

The Ohio Insurance Agents Homeowners P&C Insurer List

Ohio Homeowners Insurer (# is 2024 Premium Rank)	2024 Ohio Homeowners Direct Written Premium	Ohio Homeowners Percentage Premium Change from 2023 to 2024	Ohio Homeowners Premium as Percentage of United States	2024 Ohio Homeowners Combined Ratio	2020 to 2024 Ohio Homeowners Weighted Average Combined Ratio	2020 to 2024 United States Homeowners Weighted Average Combined Ratio	Active Ohio Homeowners Insurers in Group or Fleet and Ohio Homeowners Premium – if cell is empty Insurer is unaffiliated (***)
1. State Farm Group (G)	\$962,300,000	+18.1%	3.1%	106.3%	102.4%	100.8%	State Farm Fire and Casualty Company (\$962,300,000)
2. Allstate Insurance Group (G)	\$509,251,000	+17.3%	3.3%	79.8%	92.4%	92.1%	Allstate Vehicle and Property Ins Co (\$333,136,000) Allstate Property and Casualty Ins Co (\$50,869,000) Allstate Indemnity Company (\$39,814,000) Allstate Insurance Company (\$34,273,000) Integon General Insurance Corporation (\$24,638,000) Integon National Insurance Company (\$10,736,000) Encompass Home and Auto Ins Co (\$7,296,000) Esurance Insurance Company (\$3,896,000) Allstate North American Insurance Co (\$2,769,000) Century-National Insurance Company (\$1,388,000) New South Insurance Company (\$234,000) Esurance Property and Casualty Ins Co (\$158,000) Integon Preferred Insurance Company (\$51,000) National General Insurance Company (\$18,000) North Light Specialty Insurance Company (\$17,000) MIC General Insurance Corporation (\$1,000) Encompass Indemnity Company (-\$13,000) Encompass Insurance Company of America (-\$31,000)
3. Liberty Mutual Insurance Companies (G)	\$368,574,000	(1.4%)	3.5%	83.2%	95.0%	96.2%	American Economy Insurance Company (\$111,139,000) Liberty Mutual Personal Insurance Co (\$99,949,000) Safeco Insurance Company of Indiana (\$92,764,000) Peerless Indemnity Insurance Company (\$28,752,000) Liberty Mutual Fire Insurance Company (\$16,577,000) LM Insurance Corporation (\$13,635,000) State Automobile Mutual Insurance Co (\$3,615,000) Liberty Insurance Corporation (\$2,155,000) Liberty Mutual Insurance Company (\$912,000) State Auto Insurance Company of Ohio (-\$128,000) Milbank Insurance Company (-\$795,000)
4. Erie Insurance Group (G)	\$368,422,000	+29.3%	11.1%	108.5%	114.0%	108.8%	Erie Insurance Company (\$306,626,000) Erie Insurance Exchange (\$61,796,000)
5. American Family Insurance Group (G)	\$301,572,000	+15.2%	3.5%	88.0%	99.0%	97.3%	Homesite Insurance Co of the Midwest (\$210,965,000) American Family Mutual Ins Co, S.I. (\$51,007,000) American Family Insurance Company (\$36,409,000) Homesite Insurance Company (\$3,265,000) Amer Family Connect Prop and Cas Ins Co (-\$74,000)
6. Nationwide Property & Casualty Group (G)	\$230,077,000	(5.2%)	6.2%	79.3%	106.5%	106.0%	Nationwide Insurance Company of America (\$69,059,000) Nationwide Property & Casualty Ins Co (\$66,864,000) Nationwide Mutual Insurance Company (\$52,650,000) Nationwide General Insurance Company (\$39,935,000) Crestbrook Insurance Company (\$817,000) Scottsdale Surplus Lines Insurance Co (\$754,000) ALLIED Property and Casualty Ins Co (-\$3,000)
7. Grange Insurance Pool (G)	\$226,302,000	+3.4%	52.7%	80.1%	97.4%	106.4%	Grange Indemnity Insurance Company (\$135,664,000) Grange Property & Casualty Insurance Co (\$45,774,000) Grange Insurance Company (\$44,864,000)
8. The Cincinnati Insurance Companies (G)	\$189,912,000	+23.1%	11.9%	92.6%	96.7%	97.4%	Cincinnati Insurance Company (\$111,511,000) Cincinnati Casualty Company (\$78,402,000)

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9. USAA Group (G)	\$188,403,000	+6.0%	1.6%	95.2%	95.5%	97.9%	United Services Automobile Association (\$68,343,000) USAA Casualty Insurance Company (\$50,583,000) USAA General Indemnity Company (\$50,026,000) Garrison Property and Casualty Ins Co (\$19,451,000)
10. Auto-Owners Insurance Group (G)	\$159,040,000	+34.2%	4.6%	97.1%	95.7%	110.6%	Auto-Owners Insurance Company (\$158,083,000) Home-Owners Insurance Company (\$747,000) Owners Insurance Company (\$210,000)
11. Progressive Insurance Group (G)	\$145,739,000	+48.3%	4.5%	87.9%	88.8%	97.3%	American Strategic Insurance Corp. (\$135,318,000) Progressive Specialty Insurance Company (\$10,421,000)
12. Farmers Insurance Group (G)	\$142,210,000	+4.6%	1.5%	93.3%	102.5%	101.9%	Farmers Insurance Exchange (\$54,599,000) Foremost Insurance Co Grand Rapids, MI (\$29,042,000) Farmers Property and Casualty Ins Co (\$17,771,000) Farmers Casualty Insurance Company (\$17,585,000) Farmers Group Prop and Cas Insurance Co (\$9,270,000) Farmers Insurance of Columbus, Inc. (\$9,233,000) Foremost Property and Casualty Ins Co (\$2,212,000) Fire Insurance Exchange (\$1,614,000) Economy Premier Assurance Company (\$364,000) Civic Property and Casualty Company (\$331,000) 21st Century Premier Insurance Co (\$178,000) Neighborhood Spirit Prop and Cas Co (\$12,000)
13. Travelers Group (G)	\$141,950,000	+14.5%	1.7%	97.8%	103.5%	96.7%	TravCo Insurance Company (\$107,822,000) Travelers Property Casualty Insurance Co (\$24,639,000) Standard Fire Insurance Company (\$7,194,000) Travelers Home and Marine Ins Co (\$1,346,000) Travelers Indemnity Co of America (\$479,000) Automobile Ins Co of Hartford, CT (\$460,000) Travelers Indemnity Co of Connecticut (\$10,000)
14. Westfield Group (G)	\$136,089,000	+6.4%	32.8%	102.2%	110.8%	120.9%	American Select Insurance Company (\$79,472,000) Westfield National Insurance Company (\$43,343,000) Westfield Insurance Company (\$7,701,000) Old Guard Insurance Company (\$5,572,000)
15. Ohio Mutual Insurance Group (G)	\$65,200,000	+17.4%	65.8%	115.5%	117.7%	113.1%	Ohio Mutual Insurance Company (\$51,582,000) United Ohio Insurance Company (\$13,618,000)
16. Western Reserve Group (G)	\$63,313,000	+17.4%	75.2%	96.4%	114.3%	115.4%	Western Reserve Mutual Casualty Co (\$46,361,000) Lightning Rod Mutual Insurance Company (\$16,952,000)
17. Encova Mutual Insurance Group (G)	\$46,276,000	+17.6%	41.3%	85.4%	97.6%	102.3%	Motorists Mutual Insurance Company (\$31,182,000) MICO Insurance Company (\$15,093,000)
18. Chubb INA Group (G)	\$34,192,000	+12.7%	0.8%	82.4%	98.0%	79.4%	Pacific Indemnity Company (\$18,207,000) Chubb National Insurance Company (\$4,665,000) Executive Risk Indemnity Inc. (\$4,653,000) Great Northern Insurance Company (\$2,531,000) Federal Insurance Company (\$1,337,000) Chubb Indemnity Insurance Company (\$1,176,000) Chubb Custom Insurance Company (\$796,000) Bankers Standard Insurance Company (\$612,000) Vigilant Insurance Company (\$215,000)
19. Wayne Mutual Insurance Company	\$30,368,000	+28.5%	100.0%	98.7%	102.3%	102.3%	

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20. Hartford Insurance Group (G)	\$22,663,000	+9.1%	2.0%	84.9%	71.5%	64.0%	Trumbull Insurance Company (\$8,025,000) Nutmeg Insurance Company (\$7,379,000) Property and Casualty Ins Co of Hartford (\$4,761,000) Hartford Underwriters Insurance Company (\$1,192,000) Hartford Insurance Co of the Midwest (\$878,000) Twin City Fire Insurance Company (\$364,000) Hartford Fire Insurance Company (\$62,000) Hartford Casualty Insurance Company (\$2,000)
21. Munich-American Holding Corp Companies (G)	\$22,265,000	+37.9%	2.0%	73.4%	81.8%	94.8%	American Modern Property & Casualty Ins (\$20,995,000) American Modern Home Insurance Company (\$1,270,000)
22. Goodville Mutual Insurance Group (G)	\$21,702,000	+20.1%	19.0%	125.1%	107.4%	98.4%	Goodville Mutual Casualty Company (\$21,702,000)
23. Central Insurance Companies (G)	\$20,361,000	(4.1%)	12.3%	94.6%	97.4%	109.5%	Central Mutual Insurance Company (\$20,361,000)
24. Hanover Ins Group Prop & Cas Cos (G)	\$19,744,000	(2.9%)	2.0%	90.7%	123.5%	106.8%	Citizens Insurance Company of America (\$19,763,000) Citizens Insurance Company of Ohio (-\$19,000)
25. Assurant P&C Group (G)	\$19,611,000	+21.5%	1.9%	96.8%	83.9%	85.9%	American Bankers Insurance Co of Florida (\$19,223,000) Voyager Indemnity Insurance Company (\$344,000) American Security Insurance Company (\$30,000) Standard Guaranty Insurance Company (\$15,000)
26. Hastings Insurance Company	\$18,516,000	+13.0%	27.1%	92.0%	107.8%	109.4%	
27. Celina Insurance Group (G)	\$15,959,000	+13.9%	42.8%	105.9%	96.2%	117.0%	Celina Mutual Insurance Company (\$8,208,000) National Mutual Insurance Company (\$7,751,000)
28. Frankenmuth Insurance Group (G)	\$15,604,000	+23.4%	10.3%	96.4%	99.8%	113.6%	Frankenmuth Insurance Company (\$15,604,000)
29. Amica Mutual Group (G)	\$14,737,000	+10.0%	1.2%	93.7%	95.5%	101.6%	Amica Mutual Insurance Company (\$14,737,000)
30. BAMR US PC Group (G)	\$13,545,000	(12.2%)	3.7%	89.9%	105.5%	105.6%	American National Property & Casualty Co (\$10,064,000) American National General Insurance Co (\$3,481,000)
31. Ohio FAIR Plan Underwriting Association	\$13,415,000	+38.7%	100.0%	93.6%	98.0%	98.0%	
32. CSAA Insurance Group (G)	\$12,702,000	+51.7%	0.8%	69.1%	88.1%	91.4%	CSAA General Insurance Company (\$12,702,000)
33. Clear Blue Insurance Group (G)	\$11,893,000	+19.7%	3.3%	159.0%	157.3%	135.1%	Rock Ridge Insurance Company (\$11,893,000)
34. Lemonade Insurance Group (G)	\$10,944,000	+24.6%	2.2%	58.8%	72.9%	93.3%	Metromile Insurance Company (\$5,907,000) Lemonade Insurance Company (\$5,037,000)
35. Donegal Insurance Group (G)	\$9,719,000	+3.8%	5.3%	116.6%	117.6%	97.6%	Southern Insurance Company of Virginia (\$3,957,000) Atlantic States Insurance Company (\$3,154,000) Donegal Mutual Insurance Company (\$2,608,000)
36. Pekin Insurance Group (G)	\$9,033,000	(31.3%)	12.0%	78.7%	116.8%	127.7%	Pekin Insurance Company (\$9,033,000)
37. Spinnaker Insurance Group (G)	\$8,812,000	(0.6%)	1.6%	51.7%	110.6%	105.9%	Spinnaker Insurance Company (\$8,782,000) Spinnaker Specialty Insurance Company (\$30,000)
38. Auto Club Enterprises Insurance Group (G)	\$7,497,000	+22.0%	0.5%	125.6%	133.6%	93.8%	Auto Club Indemnity Company (\$7,497,000)
39. Acuity, A Mutual Insurance Company	\$7,371,000	+23.1%	2.0%	145.9%	113.6%	119.6%	
40. Selective Insurance Group (G)	\$7,370,000	+3.6%	3.4%	107.3%	110.1%	107.4%	Selective Insurance Co of South Carolina (\$7,370,000)
41. Buckeye Insurance Group (G)	\$7,360,000	+15.5%	57.1%	85.1%	99.6%	94.9%	Buckeye State Mutual Insurance Company (\$7,360,000)
42. MAPFRE North America Group (G)	\$6,426,000	+14.2%	1.3%	106.2%	109.2%	82.7%	American Commerce Insurance Company (\$6,426,000)
43. Berkshire Hathaway Insurance Group (G)	\$5,569,000	(29.7%)	1.1%	100.3%	143.2%	110.5%	AmGUARD Insurance Company (\$5,532,000) United States Liability Insurance Co (\$34,000) Mount Vernon Fire Insurance Company (\$3,000)
44. QBE North America Insurance Group (G)	\$5,512,000	(18.2%)	1.3%	122.7%	96.2%	104.2%	Praetorian Insurance Company (\$5,533,000) QBE Insurance Corporation (-\$21,000)
45. Tokio Marine US PC Group (G)	\$5,283,000	+13.3%	0.3%	52.7%	80.5%	92.1%	Privilege Underwriters Reciprocal Exch (\$5,283,000)
46. NJM Insurance Group (G)	\$4,749,000	+88.4%	0.8%	97.4%	89.8%	94.5%	New Jersey Manufacturers Insurance Co (\$4,749,000)

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47. Shelter Insurance Companies (G)	\$4,240,000	+26.0%	0.6%	168.6%	144.2%	127.2%	Shelter Mutual Insurance Company (\$4,240,000)
48. Markel Insurance Group (G)	\$3,925,000	+66.5%	1.2%	81.3%	73.4%	93.8%	Markel American Insurance Company (\$2,034,000) Evanston Insurance Company (\$1,882,000) State National Insurance Company, Inc. (\$10,000)
49. Horace Mann Insurance Group (G)	\$3,797,000	+22.8%	1.3%	77.9%	109.6%	90.1%	Horace Mann Property & Casualty Ins Co (\$1,812,000) Teachers Insurance Company (\$1,644,000) Horace Mann Insurance Company (\$341,000)
50. Municipal Mutual Ins Co of West Virginia	\$3,462,000	+12.0%	19.4%	108.9%	111.4%	109.2%	
51. American International Group (G)	\$2,836,000	+16.4%	0.3%	108.8%	121.3%	67.8%	AIG Property Casualty Company (\$2,594,000) AIG Specialty Insurance Company (\$128,000) Lexington Insurance Company (\$113,000)
52. Branch Insurance Exchange	\$2,823,000	(10.7%)	5.8%	172.5%	169.0%	162.5%	
53. W. R. Berkley Insurance Group (G)	\$2,697,000	+132.1%	0.9%	59.9%	70.3%	103.9%	Berkley Insurance Company (\$2,697,000)
54. Tower Hill Group (G)	\$2,317,000	+27.4%	0.2%	109.5%	114.2%	111.9%	Tower Hill Prime Insurance Company (\$2,317,000)
55. Stillwater Insurance Group (G)	\$2,294,000	(1.3%)	0.7%	95.4%	86.3%	102.5%	Stillwater Insurance Company (\$2,294,000)
56. Trisura US Insurance Group (G)	\$2,001,000	+65.4%	2.7%	83.6%	84.4%	93.9%	Trisura Insurance Company (\$2,001,000)
57. Orion180 Group (G)	\$1,717,000	N/A	0.7%	314.3%	314.3%	62.6%	Orion180 Select Insurance Company (\$1,717,000)
58. Tuscarora Wayne Group (G)	\$966,000	(23.5%)	7.3%	76.4%	96.5%	88.9%	Tuscarora Wayne Insurance Company (\$615,000) Keystone National Insurance Company (\$351,000)
59. United Farm Family Mutual Insurance Co	\$881,000	+163.0%	0.4%	86.0%	84.5%	97.0%	
60. Armed Forces Insurance Exchange	\$727,000	+10.8%	1.1%	132.5%	143.3%	107.2%	
61. Accelerant US Holdings Group (G)	\$654,000	+32600.0%	1.5%	74.4%	74.3%	80.8%	Accelerant Specialty Insurance Company (\$654,000)
62. Utica National Insurance Group (G)	\$516,000	+426.5%	0.4%	67.2%	70.8%	84.3%	Founders Insurance Company (\$516,000)
63. First Acceptance Insurance Group (G)	\$333,000	(45.5%)	25.1%	45.6%	46.6%	48.9%	First Acceptance Insurance Company, Inc. (\$333,000)
64. Kinsale Insurance Company	\$156,000	N/A	0.6%	50.7%	50.7%	132.7%	
65. Root Insurance Group (G)	\$135,000	+8.9%	15.2%	38.6%	86.2%	112.6%	Root Insurance Company (\$135,000)
66. Beazley USA Insurance Group (G)	\$106,000	N/A	0.3%	83.9%	83.9%	94.9%	Beazley Excess and Surplus Ins, Inc. (\$106,000)
67. Vault Insurance Group (G)	\$85,000	(21.3%)	0.0%	34.8%	61.2%	82.6%	Vault Reciprocal Exchange (\$66,000) Vault E&S Insurance Company (\$19,000)
68. Inland Mutual Insurance Company	\$79,000	+17.9%	33.5%	125.9%	94.8%	135.2%	
69. MS&AD US Insurance Group (G)	\$74,000	+469.2%	0.1%	43.0%	42.9%	92.6%	MS Transverse Specialty Insurance Co (\$74,000)
70. FM Group (G)	\$61,000	+8.9%	2.2%	129.1%	178.0%	108.1%	Affiliated FM Insurance Company (\$61,000)
71. KW Specialty Insurance Company	\$45,000	(13.5%)	0.0%	77.4%	80.6%	78.8%	
72. Midwest Family Group (G)	\$43,000	+65.4%	0.2%	190.3%	448.1%	129.6%	Midwest Family Mutual Insurance Company (\$43,000)
73. Ally Insurance Group (G)	\$39,000	(91.9%)	0.7%	115.8%	104.6%	150.7%	Motors Insurance Corporation (\$39,000)
74. Fortegra P&C Group (G)	\$25,000	N/A	0.0%	116.8%	116.8%	101.8%	Lyndon Southern Insurance Company (\$18,000) Fortegra Specialty Insurance Company (\$6,000)
75. Independent Mutual Fire Insurance Co	\$15,000	+150.0%	0.2%	72.4%	109.2%	106.1%	
76. Sutton National Group (G)	\$10,000	+900.0%	0.0%	187.6%	187.5%	69.7%	Sutton National Insurance Company (\$10,000)
77. First Chicago Insurance Group (G)	\$2,000	N/A	1.5%	28.4%	28.4%	40.8%	First Chicago Insurance Company (\$2,000)
78. Canopus US Insurance, Inc.	\$1,000	N/A	0.0%	33.8%	33.8%	112.4%	
79. Hallmark Insurance Group (G)	\$1,000	+0.0%	0.0%	50.2%	15.7%	60.1%	American Hallmark Insurance Co of Texas (\$1,000)
2024 Ohio Total	\$4,684,615,000	+14.1%	2.7%	92.2%	98.4%	96.9%	