

Market Competition in the New Hampshire Personal Automobile Insurance Marketplace (2014-2015)

Personal Automobile Insurance is offered by many insurers in New Hampshire. This report looks at the personal automobile insurance market in the state and will form the basis for whether we believe the market to be competitive or non-competitive. It will also discuss any other issues found that may be of interest to regulators or consumers.

General Information:

Personal automobile insurance is coverage purchased by individuals and families to cover their liability for automobiles owned or driven by them. It is a type of package policy, with several different coverages and limits, and may provide

1. Protection against legal liability for bodily injury and property damage to others,
2. Payment for medical costs due to injury of the insured(s) and other occupant(s) of the vehicle, and
3. Payment for damage to the vehicle itself.

There are two characteristics of the New Hampshire personal automobile insurance market that differentiate it from most other states

1. Unlike most states, drivers in New Hampshire are not required to carry personal automobile liability insurance, and
2. New Hampshire is a 'take-all-comers' state for personal automobile insurance. Insurers must provide personal automobile insurance coverage in some form to anyone who requests it.

The Personal Automobile Insurance Market in New Hampshire

There were 121 individual insurance companies with some level of premiums written in either 2014 or 2015. Many individual companies are parts of groups of affiliated insurers, and many of these groups have multiple companies that write personal automobile insurance in New Hampshire. There are 30 affiliated groups (most with multiple personal auto companies) representing 98% of the total personal automobile premium in 2015. Personal automobile insurance premiums written statewide were approximately \$734MM in 2014 and \$769MM in 2015, an increase of 4.7%. We reviewed filing activity during 2014 and 2015; rate changes filed during this period impact premiums in 2015. The overall filed change impacting 2015 was approximately +2.6%. Although this increase is higher than we have seen in recent years, given the multiple factors that can affect final auto premium, such as the purchase of newer cars, and changes to limits and deductibles, the increase in premium from 2014 into 2015 does not seem unreasonable. Minor levels of rate adjustment year over year are a factor indicative of a competitive marketplace, as companies change their pricing regularly in response not only to their own costs but also to market conditions.

Market Competition in the New Hampshire Personal Automobile Insurance Marketplace (2014-2015)

State Analysis:

Exhibit I shows premium and market share information for companies writing personal automobile insurance in New Hampshire during 2014 or 2015. In addition to premium and market share data, incurred loss, loss adjustment expense, and other expenses as ratios to premium are shown for each of the two years. The expense ratios shown on the exhibit include New Hampshire specific personal automobile commissions and taxes, licenses & fees, and countrywide general expense figures. The countrywide expense figures have been shown simply for comparative purposes and to allow the calculation of an estimated combined ratio for New Hampshire Personal Auto. The final columns show whether each company has made a pure underwriting profit in each of the last 2 years based on the estimated combined ratio.

While there are companies showing estimated combined ratios above 100% in one or both years, the overall combined ratio in New Hampshire shows profitability for both 2014 and 2015 (94% and 91% respectively). Twenty-four percent of the companies writing in New Hampshire had an underwriting loss in both years. Note that a company's combined ratio does not account for investment returns the company may earn as it holds policyholder funds and reserves. Investment earnings often allow a company to make a profit even in the event of an underwriting loss.

In our review of personal automobile insurers in New Hampshire, we first look at the concentration of business in the various companies and groups of companies. There are five companies with five percent or more of the market in 2014 and 2015.

The top five companies writing Personal Automobile Insurance in New Hampshire are:

Written Premiums by Individual Company	2015 Written Premium	2014 Written Premium	2015 Market Share	2014 Market Share
State Farm Mutual Automobile Insurance Company	89,848,371	84,142,858	11.7%	11.5%
Allstate Fire And Casualty Insurance Company	51,610,041	44,731,644	6.7%	6.1%
Geico General Insurance Company	50,525,700	45,485,592	6.6%	6.2%
Progressive Northern Insurance Company	48,767,622	50,494,949	6.3%	6.9%
Progressive Universal Insurance Company	43,987,265	40,234,565	5.7%	5.5%
	284,738,999	265,089,608	37.0%	36.1%

The table above shows that 37% of the total New Hampshire personal automobile insurance premiums are written in the top five companies, with 64% split among the remaining companies. Two of the largest five companies are members of the same group, Progressive Casualty.

The top five groups of affiliated companies are:

Written Premiums by Group	2015 Written Premium	2014 Written Premium	2015 Market Share	2014 Market Share	# Companies in Group with NH Premium
National Indemnity Group	99,258,688	88,613,166	12.9%	12.1%	4
State Farm Mutual Group	99,068,520	93,087,359	12.9%	12.7%	2
Progressive Casualty Group	92,824,909	90,806,921	12.1%	12.4%	4
Liberty Mutual Group	92,805,160	88,215,328	12.1%	12.0%	8
Allstate Group	74,578,837	69,155,812	9.7%	9.4%	6
	458,536,114	429,878,586	59.6%	58.5%	

Market Competition in the New Hampshire Personal Automobile Insurance Marketplace (2014-2015)

The top five groups of affiliated companies write approximately 60% of the total New Hampshire personal automobile insurance premium. The number of individual companies in each group being used to write personal automobile insurance in New Hampshire is also shown. All of the top five companies are represented in the top five groups.

Despite the concentration in these top five companies and groups, there are many smaller companies and groups that offer personal automobile insurance in New Hampshire and each have a small percentage of the business. We look at a ratio called the Herfindahl-Hirschman Index (HHI) that measures the size of firms in relationship to the industry and is an indicator of the amount of competition among firms. The HHI for the individual companies writing personal automobile insurance in New Hampshire in 2015 is **441**, shown in Exhibit I. We can recalculate the HHI for the New Hampshire market with respect to affiliated groups. This returns a value of **817**. An index below 1500 indicates an unconcentrated marketplace, an index from 1500 to 2500 indicates a moderately concentrated marketplace, and an index above 2500 indicates a highly concentrated marketplace. Thus, whether we look at companies individually or in groups of affiliated companies, the HHI for personal automobile insurance in New Hampshire indicates a competitive market. That indication is consistent with the total number of insurers writing personal automobile business in the state.

Regional and Countrywide Comparison

We looked at market share and concentration for New England as a whole and also by state within New England. This table shows the results:

	Written Premium (000s)		Top 5 Cos		HHI
	2015	2014	2015	2014	2015
Connecticut	2,670,721	2,597,989	32.2%	31.0%	357
Maine	653,142	633,468	35.2%	35.2%	432
Massachusetts	4,656,130	4,479,679	58.7%	60.5%	1009
New Hampshire	769,193	734,420	37.0%	36.1%	441
Rhode Island	804,998	758,995	42.0%	40.4%	490
Vermont	346,360	333,129	35.2%	34.7%	407
New England	9,900,544	9,537,681	29.6%	30.1%	352

Connecticut and Massachusetts are the two biggest markets. All states show an unconcentrated personal automobile insurance market with the possible exception of Massachusetts—which continues to move toward a more competitive personal automobile insurance market since reforms in 2007 and has seen substantial overall rate decreases for drivers in the state.

The top five companies in each of the other New England states are as follows:

Connecticut	2015 Written Premium	2015 Market Share	GROUP
Geico General Insurance Company	239,437,759	9.0%	National Indemnity Group
Allstate Fire And Casualty Insurance Company	199,218,260	7.5%	Allstate Group
Geico Indemnity Company	162,942,546	6.1%	National Indemnity Group
Safeco Insurance Company Of Illinois	132,513,078	5.0%	Liberty Mutual Group
State Farm Mutual Automobile Insurance Co	126,778,652	4.7%	State Farm Mutual Group

Market Competition in the New Hampshire Personal Automobile Insurance Marketplace (2014-2015)

	2015 Written Premium	2015 Market Share	GROUP
Maine			
State Farm Mutual Automobile Insurance Co	84,860,556	13.0%	State Farm Mutual Group
Progressive Northwestern Insurance Company	51,657,391	7.9%	Progressive Casualty Gr
Allstate Fire And Casualty Insurance Company	33,048,827	5.1%	Allstate Group
United Financial Casualty Company	32,360,689	5.0%	Progressive Casualty Gr
Concord General Mutual Insurance Company	27,782,925	4.3%	Concord General Group
Rhode Island			
Amica Mutual Insurance Company	91,818,344	11.4%	Amica Mutual Group
Progressive Casualty Insurance Company	66,429,442	8.3%	Progressive Casualty Gr
Progressive Direct Insurance Company	62,635,604	7.8%	Progressive Casualty Gr
Allstate Fire And Casualty Insurance Company	60,006,750	7.5%	Allstate Group
Geico General Insurance Company	57,066,397	7.1%	National Indemnity Group
Vermont			
Progressive Northern Insurance Company	32,515,786	9.4%	Progressive Casualty Gr
State Farm Mutual Automobile Insurance Co	26,002,413	7.5%	State Farm Mutual Group
Geico General Insurance Company	23,347,949	6.7%	National Indemnity Group
Geico Indemnity Company	20,330,846	5.9%	National Indemnity Group
Progressive Direct Insurance Company	19,614,691	5.7%	Progressive Casualty Gr
Massachusetts			
Commerce Insurance Company	1,128,776,088	24.2%	Commerce Group
Safety Insurance Company	455,946,473	9.8%	Safety Group
Arbella Mutual Insurance Company	432,117,375	9.3%	Arbella Ins Group
Liberty Mutual Insurance Company	410,831,789	8.8%	Liberty Mutual Group
Plymouth Rock Assurance Corporation	304,385,216	6.5%	Plymouth Rock Ins Group
New England			
Commerce Insurance Company	1,139,736,956	11.5%	Commerce Group
Geico General Insurance Company	475,716,182	4.8%	National Indemnity Group
Safety Insurance Company	468,186,694	4.7%	Safety Group
Arbella Mutual Insurance Company	432,117,375	4.4%	Arbella Ins Group
Liberty Mutual Insurance Company	412,717,622	4.2%	Liberty Mutual Group

There is a lot of overlap with the larger companies in New Hampshire and the other New England states. The outlier is Massachusetts; Massachusetts has been a (managed) competitive state for several years and has fewer companies writing in the state. Most of the larger carriers writing in Massachusetts are either located in the state or have a large presence there.

Exhibit II shows information consistent with that shown in Exhibit I, but for all the New England states combined. There are 198 insurers writing personal automobile insurance in New England compared to 118 insurers writing in New Hampshire. Estimated aggregate combined ratio for New England (99%) is higher than New Hampshire's. The HHI for New England as a whole is 352.

Market Competition in the New Hampshire Personal Automobile Insurance Marketplace (2014-2015)

Exhibit III shows the same information totaled on a countrywide basis for all companies writing personal automobile insurance in the United States.

The top five companies on a countrywide basis are:

Written Premiums by Individual Company	2015 Written Premium	2014 Written Premium	2015 Market Share	2014 Market Share
State Farm Mutual Automobile Insurance Co	33,227,225,146	31,329,539,721	16.7%	15.7%
Geico General Insurance Company	7,910,456,887	7,351,890,619	4.0%	3.7%
Allstate Fire And Casualty Insurance Company	6,700,911,344	5,761,091,707	3.4%	2.9%
Geico Indemnity Company	4,880,252,786	4,653,504,935	2.4%	2.3%
Government Employees Insurance Company	4,830,832,800	4,629,648,623	2.4%	2.3%
	57,549,678,963	53,725,675,605	28.9%	27.0%

Three of the top five companies countrywide are part of National Indemnity Group (GEICO Companies). Countrywide market share percentages indicate that countrywide personal automobile insurance premiums are more concentrated among the top insurers; however, there are nearly 900 carriers countrywide with premiums in 2014 and/or 2015. The HHI on a countrywide basis is 359, indicating the market is not concentrated, though we know there can be significant variance by state. To put the results into perspective, note that New Hampshire comprises less than one-half of one percent of the total personal automobile insurance market, while New England makes up about five percent.

Premium Comparisons

The New Hampshire Insurance Department provides premium comparison exhibits on its website that display estimated actual premiums a representative insured could pay for personal automobile insurance in New Hampshire, depending on where they live. Premiums are shown for the top 35 insurers writing personal automobile insurance in the state. This information is provided to help consumers understand the availability of personal automobile insurance in New Hampshire as well as some of their options when shopping for coverage. These exhibits can be found at: http://www.nh.gov/insurance/pc/prem_comp_auto.htm

Summary & Conclusions:

We believe that this material clearly demonstrates that there is a reasonable degree of competition in the New Hampshire Personal Auto insurance marketplace.

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index	441	427
-----------	-----	-----

NAIC Code	Company Name	Group Code	Product Mix *	2015		2014		Chg from Prior	Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2015	2014		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
34789	21ST CENTURY CENTENNIAL INSURANCE COMPANY	212	100%	1,569,045	1,878,359	-16%	0.2%	0.3%	56%	50%	11%	8%	46%	42%	28%	30%	84%	80%	Yes	Yes		
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	85%	19,494,675	20,644,395	-6%	2.5%	2.8%	72%	75%	7%	8%	65%	67%	34%	34%	106%	109%	No	No		
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	8	100%	51,610,041	44,731,644	15%	6.7%	6.1%	73%	70%	9%	9%	64%	60%	25%	26%	98%	96%	Yes	Yes		
19240	ALLSTATE INDEMNITY COMPANY	8	17%	2,193,705	2,313,250	-5%	0.3%	0.3%	43%	72%	7%	9%	37%	63%	22%	23%	66%	95%	Yes	Yes		
19232	ALLSTATE INSURANCE COMPANY	8	50%	11,247,686	12,291,863	-8%	1.5%	1.7%	53%	60%	9%	9%	45%	51%	24%	27%	78%	86%	Yes	Yes		
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	36%	8,931,004	9,145,920	-2%	1.2%	1.2%	44%	46%	6%	5%	38%	41%	25%	26%	69%	72%	Yes	Yes		
19976	AMICA MUTUAL INSURANCE COMPANY	28	60%	28,388,998	27,916,320	2%	3.7%	3.8%	67%	53%	11%	10%	57%	43%	24%	24%	92%	77%	Yes	Yes		
19658	BRISTOL WEST INSURANCE COMPANY	212	100%	1,185,336	1,799,263	-34%	0.2%	0.2%	63%	56%	9%	9%	54%	47%	37%	40%	100%	96%	No	Yes		
25950	CASCO INDEMNITY COMPANY	963	66%	1,015,497	1,250,008	-19%	0.1%	0.2%	74%	113%	9%	13%	65%	100%	33%	31%	107%	144%	No	No		
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	29%	3,135,776	2,469,807	27%	0.4%	0.3%	54%	58%	6%	8%	48%	51%	31%	31%	85%	89%	Yes	Yes		
10677	CINCINNATI INSURANCE COMPANY	244	13%	1,805,090	1,798,057	0%	0.2%	0.2%	83%	47%	7%	6%	76%	41%	29%	29%	112%	76%	No	Yes		
34754	COMMERCE INSURANCE COMPANY	411	54%	8,886,382	8,013,847	11%	1.2%	1.1%	87%	74%	11%	11%	76%	63%	30%	31%	117%	106%	No	No		
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	49%	26,544,472	27,773,374	-4%	3.5%	3.9%	76%	72%	9%	9%	67%	63%	32%	30%	108%	102%	No	No		
18686	Co-operative Insurance Companies	5	34%	5,518,795	5,249,500	5%	0.7%	0.7%	64%	102%	7%	9%	57%	93%	37%	35%	101%	137%	No	No		
21261	ELECTRIC INSURANCE COMPANY	35%	35%	1,041,605	1,048,891	-1%	0.1%	0.1%	93%	81%	11%	9%	82%	72%	18%	18%	111%	99%	No	Yes		
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	40%	1,205,112	770,479	56%	0.2%	0.1%	60%	186%	5%	21%	55%	164%	30%	35%	90%	221%	Yes	No		
37915	Essentia Insurance Company	1129	84%	1,694,076	1,557,928	9%	0.2%	0.2%	36%	43%	11%	8%	25%	35%	76%	62%	112%	105%	No	No		
13803	Farm Family Casualty Insurance Company	408	17%	2,613,997	2,550,767	2%	0.3%	0.3%	72%	103%	7%	8%	65%	95%	23%	22%	95%	125%	Yes	No		
11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	212	11%	1,871,407	1,704,792	10%	0.2%	0.2%	45%	32%	8%	8%	37%	24%	44%	46%	89%	78%	Yes	Yes		
21253	Garrison Property and Casualty Insurance Company	200	73%	3,509,647	3,157,309	11%	0.5%	0.4%	83%	78%	6%	9%	77%	69%	13%	12%	96%	90%	Yes	Yes		
41491	GEICO CASUALTY COMPANY	31	100%	2,487,257	2,195,426	13%	0.3%	0.3%	95%	73%	11%	9%	85%	64%	10%	10%	105%	83%	No	Yes		
35882	GEICO GENERAL INSURANCE COMPANY	31	100%	50,525,700	45,485,592	11%	6.6%	6.2%	71%	79%	7%	7%	64%	72%	9%	10%	81%	89%	Yes	Yes		
22055	GEICO INDEMNITY COMPANY	31	100%	35,789,585	30,883,640	16%	4.7%	4.2%	70%	74%	7%	7%	64%	67%	10%	10%	80%	84%	Yes	Yes		
24732	GENERAL INSURANCE COMPANY OF AMERICA	111	76%	843,722	676,431	25%	0.1%	0.1%	35%	33%	9%	-1%	25%	34%	38%	40%	73%	72%	Yes	Yes		
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	96%	10,456,146	10,048,508	4%	1.4%	1.4%	68%	71%	8%	7%	60%	64%	10%	10%	78%	81%	Yes	Yes		
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	46%	3,334,108	3,780,610	-12%	0.4%	0.5%	58%	55%	5%	5%	53%	50%	20%	19%	78%	74%	Yes	Yes		
19682	HARTFORD FIRE INSURANCE COMPANY	91	57%	7,335,641	6,143,001	19%	1.0%	0.8%	86%	76%	7%	7%	79%	69%	20%	20%	106%	96%	No	Yes		
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	32%	2,630,459	3,011,949	-13%	0.3%	0.4%	49%	50%	1%	7%	47%	43%	20%	18%	68%	69%	Yes	Yes		
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	300	100%	1,605,690	1,309,459	23%	0.2%	0.2%	75%	75%	8%	8%	67%	67%	27%	27%	102%	102%	No	No		
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	72%	17,263,191	16,893,192	2%	2.2%	2.3%	67%	72%	8%	9%	59%	63%	24%	24%	91%	96%	Yes	Yes		
23035	Liberty Mutual Fire Insurance Company	111	45%	23,995,089	27,249,460	-12%	3.1%	3.7%	51%	54%	8%	9%	42%	45%	27%	26%	78%	80%	Yes	Yes		
36447	LM General Insurance Company	111	100%	36,674,071	29,779,792	23%	4.8%	4.1%	78%	86%	10%	11%	68%	74%	25%	25%	103%	110%	No	No		
33600	LM Insurance Corporation	111	15%	2,237,260	2,021,712	11%	0.3%	0.3%	64%	82%	10%	10%	55%	71%	25%	25%	89%	106%	Yes	No		
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	10%	847,924	974,234	-13%	0.1%	0.1%	87%	59%	7%	6%	80%	53%	28%	28%	115%	87%	No	Yes		
12901	Merchants Preferred Insurance Company	226	35%	1,101,641	1,334,147	-17%	0.1%	0.2%	57%	115%	7%	12%	50%	103%	36%	36%	92%	152%	Yes	No		
39950	METROPOLITAN GENERAL INSURANCE COMPANY	241	100%	8,953,035	8,834,034	1%	1.2%	1.2%	74%	64%	9%	9%	65%	55%	28%	29%	101%	93%	No	Yes		
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE	241	72%	12,823,308	12,618,014	2%	1.7%	1.7%	64%	64%	9%	9%	55%	55%	23%	23%	87%	88%	Yes	Yes		
26239	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPAN	241	14%	1,900,254	2,140,255	-11%	0.2%	0.3%	35%	34%	8%	8%	27%	26%	24%	24%	59%	58%	Yes	Yes		
15997	MMG Insurance Company	411	36%	16,476,148	14,745,956	12%	2.1%	2.0%	86%	78%	9%	10%	78%	68%	30%	31%	116%	109%	No	No		
43982	Mt. Washington Assurance Corporation	415	65%	12,964,915	11,039,093	17%	1.7%	1.5%	81%	75%	11%	11%	70%	64%	28%	32%	109%	107%	No	No		
23728	National General Insurance Company	2538	100%	820,409	798,667	3%	0.1%	0.1%	59%	47%	4%	4%	56%	42%	29%	27%	88%	74%	Yes	Yes		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	83%	8,967,221	9,204,869	-3%	1.2%	1.3%	56%	58%	6%	7%	50%	51%	32%	29%	88%	86%	Yes	Yes		
14788	NGM Insurance Company	311	13%	1,841,647	2,105,666	-13%	0.2%	0.3%	32%	81%	7%	7%	24%	73%	34%	33%	66%	114%	Yes	No		
40231	OLD DOMINION INSURANCE COMPANY	311	74%	2,671,917	2,416,408	11%	0.3%	0.3%	66%	61%	7%	8%	59%	53%	28%	28%	94%	90%	Yes	Yes		
32069	Patriot Insurance Company	1309	37%	3,448,801	3,083,434	12%	0.4%	0.4%	70%	54%	6%	7%	64%	48%	31%	31%	102%	85%	No	Yes		
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	95%	48,767,622	50,494,949	-3%	6.3%	6.9%	67%	72%	9%	10%	57%	62%	25%	25%	92%	97%	Yes	Yes		
21727	PROGRESSIVE UNIVERSAL INSURANCE COMPANY	155	98%	43,987,265	40,234,565	9%	5.7%	5.5%	75%	75%	10%	10%	65%	65%	15%	15%	90%	90%	Yes	Yes		
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	27%	1,936,533	1,513,851	28%	0.3%	0.2%	93%	142%	12%	11%	82%	131%	33%	34%	126%	176%	No	No		
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	53%	27,926,370	27,250,768	2%	3.6%	3.7%	57%	67%	9%	9%	48%	58%	40%	41%	97%	108%	Yes	No		
39454	SAFETY INSURANCE COMPANY	188	71%	12,240,221	10,315,555	19%	1.6%	1.4%	82%	95%	10%	10%	72%	85%	28%	28%	110%	123%	No	No		
25143	State Farm Fire and Casualty Company	176	16%	9,220,149	8,944,501	3%	1.2%	1.2%	87%	88%	13%	15%	75%	73%	25%	25%	113%	113%	No	No		
25178	State Farm Mutual Automobile Insurance Company	176	97%	89,848,371	84,142,858	7%	11.7%	11.5%	65%	73%	13%	14%	51%	59%	25%	24%	90%	97%	Yes	Yes		
22683	TEACHERS INSURANCE COMPANY	300	56%	2,586,911	2,774,390	-7%	0.3%	0.4%	42%	51%	8%	8%	35%	43%	26%	28%	69%	79%	Yes	Yes		
33588	The First Liberty Insurance Corporation	111	34%	957,478	1,043,274	-8%	0.1%	0.1%	48%	46%	9%	9%	39%	37%	25%	25%	73%	72%	Yes	Yes		
19070	THE STANDARD FIRE INSURANCE COMPANY	3548	50%	4,500,566	209,800	2045%	0.6%	0.0%	63%	7%	7%	8%	56%	-1%	28%	28%	91%	36%	Yes	Yes		
27998	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	54%	11,018,224	12,992,425	-15%	1.4%	1.8%	58%	64%	6%	9%	52%	55%	31%	33%	90%	97%	Yes	Yes		
28188	TRAVCO INSURANCE COMPANY	3548	76%	2,024,148	2,432,868	-17%	0.3%	0.3%	68%	74%	6%	8%	62%	67%	26%	27%	95%	101%	Yes	No		
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	22%	4,637,590	4,355,825	6%	0.6%	0.6%	71%	86%	9%	8%	62%	78%	33%	34%	104%	121%	No	No		
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	51%	15,434,798	15,038,606	3%	2.0%	2.0%	76%	77%	7%	8%	68%	68%	13%	12%	88%	89%	Yes			

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index**	352	351
-------------	-----	-----

NAIC Code	Company Name	Group Code	Product Mix *	2015			2014			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio***		Combined Ratio		Underwriting Profit		
				DWP	DWP	Chg from Prior	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
				32220	21ST CENTURY NORTH AMERICA INSURANCE COMPANY	212	100%	27,062,164	35,043,742	-23%	0.3%	0.4%	65%	92%	10%	13%	55%	79%	29%	31%	94%	123%	Yes	No
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	34%	19,494,675	20,644,395	-6%	0.2%	0.2%	72%	75%	7%	8%	65%	67%	34%	34%	106%	109%	No	No				
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	8	100%	355,512,053	321,072,060	11%	3.6%	3.4%	81%	75%	11%	11%	70%	64%	25%	26%	106%	101%	No	No				
19240	ALLSTATE INDEMNITY COMPANY	8	32%	15,742,372	15,090,522	4%	0.2%	0.2%	70%	66%	10%	8%	60%	58%	22%	23%	93%	89%	Yes	Yes				
19232	ALLSTATE INSURANCE COMPANY	8	54%	187,122,529	200,236,315	-7%	1.9%	2.1%	77%	67%	10%	8%	67%	59%	25%	26%	102%	92%	No	Yes				
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	48%	48,769,059	53,045,108	-8%	0.5%	0.6%	62%	55%	8%	7%	54%	48%	25%	27%	87%	82%	Yes	Yes				
19941	AMERICAN COMMERCE INSURANCE COMPANY	411	60%	106,176,633	61,491,362	73%	1.1%	0.6%	92%	89%	13%	13%	79%	76%	28%	27%	120%	116%	No	No				
19976	AMICA MUTUAL INSURANCE COMPANY	28	59%	372,599,672	366,336,094	2%	3.8%	3.8%	76%	71%	11%	11%	65%	60%	25%	25%	100%	96%	No	Yes				
17000	Arbella Mutual Insurance Company	586	71%	432,117,375	393,316,558	10%	4.4%	4.1%	78%	68%	9%	9%	69%	60%	29%	31%	107%	99%	No	Yes				
18279	BANKERS STANDARD INSURANCE COMPANY	626	21%	18,101,121	14,942,642	21%	0.2%	0.2%	82%	88%	15%	16%	67%	72%	34%	33%	116%	121%	No	No				
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	27%	13,588,859	11,728,650	16%	0.1%	0.1%	49%	56%	9%	5%	40%	51%	32%	32%	81%	88%	Yes	Yes				
19402	CHARTIS PROPERTY CASUALTY COMPANY	12	13%	14,503,027	12,826,920	13%	0.1%	0.1%	51%	71%	9%	9%	42%	63%	31%	32%	82%	103%	Yes	No				
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	53%	153,816,095	149,264,083	3%	1.6%	1.6%	70%	70%	7%	8%	63%	63%	33%	35%	103%	105%	No	No				
34754	COMMERCE INSURANCE COMPANY	411	81%	1,139,736,956	1,125,486,712	1%	11.5%	11.8%	78%	77%	12%	10%	67%	66%	29%	29%	107%	105%	No	No				
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	51%	71,504,788	76,497,954	-7%	0.7%	0.8%	74%	80%	9%	9%	65%	71%	32%	30%	106%	111%	No	No				
18686	Co-operative Insurance Companies		27%	19,094,238	17,842,196	7%	0.2%	0.2%	71%	108%	7%	9%	65%	99%	37%	35%	108%	143%	No	No				
10062	Covenant Insurance Company	586	58%	24,614,355	25,150,385	-2%	0.2%	0.3%	72%	92%	12%	12%	60%	80%	29%	30%	100%	122%	No	No				
21164	DAIRYLAND INSURANCE COMPANY	169	100%	24,095,470	25,320,472	-5%	0.2%	0.3%	72%	85%	7%	14%	65%	71%	33%	31%	106%	116%	No	No				
21261	ELECTRIC INSURANCE COMPANY	304	34%	19,917,922	19,516,847	2%	0.2%	0.2%	75%	74%	12%	11%	63%	63%	16%	17%	92%	91%	Yes	Yes				
12154	Encompass Insurance Company of Massachusetts	8	72%	26,312,797	30,568,274	-14%	0.3%	0.3%	76%	78%	11%	15%	65%	63%	30%	31%	106%	109%	No	No				
25712	Esurance Insurance Company	8	100%	49,028,631	41,563,549	18%	0.5%	0.4%	84%	79%	11%	10%	73%	69%	14%	15%	98%	94%	Yes	Yes				
30210	Esurance Property and Casualty Insurance Company	8	100%	13,875,388	10,816,493	28%	0.1%	0.1%	90%	91%	10%	11%	80%	81%	14%	15%	104%	107%	No	No				
13803	Farm Family Casualty Insurance Company	408	15%	17,765,416	17,469,437	2%	0.2%	0.2%	73%	75%	10%	8%	63%	67%	23%	22%	95%	96%	Yes	Yes				
11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	212	21%	23,946,242	20,977,560	14%	0.2%	0.2%	65%	60%	11%	10%	54%	50%	41%	43%	106%	103%	No	No				
21253	Garrison Property and Casualty Insurance Company	200	80%	29,989,239	19,711,887	52%	0.3%	0.2%	94%	84%	8%	8%	87%	76%	13%	12%	107%	96%	No	Yes				
35882	GEICO GENERAL INSURANCE COMPANY	31	100%	475,716,182	426,348,300	12%	4.8%	4.5%	83%	83%	8%	8%	75%	9%	10%	92%	93%	Yes	Yes					
22055	GEICO INDEMNITY COMPANY	31	100%	268,712,547	238,054,515	13%	2.7%	2.5%	76%	76%	8%	8%	68%	69%	9%	10%	85%	86%	Yes	Yes				
24732	GENERAL INSURANCE COMPANY OF AMERICA	111	25%	15,096,481	13,884,783	9%	0.2%	0.1%	75%	82%	10%	10%	65%	72%	39%	38%	114%	120%	No	No				
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	98%	380,097,241	314,529,130	21%	3.8%	3.3%	78%	75%	8%	8%	70%	66%	9%	10%	88%	84%	Yes	Yes				
20303	GREAT NORTHERN INSURANCE COMPANY	38	14%	23,993,621	23,369,868	3%	0.2%	0.2%	70%	74%	6%	7%	64%	66%	29%	28%	99%	102%	Yes	No				
20680	GREEN MOUNTAIN INSURANCE COMPANY, INC	45	48%	12,277,935	12,519,990	-2%	0.1%	0.1%	70%	85%	9%	10%	61%	76%	31%	29%	100%	115%	No	No				
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	14%	11,878,803	11,577,918	3%	0.1%	0.1%	81%	65%	7%	7%	74%	58%	36%	35%	116%	100%	No	No				
19682	HARTFORD FIRE INSURANCE COMPANY	91	11%	13,221,147	11,399,024	16%	0.1%	0.1%	83%	81%	7%	7%	76%	74%	21%	21%	104%	101%	No	No				
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	23%	21,027,973	21,905,752	-4%	0.2%	0.2%	58%	61%	6%	8%	52%	53%	22%	21%	79%	81%	Yes	Yes				
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	13%	12,394,950	14,271,357	-13%	0.1%	0.1%	68%	64%	4%	7%	64%	58%	24%	23%	92%	88%	Yes	Yes				
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	59%	26,222,786	26,153,679	0%	0.3%	0.3%	97%	115%	11%	13%	86%	101%	17%	17%	114%	131%	No	No				
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	73%	39,740,267	37,953,617	5%	0.4%	0.4%	71%	75%	8%	9%	63%	65%	25%	26%	96%	100%	Yes	No				
10914	Kemper Independence Insurance Company	215	56%	15,767,190	19,601,614	-20%	0.2%	0.2%	49%	69%	10%	12%	38%	57%	33%	33%	82%	103%	Yes	No				
11681	KEYSTONE INSURANCE COMPANY	1278	100%	21,112,573	9,910,856	113%	0.2%	0.1%	107%	105%	14%	17%	93%	87%	19%	29%	125%	134%	No	No				
23035	Liberty Mutual Fire Insurance Company	111	27%	130,029,124	149,977,047	-13%	1.3%	1.6%	58%	61%	10%	9%	48%	52%	26%	26%	85%	87%	Yes	Yes				
23043	Liberty Mutual Insurance Company	111	67%	412,717,622	451,390,134	-9%	4.2%	4.7%	69%	68%	10%	11%	59%	57%	25%	24%	93%	91%	Yes	Yes				
36447	LM General Insurance Company	111	89%	361,683,632	270,556,170	34%	3.7%	2.8%	86%	97%	11%	12%	75%	85%	25%	25%	111%	121%	No	No				
33600	LM Insurance Corporation	111	10%	12,342,558	11,423,812	8%	0.1%	0.1%	78%	76%	12%	10%	66%	66%	25%	24%	103%	101%	No	No				
40169	METROPOLITAN CASUALTY INSURANCE COMPANY	241	100%	40,933,095	40,476,761	1%	0.4%	0.4%	76%	74%	9%	9%	67%	65%	28%	29%	104%	103%	No	No				
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANC	241	73%	86,756,513	85,139,777	2%	0.9%	0.9%	70%	65%	9%	9%	61%	56%	24%	24%	94%	89%	Yes	Yes				
26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMP	241	67%	289,591,727	287,311,530	1%	2.9%	3.0%	71%	66%	10%	9%	62%	57%	27%	26%	98%	93%	Yes	Yes				
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	24%	13,066,427	51,651,221	-75%	0.1%	0.5%	78%	81%	9%	9%	70%	72%	35%	33%	113%	115%	No	No				
15997	MMG Insurance Company	415	31%	44,335,140	39,558,091	12%	0.4%	0.4%	81%	81%	8%	10%	73%	71%	30%	31%	111%	112%	No	No				
43982	Mt. Washington Assurance Corporation	415	65%	12,964,915	11,039,093	17%	0.1%	0.1%	81%	75%	11%	11%	70%	64%	28%	32%	109%	107%	No	No				
23760	NATIONWIDE GENERAL INSURANCE COMPANY	140	80%	58,292,009	50,448,205	16%	0.6%	0.5%	85%	82%	8%	8%	76%	74%	29%	29%	113%	111%	No	No				
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	72%	110,456,094	122,180,859	-10%	1.1%	1.3%	65%	69%	7%	8%	57%	61%	30%	30%	95%	99%	Yes	Yes				
14788	NGM Insurance Company	311	30%	50,234,841	51,115,474	-2%	0.5%	0.5%	47%	76%	9%	8%	39%	68%	32%	33%	79%	109%	Yes	No				
23965	Norfolk & Dedham Mutual Fire Insurance Company	144	40%	50,595,569	51,532,903	-2%	0.5%	0.5%	57%	74%	10%	10%	47%	64%	31%	33%	88%	107%	Yes	No				
23248	Occidental Fire and Casualty Company of North Carolina	225	88%	34,969,674	32,029,944	9%	0.4%	0.3%	77%	71%	9%	12%	68%	59%	28%	31%	105%	102%	No	No				
40231	OLD DOMINION INSURANCE COMPANY	311	90%	12,768,756	11,996,953	6%	0.1%	0.1%	87%	66%	7%	8%	80%	59%	28%	29%	115%	95%	No	Yes				
32069	Patriot Insurance Company	1309	37%	18,528,639	17,875,012	4%	0.2%	0.2%	67%	63%	6%	6%	61%	57%	32%	31%	99%	94%	Yes	Yes				
14923	PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT	175	36%	27,087,428	29,071,686	-7%	0.3%	0.3%	90%	84%	11%	11%	79%	73%	33%	34%	123%	118%	No	No				
28290	PATRONS OXFORD INSURANCE COMPANY	1275	50%	22,990,383	21,728,418	6%	0.2%	0.2%	72%	68%	11%	7%	62%	61%	32%	35%	105%	103%	No	No				
24198	Peerless Insurance Company	111	16%	25,972,451	38,304,182	-32%	0.3%	0.4%	59%	67%	11%	9%	49%	58%	38%	38%	98%	106%						

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index**	352	351
-------------	-----	-----

NAIC Code	Company Name	Group Code	Product Mix *	2015			2014			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	Chg from Prior	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	
21727	PROGRESSIVE UNIVERSAL INSURANCE COMPANY	155	98%	43,987,265	40,234,565	9%	0.4%	0.4%	75%	75%	10%	10%	65%	65%	15%	15%	90%	90%	Yes	Yes			
34690	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFO	91	38%	14,252,491	15,674,297	-9%	0.1%	0.2%	54%	70%	5%	5%	49%	65%	21%	22%	75%	92%	Yes	Yes			
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	22%	15,356,758	12,209,257	26%	0.2%	0.1%	98%	94%	13%	9%	86%	85%	33%	33%	131%	127%	No	No			
15067	Quincy Mutual Fire Insurance Company	1275	44%	88,429,620	92,189,073	-4%	0.9%	1.0%	70%	66%	11%	9%	59%	58%	29%	29%	99%	95%	Yes	Yes			
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	44%	64,861,204	49,060,502	32%	0.7%	0.5%	73%	76%	10%	10%	63%	66%	46%	46%	119%	122%	No	No			
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	111	100%	132,513,078	133,872,591	-1%	1.3%	1.4%	62%	82%	14%	13%	48%	69%	37%	37%	99%	119%	Yes	No			
39454	SAFETY INSURANCE COMPANY	188	75%	468,186,694	472,553,295	-1%	4.7%	5.0%	75%	69%	10%	9%	65%	60%	26%	28%	101%	97%	No	Yes			
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	15%	12,197,283	10,089,460	21%	0.1%	0.1%	78%	74%	6%	7%	72%	66%	33%	34%	112%	108%	No	No			
11000	SENTINEL INSURANCE COMPANY, LTD.	91	18%	20,806,917	19,583,185	6%	0.2%	0.2%	66%	73%	8%	8%	58%	64%	36%	36%	102%	108%	No	No			
25143	State Farm Fire and Casualty Company	176	18%	47,926,062	40,560,007	18%	0.5%	0.4%	81%	85%	14%	11%	67%	73%	26%	26%	107%	110%	No	No			
25178	State Farm Mutual Automobile Insurance Company	176	97%	350,723,861	328,016,616	7%	3.5%	3.4%	71%	77%	14%	13%	58%	63%	24%	24%	96%	101%	Yes	No			
22683	TEACHERS INSURANCE COMPANY	300	54%	12,602,525	13,144,302	-4%	0.1%	0.1%	59%	67%	9%	10%	50%	57%	27%	29%	86%	95%	Yes	Yes			
36064	THE HANOVER AMERICAN INSURANCE COMPANY	88	93%	36,380,673	36,145,012	1%	0.4%	0.4%	69%	69%	8%	8%	62%	61%	34%	34%	103%	104%	No	No			
12850	THE PREMIER INSURANCE COMPANY OF MASSACHUSETTS	3548	100%	73,970,586	112,577,593	-34%	0.7%	1.2%	57%	67%	6%	10%	50%	57%	31%	33%	88%	100%	Yes	Yes			
19070	THE STANDARD FIRE INSURANCE COMPANY	3548	52%	123,361,408	47,060,323	162%	1.2%	0.5%	82%	76%	7%	9%	75%	66%	30%	29%	111%	105%	No	No			
27998	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	57%	123,338,805	152,108,075	-19%	1.2%	1.6%	60%	72%	7%	9%	52%	63%	32%	33%	92%	105%	Yes	No			
36145	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3548	59%	16,659,843	20,665,463	-19%	0.2%	0.2%	54%	74%	8%	9%	46%	65%	26%	26%	80%	100%	Yes	Yes			
27120	TRUMBULL INSURANCE COMPANY	91	52%	53,442,075	47,389,330	13%	0.5%	0.5%	74%	72%	7%	7%	66%	65%	22%	22%	95%	95%	Yes	Yes			
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	14%	16,397,319	16,473,915	-0%	0.2%	0.2%	63%	77%	10%	8%	53%	69%	33%	30%	96%	107%	Yes	No			
11770	UNITED FINANCIAL CASUALTY COMPANY	155	54%	32,360,689	29,204,678	11%	0.3%	0.3%	70%	70%	9%	10%	60%	61%	15%	15%	85%	85%	Yes	Yes			
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	47%	120,553,874	120,443,677	0%	1.2%	1.3%	84%	79%	8%	9%	76%	70%	14%	12%	97%	91%	Yes	Yes			
25968	USAA CASUALTY INSURANCE COMPANY	200	58%	133,424,782	155,152,926	-14%	1.3%	1.6%	86%	83%	8%	9%	78%	74%	14%	13%	100%	95%	No	Yes			
18600	USAA GENERAL INDEMNITY COMPANY	200	70%	78,416,183	40,481,039	94%	0.8%	0.4%	99%	90%	8%	8%	91%	81%	13%	12%	112%	102%	No	No			
26018	VERMONT MUTUAL INSURANCE COMPANY	234	23%	74,330,848	74,838,205	-1%	0.8%	0.8%	59%	65%	8%	8%	51%	56%	29%	30%	88%	95%	Yes	Yes			
37770	Western United Insurance Company	1278	100%	19,937,788	23,023,323	-13%	0.2%	0.2%	104%	90%	14%	11%	90%	79%	30%	30%	133%	120%	No	No			
Total for companies with <0.1% Market Share ****				310,553,828	358,206,582	-13%	3.1%	3.8%	73%	77%	10%	8%	64%	68%	28%	28%	102%	104%	No	No			
TOTAL				9,900,544,381	9,537,681,362	3.8%	100.0%	100.0%	74%	74%	9%	9%	65%	65%	25%	25%	99%	99%	Yes	Yes			

* Product Mix is percent of companies total business in this Line of Business in NH in the current year

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.

An index below 1500 indicates an unconcentrated index

An index between 1500 and 2500 indicates moderate concentration

An index above 2500 indicates high concentration

*** Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general expense figure, to be used for comparison purposes only and to develop a combined ratio

**** There are 106 companies which have less than 0.1% market share.

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index **	359	355
--------------	-----	-----

NAIC Code	Company Name	Group Code	Product Mix *	2015		2014		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
					Chg from Prior																
34789	21ST CENTURY CENTENNIAL INSURANCE COMPANY	212	100%	511,326,233	600,144,678	-15%	0.3%	0.3%	83%	77%	12%	11%	71%	65%	29%	31%	112%	108%	No	No	
12963	21ST CENTURY INSURANCE COMPANY	212	100%	525,035,491	524,263,503	0%	0.3%	0.3%	74%	71%	10%	10%	64%	61%	30%	30%	102%	100%	No	No	
15539	AAA NORTHERN CALIFORNIA, NEVADA & UTAH INSURANCE	1278	74%	1,486,794,617	1,423,992,499	4%	0.7%	0.8%	79%	77%	9%	11%	70%	66%	30%	30%	109%	107%	No	No	
29327	AAA TEXAS COUNTY MUTUAL INSURANCE COMPANY	1318	100%	219,604,429	198,633,197	11%	0.1%	0.1%	80%	75%	10%	10%	70%	65%	24%	24%	104%	99%	No	Yes	
10807	ACCC Insurance Company		100%	366,403,887	347,471,797	5%	0.2%	0.2%	89%	82%	16%	14%	73%	67%	20%	20%	109%	102%	No	No	
11711	Access Insurance Company		100%	241,226,879	210,870,096	14%	0.1%	0.1%	75%	83%	12%	11%	63%	72%	24%	21%	98%	104%	Yes	No	
19135	ALFA MUTUAL INSURANCE COMPANY	5	58%	370,803,325	354,872,635	4%	0.2%	0.2%	78%	72%	7%	7%	71%	65%	27%	27%	105%	99%	No	Yes	
10920	Alliance United Insurance Company		100%	415,841,813	334,912,929	24%	0.2%	0.2%	93%	88%	14%	19%	79%	68%	22%	16%	115%	104%	No	Yes	
42579	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	140	46%	412,785,706	382,075,770	8%	0.2%	0.2%	74%	72%	8%	8%	67%	64%	33%	33%	108%	105%	No	No	
29335	ALLSTATE COUNTY MUTUAL INSURANCE COMPANY	8	84%	215,833,458	218,448,768	-1%	0.1%	0.1%	69%	58%	9%	9%	60%	49%	24%	26%	94%	84%	Yes	Yes	
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	8	96%	6,700,911,344	5,761,091,707	16%	3.4%	3.1%	79%	76%	11%	11%	68%	66%	26%	27%	104%	103%	No	No	
19240	ALLSTATE INDEMNITY COMPANY	8	39%	1,206,777,288	2,225,836,590	-46%	0.6%	1.2%	76%	70%	10%	10%	66%	59%	25%	26%	101%	96%	No	Yes	
19232	ALLSTATE INSURANCE COMPANY	8	51%	3,429,007,194	3,821,715,511	-10%	1.7%	2.0%	68%	80%	10%	14%	57%	66%	26%	20%	93%	107%	Yes	No	
10852	ALLSTATE NEW JERSEY INSURANCE COMPANY	8	59%	311,760,132	351,526,649	-11%	0.2%	0.2%	61%	58%	14%	12%	47%	46%	29%	29%	90%	88%	Yes	Yes	
12344	ALLSTATE NEW JERSEY PROPERTY AND CASUALTY INSURANCE	8	91%	454,142,815	416,273,958	9%	0.2%	0.2%	84%	77%	15%	16%	68%	61%	21%	23%	105%	100%	Yes	Yes	
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	74%	3,712,528,101	3,569,908,215	4%	1.9%	1.9%	80%	76%	12%	11%	68%	65%	26%	27%	107%	104%	No	No	
19100	AMCO INSURANCE COMPANY	140	37%	592,965,364	523,628,626	13%	0.3%	0.3%	74%	81%	8%	8%	66%	72%	34%	34%	109%	115%	No	No	
10730	American Access Casualty Company		100%	243,675,367	204,633,727	19%	0.1%	0.1%		63%			8%	65%	55%	n/a	35%	98%		Yes	
19941	AMERICAN COMMERCE INSURANCE COMPANY	411	57%	211,112,952	181,263,400	16%	0.1%	0.1%	94%	86%	13%	12%	80%	74%	28%	27%	121%	113%	No	No	
10386	American Family Insurance Company	473	68%	246,000,293	169,872,885	45%	0.1%	0.1%	84%	73%	11%	10%	74%	63%	29%	30%	114%	103%	No	No	
19275	American Family Mutual Insurance Company	473	51%	2,730,311,957	2,722,097,108	0%	1.4%	1.4%	69%	73%	9%	9%	59%	64%	29%	27%	97%	101%	Yes	No	
28401	American National Property and Casualty Company	408	42%	257,084,220	249,464,272	3%	0.1%	0.1%	72%	73%	10%	11%	61%	62%	25%	24%	97%	97%	Yes	Yes	
19283	American Standard Insurance Company of Wisconsin	473	100%	232,223,453	249,556,852	-7%	0.1%	0.1%	72%	80%	9%	9%	63%	71%	29%	27%	101%	107%	No	No	
19704	AMERICAN STATES INSURANCE COMPANY	111	50%	262,217,538	234,432,884	12%	0.1%	0.1%	68%	83%	11%	12%	57%	71%	37%	38%	106%	120%	No	No	
19976	AMICA MUTUAL INSURANCE COMPANY	28	57%	1,115,993,913	1,078,896,152	3%	0.6%	0.6%	81%	75%	12%	12%	69%	63%	25%	25%	106%	99%	No	Yes	
17000	Arbella Mutual Insurance Company	586	71%	432,117,375	393,316,558	10%	0.2%	0.2%	78%	68%	9%	9%	69%	60%	29%	31%	107%	99%	No	Yes	
10194	ARTISAN AND TRUCKERS CASUALTY COMPANY	155	57%	254,289,114	250,700,518	1%	0.1%	0.1%	75%	81%	10%	10%	66%	71%	24%	23%	99%	104%	Yes	No	
21210	AUTO CLUB GROUP INSURANCE COMPANY	55	78%	348,395,769	371,727,236	-6%	0.2%	0.2%	107%	67%	10%	7%	97%	60%	22%	23%	128%	90%	No	Yes	
18988	Auto-Owners Insurance Company	280	16%	436,650,802	433,485,189	1%	0.2%	0.2%	104%	104%	8%	4%	96%	100%	28%	27%	132%	131%	No	No	
19658	BRISTOL WEST INSURANCE COMPANY	212	100%	210,097,021	193,802,271	8%	0.1%	0.1%	80%	77%	9%	9%	71%	68%	37%	40%	117%	116%	No	No	
38342	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	660	68%	434,035,148	411,961,727	5%	0.2%	0.2%	76%	77%	12%	12%	64%	65%	27%	27%	102%	104%	No	No	
19402	CHARTIS PROPERTY CASUALTY COMPANY	12	15%	211,338,877	194,759,854	9%	0.1%	0.1%	65%	65%	10%	9%	55%	57%	35%	34%	101%	99%	No	Yes	
10677	CINCINNATI INSURANCE COMPANY	244	15%	536,744,810	503,537,994	7%	0.3%	0.3%	77%	72%	8%	7%	69%	65%	27%	27%	104%	99%	No	Yes	
10395	CITIZENS INSURANCE COMPANY OF THE MIDWEST	88	97%	425,375,205	408,818,715	4%	0.2%	0.2%	65%	74%	8%	9%	58%	65%	30%	29%	96%	103%	Yes	No	
15512	CLUB EXCHANGE CORPORATION, ATTY-IN-FACT FOR AUTOMOBILE	1318	100%	241,458,371	261,741,910	-8%	0.1%	0.1%	83%	78%	10%	10%	73%	68%	28%	28%	111%	106%	No	No	
25089	COAST NATIONAL INSURANCE COMPANY	212	100%	379,876,639	420,268,325	-10%	0.2%	0.2%	81%	76%	9%	9%	72%	67%	39%	41%	119%	117%	No	No	
29262	COLONIAL COUNTY MUTUAL INSURANCE COMPANY	140	96%	432,774,769	416,847,118	4%	0.2%	0.2%	90%	81%	7%	8%	82%	73%	28%	28%	118%	105%	No	No	
34754	COMMERCE INSURANCE COMPANY	411	81%	1,139,736,956	1,125,486,712	1%	0.6%	0.6%	78%	77%	12%	10%	67%	66%	29%	29%	107%	109%	No	No	
29246	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	210	100%	346,257,158	261,562,066	32%	0.2%	0.1%	74%	65%	9%	3%	65%	62%	n/a	n/a					
20990	COUNTRY Mutual Insurance Company	50	25%	377,417,313	385,846,845	-2%	0.2%	0.2%	77%	72%	9%	8%	67%	64%	28%	26%	104%	98%	No	Yes	
21008	COUNTRY Preferred Insurance Company	50	100%	567,096,793	526,537,623	8%	0.3%	0.3%	76%	72%	9%	8%	67%	64%	27%	25%	103%	98%	No	Yes	
42587	DEPOSITORS INSURANCE COMPANY	140	34%	234,268,974	226,878,395	3%	0.1%	0.1%	78%	79%	8%	8%	70%	72%	34%	34%	111%	113%	No	No	
42781	Direct General Insurance Company	1213	100%	322,945,120	310,073,587	4%	0.2%	0.2%	80%	77%	12%	11%	68%	67%	23%	27%	103%	104%	No	No	
11410	DRIVE NEW JERSEY INSURANCE COMPANY	155	75%	214,477,864	216,432,625	-1%	0.1%	0.1%	80%	72%	15%	14%	66%	58%	25%	25%	105%	96%	No	Yes	
11252	ENCOMPASS HOME AND AUTO INSURANCE COMPANY	8	54%	229,130,955	213,275,594	7%	0.1%	0.1%	84%	82%	11%	11%	73%	71%	31%	32%	115%	114%	No	No	
15130	ENCOMPASS INDEMNITY COMPANY	8	50%	206,338,164	223,486,047	-8%	0.1%	0.1%	89%	115%	12%	11%	77%	104%	30%	31%	118%	146%	No	No	
26263	Erie Insurance Company	213	30%	307,606,777	293,185,722	5%	0.2%	0.2%	76%	74%	9%	9%	67%	65%	29%	25%	105%	99%	No	Yes	
26271	Erie Insurance Exchange	213	46%	2,014,385,981	1,892,307,066	6%	1.0%	1.0%	79%	79%	9%	9%	71%	70%	25%	26%	104%	105%	No	No	
25712	Esurance Insurance Company	8	94%	407,264,178	419,350,329	-3%	0.2%	0.2%	76%	79%	11%	11%	65%	69%	14%	15%	90%	95%	Yes	Yes	
30210	Esurance Property and Casualty Insurance Company	8	99%	1,080,609,691	982,294,227	10%	0.5%	0.5%	77%	82%	11%	11%	67%	71%	14%	16%	92%	97%	Yes	Yes	
21547	FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	67	55%	303,614,032	289,558,261	5%	0.2%	0.2%	66%	65%	10%	10%	56%	55%	24%	23%	89%	88%	Yes	Yes	
13773	FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	513	38%	438,009,662	425,446,961	3%	0.2%	0.2%	64%	68%	6%	6%	58%	62%	26%	26%	90%	94%	Yes	Yes	
21598	FARMERS INSURANCE COMPANY OF ARIZONA	212	79%	432,879,352	428,619,819	1%	0.2%	0.2%	70%	63%	9%	10%	61%	53%	39%	41%	109%	104%	No	No	
21636	FARMERS INSURANCE COMPANY OF OREGON	212	80%	239,167,838	243,999,547	-2%	0.1%	0.1%	78%	63%	9%	10%	69%	53%	36%	38%	114%	101%	No	No	
21644	FARMERS INSURANCE COMPANY OF WASHINGTON	212	71%	249,590,661	283,935,408	-12%	0.1%	0.2%	75%	64%	9%	10%	66%	54%	39%	41%	113%	104%	No	No	
21628	FARMERS INSURANCE COMPANY, INC.	212	65%	640,861,919	635,854,047	1%	0.3%	0.3%	69%	63%	9%	9%	61%	54%	38%	40%	107%	103%	No	No	
21652	FARMERS INSURANCE EXCHANGE FARMERS GROUP INC., D	212	46%	1,645,883,111	1,481,387,008	11%	0.8%	0.8%	88%	84%	10%	11%	78%	74%	38%	41%	127%	125%	No	No	
24392	FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY	212	96%	1,372,317,758	1,295,478,028	6%	0.7%	0.7%	79%	72%	9%	10%	62%	38%	40%	117%	112				

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index **	359	355
--------------	-----	-----

NAIC Code	Company Name	Group Code	Product Mix *	2015		2014		Chg from Prior	Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2015	2014		2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	96%	4,830,832,800	4,629,648,623	4%	2.4%	2.5%	79%	75%	9%	9%	70%	66%	9%	9%	88%	84%	Yes	Yes		
14060	GRANGE MUTUAL CASUALTY COMPANY	267	41%	210,137,158	225,869,755	-7%	0.1%	0.1%	65%	62%	11%	11%	54%	52%	31%	30%	95%	93%	Yes	Yes		
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	23%	269,277,514	279,390,117	-4%	0.1%	0.1%	68%	68%	6%	7%	62%	60%	21%	21%	90%	89%	Yes	Yes		
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	43%	562,264,784	549,335,304	2%	0.3%	0.3%	74%	74%	7%	8%	67%	66%	21%	21%	95%	94%	Yes	Yes		
29297	Home State County Mutual Insurance Company	3179	95%	705,717,011	612,610,051	15%	0.4%	0.3%	82%	81%	13%	16%	70%	65%	40%	43%	122%	124%	No	No		
26638	Home-Owners Insurance Company	280	76%	733,809,030	708,248,135	4%	0.4%	0.4%	83%	81%	8%	11%	74%	70%	25%	25%	107%	106%	No	No		
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	65%	685,147,787	656,591,968	4%	0.3%	0.3%	105%	100%	13%	12%	93%	88%	17%	17%	122%	117%	No	No		
21679	ILLINOIS FARMERS INSURANCE COMPANY	212	86%	504,869,105	495,534,312	2%	0.3%	0.3%	69%	68%	10%	11%	59%	58%	39%	40%	108%	108%	No	No		
11738	Infinity Auto Insurance Company	3495	90%	303,889,737	300,364,058	1%	0.2%	0.2%	77%	78%	10%	12%	67%	66%	23%	24%	100%	103%	Yes	No		
22268	Infinity Insurance Company	3495	100%	708,676,952	652,774,496	9%	0.4%	0.3%	75%	73%	11%	11%	64%	62%	25%	25%	99%	99%	Yes	Yes		
29742	INTEGON NATIONAL INSURANCE COMPANY	2538	71%	508,593,839	461,723,753	10%	0.3%	0.2%	71%	79%	4%	4%	67%	75%	34%	34%	107%	113%	No	No		
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	79%	1,977,781,906	1,868,692,006	6%	1.0%	1.0%	71%	69%	10%	10%	61%	59%	23%	22%	94%	92%	Yes	Yes		
22993	Kentucky Farm Bureau Mutual Insurance Company	109	51%	475,891,496	457,404,442	4%	0.2%	0.2%	85%	77%	6%	7%	79%	71%	22%	18%	107%	96%	No	Yes		
19544	Liberty County Mutual Insurance Company	111	100%	458,173,648	415,814,154	10%	0.2%	0.2%	82%	75%	10%	11%	71%	64%	24%	24%	106%	99%	No	Yes		
42404	Liberty Insurance Corporation	111	10%	273,371,175	240,192,449	14%	0.1%	0.1%	75%	81%	12%	12%	62%	69%	25%	24%	100%	106%	Yes	No		
23035	Liberty Mutual Fire Insurance Company	111	37%	1,750,896,791	2,014,896,601	-13%	0.9%	1.1%	64%	64%	11%	10%	52%	53%	27%	27%	91%	91%	Yes	Yes		
23043	Liberty Mutual Insurance Company	111	18%	531,481,037	596,639,572	-11%	0.3%	0.3%	69%	68%	12%	13%	56%	55%	25%	24%	94%	92%	Yes	Yes		
36447	LM General Insurance Company	111	98%	2,360,729,860	1,880,894,213	26%	1.2%	1.0%	84%	96%	11%	12%	73%	84%	25%	25%	109%	122%	No	No		
33600	LM Insurance Corporation	111	18%	230,623,493	211,765,830	9%	0.1%	0.1%	80%	76%	12%	11%	69%	65%	25%	25%	106%	102%	No	No		
11198	Loya Insurance Company	3702	100%	305,311,687	288,248,138	6%	0.2%	0.2%	80%	75%	11%	11%	69%	64%	29%	28%	109%	103%	No	No		
16101	MEEMIC INSURANCE COMPANY	55	78%	260,099,552	233,675,003	11%	0.1%	0.1%	62%	66%	7%	5%	55%	61%	31%	32%	94%	98%	Yes	Yes		
21229	MEMBERSELECT INSURANCE COMPANY	55	76%	715,165,345	687,186,190	4%	0.4%	0.4%	74%	75%	9%	7%	65%	69%	25%	25%	99%	100%	Yes	No		
27553	MERCURY INSURANCE COMPANY	660	100%	1,472,824,840	1,416,406,840	4%	0.7%	0.7%	70%	70%	11%	11%	59%	59%	28%	29%	97%	99%	Yes	Yes		
41609	METROPOLITAN CASUALTY INSURANCE COMPANY	241	87%	471,121,884	493,633,637	-5%	0.2%	0.3%	71%	68%	10%	9%	61%	59%	27%	28%	98%	96%	Yes	Yes		
25321	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	241	83%	259,817,518	259,480,250	0%	0.1%	0.1%	73%	69%	10%	11%	62%	58%	25%	25%	97%	94%	Yes	Yes		
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	241	80%	568,267,901	539,846,038	5%	0.3%	0.3%	74%	69%	11%	10%	64%	59%	23%	24%	98%	93%	Yes	Yes		
26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	241	45%	645,314,465	632,126,722	2%	0.3%	0.3%	74%	68%	11%	10%	63%	58%	28%	28%	102%	96%	No	Yes		
40150	MGA Insurance Company Inc.	100%	100%	226,851,235	201,903,213	12%	0.1%	0.1%	72%	69%	15%	14%	57%	55%	26%	26%	98%	95%	Yes	Yes		
21687	MID-CENTURY INSURANCE COMPANY	212	60%	1,667,187,665	1,551,899,433	7%	0.8%	0.8%	74%	68%	10%	10%	65%	57%	38%	41%	113%	109%	No	No		
26093	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	140	81%	935,905,763	917,767,048	2%	0.5%	0.5%	89%	87%	9%	8%	81%	79%	30%	30%	119%	118%	No	No		
28223	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	140	19%	241,542,160	218,297,870	11%	0.1%	0.1%	76%	73%	7%	7%	69%	66%	34%	34%	110%	107%	No	No		
23760	NATIONWIDE GENERAL INSURANCE COMPANY	140	48%	434,922,902	319,051,604	36%	0.2%	0.2%	75%	73%	8%	8%	68%	65%	30%	31%	105%	103%	No	No		
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	140	83%	807,189,794	854,739,632	-6%	0.4%	0.5%	73%	74%	8%	8%	65%	66%	29%	29%	102%	103%	No	No		
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	23%	380,045,176	379,321,294	0%	0.2%	0.2%	64%	59%	8%	8%	56%	51%	30%	30%	94%	89%	Yes	Yes		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	58%	1,663,146,151	1,839,751,664	-10%	0.8%	1.0%	62%	61%	7%	7%	55%	53%	31%	32%	93%	92%	Yes	Yes		
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	44%	730,206,924	657,828,436	11%	0.4%	0.3%	80%	76%	8%	8%	72%	68%	30%	30%	110%	106%	No	No		
12122	NEW JERSEY MANUFACTURERS INSURANCE COMPANY	708	55%	913,746,909	924,834,318	-1%	0.5%	0.5%	79%	79%	18%	20%	61%	60%	15%	14%	94%	94%	Yes	Yes		
14834	NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY	2518	56%	262,716,506	258,442,905	2%	0.1%	0.1%	74%	78%	9%	9%	62%	69%	22%	22%	103%	106%	No	No		
14842	NORTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY	324	50%	477,883,489	464,060,480	3%	0.2%	0.2%	74%	70%	6%	6%	68%	64%	25%	25%	100%	96%	Yes	Yes		
36455	NORTHBROOK INDEMNITY COMPANY	8	99%	1,787,757,107	472,079,864	279%	0.9%	0.2%	76%	78%	11%	10%	65%	68%	25%	27%	101%	105%	No	No		
29378	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	4762	100%	335,083,388	370,128,456	-9%	0.2%	0.2%	69%	66%	1%	1%	69%	65%	57%	54%	126%	121%	No	No		
32700	Owners Insurance Company	280	30%	578,140,717	556,398,959	4%	0.3%	0.3%	70%	71%	8%	7%	62%	64%	29%	28%	100%	98%	Yes	Yes		
22050	PALISADES SAFETY AND INSURANCE ASSOCIATION	1227	100%	203,929,365	190,541,043	7%	0.1%	0.1%	78%	81%	15%	17%	63%	64%	34%	35%	112%	116%	No	No		
24341	PEMCO MUTUAL INSURANCE COMPANY	157	69%	279,100,113	264,194,924	6%	0.1%	0.1%	79%	79%	9%	12%	70%	67%	29%	30%	107%	109%	No	No		
37648	PERMANENT GENERAL ASSURANCE CORPORATION	3638	100%	265,113,339	244,107,079	9%	0.1%	0.1%	71%	66%	9%	9%	63%	57%	37%	41%	108%	107%	No	No		
14737	PLYMOUTH ROCK ASSURANCE CORPORATION	415	98%	327,058,161	310,186,091	5%	0.2%	0.2%	78%	79%	11%	13%	66%	66%	28%	29%	106%	108%	No	No		
11851	PROGRESSIVE ADVANCED INSURANCE COMPANY	155	99%	1,036,011,503	919,910,826	13%	0.5%	0.5%	73%	72%	10%	10%	63%	62%	15%	15%	88%	87%	Yes	Yes		
24252	PROGRESSIVE AMERICAN INSURANCE COMPANY	155	96%	1,206,652,754	1,151,276,418	5%	0.6%	0.6%	74%	75%	11%	11%	63%	65%	24%	24%	99%	100%	Yes	Yes		
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	82%	1,018,487,427	990,723,874	3%	0.5%	0.5%	75%	74%	11%	11%	63%	63%	25%	25%	100%	99%	Yes	Yes		
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	155	97%	229,676,533	235,291,639	-2%	0.1%	0.1%	70%	66%	10%	9%	61%	57%	25%	24%	95%	91%	Yes	Yes		
29203	PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY	155	86%	1,498,397,710	1,426,053,593	5%	0.8%	0.8%	78%	75%	10%	10%	69%	65%	21%	21%	99%	96%	Yes	Yes		
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	155	98%	2,271,313,787	2,124,461,225	7%	1.1%	1.1%	73%	73%	10%	10%	63%	63%	15%	15%	89%	89%	Yes	Yes		
14800	PROGRESSIVE GARDEN STATE INSURANCE COMPANY	155	100%	507,953,688	457,453,346	11%	0.3%	0.2%	83%	75%	14%	13%	69%	62%	15%	15%	98%	90%	Yes	Yes		
42412	PROGRESSIVE GULF INSURANCE COMPANY	155	87%	250,069,393	263,457,945	-5%	0.1%	0.1%	71%	73%	10%	10%	61%	64%	25%	25%	96%	98%	Yes	Yes		
37605	PROGRESSIVE MARCHION INSURANCE COMPANY	155	99%	516,443,107	412,250,563	25%	0.3%	0.2%	83%	89%	11%	11%	72%	78%	17%	17%	100%	106%	No	No		
10187	PROGRESSIVE MIRATHON INSURANCE COMPANY	155	90%	368,798,246	320,951,984	15%	0.2%	0.2%	92%	90%	12%	12%	81%	78%	25%	24%	117%	114%	No	No		
35190	PROGRESSIVE MOUNTAIN INSURANCE COMPANY	155	83%	350,913,820	377,144,708	-7%	0.2%	0.2%	73%	75%	11%	10%	62%	64%	27%	27%	99%	101%	Yes	Yes		
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	83%	1,085,495,442	1,080,859,318	0%	0.5%	0.6%	70%	72%	10%	10%	60%	63%	25%	25%	95%	97%	Yes	No		
42919	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	155	90%	420,167,375	427,962,264	-2%	0.2%	0.2%	69%	70%	10%	9%	60%	61%	25%	25%	94%	95%	Yes	Yes		
44695	PROGRESSIVE PALOVERDE INSURANCE COMPANY	155	87%	315,466,254	282,131,867	12%	0.2%	0.1%	77%	77%	10%	10%	67%	67%	14%	14%	90%	90%	Yes	Yes		
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	155	90%	601,936,411	613,480,171	-2%	0.3%	0.3%	71%	74%	10%	10%	61%	64%	25%	25%	96%	99%	Yes	Yes		
21735	PROGRESSIVE PREMIER INSURANCE COMPANY OF ILLINOIS	155	99%	388,331,865	330,646,915	17%	0.2%	0.2%	78%	79%	10%	10%	67%	69%	16%	16%	93%	95%	Yes	Yes		
10050	PROGRESSIVE SECURITY INSURANCE COMPANY	155	95%	361,097,421	372,057,440	-3%	0.2%	0.2%	76%	73%	11%	10%	66%	63%	24%	24%	100%	97%	No	Yes		
10192	PROGRESSIVE SELECT INSURANCE COMPANY	155	98%	1,334,781,308	1,152,268,846	16%	0.7%	0.6%	77%	76%	11%	11%	66%	65%	14%	14%	91%	90%	Yes	Yes		
38784	PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY	155	74%	267,210,820	261,824,664	2%	0.1%	0.1%														

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index **	359	355
--------------	-----	-----

NAIC Code	Company Name	Group Code	Product Mix *	2015			2014			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	Chg from Prior	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	35%	920,129,132	846,191,901	9%	0.5%	0.4%	72%	70%	11%	11%	61%	59%	44%	45%	116%	115%	No	No			
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	111	85%	1,682,446,753	1,586,235,362	6%	0.8%	0.8%	69%	69%	12%	11%	57%	58%	37%	37%	106%	106%	No	No			
11215	SAFECO INSURANCE COMPANY OF INDIANA	111	28%	231,723,100	227,253,876	2%	0.1%	0.1%	70%	75%	11%	11%	59%	64%	37%	37%	107%	112%	No	No			
11071	SAFECO INSURANCE COMPANY OF OREGON	111	64%	300,307,755	285,915,705	5%	0.2%	0.2%	79%	72%	12%	11%	67%	62%	36%	36%	115%	109%	No	No			
39454	SAFETY INSURANCE COMPANY	188	75%	468,186,694	472,553,295	-1%	0.2%	0.3%	75%	69%	10%	9%	65%	60%	26%	28%	101%	97%	No	Yes			
33120	SECURITY NATIONAL INSURANCE COMPANY	212	100%	253,232,089	226,688,301	12%	0.1%	0.1%	75%	70%	9%	8%	66%	62%	36%	38%	111%	108%	No	No			
23388	Shelter Mutual Insurance Company	123	53%	742,020,637	708,855,586	5%	0.4%	0.4%	77%	77%	7%	8%	71%	69%	27%	26%	104%	103%	No	No			
27863	Southern County Mutual Insurance Company	3489	86%	254,597,849	250,109,683	2%	0.1%	0.1%	81%	72%	7%	7%	74%	65%	34%	35%	115%	107%	No	No			
18325	Southern Farm Bureau Casualty Insurance Company	483	90%	219,312,658	218,423,797	0%	0.1%	0.1%	78%	76%	5%	10%	73%	66%	20%	19%	98%	96%	Yes	Yes			
26816	State Farm County Mutual Insurance Company of Texas	176	89%	341,306,002	309,870,146	10%	0.2%	0.2%	103%	88%	15%	14%	88%	74%	26%	25%	129%	113%	No	No			
25143	State Farm Fire and Casualty Company	176	12%	2,374,155,823	2,136,829,259	11%	1.2%	1.1%	97%	93%	16%	16%	81%	77%	26%	26%	123%	119%	No	No			
43796	State Farm Indemnity Company	176	99%	552,108,422	546,247,604	1%	0.3%	0.3%	83%	81%	18%	17%	65%	64%	25%	25%	110%	107%	No	No			
25178	State Farm Mutual Automobile Insurance Company	176	96%	33,227,225,146	31,329,539,721	6%	16.7%	16.6%	84%	82%	16%	16%	69%	66%	25%	25%	118%	107%	No	No			
15245	TENNESSEE FARMERS MUTUAL INSURANCE COMPANY	694	51%	605,558,666	589,974,730	3%	0.3%	0.3%	76%	74%	9%	7%	67%	66%	12%	12%	88%	86%	Yes	Yes			
13004	Texas Farm Bureau Casualty Insurance Company	809	94%	221,726,621	232,409,614	-5%	0.1%	0.1%	71%	71%	8%	9%	64%	62%	17%	19%	89%	89%	Yes	Yes			
25380	TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	809	66%	342,370,009	306,403,643	12%	0.2%	0.2%	94%	87%	8%	8%	86%	78%	17%	19%	111%	105%	No	No			
19070	THE STANDARD FIRE INSURANCE COMPANY	3548	57%	935,329,514	541,579,685	73%	0.5%	0.3%	75%	73%	8%	9%	67%	64%	29%	30%	104%	103%	No	No			
27998	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	47%	1,088,794,944	1,405,720,217	-23%	0.5%	0.7%	59%	70%	8%	9%	51%	61%	32%	32%	91%	102%	Yes	No			
36161	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	3548	70%	284,901,914	158,386,105	80%	0.1%	0.1%	74%	70%	7%	9%	67%	61%	30%	30%	104%	100%	No	No			
27120	TRUMBULL INSURANCE COMPANY	91	56%	617,241,503	533,402,420	16%	0.3%	0.3%	78%	77%	7%	8%	71%	70%	23%	23%	101%	101%	No	No			
29459	TWIN CITY FIRE INSURANCE COMPANY	91	17%	214,274,358	214,062,261	0%	0.1%	0.1%	75%	76%	6%	7%	69%	68%	24%	25%	100%	100%	Yes	No			
35319	UNITED AUTOMOBILE INSURANCE COMPANY	1235	99%	260,557,766	229,570,361	13%	0.1%	0.1%	81%	75%	29%	27%	52%	49%	39%	38%	120%	113%	No	No			
15288	UNITED FARM FAMILY MUTUAL INSURANCE COMPANY	542	43%	248,638,038	246,521,506	1%	0.1%	0.1%	77%	75%	9%	10%	68%	65%	24%	21%	101%	96%	No	Yes			
11770	UNITED FINANCIAL CASUALTY COMPANY	155	41%	401,589,766	374,003,261	7%	0.2%	0.2%	77%	73%	10%	10%	67%	63%	15%	15%	93%	89%	Yes	Yes			
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	56%	3,976,209,177	3,896,013,847	2%	2.0%	2.1%	88%	84%	9%	9%	79%	75%	13%	13%	101%	97%	No	Yes			
25968	USAA CASUALTY INSURANCE COMPANY	200	66%	3,424,972,782	3,264,999,872	5%	1.7%	1.7%	92%	86%	9%	9%	84%	77%	13%	13%	106%	99%	No	Yes			
18600	USAA GENERAL INDEMNITY COMPANY	200	73%	2,041,347,954	1,697,309,348	20%	1.0%	0.9%	98%	89%	8%	8%	90%	80%	13%	13%	111%	102%	No	No			
13137	Viking Insurance Company Of Wisconsin	169	100%	280,362,207	276,645,700	1%	0.1%	0.1%	71%	74%	13%	12%	58%	62%	34%	32%	105%	106%	No	No			
10683	WAWANESA GENERAL INSURANCE COMPANY	92%		338,111,314	317,295,965	7%	0.2%	0.2%	104%	92%	18%	18%	86%	74%	12%	11%	116%	103%	No	No			
37770	Western United Insurance Company	1278	98%	608,969,643	526,272,404	16%	0.3%	0.3%	87%	84%	12%	10%	75%	73%	30%	31%	117%	115%	No	No			
12541	Windhaven Insurance Company	100%		268,184,849	193,314,463	39%	0.1%	0.1%	76%	75%	15%	17%	61%	59%	28%	28%	104%	103%	No	No			
Total for companies with <0.1% Market Share ****				25,889,804,687	25,550,900,040	1%	13.0%	13.5%	-2%	-2%	-2%	-2%	-1%	-0%	30%	30%	28%	28%	Yes	Yes			
TOTAL				199,286,373,628	188,876,072,606	5.5%	100%	100%	78%	76%	10%	10%	68%	66%	23%	24%	102%	100%	No	Yes			

* Product Mix is percent of companies total business in this Line of Business in NH in the current year

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.

An index below 1500 indicates an unconcentrated index

An index between 1500 and 2500 indicates moderate concentration

An index above 2500 indicates high concentration

*** Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general expense figure, to be used for comparison purposes only and to develop a combined ratio

**** There are 702 companies which have less than 0.1% market share.