



**2014 Report on the Effect of
Competitive Rating on the Insurance
Markets in Maryland**

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Maryland Insurance Administration

2014 Report on the Effect of Competitive Rating on the Insurance Markets in Maryland

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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 and provides information on competitiveness in two of the most important insurance markets for consumers, private passenger automobile insurance and homeowners insurance, for calendar year 2013.

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. 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 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)

States 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 more 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 2013, there were 158 companies actively providing private passenger automobile insurance and related products in the State of Maryland, the same as in 2012. Many of these 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.” Exhibit 1 identifies all insurer groups, the individual companies comprising each insurer group, and the 2013 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, 62 are a part of a top ten insurer group.

The market share for the top ten insurer groups has remained relatively stable between 2008 and 2013. (*See* Exhibit 1a) In 2008, these top ten insurer groups accounted for about 89.5 percent of the private passenger automobile insurance market, increasing to about 90.7 percent in 2013.

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 2009 through 2013, as well as the HHI for each year.

	2009	2010	2011	2012	2013
Number Of PPA Insurers	151	159	157	158	158
HHI	1193	1189	1226	1248	1279

The change in HHI from 2012 to 2013 may be attributable to the increase in market share for the top underwriter. Although there has been a modest change in market concentration, an HHI of 1279 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). Another indicator of the competitiveness of the private passenger automobile insurance market is the market share held by MAIF. Over the six-year period from 2008 to 2013, MAIF's market share declined from approximately 2.9 percent to approximately 1.6 percent. During that same period, market share for the top insurer groups *excluding* MAIF increased from approximately 86.6 percent in 2008 to

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 relatively equal size firms. The HHI increases both as the number of firms in the market decreases and as the disparity in size between those firms increases.

approximately 89.1 percent in 2013. These figures suggest that private passenger automobile insurers have competed for greater market share by accepting more risk.

IV. Homeowners Insurance

During calendar year 2013, there were 121 companies actively providing homeowners insurance in Maryland, compared to 124 in 2012. Of the 121 companies actively writing homeowners insurance, 48 belong to top ten insurer groups. Exhibit 2 identifies all insurer groups, the individual companies comprising each insurer group, and the 2013 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 essentially stable from 2009 (86.1 percent)² to 2013 (85.8 percent). (*See Exhibit 2a*) The following chart reflects the number of insurers offering homeowners insurance in Maryland for the five-year period from 2009 through 2013, as well as the HHI for each year.

	2009	2010	2011	2012	2013
Number of Homeowner Insurers	129	129	119	124	121
HHI	1135	1118	1107	1067	1070

An HHI of 1070 indicates the homeowners insurance market in Maryland remains moderately concentrated.

Another indicator of competition is the percentage of business held by the Joint Insurance Association (“JIA”), the State’s residual property insurer. In 2013, JIA’s market share was 0.10

² The top ten insurers have changed since 2009. Most notably, Allianz Insurance Group has fallen to number 11 and American Family Insurance Group entered the top 10; therefore, if adding the 2009 market shares of the top ten in Exhibit 2a, the total will be less than 86.1%.

percent, representing an approximately 55 percent reduction from its 2006 market share of 0.22 percent. These figures suggest that homeowners insurers have competed for greater market share by accepting more risk.

V. Conclusion

When healthy competition exists in the private passenger automobile insurance and homeowners insurance markets, Maryland insurance consumers have a variety of choices with respect to 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 shares of those insurers, and the changes in market share that occur over time.

The market share information for 2013 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 a declining market share for MAIF suggest that this moderately concentrated market is competitive. Likewise, for homeowners insurance, the number of competitors and small market share for the residual market are indicators of a 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 2013

Including Each Company Within the Group

Exhibit 1a: Comparison of Market Share of the Top Ten Insurer Groups for Private Passenger Automobile Insurance from 2008 to 2013

Exhibit 2: Groups Writing Homeowners Insurance in Maryland in 2013 Including Each Company Within the Group

Exhibit 2a: Comparison of Market Share of the Top Ten Insurer Groups for Homeowners Insurance from 2008 to 2013

Exhibit 3a: Maryland Private Passenger Automobile Insurance Written Premium and Market Share by Insurer Group for 2013

Exhibit 3b: Maryland Homeowners Insurance Written Premium and Market Share by Insurer Group for 2013

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 2003 through 2013

Exhibit 4b: Growth in Written Premium of Homeowners, Private Passenger Automobile, All Other Lines and Entire P & C Insurance Market from 1999 to 2013

Exhibit 5: HHI Values for Homeowners and Private Passenger Automobile Insurance from 2003 to 2013

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Private		2013 Company Premium	
			Passenger Auto Group Premium	NAIC Cocode Company Name		
1	31	BERKSHIRE HATHAWAY GRP	881,224,783	35882	Geico Gen Ins Co	303,900,991
				22063	Government Employees Ins Co	240,225,740
				41491	Geico Cas Co	236,698,988
				22055	Geico Ind Co	100,391,171
				25895	United States Liab Ins Co	7,893
2	176	STATE FARM GRP	768,861,401	25178	State Farm Mut Auto Ins Co	696,232,942
				25143	State Farm Fire & Cas Co	72,628,459
3	8	ALLSTATE INS GRP	504,486,291	19240	Allstate Ind Co	183,217,149
				19232	Allstate Ins Co	182,238,061
				17230	Allstate Prop & Cas Ins Co	64,752,562
				11252	Encompass Home & Auto Ins Co	39,456,945
				30210	Esurance Prop & Cas Ins Co	17,776,214
				10071	Encompass Ins Co Of Amer	11,237,254
				15130	Encompass Ind Co	3,921,292
				25712	Esurance Ins Co	1,886,814
4	140	NATIONWIDE CORP GRP	347,680,818	23787	Nationwide Mut Ins Co	150,551,489
				23760	Nationwide Gen Ins Co	87,484,814
				26093	Nationwide Affinity Co of Amer	81,709,776
				13242	Titan Ind Co	9,193,662
				19100	Amco Ins Co	6,186,056
				25453	Nationwide Ins Co Of Amer	4,172,428
				23779	Nationwide Mut Fire Ins Co	2,825,595
				35696	Harleysville Preferred Ins Co	2,483,328
				26182	Harleysville Worcester Ins Co	1,329,221
				42889	Victoria Fire & Cas Co	1,079,592
				42579	Allied Prop & Cas Ins Co	463,277
				10723	Nationwide Assur Co	174,776
				37877	Nationwide Prop & Cas Ins Co	14,317
42587	Depositors Ins Co	12,487				

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2013 Company Premium
5	200	UNITED SERV AUTOMOBILE ASSN GRP	299,081,517	25941	United Serv Automobile Assn	134,404,842
				25968	USAA Cas Ins Co	98,640,701
				18600	USAA Gen Ind Co	37,249,738
				21253	Garrison Prop & Cas Ins Co	28,786,236
6	213	ERIE INS GRP	280,180,610	26271	Erie Ins Exch	275,858,515
				26263	Erie Ins Co	4,322,095
7	155	PROGRESSIVE GRP	216,052,950	10192	Progressive Select Ins Co	78,367,594
				32786	Progressive Specialty Ins Co	47,695,580
				11851	Progressive Advanced Ins Co	41,779,175
				16322	Progressive Direct Ins Co	20,110,805
				42994	Progressive Classic Ins Co	14,735,110
				24252	Progressive Amer Ins Co	11,892,026
				24260	Progressive Cas Ins Co	1,066,328
38628	Progressive Northern Ins Co	406,332				
8	111	LIBERTY MUT GRP	207,821,970	23035	Liberty Mut Fire Ins Co	71,961,069
				36447	LM Gen Ins Co	56,756,511
				37214	American States Preferred Ins Co	45,713,630
				33588	First Liberty Ins Corp	7,724,128
				33600	LM Ins Corp	6,440,412
				39012	Safeco Ins Co Of IL	5,189,500
				24074	Ohio Cas Ins Co	4,743,116
				14613	Montgomery Mut Ins Co	3,786,360
				24740	Safeco Ins Co Of Amer	3,236,022
				42404	Liberty Ins Corp	1,142,972
44393	West Amer Ins Co	1,002,758				
24724	First Natl Ins Co Of Amer	125,492				

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2013 Company Premium
9	0	MAIF	65,129,499	34800	MAIF	65,129,499
10	3548	TRAVELERS GRP	56,410,913	27998	Travelers Home & Marine Ins Co	35,648,608
				36137	Travelers Commercial Ins Co	7,323,279
				25658	Travelers Ind Co	6,986,485
				25666	Travelers Ind Co Of Amer	3,449,855
				19070	Standard Fire Ins Co	2,478,557
				28188	Travco Ins Co	524,129
11	91	HARTFORD FIRE & CAS GRP	47,654,037	27120	Trumbull Ins Co	24,386,615
				34690	Property & Cas Ins Co Of Hartford	6,449,568
				30104	Hartford Underwriters Ins Co	6,330,341
				29459	Twin City Fire Ins Co Co	4,423,690
				37478	Hartford Ins Co Of The Midwest	2,479,632
				11000	Sentinel Ins Co Ltd	1,985,133
				19682	Hartford Fire In Co	921,069
				29424	Hartford Cas Ins Co	534,120
				22357	Hartford Accident & Ind Co	143,869
12	1278	CSAA INS GRP	28,256,291	11681	CSAA AFFINITY INS CO	26,973,259
				10675	CSAA MID-ATLANTIC INS CO	1,081,650
				37770	Western United Ins Co	201,382
13	69	FARMERS INS GRP	25,323,558	34789	21st Century Centennial Ins Co	6,832,137
				11185	Foremost Ins Co Grand Rapids MI	4,395,492
				32220	21st Century N Amer Ins Co	4,299,741
				21687	Mid Century Ins Co	3,960,178
				10806	Farmers New Century Ins Co	2,786,395
				20796	21st Century Premier Ins Co	1,712,232
				21709	Truck Ins Exch	963,636
				43974	21st Century Ind Ins Co	196,435
				11800	Foremost Prop & Cas Ins Co	177,312
14	0	AGENCY INS CO OF MD INC	23,542,015	35173	Agency Ins Co Of MD Inc	23,542,015

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2013 Company Premium
15	241	METROPOLITAN GRP	22,752,751	34339	Metropolitan Grp Prop & Cas Ins Co	15,869,716
				25321	Metropolitan Drt Prop & Cas Ins Co	4,329,114
				40169	Metropolitan Cas Ins Co	1,752,850
				40649	Economy Premier Assur Co	582,909
				26298	Metropolitan Prop & Cas Ins Co	218,162
16	175	STATE AUTO MUT GRP	22,336,534	25135	State Automobile Mut Ins Co	12,035,126
				25127	State Auto Prop & Cas Ins Co	10,301,408
17	250	DONEGAL GRP	21,919,411	14958	Peninsula Ins Co	17,175,414
				13692	Donegal Mut Ins Co	2,536,068
				22586	Atlantic States Ins Co	2,207,929
18	28	AMICA MUT GRP	20,205,938	19976	Amica Mut Ins Co	20,205,938
19	215	KEMPER CORP GRP	17,539,681	16063	Unitrin Auto & Home Ins Co	12,115,336
				10914	Kemper Independence Ins Co	2,803,453
				10226	Unitrin Direct Ins Co	1,286,385
				26050	Response Worldwide Ins Co	558,754
				10915	Unitrin Direct Prop & Cas Co	535,865
				31968	Merastar Ins Co	231,769
				43044	Response Ins Co	8,109
26085	Warner Ins Co	10				
20	0	BRETHREN MUT INS CO	14,940,761	13501	Brethren Mut Ins Co	14,940,761
21	4	AMERIPRISE FIN GRP	11,733,245	29068	IDS Prop Cas Ins Co	11,733,245

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2013 Company Premium
22	242	SELECTIVE INS GRP	11,260,479	19259	Selective Ins Co Of SC	10,386,973
				39926	Selective Ins Co Of The Southeast	873,506
23	271	PENNSYLVANIA NATL INS GRP	11,238,953	14990	Pennsylvania Natl Mut Cas Ins Co	11,238,953
24	0	ELEPHANT INS CO	10,478,152	13688	Elephant Ins Co	10,478,152
25	640	MUTUAL BENEFIT GRP	8,032,951	14664	Mutual Benefit Ins Co	8,032,951
26	38	CHUBB INC GRP	7,675,552	20303	Great Northern Ins Co	3,562,641
				10052	Chubb Natl Ins Co	2,543,752
				20281	Federal Ins Co	824,487
				20397	Vigilant Ins Co	392,864
				20346	Pacific Ind Co	351,808
27	0	PARAMOUNT INS CO	6,961,213	16128	Paramount Ins Co	6,961,213
28	33	CALIFORNIA CAS MGMT GRP	5,560,240	20117	California Cas Ind Exch	5,560,240
29	169	SENTRY INS GRP	5,265,799	21164	Dairyland Ins Co	5,265,799
30	626	ACE LTD GRP	4,687,874	18279	Bankers Standard Ins Co	4,687,874
31	244	CINCINNATI FIN GRP	4,567,248	10677	Cincinnati Ins Co	4,567,248
32	0	IFA INS CO	4,560,851	31062	IFA Ins Co	4,560,851
33	761	ALLIANZ INS GRP	4,494,572	21873	Firemans Fund Ins Co	3,354,898
				21881	National Surety Corp	1,139,674
34	2538	AMTRUST NGH GRP	3,332,781	42447	National Gen Assur Co	3,279,320
				23728	National Gen Ins Co	53,461

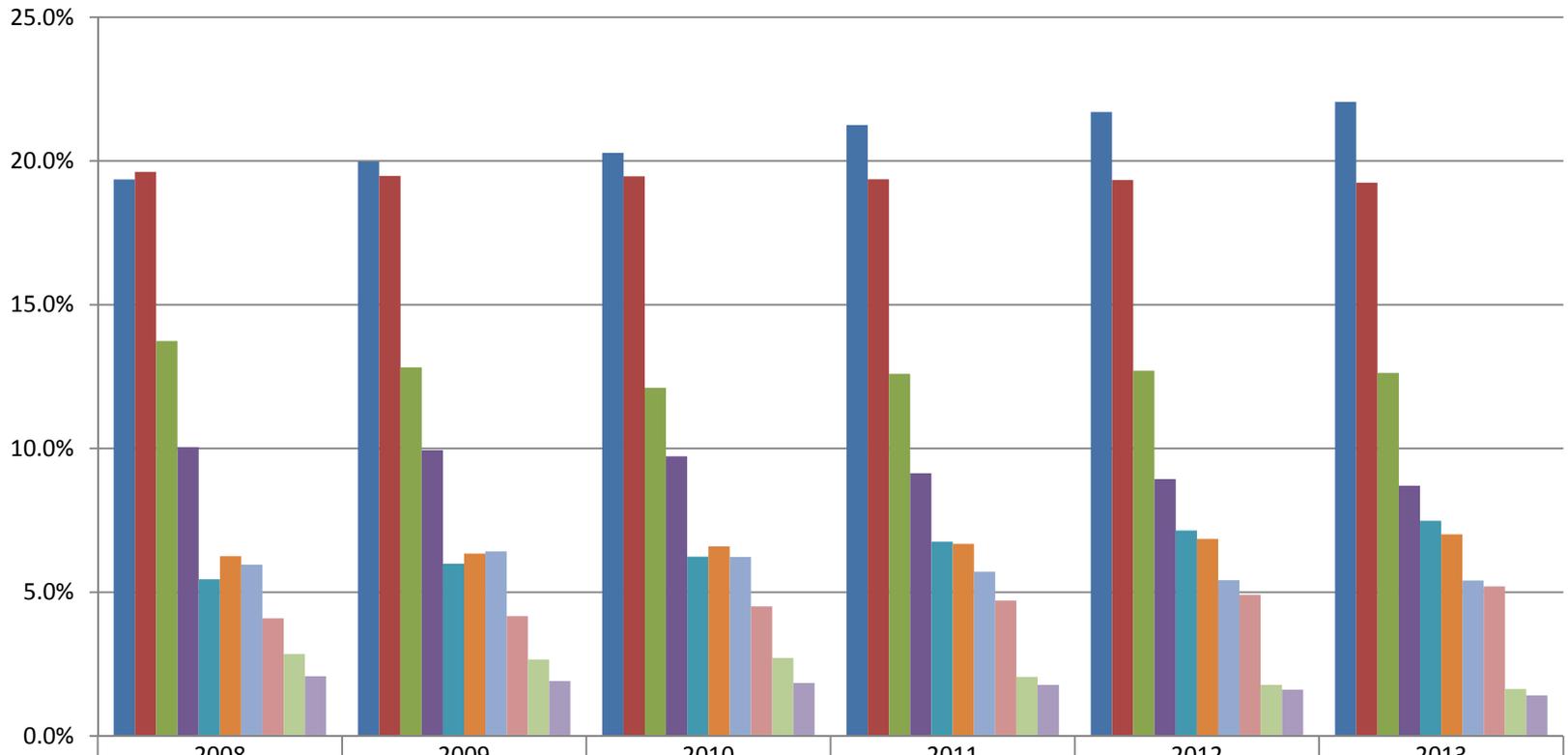
**Groups Writing Private Passenger Automobile Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2013 Company Premium
35	300	HORACE MANN GRP	3,307,674	22683	Teachers Ins Co	1,828,184
				22756	Horace Mann Prop & Cas Ins Co	1,281,339
				22578	Horace Mann Ins Co	198,151
36	311	MAIN STREET AMER GRP	3,158,863	40231	Old Dominion Ins Co	2,049,675
				14788	NGM Ins Co	591,791
				29939	Main St Amer Assur Co	517,397
37	12	AMERICAN INTL GRP	2,237,260	19402	AIG Prop Cas Co	2,237,260
38	3478	HALLMARK FIN SERV GRP	2,221,236	19530	Hallmark Natl Ins Co	2,221,236
39	408	AMERICAN NATL FIN GRP	2,105,865	29963	United Farm Family Ins Co	2,105,865
40	54	CUMBERLAND GRP	1,982,014	10448	Cumberland Ins Co Inc	1,982,014
41	57	ELECTRIC INS GRP	1,575,464	21261	Electric Ins Co	1,575,464
42	3098	TOKIO MARINE HOLDINGS INC GRP	1,414,900	18058	Philadelphia Ind Ins Co	1,414,900
43	0	RIDER INS CO	1,224,674	34509	Rider Ins Co	1,224,674
44	19	ASSURANT INC GRP	1,029,980	10111	American Bankers Ins Co Of FL	1,025,153
				19615	American Reliable Ins Co	4,827
45	4664	PURE COMPANIES GRP	944,791	12873	Privilege Underwriters Recp Exch	944,791
46	361	MUNICH RE GRP	935,883	23469	American Modern Home Ins Co	817,581
				23450	American Family Home Ins Co	118,302
47	785	MARKEL CORP GRP	759,134	37915	Essentia Ins Co	641,073
				28932	Markel Amer Ins Co	118,061
48	4509	IRONSHORE GRP	317,085	23647	Ironshore Ind Inc	317,085

**Groups Writing Private Passenger Automobile Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Private Passenger Auto Group Premium	NAIC Cocode	Company Name	2013 Company Premium
49	225	IAT REINS CO GRP	310,468	23248	Occidental Fire & Cas Co Of NC	310,468
50	0	TRUSTSTAR INS CO	207,607	44229	TrustStar Ins Co	207,607
51	3495	INFINITY PROP & CAS INS GRP	183,178	22268	Infinity Ins Co	183,178
52	17	LIFE OF THE SOUTH CORP GRP	146,647	10051	Lyndon Southern Ins Co	146,647
53	88	THE HANOVER INS GRP	128,859	22292	Hanover Ins Co	128,859
54	161	TOPA EQUITIES LTD GRP	53,372	18031	Topa Ins Co	53,372
55	775	PHARMACISTS MUT GRP	20,039	13714	Pharmacists Mut Ins Co	20,039
56	84	AMERICAN FINANCIAL GRP	17,642	32620 41106	National Interstate Ins Co Triumphe Cas Co	15,036 2,606
57	0	WESTERN GEN INS CO	7,277	27502	Western Gen Ins Co	7,277
58	2898	WESTERN SERV CONTRACT GRP	2,230	37850	Pacific Specialty Ins Co	2,230
59	4716	FORTRESS GRP	2,018	26220	Yosemite Ins Co	2,018
INDUSTRY TOTALS			3,995,545,799			3,995,545,799

Comparison of Market Share of the Top Ten Insurer Groups for Private Passenger Automobile Insurance from 2008 to 2013



	2008	2009	2010	2011	2012	2013
■ GEICO	19.4%	20.0%	20.3%	21.2%	21.7%	22.1%
■ STATE FARM	19.6%	19.5%	19.5%	19.4%	19.3%	19.2%
■ ALLSTATE	13.7%	12.8%	12.1%	12.6%	12.7%	12.6%
■ NATIONWIDE	10.0%	9.9%	9.7%	9.1%	8.9%	8.7%
■ USAA	5.4%	6.0%	6.2%	6.8%	7.1%	7.5%
■ ERIE	6.3%	6.3%	6.6%	6.7%	6.9%	7.0%
■ PROGRESSIVE	6.0%	6.4%	6.2%	5.7%	5.4%	5.4%
■ LIBERTY MUTUAL	4.1%	4.2%	4.5%	4.7%	4.9%	5.2%
■ MAIF	2.9%	2.7%	2.7%	2.1%	1.8%	1.6%
■ TRAVELERS	2.1%	1.9%	1.8%	1.8%	1.6%	1.4%

**Groups Writing Homeowners Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	NAIC Cocode	Company Name	2013 Company Premium
1	176	STATE FARM GRP	291,617,008	25143	State Farm Fire & Cas Co	291,617,008
2	8	ALLSTATE INS GRP	206,235,676	19232	Allstate Ins Co	126,001,867
				17230	Allstate Prop & Cas Ins Co	34,984,412
				11252	Encompass Home & Auto Ins Co	23,184,659
				10071	Encompass Ins Co Of Amer	9,554,671
				37907	Allstate Vehicle & Prop Ins Co	6,085,036
				15130	Encompass Ind Co	5,519,698
				19240	Allstate Ind Co	905,333
3	3548	TRAVELERS GRP	174,377,285	19070	Standard Fire Ins Co	118,634,903
				27998	Travelers Home & Marine Ins Co	49,603,026
				25666	Travelers Ind Co Of Amer	3,706,527
				36137	Travelers Commercial Ins Co	2,432,829
4	213	ERIE INS GRP	144,688,870	26271	Erie Ins Exch	135,830,717
				26263	Erie Ins Co	8,858,153
5	200	UNITED SERV AUTOMOBILE ASSN GRP	134,688,450	25941	United Serv Automobile Assn	72,431,822
				25968	USAA Cas Ins Co	44,222,914
				18600	USAA Gen Ind Co	11,628,562
				21253	Garrison Prop & Cas Ins Co	6,405,152
6	140	NATIONWIDE CORP GRP	127,925,597	23779	Nationwide Mut Fire Ins Co	72,754,053
				37877	Nationwide Prop & Cas Ins Co	33,962,616
				23760	Nationwide Gen Ins Co	8,862,521
				23787	Nationwide Mut Ins Co	5,702,151
				26182	Harleysville Worcester Ins Co	3,021,489
				42579	Allied Prop & Cas Ins Co	2,198,912
				35696	Harleysville Preferred Ins Co	1,423,855

**Groups Writing Homeowners Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	NAIC Cocode	Company Name	2013 Company Premium
7	111	LIBERTY MUT GRP	117,980,721	23035	Liberty Mut Fire Ins Co	37,715,060
				42404	Liberty Ins Corp	29,635,796
				24740	Safeco Ins Co Of Amer	23,603,394
				33600	LM Ins Corp	17,898,396
				14613	Montgomery Mut Ins Co	5,304,320
				44393	West Amer Ins Co	3,198,396
				24074	Ohio Cas Ins Co	342,466
				24066	American Fire & Cas Co	282,893
8	38	CHUBB INC GRP	27,224,048	20303	Great Northern Ins Co	11,938,489
				20281	Federal Ins Co	5,576,069
				20397	Vigilant Ins Co	5,132,984
				20346	Pacific Ind Co	3,403,203
				10052	Chubb Natl Ins Co	1,173,303
9	473	AMERICAN FAMILY INS GRP	24,509,060	13927	Homesite Ins Co Of The Midwest	24,509,060
10	91	HARTFORD FIRE & CAS GRP	20,260,198	37478	Hartford Ins Co Of The Midwest	12,314,663
				27120	Trumbull Ins Co	3,047,234
				11000	Sentinel Ins Co Ltd	1,818,594
				29459	Twin City Fire Ins Co Co	1,702,433
				22357	Hartford Accident & Ind Co	618,833
				29424	Hartford Cas Ins Co	586,057
				19682	Hartford Fire In Co	87,529
				30104	Hartford Underwriters Ins Co	83,855
34690	Property & Cas Ins Co Of Hartford	1,000				
11	761	ALLIANZ INS GRP	16,574,870	21857	American Ins Co	9,390,185
				21873	Firemans Fund Ins Co	4,804,050
				21881	National Surety Corp	2,265,383
				21865	Associated Ind Corp	71,708
				21849	American Automobile Ins Co	43,544

**Groups Writing Homeowners Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	NAIC Cocode	Company Name	2013 Company Premium
12	0	BRETHREN MUT INS CO	15,970,899	13501	Brethren Mut Ins Co	15,970,899
13	241	METROPOLITAN GRP	13,160,743	26298	Metropolitan Prop & Cas Ins Co	6,914,929
				34339	Metropolitan Grp Prop & Cas Ins Co	5,243,812
				40649	Economy Premier Assur Co	1,002,002
14	69	FARMERS INS GRP	12,480,652	10806	Farmers New Century Ins Co	5,388,702
				11185	Foremost Ins Co Grand Rapids MI	3,723,031
				21652	Farmers Ins Exch	1,782,598
				21709	Truck Ins Exch	841,589
				11800	Foremost Prop & Cas Ins Co	744,732
15	215	KEMPER CORP GRP	10,828,978	16063	Unitrin Auto & Home Ins Co	8,117,920
				10914	Kemper Independence Ins Co	2,534,893
				10915	Unitrin Direct Prop & Cas Co	121,532
				31968	Merastar Ins Co	54,633
16	175	STATE AUTO MUT GRP	10,688,699	25127	State Auto Prop & Cas Ins Co	10,688,699
17	250	DONEGAL GRP	10,419,467	14958	Peninsula Ins Co	6,922,452
				13692	Donegal Mut Ins Co	3,497,015
18	28	AMICA MUT GRP	10,047,604	19976	Amica Mut Ins Co	10,047,604
19	0	FREDERICK MUT INS CO	8,900,002	14753	Frederick Mut Ins Co	8,900,002
20	19	ASSURANT INC GRP	7,461,910	10111	American Bankers Ins Co Of FL	6,392,184
				42978	American Security Ins Co	948,509
				42986	Standard Guar Ins Co	119,499
				19615	American Reliable Ins Co	1,718
21	1278	CSAA INS GRP	7,182,494	11681	CSAA AFFINITY INS CO	7,182,494

**Groups Writing Homeowners Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	NAIC Cocode	Company Name	2013 Company Premium
22	242	SELECTIVE INS GRP	7,132,711	19259	Selective Ins Co Of SC	3,682,847
				39926	Selective Ins Co Of The Southeast	3,398,902
				12572	Selective Ins Co Of Amer	50,962
23	796	QBE INS GRP	7,075,050	37257	Praetorian Ins Co	3,683,148
				39217	QBE Ins Corp	3,391,902
24	54	CUMBERLAND GRP	6,124,913	13684	Cumberland Mut Fire Ins Co	6,124,913
25	626	ACE LTD GRP	5,993,910	18279	Bankers Standard Ins Co	5,993,910
26	640	MUTUAL BENEFIT GRP	5,487,364	14664	Mutual Benefit Ins Co	5,487,364
27	271	PENNSYLVANIA NATL INS GRP	5,156,376	14990	Pennsylvania Natl Mut Cas Ins Co	5,156,376
28	4765	WBL GRP	4,754,373	16578	Stillwater Prop & Cas Ins Co	4,754,373
29	4	AMERIPRISE FIN GRP	4,640,740	29068	IDS Prop Cas Ins Co	4,640,740
30	12	AMERICAN INTL GRP	4,632,690	19402	AIG Prop Cas Co	4,632,690
31	361	MUNICH RE GRP	4,306,608	23469	American Modern Home Ins Co	3,458,389
				23450	American Family Home Ins Co	848,219
32	4774	CLOISTER MUT & WINDSOR MOUNT JO	4,281,247	26166	Windsor Mount Joy Mut Ins Co	4,281,247
33	244	CINCINNATI FIN GRP	4,194,777	10677	Cincinnati Ins Co	4,194,777
34	212	ZURICH INS GRP	3,134,265	21326	Empire Fire & Marine Ins Co	2,946,107
				39306	Fidelity & Deposit Co Of MD	188,158
35	1344	ARX HOLDING CORP GRP	2,275,821	10872	American Strategic Ins Corp	2,275,821

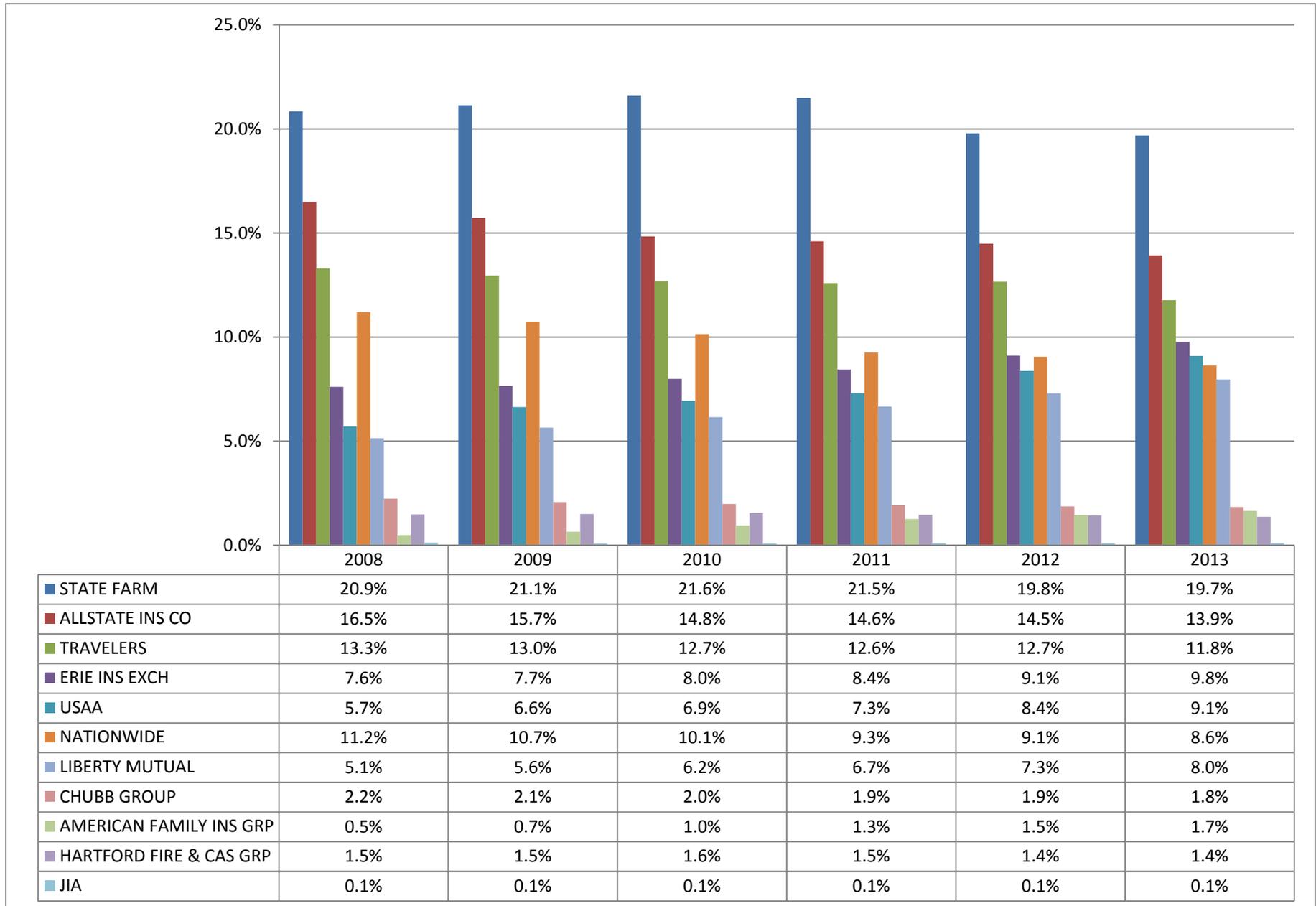
**Groups Writing Homeowners Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	NAIC Cocode	Company Name	2013 Company Premium
36	311	MAIN STREET AMER GRP	2,187,799	14788	NGM Ins Co	2,187,538
				40231	Old Dominion Ins Co	261
37	70	FIRST AMER TITLE GRP	1,912,777	37710	First Amer Prop & Cas Ins Co	1,912,777
38	300	HORACE MANN GRP	1,740,640	22683	Teachers Ins Co	926,680
				22578	Horace Mann Ins Co	813,960
39	4664	PURE COMPANIES GRP	1,648,569	12873	Privilege Underwriters Recp Exch	1,648,569
40	33	CALIFORNIA CAS MGMT GRP	1,557,284	20117	California Cas Ind Exch	1,557,284
41	1319	LITITZ MUT GRP	1,520,660	14400	Lititz Mut Ins Co	1,520,660
42	408	AMERICAN NATL FIN GRP	1,480,914	29963	United Farm Family Ins Co	1,480,914
43	0	ARMED FORCES INS EXCH	1,468,597	41459	Armed Forces Ins Exch	1,468,597
44	71	UNIVERSAL INS CO GRP	861,712	10759	Universal N Amer Ins Co	861,712
45	447	HARFORD GRP	835,221	14141	Harford Mut Ins Co	835,221
46	0	FARMERS MUT FIRE INS CO OF SALEM (804,684	13854	Farmers Mut Fire Ins Co of Salem Cn	804,684
47	0	FARMERS & MECHANICS MUT INS ASSN	743,152	31259	Farmers & Mechanics Mut Ins Assn of	743,152
48	57	ELECTRIC INS GRP	575,147	21261	Electric Ins Co	575,147
49	4761	EVERETT MUT GRP	390,936	17043	Everett Cash Mut Ins Co	390,936
50	4663	UNIVERSAL INS HOLDING GRP	351,226	10861	Universal Prop & Cas Ins	351,226

**Groups Writing Homeowners Insurance in Maryland in 2013 Including
Each Company Within the Group**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	NAIC Cocode	Company Name	2013 Company Premium
51	785	MARKEL CORP GRP	292,634	38970	Markel Ins Co	204,218
				28932	Markel Amer Ins Co	88,416
52	313	AEGIS GRP	287,144	33898	Aegis Security Ins Co	287,144
53	88	THE HANOVER INS GRP	165,902	22306	Massachusetts Bay Ins Co	111,142
				22292	Hanover Ins Co	54,760
54	4787	GOODVILLE & GERMAN MUT GRP	129,077	14044	Goodville Mut Cas Co	129,077
55	775	PHARMACISTS MUT GRP	13,726	13714	Pharmacists Mut Ins Co	13,726
56	661	BCBS OF SC GRP	5,471	12157	Companion Prop & Cas Ins Co	5,471
57	65	FM GLOBAL GRP	3,155	10014	Affiliated Fm Ins Co	3,155
INDUSTRY TOTALS			1,481,390,503			1,481,390,503

Comparison of Market Share of the Top Ten Insurer Groups for Homeowners Insurance from 2008 to 2013



**Maryland Private Passenger Automobile Insurance Written Premium
and Market Share by Insurer Group for 2013**

2013 Rank	2013 Group Code	Group Name	2013 Private Passenger Auto Group Premium	2013 Market Share	2013 Cumulative Market Share
1	31	BERKSHIRE HATHAWAY GRP	881,224,783	22.1%	22.1%
2	176	STATE FARM GRP	768,861,401	19.2%	41.3%
3	8	ALLSTATE INS GRP	504,486,291	12.6%	53.9%
4	140	NATIONWIDE CORP GRP	347,680,818	8.7%	62.6%
5	200	UNITED SERV AUTOMOBILE ASSN GRP	299,081,517	7.5%	70.1%
6	213	ERIE INS GRP	280,180,610	7.0%	77.1%
7	155	PROGRESSIVE GRP	216,052,950	5.4%	82.5%
8	111	LIBERTY MUT GRP	207,821,970	5.2%	87.7%
9	0	MAIF	65,129,499	1.6%	89.3%
10	3548	TRAVELERS GRP	56,410,913	1.4%	90.7%
11	91	HARTFORD FIRE & CAS GRP	47,654,037	1.2%	91.9%
12	1278	CSAA INS GRP	28,256,291	0.7%	92.6%
13	69	FARMERS INS GRP	25,323,558	0.6%	93.2%
14	0	AGENCY INS CO OF MD INC	23,542,015	0.6%	93.8%
15	241	METROPOLITAN GRP	22,752,751	0.6%	94.4%
16	175	STATE AUTO MUT GRP	22,336,534	0.6%	95.0%
17	250	DONEGAL GRP	21,919,411	0.5%	95.5%
18	28	AMICA MUT GRP	20,205,938	0.5%	96.0%
19	215	KEMPER CORP GRP	17,539,681	0.4%	96.4%
20	0	BRETHREN MUT INS CO	14,940,761	0.4%	96.8%
21	4	AMERIPRISE FIN GRP	11,733,245	0.3%	97.1%
22	242	SELECTIVE INS GRP	11,260,479	0.3%	97.4%
23	271	PENNSYLVANIA NATL INS GRP	11,238,953	0.3%	97.7%
24	0	ELEPHANT INS CO	10,478,152	0.3%	98.0%
25	640	MUTUAL BENEFIT GRP	8,032,951	0.2%	98.2%
26	38	CHUBB INC GRP	7,675,552	0.2%	98.4%
27	0	PARAMOUNT INS CO	6,961,213	0.2%	98.6%
28	33	CALIFORNIA CAS MGMT GRP	5,560,240	0.1%	98.7%
29	169	SENTRY INS GRP	5,265,799	0.1%	98.8%
30	626	ACE LTD GRP	4,687,874	0.1%	98.9%
31	244	CINCINNATI FIN GRP	4,567,248	0.1%	99.0%

**Maryland Private Passenger Automobile Insurance Written Premium
and Market Share by Insurer Group for 2013**

2013 Rank	2013 Group Code	Group Name	2013 Private Passenger Auto Group Premium	2013 Market Share	2013 Cumulative Market Share
32	0	IFA INS CO	4,560,851	0.1%	99.1%
33	761	ALLIANZ INS GRP	4,494,572	0.1%	99.2%
34	2538	AMTRUST NGH GRP	3,332,781	0.1%	99.3%
35	300	HORACE MANN GRP	3,307,674	0.1%	99.4%
36	311	MAIN STREET AMER GRP	3,158,863	0.1%	99.5%
37	12	AMERICAN INTL GRP	2,237,260	0.1%	99.5%
38	3478	HALLMARK FIN SERV GRP	2,221,236	0.1%	99.6%
39	408	AMERICAN NATL FIN GRP	2,105,865	0.1%	99.7%
40	54	CUMBERLAND GRP	1,982,014	0.0%	99.7%
41	57	ELECTRIC INS GRP	1,575,464	0.0%	99.7%
42	3098	TOKIO MARINE HOLDINGS INC GRP	1,414,900	0.0%	99.7%
43	0	RIDER INS CO	1,224,674	0.0%	99.7%
44	19	ASSURANT INC GRP	1,029,980	0.0%	99.7%
45	4664	PURE COMPANIES GRP	944,791	0.0%	99.7%
46	361	MUNICH RE GRP	935,883	0.0%	99.7%
47	785	MARKEL CORP GRP	759,134	0.0%	99.8%
48	4509	IRONSHORE GRP	317,085	0.0%	99.8%
49	225	IAT REINS CO GRP	310,468	0.0%	99.8%
50	0	TRUSTSTAR INS CO	207,607	0.0%	99.8%
51	3495	INFINITY PROP & CAS INS GRP	183,178	0.0%	99.8%
52	17	LIFE OF THE SOUTH CORP GRP	146,647	0.0%	99.8%
53	88	THE HANOVER INS GRP	128,859	0.0%	99.8%
54	161	TOPA EQUITIES LTD GRP	53,372	0.0%	99.8%
55	775	PHARMACISTS MUT GRP	20,039	0.0%	99.8%
56	84	AMERICAN FINANCIAL GRP	17,642	0.0%	99.8%
57	0	WESTERN GEN INS CO	7,277	0.0%	99.8%
58	2898	WESTERN SERV CONTRACT GRP	2,230	0.0%	99.8%
59	4716	FORTRESS GRP	2,018	0.0%	99.8%

INDUSTRY TOTALS

3,995,545,799

**Maryland Homeowners Insurance Written Premium
and Market Share by Insurer Group for 2013**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	2013 Market Share	2013 Cumulative Market Share
1	176	STATE FARM GRP	291,617,008	19.7%	19.7%
2	8	ALLSTATE INS GRP	206,235,676	13.9%	33.6%
3	3548	TRAVELERS GRP	174,377,285	11.8%	45.4%
4	213	ERIE INS GRP	144,688,870	9.8%	55.2%
5	200	UNITED SERV AUTOMOBILE ASSN GRP	134,688,450	9.1%	64.3%
6	140	NATIONWIDE CORP GRP	127,925,597	8.6%	72.9%
7	111	LIBERTY MUT GRP	117,980,721	8.0%	80.9%
8	38	CHUBB INC GRP	27,224,048	1.8%	82.7%
9	473	AMERICAN FAMILY INS GRP	24,509,060	1.7%	84.4%
10	91	HARTFORD FIRE & CAS GRP	20,260,198	1.4%	85.8%
11	761	ALLIANZ INS GRP	16,574,870	1.1%	86.9%
12	13501	BRETHREN MUT INS CO	15,970,899	1.1%	88.0%
13	241	METROPOLITAN GRP	13,160,743	0.9%	88.9%
14	69	FARMERS INS GRP	12,480,652	0.8%	89.7%
15	215	KEMPER CORP GRP	10,828,978	0.7%	90.4%
16	175	STATE AUTO MUT GRP	10,688,699	0.7%	91.1%
17	250	DONEGAL GRP	10,419,467	0.7%	91.8%
18	28	AMICA MUT GRP	10,047,604	0.7%	92.5%
19	14753	FREDERICK MUT INS CO	8,900,002	0.6%	93.1%
20	19	ASSURANT INC GRP	7,461,910	0.5%	93.6%
21	1278	CSAA INS GRP	7,182,494	0.5%	94.1%
22	242	SELECTIVE INS GRP	7,132,711	0.5%	94.6%
23	796	QBE INS GRP	7,075,050	0.5%	95.1%
24	54	CUMBERLAND GRP	6,124,913	0.4%	95.5%
25	626	ACE LTD GRP	5,993,910	0.4%	95.9%
26	640	MUTUAL BENEFIT GRP	5,487,364	0.4%	96.3%
27	271	PENNSYLVANIA NATL INS GRP	5,156,376	0.3%	96.6%
28	4765	WBL GRP	4,754,373	0.3%	96.9%
29	4	AMERIPRISE FIN GRP	4,640,740	0.3%	97.2%
30	12	AMERICAN INTL GRP	4,632,690	0.3%	97.5%
31	361	MUNICH RE GRP	4,306,608	0.3%	97.8%

**Maryland Homeowners Insurance Written Premium
and Market Share by Insurer Group for 2013**

2013 Rank	Group Code	Group Name	2013 Homeowners Group Premium	2013 Market Share	2013 Cumulative Market Share
32	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	4,281,247	0.3%	98.1%
33	244	CINCINNATI FIN GRP	4,194,777	0.3%	98.4%
34	212	ZURICH INS GRP	3,134,265	0.2%	98.6%
35	1344	ARX HOLDING CORP GRP	2,275,821	0.2%	98.8%
36	311	MAIN STREET AMER GRP	2,187,799	0.1%	98.9%
37	70	FIRST AMER TITLE GRP	1,912,777	0.1%	99.0%
38	300	HORACE MANN GRP	1,740,640	0.1%	99.1%
39	4664	PURE COMPANIES GRP	1,648,569	0.1%	99.2%
40	33	CALIFORNIA CAS MGMT GRP	1,557,284	0.1%	99.3%
41	1319	LITITZ MUT GRP	1,520,660	0.1%	99.4%
42	408	AMERICAN NATL FIN GRP	1,480,914	0.1%	99.5%
43	41459	ARMED FORCES INS EXCH	1,468,597	0.1%	99.6%
44	71	UNIVERSAL INS CO GRP	861,712	0.1%	99.7%
45	447	HARFORD GRP	835,221	0.1%	99.8%
46	13854	FARMERS MUT FIRE INS CO OF SALEM CN	804,684	0.1%	99.9%
47	31259	FARMERS & MECHANICS MUT INS ASSN OF	743,152	0.1%	100.0%
48	57	ELECTRIC INS GRP	575,147	0.0%	100.0%
49	4761	EVERETT MUT GRP	390,936	0.0%	100.0%
50	4663	UNIVERSAL INS HOLDING GRP	351,226	0.0%	100.0%
51	785	MARKEL CORP GRP	292,634	0.0%	100.0%
52	313	AEGIS GRP	287,144	0.0%	100.0%
53	88	THE HANOVER INS GRP	165,902	0.0%	100.0%
54	4787	GOODVILLE & GERMAN MUT GRP	129,077	0.0%	100.0%
55	775	PHARMACISTS MUT GRP	13,726	0.0%	100.0%
56	661	BCBS OF SC GRP	5,471	0.0%	100.0%
57	65	FM GLOBAL GRP	3,155	0.0%	100.0%

INDUSTRY TOTALS

1,481,390,503

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

2013 Combined Rank	Group Code	Group Name	Combined Homeowners and Private Passenger Auto Premium	2013 Homeowners Group Premium	Percent Homeowners	2013 Private Passenger Auto Group Premium	Percent Private Passenger Auto
1	176	STATE FARM GRP	1,060,478,409	291,617,008	27.5%	768,861,401	72.5%
2	31	BERKSHIRE HATHAWAY GRP	881,224,783	0	0.0%	881,224,783	100.0%
3	8	ALLSTATE INS GRP	710,721,967	206,235,676	29.0%	504,486,291	71.0%
4	140	NATIONWIDE CORP GRP	475,606,415	127,925,597	26.9%	347,680,818	73.1%
5	200	ERIE INS GRP	433,769,967	134,688,450	31.1%	299,081,517	68.9%
6	213	LIBERTY MUT GRP	424,869,480	144,688,870	34.1%	280,180,610	65.9%
7	111	TRAVELERS GRP	325,802,691	117,980,721	36.2%	207,821,970	63.8%
8	3548	UNITED SERV AUTOMOBILE ASSN GRP	230,788,198	174,377,285	75.6%	56,410,913	24.4%
9	155	HARTFORD FIRE & CAS GRP	216,052,950	0	0.0%	216,052,950	100.0%
10	91	PROGRESSIVE GRP	67,914,235	20,260,198	29.8%	47,654,037	70.2%
11	0	ACE LTD GRP	65,129,499	0	0.0%	65,129,499	100.0%
12	69	AMERICAN INTL GRP	37,804,210	12,480,652	33.0%	25,323,558	67.0%
13	241	ZURICH INS GRP	35,913,494	13,160,743	36.6%	22,752,751	63.4%
14	1278	CHUBB INC GRP	35,438,785	7,182,494	20.3%	28,256,291	79.7%
15	38	SELECTIVE INS GRP	34,899,600	27,224,048	78.0%	7,675,552	22.0%
16	175	ASSURANT INC GRP	33,025,233	10,688,699	32.4%	22,336,534	67.6%
17	250	BRETHREN MUT INS CO	32,338,878	10,419,467	32.2%	21,919,411	67.8%
18	0	CINCINNATI FIN GRP	30,911,660	15,970,899	51.7%	14,940,761	48.3%
19	28	ALLIANZ INS GRP	30,253,542	10,047,604	33.2%	20,205,938	66.8%
20	215	MAIF	28,368,659	10,828,978	38.2%	17,539,681	61.8%
21	473	STATE AUTO MUT GRP	24,509,060	24,509,060	100.0%	0	0.0%
22	0	DONEGAL GRP	23,542,015	0	0.0%	23,542,015	100.0%
23	761	TOKIO MARINE HOLDINGS INC GRP	21,069,442	16,574,870	78.7%	4,494,572	21.3%
24	242	HARFORD GRP	18,393,190	7,132,711	38.8%	11,260,479	61.2%
25	271	FARMERS INS GRP	16,395,329	5,156,376	31.5%	11,238,953	68.5%
26	4	THE HANOVER INS GRP	16,373,985	4,640,740	28.3%	11,733,245	71.7%
27	640	PENNSYLVANIA NATL INS GRP	13,520,315	5,487,364	40.6%	8,032,951	59.4%
28	626	FM GLOBAL GRP	10,681,784	5,993,910	56.1%	4,687,874	43.9%
29	0	AMERICAN FINANCIAL GRP	10,478,152	0	0.0%	10,478,152	100.0%
30	0	METROPOLITAN GRP	8,900,002	8,900,002	100.0%	0	0.0%
31	244	CSAA INS GRP	8,762,025	4,194,777	47.9%	4,567,248	52.1%

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

2013 Combined Rank	Group Code	Group Name	Combined Homeowners and Private Passenger Auto Premium	2013 Homeowners Group Premium	Percent Homeowners	2013 Private Passenger Auto Group Premium	Percent Private Passenger Auto
32	19	AMICA MUT GRP	8,491,890	7,461,910	87.9%	1,029,980	12.1%
33	54	KEMPER CORP GRP	8,106,927	6,124,913	75.6%	1,982,014	24.4%
34	33	QBE INS GRP	7,117,524	1,557,284	21.9%	5,560,240	78.1%
35	796	AGENCY INS CO OF MD INC	7,075,050	7,075,050	100.0%	0	0.0%
36	0	AMERICAN FAMILY INS GRP	6,961,213	0	0.0%	6,961,213	100.0%
37	12	AMTRUST NGH GRP	6,869,950	4,632,690	67.4%	2,237,260	32.6%
38	311	MUTUAL BENEFIT GRP	5,346,662	2,187,799	40.9%	3,158,863	59.1%
39	169	MUNICH RE GRP	5,265,799	0	0.0%	5,265,799	100.0%
40	361	FREDERICK MUT INS CO	5,242,491	4,306,608	82.1%	935,883	17.9%
41	300	MARKEL CORP GRP	5,048,314	1,740,640	34.5%	3,307,674	65.5%
42	4765	AMERICAN NATL FIN GRP	4,754,373	4,754,373	100.0%	0	0.0%
43	0	AMERIPRISE FIN GRP	4,560,851	0	0.0%	4,560,851	100.0%
44	4774	MAIN STREET AMER GRP	4,281,247	4,281,247	100.0%	0	0.0%
45	408	SENTRY INS GRP	3,586,779	1,480,914	41.3%	2,105,865	58.7%
46	2538	CUMBERLAND GRP	3,332,781	0	0.0%	3,332,781	100.0%
47	212	ELEPHANT INS CO	3,134,265	3,134,265	100.0%	0	0.0%
48	4664	BCBS OF SC GRP	2,593,360	1,648,569	63.6%	944,791	36.4%
49	1344	CLOISTER MUT & WINDSOR MOUNT JOY I	2,275,821	2,275,821	100.0%	0	0.0%
50	3478	CALIFORNIA CAS MGMT GRP	2,221,236	0	0.0%	2,221,236	100.0%
51	57	PARAMOUNT INS CO	2,150,611	575,147	26.7%	1,575,464	73.3%
52	70	WBL GRP	1,912,777	1,912,777	100.0%	0	0.0%
53	1319	IAT REINS CO GRP	1,520,660	1,520,660	100.0%	0	0.0%
54	0	HORACE MANN GRP	1,468,597	1,468,597	100.0%	0	0.0%
55	3098	ELECTRIC INS GRP	1,414,900	0	0.0%	1,414,900	100.0%
56	0	IFA INS CO	1,224,674	0	0.0%	1,224,674	100.0%
57	785	PURE COMPANIES GRP	1,051,768	292,634	27.8%	759,134	72.2%
58	71	AEGIS GRP	861,712	861,712	100.0%	0	0.0%
59	447	ARX HOLDING CORP GRP	835,221	835,221	100.0%	0	0.0%
60	0	HALLMARK FIN SERV GRP	804,684	804,684	100.0%	0	0.0%
61	0	ARMED FORCES INS EXCH	743,152	743,152	100.0%	0	0.0%
62	4761	FIRST AMER TITLE GRP	390,936	390,936	100.0%	0	0.0%
63	4663	LIFE OF THE SOUTH CORP GRP	351,226	351,226	100.0%	0	0.0%

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

2013 Combined Rank	Group Code	Group Name	Combined Homeowners and Private Passenger Auto Premium	2013 Homeowners Group Premium	Percent Homeowners	2013 Private Passenger Auto Group Premium	Percent Private Passenger Auto
64	4509	LITITZ MUT GRP	317,085	0	0.0%	317,085	100.0%
65	225	IRONSHORE GRP	310,468	0	0.0%	310,468	100.0%
66	88	FARMERS MUT FIRE INS CO OF SALEM CN	294,761	165,902	56.3%	128,859	43.7%
67	313	RIDER INS CO	287,144	287,144	100.0%	0	0.0%
68	0	FARMERS & MECHANICS MUT INS ASSN C	207,607	0	0.0%	207,607	100.0%
69	3495	EVERETT MUT GRP	183,178	0	0.0%	183,178	100.0%
70	17	UNIVERSAL INS CO GRP	146,647	0	0.0%	146,647	100.0%
71	4787	PHARMACISTS MUT GRP	129,077	129,077	100.0%	0	0.0%
72	161	GOODVILLE & GERMAN MUT GRP	53,372	0	0.0%	53,372	100.0%
73	775	TRUSTSTAR INS CO	33,765	13,726	40.7%	20,039	59.3%
74	84	UNIVERSAL INS HOLDING GRP	17,642	0	0.0%	17,642	100.0%
75	0	INFINITY PROP & CAS INS GRP	7,277	0	0.0%	7,277	100.0%
76	661	FORTRESS GRP	5,471	5,471	100.0%	0	0.0%
77	65	TOPA EQUITIES LTD GRP	3,155	3,155	100.0%	0	0.0%
78	2898	WESTERN SERV CONTRACT GRP	2,230	0	0.0%	2,230	100.0%
79	4716	WESTERN GEN INS CO	2,018	0	0.0%	2,018	100.0%
INDUSTRY TOTALS			5,476,936,302	1,481,390,503	27.0%	3,995,545,799	73.0%
NUMBER OF GROUPS WITH PREMIUM			79	57		59	
Number of Groups That Write Both			37				
Number of Groups That Write Only One				20		22	

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

2013 Combined Rank	Group Code	Group Name	All Lines Written Premium	Percent of Business That is Homeowners and Private Passenger Auto	
1	176	STATE FARM GRP	1,149,751,546	92.2%	Both
2	31	BERKSHIRE HATHAWAY GRP	971,001,151	90.8%	Auto only
3	8	ALLSTATE INS GRP	753,122,078	94.4%	Both
4	140	NATIONWIDE CORP GRP	630,232,907	75.5%	Both
5	213	ERIE INS GRP	614,844,362	69.1%	Both
6	111	LIBERTY MUT GRP	536,939,629	60.7%	Both
7	3548	TRAVELERS GRP	532,425,918	43.3%	Both
8	200	UNITED SERV AUTOMOBILE ASSN GRP	464,848,140	93.3%	Both
9	91	HARTFORD FIRE & CAS GRP	297,931,960	22.8%	Both
10	155	PROGRESSIVE GRP	249,842,502	86.5%	Auto only
11	626	ACE LTD GRP	236,065,356	4.5%	Both
12	12	AMERICAN INTL GRP	188,815,860	3.6%	Both
13	212	ZURICH INS GRP	165,791,327	1.9%	Homeowners only
14	38	CHUBB INC GRP	157,678,415	22.1%	Both
15	242	SELECTIVE INS GRP	116,746,286	15.8%	Both
16	19	ASSURANT INC GRP	78,634,364	10.8%	Both
17	0	BRETHREN MUT INS CO	74,192,803	41.7%	Both
18	244	CINCINNATI FIN GRP	70,739,448	12.4%	Both
19	761	ALLIANZ INS GRP	67,104,435	31.4%	Both
20	0	MAIF	65,129,499	100.0%	Auto only
21	175	STATE AUTO MUT GRP	61,592,996	53.6%	Both
22	250	DONEGAL GRP	57,738,030	56.0%	Both
23	3098	TOKIO MARINE HOLDINGS INC GRP	53,733,044	2.6%	Auto only
24	447	HARFORD GRP	50,388,471	1.7%	Homeowners only
25	69	FARMERS INS GRP	49,017,171	77.1%	Both
26	88	THE HANOVER INS GRP	43,802,341	0.7%	Both
27	271	PENNSYLVANIA NATL INS GRP	42,118,512	38.9%	Both
28	65	FM GLOBAL GRP	41,363,641	0.0%	Homeowners only
29	84	AMERICAN FINANCIAL GRP	40,244,769	0.0%	Auto only
30	241	METROPOLITAN GRP	36,556,745	98.2%	Both

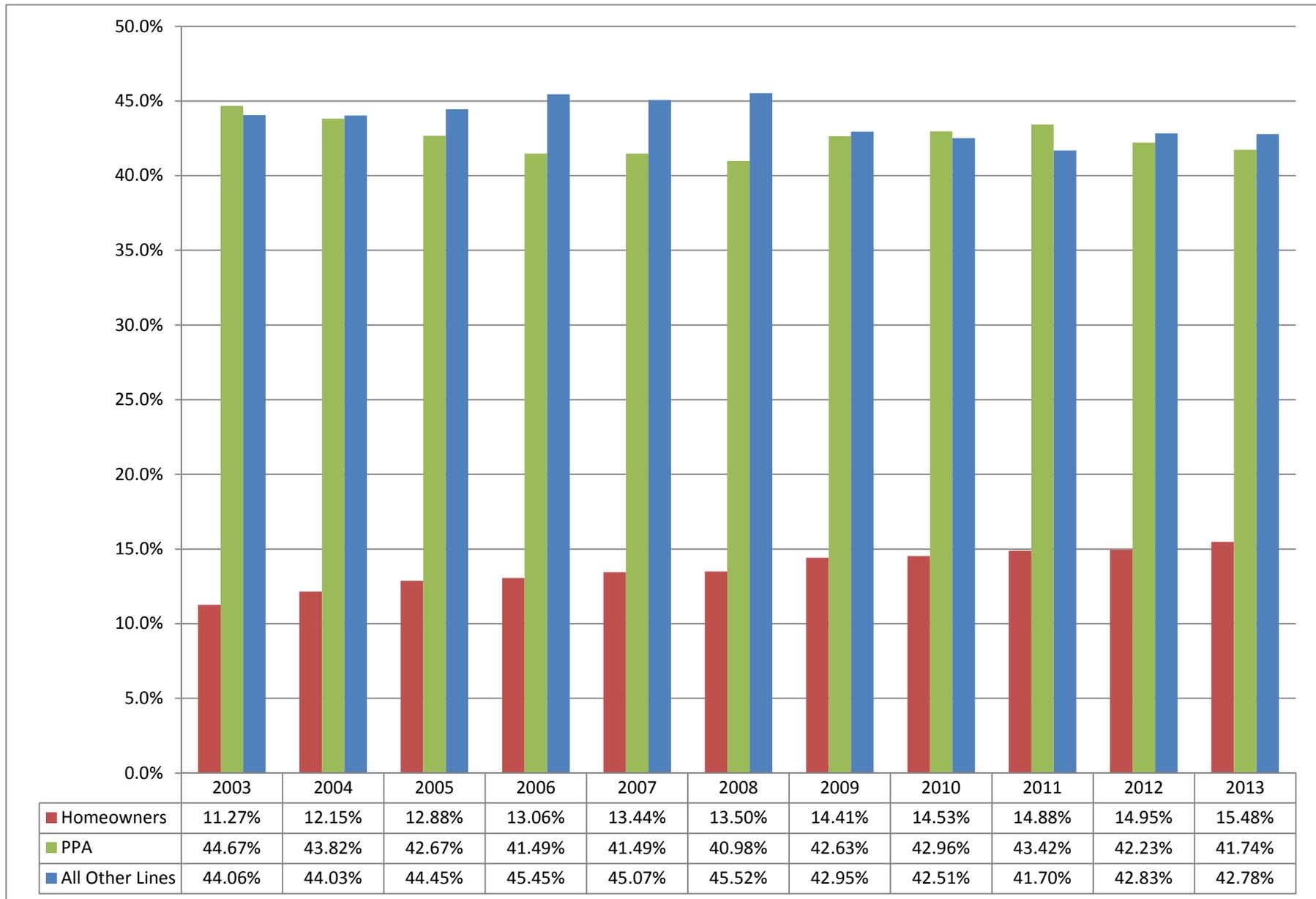
**Private Passenger Automobile and Homeowners Insurance Written Premium by Group
as a Percentage of Total Written Premium for All Lines**

2013 Combined Rank	Group Code	Group Name	All Lines Written Premium	Percent of Business That is Homeowners and Private Passenger Auto	
31	1278	CSAA INS GRP	36,264,824	97.7%	Both
32	28	AMICA MUT GRP	31,750,811	95.3%	Both
33	215	KEMPER CORP GRP	30,894,413	91.8%	Both
34	796	QBE INS GRP	26,675,597	26.5%	Homeowners only
35	0	AGENCY INS CO OF MD INC	25,523,132	92.2%	Auto only
36	473	AMERICAN FAMILY INS GRP	24,602,635	99.6%	Homeowners only
37	2538	AMTRUST NGH GRP	21,640,445	15.4%	Auto only
38	640	MUTUAL BENEFIT GRP	21,586,162	62.6%	Both
39	361	MUNICH RE GRP	20,058,635	26.1%	Both
40	0	FREDERICK MUT INS CO	18,696,944	47.6%	Homeowners only
41	785	MARKEL CORP GRP	18,403,100	5.7%	Both
42	408	AMERICAN NATL FIN GRP	16,485,500	21.8%	Both
43	4	AMERIPRISE FIN GRP	16,480,938	99.4%	Both
44	311	MAIN STREET AMER GRP	14,237,154	37.6%	Both
45	169	SENTRY INS GRP	12,802,908	41.1%	Auto only
46	54	CUMBERLAND GRP	11,533,378	70.3%	Both
47	0	ELEPHANT INS CO	10,478,152	100.0%	Auto only
48	661	BCBS OF SC GRP	8,696,522	0.1%	Homeowners only
49	4774	CLOISTER MUT & WINDSOR MOUNT JOY (7,285,769	58.8%	Homeowners only
50	33	CALIFORNIA CAS MGMT GRP	7,132,800	99.8%	Both
51	0	PARAMOUNT INS CO	6,961,213	100.0%	Auto only
52	4765	WBL GRP	5,898,880	80.6%	Homeowners only
53	225	IAT REINS CO GRP	5,295,418	5.9%	Auto only
54	300	HORACE MANN GRP	5,157,286	97.9%	Both
55	57	ELECTRIC INS GRP	4,701,076	45.7%	Both
56	0	IFA INS CO	4,560,851	100.0%	Auto only
57	4664	PURE COMPANIES GRP	3,257,388	79.6%	Both
58	313	AEGIS GRP	2,930,463	9.8%	Homeowners only
59	1344	ARX HOLDING CORP GRP	2,876,435	79.1%	Homeowners only
60	3478	HALLMARK FIN SERV GRP	2,634,469	84.3%	Auto only

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

2013 Combined Rank	Group Code	Group Name	All Lines Written Premium	Percent of Business That is Homeowners and Private Passenger Auto	
61	0	ARMED FORCES INS EXCH	2,004,298	73.3%	Homeowners only
62	70	FIRST AMER TITLE GRP	1,974,103	96.9%	Homeowners only
63	17	LIFE OF THE SOUTH CORP GRP	1,894,809	7.7%	Auto only
64	1319	LITITZ MUT GRP	1,886,558	80.6%	Homeowners only
65	4509	IRONSHORE GRP	1,844,113	17.2%	Auto only
66	0	FARMERS MUT FIRE INS CO OF SALEM CN	1,601,421	50.2%	Homeowners only
67	0	RIDER INS CO	1,224,674	100.0%	Auto only
68	0	FARMERS & MECHANICS MUT INS ASSN C	1,221,289	60.8%	Homeowners only
69	4761	EVERETT MUT GRP	953,870	41.0%	Homeowners only
70	71	UNIVERSAL INS CO GRP	861,712	100.0%	Homeowners only
71	775	PHARMACISTS MUT GRP	473,398	7.1%	Both
72	4787	GOODVILLE & GERMAN MUT GRP	384,019	33.6%	Homeowners only
73	0	TRUSTSTAR INS CO	351,719	59.0%	Auto only
74	4663	UNIVERSAL INS HOLDING GRP	351,226	100.0%	Homeowners only
75	3495	INFINITY PROP & CAS INS GRP	183,178	100.0%	Auto only
76	4716	FORTRESS GRP	69,919	2.9%	Auto only
77	161	TOPA EQUITIES LTD GRP	67,813	78.7%	Auto only
78	2898	WESTERN SERV CONTRACT GRP	20,413	10.9%	Auto only
79	0	WESTERN GEN INS CO	7,277	100.0%	Auto only
INDUSTRY TOTALS FOR CARRIERS THAT WRITE AT LEAST ONE OF HOMEOWNERS OR PRIVATE PASSENGER AUTO			8,341,272,813	65.7%	

Homeowners, Private Passenger Automobile and All Other Lines of P & C Insurance as a Percentage of Total Written Premium from 2003 to 2013



Growth in Written Premium of Homeowners, Private Passenger Automobile, All Other Lines and Entire P & C Market from 1999 to 2013

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%

HHI Values For Homeowners and Private Passenger Auto From 2003 to 2013

