



2016 Report on the Use of Territory  
as a Rating Factor in Establishing  
Private Passenger Automobile Insurance Rates  
MSAR # 5892

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## **Preface**

Section 11-339 of the Insurance Article (Chapter 410, Laws of Maryland 2006) requires the Insurance Commissioner to submit a report to the General Assembly on or before July 1 of each year about the use of territory as a factor in establishing rates for private passenger automobile insurance by insurers and the Maryland Automobile Insurance Fund ("MAIF"). The report must contain information on (1) the number of insurers actively engaged in providing private passenger automobile insurance coverage in the State; and (2) the number of insurers that use territory as a factor in establishing private passenger automobile insurance rates.

Section 11-135 of the Transportation Article, Maryland Code Annotated defines a motor vehicle as a vehicle that is self-propelled or propelled by electric power obtained from overhead electrical wires, including a low speed vehicle, is not operated on rails, and is not a moped, a motor scooter, or an electric bicycle, as defined in §§ 11-134.1, 11-134.5 11-117.1, of the Transportation Article, respectively. In this report, the Maryland Insurance Administration ("the Administration") determined to define a private passenger automobile as it is defined by the National Association of Insurance Commissioners ("NAIC") for premium reporting purposes. The NAIC definition includes not only automobiles, but also includes recreational vehicles ("RVs"), trailers (both travel and utility), motorcycles, scooters, all-terrain vehicles ("ATVs"), and antique and collector cars. Certain types of mobile homes, warranties and mechanical breakdown coverages also may be included. Thus, the NAIC definition for private passenger automobile insurance includes coverage written for a motor vehicle as defined in the Transportation Article, § 11-135 and Sections 11-134 through 11-136. Any motor vehicles other than automobiles will be described as specialty vehicles in this report.

## **Use of Territory as a Rating Factor in the 2015 Private Passenger Automobile Market**

For calendar year 2015, 157 insurers reported direct premiums written for the private passenger automobile insurance lines of business. (Exhibit 1) Those lines of business are: 19.1- Private passenger auto no-fault (personal injury protection); 19.2 - Other private passenger auto liability; and 21.1 - Private passenger auto physical damage<sup>1</sup>.

All carriers insuring automobiles use territories for rating purposes. Additionally, territories may be used when insuring RVs, motorcycles, and scooters. For other specialty vehicle coverages, such as coverage for antique and collector vehicles, ATVs and trailers (travel and utility), the use of territories depends on the particular insurer and type of product/program that it is offering. Exhibit 2 summarizes the number of insurance companies providing coverage for automobiles and specialty vehicles. As shown in Exhibit 2, 138 carriers representing 99.75% of the Maryland automobile insurance market by premium volume insure automobiles, and all of those carriers use territory as a rating factor.

## **Certifications of Compliance**

Sections 11-216 and 11-319 of the Insurance Article (Chapter 410, Laws of Maryland 2006) require any insurer using territory as a factor in establishing automobile insurance rates to submit a statement to the Insurance Commissioner certifying that: (1) the territories used by the insurer have been reviewed within the previous three years and (2) the use of the territories is actuarially justified.

In 2007, the Insurance Commissioner adopted regulations governing compliance with

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<sup>1</sup> 19.1, 19.2, and 21.1 represent the actual lines on the insurer's annual statement where direct written premium is reported.

Sections 11-216 and 11-319<sup>2</sup>. Among other things, those regulations contain a Certification Statement for use by MAIF and authorized insurance companies to certify that their territories have been reviewed in the past three years and that the use of those territories is actuarially justified. The Administration has developed a database to track the filing of those Certification Statements. That information is summarized in Exhibit 4. The summary includes the name of the insurer, 2015 premium written, whether a Certification Statement has been submitted within a rolling three-year period from 2013 through June 2016, and if so, when. All insurers writing private passenger automobile insurance in the State appear to be in compliance with Sections 11-216 and 11-319 of the Insurance Article and COMAR 31.07.03.

### Summary

In calendar year 2015, as in prior years, every company that insures automobiles in Maryland utilized territory as a rating factor. The Maryland Insurance Administration's rate guide for Private Passenger Automobiles, available at:

<http://insurance.maryland.gov/Consumer/Documents/publications/AutoRateGuide2016.pdf> illustrates how territorial rating is applied in certain scenarios within certain zip codes.

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<sup>2</sup> COMAR 31.07.03, Review of Automobile Rating Territories. See Exhibit 3

**List of Exhibits**

Exhibit 1: Private Passenger Automobile Insurers 2015 Market Share and Use of Territory as a Rating Factor

Exhibit 2: 2015 Market Share for Insurers Writing Automobile Insurance

Exhibit 3: COMAR 31.07.03 Review of Automobile Rating Territories

Exhibit 4: 2015 Private Passenger Automobile Insurers Filing Certifications in Accordance with COMAR 31.07.03

2015 Rank	Group Code	NAIC Cocode	Company Name	2015 Written Premium	2015 Market Share	Cumulative Market Share	Writes Autos	Uses Territories	% Change in Premium from 2014	Write New Business
1	176	25178	State Farm Mut Auto Ins Co	726,585,148	16.88%	16.88%	Y	Y	0.36%	Y
2	31	41491	Geico Cas Co	401,103,396	9.32%	26.20%	Y	Y	25.89%	Y
3	213	26271	Erie Ins Exch	300,679,697	6.98%	33.18%	Y	Y	4.11%	Y
4	31	35882	Geico Gen Ins Co	271,752,261	6.31%	39.49%	Y	Y	-4.37%	N
5	8	19240	Allstate Ind Co	253,905,641	5.90%	45.39%	Y	Y	19.82%	Y
6	31	22063	Government Employees Ins Co	216,049,659	5.02%	50.41%	Y	Y	-4.39%	N
7	8	19232	Allstate Ins Co	160,223,949	3.72%	54.13%	Y	Y	-5.90%	N
8	140	26093	Nationwide Affinity Co of Amer	143,709,507	3.34%	57.47%	Y	Y	27.21%	Y
9	200	25941	United Serv Automobile Assn	138,702,184	3.22%	60.69%	Y	Y	1.32%	Y
10	155	10192	Progressive Select Ins Co	125,907,000	2.92%	63.62%	Y	Y	23.89%	Y
11	140	23787	Nationwide Mut Ins Co	123,037,622	2.86%	66.48%	Y	Y	-11.53%	N
12	200	25968	USAA Cas Ins Co	105,884,292	2.46%	68.94%	Y	Y	3.51%	Y
13	176	25143	State Farm Fire & Cas Co	94,963,493	2.21%	71.14%	Y	Y	19.80%	Y
14	111	36447	LM Gen Ins Co	80,819,365	1.88%	73.02%	Y	Y	13.23%	Y
15		34800	MAIF	79,807,119	1.85%	74.87%	Y	Y	15.46%	Y
16	31	22055	Geico Ind Co	78,905,383	1.83%	76.71%	Y	Y	-11.03%	N
17	140	23760	Nationwide Gen Ins Co	62,749,868	1.46%	78.16%	Y	Y	-16.14%	N
18	155	32786	Progressive Specialty Ins Co	57,510,286	1.34%	79.50%	Y	Y	7.33%	Y
19	200	18600	USAA Gen Ind Co	55,427,252	1.29%	80.79%	Y	Y	16.76%	Y
20	111	23035	Liberty Mut Fire Ins Co	50,717,210	1.18%	81.97%	Y	Y	-17.77%	N
21	111	37214	American States Preferred Ins Co	49,657,765	1.15%	83.12%	Y	Y	0.20%	Y
22	8	17230	Allstate Prop & Cas Ins Co	48,420,775	1.12%	84.24%	Y	Y	-11.88%	N
23	8	11252	Encompass Home & Auto Ins Co	41,708,694	0.97%	85.21%	Y	Y	-0.63%	Y
24	200	21253	Garrison Prop & Cas Ins Co	33,078,116	0.77%	85.98%	Y	Y	10.28%	Y
25	91	27120	Trumbull Ins Co	31,120,614	0.72%	86.71%	Y	Y	12.28%	Y
26	155	11851	Progressive Advanced Ins Co	29,758,987	0.69%	87.40%	Y	Y	-15.35%	N
27	3548	27998	Travelers Home & Marine Ins Co	24,433,859	0.57%	87.96%	Y	Y	-22.71%	Y
28		35173	Agency Ins Co Of MD Inc	23,537,832	0.55%	88.51%	Y	Y	7.57%	Y
29		13688	Elephant Ins Co	20,805,006	0.48%	88.99%	Y	Y	14.21%	Y
30	28	19976	Amica Mut Ins Co	20,255,466	0.47%	89.46%	Y	Y	0.04%	Y
31	241	34339	Metropolitan Grp Prop & Cas Ins Co	19,834,720	0.46%	89.93%	Y	Y	8.20%	Y
32	8	30210	Esurance Prop & Cas Ins Co	19,451,090	0.45%	90.38%	Y	Y	1.37%	Y
33	1278	37770	CSAA Gen Ins Co	18,835,659	0.44%	90.81%	Y	Y	113.19%	Y
34	250	14958	Peninsula Ins Co	16,762,747	0.39%	91.20%	Y	Y	-1.50%	Y
35	155	16322	Progressive Direct Ins Co	15,306,872	0.36%	91.56%	Y	Y	-13.63%	N
36	3548	36161	Travelers Prop Cas Ins Co	15,102,404	0.35%	91.91%	Y	Y	6006.89%	Y

2015 Rank	Group Code	NAIC Cocode	Company Name	2015 Written Premium	2015 Market Share	Cumulative Market Share	Writes Autos	Uses Territories	% Change in Premium from 2014	Write New Business
37	1278	11681	CSAA AFFINITY INS CO	14,685,826	0.34%	92.25%	Y	Y	-33.45%	Y
38		13501	Brethren Mut Ins Co	14,343,488	0.33%	92.58%	Y	Y	-22.66%	Y
39	69	21687	Mid Century Ins Co	14,081,357	0.33%	92.91%	Y	Y	66.03%	Y
40	175	25135	State Automobile Mut Ins Co	12,294,700	0.29%	93.20%	Y	Y	4.50%	Y
41	140	19100	Amco Ins Co	12,070,657	0.28%	93.48%	Y	Y	32.41%	Y
42	4	29068	IDS Prop Cas Ins Co	11,758,872	0.27%	93.75%	Y	Y	-1.23%	Y
43	271	14990	Pennsylvania Natl Mut Cas Ins Co	11,383,945	0.26%	94.02%	Y	Y	1.80%	Y
44	155	42994	Progressive Classic Ins Co	10,743,712	0.25%	94.27%	Y	Y	-18.53%	N
45	242	19259	Selective Ins Co Of SC	10,390,018	0.24%	94.51%	Y	Y	0.79%	Y
46	8	10071	Encompass Ins Co Of Amer	9,197,922	0.21%	94.72%	Y	Y	-12.49%	N
47	175	25127	State Auto Prop & Cas Ins Co	8,591,393	0.20%	94.92%	Y	Y	-8.25%	N
48	640	14664	Mutual Benefit Ins Co	8,300,967	0.19%	95.11%	Y	Y	5.32%	Y
49	244	10677	Cincinnati Ins Co	8,272,342	0.19%	95.30%	Y	Y	32.06%	Y
50	215	16063	Unitrin Auto & Home Ins Co	8,208,545	0.19%	95.50%	Y	Y	-14.58%	Y
51	155	24252	Progressive Amer Ins Co	7,501,922	0.17%	95.67%	Y	Y	-21.61%	N
52	140	13242	Titan Ind Co	6,627,987	0.15%	95.82%	Y	Y	-9.14%	Y
53	111	33600	LM Ins Corp	6,194,487	0.14%	95.97%	Y	Y	-4.12%	Y
54		31062	IFA Ins Co	5,395,280	0.13%	96.09%	Y	Y	-16.01%	N
55		16128	Paramount Ins Co	5,308,967	0.12%	96.22%	Y	Y	-7.04%	Y
56	3548	25658	Travelers Ind Co	5,219,078	0.12%	96.34%	Y	Y	-14.92%	N
57	111	33588	First Liberty Ins Corp	5,208,668	0.12%	96.46%	Y	Y	-20.84%	N
58	3548	36137	Travelers Commercial Ins Co	5,158,224	0.12%	96.58%	Y	Y	-23.21%	Y
59	91	34690	Property & Cas Ins Co Of Hartford	5,141,927	0.12%	96.70%	Y	Y	-11.42%	N
60	33	20117	California Cas Ind Exch	5,122,576	0.12%	96.82%	Y	Y	-7.83%	(1)
61	93	12831	* State Natl Ins Co Inc	5,072,200	0.12%	96.93%	Y	Y	n/a	Y
62	91	30104	Hartford Underwriters Ins Co	5,062,463	0.12%	97.05%	Y	Y	-10.69%	N
63	69	34789	21st Century Centennial Ins Co	4,922,541	0.11%	97.17%	Y	Y	-17.21%	Y
64	626	18279	Bankers Standard Ins Co	4,715,223	0.11%	97.28%	Y	Y	4.14%	Y
65	140	25453	Nationwide Ins Co Of Amer	4,394,682	0.10%	97.38%	Specialty		10.94%	Y
66	91	29459	Twin City Fire Ins Co Co	3,981,184	0.09%	97.47%	Y	Y	-8.87%	Y
67	91	37478	Hartford Ins Co Of The Midwest	3,912,141	0.09%	97.56%	Y	Y	14.03%	Y
68	111	39012	Safeco Ins Co Of IL	3,906,407	0.09%	97.65%	Specialty		-14.14%	(2)
69	225	23248	Occidental Fire & Cas Co Of NC	3,873,642	0.09%	97.74%	Y	Y	44.05%	Y
70	38	10052	Chubb Natl Ins Co	3,808,869	0.09%	97.83%	Y	Y	20.49%	Y
71	111	24074	Ohio Cas Ins Co	3,682,485	0.09%	97.92%	Y	Y	-12.92%	N

2015 Rank	Group Code	NAIC Cocode	Company Name	2015 Written Premium	2015 Market Share	Cumulative Market Share	Writes Autos	Uses Territories	% Change in Premium from 2014	Write New Business
72	213	26263	Erie Ins Co	3,569,610	0.08%	98.00%	Y	Y	-10.45%	Y
73	241	25321	Metropolitan Drt Prop & Cas Ins Co	3,559,678	0.08%	98.08%	Y	Y	-11.75%	Y
74	69	32220	21st Century N Amer Ins Co	3,147,627	0.07%	98.16%	Y	Y	-13.46%	N
75	140	35696	Harleysville Preferred Ins Co	3,143,604	0.07%	98.23%	Y	Y	6.37%	Y
76	38	20303	Great Northern Ins Co	3,085,381	0.07%	98.30%	Y	Y	-9.82%	N
77	169	21164	Dairyland Ins Co	3,074,746	0.07%	98.37%	Y	Y	-30.72%	Y
78	69	11185	Foremost Ins Co Grand Rapids MI	3,057,036	0.07%	98.44%	Y	Y	-8.09%	Y
79	761	21873	Firemans Fund Ins Co	2,807,599	0.07%	98.51%	Y	Y	-17.92%	N
80	3548	25666	Travelers Ind Co Of Amer	2,755,528	0.06%	98.57%	Y	Y	-12.79%	N
81	8	15130	Encompass Ind Co	2,685,492	0.06%	98.63%	Y	Y	-17.72%	N
82	12	19402	AIG Prop Cas Co	2,439,411	0.06%	98.69%	Y	Y	4.90%	Y
83	54	10448	Cumberland Ins Co Inc	2,421,594	0.06%	98.75%	Y	Y	9.00%	Y
84	250	22586	Atlantic States Ins Co	2,240,566	0.05%	98.80%	Y	Y	0.57%	Y
85	2538	42447	National Gen Assur Co	2,221,273	0.05%	98.85%	Y	Y	-15.24%	Y
86	408	29963	United Farm Family Ins Co	2,157,240	0.05%	98.90%	Y	Y	1.36%	Y
87	111	14613	Montgomery Mut Ins Co	2,107,509	0.05%	98.95%	Y	Y	-28.06%	N
88	250	13692	Donegal Mut Ins Co	2,013,884	0.05%	99.00%	Y	Y	-11.01%	Y
89	69	10806	Farmers New Century Ins Co	2,010,420	0.05%	99.04%	Y	Y	-10.56%	N
90	4664	12873	Privilege Underwriters Recp Exch	1,939,795	0.05%	99.09%	Y	Y	42.55%	Y
91	215	10914	Kemper Independence Ins Co	1,921,701	0.04%	99.13%	Y	Y	-17.43%	N
92	3548	19070	Standard Fire Ins Co	1,707,690	0.04%	99.17%	Y	Y	-16.53%	N
93	241	40169	Metropolitan Cas Ins Co	1,676,459	0.04%	99.21%	Y	Y	-19.50%	Y
94	311	40231	Old Dominion Ins Co	1,666,784	0.04%	99.25%	Y	Y	-4.92%	Y
95	111	24740	Safeco Ins Co Of Amer	1,661,983	0.04%	99.29%	Y	Y	-30.31%	Y
96	57	21261	Electric Ins Co	1,501,747	0.03%	99.32%	Y	Y	2.54%	(1)
97	140	42889	Victoria Fire & Cas Co	1,500,133	0.03%	99.36%	Y	Y	57.40%	Y
98	3098	18058	Philadelphia Ind Ins Co	1,486,422	0.03%	99.39%	Specialty		3.27%	(2)
99	140	26182	Harleysville Worcester Ins Co	1,430,896	0.03%	99.43%	Y	Y	-5.27%	Y
100		34509	Rider Ins Co	1,393,424	0.03%	99.46%	Specialty		-3.21%	(2)
101	300	22683	Teachers Ins Co	1,391,616	0.03%	99.49%	Y	Y	-12.20%	Y
102	69	20796	21st Century Premier Ins Co	1,267,533	0.03%	99.52%	Y	Y	-14.39%	N
103	91	11000	Sentinel Ins Co Ltd	1,127,126	0.03%	99.55%	Y	Y	-24.20%	N
104	19	10111	American Bankers Ins Co Of FL	1,086,897	0.03%	99.57%	Specialty		0.44%	(2)
105	300	22756	Horace Mann Prop & Cas Ins Co	1,058,756	0.02%	99.60%	Y	Y	-10.54%	Y
106	8	25712	Esurance Ins Co	1,003,288	0.02%	99.62%	Y	Y	-27.34%	N



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107	3478	19530	Hallmark Natl Ins Co	983,108	0.02%	99.64%	Y	Y	-48.16%	Y
108	761	21881	National Surety Corp	964,123	0.02%	99.66%	Y	Y	-16.95%	N
109	361	23469	American Modern Home Ins Co	840,875	0.02%	99.68%	Specialty		-9.24%	(2)
110	155	24260	Progressive Cas Ins Co	802,364	0.02%	99.70%	Y	Y	-13.50%	N
111	1278	10675	CSAA MID-ATLANTIC INS CO	760,613	0.02%	99.72%	Y	Y	-20.59%	N
112	785	37915	Essentia Ins Co	719,328	0.02%	99.74%	Specialty		2.97%	(2)
113	91	19682	Hartford Fire In Co	676,861	0.02%	99.75%	Y	Y	-15.53%	N
114	111	42404	Liberty Ins Corp	670,867	0.02%	99.77%	Y	Y	-22.58%	N
115	111	44393	West Amer Ins Co	670,357	0.02%	99.78%	Y	Y	-19.49%	N
116	38	20281	Federal Ins Co	638,187	0.01%	99.80%	Y	Y	-10.37%	N
117	91	29424	Hartford Cas Ins Co	629,220	0.01%	99.81%	Y	Y	2.81%	Y
118	215	10226	Unitrin Direct Ins Co	563,714	0.01%	99.83%	Y	Y	-32.29%	N
119	69	21709	Truck Ins Exch	559,303	0.01%	99.84%	Y	Y	-24.17%	N
120	242	39926	Selective Ins Co Of The Southeast	539,502	0.01%	99.85%	Y	Y	-19.99%	N
121	300	22578	Horace Mann Ins Co	517,375	0.01%	99.86%	Y	Y	59.52%	Y
122	241	40649	Economy Premier Assur Co	453,166	0.01%	99.87%	Y	Y	-10.31%	N
123	311	29939	Main St Amer Assur Co	436,376	0.01%	99.89%	Y	Y	-11.06%	N
124	311	14788	NGM Ins Co	429,198	0.01%	99.90%	Y	Y	-14.84%	N
125	3548	28188	Travco Ins Co	381,499	0.01%	99.90%	Y	Y	-14.98%	N
126	215	43044	Response Ins Co	361,888	0.01%	99.91%	Y	Y	-20.23%	Y
127	4509	23647	Ironshore Ind Inc	354,132	0.01%	99.92%	Specialty		-10.71%	(2)
128	38	20397	Vigilant Ins Co	318,422	0.01%	99.93%	Y	Y	-10.99%	N
129	140	42579	Allied Prop & Cas Ins Co	310,816	0.01%	99.94%	Y	Y	-18.12%	N
130	38	20346	Pacific Ind Co	273,656	0.01%	99.94%	Y	Y	-8.98%	N
131	215	10915	Unitrin Direct Prop & Cas Co	229,595	0.01%	99.95%	Y	Y	-30.93%	N
132	155	38628	Progressive Northern Ins Co	227,094	0.01%	99.95%	Y	Y	-30.22%	N
133	626	22667	* Ace Amer Ins Co	209,776	0.00%	99.96%	Y	Y	n/a	Y
134	4718	10051	Lyndon Southern Ins Co	198,980	0.00%	99.96%	Specialty		45.83%	(2)
135	69	11800	Foremost Prop & Cas Ins Co	194,528	0.00%	99.97%	Specialty		4.60%	(2)
136	215	31968	Merastar Ins Co	187,146	0.00%	99.97%	Y	Y	-10.95%	N
137	3495	22268	Infinity Ins Co	181,210	0.00%	99.97%	Specialty		2.25%	(2)
138	241	26298	Metropolitan Prop & Cas Ins Co	167,025	0.00%	99.98%	Y	Y	-11.98%	N
139	69	43974	21st Century Ind Ins Co	155,682	0.00%	99.98%	Y	Y	-4.65%	N
140	91	22357	Hartford Accident & Ind Co	119,859	0.00%	99.98%	Y	Y	-14.22%	N
141	785	28932	Markel Amer Ins Co	118,395	0.00%	99.99%	Specialty		11.05%	(2)

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142	88	22292	Hanover Ins Co	103,532	0.00%	99.99%	Y	Y	1.26%	N
143	140	10723	Nationwide Assur Co	100,315	0.00%	99.99%	Y	Y	-24.93%	N
144	111	24724	First Natl Ins Co Of Amer	76,318	0.00%	99.99%	Y	Y	-31.93%	N
145	361	23450	American Family Home Ins Co	75,261	0.00%	100.00%	Specialty		-29.73%	(2)
146	84	32620	National Interstate Ins Co	58,657	0.00%	100.00%	Specialty		66.04%	(2)
147	2538	23728	National Gen Ins Co	40,441	0.00%	100.00%	Specialty		-14.09%	N
148	775	13714	Pharmacists Mut Ins Co	34,153	0.00%	100.00%	Y	Y	41.20%	(1)
149	140	42587	Depositors Ins Co	13,235	0.00%	100.00%	Y	Y	-13.44%	Y
150	84	41106	Triumphe Cas Co	11,221	0.00%	100.00%	Specialty		3.17%	(2)
151	31	25895	United States Liab Ins Co	4,078	0.00%	100.00%	Specialty		-47.17%	(2)
152		27502	Western Gen Ins Co	3,942	0.00%	100.00%	Y	Y	-68.44%	N
153	4716	26220	Yosemite Ins Co	3,809	0.00%	100.00%	Specialty		428.29%	(2)
154	920	19615	American Reliable Ins Co	2,400	0.00%	100.00%	Specialty		-33.05%	(2)
155	140	28223	* Nationwide Agribusiness Ins Co	2,020	0.00%	100.00%	Y	Y	n/a	Y
156	2898	37850	Pacific Specialty Ins Co	374	0.00%	100.00%	Specialty		-78.88%	(2)
157	161	18031	Topa Ins Co	2	0.00%	100.00%	Y	Y	-99.87%	(1)

INDUSTRY TOTALS 4,304,740,081

SEE NEXT PAGE FOR NOTES

\* Indicates 2015 is the first year with reported premium.

- (1) These companies target a select market, and do not sell to the general public.
- (2) These companies write specialty coverages only.

**The following company wrote private passenger automobile insurance in 2014, but not in 2015.**

215 26050 Response Worldwide Ins Co

There were three new companies writing private passenger automobile insurance in 2015; therefore, there was a net increase of two insurers writing private passenger automobile insurance in Maryland.

# Market Share For Insurers Writing Automobile Insurance

Exhibit 2

<b><u>Type of Insurer</u></b>	<b><u>Number</u></b>	<b><u>2015 Market Share</u></b>
Automobile*	138	99.75%
Specialty Only	19	0.25%
TOTAL	157	100.00%

\*Automobile Insurers also may write coverages for specialty vehicles, such as motorcycles, RVs, antique autos, trailers, scooters and ATVs.

# **Title 31 MARYLAND INSURANCE ADMINISTRATION**

## **Subtitle 07 INSURANCE RATING LAW**

### **Chapter 03 Review of Automobile Rating Territories**

**Authority: Insurance Article, §§2-109, 11-216, 11-319, and 11-339, Annotated Code of Maryland**

#### **.1 Purpose.**

The purpose of this chapter is to ensure that all insurers that use territory as a factor in establishing automobile insurance rates in the State, including the Maryland Automobile Insurance Fund, file statements with the Commissioner that satisfy the requirements of Insurance Article, §§11-216 and 11-319, Annotated Code of Maryland.

#### **.2 Triannual Review of Territories.**

Each insurer that uses territory as a factor in establishing automobile insurance rates in the State, including the Maryland Automobile Insurance Fund, shall conduct a review of its territories every 3 years.

#### **.3 Filing Requirements.**

A. Each insurer that uses territory as a factor in establishing automobile insurance rates in the State, including the Maryland Automobile Insurance Fund, shall file with the Commissioner a certification statement.

B. The certification statement shall be on the form adopted by the Commissioner in Regulation .04 of this chapter.

C. The certification statement shall be filed:

(1) On or before June 1, 2007;

(2) Upon completion of each review required by the Commissioner pursuant to Regulation .02 of this chapter; and

(3) Contemporaneously with each rate filing that indicates a modification of territorial rating factors.

#### **.4 Certification Statement for Automobile Insurers.**

A. Certification Statement for Insurers and Rating Organizations.

CERTIFICATION STATEMENT  
REVIEW OF AUTOMOBILE RATING TERRITORIES

**EXHIBIT 3 -Page 2**

I, \_\_\_\_\_, a duly authorized representative of \_\_\_\_\_ (insurer or rating organization), NAIC # \_\_\_\_\_ (if applicable), do hereby certify that the following information is true to the best of my knowledge and belief.

1. The use of territories as a factor in rating by the above-named (insurer or rating organization) has been reviewed within the previous 3 years; and

2. Use of the territories on file, or as set forth in this filing, are actuarially justified. I understand that the Maryland Insurance Administration will rely on this certification, and if it is determined that this certification is materially false or incorrect, the insurer may be subject to administrative action, including appropriate penalties.

\_\_\_\_\_  
Date Signature of Authorized Representative

Name of Authorized Representative:  
\_\_\_\_\_

Title: \_\_\_\_\_

Address of Insurer: \_\_\_\_\_

Mail certification statement to: P & C Rate and Form Unit, Maryland Insurance Administration, 200 St. Paul Place, Baltimore, MD 21202.

**B. Certification Statement for Insurers Adopting the Certification Statement of a Rating Organization.**

**CERTIFICATION STATEMENT  
REVIEW OF AUTOMOBILE RATING TERRITORIES**

I, \_\_\_\_\_, a duly authorized representative of \_\_\_\_\_ (insurer), NAIC # \_\_\_\_\_, do hereby certify that the following information is true to the best of my knowledge and belief.

1. #032; \_\_\_\_\_ (insurer) is a member of or subscriber to \_\_\_\_\_ (rating organization), a licensed rating organization, and has authorized the Commissioner to accept filings from \_\_\_\_\_ (rating organization) on its behalf or has filed to adopt \_\_\_\_\_ (rating organization's) filings.

2. #032; \_\_\_\_\_ (insurer) has filed no deviations relating to territory from the automobile rate filings submitted by \_\_\_\_\_ (rating organization).

3. #032; \_\_\_\_\_ (rating organization) has filed with the Commissioner the certification statement required by Insurance Article, §11-216 or 11-319, Annotated Code of Maryland, and COMAR 31.07.03.03.

4. #032; \_\_\_\_\_ (insurer) hereby adopts the statements made in the certification statement.

I understand that the Maryland Insurance Administration will rely on this certification, and if it is determined that this certification is materially false or incorrect, the insurer may be subject to administrative action, including appropriate penalties.

\_\_\_\_\_  
Date Signature of Authorized Representative

Name of Authorized Representative:

\_\_\_\_\_

Title: \_\_\_\_\_

Address of Insurer: \_\_\_\_\_

Mail certification statement to: P&C Rate and Form Unit, Maryland Insurance Administration, 200 St. Paul Place, Baltimore, MD 21202.

**.5 Filings Made By Rating Organizations.**

A. A licensed rating organization that files on behalf of its members or subscribers automobile insurance rates that use territory as a factor in establishing automobile insurance rates in the State shall comply with the provisions of Regulations .02—.04 of this chapter.

B. An insurer that is required to file a certification statement may utilize the certification statement in Regulation .04B of this chapter if:

(1) The insurer is a member or subscriber of a licensed rating organization which has been authorized to make filings on the insurer's behalf or the insurer has filed to adopt the rating organization's filing; and

(2) The insurer has not filed with the Commissioner a deviation from the rates, loss costs, or both, filed by the rating organization relating to the use of territories.

*Administrative History*

**Effective date: January 15, 2007 (34:1 Md. R. 33)**

**2015 Private Passenger Automobile Insurers Filing  
Certifications in Accordance with COMAR 31.07.03**

<b>2015 Rank</b>	<b>Group Code</b>	<b>NAIC Cocode</b>	<b>Company Name</b>	<b>2015 Written Premium</b>	<b>Certification Filed</b>	<b>Year Certification Filed</b>
1	176	25178	State Farm Mut Auto Ins Co	726,585,148	Yes	2015
2	31	41491	Geico Cas Co	401,103,396	Yes	2015
3	213	26271	Erie Ins Exch	300,679,697	Yes	2014
4	31	35882	Geico Gen Ins Co	271,752,261	Yes	2015
5	8	19240	Allstate Ind Co	253,905,641	Yes	2016
6	31	22063	Government Employees Ins Co	216,049,659	Yes	2015
7	8	19232	Allstate Ins Co	160,223,949	Yes	2016
8	140	26093	Nationwide Affinity Co of Amer	143,709,507	Yes	2015
9	200	25941	United Serv Automobile Assn	138,702,184	Yes	2015
10	155	10192	Progressive Select Ins Co	125,907,000	Yes	2015
11	140	23787	Nationwide Mut Ins Co	123,037,622	Yes	2015
12	200	25968	USAA Cas Ins Co	105,884,292	Yes	2015
13	176	25143	State Farm Fire & Cas Co	94,963,493	Yes	2015
14	111	36447	LM Gen Ins Co	80,819,365	Yes	2015
15	31	22055	Geico Ind Co	78,905,383	Yes	2015
16		34800	MAIF	72,907,896	Yes	2016
17	140	23760	Nationwide Gen Ins Co	62,749,868	Yes	2015
18	155	32786	Progressive Specialty Ins Co	57,510,286	Yes	2015
19	200	18600	USAA Gen Ind Co	55,427,252	Yes	2015
20	111	23035	Liberty Mut Fire Ins Co	50,717,210	Yes	2015
21	111	37214	American States Preferred Ins Co	49,657,765	Yes	2015
22	8	17230	Allstate Prop & Cas Ins Co	48,420,775	Yes	2013
23	8	11252	Encompass Home & Auto Ins Co	41,708,694	Yes	2015
24	200	21253	Garrison Prop & Cas Ins Co	33,078,116	Yes	2015
25	91	27120	Trumbull Ins Co	31,120,614	Yes	2013
26	155	11851	Progressive Advanced Ins Co	29,758,987	Yes	2015
27	3548	27998	Travelers Home & Marine Ins Co	24,433,859	Yes	2014
28		35173	Agency Ins Co Of MD Inc	23,537,832	Yes	2015
29		13688	Elephant Ins Co	20,805,006	Yes	2014



**2015 Private Passenger Automobile Insurers Filing  
Certifications in Accordance with COMAR 31.07.03**

<b>2015 Rank</b>	<b>Group Code</b>	<b>NAIC Cocode</b>	<b>Company Name</b>	<b>2015 Written Premium</b>	<b>Certification Filed</b>	<b>Year Certification Filed</b>
30	28	19976	Amica Mut Ins Co	20,255,466	Yes	2015
31	241	34339	Metropolitan Grp Prop & Cas Ins Co	19,834,720	Yes	2013
32	8	30210	Esurance Prop & Cas Ins Co	19,451,090	Yes	2015
33	1278	37770	CSAA Gen Ins Co	18,835,659	Yes	2013
34	250	14958	Peninsula Ins Co	16,762,747	Yes	2014
35	155	16322	Progressive Direct Ins Co	15,306,872	Yes	2015
36	3548	36161	Travelers Prop Cas Ins Co	15,102,404	No	New
37	1278	11681	CSAA AFFINITY INS CO	14,685,826	Yes	2014
38		13501	Brethren Mut Ins Co	14,343,488	Yes	2013
39	69	21687	Mid Century Ins Co	14,081,357	Yes	2015
40	175	25135	State Automobile Mut Ins Co	12,294,700	Yes	2015
41	140	19100	Amco Ins Co	12,070,657	Yes	2015
42	4	29068	IDS Prop Cas Ins Co	11,758,872	Yes	2015
43	271	14990	Pennsylvania Natl Mut Cas Ins Co	11,383,945	Yes	2015
44	155	42994	Progressive Classic Ins Co	10,743,712	Yes	2015
45	242	19259	Selective Ins Co Of SC	10,390,018	Yes	2016
46	8	10071	Encompass Ins Co Of Amer	9,197,922	Yes	2016
47	175	25127	State Auto Prop & Cas Ins Co	8,591,393	Yes	2015
48	640	14664	Mutual Benefit Ins Co	8,300,967	Yes	2015
49	244	10677	Cincinnati Ins Co	8,272,342	Yes	2014
50	215	16063	Unitrin Auto & Home Ins Co	8,208,545	Yes	2016
51	155	24252	Progressive Amer Ins Co	7,501,922	Yes	2015
52	140	13242	Titan Ind Co	6,627,987	Yes	2015
53	111	33600	LM Ins Corp	6,194,487	Yes	2015
54		31062	IFA Ins Co	5,395,280	No	2009
55		16128	Paramount Ins Co	5,308,967	Yes	2014
56	3548	25658	Travelers Ind Co	5,219,078	Yes	2014
57	111	33588	First Liberty Ins Corp	5,208,668	Yes	2015
58	3548	36137	Travelers Commercial Ins Co	5,158,224	Yes	2014

**2015 Private Passenger Automobile Insurers Filing  
Certifications in Accordance with COMAR 31.07.03**

<b>2015 Rank</b>	<b>Group Code</b>	<b>NAIC Cocode</b>	<b>Company Name</b>	<b>2015 Written Premium</b>	<b>Certification Filed</b>	<b>Year Certification Filed</b>
59	91	34690	Property & Cas Ins Co Of Hartford	5,141,927	No	2010
60	33	20117	California Cas Ind Exch	5,122,576	Yes	2015
61	93	12831	State Natl Ins Co Inc	5,072,200	No	New
62	91	30104	Hartford Underwriters Ins Co	5,062,463	Yes	2013
63	69	34789	21st Century Centennial Ins Co	4,922,541	Yes	2014
64	626	18279	Bankers Standard Ins Co	4,715,223	Yes	2016
65	140	25453	Nationwide Ins Co Of Amer	4,394,682	Yes	2015
66	91	29459	Twin City Fire Ins Co Co	3,981,184	Yes	2013
67	91	37478	Hartford Ins Co Of The Midwest	3,912,141	Yes	2013
68	111	39012	Safeco Ins Co Of IL	3,906,407	Yes	2015
69	225	23248	Occidental Fire & Cas Co Of NC	3,873,642	Yes	2015
70	38	10052	Chubb Natl Ins Co	3,808,869	Yes	2014
71	111	24074	Ohio Cas Ins Co	3,682,485	Yes	2015
72	213	26263	Erie Ins Co	3,569,610	Yes	2014
73	241	25321	Metropolitan Drt Prop & Cas Ins Co	3,559,678	Yes	2013
74	69	32220	21st Century N Amer Ins Co	3,147,627	Yes	2013
75	140	35696	Harleysville Preferred Ins Co	3,143,604	Yes	2014
76	38	20303	Great Northern Ins Co	3,085,381	Yes	2015
77	169	21164	Dairyland Ins Co	3,074,746	n/a	n/a
78	69	11185	Foremost Ins Co Grand Rapids MI	3,057,036	Yes	2015
79	761	21873	Firemans Fund Ins Co	2,807,599	No	2012
80	3548	25666	Travelers Ind Co Of Amer	2,755,528	Yes	2014
81	8	15130	Encompass Ind Co	2,685,492	Yes	2016
82	12	19402	AIG Prop Cas Co	2,439,411	Yes	2014
83	54	10448	Cumberland Ins Co Inc	2,421,594	Yes	2014
84	250	22586	Atlantic States Ins Co	2,240,566	Yes	2013
85	2538	42447	National Gen Assur Co	2,221,273	Yes	2013
86	408	29963	United Farm Family Ins Co	2,157,240	No	2012
87	111	14613	Montgomery Mut Ins Co	2,107,509	Yes	2015

**2015 Private Passenger Automobile Insurers Filing  
Certifications in Accordance with COMAR 31.07.03**

<b>2015 Rank</b>	<b>Group Code</b>	<b>NAIC Cocode</b>	<b>Company Name</b>	<b>2015 Written Premium</b>	<b>Certification Filed</b>	<b>Year Certification Filed</b>
88	250	13692	Donegal Mut Ins Co	2,013,884	Yes	2013
89	69	10806	Farmers New Century Ins Co	2,010,420	Yes	2015
90	4664	12873	Privilege Underwriters Recp Exch	1,939,795	Yes	2016
91	215	10914	Kemper Independence Ins Co	1,921,701	No	2012
92	3548	19070	Standard Fire Ins Co	1,707,690	Yes	2014
93	241	40169	Metropolitan Cas Ins Co	1,676,459	Yes	2013
94	311	40231	Old Dominion Ins Co	1,666,784	Yes	2016
95	111	24740	Safeco Ins Co Of Amer	1,661,983	Yes	2015
96	57	21261	Electric Ins Co	1,501,747	Yes	2015
97	140	42889	Victoria Fire & Cas Co	1,500,133	Yes	2015
98	3098	18058	Philadelphia Ind Ins Co	1,486,422	n/a	n/a
99	140	26182	Harleysville Worcester Ins Co	1,430,896	Yes	2013
100		34509	Rider Ins Co	1,393,424	n/a	n/a
101	300	22683	Teachers Ins Co	1,391,616	Yes	2013
102	69	20796	21st Century Premier Ins Co	1,267,533	No	2012
103	91	11000	Sentinel Ins Co Ltd	1,127,126	Yes	2013
104	19	10111	American Bankers Ins Co Of FL	1,086,897	n/a	n/a
105	300	22756	Horace Mann Prop & Cas Ins Co	1,058,756	Yes	2013
106	8	25712	Esurance Ins Co	1,003,288	Yes	2013
107	3478	19530	Hallmark Natl Ins Co	983,108	Yes	2015
108	761	21881	National Surety Corp	964,123	No	2012
109	361	23469	American Modern Home Ins Co	840,875	n/a	n/a
110	155	24260	Progressive Cas Ins Co	802,364	Yes	2015
111	1278	10675	CSAA MID-ATLANTIC INS CO	760,613	Yes	2013
112	785	37915	Essentia Ins Co	719,328	n/a	n/a
113	91	19682	Hartford Fire In Co	676,861	No	2010
114	111	42404	Liberty Ins Corp	670,867	Yes	2015
115	111	44393	West Amer Ins Co	670,357	Yes	2015

**2015 Private Passenger Automobile Insurers Filing  
Certifications in Accordance with COMAR 31.07.03**

<b>2015 Rank</b>	<b>Group Code</b>	<b>NAIC Cocode</b>	<b>Company Name</b>	<b>2015 Written Premium</b>	<b>Certification Filed</b>	<b>Year Certification Filed</b>
116	38	20281	Federal Ins Co	638,187	Yes	2015
117	91	29424	Hartford Cas Ins Co	629,220	Yes	2013
118	215	10226	Unitrin Direct Ins Co	563,714	Yes	2014
119	69	21709	Truck Ins Exch	559,303	Yes	2015
120	242	39926	Selective Ins Co Of The Southeast	539,502	No	2012
121	300	22578	Horace Mann Ins Co	517,375	Yes	2013
122	241	40649	Economy Premier Assur Co	453,166	Yes	2013
123	311	29939	Main St Amer Assur Co	436,376	Yes	2016
124	311	14788	NGM Ins Co	429,198	Yes	2016
125	3548	28188	Travco Ins Co	381,499	Yes	2014
126	215	43044	Response Ins Co	361,888	Yes	2015
127	4509	23647	Ironshore Ind Inc	354,132	n/a	n/a
128	38	20397	Vigilant Ins Co	318,422	Yes	2015
129	140	42579	Allied Prop & Cas Ins Co	310,816	Yes	2015
130	38	20346	Pacific Ind Co	273,656	Yes	2015
131	215	10915	Unitrin Direct Prop & Cas Co	229,595	Yes	2015
132	155	38628	Progressive Northern Ins Co	227,094	No	2010
133	626	22667	Ace Amer Ins Co	209,776	No	New
134	4718	10051	Lyndon Southern Ins Co	198,980	n/a	n/a
135	69	11800	Foremost Prop & Cas Ins Co	194,528	n/a	n/a
136	215	31968	Merastar Ins Co	187,146	Yes	2014
137	3495	22268	Infinity Ins Co	181,210	n/a	n/a
138	241	26298	Metropolitan Prop & Cas Ins Co	167,025	Yes	2013
139	69	43974	21st Century Ind Ins Co	155,682	No	2010
140	91	22357	Hartford Accident & Ind Co	119,859	No	2010
141	785	28932	Markel Amer Ins Co	118,395	n/a	n/a
142	88	22292	Hanover Ins Co	103,532	No	2010
143	140	10723	Nationwide Assur Co	100,315	No	2010

**2015 Private Passenger Automobile Insurers Filing  
Certifications in Accordance with COMAR 31.07.03**

<b>2015 Rank</b>	<b>Group Code</b>	<b>NAIC Cocode</b>	<b>Company Name</b>	<b>2015 Written Premium</b>	<b>Certification Filed</b>	<b>Year Certification Filed</b>
144	111	24724	First Natl Ins Co Of Amer	76,318	Yes	2015
145	361	23450	American Family Home Ins Co	75,261	n/a	n/a
146	84	32620	National Interstate Ins Co	58,657	n/a	n/a
147	2538	23728	National Gen Ins Co	40,441	n/a	n/a
148	775	13714	Pharmacists Mut Ins Co	34,153	Yes	2013
149	140	42587	Depositors Ins Co	13,235	Yes	2014
150	84	41106	Triumphe Cas Co	11,221	Yes	2013
151	31	25895	United States Liab Ins Co	4,078	n/a	n/a
152		27502	Western Gen Ins Co	3,942	No	n/a
153	4716	26220	Yosemite Ins Co	3,809	n/a	n/a
154	920	19615	American Reliable Ins Co	2,400	n/a	n/a
155	140	28223	Nationwide Agribusiness Ins Co	2,020	No	New
156	2898	37850	Pacific Specialty Ins Co	374	n/a	n/a
157	161	18031	Topa Ins Co	2	No	n/a

The Administration's records reflect that certifications have been filed in calendar years 2013, 2014 or 2015 by all insurers with a "Yes" designation. Any insurer with an "n/a" designation does not insure automobiles, but does insure specialty vehicles. Please see the following notes concerning insurers with a "No" designation.

**2015 Private Passenger Automobile Insurers Filing  
Certifications in Accordance with COMAR 31.07.03**

The following insurers have written premium in Maryland but are in the process of withdrawing and are not writing new business.

<b>Group Code</b>	<b>NAIC Cocode</b>	<b>Company Name</b>
69	20796	21st Century Premier Ins Co
69	43974	21st Century Ind Ins Co
88	22292	Hanover Ins Co
91	19682	Hartford Fire In Co
91	22357	Hartford Accident & Ind Co
91	34690	Property & Cas Ins Co Of Hartford
140	10723	Nationwide Assur Co
155	38628	Progressive Northern Ins Co
161	18031	Topa Ins Co
215	10914	Kemper Independence Ins Co
242	39926	Selective Ins Co Of The Southeast
408	29963	United Farm Family Ins Co
761	21873	Firemans Fund Ins Co
761	21881	National Surety Corp
	27502	Western Gen Ins Co
	31062	IFA Ins Co

The following insurer started writing in Maryland in 2014 and will file a territorial certification in 2016

3548	36161	Travelers Prop Cas Ins Co
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