

Ohio Commercial Multi-Peril Insurer (# is 2024 Premium  1. The Cincinnati Insurance Companies (G)	2024 Ohio Commercial Multi- Peril Direct Written Premium \$256,052,000	Ohio Commercial Multi-Peril Percentage Premium Change from 2023 to 2024 +8.6%	Ohio Commercial Multi-Peril Premium as Percentage of United States	2024 Ohio Commercial Multi- Peril Combined Ratio 71.0%	2020 to 2024 Ohio Commercial Multi-Peril Weighted Average Combined Ratio	2020 to 2024 United States Commercial Multi- Peril Weighted Average Combined Ratio	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium if cell is empty Insurer is unaffiliated (***)  Cincinnati Insurance Company (\$211,238,000)   Cincinnati Casualty Company (\$23,778,000)   Cincinnati Indemnity Company (\$21,036,000)
2. Travelers Group (G)	\$137,535,000	+11.8%	2.3%	71.5%	82.0%	89.9%	Charter Oak Fire Insurance Company (\$30,176,000)   Travelers Property Casualty Co of Amer (\$23,759,000)   Phoenix Insurance Company (\$23,328,000)   Travelers Indemnity Co of America (\$14,682,000)   Travelers Indemnity Co of Connecticut (\$14,282,000)   Travelers Indemnity Company (\$9,238,000)   Travelers Casualty Ins Co of America (\$7,355,000)   Fidelity and Guaranty Insurance Company (\$6,027,000)   St. Paul Fire and Marine Insurance Co (\$5,263,000)   St. Paul Guardian Insurance Company (\$1,770,000)   St. Paul Fire Insurance Company (\$943,000)   St. Paul Mercury Insurance Company (\$690,000)   Farmington Casualty Company (\$22,000)
3. Westfield Group (G)	\$129,045,000	+5.1%	20.2%	77.7%	85.5%	100.6%	Westfield Insurance Company (\$37,195,000)   Old Guard Insurance Company (\$30,083,000)   Westfield National Insurance Company (\$13,972,000)   Westfield Superior Insurance Company (\$10,821,000)   Westfield Champion Insurance Company (\$10,807,000)   American Select Insurance Company (\$9,876,000)   Westfield Premier Insurance Company (\$6,192,000)   Westfield Touchstone Insurance Company (\$5,209,000)   Ohio Farmers Insurance Company (\$4,100,000)   Westfield Specialty Insurance Company (\$789,000)
4. Erie Insurance Group (G)	\$121,332,000	+17.1%	7.1%	86.1%	94.9%	96.6%	Erie Insurance Company (\$80,695,000)   Erie Insurance Exchange (\$40,637,000)
5. Auto-Owners Insurance Group (G)	\$104,832,000	+21.3%	4.1%	85.7%	84.9%		Owners Insurance Company (\$71,668,000)   Auto-Owners Insurance Company (\$31,218,000)   Atlantic Casualty Insurance Company (\$1,946,000)
6. State Farm Group (G)	\$90,464,000	+19.4%	3.1%	113.0%	109.6%	118.0%	State Farm Fire and Casualty Company (\$90,464,000)
7. Chubb INA Group (G)	\$89,019,000	+26.0%	2.5%	64.5%	95.3%	83.4%	Federal Insurance Company (\$40,127,000)   ACE American Insurance Company (\$26,107,000)   Great Northern Insurance Company (\$12,200,000)   Chubb Indemnity Insurance Company (\$3,955,000)   Vigilant Insurance Company (\$2,223,000)   ACE Property and Casualty Insurance Co (\$1,583,000)   Pacific Indemnity Company (\$705,000)   Westchester Fire Insurance Company (\$556,000)   Indemnity Insurance Co of North America (\$413,000)   Illinois Union Insurance Company (\$405,000)   Chubb National Insurance Company (\$350,000)   Chubb Custom Insurance Company (\$270,000)   ACE Fire Underwriters Insurance Company (\$122,000)   Pacific Employers Insurance Company (\$1,000)





Ohio Commercial Multi-Peril Insurer (# is 2024 Premium	2024 Ohio Commercial Multi Peril Direct Written Premium	Ohio Commercial Multi-Peril Percentage - Premium Change from 2023 to 2024	Ohio Commercial Multi-Peril Premium as Percentage of United States	2024 Ohio Commercial Multi- Peril Combined Ratio	2020 to 2024 Ohio Commercial Multi-Peril Weighted Average Combined Ratio	2020 to 2024 United States Commercial Multi- Peril Weighted Average Combined Ratio	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium if cell is empty Insurer is unaffiliated (***)
8. Liberty Mutual Insurance Companies (G)	\$64,376,000	(1.6%)	2.6%	109.0%	94.9%	97.8%	Ohio Security Insurance Company (\$35,891,000)   State Automobile Mutual Insurance Co (\$7,723,000)   West American Insurance Company (\$4,597,000)   Ironshore Specialty Insurance Co (\$3,547,000)   American Fire and Casualty Company (\$2,888,000)   General Insurance Company of America (\$2,835,000)   Liberty Surplus Insurance Corporation (\$2,789,000)   Ohio Casualty Insurance Company (\$2,670,000)   Safeco Insurance Company of America (\$545,000)   Liberty Mutual Fire Insurance Company (\$349,000)   Liberty Mutual Insurance Company (\$300,000)   State Auto Property & Casualty Ins Co (\$242,000)
9. Tokio Marine US PC Group (G)	\$60,211,000	(3.8%)	2.2%	80.7%	82.8%	91.4%	Philadelphia Indemnity Insurance Company (\$50,018,000)   U.S. Specialty Insurance Company (\$5,907,000)   Tokio Marine Specialty Insurance Company (\$1,663,000)   Houston Casualty Company (\$1,618,000)   Tokio Marine America Insurance Company (\$636,000)   Trans Pacific Insurance Company (\$298,000)   Safety Specialty Insurance Company (\$70,000)
10. CNA Insurance Companies (G)	\$58,866,000	+7.5%	3.8%	76.6%	81.8%	101.0%	American Casualty Company of Reading, PA (\$11,561,000)   Continental Casualty Company (\$11,039,000)   Valley Forge Insurance Company (\$10,953,000)   National Fire Insurance Co of Hartford (\$10,056,000)   Continental Insurance Company (\$8,525,000)   Transportation Insurance Company (\$6,732,000)
11. Encova Mutual Insurance Group (G)	\$57,651,000	+5.7%	22.0%	82.0%	94.6%	105.7%	Motorists Commercial Mutual Insurance Co (\$46,455,000)   Phenix Mutual Fire Insurance Company (\$4,786,000)   Motorists Mutual Insurance Company (\$4,629,000)
12. Nationwide Property & Casualty Group (G)	\$46,034,000	(35.1%)	2.7%	88.6%	88.1%	108.8%	Nationwide Assurance Company (\$8,421,000)   Nationwide Insurance Company of Florida (\$7,802,000)   ALLIED Property and Casualty Ins Co (\$7,009,000)   Nationwide General Insurance Company (\$6,046,000)   AMCO Insurance Company (\$4,877,000)   Scottsdale Surplus Lines Insurance Co (\$4,464,000)   Nationwide Affinity Ins Co of America (\$1,778,000)   Crestbrook Insurance Company (\$1,674,000)   Depositors Insurance Company (\$967,000)   Harleysville Insurance Company (\$870,000)   Nationwide Agribusiness Insurance Co (\$773,000)   Harleysville Worcester Insurance Company (\$372,000)   Nationwide Property & Casualty Ins Co (\$340,000)   Harleysville Preferred Insurance Company (\$231,000)   Allied Insurance Company of America (\$102,000)   Scottsdale Insurance Company (\$51,000)   Nationwide Insurance Company of America (\$1,000)   National Casualty Company (-\$2,000)





		Ohio Commorrial			2020 to 2024	2020 to 2024	
	2024 Ohio Commercial Multi- Peril Direct	from 2023 to	Ohio Commercial Multi-Peril Premium as Percentage of	2024 Ohio Commercial Multi- Peril Combined	Ohio Commercial Multi-Peril	United States Commercial Multi- Peril Weighted Average	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium if cell is empty Insurer is
Ohio Commercial Multi-Peril Insurer (# is 2024 Premium	Written Premium	2024	United States	Ratio	Combined Ratio	Combined Ratio	unaffiliated (***)
13. Hartford Insurance Group (G)	\$43,710,000	+4.7%	1.2%	107.1%	101.5%	88.6%	Hartford Fire Insurance Company (\$15,928,000)   Hartford Underwriters Insurance Company (\$13,391,000)   Sentinel Insurance Company, Ltd. (\$4,073,000)   Twin City Fire Insurance Company (\$4,061,000)   Property and Casualty Ins Co of Hartford (\$2,082,000)   Hartford Casualty Insurance Company (\$1,910,000)   Maxum Indemnity Company (\$910,000)   Navigators Insurance Company (\$773,000)   Hartford Accident and Indemnity Company (\$359,000)   Navigators Specialty Insurance Company (\$210,000)   Hartford Insurance Co of the Midwest (\$13,000)
14. Western Reserve Group (G)	\$43,521,000	+11.5%	80.6%	74.3%	92.9%	96.2%	Western Reserve Mutual Casualty Co (\$22,994,000)   Lightning Rod Mutual Insurance Company (\$20,527,000)
15. Grange Insurance Pool (G)	\$39,482,000	+2.7%	19.3%	62.1%	100.5%	127.6%	Grange Insurance Company (\$28,855,000)   Trustgard Insurance Company (\$8,462,000)   Grange Indemnity Insurance Company (\$2,165,000)
16. Allstate Insurance Group (G)	\$37,773,000	+16.0%	2.7%	60.0%	72.6%	79.0%	Allstate Indemnity Company (\$26,456,000)   Integon National Insurance Company (\$7,515,000)   Agent Alliance Insurance Company (\$1,960,000)   Allstate Insurance Company (\$1,842,000)
17. Ohio Mutual Insurance Group (G)	\$29,044,000	+7.9%	56.3%	71.3%	82.0%	83.8%	United Ohio Insurance Company (\$29,044,000)
18. Central Insurance Companies (G)	\$27,944,000	+14.2%	9.8%	72.4%	98.7%	87.5%	Central Mutual Insurance Company (\$26,268,000)   All America Insurance Company (\$1,676,000)
19. Greater New York Group (G)	\$27,936,000	+9.9%	2.5%	60.2%	88.7%	89.9%	Insurance Company of Greater New York (\$11,499,000)   Greater New York Mutual Insurance Co (\$8,989,000)   Greater Mid-Atlantic Indemnity Company (\$6,858,000)   Strathmore Insurance Company (\$589,000)
20. Millers Capital Insurance Company	\$24,000,000	+15.8%	19.8%	79.4%	104.2%	91.5%	
21. Brotherhood Mutual Insurance Company	\$23,470,000	+9.0%	3.2%	77.4%	98.5%	109.9%	
22. American International Group (G)	\$23,302,000	+5.5%	2.0%	60.1%	256.4%	88.2%	National Union Fire Ins Co Pittsburgh PA (\$17,243,000)   Lexington Insurance Company (\$1,856,000)   Western World Insurance Company (\$1,116,000)   Granite State Insurance Company (\$1,107,000)   AIG Specialty Insurance Company (\$946,000)   New Hampshire Insurance Company (\$777,000)   American Home Assurance Company (\$135,000)   Illinois National Insurance Co. (\$113,000)   Insurance Company of State of PA (\$8,000)
23. Hanover Ins Group Prop & Cas Cos (G)	\$22,681,000	+2.0%	1.6%	51.2%	83.3%	98.4%	Citizens Insurance Company of America (\$5,827,000)   Massachusetts Bay Insurance Company (\$5,380,000)   The Hanover Insurance Company (\$5,003,000)   Allmerica Financial Benefit Insurance Co (\$3,091,000)   The Hanover American Insurance Company (\$1,915,000)   AIX Specialty Insurance Company (\$613,000)   NOVA Casualty Company (\$582,000)   Citizens Insurance Company of Ohio (\$270,000)
24. Frankenmuth Insurance Group (G)	\$19,748,000	+8.8%	6.1%	85.7%	98.0%	100.8%	Frankenmuth Insurance Company (\$19,708,000)   Ansur America Insurance Company (\$40,000)





Ohio Commercial Multi-Peril Insurer (# is 2024 Premium 25. Hastings Insurance Company 26. Church Mutual Insurance Group (G) 27. Berkshire Hathaway Insurance Group (G)	2024 Ohio Commercial Multi- Peril Direct Written Premium \$17,204,000 \$16,138,000 \$15,448,000	Ohio Commercial Multi-Peril Percentage Premium Change from 2023 to 2024 +12.5% +0.0%	Ohio Commercial Multi-Peril Premium as Percentage of United States 19.4% 2.1%	2024 Ohio Commercial Multi- Peril Combined Ratio 99.3% 56.3%	2020 to 2024 Ohio Commercial Multi-Peril Weighted Average Combined Ratio 99.2% 80.4%	2020 to 2024 United States Commercial Multi- Peril Weighted Average Combined Ratio 108.4% 103.5%	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium if cell is empty Insurer is unaffiliated (***)  Church Mutual Insurance Company, S.I. (\$16,138,000)  Berkshire Hathaway Homestate Ins Co (\$6,466,000)   Berkshire Hathaway Direct Insurance Co (\$3,236,000)   AmGUARD Insurance Company (\$2,414,000)   Berkshire Hathaway Specialty Ins Co (\$1,794,000)   Covington Specialty Insurance Company (\$887,000)   National Fire & Marine Insurance Co (\$650,000)
28. W. R. Berkley Insurance Group (G)	\$15,372,000	+8.2%	1.5%	43.4%	55.0%	87.9%	Berkley National Insurance Company (\$4,654,000)   Intrepid Insurance Company (\$2,769,000)   Berkley Specialty Insurance Company (\$1,928,000)   Berkley Regional Insurance Company (\$1,475,000)   Union Insurance Company (\$1,267,000)   Acadia Insurance Company (\$1,108,000)   Firemen's Ins Co of Washington, D.C. (\$702,000)   Tri-State Insurance Company of Minnesota (\$685,000)   Continental Western Insurance Company (\$441,000)   StarNet Insurance Company (\$350,000)   Great Divide Insurance Company (\$25,000)   Riverport Insurance Company (-\$32,000)
29. Allianz US PC Insurance Companies (G)	\$15,346,000	+44.8%	2.1%	107.4%	203.3%	88.6%	Fireman's Fund Insurance Company (\$7,773,000)   American Automobile Insurance Company (\$3,715,000)   AGCS Marine Insurance Company (\$3,389,000)   Interstate Fire & Casualty Company (\$445,000)   Chicago Insurance Company (\$24,000)
30. Tuscarora Wayne Group (G)	\$15,271,000	+13.8%	12.4%	71.9%	89.9%	95.0%	Keystone National Insurance Company (\$5,785,000)   Tuscarora Wayne Insurance Company (\$4,798,000)   Illinois Casualty Company (\$4,689,000)
31. Munich-American Holding Corp Companies (G)	\$15,193,000	+35.9%	2.3%	75.0%	99.5%	95.6%	American Alternative Insurance Corp (\$7,425,000)   American Southern Home Insurance Company (\$3,320,000)   American Family Home Insurance Company (\$3,050,000)   Princeton Excess & Surplus Lines Ins Co (\$1,151,000)   HSB Specialty Insurance Company (\$24,000)   Digital Advantage Insurance Company (\$9,000)   American Modern Home Insurance Company (\$9,000)
32. HAI Group (G)	\$13,525,000	+35.4%	6.6%	123.4%	94.1%	76.1%	Housing Enterprise Insurance Co, Inc. (\$8,014,000)   Housing Authority Prop Ins, A Mutual Co (\$5,466,000)   Housing Specialty Insurance Co, Inc. (\$45,000)
33. Mennonite Mutual Insurance Company	\$13,448,000	+19.7%	51.5%	76.5%	103.0%	101.0%	
34. American Family Insurance Group (G)	\$13,274,000	(13.5%)	1.4%	76.0%	100.5%	112.5%	American Family Insurance Company (\$10,708,000)   Midvale Indemnity Company (\$2,181,000)   Austin Mutual Insurance Company (\$388,000)   Homesite Insurance Company of Florida (\$19,000)   American Family Mutual Ins Co, S.I. (-\$23,000)
35. Wayne Mutual Insurance Company	\$11,807,000	+26.3%	100.0%	72.3%	73.2%	73.2%	





Ohio Commercial Multi-Peril Insurer (# is 2024 Premium	2024 Ohio Commercial Multi Peril Direct Written Premium	Ohio Commercial Multi-Peril Percentage Premium Change from 2023 to 2024	Ohio Commercial Multi-Peril Premium as Percentage of United States	2024 Ohio Commercial Multi- Peril Combined Ratio	2020 to 2024 Ohio Commercial Multi-Peril Weighted Average Combined Ratio	2020 to 2024 United States Commercial Multi- Peril Weighted Average Combined Ratio	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium if cell is empty Insurer is unaffiliated (***)
36. Utica National Insurance Group (G)	\$10,995,000	+36.4%	1.7%	61.0%	85.5%	94.7%	Republic-Franklin Insurance Company (\$7,301,000)   Utica Mutual Insurance Company (\$1,938,000)   Graphic Arts Mutual Insurance Company (\$1,655,000)   Utica National Insurance Co of Ohio (\$101,000)
37. Donegal Insurance Group (G)	\$10,688,000	+4.3%	3.8%	86.5%	86.4%	103.8%	Atlantic States Insurance Company (\$5,583,000)   Donegal Mutual Insurance Company (\$4,679,000)   Peninsula Insurance Company (\$426,000)
38. Zurich Insurance US PC Group (G)	\$10,284,000	+24.9%	1.5%	114.8%	96.7%	96.2%	Zurich American Insurance Company (\$6,103,000)   American Zurich Insurance Company (\$1,560,000)   Zurich American Insurance Co of Illinois (\$979,000)   Steadfast Insurance Company (\$909,000)   American Guarantee and Liability Ins Co (\$677,000)   Fidelity and Deposit Company of Maryland (\$57,000)
39. Pekin Insurance Group (G)	\$10,233,000	(19.3%)	7.5%	101.1%	97.3%	103.2%	Pekin Insurance Company (\$10,233,000)
40. Celina Insurance Group (G)	\$10,122,000	+17.1%	32.8%	66.0%	83.8%	113.6%	Celina Mutual Insurance Company (\$10,122,000)
41. Great American P & C Insurance Group (G)	\$9,991,000	+2.1%	2.2%	-53.1%	143.1%	86.4%	Great American Assurance Company (\$4,169,000)   Great American Insurance Company (\$4,057,000)   Great Amer Risk Sol Surplus Lines Ins Co (\$774,000)   Great American Alliance Insurance Co (\$383,000)   Vanliner Insurance Company (\$260,000)   Great American Insurance Co of New York (\$206,000)   National Interstate Insurance Company (\$115,000)   Great American Spirit Insurance Company (\$27,000)
42. Selective Insurance Group (G)	\$8,968,000	+38.4%	2.1%	79.2%	87.0%	89.7%	Mesa Underwriters Specialty Insurance Co (\$4,593,000)   Selective Insurance Co of South Carolina (\$1,917,000)   Selective Insurance Co of the Southeast (\$1,530,000)   Selective Insurance Company of America (\$928,000)
43. Acuity, A Mutual Insurance Company	\$8,900,000	+6.7%	2.4%	91.8%	86.6%	100.4%	
44. Farmers Insurance Group (G)	\$8,352,000	+0.0%	0.5%	77.3%	89.4%	101.1%	Truck Insurance Exchange (\$3,724,000)   Mid-Century Insurance Company (\$2,327,000)   Farmers Insurance Exchange (\$1,122,000)   Farmers Insurance of Columbus, Inc. (\$705,000)   American Federation Insurance Company (\$474,000)
45. Fairfax Financial (USA) Group (G)	\$8,212,000	+6.4%	1.1%	43.4%	89.7%	102.6%	Hudson Excess Insurance Company (\$1,957,000)   Seneca Insurance Company, Inc. (\$1,949,000)   Allied World Surplus Lines Insurance Co (\$1,583,000)   United States Fire Insurance Company (\$1,073,000)   Allied World Assurance Co (U.S.) Inc. (\$848,000)   Crum & Forster Indemnity Company (\$443,000)   Vantapro Specialty Insurance Company (\$364,000)   North River Insurance Company (\$354,000)   Allied World Specialty Insurance Company (\$169,000)   Hilltop Specialty Insurance Company (\$169,000)   Seneca Specialty Insurance Company (\$12,000)   Allied World Insurance Company (-\$6,000)   Crum & Forster Specialty Insurance Co (-\$730,000)





Ohio Commercial Multi-Peril Insurer (# is 2024 Premium 46. GuideOne Insurance Companies (G)	2024 Ohio Commercial Multi- Peril Direct Written Premium \$8,164,000	Ohio Commercial Multi-Peril Percentage Premium Change from 2023 to 2024	Ohio Commercial Multi-Peril Premium as Percentage of United States	2024 Ohio Commercial Multi- Peril Combined Ratio 49.8%	2020 to 2024 Ohio Commercial Multi-Peril Weighted Average Combined Ratio	2020 to 2024 United States Commercial Multi- Peril Weighted Average Combined Ratio	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium if cell is empty Insurer is unaffiliated (***) GuideOne Insurance Company (\$6,078,000)   GuideOne Elite Insurance Company (\$1,540,000)   GuideOne Specialty Insurance
(2)	7-7,		-10/1				Company (\$545,000)
47. Markel Insurance Group (G)	\$7,617,000	+103.3%	0.9%	-100.0%	86.5%	111.0%	State National Insurance Company, Inc. (\$2,431,000)   United Specialty Insurance Company (\$2,425,000)   Evanston Insurance Company (\$1,086,000)   Markel Insurance Company (\$832,000)   Markel American Insurance Company (\$819,000)   National Specialty Insurance Company (\$23,000)
48. Amerisure Companies (G)	\$5,981,000	+149.2%	2.6%	80.9%	80.5%	107.1%	Amerisure Insurance Company (\$5,089,000)   Amerisure Mutual Insurance Company (\$892,000)
49. Global Indemnity Group (G)	\$5,374,000	+30.5%	2.6%	85.2%	73.2%	89.6%	Diamond State Insurance Company (\$2,382,000)   United National Insurance Company (\$2,006,000)   Penn-Star Insurance Company (\$986,000)
50. FCCI Insurance Group (G)	\$5,228,000	+6.9%	2.2%	128.0%	87.2%	107.8%	FCCI Insurance Company (\$2,465,000)   National Trust Insurance Company (\$1,439,000)   Monroe Guaranty Insurance Company (\$1,324,000)
51. AmTrust Group (G)	\$4,860,000	+40.7%	0.6%	117.0%	91.5%	114.4%	Wesco Insurance Company (\$3,701,000)   Milford Casualty Insurance Company (\$562,000)   Associated Industries Insurance Company (\$343,000)   Sierra Specialty Insurance Company (\$100,000)   Security National Insurance Company (\$75,000)   AmTrust Insurance Company (\$54,000)   Republic-Vanguard Insurance Company (\$26,000)
52. Incline Insurance Group (G)	\$4,431,000	N/A	8.1%	76.9%	76.9%	83.9%	Incline Casualty Company (\$4,431,000)
53. BAMR US PC Group (G)	\$4,074,000	(4.7%)	0.9%	105.1%	67.4%	111.3%	American National Property & Casualty Co (\$3,457,000)   American National Lloyds Insurance Co (\$569,000)   Peleus Insurance Company (\$31,000)   Argonaut Insurance Company (\$17,000)
54. Federated Mutual Group (G)	\$4,022,000	+19.5%	2.2%	50.4%	82.0%	100.7%	Federated Mutual Insurance Company (\$3,484,000)   Federated Service Insurance Company (\$538,000)
55. MS&AD US Insurance Group (G)	\$3,850,000	(16.9%)	2.6%	79.1%	137.2%	94.1%	Mitsui Sumitomo Insurance Co of America (\$2,396,000)   Mitsui Sumitomo Insurance USA Inc. (\$1,039,000)   MS Transverse Specialty Insurance Co (\$415,000)
56. Old Republic Insurance Group (G)	\$3,769,000	+58.7%	1.8%	76.6%	87.8%	100.8%	Old Republic Union Insurance Company (\$1,914,000)   Pennsylvania Manufacturers' Assoc Ins Co (\$872,000)   Pennsylvania Manufacturers Indemnity Co (\$512,000)   BITCO General Insurance Corporation (\$386,000)   Manufacturers Alliance Insurance Company (\$85,000)
57. Affinity Mutual Insurance Company	\$3,642,000	+13.6%	58.6%	29.9%	47.5%	62.1%	
58. Utica First Insurance Company	\$3,124,000	+0.7%	1.5%	97.0%	95.5%	94.5%	45
59. Goodville Mutual Insurance Group (G)	\$3,049,000	+15.2%	6.2%	71.7%	76.4%	82.7%	Goodville Mutual Casualty Company (\$3,049,000)
60. Progressive Insurance Group (G)	\$2,852,000	+90.1%	2.8%	61.5%	76.8%	108.3%	Progressive Preferred Insurance Company (\$2,852,000)





		Ohio Commercial			2020 to 2024	2020 to 2024	
	2024 Ohio Commercial Multi- Peril Direct	Multi-Peril Percentage Premium Change from 2023 to	Ohio Commercial Multi-Peril Premium as Percentage of	2024 Ohio Commercial Multi- Peril Combined	Ohio Commercial Multi-Peril	United States Commercial Multi Peril Weighted Average	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium – if cell is empty Insurer is
Ohio Commercial Multi-Peril Insurer (# is 2024 Premium	Written Premium	2024	United States	Ratio	Combined Ratio	Combined Ratio	unaffiliated (***)
61. EMC Insurance (G)	\$2,838,000	+6.9%	3.6%	65.7%	91.3%	114.2%	Employers Mutual Casualty Company (\$1,407,000)   EMC Property & Casualty Company (\$880,000)   EMCASCO Insurance Company (\$384,000)   Union Insurance Company of Providence (\$167,000)
62. QBE North America Insurance Group (G)	\$2,569,000	(6.4%)	4.1%	37.0%	92.0%	134.0%	General Casualty Company of Wisconsin (\$2,059,000)   Regent Insurance Company (\$506,000)   QBE Specialty Insurance Company (\$19,000)   QBE Insurance Corporation (-\$15,000)
63. Merchants Insurance Group (G)	\$2,526,000	+12.6%	1.5%	89.4%	128.8%	92.5%	Merchants Preferred Insurance Company (\$1,280,000)   Merchants Mutual Insurance Company (\$1,246,000)
64. Everest Re U.S. Group (G)	\$2,495,000	(16.8%)	1.4%	237.5%	112.0%	126.5%	Everest National Insurance Company (\$1,422,000)   Everest Indemnity Insurance Company (\$1,073,000)
65. Coaction Specialty Insurance Group (G)	\$2,364,000	+28.3%	3.2%	92.1%	84.5%	121.9%	New York Marine and General Insurance Co (\$2,326,000)   Gotham Insurance Company (\$38,000)
66. Arch Insurance Group (G)	\$2,181,000	+18.1%	1.0%	30.3%	70.9%	93.0%	Arch Insurance Company (\$1,748,000)   Arch Specialty Insurance Company (\$433,000)
67. AF Group (G)	\$2,141,000	+6.3%	0.9%	99.7%	120.2%	125.8%	ProCentury Insurance Company (\$1,762,000)   Star Insurance Company (\$289,000)   Century Surety Company (\$43,000)
68. Palms Specialty Insurance Company, Inc.	\$2,030,000	+302.8%	2.0%	81.7%	83.3%	83.2%	
69. CUMIS Insurance Society Group (G)	\$1,839,000	+12.8%	1.5%	43.4%	57.0%	78.2%	CUMIS Insurance Society, Inc. (\$1,839,000)
70. Intact US Insurance Group (G)	\$1,824,000	+5.0%	1.8%	1000.0%	268.9%	106.3%	Atlantic Specialty Insurance Company (\$1,824,000)
71. Concert Insurance Group (G)	\$1,758,000	+240.7%	3.6%	57.3%	53.2%	59.3%	Concert Specialty Insurance Company (\$1,758,000)
72. ECM Group (G)	\$1,723,000	+15.3%	1.8%	71.1%	72.7%	87.5%	American Reliable Insurance Company (\$1,688,000)   Everett Cash Mutual Insurance Company (\$35,000)
73. Grinnell Mutual Group (G)	\$1,543,000	(21.6%)	1.5%	46.5%	120.1%	134.6%	Grinnell Mutual Reinsurance Company, SI (\$1,543,000)
74. Spinnaker Insurance Group (G)	\$1,350,000	+52.5%	0.9%	111.7%	99.3%	66.6%	Spinnaker Insurance Company (\$1,284,000)   Spinnaker Specialty Insurance Company (\$66,000)
75. West Bend Insurance Group (G)	\$1,340,000	+11.7%	1.3%	71.6%	177.2%	131.3%	West Bend Insurance Company (\$1,340,000)
76. Sutton National Group (G)	\$1,279,000	+8.3%	1.9%	49.1%	53.6%	79.5%	Sutton Specialty Insurance Company (\$1,279,000)
77. BCS Insurance Company  78. Accelerant US Holdings Group (G)	\$1,248,000 \$1,076,000	(9.8%) +589.7%	3.5% 0.5%	54.1% 71.2%	99.0%	75.9% 79.5%	Accelerant Specialty Insurance Company (\$639,000)   Accelerant
79. Midwest Family Group (G)	\$1,074,000	+7.0%	0.8%	117.6%	141.5%	108.5%	National Insurance Company (\$437,000)  Midwest Family Mutual Insurance Company (\$1,074,000)
80. Trisura US Insurance Group (G)	\$1,074,000	+7.0%	0.4%	99.8%	69.5%	94.7%	Trisura Specialty Insurance Company (\$987,000)
oo. msara oo msaranee droap (d)	\$367,000	1173.770	0.470	33.070	05.570	34.770	United Fire & Casualty Company (\$797,000)   Mercer Insurance
81. United Fire & Casualty Group (G)	\$935,000	+39.3%	1.4%	22.8%	52.0%	135.1%	Company (\$125,000)   Addison Insurance Company (\$13,000)
82. Pharmacists Mutual Insurance Group (G)	\$873,000	(18.6%)	1.2%	65.3%	67.1%	124.0%	Pharmacists Mutual Insurance Company (\$873,000)
83. Accredited America Insurance Group (G)	\$864,000	+176.0%	0.6%	158.0%	127.0%	95.6%	Accredited Specialty Insurance Company (\$471,000)   Accredited Surety and Casualty Co, Inc. (\$394,000)
84. Indiana Farmers Insurance Group (G)	\$861,000	+19.3%	1.3%	0.8%	146.6%	108.1%	Indiana Farmers Mutual Insurance Company (\$717,000)   Indiana Farmers Indemnity Insurance Co (\$144,000)
85. Specialty Risk of America	\$825,000	+51.1%	5.2%	52.0%	47.8%	106.1%	, d reset
86. MGT Group (G)	\$725,000	+20.2%	2.2%	92.4%	130.2%	90.8%	MGT Insurance Company (\$725,000)
87. Knight Insurance Group (G)	\$720,000	+37.4%	1.1%	34.0%	32.1%	64.1%	Knight Specialty Insurance Company (\$720,000)



Ohio Commercial Multi-Peril Insurer (# is 2024 Premiun	2024 Ohio Commercial Multi- Peril Direct Written Premium	Ohio Commercial Multi-Peril Percentage Premium Change from 2023 to 2024	Ohio Commercial Multi-Peril Premium as Percentage of United States	2024 Ohio Commercial Multi- Peril Combined Ratio	2020 to 2024 Ohio Commercial Multi-Peril Weighted Average Combined Ratio	2020 to 2024 United States Commercial Multi- Peril Weighted Average Combined Ratio	Active Ohio Commercial Multi-Peril Insurers in Group or Fleet and Ohio Commercial Multi-Peril Premium – if cell is empty Insurer is unaffiliated (***)
88. Swiss Reinsurance Group (G)	\$652,000	(12.8%)	2.5%	71.4%	129.8%	139.5%	Swiss Re Corporate Solutions Elite Ins (\$652,000)
89. Sompo Holdings US Group (G)	\$627,000	(41.1%)	1.2%	-56.1%	127.4%	108.6%	Sompo America Insurance Company (\$486,000)   Endurance American Specialty Ins Co (\$142,000)   Endurance American Insurance Company (-\$1,000)
90. Beazley USA Insurance Group (G)	\$626,000	N/A	6.1%	61.8%	61.8%	63.1%	Beazley Excess and Surplus Ins, Inc. (\$626,000)
91. Ascot Insurance U.S. Group (G)	\$555,000	(1.8%)	0.5%	55.7%	76.0%	103.5%	Ascot Specialty Insurance Company (\$355,000)   Ascot Insurance Company (\$199,000)
92. Aspen US Insurance Group (G)	\$526,000	+19.3%	2.0%	228.4%	76.7%	107.4%	Aspen American Insurance Company (\$294,000)   Aspen Specialty Insurance Company (\$233,000)
93. Jewelers Mutual Insurance Group (G)	\$521,000	(9.7%)	1.5%	74.7%	72.8%	109.3%	Jewelers Mutual Insurance Company, SI (\$521,000)
94. Velocity Specialty Insurance Company	\$487,000	+1032.6%	0.3%	-100.0%	-87.6%	31.3%	
95. Conifer Insurance Group (G)	\$428,000	(57.5%)	5.2%	187.4%	97.5%	112.0%	Conifer Insurance Company (\$337,000)
96. RLI Group (G)	\$425,000	(3.6%)	0.7%	48.9%	54.8%	84.4%	RLI Insurance Company (\$425,000)
97. ReAlign Insurance Group (G)	\$406,000	+75.8%	1.3%	68.1%	64.7%	78.2%	Summit Specialty Insurance Company (\$406,000)
98. Next Insurance US Company	\$383,000	N/A	4.3%	80.0%	80.0%	96.9%	
99. Hiscox USA Group (G)	\$360,000	(12.2%)	0.8%	33.5%	62.1%	142.0%	Hiscox Insurance Company Inc. (\$360,000)
100. AXIS US Operations (G)	\$320,000	+1677.8%	2.3%	42.8%	45.2%	128.4%	AXIS Insurance Company (\$320,000)
101. Sentry Insurance Group (G)	\$283,000	(5.7%)	2.8%	-24.5%	203.0%	115.5%	Sentry Insurance Company (\$283,000)
102. GeoVera Nova U.S. Insurance Group (G)	\$238,000	(54.8%)	0.1%	70.1%	57.9%	81.2%	GeoVera Specialty Insurance Company (\$238,000)
103. Ategrity Specialty Insurance Company	\$229,000	+316.4%	0.2%	58.3%	54.9%	91.4%	
104. Vantage US Group (G)	\$199,000	+226.2%	0.2%	85.9%	83.5%	84.0%	Vantage Risk Assurance Company (\$246,000)   Vantage Risk Specialty Insurance Company (-\$47,000)
105. Canopius US Insurance, Inc.	\$191,000	(55.1%)	1.2%	118.9%	107.1%	111.0%	
106. AU Holding Company Group (G)	\$177,000	+156.5%	1.3%	76.4%	55.0%	66.8%	Texas Insurance Company (\$177,000)
107. Rockingham Group (G)	\$168,000	(14.3%)	1.0%	160.5%	105.8%	93.3%	Rockingham Specialty, Inc. (\$168,000)
108. Penn National Insurance Companies (G)	\$165,000	(10.8%)	0.2%	33.4%	36.6%	102.7%	Pennsylvania National Mutual Cas Ins Co (\$165,000)
109. Ardellis Insurance Ltd. USB	\$127,000	N/A	1.4%	26.4%	26.4%	79.6%	
110. LIO Insurance Group (G)	\$125,000	(79.3%)	0.4%	132.7%	117.3%	100.8%	LIO Insurance Company (\$125,000)
111. Rural Trust Insurance Company	\$114,000	+67.6%	0.5%	18.2%	46.6%	126.3%	
112. Benchmark Insurance Group (G)	\$105,000	(97.5%)	0.2%	158.8%	121.7%	110.6%	Benchmark Insurance Company (\$105,000)
113. Fortegra P&C Group (G)	\$83,000	N/A	0.1%	19.8%	73.6%	106.8%	Fortegra Specialty Insurance Company (\$83,000)
114. HDI/Talanx US PC Group (G)	\$83,000	(17.0%)	0.1%	-49.7%	90.9%	119.3%	Glencar Insurance Company (\$86,000)   HDI Global Insurance Company (-\$4,000)
115. IAT Insurance Group (G)	\$69,000	+228.6%	0.1%	97.6%	99.3%	130.9%	TRANSGUARD INSURANCE COMPANY OF AMERICA (\$47,000)   Acceptance Indemnity Insurance Company (\$23,000)
116. Group 1001 Property and Casualty Group (G)	\$59,000	(43.3%)	0.3%	-15.3%	46.4%	101.1%	Clear Spring Property & Casualty Company (\$59,000)
117. IFG Companies (G)	\$59,000	(10.6%)	0.3%	32.8%	124.0%	99.4%	Burlington Insurance Company (\$59,000)
118. USAA Group (G)	\$58,000	+23.4%	2.9%	26.8%	40.1%	50.6%	Garrison Property and Casualty Ins Co (\$58,000)
119. National Fire and Indemnity Exchange	\$53,000	(14.5%)	0.9%	13.9%	50.2%	104.7%	
120. Palomar Holdings US Group (G)	\$50,000	N/A	0.8%	30.3%	30.3%	101.5%	Palomar Excess and Surplus Insurance Co (\$50,000)
121. Golden Bear Insurance Company	\$48,000	+9.1%	0.2%	26.6%	26.4%	64.3%	
122. Ambac Financial Group (G)	\$45,000	N/A	2.7%	67.7%	67.7%	57.3%	Everspan Insurance Company (\$45,000)
123. Builders Insurance Group (G)	\$42,000	N/A	0.1%	41.5%	41.5%	103.0%	Specialty Builders Insurance Company (\$42,000)
124. AM Specialty Insurance Company	\$41,000	N/A	0.6%	108.8%	108.8%	167.2%	
125. James River Group (G)	\$36,000	+80.0%	0.2%	-100.0%	34.0%	103.8%	Falls Lake Fire and Casualty Company (\$36,000)



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Ohio Commercial Multi-Peril Insurer (# is 2024 Premium 126. Stillwater Insurance Group (G)	\$31,000	(36.7%)	0.1%	Ratio 34.5%	Combined Ratio 58.5%	Combined Ratio 85.4%	unaffiliated (***) Stillwater Property and Casualty Ins Co (\$31,000)
127. United Farm Family Mutual Insurance Co	\$25,000	+316.7%	0.0%	33.8%	36.4%	100.7%	Stillwater Property and Casualty ins Co (\$51,000)
128. Core Specialty Insurance Group (G)	\$24,000	+1100.0%	0.2%	57.8%	54.6%	/3 3%	StarStone Specialty Insurance Company (\$22,000)   StarStone National Insurance Company (\$2,000)
129. Universal Shield Insurance Group (G)	\$18,000	(64.0%)	0.1%	44.6%	74.8%	100 /%	Shield Indemnity Incorporated (\$16,000)   Universal Fire & Casualty Insurance Co (\$2,000)
130. Municipal Mutual Ins Co of West Virginia	\$15,000	(25.0%)	18.8%	34.9%	40.3%	35.0%	
131. XL America Companies (G)	\$14,000	(67.4%)	0.1%	-100.0%	158.2%	190.9%	XL Specialty Insurance Company (\$9,000)   Greenwich Insurance Company (\$3,000)   XL Insurance America, Inc. (\$2,000)
2024 Ohio Total	\$1,958,114,000	+9.5%	3.0%	78.0%	90.8%	97.3%	

