



**INSURANCE
ADMINISTRATION**

**2016 Report on the Effect of
Competitive Rating on the
Insurance Markets in Maryland**

MSAR # 995

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Commissioner**

January 30, 2017

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Maryland Insurance Administration

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I. Preface

Each year, the Maryland Insurance Commissioner ("Commissioner") is required to report to the Governor and the General Assembly on the effect of competitive rating on the insurance markets in the State. (*See* Ins. Art. §11-338) This Report summarizes Maryland's competitive rating law. In addition, this Report provides information for calendar year 2015 on the extent to which the private passenger automobile ("PPA") insurance market and homeowners insurance market, two of the most important markets for consumers, remain competitively priced in Maryland.

II. Competitive Rating

The Insurance Reform Act of 1995 (HB 923, Competitive Rating) authorized insurers to use rates for certain lines of property and casualty insurance without the prior approval of the Commissioner. Although not subject to the Commissioner's prior approval, each authorized insurer and each rating organization designated by an insurer for the filing of rates must file with the Commissioner all rates and supplementary rate information as well as any changes to rates or supplementary rate information on or before the date they become effective. (*See* Ins. Art. §11-307) Rates may not be excessive, inadequate, or unfairly discriminatory. (Ins. Art. § 11-306(b)(1)) Under competitive rating, the Commissioner may not find a rate to be excessive unless it is unreasonably high for the insurance provided and, under certain circumstances, the Commissioner has issued a ruling that a reasonable degree of competition does not exist in a market to which the rate is applicable. (Ins. Art. §11-306)

Maryland moved from prior approval of rates to competitive rating to allow insurers to react quickly to business cycles. When claims experience is favorable, it is anticipated that insurers generally will act to decrease rates and/or relax underwriting restrictions to increase their market

share. When claims experience deteriorates, it is anticipated that insurers generally will act to increase rates and/or tighten their underwriting standards to accept less risk. Proponents of competitive rating maintain that competition between insurers prevents excessive rates even during a downturn in the underwriting business cycle because insurers are not willing to raise rates to the point where they will lose significant market share to one or more competitors.

Moreover, competition encourages insurers to accept additional risks, making insurance widely available to consumers. Factors relevant to market competitiveness include, among other things, the number of insurers providing coverage in the market; the market share concentration of those insurers; and changes in market share of the insurers.

III. Private Passenger Automobile Insurance

During calendar year 2015, the number of companies actively selling private passenger automobile insurance and related products in the State of Maryland increased by 2% to 158 compared to 155 in calendar year 2014. Many of the 158 companies are owned by holding companies. This Report refers to two or more individual companies owned by a common holding company as an "insurer group."¹ Exhibit 1 identifies all insurer groups, the individual companies comprising each insurer group, and the 2015 written premium for the insurer group as well as for each individual company within the group. Of the 158 companies writing private passenger automobile insurance, 63 are a part of a top ten insurer group. The top ten insurer groups are determined by market share based on written premium.

The market share for the top ten insurer groups collectively has remained relatively stable between 2010 and 2015. See Exhibit 1a In 2010, the top ten insurer groups accounted for approximately 89.7

¹ Insurer groups are referenced in this report rather than individual companies in order to provide a more consistent comparison of data from year to year due to individual company mergers and acquisitions.

percent of the private passenger automobile insurance market. In 2015 the same insurer groups accounted for approximately 90.8 percent.

A commonly accepted measure of market concentration is the Herfindahl-Hirschman Index (“HHI”).¹ Markets in which the HHI is between 1000 and 1800 points are considered to be moderately concentrated and those in which the HHI is in excess of 1800 points are considered to be concentrated. The following chart reflects the number of insurers offering private passenger automobile insurance in Maryland for the five-year period from 2011 through 2015, as well as the HHI for each year.

	2011	2012	2013	2014	2015
Number Of PPA Insurers	157	158	158	155	158
HHI	1226	1248	1263	1266	1274

Although there has been a modest change in market concentration, an HHI of 1274 is indicative of a market that remains moderately concentrated.

In the private passenger automobile insurance market, individuals with risk characteristics that private passenger automobile insurers are unwilling to accept are able to obtain coverage from the Maryland Automobile Insurance Fund (“MAIF”). In addition to the HHI, another indicator of the competitiveness of the PPA insurance market is the market share held by MAIF. During the six-year period from 2010 to 2015, MAIF's market share

¹ This is calculated by squaring the market share of each firm competing in the market and then summing the resulting numbers. The HHI takes into account the relative size and distribution of the firms in a market and approaches zero when a market consists of a large number of firms of relatively equal size. The HHI increases both as the number of firms in the market decreases and as the disparity in size between those firms increases.

declined a full percentage point, from approximately 2.7 percent to approximately 1.7 percent. During that same period, market share for the top ten insurer groups *excluding* MAIF increased from approximately 87 percent in 2010 to approximately 89 percent in 2015. The fact that MAIF's market share decreased and the market share of the top ten insurers increased suggests that private passenger automobile insurers accepted more risk during the intervening years.

IV. Homeowners Insurance

During calendar year 2015, the number of companies actively providing homeowners insurance in the State of Maryland increased by less than 2% to 124 compared to 122 in calendar year 2014. Of the 124 companies actively writing homeowners insurance, 48 are within the top ten insurer groups. Exhibit 2 identifies all insurer groups, the individual companies comprising each insurer group, and the 2015 written premium for the insurer group as well as for each individual company within the group.

The market share for the top ten insurer groups remained stable from 2010 (85.5 percent)³ to 2015 (85.7 percent). See Exhibit 2a. The following chart reflects the number of insurers offering homeowners insurance in Maryland for the five-year period from 2011 through 2015, as well as the HHI for each year.

	2011	2012	2013	2014	2015
Number Of Homeowner Insurers	119	124	121	122	124
HHI	1108	1067	1053	1021	1022

³ The top ten insurers have changed since 2010. Most notably, Allianz Insurance Group has fallen to number 14 and American Family Insurance Group entered the top 10; therefore, if adding the 2010 market shares of the top ten in Exhibit 2a, the total will be 84.8%.

An HHI of 1022 indicates the homeowners insurance market in Maryland remains moderately concentrated.

In addition to the HHI, another indicator of competition is the percentage of business held by the Joint Insurance Association ("JIA"), the State's residual property insurer. In 2015, JIA's market share was 0.08 percent, representing an approximately 33 percent decrease from its 2008 market share of 0.12 percent. The decrease in JIA's market share and the increase in the market share of the top ten insurers suggests that homeowners insurers are accepting more risk.

V. Conclusion

Fostering a robust and competitive private passenger automobile insurance and homeowners insurance market in Maryland provides consumers with more options for insurers, products, and pricing. In evaluating the competitiveness of the marketplace, the MIA takes into consideration the number of insurers in the marketplace, the concentration of the market, and the changes in market share that occur over time.

The market share information for 2015 indicates that Maryland's private passenger automobile insurance and homeowners insurance markets are moderately concentrated. For private passenger automobile insurance, the number of competitors in the market and their increasing market share suggests that this moderately concentrated market is reasonably competitive. Likewise, for homeowners insurance, the number of competitors and their stable market share indicates a reasonably competitive market. The MIA will continue to monitor both markets for changes in market concentration, competitiveness, and availability.

VI. Exhibits

Exhibit 1: Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including Each Company Within the Group

Exhibit 1a: Comparison of Market Share of the Top Ten Insurer Groups for Private Passenger Automobile Insurance from 2010 to 2015

Exhibit 2: Groups Writing Homeowners Insurance in Maryland in 2015 Including Each Company Within the Group

Exhibit 2a: Comparison of Market Share of the Top Ten Insurer Groups for Homeowners Insurance from 2010 to 2015

Exhibit 3a: Maryland Private Passenger Automobile Insurance Written Premium and Market Share by Insurer Group for 2015

Exhibit 3b: Maryland Homeowners Insurance Written Premium and Market Share by Insurer Group for 2015

Exhibit 3c: Maryland Homeowners and Private Passenger Automobile Insurance Premium Written by Insurer Group

Exhibit 3d: Private Passenger Automobile and Homeowners Insurance Written Premium by Group as a Percentage of Total Written Premium for All Lines

Exhibit 4a: Homeowners, Private Passenger Automobile and All Other Lines of P & C Insurance as a Percentage of Total Written Premium from 2006 through 2015

Exhibit 4b: Growth in Written Premium of Homeowners, Private Passenger Automobile, All Other Lines and Entire P & C Insurance Market from 1999 to 2015

Exhibit 5: HHI Values for Homeowners and Private Passenger Automobile Insurance from 2006 to 2015

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2015 Company Premium
1	31	BERKSHIRE HATHAWAY GRP	967,814,777	41491	Geico Cas Co	401,103,396
				35882	Geico Gen Ins Co	271,752,261
				22063	Government Employees Ins Co	216,049,659
				22055	Geico Ind Co	78,905,383
				25895	United States Liab Ins Co	4,078
2	176	STATE FARM GRP	821,548,641	25178	State Farm Mut Auto Ins Co	726,585,148
				25143	State Farm Fire & Cas Co	94,963,493
3	8	ALLSTATE INS GRP	536,596,851	19240	Allstate Ind Co	253,905,641
				19232	Allstate Ins Co	160,223,949
				17230	Allstate Prop & Cas Ins Co	48,420,775
				11252	Encompass Home & Auto Ins Co	41,708,694
				30210	Esurance Prop & Cas Ins Co	19,451,090
				10071	Encompass Ins Co Of Amer	9,197,922
				15130	Encompass Ind Co	2,685,492
				25712	Esurance Ins Co	1,003,288
4	140	NATIONWIDE CORP GRP	359,091,342	26093	Nationwide Affinity Co of Amer	143,709,507
				23787	Nationwide Mut Ins Co	123,037,622
				23760	Nationwide Gen Ins Co	62,749,868
				19100	Amco Ins Co	12,070,657
				13242	Titan Ind Co	6,627,987
				25453	Nationwide Ins Co Of Amer	4,394,682
				35696	Harleysville Preferred Ins Co	3,143,604
				42889	Victoria Fire & Cas Co	1,500,133
				26182	Harleysville Worcester Ins Co	1,430,896
				42579	Allied Prop & Cas Ins Co	310,816
				10723	Nationwide Assur Co	100,315
				42587	Depositors Ins Co	13,235
				28223	Nationwide Agribusiness Ins Co	2,020

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including
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2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2015 Company Premium
5	200	UNITED SERV AUTOMOBILE ASSN GRP	333,091,844	25941	United Serv Automobile Assn	138,702,184
				25968	USAA Cas Ins Co	105,884,292
				18600	USAA Gen Ind Co	55,427,252
				21253	Garrison Prop & Cas Ins Co	33,078,116
6	213	ERIE INS GRP	304,249,307	26271	Erie Ins Exch	300,679,697
				26263	Erie Ins Co	3,569,610
7	155	PROGRESSIVE GRP	247,758,237	10192	Progressive Select Ins Co	125,907,000
				32786	Progressive Specialty Ins Co	57,510,286
				11851	Progressive Advanced Ins Co	29,758,987
				16322	Progressive Direct Ins Co	15,306,872
				42994	Progressive Classic Ins Co	10,743,712
				24252	Progressive Amer Ins Co	7,501,922
				24260	Progressive Cas Ins Co	802,364
				38628	Progressive Northern Ins Co	227,094
8	111	LIBERTY MUT GRP	205,373,635	36447	LM Gen Ins Co	80,819,365
				23035	Liberty Mut Fire Ins Co	50,717,210
				37214	American States Preferred Ins Co	49,657,765
				33600	LM Ins Corp	6,194,487
				33588	First Liberty Ins Corp	5,208,668
				39012	Safeco Ins Co Of IL	3,906,407
				24074	Ohio Cas Ins Co	3,682,485
				14613	Montgomery Mut Ins Co	2,107,509
				24740	Safeco Ins Co Of Amer	1,661,983
				42404	Liberty Ins Corp	670,867
				44393	West Amer Ins Co	670,357
24724	First Natl Ins Co Of Amer	76,318				
19704	American States Ins Co	214				
9	0	MAIF	72,907,896	34800	MAIF	72,907,896

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2015 Company Premium
10	3548	TRAVELERS GRP	54,758,282	27998	Travelers Home & Marine Ins Co	24,433,859
				36161	Travelers Prop Cas Ins Co	15,102,404
				25658	Travelers Ind Co	5,219,078
				36137	Travelers Commercial Ins Co	5,158,224
				25666	Travelers Ind Co Of Amer	2,755,528
				19070	Standard Fire Ins Co	1,707,690
				28188	Travco Ins Co	381,499
11	91	HARTFORD FIRE & CAS GRP	51,771,395	27120	Trumbull Ins Co	31,120,614
				34690	Property & Cas Ins Co Of Hartford	5,141,927
				30104	Hartford Underwriters Ins Co	5,062,463
				29459	Twin City Fire Ins Co Co	3,981,184
				37478	Hartford Ins Co Of The Midwest	3,912,141
				11000	Sentinel Ins Co Ltd	1,127,126
				19682	Hartford Fire In Co	676,861
				29424	Hartford Cas Ins Co	629,220
				22357	Hartford Accident & Ind Co	119,859
12	1278	CSAA INS GRP	34,282,098	37770	CSAA Gen Ins Co	18,835,659
				11681	CSAA Affinity Ins Co	14,685,826
				10675	CSAA Mid-Atlantic Ins Co	760,613
13	69	FARMERS INS GRP	29,396,027	21687	Mid Century Ins Co	14,081,357
				34789	21st Century Centennial Ins Co	4,922,541
				32220	21st Century N Amer Ins Co	3,147,627
				11185	Foremost Ins Co Grand Rapids MI	3,057,036
				10806	Farmers New Century Ins Co	2,010,420
				20796	21st Century Premier Ins Co	1,267,533
				21709	Truck Ins Exch	559,303
				11800	Foremost Prop & Cas Ins Co	194,528
				43974	21st Century Ind Ins Co	155,682

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including
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2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2015 Company Premium
14	241	METROPOLITAN GRP	25,691,048	34339	Metropolitan Grp Prop & Cas Ins Co	19,834,720
				25321	Metropolitan Drt Prop & Cas Ins Co	3,559,678
				40169	Metropolitan Cas Ins Co	1,676,459
				40649	Economy Premier Assur Co	453,166
				26298	Metropolitan Prop & Cas Ins Co	167,025
15	0	AGENCY INS CO OF MD INC	23,537,832	35173	Agency Ins Co Of MD Inc	23,537,832
16	250	DONEGAL GRP	21,017,197	14958	Peninsula Ins Co	16,762,747
				22586	Atlantic States Ins Co	2,240,566
				13692	Donegal Mut Ins Co	2,013,884
17	175	STATE AUTO MUT GRP	20,886,093	25135	State Automobile Mut Ins Co	12,294,700
				25127	State Auto Prop & Cas Ins Co	8,591,393
18	0	ELEPHANT INS CO	20,805,006	13688	Elephant Ins Co	20,805,006
19	28	AMICA MUT GRP	20,255,466	13501	Amica Mut Ins Co	20,255,466
20	0	BRETHREN MUT INS CO	14,343,488	13501	Brethren Mut Ins Co	14,343,488
21	4	AMERIPRISE FIN GRP	11,758,872	29068	IDS Prop Cas Ins Co	11,758,872
22	215	KEMPER CORP GRP	11,472,589	16063	Unitrin Auto & Home Ins Co	8,208,545
				10914	Kemper Independence Ins Co	1,921,701
				10226	Unitrin Direct Ins Co	563,714
				43044	Response Ins Co	361,888
				10915	Unitrin Direct Prop & Cas Co	229,595
				31968	Merastar Ins Co	187,146

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2015 Company Premium
23	271	PENNSYLVANIA NATL INS GRP	11,383,945	14990	Pennsylvania Natl Mut Cas Ins Co	11,383,945
24	242	SELECTIVE INS GRP	10,929,520	19259 39926	Selective Ins Co Of SC Selective Ins Co Of The Southeast	10,390,018 539,502
25	640	MUTUAL BENEFIT GRP	8,300,967	14664	Mutual Benefit Ins Co	8,300,967
26	244	CINCINNATI FIN GRP	8,272,342	10677	Cincinnati Ins Co	8,272,342
27	38	CHUBB INC GRP	8,124,515	10052 20303 20281 20397 20346	Chubb Natl Ins Co Great Northern Ins Co Federal Ins Co Vigilant Ins Co Pacific Ind Co	3,808,869 3,085,381 638,187 318,422 273,656
28	0	IFA INS CO	5,395,280	31062	IFA Ins Co	5,395,280
29	0	PARAMOUNT INS CO	5,308,967	16128	Paramount Ins Co	5,308,967
30	33	CALIFORNIA CAS MGMT GRP	5,122,576	20117	California Cas Ind Exch	5,122,576
31	93	STATE NATL GRP	5,072,200	12831	State Natl Ins Co Inc	5,072,200
32	626	CHUBB LTD GRP	4,924,999	18279 22667	Bankers Standard Ins Co Ace Amer Ins Co	4,715,223 209,776
33	225	IAT REINS CO GRP	3,873,642	23248	Occidental Fire & Cas Co Of NC	3,873,642
34	761	ALLIANZ INS GRP	3,771,722	21873 21881	Firemans Fund Ins Co National Surety Corp	2,807,599 964,123
35	169	SENTRY INS GRP	3,074,746	21164	Dairyland Ins Co	3,074,746

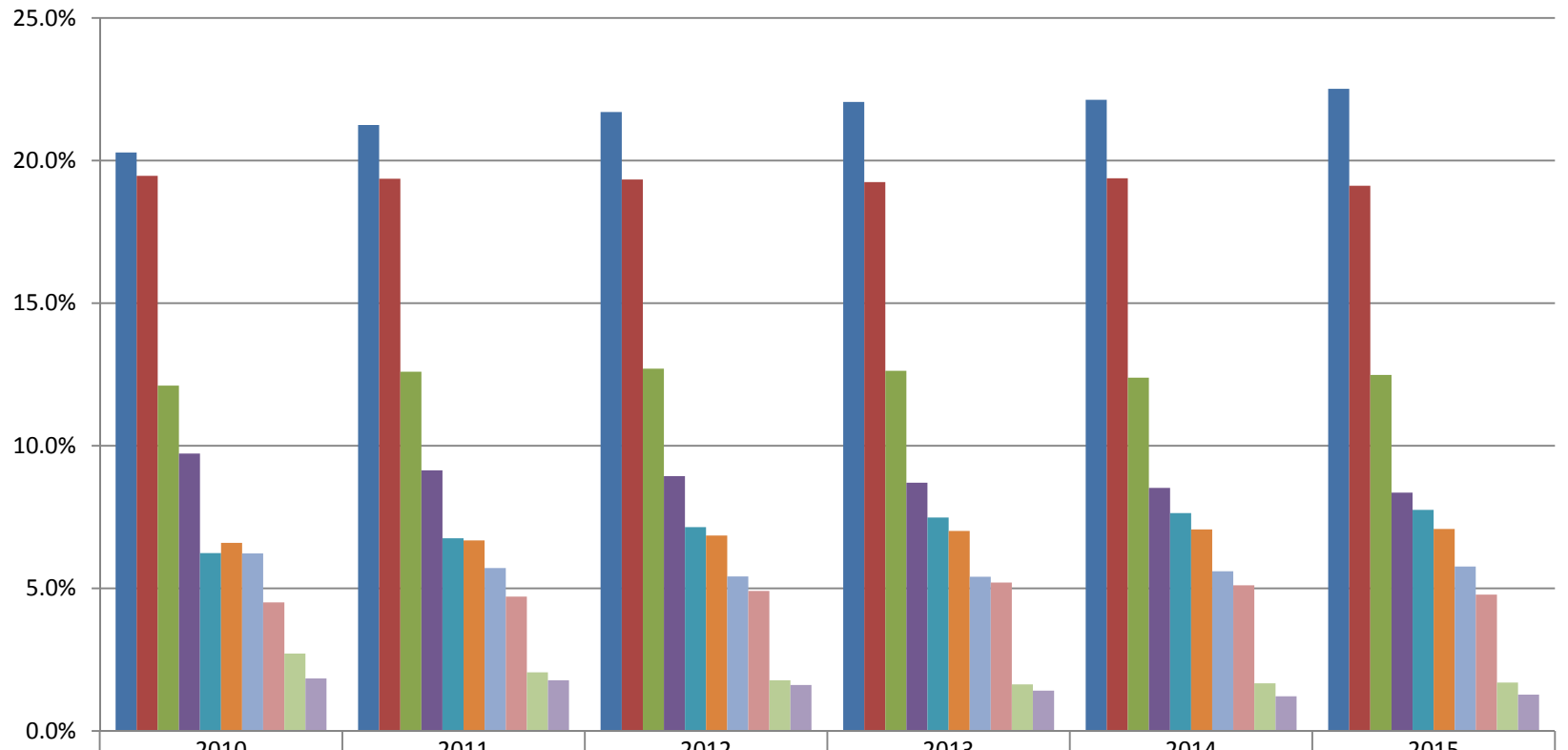
**Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including
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2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2015 Company Premium
36	300	HORACE MANN GRP	2,967,747	22683	Teachers Ins Co	1,391,616
				22756	Horace Mann Prop & Cas Ins Co	1,058,756
				22578	Horace Mann Ins Co	517,375
37	311	MAIN STREET AMER GRP	2,532,358	40231	Old Dominion Ins Co	1,666,784
				29939	Main St Amer Assur Co	436,376
				14788	NGM Ins Co	429,198
38	12	AMERICAN INTL GRP	2,439,411	19402	AIG Prop Cas Co	2,439,411
39	54	CUMBERLAND GRP	2,421,594	10448	Cumberland Ins Co Inc	2,421,594
40	2538	AMTRUST NGH GRP	2,261,714	42447	National Gen Assur Co	2,221,273
				23728	National Gen Ins Co	40,441
41	408	AMERICAN NATL FIN GRP	2,157,240	29963	United Farm Family Ins Co	2,157,240
42	4664	PURE COMPANIES GRP	1,939,795	12873	Privilege Underwriters Recp Exch	1,939,795
43	57	ELECTRIC INS GRP	1,501,747	21261	Electric Ins Co	1,501,747
44	3098	TOKIO MARINE HOLDINGS INC GRP	1,486,422	18058	Philadelphia Ind Ins Co	1,486,422
45	34509	RIDER INS CO	1,393,424	34509	Rider Ins Co	1,393,424
46	19	ASSURANT INC GRP	1,086,897	10111	American Bankers Ins Co Of FL	1,086,897
47	3478	HALLMARK FIN SERV GRP	983,108	19530	Hallmark Natl Ins Co	983,108

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2015 Company Premium
48	361	MUNICH RE GRP	916,136	23469	American Modern Home Ins Co	840,875
				23450	American Family Home Ins Co	75,261
49	785	MARKEL CORP GRP	837,723	37915	Essentia Ins Co	719,328
				28932	Markel Amer Ins Co	118,395
50	4509	IRONSHORE GRP	354,132	23647	Ironshore Ind Inc	354,132
51	4718	TIPTREE FIN GRP	198,980	10051	Lyndon Southern Ins Co	198,980
52	3495	INFINITY PROP & CAS INS GRP	181,210	22268	Infinity Ins Co	181,210
53	88	THE HANOVER INS GRP	103,532	22292	Hanover Ins Co	103,532
54	84	AMERICAN FINANCIAL GRP	69,878	32620	National Interstate Ins Co	58,657
				41106	Triumphe Cas Co	11,221
55	775	PHARMACISTS MUT GRP	34,153	13714	Pharmacists Mut Ins Co	34,153
56	0	WESTERN GEN INS CO	3,942	27502	Western Gen Ins Co	3,942
57	4716	FORTRESS GRP	3,809	26220	Yosemite Ins Co	3,809
58	920	GLOBAL IND GRP	2,400	19615	American Reliable Ins Co	2,400
59	2898	WESTERN SERV CONTRACT GRP	374	37850	Pacific Specialty Ins Co	374
60	161	TOPA EQUITIES LTD GRP	2	18031	Topa Ins Co	2
INDUSTRY TOTALS			4,297,841,072			4,297,841,072

Comparison of Market Share of the Top Ten Insurer Groups for Private Passenger Automobile Insurance from 2010 to 2015



	2010	2011	2012	2013	2014	2015
■ GEICO	20.3%	21.2%	21.7%	22.1%	22.1%	22.5%
■ STATE FARM	19.5%	19.4%	19.3%	19.2%	19.4%	19.1%
■ ALLSTATE	12.1%	12.6%	12.7%	12.6%	12.4%	12.5%
■ NATIONWIDE	9.7%	9.1%	8.9%	8.7%	8.5%	8.4%
■ USAA	6.2%	6.8%	7.1%	7.5%	7.6%	7.8%
■ ERIE	6.6%	6.7%	6.9%	7.0%	7.1%	7.1%
■ PROGRESSIVE	6.2%	5.7%	5.4%	5.4%	5.6%	5.8%
■ LIBERTY MUTUAL	4.5%	4.7%	4.9%	5.2%	5.1%	4.8%
■ MAIF	2.7%	2.1%	1.8%	1.6%	1.7%	1.7%
■ TRAVELERS	1.8%	1.8%	1.6%	1.4%	1.2%	1.3%

**Groups Writing Homeowners Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	NAIC Cocode	Company Name	2015 Company Premium
1	176	STATE FARM GRP	313,479,907	25143	State Farm Fire & Cas Co	313,479,907
2	8	ALLSTATE INS GRP	208,715,580	19232	Allstate Ins Co	115,337,192
				17230	Allstate Prop & Cas Ins Co	30,379,785
				11252	Encompass Home & Auto Ins Co	26,461,922
				37907	Allstate Vehicle & Prop Ins Co	23,639,812
				10071	Encompass Ins Co Of Amer	7,828,345
				15130	Encompass Ind Co	4,271,062
				19240	Allstate Ind Co	797,462
3	213	ERIE INS GRP	178,609,507	26271	Erie Ins Exch	140,887,682
				26263	Erie Ins Co	37,721,825
4	3548	TRAVELERS GRP	166,458,641	19070	Standard Fire Ins Co	102,577,702
				27998	Travelers Home & Marine Ins Co	57,931,520
				25666	Travelers Ind Co Of Amer	3,199,233
				36137	Travelers Commercial Ins Co	2,750,186
5	200	UNITED SERV AUTOMOBILE ASSN GRP	164,169,413	25941	United Serv Automobile Assn	85,463,223
				25968	USAA Cas Ins Co	49,086,593
				18600	USAA Gen Ind Co	19,866,286
				21253	Garrison Prop & Cas Ins Co	9,753,311
6	111	LIBERTY MUT GRP	137,799,149	42404	Liberty Ins Corp	40,297,533
				23035	Liberty Mut Fire Ins Co	34,371,428
				33600	LM Ins Corp	31,067,086
				24740	Safeco Ins Co Of Amer	24,680,806
				14613	Montgomery Mut Ins Co	4,157,273
				44393	West Amer Ins Co	2,721,220
				24074	Ohio Cas Ins Co	269,250
				24066	American Fire & Cas Co	234,553

**Groups Writing Homeowners Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	NAIC Cocode	Company Name	2015 Company Premium
7	140	NATIONWIDE CORP GRP	131,647,620	23779	Nationwide Mut Fire Ins Co	69,461,551
				37877	Nationwide Prop & Cas Ins Co	29,660,786
				23760	Nationwide Gen Ins Co	22,210,943
				42579	Allied Prop & Cas Ins Co	4,497,521
				26182	Harleysville Worcester Ins Co	3,742,630
				35696	Harleysville Preferred Ins Co	1,222,235
				23787	Nationwide Mut Ins Co	851,954
8	473	AMERICAN FAMILY INS GRP	40,195,255	13927	Homesite Ins Co Of The Midwest	40,195,255
9	38	CHUBB INC GRP	28,417,452	20303	Great Northern Ins Co	11,912,458
				20281	Federal Ins Co	5,356,694
				20397	Vigilant Ins Co	4,836,544
				20346	Pacific Ind Co	3,203,045
				10052	Chubb Natl Ins Co	3,108,711
10	91	HARTFORD FIRE & CAS GRP	23,265,394	37478	Hartford Ins Co Of The Midwest	11,508,801
				27120	Trumbull Ins Co	6,123,246
				29459	Twin City Fire Ins Co Co	1,449,030
				11000	Sentinel Ins Co Ltd	1,369,825
				29424	Hartford Cas Ins Co	1,360,610
				22357	Hartford Accident & Ind Co	1,198,251
				19682	Hartford Fire In Co	171,625
				30104	Hartford Underwriters Ins Co	82,787
34690	Property & Cas Ins Co Of Hartford	1,219				
11	69	FARMERS INS GRP	16,474,479	21652	Farmers Ins Exch	6,396,080
				10806	Farmers New Century Ins Co	4,789,901
				11185	Foremost Ins Co Grand Rapids MI	3,772,166
				11800	Foremost Prop & Cas Ins Co	763,221
				21709	Truck Ins Exch	753,111

**Groups Writing Homeowners Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	NAIC Cocode	Company Name	2015 Company Premium
12	0	BRETHREN MUT INS CO	14,994,649	13501	Brethren Mut Ins Co	14,994,649
13	241	METROPOLITAN GRP	13,884,975	26298	Metropolitan Prop & Cas Ins Co	6,882,771
				34339	Metropolitan Grp Prop & Cas Ins Co	6,134,204
				40649	Economy Premier Assur Co	868,000
14	761	ALLIANZ INS GRP	13,579,121	21857	American Ins Co	7,862,297
				21873	Firemans Fund Ins Co	3,761,574
				21881	National Surety Corp	1,860,395
				21865	Associated Ind Corp	58,460
				21849	American Automobile Ins Co	36,395
15	250	DONEGAL GRP	12,410,715	14958	Peninsula Ins Co	8,837,320
				13692	Donegal Mut Ins Co	3,573,395
16	28	AMICA MUT GRP	11,348,873	19976	Amica Mut Ins Co	11,348,873
17	796	QBE INS GRP	11,230,364	37257	Praetorian Ins Co	7,863,669
				39217	QBE Ins Corp	3,366,695
18	175	STATE AUTO MUT GRP	11,007,668	25127	State Auto Prop & Cas Ins Co	11,007,668
19	19	ASSURANT INC GRP	9,535,843	10111	American Bankers Ins Co Of FL	8,620,721
				42978	American Security Ins Co	832,565
				42986	Standard Guar Ins Co	82,557
20	1278	CSAA INS GRP	9,447,300	11681	CSAA Affinity Ins Co	9,447,300
21	215	KEMPER CORP GRP	8,520,741	16063	Unitrin Auto & Home Ins Co	6,354,637
				10914	Kemper Independence Ins Co	1,944,230
				10915	Unitrin Direct Prop & Cas Co	170,112
				31968	Merastar Ins Co	51,762

**Groups Writing Homeowners Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	NAIC Cocode	Company Name	2015 Company Premium
22	0	FREDERICK MUT INS CO	7,716,835	14753	Frederick Mut Ins Co	7,716,835
23	626	CHUBB LTD GRP	7,561,040	18279	Bankers Standard Ins Co	6,833,274
				22667	Ace Amer Ins Co	727,766
24	242	SELECTIVE INS GRP	7,254,968	19259	Selective Ins Co Of SC	4,525,747
				39926	Selective Ins Co Of The Southeast	2,729,221
25	54	CUMBERLAND GRP	6,844,671	13684	Cumberland Mut Fire Ins Co	6,844,671
26	244	CINCINNATI FIN GRP	6,503,311	10677	Cincinnati Ins Co	6,503,311
27	12	AMERICAN INTL GRP	5,768,724	19402	AIG Prop Cas Co	5,768,724
28	640	MUTUAL BENEFIT GRP	5,308,162	14664	Mutual Benefit Ins Co	5,308,162
29	271	PENNSYLVANIA NATL INS GRP	5,282,161	14990	Pennsylvania Natl Mut Cas Ins Co	5,282,161
30	4774	CLOISTER MUT & WINDSOR MOUNT JO	5,107,801	26166	Windsor Mount Joy Mut Ins Co	5,107,801
31	4	AMERIPRISE FIN GRP	4,793,499	29068	IDS Prop Cas Ins Co	4,793,499
32	155	PROGRESSIVE GRP	4,740,344	10872	American Strategic Ins Corp	4,709,524
				32786	Progressive Specialty Ins Co	30,820
33	4765	WBL GRP	4,684,500	16578	Stillwater Prop & Cas Ins Co	4,684,500
34	361	MUNICH RE GRP	4,487,614	23469	American Modern Home Ins Co	3,828,166
				23450	American Family Home Ins Co	659,448
35	4664	PURE COMPANIES GRP	3,267,626	12873	Privilege Underwriters Recp Exch	3,267,626
36	311	MAIN STREET AMER GRP	2,198,572	14788	NGM Ins Co	2,198,572

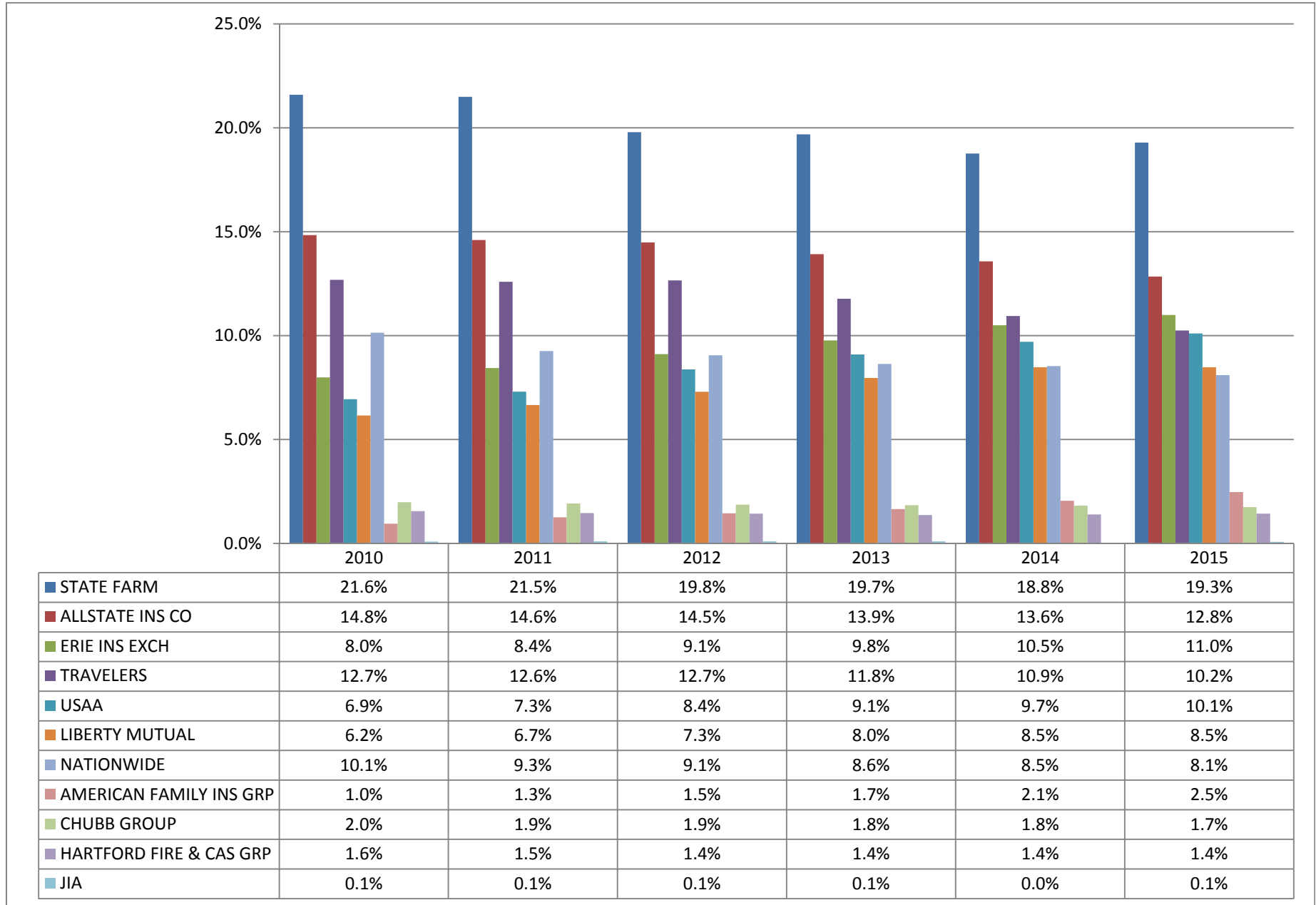
**Groups Writing Homeowners Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	NAIC Cocode	Company Name	2015 Company Premium
37	1319	LITITZ MUT GRP	1,988,568	14400	Lititz Mut Ins Co	1,988,568
38	408	AMERICAN NATL FIN GRP	1,830,897	29963	United Farm Family Ins Co	1,830,897
39	300	HORACE MANN GRP	1,757,310	22683	Teachers Ins Co	972,251
				22578	Horace Mann Ins Co	785,059
40	70	FIRST AMER TITLE GRP	1,637,936	37710	First Amer Prop & Cas Ins Co	1,637,936
41	0	ARMED FORCES INS EXCH	1,580,981	41459	Armed Forces Ins Exch	1,580,981
42	0	FARMERS MUT FIRE INS CO OF SALEM C	1,533,986	13854	Farmers Mut Fire Ins Co of Salem Cn	1,533,986
43	33	CALIFORNIA CAS MGMT GRP	1,500,322	20117	California Cas Ind Exch	1,500,322
44	4663	UNIVERSAL INS HOLDING GRP	1,018,466	10861	Universal Prop & Cas Ins	1,018,466
45	71	UNIVERSAL INS CO GRP	1,012,833	10759	Universal N Amer Ins Co	1,012,833
46	308	PHILADELPHIA CONTRIBUTIONSHIP GRF	850,896	11282	Germantown Ins Co	794,622
				17914	Philadelphia Contributionship Ins	56,274
47	0	FARMERS & MECHANICS MUT INS ASSN	712,906	31259	Farmers & Mechanics Mut Ins Assn of	712,906
48	447	HARFORD GRP	676,855	14141	Harford Mut Ins Co	676,855
49	57	ELECTRIC INS GRP	575,320	21261	Electric Ins Co	575,320
50	785	MARKEL CORP GRP	454,173	28932	Markel Amer Ins Co	306,741
				38970	Markel Ins Co	147,432
51	4761	EVERETT MUT GRP	381,726	17043	Everett Cash Mut Ins Co	381,726

**Groups Writing Homeowners Insurance in Maryland in 2015 Including
Each Company Within the Group**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	NAIC Cocode	Company Name	2015 Company Premium
52	313	AEGIS GRP	303,087	33898	Aegis Security Ins Co	303,087
53	88	THE HANOVER INS GRP	146,300	22306	Massachusetts Bay Ins Co	99,088
				22292	Hanover Ins Co	47,212
54	4787	GOODVILLE & GERMAN MUT GRP	131,005	22306	Massachusetts Bay Ins Co	131,005
55	4725	ENSTAR GRP	46,218	25496	StarStone Natl Ins Co	42,770
				12157	Sussex Ins Co	3,448
56	775	PHARMACISTS MUT GRP	18,845	13714	Pharmacists Mut Ins Co	18,845
57	0	SPINNAKER INS CO	14,189	24376	Spinnaker Ins Co	14,189
58	0	CENTURY NATL INS CO	7,794	26905	Century Natl Ins Co	7,794
59	65	FM GLOBAL GRP	3,022	10014	Affiliated Fm Ins Co	3,022
60	783	RLI INS GRP	354	13056	RLI Ins Co	354
INDUSTRY TOTALS			1,624,896,463			1,624,896,463

Comparison of Market Share of the Top Ten Insurer Groups for Homeowners Insurance from 2010 to 2015



**Maryland Private Passenger Automobile Insurance Written Premium
and Market Share by Insurer Group for 2015**

2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	2015 Market Share	2015 Cumulative Market Share
1	31	BERKSHIRE HATHAWAY GRP	967,814,777	22.5%	22.5%
2	176	STATE FARM GRP	821,548,641	19.1%	41.6%
3	8	ALLSTATE INS GRP	536,596,851	12.5%	54.1%
4	140	NATIONWIDE CORP GRP	359,091,342	8.4%	62.5%
5	200	UNITED SERV AUTOMOBILE ASSN GRP	333,091,844	7.8%	70.2%
6	213	ERIE INS GRP	304,249,307	7.1%	77.3%
7	155	PROGRESSIVE GRP	247,758,237	5.8%	83.1%
8	111	LIBERTY MUT GRP	205,373,635	4.8%	87.8%
9	0	MAIF	72,907,896	1.7%	89.5%
10	3548	TRAVELERS GRP	54,758,282	1.3%	90.8%
11	91	HARTFORD FIRE & CAS GRP	51,771,395	1.2%	92.0%
12	1278	CSAA INS GRP	34,282,098	0.8%	92.8%
13	69	FARMERS INS GRP	29,396,027	0.7%	93.5%
14	241	METROPOLITAN GRP	25,691,048	0.6%	94.1%
15	0	AGENCY INS CO OF MD INC	23,537,832	0.5%	94.6%
16	250	DONEGAL GRP	21,017,197	0.5%	95.1%
17	175	STATE AUTO MUT GRP	20,886,093	0.5%	95.6%
18	0	ELEPHANT INS CO	20,805,006	0.5%	96.1%
19	28	AMICA MUT GRP	20,255,466	0.5%	96.6%
20	0	BRETHREN MUT INS CO	14,343,488	0.3%	96.9%
21	4	AMERIPRISE FIN GRP	11,758,872	0.3%	97.2%
22	215	KEMPER CORP GRP	11,472,589	0.3%	97.5%
23	271	PENNSYLVANIA NATL INS GRP	11,383,945	0.3%	97.7%
24	242	SELECTIVE INS GRP	10,929,520	0.3%	98.0%
25	640	MUTUAL BENEFIT GRP	8,300,967	0.2%	98.2%
26	244	CINCINNATI FIN GRP	8,272,342	0.2%	98.4%
27	38	CHUBB INC GRP	8,124,515	0.2%	98.5%
28	0	IFA INS CO	5,395,280	0.1%	98.7%
29	0	PARAMOUNT INS CO	5,308,967	0.1%	98.8%
30	33	CALIFORNIA CAS MGMT GRP	5,122,576	0.1%	98.9%
31	93	STATE NATL GRP	5,072,200	0.1%	99.0%

**Maryland Private Passenger Automobile Insurance Written Premium
and Market Share by Insurer Group for 2015**

2015 Rank	Group Code	Group Name	2015 Private Passenger Auto Group Premium	2015 Market Share	2015 Cumulative Market Share
32	626	CHUBB LTD GRP	4,924,999	0.1%	99.1%
33	225	IAT REINS CO GRP	3,873,642	0.1%	99.2%
34	761	ALLIANZ INS GRP	3,771,722	0.1%	99.3%
35	169	SENTRY INS GRP	3,074,746	0.1%	99.4%
36	300	HORACE MANN GRP	2,967,747	0.1%	99.5%
37	311	MAIN STREET AMER GRP	2,532,358	0.1%	99.5%
38	12	AMERICAN INTL GRP	2,439,411	0.1%	99.6%
39	54	CUMBERLAND GRP	2,421,594	0.1%	99.6%
40	2538	AMTRUST NGH GRP	2,261,714	0.1%	99.7%
41	408	AMERICAN NATL FIN GRP	2,157,240	0.1%	99.7%
42	4664	PURE COMPANIES GRP	1,939,795	0.0%	99.8%
43	57	ELECTRIC INS GRP	1,501,747	0.0%	99.8%
44	3098	TOKIO MARINE HOLDINGS INC GRP	1,486,422	0.0%	99.9%
45	0	RIDER INS CO	1,393,424	0.0%	99.9%
46	19	ASSURANT INC GRP	1,086,897	0.0%	99.9%
47	3478	HALLMARK FIN SERV GRP	983,108	0.0%	99.9%
48	361	MUNICH RE GRP	916,136	0.0%	100.0%
49	785	MARKEL CORP GRP	837,723	0.0%	100.0%
50	4509	IRONSHORE GRP	354,132	0.0%	100.0%
51	4718	TIPTREE FIN GRP	198,980	0.0%	100.0%
52	3495	INFINITY PROP & CAS INS GRP	181,210	0.0%	100.0%
53	88	THE HANOVER INS GRP	103,532	0.0%	100.0%
54	84	AMERICAN FINANCIAL GRP	69,878	0.0%	100.0%
55	775	PHARMACISTS MUT GRP	34,153	0.0%	100.0%
56	0	WESTERN GEN INS CO	3,942	0.0%	100.0%
57	4716	FORTRESS GRP	3,809	0.0%	100.0%
58	920	GLOBAL IND GRP	2,400	0.0%	100.0%
59	2898	WESTERN SERV CONTRACT GRP	374	0.0%	100.0%
60	161	TOPA EQUITIES LTD GRP	2	0.0%	100.0%
		INDUSTRY TOTALS	4,297,841,072		

**Maryland Homeowners Insurance Written Premium
and Market Share by Insurer Group for 2015**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	2015 Market Share	2015 Cumulative Market Share
1	176	STATE FARM GRP	313,479,907	19.3%	19.3%
2	8	ALLSTATE INS GRP	208,715,580	12.8%	32.1%
3	213	ERIE INS GRP	178,609,507	11.0%	43.1%
4	3548	TRAVELERS GRP	166,458,641	10.2%	53.4%
5	200	UNITED SERV AUTOMOBILE ASSN GRP	164,169,413	10.1%	63.5%
6	111	LIBERTY MUT GRP	137,799,149	8.5%	72.0%
7	140	NATIONWIDE CORP GRP	131,647,620	8.1%	80.1%
8	473	AMERICAN FAMILY INS GRP	40,195,255	2.5%	82.5%
9	38	CHUBB INC GRP	28,417,452	1.7%	84.3%
10	91	HARTFORD FIRE & CAS GRP	23,265,394	1.4%	85.7%
11	69	FARMERS INS GRP	16,474,479	1.0%	86.7%
12	0	BRETHREN MUT INS CO	14,994,649	0.9%	87.7%
13	241	METROPOLITAN GRP	13,884,975	0.9%	88.5%
14	761	ALLIANZ INS GRP	13,579,121	0.8%	89.3%
15	250	DONEGAL GRP	12,410,715	0.8%	90.1%
16	28	AMICA MUT GRP	11,348,873	0.7%	90.8%
17	796	QBE INS GRP	11,230,364	0.7%	91.5%
18	175	STATE AUTO MUT GRP	11,007,668	0.7%	92.2%
19	19	ASSURANT INC GRP	9,535,843	0.6%	92.8%
20	1278	CSAA INS GRP	9,447,300	0.6%	93.3%
21	215	KEMPER CORP GRP	8,520,741	0.5%	93.9%
22	0	FREDERICK MUT INS CO	7,716,835	0.5%	94.3%
23	626	CHUBB LTD GRP	7,561,040	0.5%	94.8%
24	242	SELECTIVE INS GRP	7,254,968	0.4%	95.3%
25	54	CUMBERLAND GRP	6,844,671	0.4%	95.7%
26	244	CINCINNATI FIN GRP	6,503,311	0.4%	96.1%
27	12	AMERICAN INTL GRP	5,768,724	0.4%	96.4%
28	640	MUTUAL BENEFIT GRP	5,308,162	0.3%	96.8%
29	271	PENNSYLVANIA NATL INS GRP	5,282,161	0.3%	97.1%
30	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	5,107,801	0.3%	97.4%
31	4	AMERIPRISE FIN GRP	4,793,499	0.3%	97.7%

**Maryland Homeowners Insurance Written Premium
and Market Share by Insurer Group for 2015**

2015 Rank	Group Code	Group Name	2015 Homeowners Group Premium	2015 Market Share	2015 Cumulative Market Share
32	155	PROGRESSIVE GRP	4,740,344	0.3%	98.0%
33	4765	WBL GRP	4,684,500	0.3%	98.3%
34	361	MUNICH RE GRP	4,487,614	0.3%	98.5%
35	4664	PURE COMPANIES GRP	3,267,626	0.2%	98.7%
36	311	MAIN STREET AMER GRP	2,198,572	0.1%	98.9%
37	1319	LITITZ MUT GRP	1,988,568	0.1%	99.0%
38	408	AMERICAN NATL FIN GRP	1,830,897	0.1%	99.1%
39	300	HORACE MANN GRP	1,757,310	0.1%	99.2%
40	70	FIRST AMER TITLE GRP	1,637,936	0.1%	99.3%
41	0	ARMED FORCES INS EXCH	1,580,981	0.1%	99.4%
42	0	FARMERS MUT FIRE INS CO OF SALEM CN	1,533,986	0.1%	99.5%
43	33	CALIFORNIA CAS MGMT GRP	1,500,322	0.1%	99.6%
44	4663	UNIVERSAL INS HOLDING GRP	1,018,466	0.1%	99.7%
45	71	UNIVERSAL INS CO GRP	1,012,833	0.1%	99.7%
46	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	850,896	0.1%	99.8%
47	0	FARMERS & MECHANICS MUT INS ASSN OF	712,906	0.0%	99.8%
48	447	HARFORD GRP	676,855	0.0%	99.9%
49	57	ELECTRIC INS GRP	575,320	0.0%	99.9%
50	785	MARKEL CORP GRP	454,173	0.0%	99.9%
51	4761	EVERETT MUT GRP	381,726	0.0%	100.0%
52	313	AEGIS GRP	303,087	0.0%	100.0%
53	88	THE HANOVER INS GRP	146,300	0.0%	100.0%
54	4787	GOODVILLE & GERMAN MUT GRP	131,005	0.0%	100.0%
55	4725	ENSTAR GRP	46,218	0.0%	100.0%
56	775	PHARMACISTS MUT GRP	18,845	0.0%	100.0%
57	0	SPINNAKER INS CO	14,189	0.0%	100.0%
58	0	CENTURY NATL INS CO	7,794	0.0%	100.0%
59	65	FM GLOBAL GRP	3,022	0.0%	100.0%
60	783	RLI INS GRP	354	0.0%	100.0%
INDUSTRY TOTALS			1,624,896,463		

Maryland Homeowners and Private Passenger Automobile Insurance Premium Written by Insurer Group

2015 Combined Rank	Group Code	Group Name	Combined	2015 Homeowners	Percent	2015 Private	Percent
			Homeowners and Private Passenger Auto Premium	Group Premium	Homeowners	Passenger Auto Group Premium	Private Passenger Auto
1	176	STATE FARM GRP	1,135,028,548	313,479,907	27.6%	821,548,641	72.4%
2	31	BERKSHIRE HATHAWAY GRP	967,814,777	0	0.0%	967,814,777	100.0%
3	8	ALLSTATE INS GRP	745,312,431	208,715,580	28.0%	536,596,851	72.0%
4	200	UNITED SERV AUTOMOBILE ASSN GRP	497,261,257	164,169,413	33.0%	333,091,844	67.0%
5	140	NATIONWIDE CORP GRP	490,738,962	131,647,620	26.8%	359,091,342	73.2%
6	213	ERIE INS GRP	482,858,814	178,609,507	37.0%	304,249,307	63.0%
7	111	LIBERTY MUT GRP	343,172,784	137,799,149	40.2%	205,373,635	59.8%
8	155	PROGRESSIVE GRP	252,498,581	4,740,344	1.9%	247,758,237	98.1%
9	3548	TRAVELERS GRP	221,216,923	166,458,641	75.2%	54,758,282	24.8%
10	91	HARTFORD FIRE & CAS GRP	75,036,789	23,265,394	31.0%	51,771,395	69.0%
11	34800	MAIF	72,907,896	0	0.0%	72,907,896	100.0%
12	69	FARMERS INS GRP	45,870,506	16,474,479	35.9%	29,396,027	64.1%
13	1278	CSAA INS GRP	43,729,398	9,447,300	21.6%	34,282,098	78.4%
14	473	AMERICAN FAMILY INS GRP	40,195,255	40,195,255	100.0%	0	0.0%
15	241	METROPOLITAN GRP	39,576,023	13,884,975	35.1%	25,691,048	64.9%
16	38	CHUBB INC GRP	36,541,967	28,417,452	77.8%	8,124,515	22.2%
17	250	DONEGAL GRP	33,427,912	12,410,715	37.1%	21,017,197	62.9%
18	175	STATE AUTO MUT GRP	31,893,761	11,007,668	34.5%	20,886,093	65.5%
19	28	AMICA MUT GRP	31,604,339	11,348,873	35.9%	20,255,466	64.1%
20	13501	BRETHREN MUT INS CO	29,338,137	14,994,649	51.1%	14,343,488	48.9%
21	35173	AGENCY INS CO OF MD INC	23,537,832	0	0.0%	23,537,832	100.0%
22	13688	ELEPHANT INS CO	20,805,006	0	0.0%	20,805,006	100.0%
23	215	KEMPER CORP GRP	19,993,330	8,520,741	42.6%	11,472,589	57.4%
24	242	SELECTIVE INS GRP	18,184,488	7,254,968	39.9%	10,929,520	60.1%
25	761	ALLIANZ INS GRP	17,350,843	13,579,121	78.3%	3,771,722	21.7%
26	271	PENNSYLVANIA NATL INS GRP	16,666,106	5,282,161	31.7%	11,383,945	68.3%
27	4	AMERIPRISE FIN GRP	16,552,371	4,793,499	29.0%	11,758,872	71.0%
28	244	CINCINNATI FIN GRP	14,775,653	6,503,311	44.0%	8,272,342	56.0%
29	640	MUTUAL BENEFIT GRP	13,609,129	5,308,162	39.0%	8,300,967	61.0%
30	626	CHUBB LTD GRP	12,486,039	7,561,040	60.6%	4,924,999	39.4%

Maryland Homeowners and Private Passenger Automobile Insurance Premium Written by Insurer Group

2015 Combined Rank	Group Code	Group Name	Combined Homeowners and Private Passenger		Percent Homeowners	2015 Private		Percent Private Passenger
			Auto Premium	Group Premium		Passenger Auto Group Premium	Auto	
31	796	QBE INS GRP	11,230,364	11,230,364	100.0%	0	0.0%	
32	19	ASSURANT INC GRP	10,622,740	9,535,843	89.8%	1,086,897	10.2%	
33	54	CUMBERLAND GRP	9,266,265	6,844,671	73.9%	2,421,594	26.1%	
34	12	AMERICAN INTL GRP	8,208,135	5,768,724	70.3%	2,439,411	29.7%	
35	14753	FREDERICK MUT INS CO	7,716,835	7,716,835	100.0%	0	0.0%	
36	33	CALIFORNIA CAS MGMT GRP	6,622,898	1,500,322	22.7%	5,122,576	77.3%	
37	361	MUNICH RE GRP	5,403,750	4,487,614	83.0%	916,136	17.0%	
38	31062	IFA INS CO	5,395,280	0	0.0%	5,395,280	100.0%	
39	16128	PARAMOUNT INS CO	5,308,967	0	0.0%	5,308,967	100.0%	
40	4664	PURE COMPANIES GRP	5,207,421	3,267,626	62.7%	1,939,795	37.3%	
41	4774	CLOISTER MUT & WINDSOR MOUNT JOY I	5,107,801	5,107,801	100.0%	0	0.0%	
42	93	STATE NATL GRP	5,072,200	0	0.0%	5,072,200	100.0%	
43	311	MAIN STREET AMER GRP	4,730,930	2,198,572	46.5%	2,532,358	53.5%	
44	300	HORACE MANN GRP	4,725,057	1,757,310	37.2%	2,967,747	62.8%	
45	4765	WBL GRP	4,684,500	4,684,500	100.0%	0	0.0%	
46	408	AMERICAN NATL FIN GRP	3,988,137	1,830,897	45.9%	2,157,240	54.1%	
47	225	IAT REINS CO GRP	3,873,642	0	0.0%	3,873,642	100.0%	
48	169	SENTRY INS GRP	3,074,746	0	0.0%	3,074,746	100.0%	
49	2538	AMTRUST NGH GRP	2,261,714	0	0.0%	2,261,714	100.0%	
50	57	ELECTRIC INS GRP	2,077,067	575,320	27.7%	1,501,747	72.3%	
51	1319	LITITZ MUT GRP	1,988,568	1,988,568	100.0%	0	0.0%	
52	70	FIRST AMER TITLE GRP	1,637,936	1,637,936	100.0%	0	0.0%	
53	41459	ARMED FORCES INS EXCH	1,580,981	1,580,981	100.0%	0	0.0%	
54	13854	FARMERS MUT FIRE INS CO OF SALEM CN	1,533,986	1,533,986	100.0%	0	0.0%	
55	3098	TOKIO MARINE HOLDINGS INC GRP	1,486,422	0	0.0%	1,486,422	100.0%	
56	34509	RIDER INS CO	1,393,424	0	0.0%	1,393,424	100.0%	
57	785	MARKEL CORP GRP	1,291,896	454,173	35.2%	837,723	64.8%	
58	4663	UNIVERSAL INS HOLDING GRP	1,018,466	1,018,466	100.0%	0	0.0%	
59	71	UNIVERSAL INS CO GRP	1,012,833	1,012,833	100.0%	0	0.0%	
60	3478	HALLMARK FIN SERV GRP	983,108	0	0.0%	983,108	100.0%	

Maryland Homeowners and Private Passenger Automobile Insurance Premium Written by Insurer Group

2015 Combined Rank	Group Code	Group Name	Combined Homeowners and Private Passenger Auto Premium	2015 Homeowners Group Premium	Percent Homeowners	2015 Private Passenger Auto Group Premium	Percent Private Passenger Auto
61	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	850,896	850,896	100.0%	0	0.0%
62	31259	FARMERS & MECHANICS MUT INS ASSN C	712,906	712,906	100.0%	0	0.0%
63	447	HARFORD GRP	676,855	676,855	100.0%	0	0.0%
64	4761	EVERETT MUT GRP	381,726	381,726	100.0%	0	0.0%
65	4509	IRONSHORE GRP	354,132	0	0.0%	354,132	100.0%
66	313	AEGIS GRP	303,087	303,087	100.0%	0	0.0%
67	88	THE HANOVER INS GRP	249,832	146,300	58.6%	103,532	41.4%
68	4718	TIPTREE FIN GRP	198,980	0	0.0%	198,980	100.0%
69	3495	INFINITY PROP & CAS INS GRP	181,210	0	0.0%	181,210	100.0%
70	4787	GOODVILLE & GERMAN MUT GRP	131,005	131,005	100.0%	0	0.0%
71	84	AMERICAN FINANCIAL GRP	69,878	0	0.0%	69,878	100.0%
72	775	PHARMACISTS MUT GRP	52,998	18,845	35.6%	34,153	64.4%
73	4725	ENSTAR GRP	46,218	46,218	100.0%	0	0.0%
74	24376	SPINNAKER INS CO	14,189	14,189	100.0%	0	0.0%
75	26905	CENTURY NATL INS CO	7,794	7,794	100.0%	0	0.0%
76	27502	WESTERN GEN INS CO	3,942	0	0.0%	3,942	100.0%
77	4716	FORTRESS GRP	3,809	0	0.0%	3,809	100.0%
78	65	FM GLOBAL GRP	3,022	3,022	100.0%	0	0.0%
79	920	GLOBAL IND GRP	2,400	0	0.0%	2,400	100.0%
80	2898	WESTERN SERV CONTRACT GRP	374	0	0.0%	374	100.0%
81	783	RLI INS GRP	354	354	100.0%	0	0.0%
82	161	TOPA EQUITIES LTD GRP	2	0	0.0%	2	100.0%
INDUSTRY TOTALS			5,922,737,535	1,624,896,463	27.4%	4,297,841,072	72.6%
NUMBER OF GROUPS WITH PREMIUM			82	60		60	
Number of Groups That Write Both			38				
Number of Groups That Write Only One				22		22	

**Private Passenger Automobile and Homeowners Insurance Written Premium by Group
as a Percentage of Total Written Premium for All Lines**

2015 Combined Rank	Group Code	NAIC Cocode	Group Name	All Lines Written Premium	Percent of Business That is Homeowners and Private Passenger Auto
1	176		STATE FARM GRP	1,226,110,666	92.6%
2	31		BERKSHIRE HATHAWAY GRP	1,089,782,607	88.8%
3	8		ALLSTATE INS GRP	789,484,469	94.4%
4	213		ERIE INS GRP	709,082,931	68.1%
5	140		NATIONWIDE CORP GRP	665,137,642	73.8%
6	200		UNITED SERV AUTOMOBILE ASSN GRP	532,977,081	93.3%
7	111		LIBERTY MUT GRP	528,274,321	65.0%
8	3548		TRAVELERS GRP	509,427,134	43.4%
9	91		HARTFORD FIRE & CAS GRP	303,171,278	24.8%
10	155		PROGRESSIVE GRP	291,403,336	86.6%
11	626		CHUBB LTD GRP	222,163,985	5.6%
12	12		AMERICAN INTL GRP	184,236,500	4.5%
13	38		CHUBB INC GRP	156,540,068	23.3%
14	242		SELECTIVE INS GRP	122,308,979	14.9%
15	244		CINCINNATI FIN GRP	83,260,684	17.7%
16	3098		TOKIO MARINE HOLDINGS INC GRP	74,417,935	2.0%
17	0	13501	BRETHREN MUT INS CO	73,182,583	40.1%
18	0	34800	MAIF	72,907,896	100.0%
19	175		STATE AUTO MUT GRP	67,072,838	47.6%
20	250		DONEGAL GRP	66,053,083	50.6%
21	69		FARMERS INS GRP	64,539,179	71.1%
22	19		ASSURANT INC GRP	64,421,433	16.5%
23	761		ALLIANZ INS GRP	63,126,779	27.5%
24	447		HARFORD GRP	56,013,249	1.2%
25	88		THE HANOVER INS GRP	50,029,375	0.5%
26	1278		CSAA INS GRP	44,419,838	98.4%
27	84		AMERICAN FINANCIAL GRP	44,167,750	0.2%
28	271		PENNSYLVANIA NATL INS GRP	43,583,996	38.2%
29	65		FM GLOBAL GRP	42,325,173	0.0%
30	473		AMERICAN FAMILY INS GRP	40,358,100	99.6%

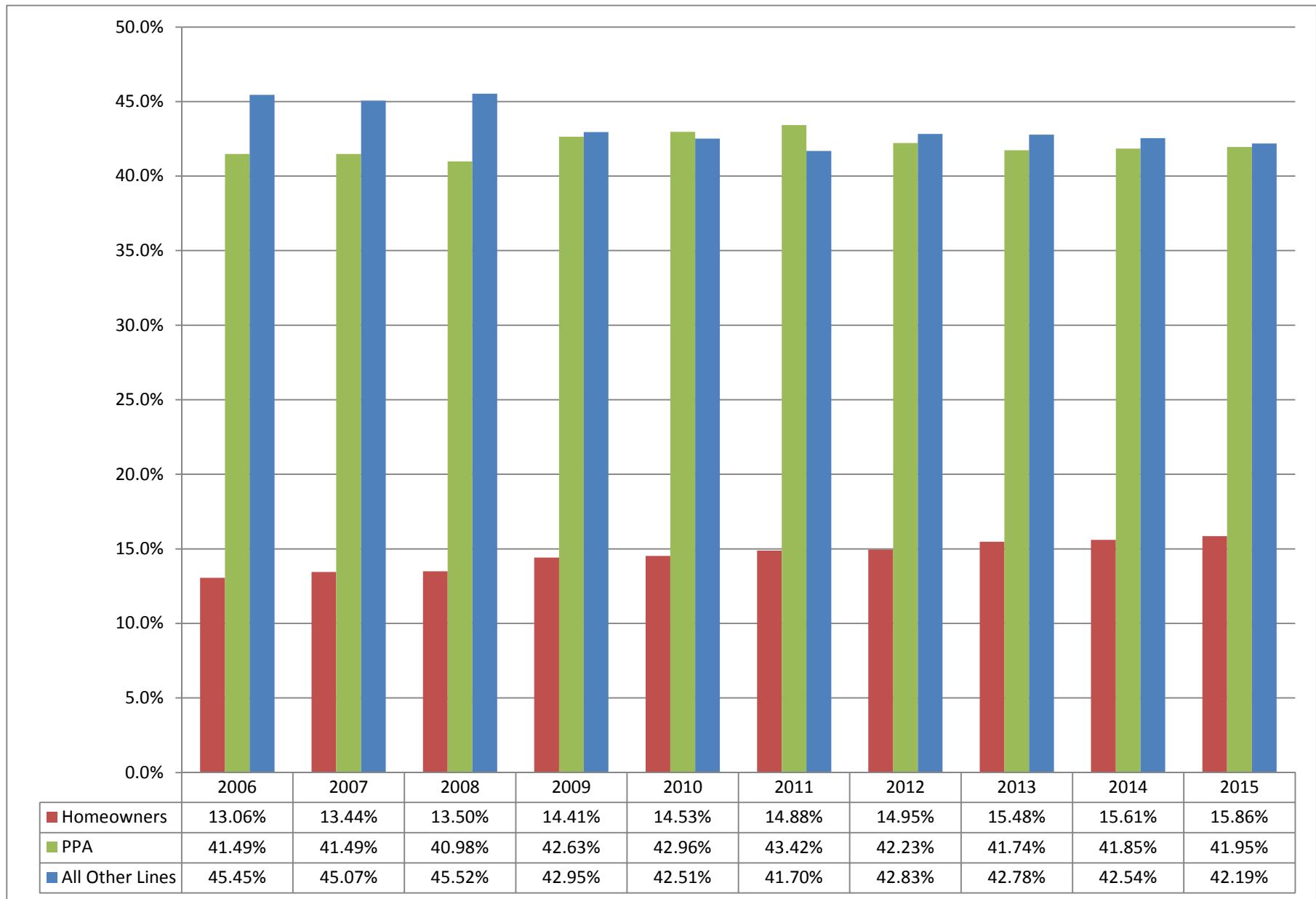
**Private Passenger Automobile and Homeowners Insurance Written Premium by Group
as a Percentage of Total Written Premium for All Lines**

2015 Combined Rank	Group Code	NAIC Cocode	Group Name	All Lines Written Premium	Percent of Business That is Homeowners and Private Passenger Auto
31	241		METROPOLITAN GRP	40,192,222	98.5%
32	28		AMICA MUT GRP	33,337,797	94.8%
33	0	35173	AGENCY INS CO OF MD INC	32,682,121	72.0%
34	2538		AMTRUST NGH GRP	29,041,683	7.8%
35	361		MUNICH RE GRP	28,847,955	18.7%
36	796		QBE INS GRP	26,765,064	42.0%
37	640		MUTUAL BENEFIT GRP	22,433,139	60.7%
38	215		KEMPER CORP GRP	21,969,422	91.0%
39	0	13688	ELEPHANT INS CO	20,805,006	100.0%
40	408		AMERICAN NATL FIN GRP	20,255,865	19.7%
41	785		MARKEL CORP GRP	19,623,828	6.6%
42	4		AMERIPRISE FIN GRP	16,955,978	97.6%
43	0	14753	FREDERICK MUT INS CO	16,248,168	47.5%
44	311		MAIN STREET AMER GRP	13,867,702	34.1%
45	169		SENTRY INS GRP	13,525,003	22.7%
46	54		CUMBERLAND GRP	13,228,800	70.0%
47	225		IAT REINS CO GRP	10,026,797	38.6%
48	4774		CLOISTER MUT & WINDSOR MOUNT JOY (9,126,929	56.0%
49	783		RLI INS GRP	8,152,556	0.0%
50	93		STATE NATL GRP	7,368,239	68.8%
51	4765		WBL GRP	7,278,910	64.4%
52	4664		PURE COMPANIES GRP	6,696,022	77.8%
53	33		CALIFORNIA CAS MGMT GRP	6,639,148	99.8%
54	0	31062	IFA INS CO	5,395,280	100.0%
55	0	16128	PARAMOUNT INS CO	5,308,967	100.0%
56	300		HORACE MANN GRP	4,820,290	98.0%
57	920		GLOBAL IND GRP	4,466,844	0.1%
58	57		ELECTRIC INS GRP	4,148,052	50.1%
59	313		AEGIS GRP	3,390,114	8.9%
60	0	13854	FARMERS MUT FIRE INS CO OF SALEM CN	2,515,814	61.0%

**Private Passenger Automobile and Homeowners Insurance Written Premium by Group
as a Percentage of Total Written Premium for All Lines**

2015 Combined Rank	Group Code	NAIC Cocode	Group Name	All Lines Written Premium	Percent of Business That is Homeowners and Private Passenger Auto
61	4718		TIPTREE FIN GRP	2,414,031	8.2%
62	1319		LITITZ MUT GRP	2,365,921	84.1%
63	0	41459	ARMED FORCES INS EXCH	2,042,518	77.4%
64	4725		ENSTAR GRP	1,992,214	2.3%
65	4509		IRONSHORE GRP	1,841,392	19.2%
66	70		FIRST AMER TITLE GRP	1,768,794	92.6%
67	308		PHILADELPHIA CONTRIBUTIONSHIP GRP	1,440,756	59.1%
68	0	34509	RIDER INS CO	1,393,425	100.0%
69	3478		HALLMARK FIN SERV GRP	1,334,936	73.6%
70	0	31259	FARMERS & MECHANICS MUT INS ASSN O	1,175,405	60.7%
71	4663		UNIVERSAL INS HOLDING GRP	1,018,466	100.0%
72	71		UNIVERSAL INS CO GRP	1,013,976	99.9%
73	4761		EVERETT MUT GRP	987,351	38.7%
74	4716		FORTRESS GRP	976,490	0.4%
75	161		TOPA EQUITIES LTD GRP	898,961	0.0%
76	775		PHARMACISTS MUT GRP	603,081	8.8%
77	4787		GOODVILLE & GERMAN MUT GRP	385,950	33.9%
78	0	26905	CENTURY NATL INS CO	211,044	3.7%
79	3495		INFINITY PROP & CAS INS GRP	181,210	100.0%
80	2898		WESTERN SERV CONTRACT GRP	15,105	2.5%
81	0	24376	SPINNAKER INS CO	14,189	100.0%
82	0	27502	WESTERN GEN INS CO	3,942	100.0%
INDUSTRY TOTALS FOR CARRIERS THAT WRITE AT LEAST ONE OF HOMEOWNERS OR PRIVATE PASSENGER AUTO				8,759,173,760	67.6%

Homeowners, Private Passenger Automobile and All Other Lines of P & C Insurance as a Percentage of Total Written Premium from 2006 to 2015



Growth in Written Premium of Homeowners, Private Passenger Automobile, All Other Lines and Entire P & C Market from 1999 to 2015

Year	Homeowners		Private Passenger Auto Written		All Other Lines		Industry All Lines	
	Written Premium	Change from Prior Year	Premium	Change from Prior Year	Written Premium	Change from Prior Year	Written Premium	Change from Prior Year
1999	541,365,927		2,552,604,805		2,041,464,588		5,135,435,320	
2000	578,122,050	6.8%	2,630,585,710	3.1%	2,363,690,821	15.8%	5,572,398,581	8.5%
2001	630,780,641	9.1%	2,823,368,223	7.3%	2,619,465,200	10.8%	6,073,614,064	9.0%
2002	727,327,229	15.3%	3,145,981,461	11.4%	3,055,566,757	16.6%	6,928,875,447	14.1%
2003	876,052,251	20.4%	3,471,647,800	10.4%	3,424,640,397	12.1%	7,772,340,448	12.2%
2004	1,012,116,403	15.5%	3,650,674,809	5.2%	3,668,521,319	7.1%	8,331,312,531	7.2%
2005	1,116,407,983	10.3%	3,699,649,120	1.3%	3,853,335,728	5.0%	8,669,392,831	4.1%
2006	1,165,539,041	4.4%	3,703,878,382	0.1%	4,057,493,889	5.3%	8,926,911,312	3.0%
2007	1,189,734,842	2.1%	3,672,012,660	-0.9%	3,988,593,247	-1.7%	8,850,340,749	-0.9%
2008	1,199,945,275	0.9%	3,643,961,453	-0.8%	4,047,717,157	1.5%	8,891,623,885	0.5%
2009	1,248,004,991	4.0%	3,691,405,635	1.3%	3,719,201,772	-8.1%	8,658,612,398	-2.6%
2010	1,276,859,367	2.3%	3,775,381,150	2.3%	3,735,522,775	0.4%	8,787,763,292	1.5%
2011	1,310,357,053	2.6%	3,822,943,262	1.3%	3,670,948,445	-1.7%	8,804,248,760	0.2%
2012	1,381,859,062	5.5%	3,903,685,400	2.1%	3,959,400,420	7.9%	9,244,944,882	5.0%
2013	1,481,390,503	7.2%	3,995,545,799	2.4%	4,095,195,792	3.4%	9,572,132,094	3.5%
2014	1,545,750,592	4.3%	4,145,151,044	3.7%	4,213,484,415	2.9%	9,904,386,051	3.5%
2015	1,624,896,463	5.1%	4,297,841,072	3.7%	4,322,615,661	2.6%	10,245,353,196	3.4%

HHI Values For Homeowners and Private Passenger Auto From 2006 to 2015

