	LIBERTY MUT GRP	400,810,882	4.8%
	Safeco Ins Co Of IL	169,142,029	2.0%
	Liberty Mut Personal Ins Co	122,644,013	1.5%
	LM Gen Ins Co	49,406,279	0.6%
	American Economy Ins Co	17,432,844	0.2%
	Milbank Ins Co	13,256,614	0.2%
	Liberty Mut Fire Ins Co	9,223,519	0.1%
	State Auto Ins Co of OH	7,563,126	0.1%
	State Automobile Mut Ins Co	6,737,148	0.1%
	Liberty Mut Ins Co	1,824,844	0.0%
	Netherlands Ins Co The	1,760,791	0.0%
	LM Ins Corp	1,526,768	0.0%
	First Liberty Ins Corp	198,976	0.0%
	Liberty Ins Corp	93,177	0.0%
	Safeco Ins Co Of Amer	754	0.0%
6	NATIONWIDE CORP GRP	389,509,002	4.7%
	Nationwide Mut Ins Co	127,065,384	1.5%
	Nationwide Gen Ins Co	112,004,884	1.3%
	Nationwide Prop & Cas Ins Co	79,702,033	1.0%
	Nationwide Ins Co Of Amer	69,205,524	0.8%
	Crestbrook Ins Co	1,525,142	0.0%
	Victoria Fire & Cas Co	65,022	0.0%
	Nationwide Agribusiness Ins Co	-111	0.0%
	Nationwide Assur Co	-3,734	0.0%
	Depositors Ins Co	-6,495	0.0%
	Allied Prop & Cas Ins Co	-48,647	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
7	GRANGE MUT CAS GRP	369,158,108	4.4%
	Grange Ind Ins Co	249,423,374	3.0%
	Grange Ins Co	81,195,742	1.0%
	Grange Prop & Cas Ins Co	35,664,170	0.4%
	Trustgard Ins Co	2,874,822	0.0%
8	ERIE INS GRP	355,086,335	4.3%
	Erie Ins Co	355,086,335	4.3%
9	UNITED SERV AUTOMOBILE ASSN GR	288,901,294	3.5%
	United Serv Automobile Assn	91,793,810	1.1%
	USAA Cas Ins Co	80,393,716	1.0%
	USAA Gen Ind Co	80,275,984	1.0%
	Garrison Prop & Cas Ins Co	36,095,142	0.4%
	Noblr Recip Exch	342,642	0.0%
10	AMERICAN FAMILY INS GRP	223,461,704	2.7%
	American Family Mut Ins Co SI	99,085,088	1.2%
	American Family Ins Co	40,834,262	0.5%
	Permanent Gen Assur Corp Of OH	39,502,058	0.5%
	The Gen Automobile Ins Co Inc	17,880,475	0.2%
	Permanent Gen Assur Corp	14,754,745	0.2%
	American Family Connect Prop & Cas I	9,066,776	0.1%
	Midvale Ind Co	1,593,741	0.0%
	American Standard Ins Co Of OH	744,559	0.0%
11	WESTFIELD Grp	175,030,122	2.1%
	American Select Ins Co	111,654,646	1.3%
	Westfield Natl Ins Co	52,431,203	0.6%
	Westfield Ins Co	10,944,273	0.1%
12	AUTO OWNERS GRP	170,773,677	2.1%
	Home Owners Ins Co	136,214,779	1.6%
	Owners Ins Co	26,368,510	0.3%
	Auto Owners Ins Co	8,190,388	0.1%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
13	FARMERS INS GRP	155,313,980	1.9%
	Farmers Ins Of Columbus Inc	79,084,428	0.9%
	Farmers Grp Prop & Cas Ins Co	21,761,133	0.3%
	Economy Preferred Ins Co	21,446,971	0.3%
	Farmers Prop & Cas Ins Co	17,782,188	0.2%
	Bristol W Cas Ins Co	7,219,798	0.1%
	Foremost Ins Co Grand Rapids MI	4,943,927	0.1%
	Toggle Ins Co	1,629,126	0.0%
	21st Century Premier Ins Co	855,603	0.0%
	Economy Premier Assur Co	232,901	0.0%
	Foremost Prop & Cas Ins Co	199,188	0.0%
	Bristol W Ins Co	114,205	0.0%
	Farmers Direct Prop & Cas Ins Co	39,837	0.0%
	Mid Century Ins Co	4,675	0.0%
14	CINCINNATI FIN GRP	147,995,798	1.8%
	The Cincinnati Ins Co	103,443,951	1.2%
	The Cincinnati Cas Co	44,551,847	0.5%
15	Travelers Grp	104,151,204	1.3%
	Standard Fire Ins Co	96,368,259	1.2%
	Travelers Prop Cas Ins Co	7,068,463	0.1%
	Travelers Home & Marine Ins Co	714,482	0.0%
Top 15	Sub Total:	7,472,521,045	89.7%
	Others Sub Total:	853,885,409	10.3%
	Total All Company Groups:	8,326,406,454	100.0%

Private Passenger Automobile Market Share TOP 5 Groups

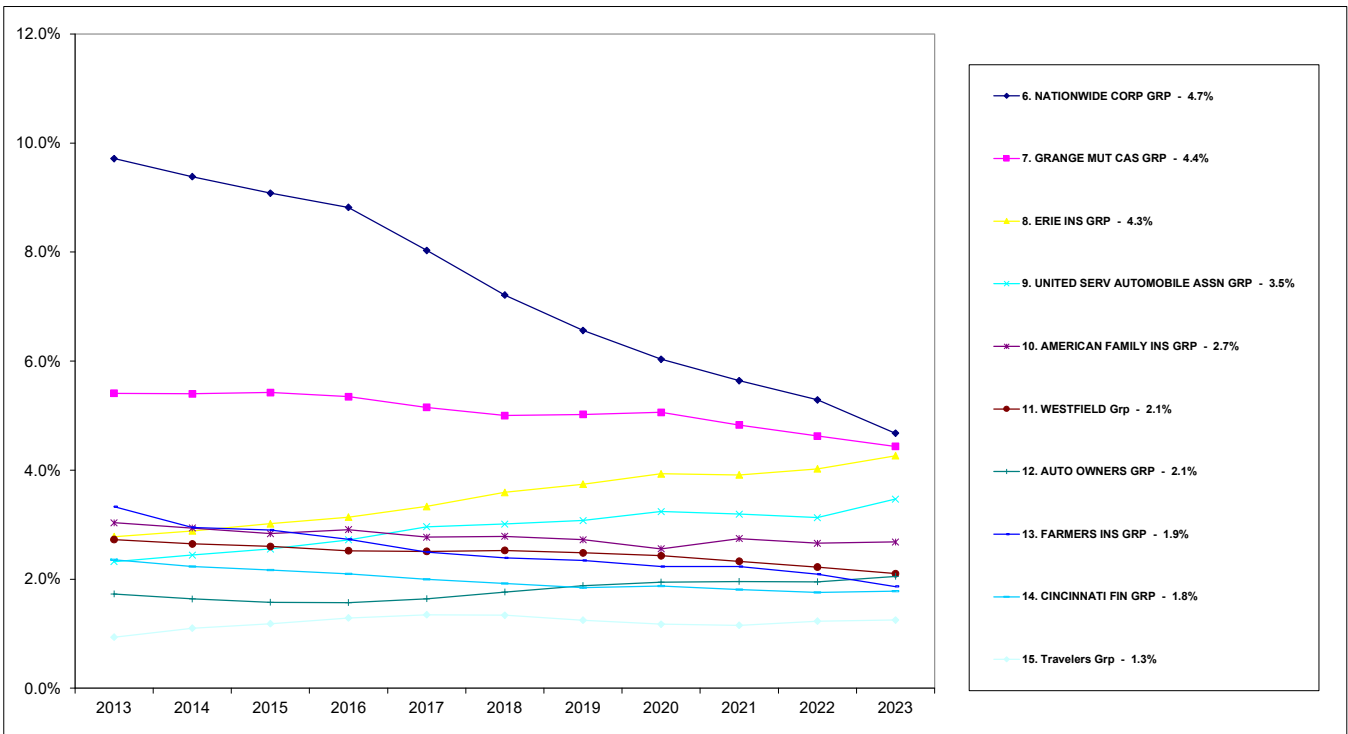


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
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Private Passenger Automobile Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

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 7/11/2024.

2023
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	814,694,317	19.8%
2	ALLSTATE INS GRP	434,240,650	10.6%
3	LIBERTY MUT GRP	373,712,437	9.1%
4	ERIE INS GRP	284,879,853	6.9%
5	AMERICAN FAMILY INS GRP	261,875,610	6.4%
6	NATIONWIDE CORP GRP	242,815,668	5.9%
7	GRANGE MUT CAS GRP	218,963,787	5.3%
8	UNITED SERV AUTOMOBILE ASSN GRP	177,791,380	4.3%
9	CINCINNATI FIN GRP	154,273,376	3.8%
10	FARMERS INS GRP	135,941,226	3.3%
11	WESTFIELD Grp	127,858,173	3.1%
12	Travelers Grp	123,996,899	3.0%
13	AUTO OWNERS GRP	118,511,748	2.9%
14	PROGRESSIVE GRP	98,278,724	2.4%
15	OHIO MUT GRP	55,544,742	1.4%
	Top 15 Sub Total:	3,623,378,590	88.1%
	Others Sub Total:	487,394,115	11.9%
	Total All Groups:	4,110,772,705	100.0%

2023
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	STATE FARM GRP	814,694,317	19.8%
	State Farm Fire & Cas Co	814,694,317	19.8%
2	ALLSTATE INS GRP	434,240,650	10.6%
	Allstate Vehicle & Prop Ins Co	267,832,547	6.5%
	Allstate Prop & Cas Ins Co	52,513,530	1.3%
	Allstate Ind Co	41,575,408	1.0%
	Allstate Ins Co	35,844,336	0.9%
	Integon Gen Ins Corp	10,455,260	0.3%
	Integon Natl Ins Co	10,366,320	0.3%
	Encompass Home & Auto Ins Co	7,837,309	0.2%
	Esurance Ins Co	4,172,800	0.1%
	Century Natl Ins Co	1,348,079	0.0%
	Encompass Ins Co Of Amer	940,555	0.0%
	Encompass Ind Co	639,561	0.0%
	Allstate N Amer Ins Co	253,362	0.0%
	Esurance Prop & Cas Ins Co	241,762	0.0%
	New South Ins Co	188,969	0.0%
	North Light Specialty Ins Co	21,669	0.0%
	National Gen Ins Co	9,183	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
3	LIBERTY MUT GRP	373,712,437	9.1%
	Liberty Mut Personal Ins Co	104,822,231	2.5%
	Safeco Ins Co Of IN	89,540,024	2.2%
	American Economy Ins Co	88,717,550	2.2%
	Peerless Ind Ins Co	23,106,550	0.6%
	Milbank Ins Co	21,803,230	0.5%
	Liberty Mut Fire Ins Co	16,259,973	0.4%
	LM Ins Corp	13,972,465	0.3%
	State Automobile Mut Ins Co	6,664,987	0.2%
	State Auto Ins Co of OH	5,899,832	0.1%
	Liberty Ins Corp	2,274,786	0.1%
	Liberty Mut Ins Co	650,809	0.0%
4	ERIE INS GRP	284,879,853	6.9%
	Erie Ins Co	230,185,407	5.6%
	Erie Ins Exch	54,694,446	1.3%
5	AMERICAN FAMILY INS GRP	261,875,610	6.4%
	Homesite Ins Co Of The Midwest	174,314,554	4.2%
	American Family Mut Ins Co SI	45,378,336	1.1%
	American Family Ins Co	34,251,265	0.8%
	American Family Connect Prop & Cas I	5,060,252	0.1%
	Homesite Ins Co	2,871,203	0.1%
6	NATIONWIDE CORP GRP	242,815,668	5.9%
	Nationwide Ins Co Of Amer	72,452,160	1.8%
	Nationwide Prop & Cas Ins Co	70,916,461	1.7%
	Nationwide Mut Ins Co	54,076,790	1.3%
	Nationwide Gen Ins Co	42,649,785	1.0%
	Crestbrook Ins Co	2,186,472	0.1%
	Scottsdale Surplus Lines Ins Co	542,238	0.0%
	Allied Prop & Cas Ins Co	-8,238	0.0%
7	GRANGE MUT CAS GRP	218,963,787	5.3%
	Grange Ind Ins Co	129,256,235	3.1%
	Grange Ins Co	45,084,633	1.1%
	Grange Prop & Cas Ins Co	44,622,919	1.1%
8	UNITED SERV AUTOMOBILE ASSN GRP	177,791,380	4.3%
	United Serv Automobile Assn	66,143,460	1.6%
	USAA Cas Ins Co	47,272,670	1.1%
	USAA Gen Ind Co	46,269,187	1.1%
	Garrison Prop & Cas Ins Co	18,106,063	0.4%

Monday, July 15, 2024

Page 2 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/11/2024.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
9	CINCINNATI FIN GRP	154,273,376	3.8%
	The Cincinnati Ins Co	103,517,753	2.5%
	The Cincinnati Cas Co	50,755,623	1.2%
10	FARMERS INS GRP	135,941,226	3.3%
	Farmers Ins Exch	50,757,335	1.2%
	Foremost Ins Co Grand Rapids MI	23,375,683	0.6%
	Farmers Prop & Cas Ins Co	19,020,670	0.5%
	Farmers Cas Ins Co	18,983,503	0.5%
	Farmers Grp Prop & Cas Ins Co	9,568,598	0.2%
	Farmers Ins Of Columbus Inc	9,138,729	0.2%
	Foremost Prop & Cas Ins Co	2,785,997	0.1%
	Fire Ins Exch	1,330,197	0.0%
	Economy Premier Assur Co	399,728	0.0%
	Civic Prop & Cas Co	349,524	0.0%
	21st Century Premier Ins Co	218,123	0.0%
	Neighborhood Spirit Prop & Cas Co	13,139	0.0%
11	WESTFIELD Grp	127,858,173	3.1%
	American Select Ins Co	76,026,823	1.8%
	Westfield Natl Ins Co	43,844,625	1.1%
	Westfield Ins Co	7,986,725	0.2%
12	Travelers Grp	123,996,899	3.0%
	Travco Ins Co	86,605,383	2.1%
	Travelers Prop Cas Ins Co	26,998,542	0.7%
	Standard Fire Ins Co	7,888,439	0.2%
	Travelers Home & Marine Ins Co	1,493,181	0.0%
	Travelers Ind Co Of Amer	520,459	0.0%
	Automobile Ins Co Of Hartford CT	478,650	0.0%
	Travelers Ind Co Of CT	12,245	0.0%
13	AUTO OWNERS GRP	118,511,748	2.9%
	Auto Owners Ins Co	117,473,316	2.9%
	Home Owners Ins Co	805,344	0.0%
	Owners Ins Co	233,088	0.0%
14	PROGRESSIVE GRP	98,278,724	2.4%
	American Strategic Ins Corp	87,392,441	2.1%
	Progressive Specialty Ins Co	10,886,283	0.3%
15	OHIO MUT GRP	55,544,742	1.4%
	Ohio Mut Ins Co	42,652,986	1.0%
	United Ohio Ins Co	12,891,756	0.3%

Monday, July 15, 2024

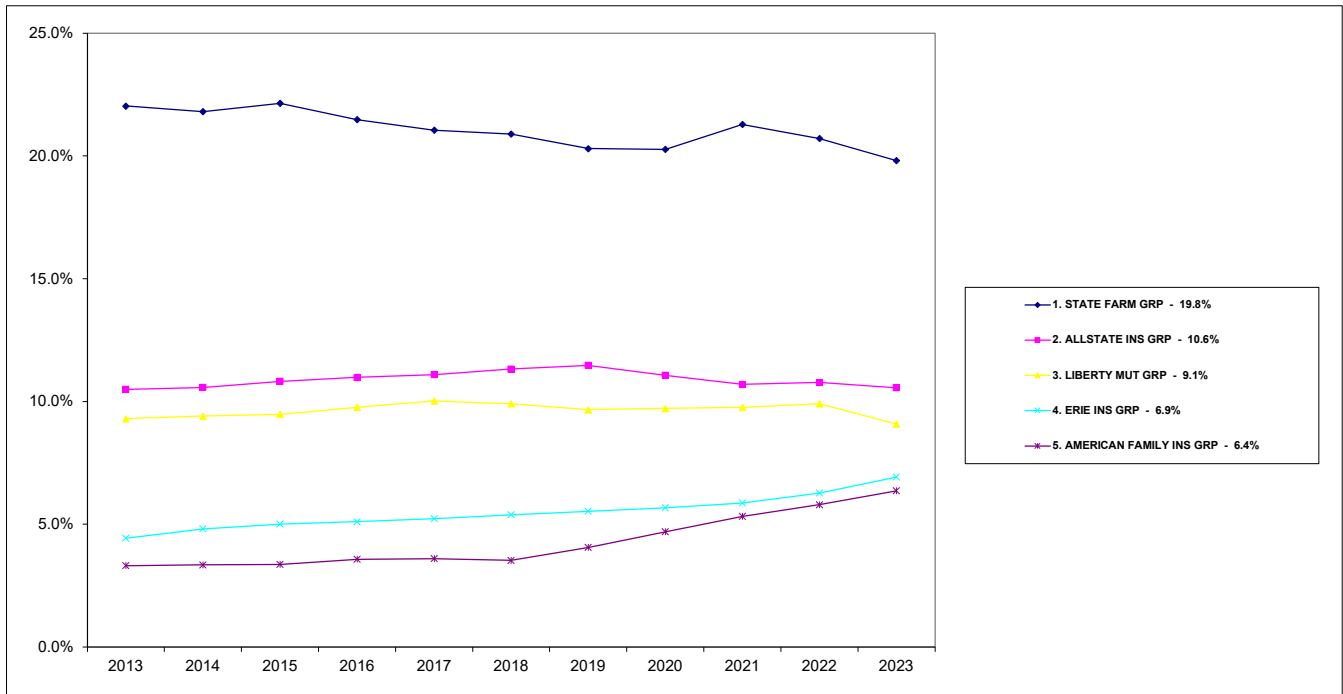
Page 3 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/11/2024.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
Top 15	Sub Total:	3,623,378,590	88.1%
Others	Sub Total:	487,394,115	11.9%
Total All Company Groups:		4,110,772,705	100.0%

Homeowners Multiple Peril Market Share TOP 5 Groups

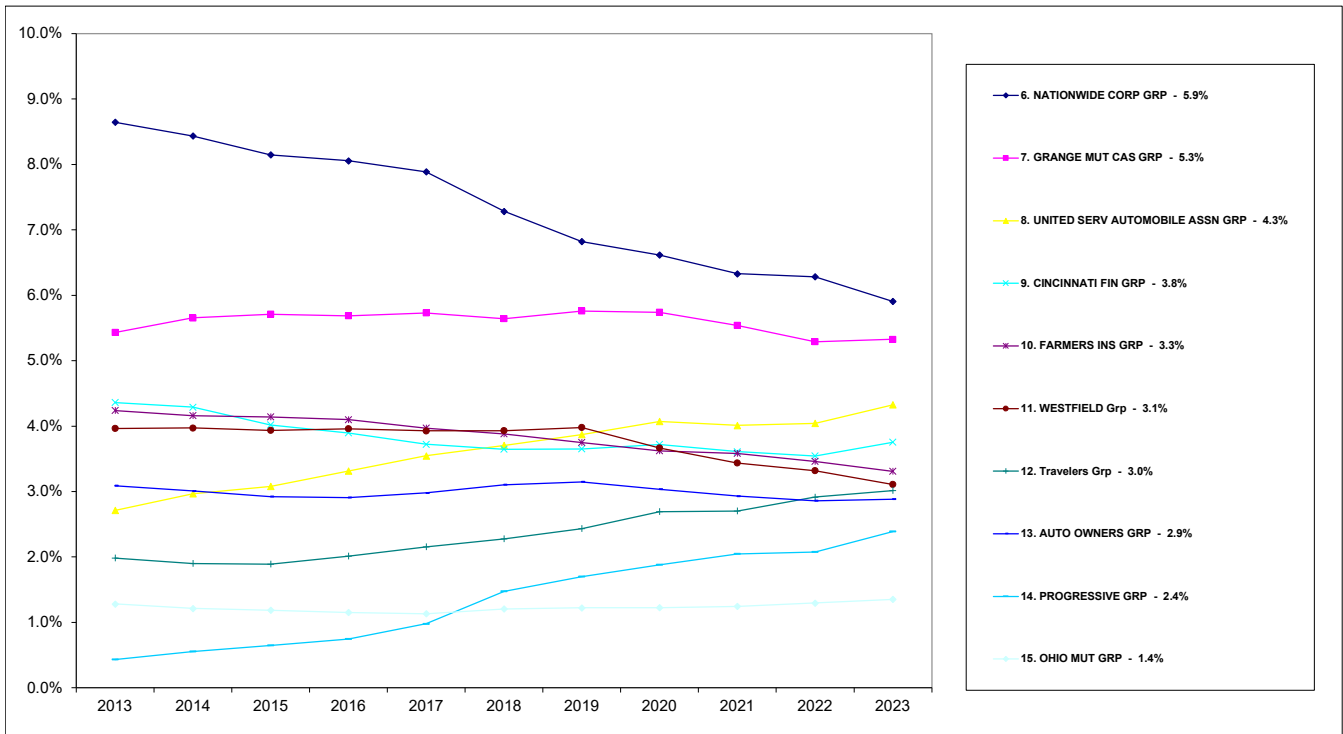


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/11/2024.

Homeowners Multiple Peril Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/11/2024.

2023
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

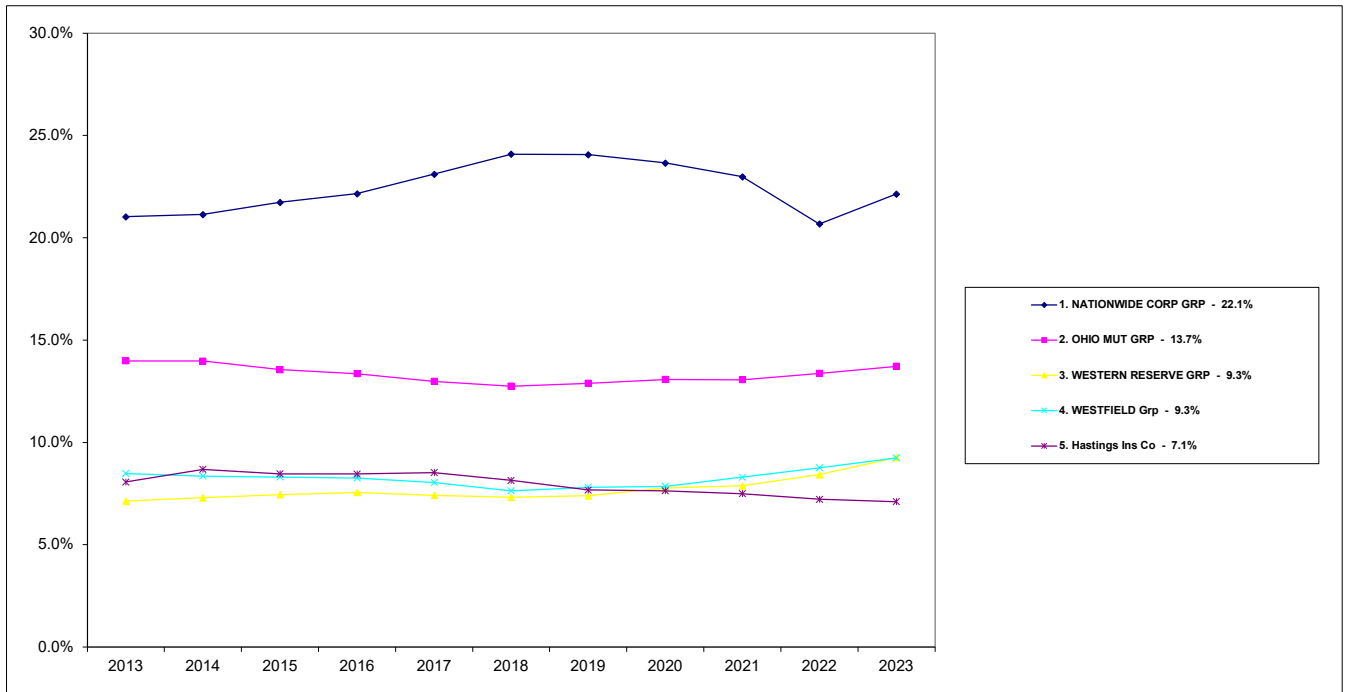
RANK	Group Name	Direct Written Premium	2023 Market Share
1	NATIONWIDE CORP GRP	48,184,468	22.1%
2	OHIO MUT GRP	29,858,524	13.7%
3	WESTERN RESERVE GRP	20,178,460	9.3%
4	WESTFIELD Grp	20,142,487	9.3%
5	Hastings Ins Co	15,454,824	7.1%
6	STATE FARM GRP	12,473,430	5.7%
7	CELINA GRP	10,203,005	4.7%
8	Wayne & Washington Mut Grp	9,546,759	4.4%
9	Mennonite Mut Grp	8,302,223	3.8%
10	GRANGE MUT CAS GRP	7,455,746	3.4%
11	LIBERTY MUT GRP	7,374,652	3.4%
12	Goodville Mut Grp	6,619,428	3.0%
13	BUCKEYE INS GRP	6,458,976	3.0%
14	AUTO OWNERS GRP	4,910,622	2.3%
15	AMERICAN FAMILY INS GRP	3,143,857	1.4%
Top 15 Sub Total:		210,307,461	96.6%
Others Sub Total:		7,290,311	3.4%
Total All Groups:		217,597,772	100.0%

2023
Farmowners Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	NATIONWIDE CORP GRP	48,184,468	22.1%
	Nationwide Agribusiness Ins Co	48,130,016	22.1%
	Scottsdale Surplus Lines Ins Co	54,452	0.0%
2	OHIO MUT GRP	29,858,524	13.7%
	United Ohio Ins Co	17,536,019	8.1%
	Ohio Mut Ins Co	12,322,505	5.7%
3	WESTERN RESERVE GRP	20,178,460	9.3%
	Lightning Rod Mut Ins Co	18,321,686	8.4%
	Sonnenberg Mut Ins Assoc	1,856,774	0.9%
4	WESTFIELD Grp	20,142,487	9.3%
	Westfield Ins Co	16,459,087	7.6%
	Westfield Natl Ins Co	2,588,235	1.2%
	American Select Ins Co	1,092,499	0.5%
	Ohio Farmers Ins Co	2,666	0.0%
5	Hastings Ins Co	15,454,824	7.1%
	Hastings Ins Co	15,454,824	7.1%
6	STATE FARM GRP	12,473,430	5.7%
	State Farm Fire & Cas Co	12,473,430	5.7%
7	CELINA GRP	10,203,005	4.7%
	Celina Mut Ins Co	10,203,005	4.7%
8	Wayne & Washington Mut Grp	9,546,759	4.4%
	Wayne Mut Ins Co	9,546,759	4.4%
9	Mennonite Mut Grp	8,302,223	3.8%
	Mennonite Mut Ins Co	8,302,223	3.8%
10	GRANGE MUT CAS GRP	7,455,746	3.4%
	Grange Ins Co	7,455,746	3.4%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
11	LIBERTY MUT GRP	7,374,652	3.4%
	State Automobile Mut Ins Co	3,181,044	1.5%
	Ohio Security Ins Co	2,353,802	1.1%
	West Amer Ins Co	776,613	0.4%
	Ohio Cas Ins Co	503,130	0.2%
	American Fire & Cas Co	466,027	0.2%
	Liberty Mut Ins Co	94,036	0.0%
12	Goodville Mut Grp	6,619,428	3.0%
	Goodville Mut Cas Co	6,619,428	3.0%
13	BUCKEYE INS GRP	6,458,976	3.0%
	Buckeye State Mut Ins Co	5,173,355	2.4%
	Home & Farm Ins Co	1,285,621	0.6%
14	AUTO OWNERS GRP	4,910,622	2.3%
	Auto Owners Ins Co	2,527,311	1.2%
	Owners Ins Co	2,383,311	1.1%
15	AMERICAN FAMILY INS GRP	3,143,857	1.4%
	American Family Mut Ins Co SI	1,950,687	0.9%
	American Family Ins Co	1,193,170	0.5%
Top 15	Sub Total:	210,307,461	96.6%
	Others Sub Total:	7,290,311	3.4%
	Total All Company Groups:	217,597,772	100.0%

Farmowners Multiple Peril Market Share TOP 5 Groups

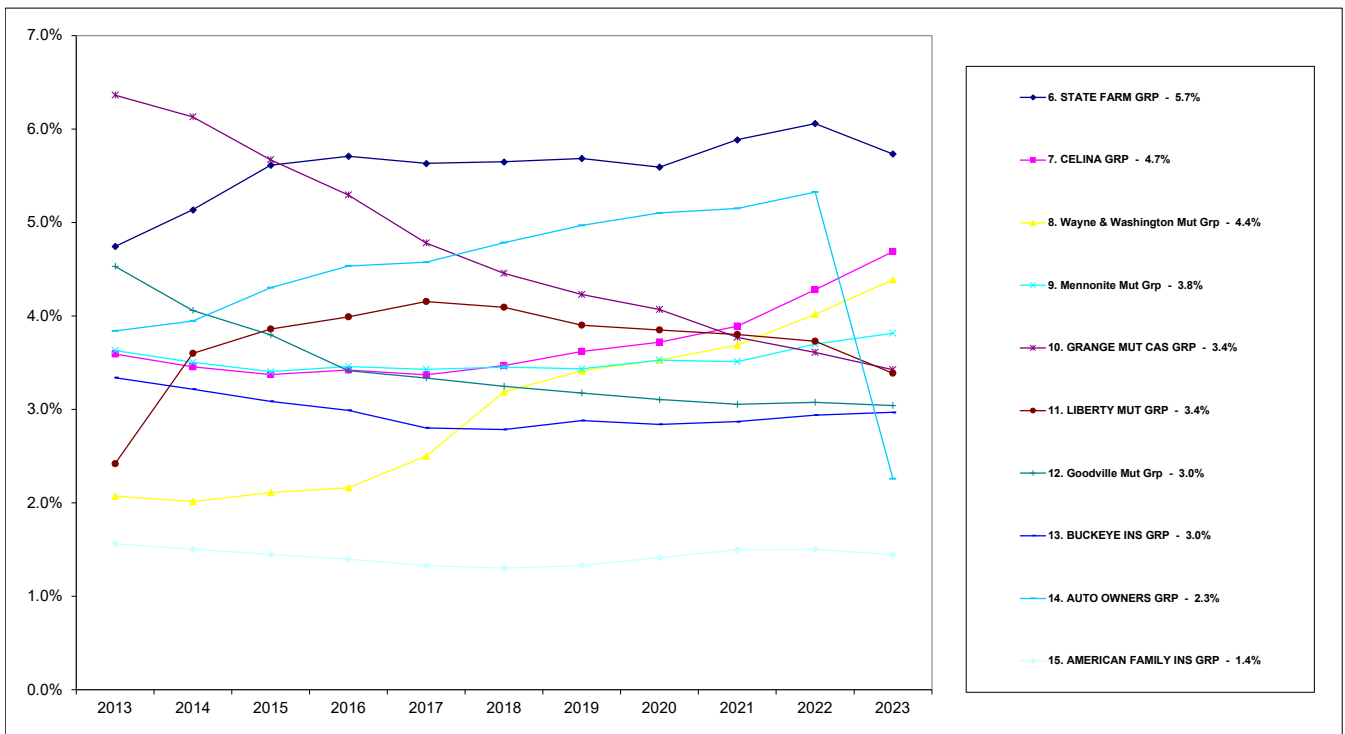


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
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Farmowners Multiple Peril Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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2023

Commercial Lines

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	CINCINNATI FIN GRP	666,580,797	7.2%
2	LIBERTY MUT GRP	521,447,171	5.6%
3	Travelers Grp	510,890,053	5.5%
4	Chubb Ltd Grp	469,731,753	5.1%
5	CNA INS GRP	338,230,273	3.6%
6	PROGRESSIVE GRP	322,231,671	3.5%
7	WESTFIELD Grp	285,241,753	3.1%
8	BERKSHIRE HATHAWAY GRP	260,754,838	2.8%
9	AMERICAN INTL GRP	251,424,751	2.7%
10	ZURICH INS GRP	250,505,385	2.7%
11	NATIONWIDE CORP GRP	241,083,632	2.6%
12	FM GLOBAL GRP	215,983,514	2.3%
13	AUTO OWNERS GRP	201,320,987	2.2%
14	ERIE INS GRP	184,134,692	2.0%
15	Tokio Marine Holdings Inc GRP	175,944,873	1.9%
Top 15 Sub Total:		4,895,506,143	52.7%
Others Sub Total:		4,391,688,512	47.3%
Total All Groups:		9,287,194,655	100.0%

2023
Commercial Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	CINCINNATI FIN GRP	666,580,797	7.2%
	The Cincinnati Ins Co	524,680,523	5.6%
	The Cincinnati Cas Co	59,642,939	0.6%
	The Cincinnati Ind Co	50,661,149	0.5%
	The Cincinnati Specialty Underwriter	31,596,186	0.3%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
2	LIBERTY MUT GRP	521,447,171	5.6%
	Liberty Ins Underwriters Inc	164,389,338	1.8%
	Liberty Mut Fire Ins Co	62,038,926	0.7%
	State Automobile Mut Ins Co	50,788,104	0.5%
	Ohio Security Ins Co	46,290,676	0.5%
	Ironshore Specialty Ins Co	35,721,014	0.4%
	Ohio Cas Ins Co	32,736,067	0.4%
	Safeco Ins Co Of Amer	22,398,238	0.2%
	Liberty Mut Ins Co	17,215,753	0.2%
	Liberty Ins Corp	16,326,973	0.2%
	Liberty Surplus Ins Corp	14,131,133	0.2%
	Employers Ins Co of Wausau	13,700,699	0.1%
	LM Ins Corp	9,243,409	0.1%
	State Auto Prop & Cas Ins Co	7,469,563	0.1%
	General Ins Co Of Amer	5,972,438	0.1%
	West Amer Ins Co	5,928,495	0.1%
	American Fire & Cas Co	3,512,297	0.0%
	Milbank Ins Co	3,167,699	0.0%
	First Liberty Ins Corp	2,827,572	0.0%
	Ironshore Ind Inc	2,394,348	0.0%
	Safeco Ins Co Of IN	1,588,277	0.0%
	American Economy Ins Co	1,421,515	0.0%
	State Auto Ins Co of OH	1,180,582	0.0%
	Liberty Mut Personal Ins Co	844,878	0.0%
	Peerless Ind Ins Co	108,475	0.0%
	American States Ins Co	37,326	0.0%
	Peerless Ins Co	10,586	0.0%
	First Natl Ins Co Of Amer	2,695	0.0%
	Patrons Mut Ins Co Of Ct	1,066	0.0%
	Wausau Business Ins Co	-1	0.0%
	Consolidated Ins Co	-970	0.0%

Monday, July 15, 2024

Page 2 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
3	Travelers Grp	510,890,053	5.5%
	Travelers Prop Cas Co Of Amer	151,941,466	1.6%
	Travelers Cas & Surety Co Of Amer	101,931,407	1.1%
	Travelers Ind Co	52,296,280	0.6%
	Phoenix Ins Co	39,428,435	0.4%
	Charter Oak Fire Ins Co	37,759,930	0.4%
	Travelers Excess & Surplus Lines Co	35,251,846	0.4%
	Travelers Ind Co Of CT	28,946,351	0.3%
	Travelers Ind Co Of Amer	18,385,030	0.2%
	Northland Ins Co	12,183,356	0.1%
	Travelers Cas Ins Co Of Amer	8,282,784	0.1%
	Northfield Ins Co	6,961,639	0.1%
	Fidelity & Guar Ins Co	5,188,344	0.1%
	St Paul Fire & Marine Ins Co	4,630,499	0.0%
	Automobile Ins Co Of Hartford CT	2,489,841	0.0%
	Standard Fire Ins Co	2,040,912	0.0%
	Travco Ins Co	733,887	0.0%
	St Paul Guardian Ins Co	714,666	0.0%
	Travelers Prop Cas Ins Co	597,133	0.0%
	St Paul Surplus Lines Ins Co	403,632	0.0%
	St Paul Mercury Ins Co	395,325	0.0%
	Travelers Cas & Surety Co	183,700	0.0%
	Farmington Cas Co	100,419	0.0%
	United States Fidelity & Guar Co	15,638	0.0%
	Travelers Specialty Ins Co	15,099	0.0%
	Travelers Home & Marine Ins Co	11,834	0.0%
	Travelers Cas Co Of CT	600	0.0%

Monday, July 15, 2024

Page 3 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
4	Chubb Ltd Grp	469,731,753	5.1%
	Federal Ins Co	146,368,405	1.6%
	Ace Amer Ins Co	135,797,194	1.5%
	Ace Prop & Cas Ins Co	43,097,970	0.5%
	Illinois Union Ins Co	32,277,341	0.3%
	Westchester Surplus Lines Ins Co	21,740,841	0.2%
	Westchester Fire Ins Co	16,757,314	0.2%
	Great Northern Ins Co	16,398,687	0.2%
	Penn Millers Ins Co	15,716,785	0.2%
	Indemnity Ins Co Of North Amer	15,497,299	0.2%
	Pacific Ind Co	9,924,591	0.1%
	Chubb Custom Ins Co	4,123,254	0.0%
	Vigilant Ins Co	3,357,061	0.0%
	Bankers Standard Ins Co	2,468,008	0.0%
	Chubb Natl Ins Co	2,308,714	0.0%
	Chubb Ind Ins Co	1,997,061	0.0%
	Ace Fire Underwriters Ins Co	954,950	0.0%
	Executive Risk Ind Inc	813,308	0.0%
	Pacific Employers Ins Co	129,099	0.0%
	Insurance Co of N Amer	3,871	0.0%
5	CNA INS GRP	338,230,273	3.6%
	Continental Cas Co	154,896,847	1.7%
	Continental Ins Co	56,866,464	0.6%
	Columbia Cas Co	49,118,250	0.5%
	American Cas Co Of Reading PA	19,417,203	0.2%
	Valley Forge Ins Co	16,942,129	0.2%
	National Fire Ins Co Of Hartford	16,122,196	0.2%
	Western Surety Co	14,980,765	0.2%
	Transportation Ins Co	9,886,419	0.1%

Monday, July 15, 2024

Page 4 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
6	PROGRESSIVE GRP	322,231,671	3.5%
	Progressive Preferred Ins Co	260,923,445	2.8%
	Protective Ins Co	26,476,937	0.3%
	United Financial Cas Co	14,733,696	0.2%
	Progressive Specialty Ins Co	11,950,566	0.1%
	Progressive Direct Ins Co	4,888,162	0.1%
	American Strategic Ins Corp	4,863,041	0.1%
	Progressive Cas Ins Co	1,280,227	0.0%
	Sagamore Ins Co	363,480	0.0%
	Protective Specialty Ins Co	103,627	0.0%
	National Continental Ins Co	-3,351,510	0.0%
7	WESTFIELD Grp	285,241,753	3.1%
	Westfield Ins Co	108,031,547	1.2%
	Old Guard Ins Co	40,050,888	0.4%
	American Select Ins Co	34,388,768	0.4%
	Westfield Natl Ins Co	32,723,958	0.4%
	Ohio Farmers Ins Co	20,987,638	0.2%
	Westfield Superior Ins Co	13,989,467	0.2%
	Westfield Champion Ins Co	12,369,101	0.1%
	Westfield Specialty Ins Co	9,301,265	0.1%
	Westfield Premier Ins Co	6,742,487	0.1%
	Westfield Touchstone Ins Co	6,068,799	0.1%
	Westfield Select Ins Co	587,835	0.0%

Monday, July 15, 2024

Page 5 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
8	BERKSHIRE HATHAWAY GRP	260,754,838	2.8%
	National Fire & Marine Ins Co	49,163,771	0.5%
	Medical Protective Co	42,824,768	0.5%
	Landmark Amer Ins Co	31,279,251	0.3%
	United States Liab Ins Co	20,115,920	0.2%
	General Star Ind Co	17,523,465	0.2%
	Berkshire Hathaway Specialty Ins Co	17,435,966	0.2%
	National Ind Co	15,302,823	0.2%
	RSUI Ind Co	13,514,825	0.1%
	Berkshire Hathaway Homestate Ins Co	12,951,987	0.1%
	Capitol Specialty Ins Corp	9,339,405	0.1%
	Amguard Ins Co	7,468,350	0.1%
	National Liab & Fire Ins Co	6,549,304	0.1%
	Berkshire Hathaway Direct Ins Co	4,862,163	0.1%
	Fair Amer Ins & Reins Co	2,144,747	0.0%
	Capitol Ind Corp	1,807,936	0.0%
	Mount Vernon Fire Ins Co	1,479,428	0.0%
	Government Employees Ins Co	1,213,860	0.0%
	Fair American Select Ins Co	1,155,300	0.0%
	Covington Specialty Ins Co	1,123,607	0.0%
	Mount Vernon Specialty Ins Co	970,349	0.0%
	Geico Gen Ins Co	912,662	0.0%
	Platte River Ins Co	763,396	0.0%
	General Star Natl Ins Co	579,664	0.0%
	Genesis Ins Co	150,027	0.0%
	Radnor Specialty Ins Co	54,484	0.0%
	Redwood Fire & Cas Ins Co	45,915	0.0%
	Oak River Ins Co	14,066	0.0%
	Us Underwriters Ins Co	6,139	0.0%
	GEICO Marine Ins Co	857	0.0%
	Central States Ind Co Of Omaha	403	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
9	AMERICAN INTL GRP	251,424,751	2.7%
	National Union Fire Ins Co of Pittsb	123,748,960	1.3%
	Lexington Ins Co	59,482,880	0.6%
	AIG Specialty Ins Co	37,655,071	0.4%
	American Home Assur Co	8,997,863	0.1%
	New Hampshire Ins Co	5,849,314	0.1%
	AIG Prop Cas Co	4,638,499	0.0%
	Western World Ins Co	3,403,184	0.0%
	Insurance Co Of The State Of PA	2,623,161	0.0%
	Commerce & Industry Ins Co	2,582,343	0.0%
	Granite State Ins Co	1,785,148	0.0%
	Stratford Ins Co	362,369	0.0%
	AIU Ins Co	154,390	0.0%
	Illinois Natl Ins Co	141,062	0.0%
	AIG Assur Co	507	0.0%
10	ZURICH INS GRP	250,505,385	2.7%
	Zurich Amer Ins Co	143,310,683	1.5%
	American Guar & Liab Ins	45,829,250	0.5%
	Steadfast Ins Co	31,237,731	0.3%
	Fidelity & Deposit Co Of MD	12,790,481	0.1%
	American Zurich Ins Co	8,657,988	0.1%
	Empire Fire & Marine Ins Co	6,277,682	0.1%
	Zurich Amer Ins Co Of IL	1,247,062	0.0%
	Universal Underwriters Ins Co	1,052,789	0.0%
	Colonial Amer Cas & Surety Co	101,719	0.0%

Monday, July 15, 2024

Page 7 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 7/11/2024.
Refer to the appendix for lines of businesses that are included.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
11	NATIONWIDE CORP GRP	241,083,632	2.6%
	Nationwide Mut Ins Co	41,557,948	0.4%
	Scottsdale Surplus Lines Ins Co	33,484,639	0.4%
	National Cas Co	27,385,129	0.3%
	Nationwide Agribusiness Ins Co	21,424,520	0.2%
	Nationwide Assur Co	17,920,973	0.2%
	Amco Ins Co	14,858,390	0.2%
	Nationwide Gen Ins Co	13,701,603	0.1%
	Allied Prop & Cas Ins Co	13,113,316	0.1%
	Nationwide Ins Co Of FL	12,199,212	0.1%
	Nationwide Prop & Cas Ins Co	7,574,991	0.1%
	Scottsdale Ind Co	5,867,716	0.1%
	Harleysville Ins Co	5,816,598	0.1%
	Freedom Specialty Ins Co	5,322,633	0.1%
	Nationwide Affinity Co of Amer	4,860,740	0.1%
	Crestbrook Ins Co	3,011,799	0.0%
	Nationwide Ins Co Of Amer	2,835,775	0.0%
	Harleysville Worcester Ins Co	2,733,161	0.0%
	Scottsdale Ins Co	2,455,478	0.0%
	Depositors Ins Co	2,058,717	0.0%
	Allied Ins Co of Amer	1,525,776	0.0%
	Harleysville Ins Co of NY	1,083,428	0.0%
	Harleysville Preferred Ins Co	291,090	0.0%
12	FM GLOBAL GRP	215,983,514	2.3%
	Factory Mut Ins Co	178,573,514	1.9%
	Affiliated Fm Ins Co	37,410,000	0.4%
13	AUTO OWNERS GRP	201,320,987	2.2%
	Auto Owners Ins Co	114,858,854	1.2%
	Owners Ins Co	80,642,848	0.9%
	Atlantic Cas Ins Co	5,474,382	0.1%
	Home Owners Ins Co	344,903	0.0%
14	ERIE INS GRP	184,134,692	2.0%
	Erie Ins Co	105,522,861	1.1%
	Erie Ins Exch	78,611,831	0.8%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
15	Tokio Marine Holdings Inc GRP	175,944,873	1.9%
	Philadelphia Ind Ins Co	91,318,848	1.0%
	US Specialty Ins Co	22,452,691	0.2%
	Houston Cas Co	17,172,363	0.2%
	Tokio Marine Amer Ins Co	16,916,178	0.2%
	Safety Natl Cas Corp	16,468,221	0.2%
	Tokio Marine Specialty Ins Co	6,941,935	0.1%
	Privilege Underwriters Recp Exch	1,818,065	0.0%
	Safety Specialty Ins Co	1,718,536	0.0%
	American Contractors Ind Co	450,670	0.0%
	Trans Pacific Ins Co	434,402	0.0%
	Avemco Ins Co	173,168	0.0%
	United States Surety Co	100,335	0.0%
	TNUS Ins Co	-20,539	0.0%
Top 15	Sub Total:	4,895,506,143	52.7%
	Others Sub Total:	4,391,688,512	47.3%
	Total All Company Groups:	9,287,194,655	100.0%

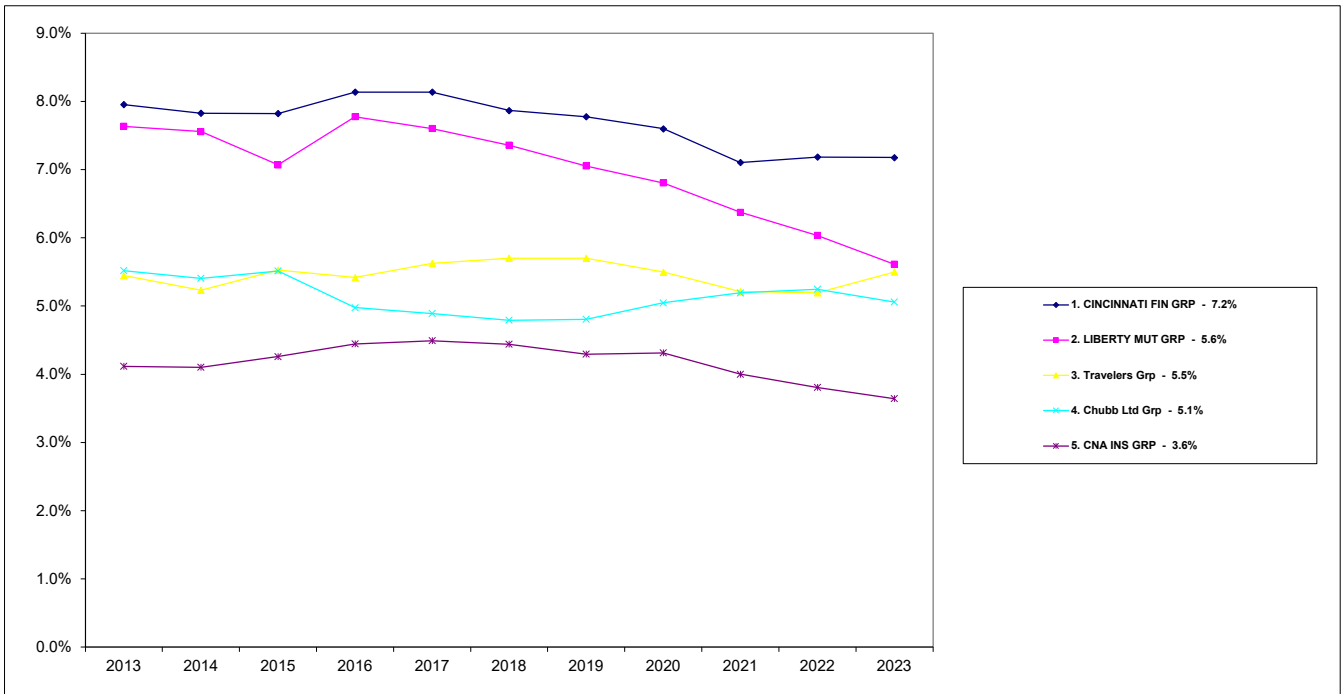
Monday, July 15, 2024

Page 9 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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

Commercial Lines Market Share TOP 5 Groups

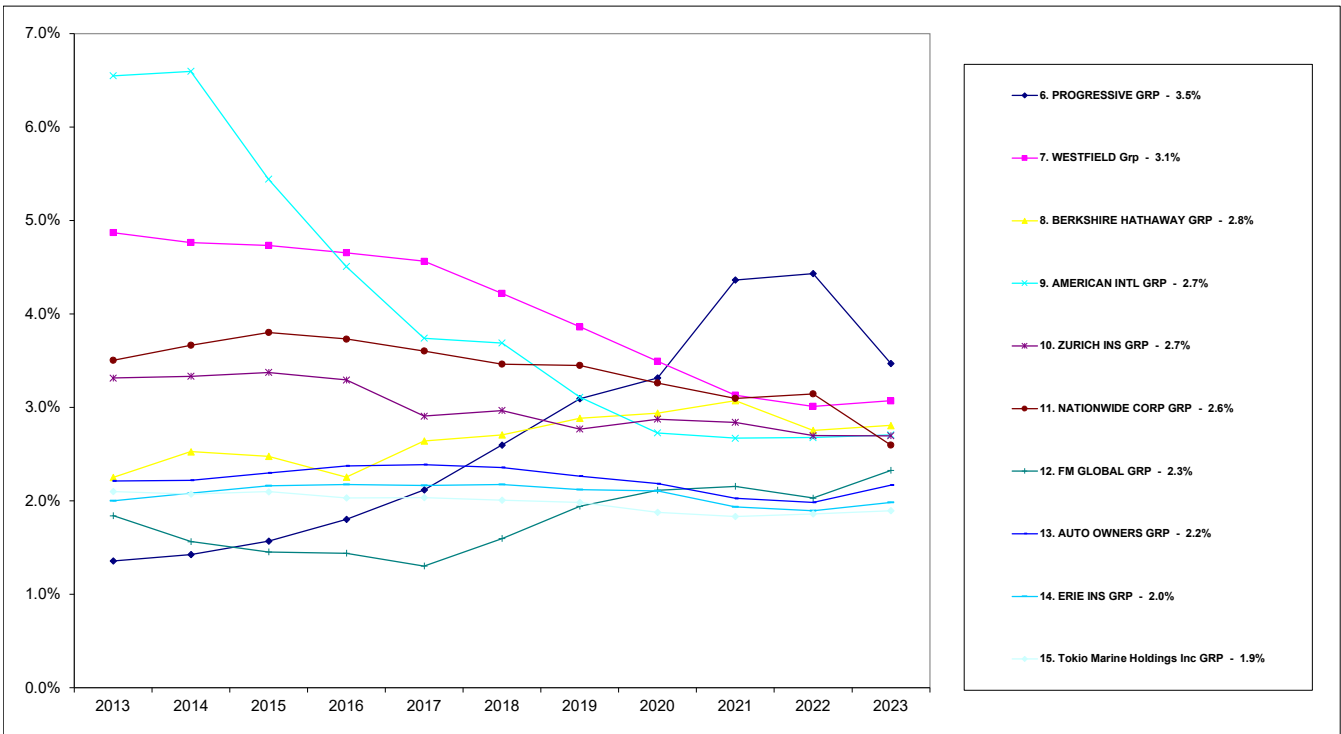


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Commercial Lines Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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2023

Commercial Automobile

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	PROGRESSIVE GRP	269,132,015	15.5%
2	CINCINNATI FIN GRP	123,849,971	7.1%
3	OLD REPUBLIC GRP	79,724,015	4.6%
4	Travelers Grp	66,612,012	3.8%
5	WESTFIELD Grp	56,574,668	3.3%
6	ERIE INS GRP	54,413,301	3.1%
7	AUTO OWNERS GRP	49,363,963	2.8%
8	LIBERTY MUT GRP	45,975,506	2.6%
9	Encova Mut Ins Grp	43,100,569	2.5%
10	American Financial Grp	41,195,802	2.4%
11	Acuity A Mut Ins Co	40,078,669	2.3%
12	NATIONWIDE CORP GRP	38,398,206	2.2%
13	ZURICH INS GRP	36,769,327	2.1%
14	BERKSHIRE HATHAWAY GRP	33,382,071	1.9%
15	STATE FARM GRP	32,090,560	1.8%
Top 15 Sub Total:		1,010,660,655	58.2%
Others Sub Total:		724,718,277	41.8%
Total All Groups:		1,735,378,932	100.0%

2023

Commercial Automobile

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	PROGRESSIVE GRP	269,132,015	15.5%
	Progressive Preferred Ins Co	241,307,150	13.9%
	Protective Ins Co	15,678,844	0.9%
	United Financial Cas Co	14,733,696	0.8%
	Progressive Cas Ins Co	337,263	0.0%
	Sagamore Ins Co	336,716	0.0%
	Protective Specialty Ins Co	89,856	0.0%
	National Continental Ins Co	-3,351,510	-0.2%
2	CINCINNATI FIN GRP	123,849,971	7.1%
	The Cincinnati Ins Co	96,292,750	5.5%
	The Cincinnati Ind Co	17,861,374	1.0%
	The Cincinnati Cas Co	9,695,847	0.6%
3	OLD REPUBLIC GRP	79,724,015	4.6%
	Great West Cas Co	58,691,892	3.4%
	Old Republic Ins Co	18,261,371	1.1%
	Pennsylvania Manufacturers Assoc Ins	1,653,780	0.1%
	Manufacturers Alliance Ins Co	558,324	0.0%
	BITCO Gen Ins Corp	452,706	0.0%
	Old Republic Union Ins Co	105,741	0.0%
	Pennsylvania Manufacturers Ind Co	651	0.0%
	Old Republic Gen Ins Corp	-450	0.0%

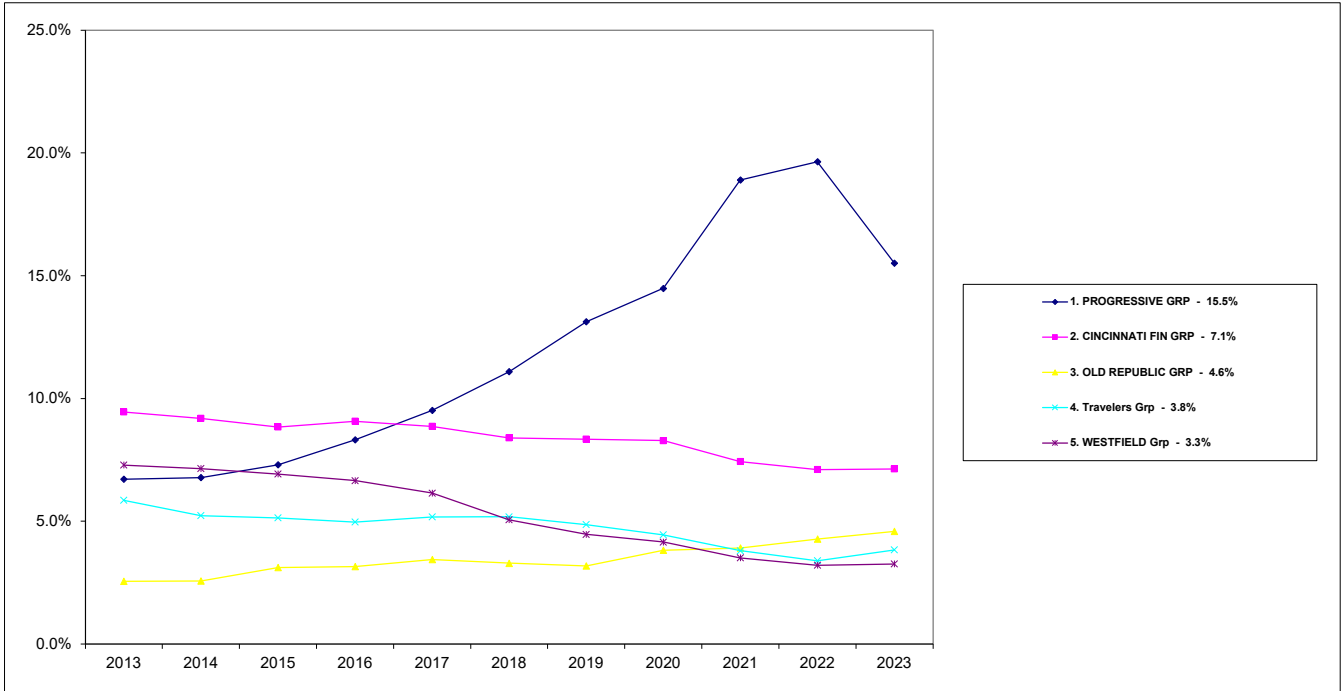
RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
4	Travelers Grp	66,612,012	3.8%
	Phoenix Ins Co	14,496,425	0.8%
	Travelers Prop Cas Co Of Amer	13,163,941	0.8%
	Northland Ins Co	11,079,662	0.6%
	Travelers Ind Co Of CT	10,930,897	0.6%
	Travelers Ind Co	9,014,188	0.5%
	Charter Oak Fire Ins Co	4,579,603	0.3%
	Travelers Ind Co Of Amer	2,064,024	0.1%
	Travelers Cas Ins Co Of Amer	1,259,974	0.1%
	Travelers Excess & Surplus Lines Co	21,412	0.0%
	Northfield Ins Co	1,886	0.0%
5	WESTFIELD Grp	56,574,668	3.3%
	Westfield Ins Co	25,484,764	1.5%
	Old Guard Ins Co	8,436,667	0.5%
	American Select Ins Co	6,958,604	0.4%
	Westfield Natl Ins Co	6,237,258	0.4%
	Westfield Superior Ins Co	4,193,067	0.2%
	Westfield Champion Ins Co	2,138,988	0.1%
	Westfield Premier Ins Co	1,408,309	0.1%
	Ohio Farmers Ins Co	1,037,701	0.1%
	Westfield Touchstone Ins Co	679,310	0.0%
6	ERIE INS GRP	54,413,301	3.1%
	Erie Ins Co	54,413,301	3.1%
7	AUTO OWNERS GRP	49,363,963	2.8%
	Auto Owners Ins Co	40,355,559	2.3%
	Owners Ins Co	6,193,705	0.4%
	Atlantic Cas Ins Co	2,814,699	0.2%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
8	LIBERTY MUT GRP	45,975,506	2.6%
	Liberty Mut Fire Ins Co	9,578,819	0.6%
	State Automobile Mut Ins Co	9,183,527	0.5%
	Ohio Security Ins Co	7,229,950	0.4%
	LM Ins Corp	4,298,492	0.2%
	State Auto Prop & Cas Ins Co	3,687,608	0.2%
	Ohio Cas Ins Co	2,964,478	0.2%
	General Ins Co Of Amer	2,657,028	0.2%
	Liberty Ins Corp	2,607,996	0.2%
	First Liberty Ins Corp	1,438,272	0.1%
	Liberty Mut Ins Co	1,037,669	0.1%
	West Amer Ins Co	874,585	0.1%
	American Fire & Cas Co	333,586	0.0%
	Employers Ins Co of Wausau	79,482	0.0%
	Liberty Surplus Ins Corp	4,014	0.0%
9	Encova Mut Ins Grp	43,100,569	2.5%
	Motorists Commercial Mut Ins Co	43,100,569	2.5%
10	American Financial Grp	41,195,802	2.4%
	National Interstate Ins Co	26,503,199	1.5%
	Great Amer Assur Co	11,100,623	0.6%
	Vanliner Ins Co	2,272,070	0.1%
	Great Amer Ins Co	1,040,793	0.1%
	Great Amer Alliance Ins Co	103,612	0.0%
	Great Amer Ins Co of NY	97,274	0.0%
	Oklahoma Surety Co	67,233	0.0%
	Mid Continent Cas Co	9,782	0.0%
	Great Amer E&S Ins Co	1,216	0.0%
11	Acuity A Mut Ins Co	40,078,669	2.3%
	Acuity A Mut Ins Co	40,078,669	2.3%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
12	NATIONWIDE CORP GRP	38,398,206	2.2%
	Nationwide Agribusiness Ins Co	13,344,294	0.8%
	Scottsdale Surplus Lines Ins Co	4,938,198	0.3%
	Nationwide Assur Co	4,713,751	0.3%
	Nationwide Affinity Co of Amer	2,020,253	0.1%
	Allied Prop & Cas Ins Co	1,707,625	0.1%
	Nationwide Prop & Cas Ins Co	1,635,199	0.1%
	Harleysville Ins Co	1,546,626	0.1%
	Nationwide Gen Ins Co	1,480,020	0.1%
	Amco Ins Co	1,239,132	0.1%
	National Cas Co	1,186,284	0.1%
	Nationwide Mut Ins Co	1,087,807	0.1%
	Allied Ins Co of Amer	942,941	0.1%
	Freedom Specialty Ins Co	864,166	0.0%
	Crestbrook Ins Co	686,816	0.0%
	Nationwide Ins Co Of FL	373,526	0.0%
	Harleysville Worcester Ins Co	281,729	0.0%
	Depositors Ins Co	244,765	0.0%
	Scottsdale Ind Co	103,008	0.0%
	Harleysville Preferred Ins Co	5,786	0.0%
	Nationwide Ins Co Of Amer	-1	0.0%
	Scottsdale Ins Co	-3,719	0.0%
13	ZURICH INS GRP	36,769,327	2.1%
	Zurich Amer Ins Co	26,000,676	1.5%
	Empire Fire & Marine Ins Co	5,867,314	0.3%
	American Guar & Liab Ins	2,574,039	0.1%
	American Zurich Ins Co	1,277,002	0.1%
	Zurich Amer Ins Co Of IL	742,107	0.0%
	Steadfast Ins Co	308,189	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
14	BERKSHIRE HATHAWAY GRP	33,382,071	1.9%
	National Ind Co	15,093,129	0.9%
	Berkshire Hathaway Homestate Ins Co	6,124,841	0.4%
	National Liab & Fire Ins Co	4,524,385	0.3%
	Amguard Ins Co	3,503,543	0.2%
	Berkshire Hathaway Direct Ins Co	1,482,532	0.1%
	National Fire & Marine Ins Co	1,117,725	0.1%
	Berkshire Hathaway Specialty Ins Co	840,196	0.0%
	Geico Gen Ins Co	625,766	0.0%
	Government Employees Ins Co	69,954	0.0%
15	STATE FARM GRP	32,090,560	1.8%
	State Farm Fire & Cas Co	20,706,629	1.2%
	State Farm Mut Auto Ins Co	11,383,931	0.7%
Top 15	Sub Total:	1,010,660,655	58.2%
	Others Sub Total:	724,718,277	41.8%
	Total All Company Groups:	1,735,378,932	100.0%

Commercial Automobile Market Share TOP 5 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
The percentages are calculated from the latest year shown direct written premium from the NAIC database as of 7/11/2024.

Commercial Automobile Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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2023
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	Chubb Ltd Grp	263,793,615	9.0%
2	CINCINNATI FIN GRP	195,777,123	6.7%
3	Travelers Grp	163,121,452	5.6%
4	AMERICAN INTL GRP	122,076,325	4.2%
5	LIBERTY MUT GRP	121,610,581	4.1%
6	CNA INS GRP	108,233,636	3.7%
7	AXA INS GRP	105,533,397	3.6%
8	FAIRFAX FIN GRP	97,852,407	3.3%
9	BERKSHIRE HATHAWAY GRP	95,994,517	3.3%
10	ZURICH INS GRP	94,477,096	3.2%
11	WR Berkley Corp GRP	87,801,822	3.0%
12	HARTFORD FIRE & CAS GRP	76,659,338	2.6%
13	American Financial Grp	68,021,398	2.3%
14	MARKEL CORP GRP	67,145,341	2.3%
15	NATIONWIDE CORP GRP	64,677,307	2.2%
Top 15 Sub Total:		1,732,775,355	59.0%
Others Sub Total:		1,205,305,003	41.0%
Total All Groups:		2,938,080,358	100.0%

2023
Commercial General Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	Chubb Ltd Grp	263,793,615	9.0%
	Federal Ins Co	81,756,895	2.8%
	Ace Amer Ins Co	74,808,563	2.5%
	Ace Prop & Cas Ins Co	38,974,997	1.3%
	Illinois Union Ins Co	16,885,348	0.6%
	Westchester Surplus Lines Ins Co	16,363,747	0.6%
	Westchester Fire Ins Co	13,050,925	0.4%
	Indemnity Ins Co Of North Amer	6,575,471	0.2%
	Penn Millers Ins Co	5,980,981	0.2%
	Chubb Custom Ins Co	2,525,087	0.1%
	Great Northern Ins Co	1,620,805	0.1%
	Pacific Ind Co	1,378,307	0.0%
	Bankers Standard Ins Co	1,070,824	0.0%
	Executive Risk Ind Inc	809,959	0.0%
	Ace Fire Underwriters Ins Co	670,767	0.0%
	Vigilant Ins Co	585,738	0.0%
	Chubb Natl Ins Co	490,385	0.0%
	Chubb Ind Ins Co	234,051	0.0%
	Pacific Employers Ins Co	9,905	0.0%
	Insurance Co of N Amer	860	0.0%
2	CINCINNATI FIN GRP	195,777,123	6.7%
	The Cincinnati Ins Co	143,581,100	4.9%
	The Cincinnati Specialty Underwriter	26,567,050	0.9%
	The Cincinnati Cas Co	16,894,455	0.6%
	The Cincinnati Ind Co	8,734,518	0.3%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
3	Travelers Grp	163,121,452	5.6%
	Travelers Cas & Surety Co Of Amer	70,950,394	2.4%
	Travelers Prop Cas Co Of Amer	67,310,732	2.3%
	Travelers Ind Co	4,154,008	0.1%
	Travelers Excess & Surplus Lines Co	3,956,868	0.1%
	Charter Oak Fire Ins Co	3,868,727	0.1%
	Phoenix Ins Co	2,849,838	0.1%
	Automobile Ins Co Of Hartford CT	2,371,596	0.1%
	Northfield Ins Co	2,036,195	0.1%
	Travelers Ind Co Of Amer	1,978,361	0.1%
	Travelers Ind Co Of CT	1,554,894	0.1%
	St Paul Surplus Lines Ins Co	403,632	0.0%
	Travelers Prop Cas Ins Co	381,559	0.0%
	Travco Ins Co	377,923	0.0%
	Fidelity & Guar Ins Co	241,891	0.0%
	Standard Fire Ins Co	201,059	0.0%
	St Paul Fire & Marine Ins Co	173,836	0.0%
	Travelers Cas & Surety Co	154,227	0.0%
	Northland Ins Co	122,782	0.0%
	Farmington Cas Co	24,283	0.0%
	St Paul Guardian Ins Co	7,108	0.0%
	Travelers Specialty Ins Co	2,798	0.0%
	Travelers Home & Marine Ins Co	2,007	0.0%
	Travelers Cas Co Of CT	600	0.0%
	Travelers Cas Ins Co Of Amer	300	0.0%
	St Paul Mercury Ins Co	-4,166	0.0%

Monday, July 15, 2024

Page 2 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/11/2024.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
4	AMERICAN INTL GRP	122,076,325	4.2%
	National Union Fire Ins Co of Pittsb	62,062,759	2.1%
	Lexington Ins Co	28,498,433	1.0%
	AIG Specialty Ins Co	22,438,323	0.8%
	AIG Prop Cas Co	3,671,015	0.1%
	Commerce & Industry Ins Co	2,412,099	0.1%
	Western World Ins Co	2,273,994	0.1%
	Stratford Ins Co	362,369	0.0%
	Granite State Ins Co	185,131	0.0%
	Illinois Natl Ins Co	132,836	0.0%
	New Hampshire Ins Co	35,015	0.0%
	Insurance Co Of The State Of PA	14,540	0.0%
	AIG Assur Co	7	0.0%
	American Home Assur Co	-10,196	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
5	LIBERTY MUT GRP	121,610,581	4.1%
	Liberty Mut Fire Ins Co	26,386,301	0.9%
	Ironshore Specialty Ins Co	18,608,322	0.6%
	Ohio Cas Ins Co	15,266,417	0.5%
	Liberty Ins Corp	12,581,946	0.4%
	Liberty Surplus Ins Corp	11,152,035	0.4%
	State Automobile Mut Ins Co	10,782,537	0.4%
	Safeco Ins Co Of Amer	9,165,118	0.3%
	Liberty Mut Ins Co	4,651,587	0.2%
	LM Ins Corp	3,719,919	0.1%
	Ironshore Ind Inc	2,403,685	0.1%
	Ohio Security Ins Co	1,904,124	0.1%
	State Auto Prop & Cas Ins Co	1,224,810	0.0%
	Liberty Ins Underwriters Inc	1,010,869	0.0%
	First Liberty Ins Corp	870,582	0.0%
	Milbank Ins Co	555,010	0.0%
	General Ins Co Of Amer	457,955	0.0%
	State Auto Ins Co of OH	274,726	0.0%
	American Economy Ins Co	259,377	0.0%
	Safeco Ins Co Of IN	175,411	0.0%
	Employers Ins Co of Wausau	125,295	0.0%
	American Fire & Cas Co	19,072	0.0%
	West Amer Ins Co	14,523	0.0%
	Liberty Mut Personal Ins Co	765	0.0%
	Peerless Ind Ins Co	316	0.0%
	Consolidated Ins Co	-121	0.0%
6	CNA INS GRP	108,233,636	3.7%
	Continental Cas Co	44,626,079	1.5%
	Continental Ins Co	40,841,614	1.4%
	Columbia Cas Co	18,984,630	0.6%
	National Fire Ins Co Of Hartford	1,143,917	0.0%
	Valley Forge Ins Co	1,016,428	0.0%
	American Cas Co Of Reading PA	943,635	0.0%
	Transportation Ins Co	584,433	0.0%
	Western Surety Co	92,900	0.0%

Monday, July 15, 2024

Page 4 of 9

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/11/2024.

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
7	AXA INS GRP	105,533,397	3.6%
	XL Specialty Ins Co	44,200,608	1.5%
	Indian Harbor Ins Co	28,403,059	1.0%
	XL Ins Amer Inc	23,495,888	0.8%
	Greenwich Ins Co	8,701,608	0.3%
	T H E Ins Co	732,234	0.0%
8	FAIRFAX FIN GRP	97,852,407	3.3%
	Crum & Forster Specialty Ins Co	22,676,086	0.8%
	Allied World Assur Co US Inc	19,565,977	0.7%
	North River Ins Co	15,047,909	0.5%
	Allied World Surplus Lines Ins Co	8,274,103	0.3%
	Hudson Ins Co	7,422,508	0.3%
	Hudson Excess Ins Co	6,811,307	0.2%
	Allied World Specialty Ins Co	6,544,130	0.2%
	Allied World Natl Assur Co	6,359,961	0.2%
	Allied World Ins Co	2,554,513	0.1%
	United States Fire Ins Co	2,342,804	0.1%
	Vantapro Specialty Ins Co	178,256	0.0%
	Seneca Ins Co Inc	65,775	0.0%
	Greystone Ins Co	7,050	0.0%
	Seneca Specialty Ins Co	1,599	0.0%
	Crum & Forster Ind Co	429	0.0%

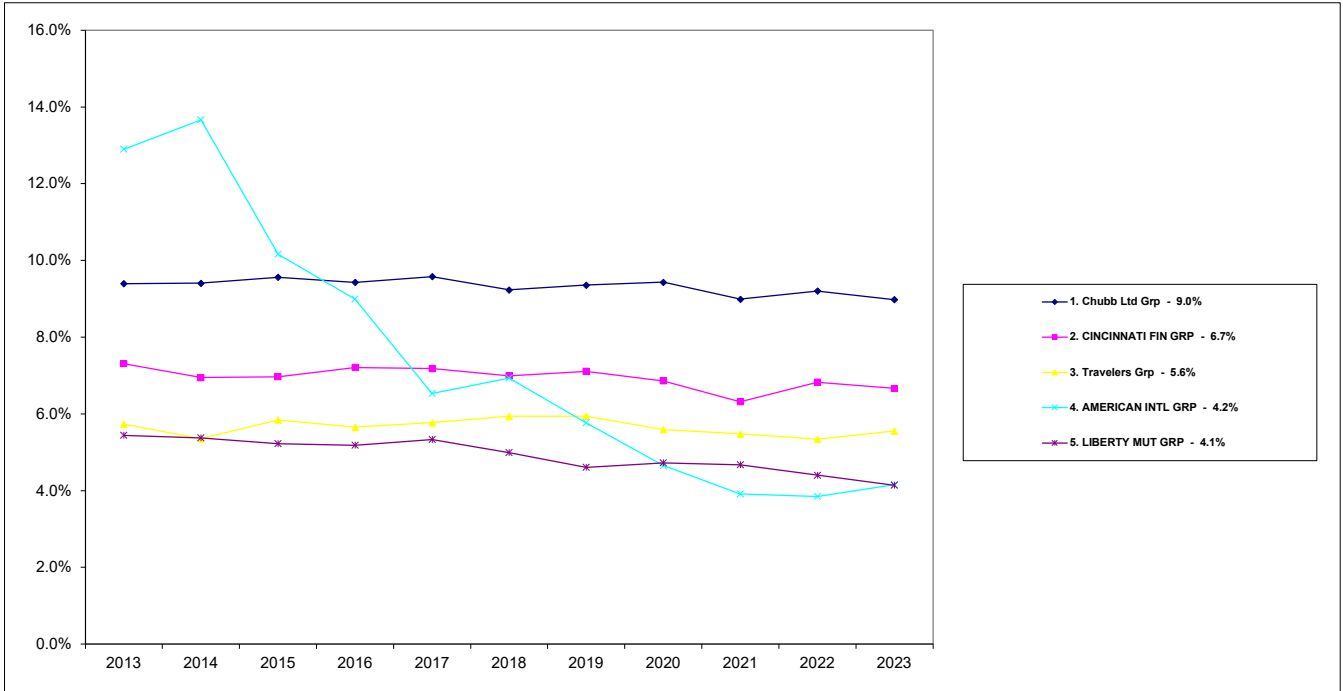
RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
9	BERKSHIRE HATHAWAY GRP	95,994,517	3.3%
	National Fire & Marine Ins Co	24,678,405	0.8%
	United States Liab Ins Co	12,741,538	0.4%
	Berkshire Hathaway Specialty Ins Co	10,794,029	0.4%
	RSUI Ind Co	10,464,364	0.4%
	Capitol Specialty Ins Corp	9,223,102	0.3%
	General Star Ind Co	8,407,128	0.3%
	Landmark Amer Ins Co	7,879,359	0.3%
	National Liab & Fire Ins Co	1,730,306	0.1%
	Medical Protective Co	1,484,169	0.1%
	Fair American Select Ins Co	1,155,300	0.0%
	Government Employees Ins Co	1,143,906	0.0%
	Berkshire Hathaway Direct Ins Co	1,077,067	0.0%
	Mount Vernon Fire Ins Co	1,057,076	0.0%
	Fair Amer Ins & Reins Co	884,070	0.0%
	Mount Vernon Specialty Ins Co	784,274	0.0%
	Capitol Ind Corp	622,299	0.0%
	General Star Natl Ins Co	579,664	0.0%
	Amguard Ins Co	454,978	0.0%
	Covington Specialty Ins Co	319,155	0.0%
	Geico Gen Ins Co	286,896	0.0%
	Genesis Ins Co	150,027	0.0%
	Radnor Specialty Ins Co	53,564	0.0%
	National Ind Co	16,883	0.0%
	Us Underwriters Ins Co	5,979	0.0%
	Berkshire Hathaway Homestate Ins Co	979	0.0%
10	ZURICH INS GRP	94,477,096	3.2%
	Zurich Amer Ins Co	44,514,157	1.5%
	American Guar & Liab Ins	28,813,228	1.0%
	Steadfast Ins Co	19,658,880	0.7%
	Universal Underwriters Ins Co	1,052,789	0.0%
	American Zurich Ins Co	400,404	0.0%
	Zurich Amer Ins Co Of IL	36,169	0.0%
	Empire Fire & Marine Ins Co	1,469	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
11	WR Berkley Corp GRP	87,801,822	3.0%
	Gemini Ins Co	24,081,113	0.8%
	Admiral Ins Co	14,111,487	0.5%
	Nautilus Ins Co	12,821,688	0.4%
	Berkley Assur Co	11,693,327	0.4%
	Berkley Natl Ins Co	9,634,768	0.3%
	Berkley Ins Co	9,628,181	0.3%
	Great Divide Ins Co	2,686,653	0.1%
	Berkley Specialty Ins Co	1,545,630	0.1%
	Union Ins Co	495,716	0.0%
	Starnet Ins Co	301,831	0.0%
	Berkley Regional Ins Co	228,800	0.0%
	Firemens Ins Co Of Washington DC	208,315	0.0%
	Carolina Cas Ins Co	187,252	0.0%
	Acadia Ins Co	67,810	0.0%
	Continental Western Ins Co	48,987	0.0%
	Tri State Ins Co Of MN	33,713	0.0%
	Berkley Cas Co	16,239	0.0%
	Intrepid Ins Co	10,312	0.0%
12	HARTFORD FIRE & CAS GRP	76,659,338	2.6%
	Navigators Ins Co	20,487,853	0.7%
	Twin City Fire Ins Co Co	19,625,606	0.7%
	Navigators Specialty Ins Co	15,846,783	0.5%
	Hartford Fire Ins Co	7,981,153	0.3%
	Hartford Cas Ins Co	5,497,442	0.2%
	Hartford Underwriters Ins Co	2,875,935	0.1%
	Pacific Ins Co Ltd	2,813,230	0.1%
	Sentinel Ins Co Ltd	1,126,375	0.0%
	Maxum Ind Co	236,392	0.0%
	Hartford Accident & Ind Co	137,877	0.0%
	Property & Cas Ins Co Of Hartford	17,578	0.0%
	Trumbull Ins Co	13,172	0.0%
	Hartford Ins Co Of The Midwest	-58	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
13	American Financial Grp	68,021,398	2.3%
	Great Amer Ins Co	17,771,699	0.6%
	Great Amer E&S Ins Co	14,909,748	0.5%
	Great Amer Risk Solutions Surplus Li	8,398,322	0.3%
	Great Amer Assur Co	7,943,291	0.3%
	Great Amer Security Ins Co	5,537,986	0.2%
	Great Amer Spirit Ins Co	4,463,928	0.2%
	National Interstate Ins Co	3,471,826	0.1%
	Great Amer Fidelity Ins Co	2,362,477	0.1%
	Great Amer Alliance Ins Co	1,309,940	0.0%
	Vanliner Ins Co	1,219,957	0.0%
	Mid Continent Cas Co	386,474	0.0%
	Mid Continent Excess and Surplus Ins	89,986	0.0%
	Great Amer Ins Co of NY	89,086	0.0%
	Oklahoma Surety Co	55,578	0.0%
	Mid Continent Assur Co	11,100	0.0%
14	MARKEL CORP GRP	67,145,341	2.3%
	Evanston Ins Co	29,611,426	1.0%
	Markel Amer Ins Co	20,711,919	0.7%
	United Specialty Ins Co	10,674,469	0.4%
	Markel Ins Co	3,051,318	0.1%
	State Natl Ins Co Inc	2,550,380	0.1%
	National Specialty Ins Co	621,829	0.0%
	Superior Specialty Ins Co	-76,000	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
15	NATIONWIDE CORP GRP	64,677,307	2.2%
	Scottsdale Surplus Lines Ins Co	19,727,889	0.7%
	Nationwide Mut Ins Co	11,625,178	0.4%
	Scottsdale Ind Co	5,717,437	0.2%
	Nationwide Agribusiness Ins Co	5,008,274	0.2%
	Freedom Specialty Ins Co	4,458,467	0.2%
	National Cas Co	4,447,289	0.2%
	Amco Ins Co	3,731,120	0.1%
	Nationwide Assur Co	1,919,809	0.1%
	Scottsdale Ins Co	1,269,212	0.0%
	Nationwide Gen Ins Co	1,220,566	0.0%
	Crestbrook Ins Co	1,174,561	0.0%
	Nationwide Ins Co Of Amer	1,169,608	0.0%
	Nationwide Prop & Cas Ins Co	1,047,607	0.0%
	Allied Prop & Cas Ins Co	1,041,842	0.0%
	Harleysville Ins Co of NY	634,318	0.0%
	Harleysville Worcester Ins Co	331,410	0.0%
	Harleysville Ins Co	78,315	0.0%
	Depositors Ins Co	75,972	0.0%
	Nationwide Affinity Co of Amer	42	0.0%
	Harleysville Preferred Ins Co	-1,609	0.0%
Top 15	Sub Total:	1,732,775,355	59.0%
	Others Sub Total:	1,205,305,003	41.0%
	Total All Company Groups:	2,938,080,358	100.0%

Commercial General Liability Market Share TOP 5 Groups

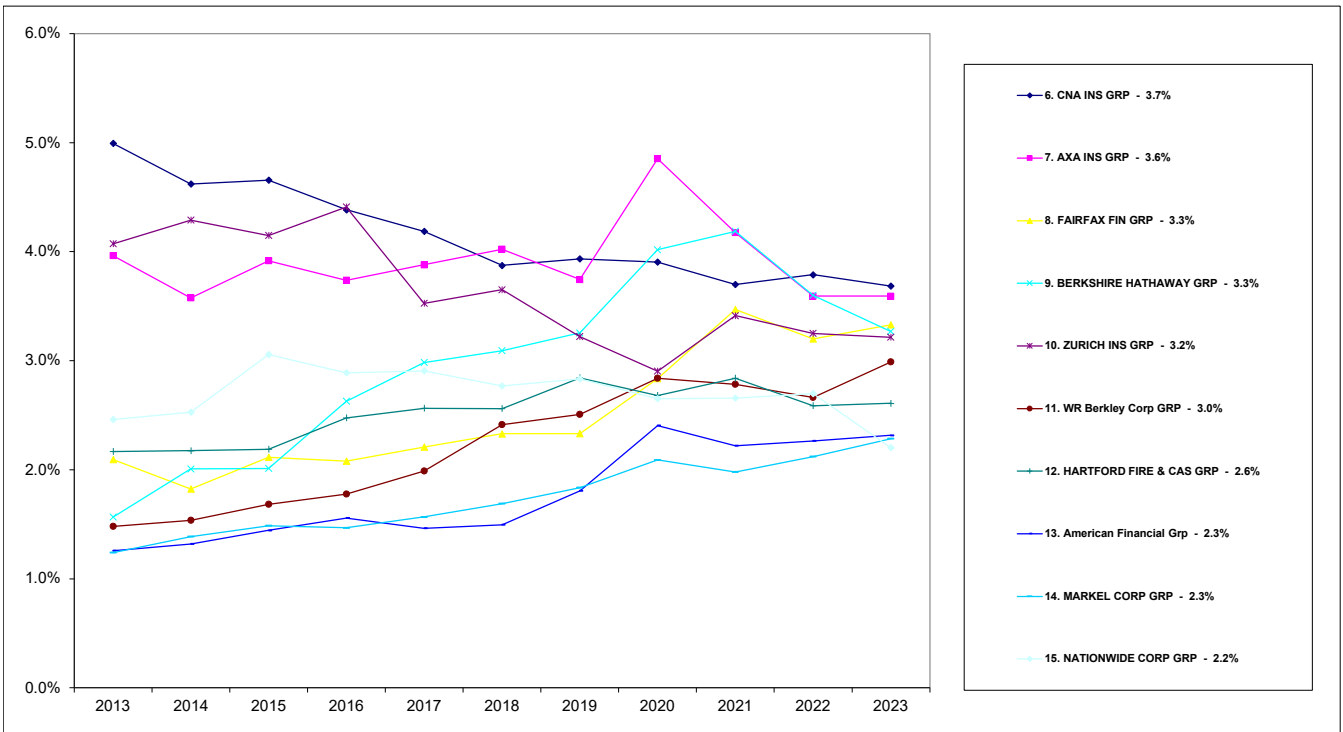


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure is based on the NAIC database as of 7/11/2024.
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Commercial General Liability Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

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Office of Product Regulation and Actuarial Services

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2023
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	FM GLOBAL GRP	135,299,198	11.6%
2	Travelers Grp	91,429,402	7.8%
3	LIBERTY MUT GRP	69,461,277	6.0%
4	ZURICH INS GRP	55,986,974	4.8%
5	CINCINNATI FIN GRP	52,436,951	4.5%
6	Starr Grp	47,260,314	4.1%
7	BERKSHIRE HATHAWAY GRP	46,316,489	4.0%
8	AMERICAN INTL GRP	45,219,207	3.9%
9	FARMERS INS GRP	44,152,102	3.8%
10	ALLIANZ INS GRP	31,836,997	2.7%
11	Munich Re Grp	31,331,458	2.7%
12	AUTO OWNERS GRP	31,261,271	2.7%
13	Sompo Grp	23,433,768	2.0%
14	AXA INS GRP	22,186,070	1.9%
15	OHIO MUT GRP	21,916,897	1.9%
	Top 15 Sub Total:	749,528,375	64.2%
	Others Sub Total:	417,108,840	35.8%
	Total All Groups:	1,166,637,215	100.0%

2023
Fire and Allied Lines
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	FM GLOBAL GRP	135,299,198	11.6%
	Factory Mut Ins Co	107,881,559	9.2%
	Affiliated Fm Ins Co	27,417,639	2.4%
2	Travelers Grp	91,429,402	7.8%
	Travelers Excess & Surplus Lines Co	29,416,092	2.5%
	Travelers Ind Co	27,795,629	2.4%
	Travelers Prop Cas Co Of Amer	25,448,005	2.2%
	Northfield Ins Co	4,829,007	0.4%
	Travelers Ind Co Of CT	1,147,082	0.1%
	Standard Fire Ins Co	1,030,324	0.1%
	Travelers Ind Co Of Amer	678,729	0.1%
	Phoenix Ins Co	506,671	0.0%
	Charter Oak Fire Ins Co	410,151	0.0%
	Automobile Ins Co Of Hartford CT	112,124	0.0%
	Fidelity & Guar Ins Co	29,627	0.0%
	St Paul Fire & Marine Ins Co	14,548	0.0%
	Travelers Specialty Ins Co	8,922	0.0%
	St Paul Guardian Ins Co	2,527	0.0%
	St Paul Mercury Ins Co	-36	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
3	LIBERTY MUT GRP	69,461,277	6.0%
	Liberty Mut Fire Ins Co	20,713,078	1.8%
	State Automobile Mut Ins Co	18,476,834	1.6%
	Employers Ins Co of Wausau	11,902,496	1.0%
	Safeco Ins Co Of Amer	10,918,175	0.9%
	Milbank Ins Co	2,324,063	0.2%
	State Auto Prop & Cas Ins Co	1,966,223	0.2%
	Ohio Security Ins Co	1,619,044	0.1%
	State Auto Ins Co of OH	716,333	0.1%
	First Liberty Ins Corp	292,778	0.0%
	Liberty Mut Ins Co	255,689	0.0%
	Ohio Cas Ins Co	179,612	0.0%
	West Amer Ins Co	58,334	0.0%
	American Fire & Cas Co	28,898	0.0%
	Liberty Surplus Ins Corp	18,723	0.0%
	Liberty Mut Personal Ins Co	6,672	0.0%
	Peerless Ind Ins Co	2,860	0.0%
	Liberty Ins Corp	2,613	0.0%
	General Ins Co Of Amer	1,490	0.0%
	Patrons Mut Ins Co Of Ct	1,066	0.0%
	LM Ins Corp	627	0.0%
	Consolidated Ins Co	-811	0.0%
	Ironshore Specialty Ins Co	-23,520	0.0%
4	ZURICH INS GRP	55,986,974	4.8%
	Zurich Amer Ins Co	37,992,565	3.3%
	American Guar & Liab Ins	11,307,028	1.0%
	Steadfast Ins Co	6,410,483	0.5%
	American Zurich Ins Co	274,035	0.0%
	Fidelity & Deposit Co Of MD	2,863	0.0%
5	CINCINNATI FIN GRP	52,436,951	4.5%
	The Cincinnati Ins Co	39,686,835	3.4%
	The Cincinnati Ind Co	5,788,153	0.5%
	The Cincinnati Specialty Underwriter	4,812,502	0.4%
	The Cincinnati Cas Co	2,149,461	0.2%
6	Starr Grp	47,260,314	4.1%
	Starr Surplus Lines Ins Co	46,157,273	4.0%
	Starr Ind & Liab Co	1,103,041	0.1%

Monday, July 15, 2024

Page 2 of 4

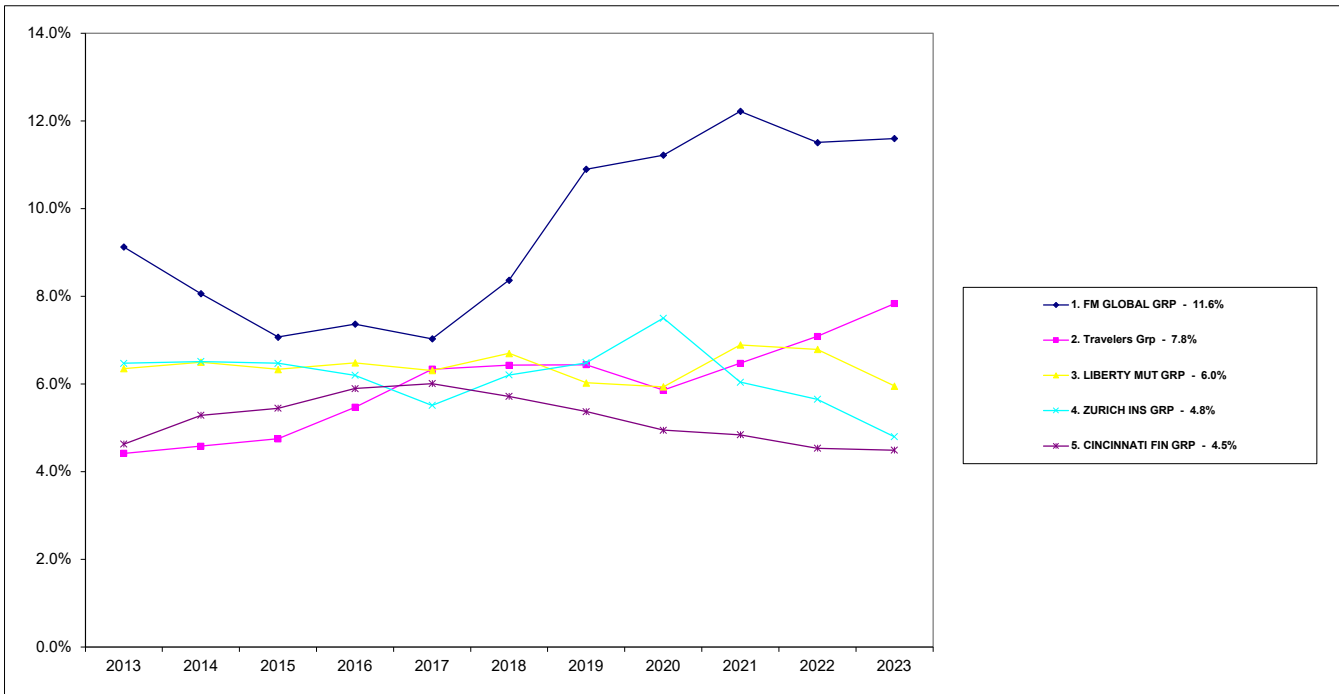
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
7	BERKSHIRE HATHAWAY GRP	46,316,489	4.0%
	Landmark Amer Ins Co	21,674,792	1.9%
	General Star Ind Co	7,371,795	0.6%
	United States Liab Ins Co	7,129,268	0.6%
	National Fire & Marine Ins Co	5,195,346	0.4%
	RSUI Ind Co	2,994,291	0.3%
	Berkshire Hathaway Homestate Ins Co	1,037,533	0.1%
	Mount Vernon Fire Ins Co	354,940	0.0%
	National Liab & Fire Ins Co	224,355	0.0%
	Covington Specialty Ins Co	204,407	0.0%
	Amguard Ins Co	104,479	0.0%
	Mount Vernon Specialty Ins Co	25,113	0.0%
	Berkshire Hathaway Specialty Ins Co	170	0.0%
8	AMERICAN INTL GRP	45,219,207	3.9%
	Lexington Ins Co	17,896,573	1.5%
	AIG Specialty Ins Co	13,424,216	1.2%
	American Home Assur Co	8,310,213	0.7%
	National Union Fire Ins Co of Pittsb	2,822,503	0.2%
	Insurance Co Of The State Of PA	2,496,064	0.2%
	Granite State Ins Co	224,881	0.0%
	Western World Ins Co	32,695	0.0%
	New Hampshire Ins Co	12,028	0.0%
	AIG Prop Cas Co	34	0.0%
9	FARMERS INS GRP	44,152,102	3.8%
	Foremost Ins Co Grand Rapids MI	44,266,832	3.8%
	Civic Prop & Cas Co	54,124	0.0%
	Neighborhood Spirit Prop & Cas Co	6,346	0.0%
	American Federation Ins Co	-175,200	0.0%
10	ALLIANZ INS GRP	31,836,997	2.7%
	Allianz Global Risks US Ins Co	18,818,537	1.6%
	Firemans Fund Ind Corp	6,262,257	0.5%
	Firemans Fund Ins Co	6,005,836	0.5%
	Interstate Fire & Cas Co	750,367	0.1%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
11	Munich Re Grp	31,331,458	2.7%
	American Modern Prop & Cas Ins Co	20,798,809	1.8%
	Princeton Excess & Surplus Lines Ins	4,633,717	0.4%
	Bridgeway Ins Co	4,036,624	0.3%
	American Modern Home Ins Co	1,274,109	0.1%
	Next Ins US Co	587,886	0.1%
	American Southern Home Ins Co	322	0.0%
	American Alt Ins Corp	-9	0.0%
12	AUTO OWNERS GRP	31,261,271	2.7%
	Auto Owners Ins Co	29,596,439	2.5%
	Owners Ins Co	1,544,595	0.1%
	Atlantic Cas Ins Co	127,790	0.0%
	Home Owners Ins Co	-7,553	0.0%
13	Sompo Grp	23,433,768	2.0%
	Sompo Amer Ins Co	14,275,411	1.2%
	Endurance Amer Specialty Ins Co	9,158,357	0.8%
14	AXA INS GRP	22,186,070	1.9%
	XL Ins Amer Inc	20,239,559	1.7%
	Greenwich Ins Co	1,457,709	0.1%
	Indian Harbor Ins Co	321,637	0.0%
	XL Specialty Ins Co	133,228	0.0%
	Coliseum Reins Co	19,164	0.0%
	T H E Ins Co	14,773	0.0%
15	OHIO MUT GRP	21,916,897	1.9%
	United Ohio Ins Co	19,556,732	1.7%
	Ohio Mut Ins Co	2,360,165	0.2%
Top 15	Sub Total:	749,528,375	64.2%
	Others Sub Total:	417,108,840	35.8%
	Total All Company Groups:	1,166,637,215	100.0%

Fire and Allied Lines Market Share TOP 5 Groups

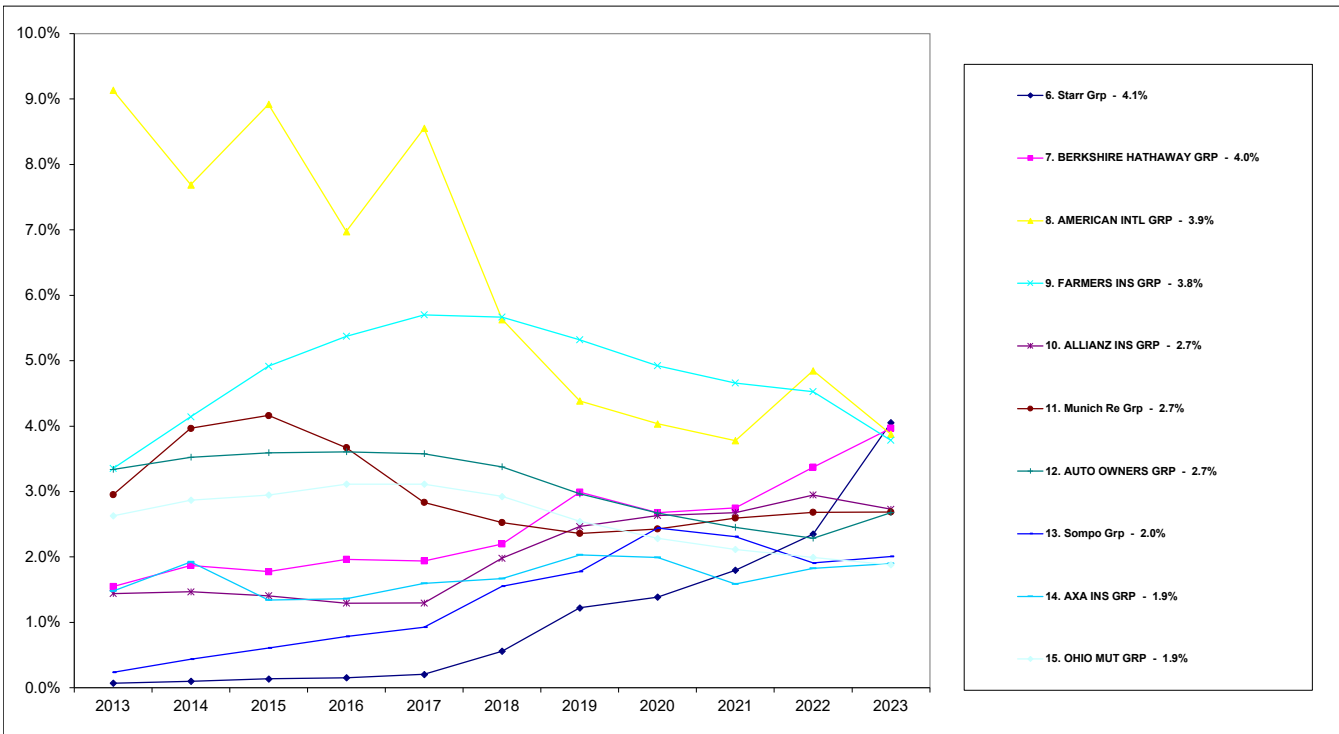


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Fire and Allied Lines Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

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Office of Product Regulation and Actuarial Services

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2023
Commercial Multiple Peril
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	CINCINNATI FIN GRP	235,721,453	13.2%
2	Travelers Grp	123,046,652	6.9%
3	WESTFIELD Grp	122,798,842	6.9%
4	ERIE INS GRP	103,651,483	5.8%
5	AUTO OWNERS GRP	86,390,219	4.8%
6	STATE FARM GRP	75,735,909	4.2%
7	NATIONWIDE CORP GRP	70,983,346	4.0%
8	Chubb Ltd Grp	70,646,078	3.9%
9	LIBERTY MUT GRP	65,455,917	3.7%
10	Tokio Marine Holdings Inc GRP	62,576,785	3.5%
11	CNA INS GRP	54,783,316	3.1%
12	Encova Mut Ins Grp	54,565,018	3.1%
13	HARTFORD FIRE & CAS GRP	41,759,651	2.3%
14	WESTERN RESERVE GRP	39,042,431	2.2%
15	GRANGE MUT CAS GRP	38,457,900	2.2%
Top 15 Sub Total:		1,245,615,000	69.6%
Others Sub Total:		542,918,582	30.4%
Total All Groups:		1,788,533,582	100.0%

2023

Commercial Multiple Peril

OHIO MARKET SHARE FOR TOP

15

INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	CINCINNATI FIN GRP	235,721,453	13.2%
	The Cincinnati Ins Co	196,036,680	11.0%
	The Cincinnati Cas Co	23,686,141	1.3%
	The Cincinnati Ind Co	15,998,632	0.9%
2	Travelers Grp	123,046,652	6.9%
	Charter Oak Fire Ins Co	28,236,877	1.6%
	Phoenix Ins Co	20,031,417	1.1%
	Travelers Prop Cas Co Of Amer	18,519,222	1.0%
	Travelers Ind Co Of CT	15,214,630	0.9%
	Travelers Ind Co Of Amer	13,191,449	0.7%
	Travelers Ind Co	9,722,761	0.5%
	Travelers Cas Ins Co Of Amer	7,022,510	0.4%
	Fidelity & Guar Ins Co	4,915,722	0.3%
	St Paul Fire & Marine Ins Co	4,346,606	0.2%
	St Paul Guardian Ins Co	704,822	0.0%
	Standard Fire Ins Co	665,023	0.0%
	St Paul Mercury Ins Co	399,527	0.0%
	Farmington Cas Co	76,086	0.0%
3	WESTFIELD Grp	122,798,842	6.9%
	Westfield Ins Co	45,762,617	2.6%
	Old Guard Ins Co	23,601,154	1.3%
	Westfield Natl Ins Co	14,547,108	0.8%
	American Select Ins Co	11,381,689	0.6%
	Westfield Champion Ins Co	8,241,242	0.5%
	Westfield Superior Ins Co	6,816,463	0.4%
	Westfield Touchstone Ins Co	4,278,940	0.2%
	Westfield Premier Ins Co	4,253,221	0.2%
	Ohio Farmers Ins Co	3,479,685	0.2%
	Westfield Specialty Ins Co	436,723	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
4	ERIE INS GRP	103,651,483	5.8%
	Erie Ins Exch	53,491,662	3.0%
	Erie Ins Co	50,159,821	2.8%
5	AUTO OWNERS GRP	86,390,219	4.8%
	Owners Ins Co	58,745,399	3.3%
	Auto Owners Ins Co	26,297,075	1.5%
	Atlantic Cas Ins Co	1,347,745	0.1%
6	STATE FARM GRP	75,735,909	4.2%
	State Farm Fire & Cas Co	75,735,909	4.2%
7	NATIONWIDE CORP GRP	70,983,346	4.0%
	Nationwide Ins Co Of FL	11,383,300	0.6%
	Nationwide Assur Co	10,784,011	0.6%
	Nationwide Gen Ins Co	9,735,960	0.5%
	Amco Ins Co	9,155,958	0.5%
	Allied Prop & Cas Ins Co	8,488,651	0.5%
	Scottsdale Surplus Lines Ins Co	4,354,744	0.2%
	Harleysville Ins Co	3,881,536	0.2%
	Nationwide Prop & Cas Ins Co	2,955,871	0.2%
	Nationwide Affinity Co of Amer	2,772,948	0.2%
	Nationwide Mut Ins Co	2,353,135	0.1%
	Depositors Ins Co	1,645,746	0.1%
	Nationwide Agribusiness Ins Co	954,003	0.1%
	Harleysville Worcester Ins Co	809,462	0.0%
	Crestbrook Ins Co	690,292	0.0%
	Allied Ins Co of Amer	564,692	0.0%
	Harleysville Preferred Ins Co	285,762	0.0%
	National Cas Co	164,874	0.0%
	Scottsdale Ins Co	2,293	0.0%
	Scottsdale Ind Co	185	0.0%
	Nationwide Ins Co Of Amer	-77	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
8	Chubb Ltd Grp	70,646,078	3.9%
	Federal Ins Co	32,697,904	1.8%
	Ace Amer Ins Co	19,677,903	1.1%
	Great Northern Ins Co	10,148,395	0.6%
	Vigilant Ins Co	2,368,586	0.1%
	Chubb Ind Ins Co	1,474,739	0.1%
	Ace Prop & Cas Ins Co	1,263,601	0.1%
	Pacific Ind Co	1,060,409	0.1%
	Illinois Union Ins Co	444,630	0.0%
	Chubb Natl Ins Co	386,159	0.0%
	Chubb Custom Ins Co	375,703	0.0%
	Ace Fire Underwriters Ins Co	241,452	0.0%
	Indemnity Ins Co Of North Amer	221,410	0.0%
	Pacific Employers Ins Co	216,014	0.0%
	Westchester Fire Ins Co	69,173	0.0%
9	LIBERTY MUT GRP	65,455,917	3.7%
	Ohio Security Ins Co	35,457,573	2.0%
	State Automobile Mut Ins Co	9,065,571	0.5%
	West Amer Ins Co	4,166,883	0.2%
	Ironshore Specialty Ins Co	3,763,474	0.2%
	American Fire & Cas Co	3,127,811	0.2%
	Liberty Surplus Ins Corp	2,782,559	0.2%
	General Ins Co Of Amer	2,572,749	0.1%
	Ohio Cas Ins Co	2,416,562	0.1%
	Liberty Mut Fire Ins Co	780,251	0.0%
	Safeco Ins Co Of Amer	541,954	0.0%
	Liberty Mut Ins Co	490,145	0.0%
	State Auto Prop & Cas Ins Co	299,760	0.0%
	Consolidated Ins Co	-38	0.0%
	Ironshore Ind Inc	-9,337	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
10	Tokio Marine Holdings Inc GRP	62,576,785	3.5%
	Philadelphia Ind Ins Co	50,173,355	2.8%
	US Specialty Ins Co	7,815,109	0.4%
	Houston Cas Co	1,994,589	0.1%
	Tokio Marine Specialty Ins Co	1,757,500	0.1%
	Tokio Marine Amer Ins Co	461,316	0.0%
	Trans Pacific Ins Co	307,948	0.0%
	Safety Specialty Ins Co	68,247	0.0%
	TNUS Ins Co	-1,279	0.0%
11	CNA INS GRP	54,783,316	3.1%
	National Fire Ins Co Of Hartford	11,142,823	0.6%
	Valley Forge Ins Co	10,683,411	0.6%
	Continental Cas Co	10,240,565	0.6%
	American Cas Co Of Reading PA	8,349,942	0.5%
	Continental Ins Co	7,735,695	0.4%
	Transportation Ins Co	6,630,880	0.4%
12	Encova Mut Ins Grp	54,565,018	3.1%
	Motorists Commercial Mut Ins Co	54,565,018	3.1%
13	HARTFORD FIRE & CAS GRP	41,759,651	2.3%
	Hartford Fire Ins Co	16,431,182	0.9%
	Hartford Underwriters Ins Co	12,165,835	0.7%
	Sentinel Ins Co Ltd	4,380,438	0.2%
	Twin City Fire Ins Co Co	4,345,487	0.2%
	Hartford Cas Ins Co	2,201,375	0.1%
	Navigators Ins Co	788,025	0.0%
	Hartford Accident & Ind Co	672,996	0.0%
	Maxum Ind Co	458,613	0.0%
	Navigators Specialty Ins Co	304,210	0.0%
	Hartford Ins Co Of The Midwest	9,892	0.0%
	Property & Cas Ins Co Of Hartford	1,598	0.0%
14	WESTERN RESERVE GRP	39,042,431	2.2%
	Western Reserve Mut Cas Co	20,379,050	1.1%
	Lightning Rod Mut Ins Co	18,663,381	1.0%
15	GRANGE MUT CAS GRP	38,457,900	2.2%
	Grange Ins Co	29,871,236	1.7%
	Trustgard Ins Co	7,094,789	0.4%
	Grange Ind Ins Co	1,491,875	0.1%

Monday, July 15, 2024

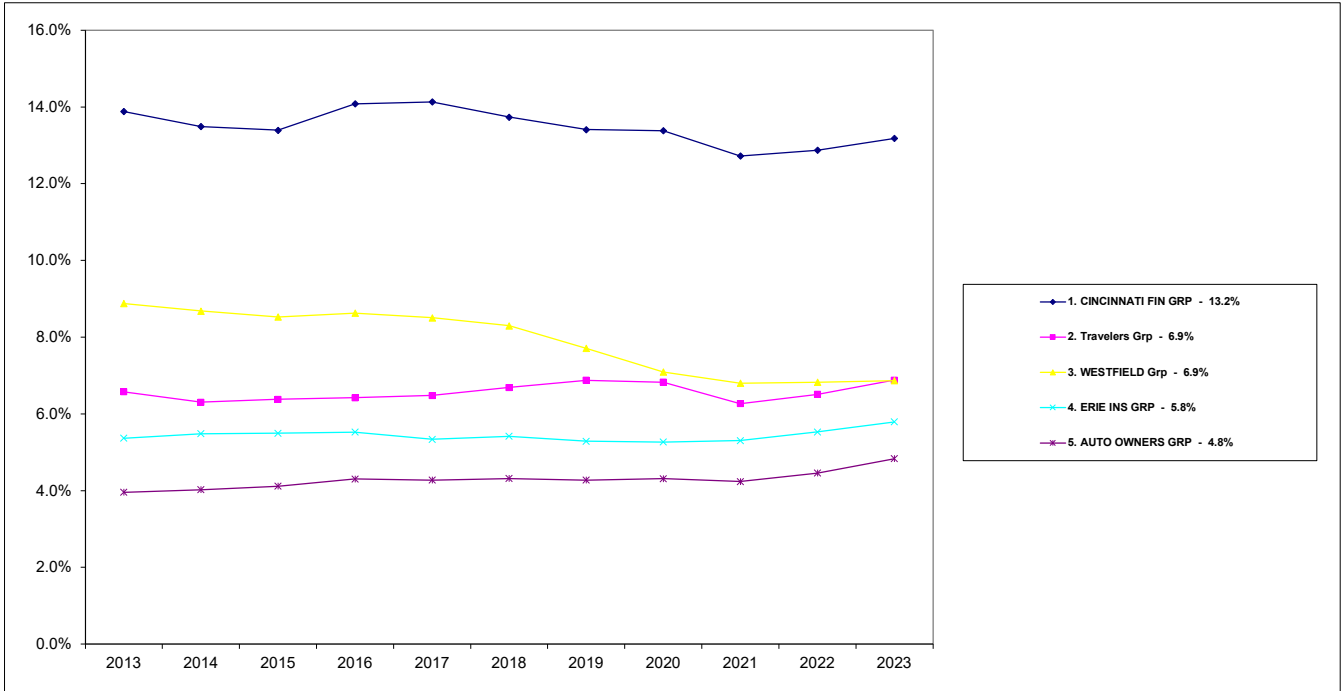
Page 4 of 5

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
Top 15	Sub Total:	1,245,615,000	69.6%
	Others Sub Total:	542,918,582	30.4%
	Total All Company Groups:	1,788,533,582	100.0%

Commercial Multiple Peril Market Share TOP 5 Groups

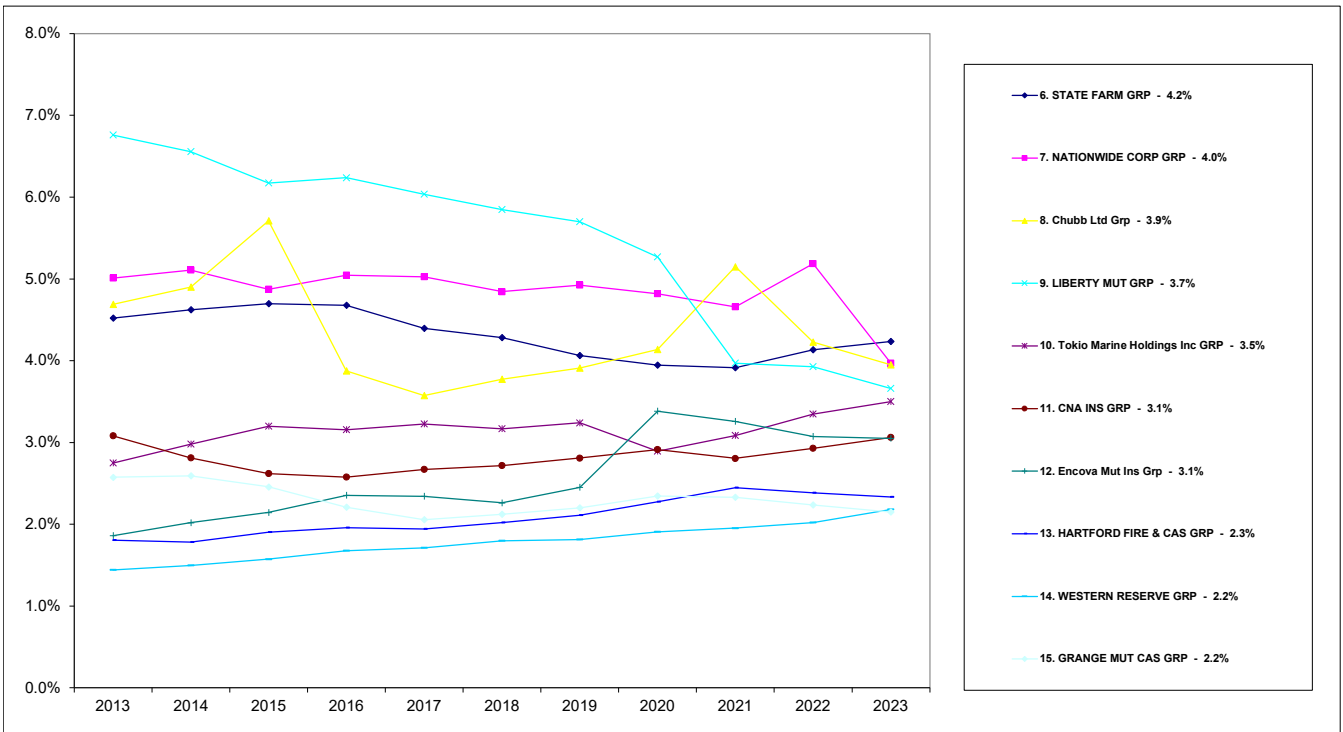


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Commercial Multiple Peril Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

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2023
Medical Professional Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	BERKSHIRE HATHAWAY GRP	59,657,011	21.8%
2	DOCTORS CO GRP	34,509,806	12.6%
3	CNA INS GRP	31,369,697	11.5%
4	ProAssurance Corp Grp	23,679,895	8.7%
5	Coverys Grp	19,826,868	7.3%
6	LIBERTY MUT GRP	15,383,106	5.6%
7	Chubb Ltd Grp	10,960,806	4.0%
8	Clinician Assur Inc RRG	6,663,675	2.4%
9	FAIRFAX FIN GRP	5,658,908	2.1%
10	CINCINNATI FIN GRP	5,363,194	2.0%
11	WR Berkley Corp GRP	4,785,773	1.8%
12	NCMIC Grp	4,639,682	1.7%
13	Health Care Industry Liab Recip Ins	4,574,498	1.7%
14	Curi Holdings Grp	3,820,771	1.4%
15	American Excess Ins Exch RRG	3,771,913	1.4%
Top 15 Sub Total:		234,665,603	85.8%
Others Sub Total:		38,779,477	14.2%
Total All Groups:		273,445,080	100.0%

2023
Medical Professional Liability
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	BERKSHIRE HATHAWAY GRP	59,657,011	21.8%
	Medical Protective Co	41,340,599	15.1%
	National Fire & Marine Ins Co	13,558,131	5.0%
	General Star Ind Co	1,691,492	0.6%
	Landmark Amer Ins Co	1,596,081	0.6%
	Fair Amer Ins & Reins Co	858,954	0.3%
	Berkshire Hathaway Specialty Ins Co	497,174	0.2%
	Capitol Specialty Ins Corp	114,580	0.0%
2	DOCTORS CO GRP	34,509,806	12.6%
	Doctors Co An Interins Exch	32,032,845	11.7%
	TDC Specialty Ins Co	2,476,961	0.9%
3	CNA INS GRP	31,369,697	11.5%
	Columbia Cas Co	24,051,309	8.8%
	American Cas Co Of Reading PA	7,269,079	2.7%
	Continental Cas Co	49,309	0.0%
4	ProAssurance Corp Grp	23,679,895	8.7%
	ProAssurance Ind Co Inc	16,450,295	6.0%
	ProAssurance Specialty Ins Co	2,835,529	1.0%
	ProAssurance Ins Co of Amer	1,964,560	0.7%
	Norcal Ins Co	1,277,106	0.5%
	Preferred Physicians Medical RRG a M	881,533	0.3%
	NORCAL Specialty Ins Co	270,872	0.1%
5	Coverys Grp	19,826,868	7.3%
	Proselect Ins Co	17,729,171	6.5%
	Coverys Specialty Ins Co	1,984,211	0.7%
	Preferred Professional Ins Co	113,486	0.0%
6	LIBERTY MUT GRP	15,383,106	5.6%
	Ironshore Specialty Ins Co	13,347,366	4.9%
	Liberty Ins Underwriters Inc	1,837,575	0.7%
	Liberty Surplus Ins Corp	198,165	0.1%

Monday, July 15, 2024

Page 1 of 3

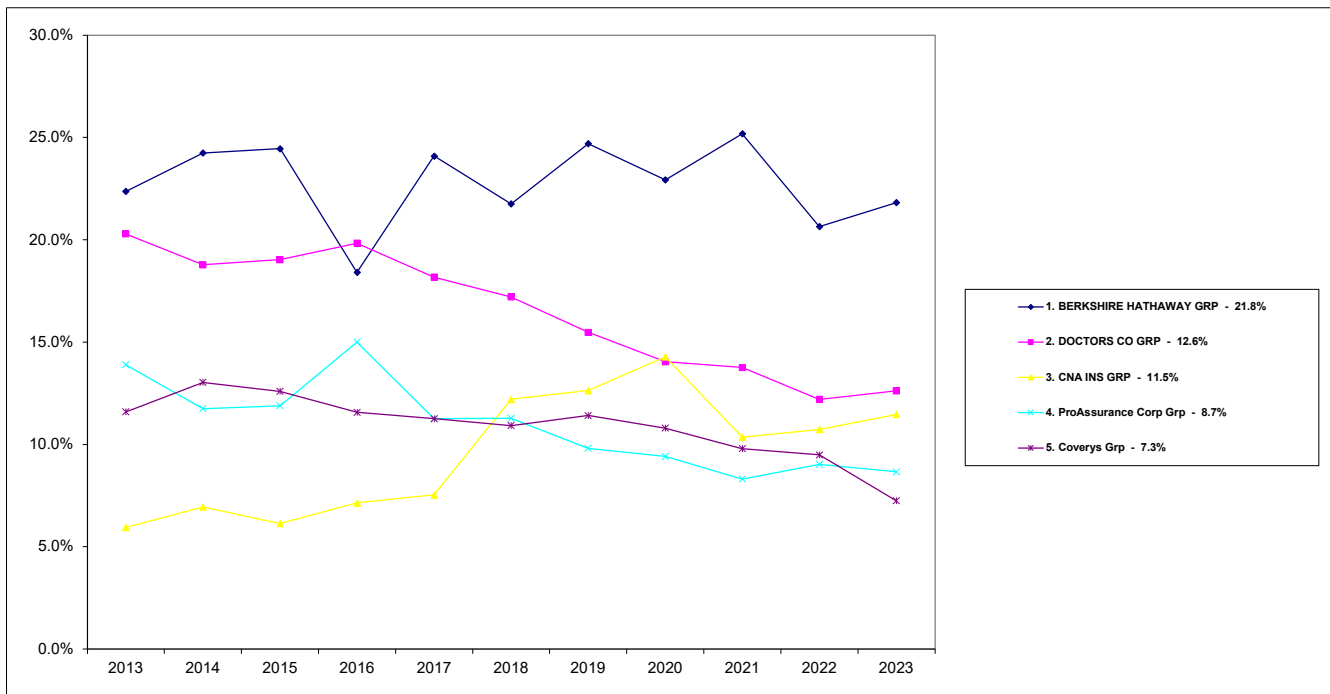
Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
7	Chubb Ltd Grp	10,960,806	4.0%
	Illinois Union Ins Co	9,033,300	3.3%
	Ace Amer Ins Co	1,565,962	0.6%
	Ace Prop & Cas Ins Co	274,312	0.1%
	Chubb Custom Ins Co	87,232	0.0%
8	Clinician Assur Inc RRG	6,663,675	2.4%
	Clinician Assur Inc RRG	6,663,675	2.4%
9	FAIRFAX FIN GRP	5,658,908	2.1%
	Hudson Excess Ins Co	2,580,919	0.9%
	Allied World Surplus Lines Ins Co	1,346,023	0.5%
	Hudson Ins Co	920,957	0.3%
	Allied World Ins Co	823,923	0.3%
	Hilltop Specialty Ins Co	-12,914	0.0%
10	CINCINNATI FIN GRP	5,363,194	2.0%
	The Cincinnati Ins Co	4,428,194	1.6%
	The Cincinnati Ind Co	496,605	0.2%
	The Cincinnati Cas Co	398,096	0.1%
	The Cincinnati Specialty Underwriter	40,299	0.0%
11	WR Berkley Corp GRP	4,785,773	1.8%
	Admiral Ins Co	4,460,505	1.6%
	Great Divide Ins Co	296,940	0.1%
	Berkley Assur Co	28,328	0.0%
12	NCMIC Grp	4,639,682	1.7%
	NCMIC Ins Co	2,706,729	1.0%
	Professional Solutions Ins Co	1,906,751	0.7%
	NCMIC RRG Inc	26,202	0.0%
13	Health Care Industry Liab Recip Ins	4,574,498	1.7%
	Health Care Industry Liab Recip Ins	4,574,498	1.7%
14	Curi Holdings Grp	3,820,771	1.4%
	Michigan Professional Ins Exch	1,655,273	0.6%
	Medical Mut Ins Co Of NC	1,186,302	0.4%
	Medical Security Ins Co	979,196	0.4%
15	American Excess Ins Exch RRG	3,771,913	1.4%
	American Excess Ins Exch RRG	3,771,913	1.4%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
Top 15	Sub Total:	234,665,603	85.8%
Others	Sub Total:	38,779,477	14.2%
Total All Company Groups:		273,445,080	100.0%

Medical Professional Liability Market Share TOP 5 Groups

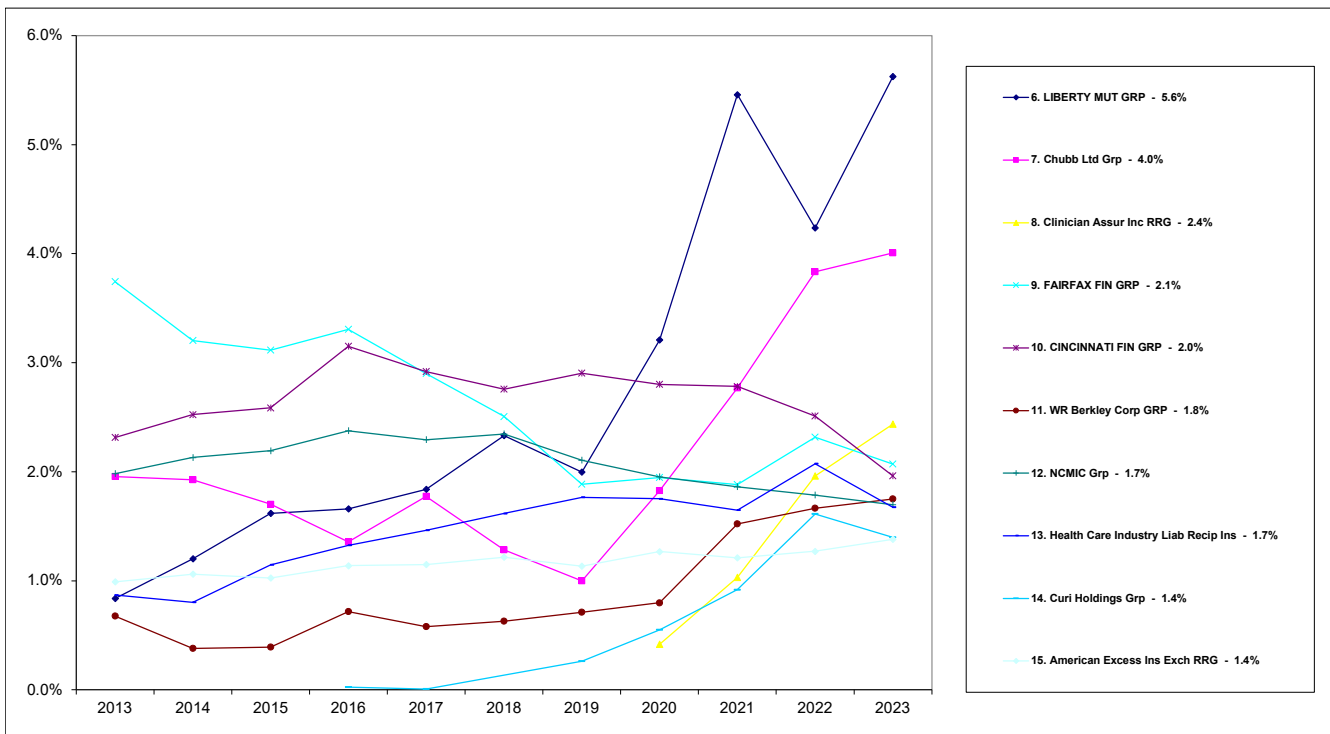


Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Medical Professional Liability Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

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2023
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2023 Market Share
1	Travelers Grp	28,031,020	11.2%
2	CNA INS GRP	19,573,793	7.8%
3	LIBERTY MUT GRP	18,874,292	7.5%
4	WESTFIELD Grp	17,892,271	7.2%
5	Chubb Ltd Grp	14,674,288	5.9%
6	ZURICH INS GRP	14,147,347	5.7%
7	CINCINNATI FIN GRP	10,755,594	4.3%
8	American Financial Grp	9,958,360	4.0%
9	Arch Ins Grp	8,128,725	3.3%
10	Intact Financial Grp	7,869,584	3.1%
11	HARTFORD FIRE & CAS GRP	6,897,815	2.8%
12	WT Holdings Grp	5,605,051	2.2%
13	NATIONWIDE CORP GRP	5,239,457	2.1%
14	Tokio Marine Holdings Inc GRP	4,800,578	1.9%
15	Merchants Bonding Co Grp	4,329,981	1.7%
Top 15 Sub Total:		176,778,156	70.7%
Others Sub Total:		73,235,947	29.3%
Total All Groups:		250,014,103	100.0%

2023
Fidelity and Surety
OHIO MARKET SHARE FOR TOP
15
INSURANCE GROUPS

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
1	Travelers Grp	28,031,020	11.2%
	Travelers Cas & Surety Co Of Amer	27,888,119	11.2%
	St Paul Fire & Marine Ins Co	89,778	0.0%
	Travelers Cas & Surety Co	29,473	0.0%
	United States Fidelity & Guar Co	15,638	0.0%
	Travelers Ind Co Of CT	2,494	0.0%
	Charter Oak Fire Ins Co	1,541	0.0%
	Travelers Ind Co	973	0.0%
	Travelers Ind Co Of Amer	839	0.0%
	Fidelity & Guar Ins Co	816	0.0%
	Standard Fire Ins Co	680	0.0%
	Travelers Prop Cas Co Of Amer	420	0.0%
	St Paul Guardian Ins Co	199	0.0%
	Farmington Cas Co	50	0.0%
2	CNA INS GRP	19,573,793	7.8%
	Western Surety Co	14,887,865	6.0%
	Continental Cas Co	2,854,845	1.1%
	Continental Ins Co	1,712,818	0.7%
	Columbia Cas Co	110,000	0.0%
	American Cas Co Of Reading PA	3,363	0.0%
	National Fire Ins Co Of Hartford	2,030	0.0%
	Transportation Ins Co	1,757	0.0%
	Valley Forge Ins Co	1,115	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
3	LIBERTY MUT GRP	18,874,292	7.5%
	Liberty Mut Ins Co	10,454,360	4.2%
	Ohio Cas Ins Co	7,580,381	3.0%
	Employers Ins Co of Wausau	237,615	0.1%
	West Amer Ins Co	200,849	0.1%
	State Automobile Mut Ins Co	155,702	0.1%
	Safeco Ins Co Of Amer	150,561	0.1%
	American States Ins Co	37,326	0.0%
	Ironshore Specialty Ins Co	25,372	0.0%
	State Auto Prop & Cas Ins Co	17,975	0.0%
	Peerless Ins Co	10,586	0.0%
	First Natl Ins Co Of Amer	2,695	0.0%
	Liberty Mut Fire Ins Co	770	0.0%
	General Ins Co Of Amer	100	0.0%
4	WESTFIELD Grp	17,892,271	7.2%
	Ohio Farmers Ins Co	15,366,953	6.1%
	Westfield Ins Co	2,391,492	1.0%
	Westfield Natl Ins Co	57,884	0.0%
	American Select Ins Co	45,420	0.0%
	Old Guard Ins Co	17,380	0.0%
	Westfield Premier Ins Co	4,311	0.0%
	Westfield Superior Ins Co	3,616	0.0%
	Westfield Champion Ins Co	2,609	0.0%
	Westfield Touchstone Ins Co	2,606	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
5	Chubb Ltd Grp	14,674,288	5.9%
	Federal Ins Co	12,934,090	5.2%
	Westchester Fire Ins Co	816,355	0.3%
	Ace Amer Ins Co	448,155	0.2%
	Pacific Ind Co	264,996	0.1%
	Chubb Custom Ins Co	149,710	0.1%
	Great Northern Ins Co	18,281	0.0%
	Vigilant Ins Co	12,940	0.0%
	Westchester Surplus Lines Ins Co	10,761	0.0%
	Illinois Union Ins Co	8,106	0.0%
	Chubb Natl Ins Co	5,293	0.0%
	Chubb Ind Ins Co	4,940	0.0%
	Ace Fire Underwriters Ins Co	311	0.0%
	Insurance Co of N Amer	250	0.0%
	Indemnity Ins Co Of North Amer	100	0.0%
6	ZURICH INS GRP	14,147,347	5.7%
	Fidelity & Deposit Co Of MD	12,691,827	5.1%
	Zurich Amer Ins Co	1,155,094	0.5%
	American Zurich Ins Co	120,266	0.0%
	Colonial Amer Cas & Surety Co	101,719	0.0%
	American Guar & Liab Ins	71,718	0.0%
	Steadfast Ins Co	4,826	0.0%
	Zurich Amer Ins Co Of IL	1,897	0.0%
7	CINCINNATI FIN GRP	10,755,594	4.3%
	The Cincinnati Ins Co	10,753,594	4.3%
	The Cincinnati Cas Co	2,000	0.0%
8	American Financial Grp	9,958,360	4.0%
	Great Amer Ins Co	9,001,767	3.6%
	Great Amer Alliance Ins Co	928,814	0.4%
	Great Amer Assur Co	27,732	0.0%
	Great Amer Ins Co of NY	47	0.0%
9	Arch Ins Grp	8,128,725	3.3%
	Arch Ins Co	8,128,725	3.3%
10	Intact Financial Grp	7,869,584	3.1%
	Atlantic Specialty Ins Co	7,799,388	3.1%
	Guarantee Co Of N Amer USA	70,196	0.0%

RANK	Group Name Company Name	Direct Written Premium	2023 Market Share
11	HARTFORD FIRE & CAS GRP	6,897,815	2.8%
	Hartford Fire Ins Co	5,249,024	2.1%
	Hartford Cas Ins Co	706,054	0.3%
	Twin City Fire Ins Co Co	563,592	0.2%
	Hartford Accident & Ind Co	328,046	0.1%
	Hartford Ins Co Of The Midwest	51,099	0.0%
12	WT Holdings Grp	5,605,051	2.2%
	Evergreen Natl Ind Co	5,605,051	2.2%
13	NATIONWIDE CORP GRP	5,239,457	2.1%
	Nationwide Mut Ins Co	5,180,182	2.1%
	National Cas Co	50,016	0.0%
	Crestbrook Ins Co	4,378	0.0%
	Scottsdale Surplus Lines Ins Co	3,065	0.0%
	Nationwide Agribusiness Ins Co	1,816	0.0%
14	Tokio Marine Holdings Inc GRP	4,800,578	1.9%
	Philadelphia Ind Ins Co	3,171,659	1.3%
	US Specialty Ins Co	934,426	0.4%
	American Contractors Ind Co	450,670	0.2%
	Houston Cas Co	139,452	0.1%
	United States Surety Co	100,335	0.0%
	Tokio Marine Specialty Ins Co	4,036	0.0%
15	Merchants Bonding Co Grp	4,329,981	1.7%
	Merchants Bonding Co a Mut	2,800,305	1.1%
	Merchants Natl Bonding Inc	1,529,676	0.6%
Top 15	Sub Total:	176,778,156	70.7%
	Others Sub Total:	73,235,947	29.3%
	Total All Company Groups:	250,014,103	100.0%

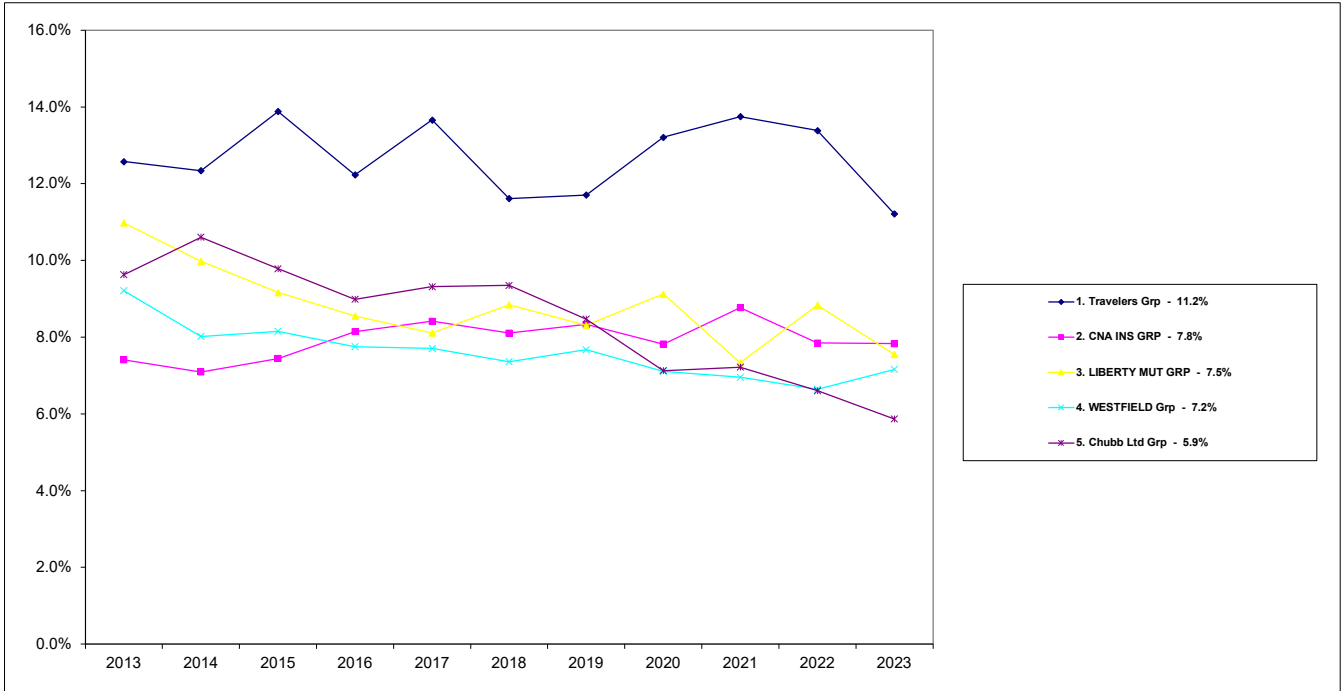
Monday, July 15, 2024

Page 4 of 4

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

The organizational structure and premiums are based on the NAIC database as of 7/11/2024.

Fidelity and Surety Market Share TOP 5 Groups

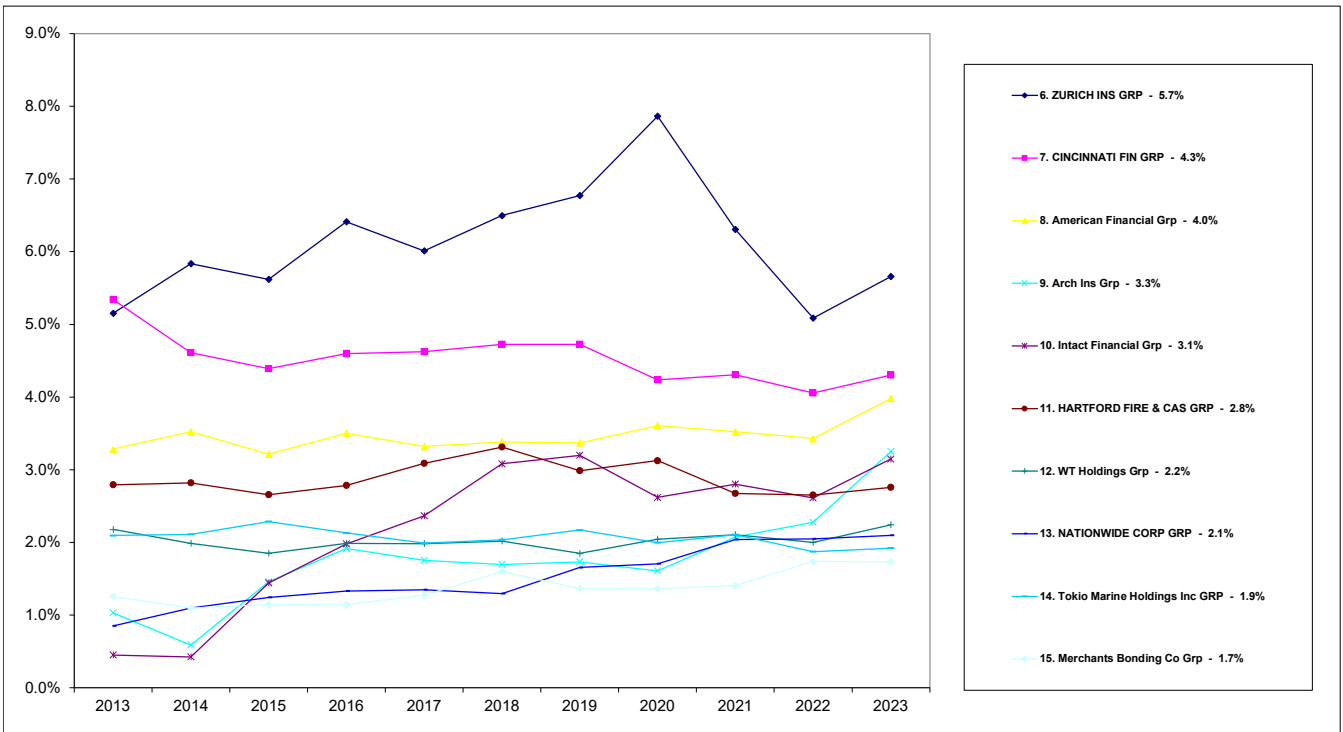


Monday, Jul 15, 2024

Ohio Department of Insurance
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Fidelity and Surety Market Share TOP 6 - 15 Groups



Monday, Jul 15, 2024

Ohio Department of Insurance
Office of Product Regulation and Actuarial Services

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Appendix 1

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

Line of Business	Line Number	Row Description
Medical Professional Liability		
	11	Medical professional liability
	11.1	Medical professional liability - occurrence
	11.2	Medical professional liability - claims-made
Earthquake		
	12	Earthquake
Accident & Health		
	13.1	Comprehensive (hospital and medical) individual
	13.2	Comprehensive (Hospital and Medical) Group
	14	Credit A&H (group and individual)
	15.1	Collectively renewable A&H
	15.2	Non-cancelable A&H
	15.3	Guaranteed renewable A&H
	15.4	Non-renewable for stated reasons only
	15.5	Other accident only
	15.6	Medicare Title XVIII exempt from state taxes or fees
	15.7	All other A& H
	15.8	Federal employees health benefits program premium
	15.9	Federal employees health benefits program premium
Workers' Compensation		
	16	Workers' compensation
Commercial General Liability		
	17.1	Other liability - occurrence
	17.2	Other liability - claims-made
	17.3	Excess Workers' Compensation
	18.1	Products liability - occurrence
	18.2	Products liability - claims-made
Private Passenger Automobile		
	19.1	Private passenger auto no-fault (personal injury protection)
	19.2	Other private passenger auto liability
	21.1	Private passenger auto physical damage

Line of Business	Line Number	Row Description
Commercial Automobile		
	19.3	Commercial auto no-fault (personal injury protection)
	19.4	Other commercial auto liability
	21.2	Commercial auto physical damage
Aircraft		
	22	Aircraft (all perils)
Fidelity and Surety		
	23	Fidelity
	24	Surety
Crime		
	26	Burglary and theft
Boiler and Machinery		
	27	Boiler and machinery
Credit		
	28	Credit
International		
	29	International
Warranty		
	30	Warranty
Aggregate write-ins for other lines of business		
	34	Aggregate write-ins for other lines of business
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	Inland marine
11	Medical professional liability
11.1	Medical professional liability - occurrence
11.2	Medical professional liability - claims-made
16	Workers' compensation
17.1	Other liability - occurrence
17.2	Other liability - claims-made
17.3	Excess Workers' Compensation
18.1	Products liability - occurrence
18.2	Products liability - claims-made
19.3	Commercial auto no-fault (personal injury protection)
19.4	Other commercial auto liability
21.2	Commercial auto physical damage
23	Fidelity
24	Surety
26	Burglary and theft
27	Boiler and machinery
Personal Lines	
03	Farmowners multiple peril
04	Homeowners multiple peril
19.1	Private passenger auto no-fault (personal injury protection)
19.2	Other private passenger auto liability
21.1	Private passenger auto physical damage

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	Inland marine
	10	Financial guaranty
	11	Medical professional liability
	11.1	Medical professional liability - occurrence
	11.2	Medical professional liability - claims-made
	12	Earthquake
	16	Workers' compensation
	17.1	Other liability - occurrence
	17.2	Other liability - claims-made
	17.3	Excess Workers' Compensation
	18.1	Products liability - occurrence
	18.2	Products liability - claims-made
	19.1	Private passenger auto no-fault (personal injury protection)
	19.2	Other private passenger auto liability
	19.3	Commercial auto no-fault (personal injury protection)
	19.4	Other commercial auto liability
	21.1	Private passenger auto physical damage
	21.2	Commercial auto physical damage
	22	Aircraft (all perils)
	23	Fidelity
	24	Surety
	26	Burglary and theft
	27	Boiler and machinery
	28	Credit

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