Market Competition in the New Hampshire Commercial Auto Insurance Marketplace (2023)

This report reviews the New Hampshire Commercial Auto insurance market and forms the basis for determining whether a competitive market exists pursuant to RSA 412:13.

The data used for this report comes from the NAIC database and includes calendar years 2021 and 2022.

General Information:

Commercial Auto insurance is offered by many insurers in New Hampshire. It is designed to protect a business from financial loss due to an accident, theft, or injury involving business vehicles and drivers. It covers all types of cars, trucks, and trailers that a business uses to transport people and job-related materials, goods or equipment.

There are a variety of coverages that can be provided on a commercial auto policy:

- Protection against legal liability for bodily injury and property damage to others
- Payment for damage or injury caused by an uninsured motorist
- Payment for damage to the vehicle itself
- Payment for medical costs due to injury of the driver and other occupants of the vehicle
- Coverage for cargo or tools & equipment that are being transported or stored in a company vehicle
- Coverage for hired or non-owned vehicles
- Coverage for auto related burglary or theft, even if it is committed by an employee of your business

There are no characteristics of the New Hampshire commercial auto market that make it significantly different from markets in other states. Insurers often specialize in particular industries, and many insurers offer products with coverage forms that are tailored to a specific type of business operation or market segment to provide better coverage for the unique risks that each business might face.

The Commercial Auto Insurance Market in NH

There are approximately 265 individual companies writing commercial auto coverage in New Hampshire. Of these companies, more than 150 wrote a very small proportion of the premium—less than 0.1% of the total market in 2022.

Many individual companies are members of groups of affiliated insurers. A group is made up of companies that share common ownership, and often management, but may focus on different markets or provide coverage through different distribution channels. In fact, 34 affiliated groups (most with multiple companies) account for 90% of the 2022 auto market.

In total, the premium written statewide increased from \$181M in 2021 to \$193M in 2022, an increase of 6.6%.

State Analysis:

Exhibit I shows premium and market share information for companies writing commercial auto insurance in New Hampshire during 2021 or 2022. 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 commissions and taxes, licenses & fees, and countrywide general expense figures. They are shown simply for comparative purposes, and to allow the calculation of an estimated combined ratio. 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. An underwriting profit is indicative of a company's profitability before investment returns.

The industry combined ratio shows continued profitability in 2022. The estimated market-wide combined ratio increased from 73% in 2021 to 89% in 2022. Almost 64% of active companies were profitable in 2022. Also, only 16 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 the commercial auto market, we first look at the concentration of business in the various companies and groups of companies.

The top five **companies** writing in NH are:

Written Premiums by Individual Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share
United Financial Casualty Company	\$13,716,002	\$13,826,026	7.1%	7.7%
Acadia Insurance Company	10,609,719	10,346,165	5.5%	5.7%
Firemen's Insurance Company Of Washington, DC	10,070,949	9,941,321	5.2%	5.5%
MMG Insurance Company	7,500,905	7,085,377	3.9%	3.9%
Union Insurance Company	6,807,967	6,362,056	3.5%	3.5%
	\$48,705,542	\$47,560,945	25.3%	26.3%

25% of total New Hampshire premiums were written in the top five companies. Three of the five, Firemen's, Acadia and Union, are members of the same group - WR Berkley Corp. United Financial belongs to Progressive Casualty Group.

The top five **groups** of affiliated companies are:

Written Premiums by Group	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	# Companies in Group with NH Premium
WR Berkley Corp	\$32,742,364	\$31,241,842	17.0%	17.3%	12
Liberty Mutual Group	15,016,478	14,669,426	7.8%	8.1%	14
Progressive Group	14,251,243	14,722,404	7.4%	8.1%	2
Travelers Cos & Affil	10,682,256	9,344,378	5.5%	5.2%	10
Mmg Insurance Company	7,500,905	7,085,377	3.9%	3.9%	1
	\$80,193,246	\$77,063,427	41.6%	42.7%	

Market Competition in the NH Commercial Auto Insurance Marketplace (2023)

The top five groups wrote 42% of total premium in 2022. The number of individual companies in each group being used to write commercial auto in New Hampshire is also shown.

Despite the concentration in these top five companies and groups, there are many smaller companies and groups that offer commercial auto insurance, 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 relation to the industry as a whole. The HHI is a widely used measure of competition in a marketplace. 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.

The HHI for individual companies in New Hampshire in 2022 is **226**. If we recalculate the HHI using affiliated groups, the HHI is **553**. Whether we look at companies individually or in groups of affiliated companies, the HHI for commercial auto in New Hampshire indicates a competitive market. That indication is consistent with the total number of insurers writing business in the state.

Regional and Countrywide Comparison

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

	Written Premiu	m (\$000s)	Top 5	5 Cos	HHI
	2022	2021	2022	2021	2022
Connecticut	592,448	558,336	24.6%	24.4%	265
Maine	204,123	190,469	34.4%	35.0%	345
Massachusetts	1,172,110	1,100,374	36.4%	37.2%	390
New Hampshire	192,630	180,673	25.3%	26.3%	226
Rhode Island	160,356	148,658	31.3%	30.6%	343
Vermont	93,559	88,697	29.2%	29.4%	318
New England	2,415,227	2,267,207	22.8%	22.5%	189

Connecticut and Massachusetts are the two biggest markets (as with other lines we have reviewed and consistent with population). All states and the New England region as a whole show an unconcentrated commercial auto market.

Market Competition in the NH Commercial Auto Insurance Marketplace (2023)

The tables below show the top five insurers and groups by premium volume for the New England states other than New Hampshire:

-	2022	2022	
Compositions	Written	Market	opolin.
Connecticut	Premium	Share	GROUP
Progressive Casualty Insurance Company	\$75,240,539 20,529,895	12.7% 3.5%	Progressive Group NGM Ins Co
NGM Insurance Company Selective Insurance Company Of America		3.1%	Selective Ins Group
Arbella Protection Insurance Company	18,232,600 15,970,126	2.7%	Arbella Ins Group
Zurich American Insurance Company	15,822,656	2.7%	Farmers Ins Group
Zurich American insurance Company	13,022,030	2.1 /0	rainleis ilis Gloup
Maine			
Progressive Northern Insurance Company	\$20,445,711	10.0%	Progressive Group
Acadia Insurance Company	15,073,077	7.4%	WR Berkley Corp
MMG Insurance Company	13,075,744	6.4%	MMG Ins Co
Frankenmuth Mutual Insurance Company	10,872,416	5.3%	Frankenmuth Mutual Ins Group
Allmerica Financial Benefit Insurance Co	10,831,270	5.3%	Hanover Ins Co Group
	, ,		
Rhode Island			
United Financial Casualty Company	\$21,235,362	13.2%	Progressive Group
Employers Mutual Casualty Company	9,324,911	5.8%	Employers Mutual Group
Arbella Protection Insurance Company	8,506,587	5.3%	Arbella Ins Group
NGM Insurance Company	6,062,062	3.8%	NGM Ins Co
Selective Insurance Company Of America	5,016,894	3.1%	Selective Ins Group
Vermont			
United Financial Casualty Company	\$11,190,776	12.0%	Progressive Group
Acadia Insurance Company	5,625,696	6.0%	WR Berkley Corp
MMG Insurance Company	4,875,399	5.2%	MMG Ins Co
Frankenmuth Mutual Insurance Company	2,833,001	3.0%	Frankenmuth Mutual Ins Group
Cincinnati Insurance Company	2,802,156	3.0%	Cincinnati Ins Group
Massachusetts			
Commerce Insurance Company	\$135,667,145	11.6%	Commerce Group
Arbella Protection Insurance Company	108,617,607	9.3%	Arbella Ins Group
Safety Insurance Company	81,494,176	7.0%	Safety Group
Progressive Casualty Insurance Company	51,752,839	4.4%	Progressive Group
Safety Indemnity Insurance Company	48,696,820	4.2%	Safety Group
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New England			
Commerce Insurance Company	\$135,667,145	5.6%	Commerce Group
Arbella Protection Insurance Company	134,869,289	5.6%	Arbella Ins Group
Progressive Casualty Insurance Company	126,993,378	5.3%	Progressive Group
Safety Insurance Company	86,688,421	3.6%	Safety Group
United Financial Casualty Company	66,570,522	2.8%	Progressive Group

There is quite a bit of overlap among writers for the New England states. The largest groups writing commercial auto in New Hampshire are represented across the New England states.

Market Competition in the NH Commercial Auto Insurance Marketplace (2023)

Exhibit II shows information consistent with that shown in Exhibit I, but for all New England states combined. There are about 385 insurers writing commercial auto in New England compared with approximately 265 in New Hampshire. The individual company HHI Index for New England as a whole is 189.

Exhibit III shows the same information for all companies writing commercial auto countrywide.

The top 5 companies on a countrywide basis are:

Written Premiums by Individual Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share
United Financial Casualty Company	\$2,234,554,078	\$2,084,599,815	3.8%	3.9%
Progressive County Mutual Ins Co	1,281,777,742	1,180,786,857	2.2%	2.2%
Zurich American Insurance Company	1,271,578,434	1,186,967,084	2.1%	2.2%
Great West Casualty Company	1,208,821,240	1,050,145,804	2.0%	2.0%
Progressive Express Insurance Co	1,137,987,156	978,502,791	1.9%	1.8%
	\$7,134,718,650	\$6,481,002,351	12.0%	12.1%

Countrywide, United Financial Casualty (part of Progressive Casualty Group) is the largest writer, with only 3.8% of the total premiums written. The top 5 writers combined have only 12% market share. The HHI countrywide is 76, indicating an extremely competitive market.

Summary & Conclusions:

This material demonstrates that there <u>is</u> a reasonable degree of competition in the NH commercial auto insurance marketplace.

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY Commercial Auto

HHI Index ** 226 240

2022 2021 Market Share Loss & LAE Ratio Total LAE Ratio Loss Ratio Exp Ratio *** Combined Ratio Underwriting Profit NAIC Group Chg from Code Company Name Code Mix * DWP DWP Prior 2022 2021 2022 2021 2021 2022 2021 2022 2021 2022 2021 2022 2021 31325 ACADIA INSURANCE COMPANY 10,609,719 10,346,165 22667 ACE AMERICAN INSURANCE COMPANY 626 10% 1.519.065 1.577.307 -4% 0.8% 0.9% 163% -2% 14% 9% 149% -11% 14% 177% 11% Yes 14184 ACUITY, A MUTUAL INSURANCE COMPANY 46% 2.390.151 1.591.835 50% 1.2% 0.9% 48% 102% 9% 7% 39% 95% 32% 31% 80% 132% Yes No 20222 ALL AMERICA INSURANCE COMPANY 36 49% 599 077 525 417 14% 0.3% 0.3% 44% 48% 7% 9% 37% 39% 31% 75% 79% Yes 31% Yes 41840 ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY 88 20% 5.830.020 5.803.395 0% 3.0% 3.2% 55% 40% 9% 9% 46% 31% 33% 32% 88% 71% Yes Yes 19232 ALL STATE INSURANCE COMPANY 8% 1 271 444 1 261 344 1% 0.7% 0.7% 48% 78% -6% 4% 54% 74% 21% 22% 68% 100% Nο Yes 21849 American Automobile Insurance Compan 761 72% 212 891 215 385 -1% 0.1% 0.1% 69% 68% 9% 8% 60% 60% 47% 39% 116% 107% Nο Nο 20427 AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA 218 27% 386 182 106 765 262% 0.2% 0.1% 68% 58% 10% 5% 58% 53% 35% 32% 103% 90% No Yes 24066 AMERICAN FIRE AND CASUALTY COMPANY 14% 542 602 8% 81% 111 680 633 -20% 0.3% 0.4% 89% 69% 8% 61% 36% 37% 126% 106% No Nο 26247 AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY 212 8% 556.493 507.514 10% 0.3% 0.3% 83% -529% 13% -67% 70% -462% 33% 35% 116% -494% No Yes 40142 AMERICAN ZURICH INSURANCE COMPANY 212 8% 223,100 233,301 -4% 0.1% 0.1% 30% 5% 12% -1% 19% 33% 37% 37% 67% 4% Yes Yes 42390 AMGUARD INSURANCE COMPANY 434,437 -26% 828 7% 379.637 -13% 0.2% 0.2% -26% -16% -1% 4% -20% 29% 2% 16% 31% Yes Yes 41360 Arbella Protection Insurance Company 38% 1 774 969 1,544,996 0.9% 13% 9% 40% 47% 91% 15% 0.9% 53% 56% 38% 34% 90% Yes Yes ARCH INSURANCE COMPANY 1279 20% 1.764.435 1.781.243 0.9% 1.0% 56% 7% 9% 39% 30% 27% 77% 83% Yes Yes ARGONAUT INSURANCE COMPANY 728.756 663.292 0.4% 12% 62% 13% 112% 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INSURANCE COMPANY 98 30% 3 408 406 2 854 407 19% 1.8% 1.6% 30% 59% 5% 6% 25% 53% 33% 35% 63% 93% Yes Yes 18686 438 030 0.3% 8% Co-operative Insurance Companies 2% 532 246 22% 0.2% 33% 34% 8% 25% 26% 43% 43% 77% 76% Yes Yes 21326 EMPIRE FIRE AND MARINE INSURANCE COMPANY 212 -57% 97% 0.4% -113% -38% 11% 0% -123% -38% 738 291 815 785 -9% 0.5% 55% 53% 15% Yes Yes 21415 EMPLOYERS MUTUAL CASUALTY COMPANY 62 29% 1.185.591 1.089.915 0.6% 0.6% 75% 50% 12% 11% 63% 40% 49% 50% 124% 101% 9% No No 1120 10120 EVEREST NATIONAL INSURANCE COMPANY 4% 252.577 58.715 330% 0.1% 0.0% -24% -34% -3% -4% -21% -31% 15% 29% -8% -5% Yes Yes 408 2,338,198 2,240,588 11% 78% 13803 Farm Family Casualty Insurance Company 12% 4% 1.2% 1.2% 88% 57% 7% 50% 23% 23% 111% 80% No Yes FEDERAL INSURANCE COMPANY 9% 2 449 066 2 193 577 12% 1.3% 1 2% 80% 85% 7% 13% 73% 72% 23% 22% 103% 108% No No FEDERATED MUTUAL INSURANCE COMPANY 40% 1.726.686 1.382.192 0.9% 0.8% 82% 15% 51% 110% Yes No FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC 37% 10.070.949 9.941.321 5.2% 5.5% 8% 53% 91% 75% Yes 349 33% FLORISTS' MUTUAL INSURANCE COMPANY 24% 228.755 215.765 0.1% 0.1% 147% 1% 17% 113% 83% 101% 237% No 1309 65% Frankenmuth Mutual Insurance Company 28% 2.423.227 2.185.376 11% 1.3% 1.2% 17% 7% 10% 34% 34% 108% 51% 24732 GENERAL INSURANCE COMPANY OF AMERICA 111 21% 426.966 213,246 100% 0.2% 0.1% 88% 71% 10% 9% 78% 62% 35% 37% 123% 108% No 20559 GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA 749 25% 307.414 63.384 385% 0.2% 0.0% 62% 14% 4% 4% 57% 36% 30% 97% 44% Yes Yes 25984 Graphic Arts Mutual Insurance Company 201 31% 1.490.499 1,195,498 25% 0.8% 0.7% 49% 58% 10% 5% 39% 53% 35% 29% 83% 87% Yes Yes 26344 GREAT AMERICAN ASSURANCE COMPANY 84 19% 257 327 185 000 39% 0.1% 0.1% 45% 12% 8% 7% 37% 4% 32% 36% 77% 47% Yes Yes 37532 GREAT AMERICAN E & S INSURANCE COMPANY 84 38% 563.121 391,245 44% 0.3% 0.2% 8% 14% 7% 6% 2% 8% 44% 51% 52% 65% Yes Yes 20303 GREAT NORTHERN INSURANCE COMPANY 38 8% 391 411 383 775 2% 0.2% 0.2% 21% 44% 7% 9% 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2.0% -60% 11% -7% 54% -53% 20% 85% -40% Yes Yes 22608 National Specialty Insurance Company 22% 317.017 215.634 0.2% 0% 33% 100% 66% Yes 19445 NATIONAL UNIÓN FIRE INSURANCE COMPANY OF PITTSBURGI 12 27% 223% 1.256.281 1.034.429 0.7% 0.6% 250% -27% 9% -36% 18% 21% 268% -6% Yes 10723 NATIONWIDE ASSURANCE COMPANY 33% 0.2% 398.183 148,785 168% 52% 60% 45% 35% 33% 102% 86% 16608 NEW YORK MARINE AND GENERAL INSURANCE COMPANY 256 26% 439,190 0.1% 40% 5% 2% 36% 48% 89% 35% 199.934 0.2% -2% -4% 36% Yes Yes 14788 NGM Insurance Company 311 39% 4.209.836 3,917,018 7% 2.2% 2.2% 45% 45% 14% 42552 NOVA CASUALTY COMPANY 88 9% 217.609 190.782 0.1% 0.1% 11% 20% 4% 4% 16% 41% 41% 52% 61% Yes Yes 24082 OHIO SECURITY INSURANCE COMPANY 111 19% 5 624 093 6 228 380 -10% 2 9% 3.4% 70% 67% 10% 10% 59% 57% 34% 37% 103% 104% Nο 24147 OLD REPUBLIC INSURANCE COMPANY 150 28% 1.993.048 2.248.746 -11% 1.0% 1.2% 93% 53% 11% 10% 82% 43% 14% 15% 107% 68% No Yes 32069 Patriot Insurance Company 1309 6% 716 801 684 447 5% 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NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY **Commercial Auto**

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			ſ	2022	2021		Marke	t Share	Loss & I	AE Ratio	Total LA	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwri	iting Profit
NAIC		Group	Product			Chg from														
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
12475	REPUBLIC-FRANKLIN INSURANCE COMPANY	201	18%	439,189	341,325	29%	0.2%	0.2%	58%	38%	8%	7%	50%	31%	33%	36%	91%	74%	Yes	Yes
33618	SAFETY INDEMNITY INSURANCE COMPANY	188	23%	2,178,833	1,902,156	15%	1.1%	1.1%	125%	158%	4%	11%	121%	147%	29%	27%	154%	185%	No	No
39454	SAFETY INSURANCE COMPANY	188	17%	4,463,096	3,766,141	19%	2.3%	2.1%	83%	89%	7%	10%	76%	79%	29%	28%	112%	117%	No	No
15105	Safety National Casualty Corporation	74	3%	223,577	249,824	-11%	0.1%	0.1%	55%	91%	6%	9%	50%	82%	18%	19%	73%	110%	Yes	No
12808	Safety Property and Casualty Insurance Company	188	37%	300,161	289,085	4%	0.2%	0.2%	131%	124%	16%	-3%	115%	127%	29%	27%	160%	151%	No	No
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	242	27%	1,085,682	960,142	13%	0.6%	0.5%	172%	120%	6%	5%	166%	115%	34%	34%	206%	154%	No	No
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	29%	1,464,643	1,303,084	12%	0.8%	0.7%	67%	31%	5%	4%	62%	27%	33%	34%	100%	65%	No	Yes
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	242	32%	710,544	834,053	-15%	0.4%	0.5%	34%	37%	6%	5%	28%	32%	30%	37%	65%	74%	Yes	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	28%	699,459	585,854	19%	0.4%	0.3%	5%	29%	8%	9%	-4%	20%	24%	28%	29%	58%	Yes	Yes
21180	SENTRY SELECT INSURANCE COMPANY	169	57%	1,552,412	1,321,449	17%	0.8%	0.7%	42%	71%	5%	17%	37%	54%	26%	28%	68%	100%	Yes	Yes
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	21%	258.009	256,776	0%	0.1%	0.1%	42%	65%	7%	38%	34%	27%	18%	20%	59%	85%	Yes	Yes
38318	Starr Indemnity & Liability Company	4670	12%	1.140.604	847,280	35%	0.6%	0.5%	39%	32%	6%	3%	33%	29%	17%	21%	56%	53%	Yes	Yes
25143	State Farm Fire and Casualty Company	176	0%	252,017	234,438	7%	0.1%	0.1%	112%	39%	9%	3%	103%	36%	21%	25%	133%	64%	No	Yes
25178	State Farm Mutual Automobile Insurance Company	176	1%	1.511.080	1,321,682	14%	0.8%	0.7%	82%	60%	16%	8%	66%	52%	24%	24%	106%	84%	No	Yes
25615	THE CHARTER OAK FIRE INSURANCE COMPANY	3548	9%	559.401	672.040	-17%	0.3%	0.4%	183%	28%	30%	8%	152%	20%	28%	27%	211%	55%	No	Yes
35289	THE CONTINENTAL INSURANCE COMPANY	218	11%	284.514	235.085	21%	0.1%	0.1%	45%	49%	11%	8%	34%	41%	31%	33%	76%	82%	Yes	Yes
33588	The First Liberty Insurance Corporation	111	37%	794.063	480.019	65%	0.4%	0.3%	41%	64%	10%	9%	32%	54%	37%	36%	78%	99%	Yes	Yes
22292	THE HANOVER INSURANCE COMPANY	88	3%	726,758	666,085	9%	0.4%	0.4%	39%	-1%	7%	6%	32%	-7%	34%	33%	73%	31%	Yes	Yes
24074	THE OHIO CASUALTY INSURANCE COMPANY	111	14%	2.177.496	2.267.621	-4%	1.1%	1.3%	58%	39%	9%	9%	50%	30%	36%	37%	95%	76%	Yes	Yes
25623	THE PHOENIX INSURANCE COMPANY	3548	16%	939.065	846,367	11%	0.5%	0.5%	-15%	62%	5%	9%	-21%	52%	31%	30%	16%	92%	Yes	Yes
25658	THE TRAVELERS INDEMNITY COMPANY	3548	33%	3.365.819	2,324,207	45%	1.7%	1.3%	48%	37%	6%	4%	41%	32%	32%	32%	80%	69%	Yes	Yes
25666	THE TRAVELERS INDEMNITY COMPANY OF AMERICA	3548	13%	534,739	725,927	-26%	0.3%	0.4%	54%	43%	8%	6%	46%	37%	31%	29%	84%	72%	Yes	Yes
25682	THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	3548	25%	1.084.588	942.361	15%	0.6%	0.5%	52%	4%	7%	4%	45%	-0%	28%	28%	80%	32%	Yes	Yes
10945	Tokio Marine America Insurance Company	3098	17%	222.029	229,794	-3%	0.1%	0.1%	13%	32%	3%	4%	10%	28%	18%	17%	32%	49%	Yes	Yes
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	23%	667,791	702,771	-5%	0.3%	0.4%	33%	32%	8%	4%	25%	28%	28%	29%	61%	61%	Yes	Yes
25674	Travelers Property Casualty Company Of America	3548	13%	3.346.833	2.907.500	15%	1.7%	1.6%	51%	35%	9%	7%	42%	28%	26%	26%	77%	61%	Yes	Yes
31003	TRI-STATE INSURANCE COMPANY OF MINNESOTA	98	16%	1.289.595	993.161	30%	0.7%	0.5%	37%	62%	5%	6%	32%	56%	34%	35%	72%	97%	Yes	Yes
27120	TRUMBULL INSURANCE COMPANY	91	15%	400.333	343.904	16%	0.7%	0.2%	18%	63%	7%	7%	11%	56%	36%	37%	55%	99%	Yes	Yes
29459	TWIN CITY FIRE INSURANCE COMPANY	91	2%	232.781	181,904	28%	0.1%	0.1%	-26%	-52%	3%	3%	-28%	-55%	36%	35%	11%	-17%	Yes	Yes
25844	UNION INSURANCE COMPANY	98	37%	6.807.967	6.362.056	7%	3.5%	3.5%	73%	44%	5%	6%	67%	38%	34%	35%	107%	79%	No	Yes
11770	UNITED FINANCIAL CASUALTY COMPANY	155	98%	13.716.002	13.826.026	-1%	7.1%	7.7%	56%	49%	10%	9%	47%	40%	28%	25%	84%	73%	Yes	Yes
13072	United Ohio Insurance Company	963	20%	1.350.114	1.115.654	21%	0.7%	0.6%	53%	67%	7%	6%	47%	61%	31%	32%	85%	99%		Yes
21113	UNITED STATES FIRE INSURANCE COMPANY	158	10%	679.791	617,772	10%	0.7%	0.8%	57%	17%	6%	6%	51%	11%	37%	36%	94%	53%	Yes Yes	Yes
			17%					0.3%	42%	13%	11%	5%		8%	52%	33%		46%		
25976	Utica Mutual Insurance Company WESCO INSURANCE COMPANY	201 2538	4%	550,001	544,770	1% 33%	0.3%	0.3%	23%	-23%	7%	-7%	31% 17%	-16%	52% 57%	59%	94% 81%	46% 36%	Yes	Yes
25011 44393	WESCO INSURANCE COMPANY WEST AMERICAN INSURANCE COMPANY		4% 15%	353,608	265,108	-10%		0.1%	77%			-/% 8%		-16% 27%		59% 37%		36% 71%	Yes	Yes
		111		1,041,910	1,155,312		0.5%	2.5%		35%	8%	13%	70%		36% 33%		113%	71% 90%	No	Yes
16535	ZURICH AMERICAN INSURANCE COMPANY	212	20%	4,398,416	4,525,441	-3%	2.3%		36%	57%	8%		28%	44%		34%	69%		Yes	Yes
	Total for companies with <0.1% Market Share ****			8,049,548	9,310,677	-14%	4.2%	5.2%	54%	15%	8%	7%	46%	8%	15%	14%	69%	29%	Yes	Yes
	TOTAL	1		192,630,280	180,673,246	6.6%	100.0%	100.0%	59%	43%	9%	8%	50%	35%	31%	30%	89%	73%	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

An index above 2000 indicates night 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 152 companies which have less than 0.1% market share.

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY Commercial Auto

HHI Index ** 189 193

				2022	2021		Marke	t Share	Loss & L	AE Ratio	Total L	AE Ratio	Loss	Ratio	Exp Ra	atio ***	Combin	ed Ratio	Underwrit	ing Profit
		_																		
NAIC	0	Group	Product	DIAM		Chg from		0004		0004		0004		0004		0004		0004		0004
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
10675 31325	AAA Mid-Atlantic Insurance Company ACADIA INSURANCE COMPANY	1278 98	100% 27%	22,243,034 56,058,296	13,404,612 56,132,441	66% -0%	0.9% 2.3%	0.6% 2.5%	109% 42%	85% 38%	16% 5%	13% 6%	93% 36%	72% 32%	16% 34%	15% 34%	125% 75%	100% 72%	No Yes	Yes Yes
22667	ACE AMERICAN INSURANCE COMPANY	626	4%	12,896,902	11,175,502	15%	0.5%	0.5%	268%	62%	5%	11%	263%	52% 51%	14%	14%	282%	77%	No.	Yes
14184	ACUITY, A MUTUAL INSURANCE COMPANY	020	40%	10,082,406	8,593,078	17%	0.3%	0.4%	88%	68%	11%	7%	77%	61%	32%	33%	120%	100%	No	No
20222	ALL AMERICA INSURANCE COMPANY	36	35%	3,665,722	3,133,303	17%	0.4%	0.4%	48%	55%	7%	18%	41%	37%	32%	31%	79%	87%	Yes	Yes
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	55%	52,179,626	51,310,348	2%	2.2%	2.3%	64%	49%	10%	8%	54%	41%	34%	33%	98%	82%	Yes	Yes
19232	ALLSTATE INSURANCE COMPANY	8	3%	9,273,283	9,757,178	-5%	0.4%	0.4%	48%	78%	1%	10%	47%	68%	21%	21%	69%	99%	Yes	Yes
20427	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	-	16%	3,684,815	2,646,782	39%	0.4%	0.1%	82%	68%	11%	7%	71%	61%	34%	34%	115%	102%	No	No
24066	AMERICAN FIRE AND CASUALTY COMPANY	111	21%	6,322,036	7,825,859	-19%	0.2%	0.1%	74%	59%	8%	8%	66%	51%	36%	35%	110%	95%	No	Yes
26247	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	212	4%	3,392,197	3,937,637	-14%	0.1%	0.2%	42%	-53%	12%	-8%	31%	-45%	41%	43%	84%	-10%	Yes	Yes
42390	AMGUARD INSURANCE COMPANY	828	7%	8,299,717	7,728,385	7%	0.3%	0.2%	65%	73%	-1%	12%	66%	61%	29%	32%	94%	105%	Yes	No
10017	Arbella Indemnity Insurance Company	586	11%	4,588,695	4,781,337	-4%	0.2%	0.2%	35%	58%	4%	9%	31%	49%	35%	35%	70%	93%	Yes	Yes
41360	Arbella Protection Insurance Company	586	45%	134.869.289	124.350.840	8%	5.6%	5.5%	60%	52%	9%	9%	51%	42%	33%	32%	93%	84%	Yes	Yes
11150	ARCH INSURANCE COMPANY	1279	8%	14.173.268	17.077.238	-17%	0.6%	0.8%	63%	58%	8%	12%	55%	47%	29%	28%	92%	86%	Yes	Yes
19801	ARGONAUT INSURANCE COMPANY	457	29%	21,370,368	17,790,196	20%	0.9%	0.8%	88%	26%	15%	10%	73%	17%	42%	44%	130%	70%	No	Yes
27154	Atlantic Specialty Insurance Company	1129	4%	3,077,546	2,829,168	9%	0.1%	0.1%	48%	47%	10%	16%	38%	31%	36%	37%	85%	84%	Yes	Yes
10464	CANAL INSURANCE COMPANY	262	95%	5,020,203	4,905,862	2%	0.2%	0.2%	54%	66%	13%	11%	41%	55%	29%	29%	82%	95%	Yes	Yes
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	23%	20,189,698	17,617,849	15%	0.8%	0.8%	77%	66%	10%	11%	67%	56%	31%	30%	108%	97%	No	Yes
18767	CHURCH MUTUAL INSURANCE COMPANY	4851	7%	2,905,091	3,041,243	-4%	0.1%	0.1%	31%	31%	3%	11%	28%	19%	37%	36%	68%	67%	Yes	Yes
23280	CINCINNATI INDEMNITY COMPANY	244	19%	2,625,580	2,243,418	17%	0.1%	0.1%	81%	41%	7%	7%	73%	34%	30%	29%	111%	71%	No	Yes
10677	CINCINNATI INSURANCE COMPANY	244	7%	13,361,042	11,721,285	14%	0.6%	0.5%	73%	46%	10%	10%	63%	36%	28%	29%	101%	75%	No	Yes
40274	CITATION INSURANCE COMPANY	411	4%	11,491,037	11,405,397	1%	0.5%	0.5%	65%	63%	8%	11%	57%	52%	32%	30%	97%	93%	Yes	Yes
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	1%	3,029,113	3,436,671	-12%	0.1%	0.2%	-22%	78%	9%	11%	-31%	67%	34%	32%	11%	110%	Yes	No
34754	COMMERCE INSURANCE COMPANY	411	9%	135,667,145	137,211,561	-1%	5.6%	6.1%	85%	61%	13%	9%	72%	52%	32%	29%	117%	90%	No	Yes
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	6%	11,217,278	10,517,038	7%	0.5%	0.5%	54%	50%	10%	9%	44%	42%	30%	30%	84%	81%	Yes	Yes
20443	CONTINENTAL CASUALTY COMPANY	218	2%	5,022,622	5,113,149	-2%	0.2%	0.2%	85%	121%	16%	13%	69%	108%	28%	32%	113%	153%	No	No
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	23%	13,786,870	15,070,281	-9%	0.6%	0.7%	65%	42%	7%	6%	58%	36%	35%	34%	100%	76%	No	Yes
31348	CRUM & FORSTER INDEMNITY COMPANY	158	27%	2,771,727	2,730,890	1%	0.1%	0.1%	81%	49%	8%	8%	73%	41%	34%	35%	115%	84%	No	Yes
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	96%	11,596,863	10,760,302	8%	0.5%	0.5%	86%	40%	17%	12%	69%	28%	65%	63%	151%	103%	No	No
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	35%	26,210,328	22,865,302	15%	1.1%	1.0%	56%	53%	9%	12%	47%	41%	35%	34%	91%	87%	Yes	Yes
10120	EVEREST NATIONAL INSURANCE COMPANY	1120	4%	3,085,936	2,696,013	14%	0.1%	0.1%	96%	23%	2%	5%	94%	18%	19%	19%	115%	42%	No	Yes
13803	Farm Family Casualty Insurance Company	408	15%	21,693,860	21,326,728	2%	0.9%	0.9%	53%	54%	8%	7%	45%	46%	23%	23%	76%	77%	Yes	Yes
20281	FEDERAL INSURANCE COMPANY	38	4%	21,924,132	18,588,182	18%	0.9%	0.8%	64%	46%	8%	10%	56%	36%	28%	28%	92%	74%	Yes	Yes
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	31%	24,280,154	23,055,962	5%	1.0%	1.0%	68%	75%	7%	12%	61%	63%	26%	28%	94%	103%	Yes	No
16024	Federated Reserve Insurance Company	7	35%	6,147,592	4,979,333	23%	0.3%	0.2%	68%	45%	10%	8%	59%	37%	26%	28%	94%	73%	Yes	Yes
28304	FEDERATED SERVICE INSURANCE COMPANY	7	38%	3,388,033	1,745,289	94%	0.1%	0.1%	99%	27%	4%	1%	96%	25%	26%	28%	125%	55%	No	Yes
21784	FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC	98	36%	27,098,165	27,058,646	0%	1.1%	1.2%	43%	42%	5%	6%	37%	36%	34%	35%	77%	77%	Yes	Yes
13986	Frankenmuth Mutual Insurance Company	1309	30%	16,128,644	14,929,143	8%	0.7%	0.7%	64%	43%	9%	6%	55%	37%	35%	34%	99%	76%	Yes	Yes
24732	GENERAL INSURANCE COMPANY OF AMERICA	111	6%	3,867,888	2,120,600	82%	0.2%	0.1%	72%	75%	11%	11%	61%	64%	36%	36%	108%	111%	No	No
25984	Graphic Arts Mutual Insurance Company	201	29%	11,636,173	10,511,601	11%	0.5%	0.5%	61%	42%	9%	9%	52%	33%	33%	33%	94%	75%	Yes	Yes
26344	GREAT AMERICAN ASSURANCE COMPANY	84 98	6%	2,636,773	2,267,900	16%	0.1%	0.1%	51%	45%	8%	9%	42%	36%	32%	33%	83%	78%	Yes	Yes
25224	GREAT DIVIDE INSURANCE COMPANY	38	15% 4%	2,705,501	3,561,400	-24%	0.1%	0.2%	54%	115%	12%	17%	42%	98%	32%	34%	86% 102%	149% 67%	Yes	No
20303 11371	GREAT NORTHERN INSURANCE COMPANY GREAT WEST CASUALTY COMPANY	150	76%	6,470,999 4.160,260	6,466,907 3,495,138	0% 19%	0.3% 0.2%	0.3% 0.2%	76% 39%	43% 36%	10% 7%	10% 8%	66% 32%	33% 28%	26% 25%	24% 26%	65%	63%	No Yes	Yes Yes
20680	GREEN MOUNTAIN INSURANCE COMPANY, INC	45	23%	11,641,979	10,086,463	15%	0.2%	0.4%	66%	62%	10%	9%	55%	53%	34%	30%	99%	91%	Yes	Yes
22322	Greenwich Insurance Company	1285	14%	3.395.952	2.245.130	51%	0.1%	0.4%	205%	59%	11%	15%	194%	43%	40%	28%	245%	87%	No	Yes
23582	HARLEYSVILLE INSURANCE COMPANY	253	29%	5,585,707	5,376,166	4%	0.1%	0.1%	20070	3370	1170	1070	38%	20%	n/a	n/a	24570	01 70	740	163
26182	Harleysville Worcester Insurance Company	253	15%	2,887,549	3,788,564	-24%	0.2%	0.2%	1				16%	7%	n/a	n/a				
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	18%	10,898,143	12,299,934	-11%	0.1%	0.5%	101%	53%	9%	6%	92%	48%	34%	35%	136%	89%	No	Yes
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	5%	3,174,248	2,223,888	43%	0.1%	0.1%	146%	3%	16%	2%	130%	1%	36%	40%	182%	43%	No	Yes
19682	HARTFORD FIRE INSURANCE COMPANY	91	11%	17.014.537	16,457,711	3%	0.7%	0.7%	61%	59%	8%	12%	53%	47%	30%	34%	90%	93%	Yes	Yes
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	2%	3,034,760	3,261,426	-7%	0.1%	0.1%	1%	27%	5%	5%	-3%	23%	35%	36%	36%	63%	Yes	Yes
35408	Imperium Insurance Company	4381	48%	9,712,252	8,009,525	21%	0.4%	0.4%	-20%	43%	9%	12%	-29%	31%	38%	32%	18%	75%	Yes	Yes
12599	Infinity Standard Insurance Company	3495	100%	11,966,570	8,820,102	36%	0.5%	0.4%	l			• · · •	92%	28%	n/a	n/a				
29742	INTEGON NATIONAL INSURANCE COMPANY	2538	4%	3,477,322	3,407,542	2%	0.1%	0.2%	99%	123%	22%	18%	76%	105%	55%	51%	153%	174%	No	No
10885	KEY RISK INSURANCE COMPANY	98	63%	3,966,498	1,973,713	101%	0.2%	0.1%	52%	29%	8%	6%	44%	22%	34%	34%	86%	62%	Yes	Yes
26077	LANCER INSURANCE COMPANY	456	85%	10,903,323	10,978,395	-1%	0.5%	0.5%	39%	45%	12%	11%	27%	34%	29%	28%	68%	73%	Yes	Yes
19437	LEXINGTON INSURANCE COMPANY	12	4%	4,528,687	3,324,150	36%	0.2%	0.1%	67%	78%	-1%	15%	69%	63%	24%	24%	91%	101%	Yes	No
42404	Liberty Insurance Corporation	111	3%	3,331,842	3,837,665	-13%	0.1%	0.2%	61%	75%	12%	12%	48%	63%	34%	30%	94%	105%	Yes	No
23035	Liberty Mutual Fire Insurance Company	111	8%	24,346,555	23,311,633	4%	1.0%	1.0%	68%	36%	9%	9%	59%	27%	n/a	n/a				
10725	Liberty Surplus Insurance Corporation	111	50%	39,198,628	43,115,493	-9%	1.6%	1.9%	85%	106%	14%	16%	71%	90%	19%	18%	104%	124%	No	No
33600	LM Insurance Corporation	111	3%	2,852,292	2,298,781	24%	0.1%	0.1%	65%	57%	10%	10%	55%	47%	28%	26%	93%	83%	Yes	Yes
37745	Maiden Specialty Insurance Company	2538	37%	2,935,029	1,214,984	142%	0.1%	0.1%	58%	24%	9%	7%	50%	17%	53%	52%	112%	76%	No	Yes
38970	Markel Insurance Company	785	9%	2,837,492	1,617,548	75%	0.1%	0.1%	46%	28%	13%	9%	33%	20%	36%	32%	82%	60%	Yes	Yes
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	3%	4,386,565	5,678,022	-23%	0.2%	0.3%	64%	37%	11%	7%	53%	30%	33%	33%	97%	70%	Yes	Yes
23329	Merchants Mutual Insurance Company	226	25%	7,107,566	6,815,325	4%	0.3%	0.3%	75%	58%	11%	7%	63%	51%	38%	36%	112%	94%	No	Yes
23434	MIDDLESEX INSURANCE COMPANY	169	37%	10,224,323	8,474,088	21%	0.4%	0.4%	61%	54%	12%	9%	49%	45%	34%	34%	95%	88%	Yes	Yes

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY Commercial Auto

HHI Index ** 189 193

				2022	2021		Marke	t Share	Loss & L	AE Ratio	Total L	AE Ratio	Loss	Ratio	Exp Ra	atio ***	Combin	ed Ratio	Underwrit	ting Profit
		_																		
NAIC	O	Group	Product	DIAM		Chg from		0004		0004		0004	0000	0004		0004		0004		0004
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
15997 16392	MMG Insurance Company Mobilitas Insurance Company	1278	13% 100%	25,452,048 4,095,604	23,371,827 3,546,848	9% 15%	1.1% 0.2%	1.0% 0.2%	58% 119%	54% 73%	10% 18%	11% 12%	48% 102%	42% 61%	33% 13%	32% 12%	91% 133%	86% 86%	Yes No	Yes Yes
13331	Motorists Commercial Mutual Insurance Company	291	39%	9,265,113	9,840,084	-6%	0.2%	0.4%	59%	67%	13%	18%	47%	50%	36%	36%	95%	103%	-	No.
11991	National Casualty Company	140	8%	11,451,779	10,670,933	-6% 7%	0.4%	0.4%	65%	45%	8%	9%	56%	36%	36%	37%	100%	82%	Yes No	Yes
10243	NATIONAL CONTINENTAL INSURANCE COMPANY	155	98%	23,560,381	21,706,452	9%	1.0%	1.0%	65%	50%	10%	9%	56%	40%	28%	25%	93%	74%	Yes	Yes
20478	NATIONAL CONTINENTAL INSURANCE COMPANY OF HARTFORD	218	13%	2,859,559	3,028,549	-6%	0.1%	0.1%	126%	67%	12%	11%	114%	56%	30%	33%	156%	100%	No	Yes
20478	NATIONAL INDEMNITY COMPANY	31	89%	12,091,623	13,665,362	-0% -12%	0.1%	0.1%	39%	73%	10%	17%	29%	56%	27%	26%	65%	99%	Yes	Yes
32620	National Interstate Insurance Company	84	79%	23,308,700	18,610,329	25%	1.0%	0.8%	54%	-63%	11%	-10%	43%	-53%	23%	23%	77%	-40%	Yes	Yes
20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	31	13%	4,200,650	3,437,306	22%	0.2%	0.8%	-8%	136%	-6%	32%	-2%	104%	25%	25%	17%	161%	Yes	No
19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	12	8%	25,430,860	23,834,237	7%	1.1%	1.1%	77%	43%	10%	10%	67%	33%	25%	26%	102%	69%	No	Yes
28223	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	140	22%	5,600,484	6,994,091	-20%	0.2%	0.3%	79%	57%	7%	7%	72%	50%	33%	35%	112%	91%	No	Yes
10723	NATIONWIDE ASSURANCE COMPANY	140	27%	3,910,358	2,513,718	56%	0.2%	0.1%	65%	72%	8%	8%	58%	64%	33%	32%	99%	104%	Yes	No
23760	NATIONWIDE GENERAL INSURANCE COMPANY	140	3%	2.994.319	1.785.321	68%	0.1%	0.1%	125%	77%	9%	11%	116%	66%	33%	37%	157%	113%	No	No
42307	NAVIGATORS INSURANCE COMPANY	510	6%	3.186.159	4,148,634	-23%	0.1%	0.1%	48%	61%	5%	7%	43%	54%	31%	36%	79%	97%	Yes	Yes
16608	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	256	42%	9,245,791	9,332,562	-1%	0.4%	0.4%	81%	34%	11%	6%	70%	28%	38%	33%	118%	67%	No	Yes
14788	NGM Insurance Company	311	44%	50,242,274	49,750,415	1%	2.1%	2.2%	• • • • •	•			73%	78%	n/a	n/a		*****		
23965	Norfolk & Dedham Mutual Fire Insurance Company	144	4%	8,607,765	8,226,939	5%	0.4%	0.4%	64%	73%	7%	10%	57%	63%	38%	38%	102%	111%	No	No
24015	NORTHLAND INSURANCE COMPANY	3548	93%	5,148,732	5,794,070	-11%	0.2%	0.3%	81%	78%	7%	5%	74%	73%	34%	35%	115%	113%	No	No
42552	NOVA CASUALTY COMPANY	88	14%	2,598,822	2,469,083	5%	0.1%	0.1%	53%	55%	14%	10%	40%	44%	40%	40%	93%	95%	Yes	Yes
39608	NUTMEG INSURANCE COMPANY	91	27%	5,221,414	1,556,293	236%	0.2%	0.1%	59%	63%	9%	9%	50%	54%	34%	36%	93%	99%	Yes	Yes
24082	OHIO SECURITY INSURANCE COMPANY	111	23%	41,894,795	43,930,213	-5%	1.7%	1.9%	77%	71%	10%	10%	67%	61%	36%	35%	112%	106%	No	No
24147	OLD REPUBLIC INSURANCE COMPANY	150	28%	32,427,719	32,838,926	-1%	1.3%	1.4%	109%	82%	14%	15%	95%	67%	12%	15%	121%	97%	No	Yes
32069	Patriot Insurance Company	1309	6%	2,803,240	3,287,090	-15%	0.1%	0.1%	43%	50%	5%	8%	38%	42%	35%	34%	78%	85%	Yes	Yes
14958	PENINSULA INSURANCE COMPANY	250	79%	2,645,455	2,493,580	6%	0.1%	0.1%	121%	56%	15%	9%	106%	47%	64%	33%	185%	89%	No	Yes
14974	Pennsylvania Lumbermens Mutual Insurance Company		24%	3,976,174	2,835,487	40%	0.2%	0.1%	59%	21%	8%	5%	50%	15%	27%	28%	86%	49%	Yes	Yes
12262	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE	150	12%	4,927,215	6,129,306	-20%	0.2%	0.3%	106%	65%	18%	11%	88%	54%	21%	19%	126%	84%	No	Yes
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	3098	19%	63,862,393	61,164,192	4%	2.6%	2.7%	50%	56%	7%	6%	43%	49%	31%	30%	81%	86%	Yes	Yes
21750	Pilgrim Insurance Company	415	81%	46,812,499	52,214,148	-10%	1.9%	2.3%	76%	36%	12%	15%	64%	21%	25%	26%	101%	61%	No	Yes
14737	PLYMOUTH ROCK ASSURANCE CORPORATION	415	2%	7,142,086	7,046,901	1%	0.3%	0.3%	70%	67%	13%	13%	57%	55%	32%	33%	102%	101%	No	No
15024	PREFERRED MUTUAL INSURANCE COMPANY		4%	2,740,219	2,663,379	3%	0.1%	0.1%	16%	81%	0%	7%	16%	74%	37%	36%	53%	117%	Yes	No
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	23%	126,993,378	111,184,501	14%	5.3%	4.9%	71%	62%	11%	10%	60%	52%	27%	24%	98%	86%	Yes	Yes
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	14%	20,445,711	18,821,269	9%	0.8%	0.8%	66%	55%	9%	9%	57%	46%	28%	25%	94%	80%	Yes	Yes
12416	Protective Insurance Company	867	37%	8,989,302	5,198,156	73%	0.4%	0.2%	65%	26%	9%	21%	56%	5%	34%	34%	99%	60%	Yes	Yes
15067	Quincy Mutual Fire Insurance Company	1275	3%	6,048,132	6,516,671	-7%	0.3%	0.3%	62%	45%	12%	9%	50%	36%	30%	30%	92%	75%	Yes	Yes
12475	REPUBLIC-FRANKLIN INSURANCE COMPANY	201	23%	13,913,990	13,272,963	5%	0.6%	0.6%	62%	54%	10%	10%	52%	44%	32%	34%	94%	88%	Yes	Yes
33618	SAFETY INDEMNITY INSURANCE COMPANY	188	28%	51,012,417	47,232,167	8%	2.1%	2.1%	70%	60%	9%	9%	61%	51%	37%	40%	108%	100%	No	No
39454	SAFETY INSURANCE COMPANY	188	14%	86,688,421	76,713,086	13%	3.6%	3.4%	70%	65%	10%	9%	60%	56%	28%	30%	98%	95%	Yes	Yes
15105	Safety National Casualty Corporation	74	7%	4,456,152	4,100,563	9%	0.2%	0.2%	96%	82%	1%	8%	94%	74%	19%	19%	114%	102%	No	No
12808	Safety Property and Casualty Insurance Company	188	21%	5,807,662	5,748,012	1%	0.2%	0.3%	109%	74%	12%	8%	97%	65%	33%	33%	142%	107%	No	No
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	242	28%	28,877,590	24,998,757	16%	1.2%	1.1%	76%	70%	6%	6%	70%	64%	34%	35%	110%	105%	No	No
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	21%	21,528,876	20,802,589	3%	0.9%	0.9%	60%	61%	6%	5%	54%	56%	34%	35%	94%	96%	Yes	Yes
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	242	29%	19,807,282	17,447,643	14%	0.8%	0.8%	61%	65%	6%	5%	54%	60%	33%	34%	93%	99%	Yes	Yes
11000	SENTINEL INSURANCE COMPANY, LTD.	91	4%	3,593,713	4,494,201	-20%	0.1%	0.2%	73%	12%	12%	2%	61%	11%	35%	36%	108%	48%	No	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	23%	5,256,317	4,704,606	12%	0.2%	0.2%	31%	53%	11%	11%	21%	42%	23%	24%	55%	77%	Yes	Yes
21180	SENTRY SELECT INSURANCE COMPANY	169	56%	11,256,355	10,144,135	11%	0.5%	0.4%	64%	91%	11%	17%	53%	74%	27%	28%	92%	119%	Yes	No
38318 25135	Starr Indemnity & Liability Company	4670	5% 14%	7,259,917	8,306,846	-13%	0.3%	0.4%	26%	36%	3% 13%	6% 14%	23% 95%	30% 68%	19% 32%	24% 33%	45% 140%	60% 115%	Yes No.	Yes No
25135 25178	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY State Farm Mutual Automobile Insurance Company	175 176	14% 1%	6,518,309 7,369,989	6,390,171 6,404,351	2% 15%	0.3% 0.3%	0.3% 0.3%	108% 89%	82% 94%	13% 11%	14% 9%	95% 78%	68% 84%	32% 23%	23% 23%	140% 112%	115% 117%	No No	No No
25178	THE CHARTER OAK FIRE INSURANCE COMPANY	3548	31%	33,923,415	33,089,822	3%	1.4%	1.5%	50%	94% 42%	9%	9% 6%	78% 41%	36%	32%	23% 32%	82%	74%	Yes	Yes
35289	THE CHARTER OAK FIRE INSURANCE COMPANY THE CONTINENTAL INSURANCE COMPANY	218	6%	4,344,261	4,347,739	-0%	0.2%	0.2%	63%	42% 62%	12%	8%	51%	54%	32%	32% 35%	95%	74% 96%	Yes	Yes
33588	The First Liberty Insurance Corporation	111	16%	3,508,572	2,451,927	43%	0.2%	0.2 %	16%	69%	4%	8%	12%	62%	35%	34%	51%	103%	Yes	No
22292	THE HANOVER INSURANCE COMPANY	88	2%	7,951,066	7,961,642	-0%	0.1%	0.1%	48%	41%	14%	8%	34%	33%	26%	32%	74%	73%	Yes	Yes
24074	THE OHIO CASUALTY INSURANCE COMPANY	111	8%	8,232,528	9,237,901	-11%	0.3%	0.4%	42%	44%	9%	10%	33%	33%	37%	36%	79%	80%	Yes	Yes
25623	THE PHOENIX INSURANCE COMPANY	3548	8%	9,372,681	8,749,566	7%	0.4%	0.4%	37%	56%	6%	7%	31%	49%	32%	32%	69%	87%	Yes	Yes
25658	THE TRAVELERS INDEMNITY COMPANY	3548	14%	28,927,965	29,199,938	-1%	1.2%	1.3%	44%	53%	6%	6%	38%	47%	33%	33%	77%	86%	Yes	Yes
25666	THE TRAVELERS INDEMNITY COMPANY OF AMERICA	3548	9%	8,615,121	7,841,821	10%	0.4%	0.3%	49%	55%	7%	7%	42%	47%	33%	32%	82%	87%	Yes	Yes
25682	THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	3548	15%	16,439,247	16,018,123	3%	0.4%	0.7%	52%	39%	8%	6%	44%	33%	29%	28%	81%	67%	Yes	Yes
10945	Tokio Marine America Insurance Company	3098	17%	2,459,441	2,349,312	5%	0.1%	0.1%	72%	82%	9%	6%	63%	76%	19%	18%	92%	100%	Yes	No
20494	TRANSPORTATION INSURANCE COMPANY	218	20%	3,586,943	3,831,224	-6%	0.1%	0.1%	98%	89%	11%	10%	87%	79%	35%	35%	133%	124%	No	No
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	42%	33,562,239	32,607,896	3%	1.4%	1.4%	60%	46%	7%	5%	54%	41%	31%	31%	91%	77%	Yes	Yes
25674	Travelers Property Casualty Company Of America	3548	7%	21.332.667	19,602,572	9%	0.9%	0.9%	58%	48%	11%	7%	47%	41%	23%	24%	81%	72%	Yes	Yes
31003	TRI-STATE INSURANCE COMPANY OF MINNESOTA	98	14%	7,407,901	5,810,436	27%	0.3%	0.3%	65%	91%	5%	6%	59%	85%	35%	36%	100%	127%	Yes	No
27120	TRUMBULL INSURANCE COMPANY	91	5%	6.826.980	5,108,198	34%	0.3%	0.2%	31%	67%	7%	10%	24%	57%	37%	37%	69%	104%	Yes	No
25844	UNION INSURANCE COMPANY	98	31%	31,368,905	28,416,079	10%	1.3%	1.3%	61%	54%	7%	6%	54%	47%	34%	35%	95%	89%	Yes	Yes
11770	UNITED FINANCIAL CASUALTY COMPANY	155	43%	66.570.522	61.010.738	9%	2.8%	2.7%	47%	53%	9%	9%	38%	44%	28%	26%	75%	79%	Yes	Yes
13072	United Ohio Insurance Company	963	20%	13,901,634	12,228,159	14%	0.6%	0.5%	55%	52%	8%	7%	47%	45%	32%	32%	87%	84%	Yes	Yes
	UNITED STATES FIRE INSURANCE COMPANY	158	9%	7,650,533	8,562,703	-11%	0.3%	0.4%	73%	68%	9%	8%	64%	60%	38%	36%	111%	104%	No	No
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NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY Commercial Auto

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			2022	2021		Marke	t Share	Loss & L	AE Ratio	Total LA	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwri	ting Profit
NAIC	Group	Product	DIMB		Chg from		2024				2024						2224		2024
Code Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
25976 Utica Mutual Insurance Company	201	10%	9,186,414	8,780,118	5%	0.4%	0.4%	82%	82%	12%	12%	71%	69%	34%	35%	116%	117%	No	No
10687 Utica National Assurance Company	201	37%	6,359,627	5,188,154	23%	0.3%	0.2%	82%	96%	14%	14%	68%	82%	31%	34%	114%	130%	No	No
43478 Utica National Insurance Company of Texas	201	57%	7,114,262	5,051,071	41%	0.3%	0.2%	54%	39%	8%	8%	45%	31%	35%	36%	88%	75%	Yes	Yes
20508 VALLEY FORGE INSURANCE COMPANY	218	10%	2,665,327	2,430,462	10%	0.1%	0.1%	103%	98%	12%	9%	90%	90%	33%	35%	135%	133%	No	No
21172 VANLINER INSURANCE COMPANY	84	31%	4,760,080	4,513,394	5%	0.2%	0.2%	28%	51%	7%	10%	22%	41%	25%	26%	53%	77%	Yes	Yes
25011 WESCO INSURANCE COMPANY	2538	4%	3,914,442	2,407,360	63%	0.2%	0.1%	116%	81%	12%	7%	104%	74%	60%	58%	176%	139%	No	No
44393 WEST AMERICAN INSURANCE COMPANY	111	22%	9,637,518	10,775,744	-11%	0.4%	0.5%	43%	50%	9%	9%	35%	41%	35%	34%	78%	84%	Yes	Yes
11090 Worth Casualty Company	2438	63%	2,752,645	31,670	8592%	0.1%	0.0%	61%	54%	6%	5%	56%	48%	36%	38%	98%	92%	Yes	Yes
16535 ZURICH AMERICAN INSURANCE COMPANY	212	15%	60,597,632	57,851,096	5%	2.5%	2.6%	77%	75%	12%	18%	65%	57%	33%	35%	110%	109%	No	No
Total for companies with <0.1% Market Share ****			123,024,718	107,851,994	14%	5.1%	4.8%	66%	62%	10%	13%	56%	49%	33%	32%	99%	94%	Yes	Yes
TOTAL			2,415,226,755	2,267,207,063	6.5%	100.0%	100.0%	67%	57%	10%	10%	58%	47%	31%	30%	98%	87%	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 242 companies which have less than 0.1% market share.

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**	76	77

				2022	2021		Marke	t Share	Loss & L	AE Ratio	Total L	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwrit	ting Profit
NAIC		Group	Product			Chg from														
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
10675	AAA Mid-Atlantic Insurance Company ACADIA INSURANCE COMPANY	1278	100% 30%	63,718,268	39,893,580	60%	0.1%	0.1%	108% 70%	86% 55%	17% 8%	14% 7%	91% 62%	72% 48%	20%	18% 34%	127%	104%	No	No
31325 16835	ACADIA INSURANCE COMPANY Accredited Specialty Insurance Company	98 4234	30% 15%	117,002,907 64,605,599	117,296,173 29,754,545	-0% 117%	0.2%	0.2%	70% 1244%	55% 4012%	1185%	7% 3950%	58%	48% 62%	33% n/a	34% n/a	103%	89%	No	Yes
26379	Accredited Surety and Casualty Company, Inc.	4204	18%	108,148,583	77,631,814	39%	0.1%	0.1%	87%	128%	25%	74%	62%	55%	n/a	n/a				
22667	ACE AMERICAN INSURANCE COMPANY	626	7%	407,861,472	372,918,826	9%	0.7%	0.7%	127%	94%	10%	16%	118%	78%	17%	15%	144%	109%	No	No
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	626	3%	122,358,905	121,215,775	1%	0.2%	0.2%	77%	77%	12%	15%	65%	62%	25%	23%	101%	100%	No	No
14184 35173	ACUITY, A MUTUAL INSURANCE COMPANY		33% 36%	737,809,643 89.369.672	680,829,664	8% 23%	1.2% 0.2%	1.3% 0.1%	79% 66%	67% 57%	12% 7%	11% 8%	68% 59%	56% 49%	31% 22%	32% 23%	111% 88%	99% 79%	No Yes	Yes Yes
10127	Agency Insurance Company of Maryland, Inc. ALLIED INSURANCE COMPANY OF AMERICA	140	52%	81.204.528	72,537,506 115,421,593	-30%	0.2%	0.1%	79%	84%	9%	9%	70%	75%	35%	33%	114%	117%	No.	No.
42579	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	140	16%	69,966,610	74,635,237	-6%	0.1%	0.1%	81%	65%	9%	8%	71%	57%	38%	40%	119%	105%	No	No
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	46%	291,896,268	275,024,844	6%	0.5%	0.5%	78%	66%	13%	11%	66%	55%	33%	33%	112%	99%	No	Yes
19232 21849	ALLSTATE INSURANCE COMPANY	8 761	13% 70%	699,022,005 167,222,474	633,272,943 144.619.292	10% 16%	1.2% 0.3%	1.2% 0.3%	125% 62%	96% 77%	11% 14%	14% 10%	114% 48%	82% 66%	19% 41%	21% 32%	144% 104%	117% 108%	No No	No No
20427	American Automobile Insurance Company AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	218	15%	71,874,730	64,439,216	12%	0.3%	0.1%	72%	80%	10%	9%	62%	71%	32%	32%	104%	113%	No	No
10391	American Centennial Insurance Company	31	18%	64,323,964	47,983,681	34%	0.1%	0.1%	95%	171%	19%	22%	77%	148%	8%	11%	104%	182%	No	No
24066	AMERICAN FIRE AND CASUALTY COMPANY	111	19%	65,329,226	73,488,013	-11%	0.1%	0.1%	78%	62%	9%	10%	69%	52%	37%	35%	115%	97%	No	Yes
26247	AMERICAN INTER FIRE LTV EYCHANGE	212	6%	78,841,239	73,329,128	8%	0.1%	0.1%	72%	88%	12%	14%	60%	74%	42%	45%	114%	133%	No	No
40088 15911	AMERICAN INTER-FIDELITY EXCHANGE American Mining Insurance Company Inc	98	90% 49%	87,270,826 69,479,370	91,473,190 46,620,968	-5% 49%	0.1% 0.1%	0.2% 0.1%	50% 42%	56% 52%	5% 7%	6% 9%	45% 35%	51% 42%	30% 31%	23% 32%	80% 73%	79% 84%	Yes Yes	Yes Yes
16616	AMERICAN TRANSIT INSURANCE COMPANY	30	100%	271,110,437	253,188,713	7%	0.5%	0.5%	89%	84%	24%	23%	64%	61%	21%	21%	109%	105%	No	No
19488	AMERISURE INSURANCE COMPANY	124	29%	103,562,063	95,568,362	8%	0.2%	0.2%	88%	77%	13%	12%	74%	65%	32%	31%	120%	109%	No	No
23396	AMERISURE MUTUAL INSURANCE COMPANY (a stock insurer)	124	19%	88,309,016	72,192,729	22%	0.1%	0.1%	82%	71%	13%	12%	68%	59%	33%	33%	115%	104%	No	No
42390 41360	AMGUARD INSURANCE COMPANY Arbella Protection Insurance Company	828 586	27% 45%	433,150,040 134,869,289	433,859,940 124,350,840	-0% 8%	0.7%	0.8%	70% 60%	82% 52%	1% 9%	12% 9%	70% 51%	70% 42%	30% 33%	33% 32%	100% 93%	115% 84%	No Yes	No Yes
11150	ARCH INSURANCE COMPANY	1279	16%	530.428.806	501.503.381	6%	0.2%	0.2%	78%	82%	10%	12%	68%	70%	28%	28%	107%	110%	No	No
10194	ARTISAN AND TRUCKERS CASUALTY COMPANY	155	48%	622,827,771	554,588,721	12%	1.0%	1.0%	61%	59%	10%	10%	51%	49%	26%	23%	87%	82%	Yes	Yes
13683	Ascendant Commercial Insurance Inc		53%	68,286,937	62,058,081	10%	0.1%	0.1%	78%	65%	9%	9%	69%	56%	66%	61%	144%	126%	No	No
42846 27154	ATLANTIC CASUALTY INSURANCE COMPANY	3911	29%	114,469,671	89,155,424	28%	0.2%	0.2%	70%	69%	12% 7%	9%	58%	60%	33%	37%	103%	106%	No	No
22586	Atlantic Specialty Insurance Company ATLANTIC STATES INSURANCE COMPANY	1129 250	15% 23%	176,838,819 75,954,556	165,160,241 76,143,900	7% -0%	0.3% 0.1%	0.3% 0.1%	73% 74%	75% 92%	10%	12% 14%	66% 63%	63% 78%	38% 33%	39% 34%	111% 107%	113% 125%	No No	No No
18988	Auto-Owners Insurance Company	280	18%	1,038,023,158	722,817,666	44%	1.7%	1.3%	88%	73%	11%	11%	77%	62%	27%	28%	115%	101%	No	No
37273	AXIS Insurance Company	3416	9%	98,241,887	93,108,617	6%	0.2%	0.2%	99%	81%	7%	8%	92%	73%	38%	40%	137%	121%	No	No
41394	Benchmark Insurance Company		15%	82,117,165	67,704,610	21%	0.1%	0.1%	74%	60%	11%	11%	62%	49%	48%	46%	122%	106%	No	No
38911 29580	BERKLEY NATIONAL INSURANCE COMPANY BERKLEY REGIONAL INSURANCE COMPANY	98 98	18% 34%	124,870,688 82,762,512	109,875,889 77,818,863	14% 6%	0.2%	0.2%	74% 78%	68% 63%	13% 11%	13% 12%	62% 67%	54% 51%	31% 32%	32% 33%	105% 110%	100% 96%	No No	No Yes
20044	BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY FKA	31	21%	114,142,503	83,378,629	37%	0.1%	0.1%	65%	54%	14%	14%	51%	41%	20%	18%	85%	73%	Yes	Yes
20095	BITUMINOUS CASUALTY CORPORATION	150	37%	147,845,700	146,250,329	1%	0.2%	0.3%	80%	81%	12%	13%	68%	68%	28%	28%	109%	109%	No	No
15643	Blue Hill Specialty Insurance Company Inc	155	98%	396,683,599	433,172,692	-8%	0.7%	0.8%	142%	95%	17%	15%	125%	80%	19%	16%	161%	111%	No	No
38342 10464	CALIFORNIA AUTOMOBILE INSURANCE COMPANY CANAL INSURANCE COMPANY	660 262	17% 94%	193,518,329 375,999,447	181,515,037 332,603,806	7% 13%	0.3%	0.3%	101% 68%	79% 68%	20% 13%	15% 11%	81% 55%	64% 56%	24% 30%	26% 31%	125% 99%	105% 99%	No Yes	No Yes
10510	CAROLINA CASUALTY INSURANCE COMPANY	98	36%	148.843.382	115.136.787	29%	0.0%	0.0%	63%	57%	10%	19%	54%	38%	26%	27%	90%	84%	Yes	Yes
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	16%	113,794,404	106,292,691	7%	0.2%	0.2%	77%	77%	12%	14%	65%	63%	32%	30%	109%	107%	No	No
10642	CHEROKEE INSURANCE COMPANY		77%	146,515,414	143,039,700	2%	0.2%	0.3%	110%	106%	16%	19%	94%	87%	12%	10%	122%	116%	No	No
18767 28665	CHURCH MUTUAL INSURANCE COMPANY	4851 244	8% 9%	83,790,637	75,113,399	12%	0.1% 0.1%	0.1%	57%	48%	6% 10%	13%	51%	35% 53%	37% 29%	37%	94% 110%	85% 91%	Yes	Yes
23280	CINCINNATI CASUALTY COMPANY CINCINNATI INDEMNITY COMPANY	244	25%	67,291,699 120,843,137	63,366,018 114.030.752	6% 6%	0.1%	0.1%	82% 78%	62% 62%	9%	9% 9%	72% 69%	53%	29%	29% 28%	107%	91%	No No	Yes Yes
10677	CINCINNATI INSURANCE COMPANY	244	14%	666,058,937	636,543,199	5%	1.1%	1.2%	72%	61%	9%	9%	63%	52%	29%	30%	101%	91%	No	Yes
39993	COLONY INSURANCE COMPANY	457	11%	64,098,237	58,037,387	10%	0.1%	0.1%	82%	67%	13%	15%	69%	52%	40%	41%	122%	108%	No	No
34754 20443	COMMERCE INSURANCE COMPANY CONTINENTAL CASUALTY COMPANY	411 218	9% 2%	135,667,145 132,563,110	137,211,561 104.607.289	-1% 27%	0.2% 0.2%	0.3% 0.2%	85% 105%	61% 112%	13% 11%	9% 14%	72% 94%	52% 98%	32% 30%	29% 31%	117% 134%	90% 143%	No No	Yes No
35939	CONTINENTAL CASUALTY COMPANY CONTINENTAL DIVIDE INSURANCE COMPANY	31	2% 95%	75.251.153	50.225.004	50%	0.2%	0.2%	75%	61%	14%	14%	60%	96% 47%	21%	21%	95%	82%	Yes	Yes
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	37%	111,633,013	109,579,688	2%	0.2%	0.2%	74%	59%	7%	8%	66%	51%	33%	33%	106%	92%	No	Yes
10499	Corepointe Insurance Company		57%	84,433,219	56,967,753	48%	0.1%	0.1%	76%	88%	6%	7%	70%	81%	n/a	n/a	l			
20990 44520	COUNTRY Mutual Insurance Company	50 158	4%	71,361,224	68,069,712	5%	0.1%	0.1%	91% 81%	73% 70%	11% 8%	10% 8%	80%	62% 62%	24% 19%	24% 33%	115% 100%	96% 103%	No	Yes
24319	CRUM & FORSTER SPECIALTY INSURANCE COMPANY Darwin Select Insurance Company	158 3239	15% 14%	187,517,340 88.047.675	9,186,225 69.857.405	1941% 26%	0.3%	0.0%	81% 54%	70% 43%	8% 5%	8% 5%	72% 49%	62% 38%	19% 29%	33% 29%	100% 83%	103% 72%	Yes Yes	No Yes
42587	DEPOSITORS INSURANCE COMPANY	140	12%	62,765,484	58,674,324	7%	0.1%	0.1%	90%	72%	9%	8%	80%	64%	35%	35%	125%	107%	No	No
12502	Dongbu Insurance Co.,Ltd(US Branch)	4672	42%	122,537,598	96,992,925	26%	0.2%	0.2%	56%	64%	8%	10%	48%	55%	32%	32%	88%	97%	Yes	Yes
11410	DRIVE NEW JERSEY INSURANCE COMPANY	155	54%	356,381,969	335,131,482	6%	0.6%	0.6%	91%	74%	13%	12%	79%	62%	24%	20%	115%	94%	No	Yes
25186 21407	EMC PROPERTY & CASUALTY COMPANY EMCASCO INSURANCE COMPANY	62 62	39% 28%	80,646,214 121,958,952	72,794,515 114.036.931	11% 7%	0.1% 0.2%	0.1%	58% 75%	46% 76%	10% 10%	10% 10%	48% 65%	35% 67%	32% 31%	33% 32%	90% 106%	79% 108%	Yes No	Yes No
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	95%	288,995,787	262,541,858	10%	0.5%	0.5%	46%	69%	9%	15%	36%	54%	73%	70%	118%	139%	No	No
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	30%	378,368,440	365,433,999	4%	0.6%	0.7%	62%	71%	10%	10%	51%	61%	31%	33%	93%	104%	Yes	No
26263	Erie Insurance Company	213	6%	161,857,842	151,586,964	7%	0.3%	0.3%	95%	75%	12%	11%	84%	64%	25%	25%	120%	100%	No	No
26271 16044	Erie Insurance Exchange	213 1120	12% 63%	599,102,429 149,996,763	549,342,905 139,641,031	9% 7%	1.0%	1.0% 0.3%	93% 69%	77% 62%	11% 10%	11% 11%	82% 59%	66% 51%	25% 25%	26% 25%	117% 94%	103% 87%	No Yes	No
10120	Everest Denali Insurance Company EVEREST NATIONAL INSURANCE COMPANY	1120	11%	149,996,763	139,641,031	7% 12%	0.3%	0.3%	73%	62% 68%	10%	11%	63%	51% 57%	25%	25% 21%	94%	87% 89%	Yes	Yes Yes
16882	Everspan Indemnity Insurance Company	1248	91%	106,289,660	12,569,771	746%	0.2%	0.0%	61%	64%	1%	0%	60%	64%	n/a	90%	00.0	155%		No
13803	Farm Family Casualty Insurance Company	408	16%	67,465,759	66,255,776	2%	0.1%	0.1%	57%	58%	8%	8%	49%	50%	23%	22%	80%	80%	Yes	Yes
21598	FARMERS INSURANCE COMPANY OF ARIZONA	212	18%	91,395,772	26,623,361	243%	0.2%	0.0%	99%	68%	12%	12%	87%	56%	27%	28%	126%	97%	No	Yes
21652	FARMERS INSURANCE EXCHANGE FARMERS GROUP INC., DBA: F FCCI Insurance Company	212 474	10% 32%	627,481,824 185,750,930	355,870,673 172,742,753	76% 8%	1.1% 0.3%	0.7% 0.3%	85% 73%	117% 73%	12% 12%	14% 12%	73% 61%	103% 61%	30% 32%	32% 33%	115% 105%	149% 106%	No No	No No
10170	1 Ooi modranoo oompany	7/7	JZ /0	100,100,000	112,142,133	0 /0	0.570	0.570	1370	1 3 /0	12/0	12 /0	0170	0170	JZ /0	33 /0	10070	10070	110	710

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				2022	2021		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwri	derwriting Profit	
NAIC		Group	Product			Chg from	ĺ														
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	
20281	FEDERAL INSURANCE COMPANY	38	5%	301,011,410	261,200,276		0.5%	0.5%	78%	69%	9%	12%	68%	58%	27%	30%	105%	99%	No	Yes	
13935 16024	FEDERATED MUTUAL INSURANCE COMPANY	7 7	30% 29%	475,131,536	439,466,226	8%	0.8%	0.8%	72%	68%	10% 9%	10%	61% 50%	58%	26%	28% 28%	97% 85%	96% 88%	Yes	Yes	
28304	Federated Reserve Insurance Company FEDERATED SERVICE INSURANCE COMPANY	7	29% 35%	73,848,844 92,591,573	59,749,656 98,916,065	24% -6%	0.1%	0.1% 0.2%	59% 75%	60% 73%	9% 11%	10% 11%	64%	50% 62%	26% 26%	28% 29%	101%	88% 101%	Yes No	Yes No	
21784	FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC	98	36%	69,467,915	71.644.088	-3%	0.1%	0.1%	65%	58%	8%	7%	57%	51%	34%	34%	99%	92%	Yes	Yes	
13986	Frankenmuth Mutual Insurance Company	1309	19%	159,939,142	144,919,540		0.3%	0.3%	65%	57%	8%	8%	58%	50%	35%	35%	100%	92%	No	Yes	
16870	GRANADA INS CO		66%	65,512,285	76,363,553	-14%	0.1%	0.1%	159%	90%	24%	24%	136%	66%	55%	56%	215%	145%	No	No	
25984	Graphic Arts Mutual Insurance Company	201	27%	60,602,667	52,801,744	15%	0.1%	0.1%	73%	60%	11%	10%	62%	50%	33%	34%	107%	95%	No	Yes	
26344 20303	GREAT AMERICAN ASSURANCE COMPANY	84 38	23%	201,023,664	180,458,369	11%	0.3%	0.3%	58%	56%	7% 9%	7% 12%	51%	48% 59%	32%	33%	90%	88% 94%	Yes	Yes	
11371	GREAT NORTHERN INSURANCE COMPANY GREAT WEST CASUALTY COMPANY	30 150	9% 84%	118,807,268 1,208,821,240	117,237,215 1,050,145,804	1% 15%	0.2% 2.0%	0.2% 2.0%	75% 64%	71% 70%	10%	12%	65% 54%	58%	25% 25%	23% 25%	100% 89%	94%	No Yes	Yes Yes	
22322	Greenwich Insurance Company	1285	16%	133,587,479	132,634,399	1%	0.2%	0.2%	142%	114%	20%	18%	122%	97%	36%	37%	177%	151%	No	No	
14117	GRINNELL MUTUAL REINSURANCE COMPANY	518	16%	64,141,241	59,886,098	7%	0.1%	0.1%	99%	106%	8%	14%	91%	92%	32%	32%	131%	138%	No	No	
15032	GuideOne Mutual Insurance Company	303	26%	107,489,680	100,894,656	7%	0.2%	0.2%	59%	61%	7%	9%	52%	52%	43%	47%	101%	107%	No	No	
26433	Harco National Insurance Company	225	17%	60,727,235	81,841,416		0.1%	0.2%	57%	107%	18%	20%	40%	87%	30%	12%	88%	119%	Yes	No	
23582	HARLEYSVILLE INSURANCE COMPANY	253	37%	82,104,361	87,942,251	-7%	0.1%	0.2%	070/	040/	00/	400/	74%	68%	n/a	n/a	4000/	4400/			
22357 19682	HARTFORD ACCIDENT AND INDEMNITY COMPANY HARTFORD FIRE INSURANCE COMPANY	91 91	21% 19%	152,701,864 438,985,802	157,348,648 371.803.129	-3% 18%	0.3% 0.7%	0.3% 0.7%	67% 91%	81% 85%	8% 15%	10% 16%	59% 76%	71% 69%	35% 28%	35% 28%	102% 119%	116% 113%	No No	No No	
24309	HEREFORD INSURANCE COMPANY	4695	90%	129.830.559	109,230,682	19%	0.2%	0.2%	86%	101%	22%	37%	64%	65%	25%	25%	111%	127%	No	No	
16777	Highlander Specialty Insurance Company	4850	93%	85,998,613	31,871,690		0.1%	0.1%	63%		2%	*****	61%	69%	n/a	n/a		.=			
12936	Houston Specialty Insurance Company	4381	30%	133,913,614	136,728,472	-2%	0.2%	0.3%	106%	71%	21%	9%	85%	61%	42%	34%	149%	105%	No	No	
25054	HUDSON INSURANCE COMPANY	158	23%	180,232,496	170,821,825	6%	0.3%	0.3%	84%	79%	15%	15%	69%	64%	41%	39%	125%	118%	No	No	
35408	Imperium Insurance Company	4381	50% 15%	158,097,678	131,255,498	20%	0.3%	0.2%	115%	59%	26%	12%	89% 46%	48% 58%	41%	34%	155%	93%	No	Yes	
43575 39497	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA Infinity Assurance Insurance Company	626 3495	99%	266,040,572 152,054,943	88,650,567 100,561,874	200% 51%	0.4% 0.3%	0.2% 0.2%	55%	71%	9%	13%	66%	81%	25% n/a	22% n/a	80%	93%	Yes	Yes	
13820	Infinity County Mutual Insurance Company	3495	35%	128,598,610	90,400,064	42%	0.2%	0.2%					63%	68%	n/a	n/a					
20260	Infinity Select Insurance Company	3495	91%	258,853,654	206,560,123	25%	0.4%	0.4%					65%	62%	n/a	n/a					
22772	INTEGON INDEMNITY CORPORATION	2538	12%	95,215,918	83,822,690	14%	0.2%	0.2%	57%	72%	7%	7%	50%	65%	50%	48%	107%	120%	No	No	
29742	INTEGON NATIONAL INSURANCE COMPANY	2538	8%	130,462,481	111,132,204	17%	0.2%	0.2%	81%	84%	10%	13%	71%	71%	65%	58%	146%	142%	No	No	
10885	KEY RISK INSURANCE COMPANY	98	69%	125,386,542	78,981,172	59%	0.2%	0.1%	63%	53%	9%	8%	54% 97%	45% 93%	35% 19%	35%	98%	88%	Yes	Yes	
15366 26077	Knight Specialty Insurance Company LANCER INSURANCE COMPANY	1316 456	64% 91%	104,166,005 238,927,299	126,390,840 211,022,370	-18% 13%	0.2%	0.2%	104% 67%	100% 52%	7% 15%	7% 13%	97% 52%	93% 39%	32%	20% 31%	123% 99%	120% 83%	No Yes	No Yes	
	LEXINGTON INSURANCE COMPANY	12	3%	73,506,185	78,681,570		0.1%	0.1%	64%	90%	2%	15%	62%	75%	23%	23%	86%	112%	Yes	No	
	Liberty Insurance Corporation	111	4%	79,415,320	76,176,329	4%	0.1%	0.1%	86%	83%	12%	13%	74%	70%	32%	31%	118%	114%	No	No	
23035	Liberty Mutual Fire Insurance Company	111	19%	704,298,073	525,315,707	34%	1.2%	1.0%	100%	89%	13%	14%	86%	75%	31%	30%	131%	119%	No	No	
10725	Liberty Surplus Insurance Corporation	111	15%	139,464,094	73,855,805	89%	0.2%	0.1%	112%	113%	16%	17%	96%	96%	19%	18%	131%	131%	No	No	
33600 27138	LM Insurance Corporation	111 108	5% 20%	59,860,305	46,156,102	30% 283%	0.1%	0.1%	89%	92%	11%	12%	78%	79% 68%	32%	30%	121%	122%	No	No	
37745	Lumbermens CASUALTY INSURANCE COMPANY Maiden Specialty Insurance Company	2538	25%	78,356,154 147,086,151	20,470,005 125,265,225	283% 17%	0.1% 0.2%	0.0% 0.2%	87%	73%	11%	11%	215% 77%	61%	n/a 54%	n/a 52%	141%	125%	No	No	
23329	Merchants Mutual Insurance Company	226	31%	85,713,453	80,254,298	7%	0.1%	0.1%	80%	60%	12%	9%	67%	51%	36%	35%	115%	95%	No	Yes	
21687	MID-CENTURY INSURANCE COMPANY	212	4%	109,316,105	112,575,838	-3%	0.2%	0.2%	69%	71%	10%	9%	59%	63%	41%	42%	110%	113%	No	No	
23434	MIDDLESEX INSURANCE COMPANY	169	32%	109,753,246	85,610,135	28%	0.2%	0.2%	77%	81%	13%	13%	64%	68%	35%	35%	112%	117%	No	No	
23574	Midwest Family Mutual Insurance Company		30%	71,095,638	69,607,735		0.1%	0.1%	73%	87%	8%	15%	64%	72%	23%	22%	96%	109%	Yes	No	
16392 16599	Mobilitas Insurance Company MOBILITAS INSURANCE COMPANY OF ARIZONA	1278 1278	100% 100%	63,695,917 380,907,850	13,014,657 990,870	389% 38342%	0.1%	0.0% 0.0%	154% 95%	103% 10%	21% 13%	15% 10%	133% 82%	88% 0%	15% 13%	12% 12%	169% 108%	116% 23%	No No	No Yes	
32506	MONROE GUARANTY INSURANCE COMPANY	474	54%	98.787.699	81,957,526	21%	0.0%	0.0%	71%	73%	11%	13%	60%	60%	32%	33%	103%	106%	No	No	
13331	Motorists Commercial Mutual Insurance Company	291	38%	167.196.224	172.940.857	-3%	0.3%	0.3%	79%	70%	15%	13%	64%	56%	35%	34%	114%	104%	No	No	
22012	MOTORS INSURANCE CORPORATION	79	98%	138,809,893	146,134,043	-5%	0.2%	0.3%	37%	35%	3%	3%	33%	32%	17%	16%	54%	51%	Yes	Yes	
23663	National American Insurance Company		33%	75,099,874	72,523,557	4%	0.1%	0.1%	82%	73%	10%	11%	72%	62%	43%	40%	125%	113%	No	No	
11991	National Casualty Company	140	16% 99%	256,600,083	277,924,103	-8%	0.4%	0.5%	66%	64%	9%	10%	57%	54%	36%	36%	102%	100%	No	No	
10243	NATIONAL CONTINENTAL INSURANCE COMPANY NATIONAL FIRE & MARINE INSURANCE COMPANY	155 31	99% 3%	188,444,105 100,375,273	264,837,410 129,288,658	-29% -22%	0.3%	0.5% 0.2%	123% 53%	116% 55%	15% 14%	15% 14%	108% 39%	102% 41%	25% 22%	22% 21%	147% 75%	138% 76%	No Yes	No Yes	
20079	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	19%	115.279.552	105.366.820	9%	0.2%	0.2%	87%	89%	10%	12%	77%	77%	31%	32%	118%	122%	No	No	
20087	NATIONAL INDEMNITY COMPANY	31	72%	152,458,876	173,463,862		0.3%	0.3%	80%	65%	19%	17%	61%	47%	27%	27%	107%	92%	No	Yes	
32620	National Interstate Insurance Company	84	83%	557,267,945	493,444,513		0.9%	0.9%	75%	85%	14%	15%	61%	70%	25%	25%	100%	110%	No	No	
20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	31	51%	372,686,139	355,079,807	5%	0.6%	0.7%	67%	67%	19%	20%	48%	47%	25%	25%	92%	92%	Yes	Yes	
22608	National Specialty Insurance Company	93	36%	146,516,048	99,128,872		0.2%	0.2%	110%	103%	10%	10%	100%	93%	72%	76%	182%	178%	No	No	
19445 28223	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PARTIONWIDE AGRIBUSINESS INSURANCE COMPANY	12 140	14% 24%	774,423,723 315.134.374	694,613,054 333,470,310	11% -5%	1.3% 0.5%	1.3% 0.6%	90% 75%	92% 82%	12% 8%	16% 10%	77% 67%	76% 73%	24% 33%	25% 34%	113% 109%	117% 117%	No No	No No	
10723	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY NATIONWIDE ASSURANCE COMPANY	140	18%	64.401.998	25.883.132	0,0	0.5%	0.0%	63%	69%	8%	8%	55%	73% 61%	33%	33%	95%	102%	Yes	No	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	6%	182,739,390	190,528,365	-4%	0.3%	0.4%	75%	55%	7%	7%	68%	48%	35%	30%	110%	84%	No	Yes	
42307	NAVIGATORS INSURANCE COMPANY	510	8%	74,247,046	79,230,308	-6%	0.1%	0.1%	71%	97%	7%	10%	65%	86%	31%	35%	103%	131%	No	No	
12122	NEW JERSEY MANUFACTURERS INSURANCE COMPANY	708	5%	100,422,413	86,480,066	16%	0.2%	0.2%	73%	53%	16%	12%	57%	42%	24%	18%	98%	72%	Yes	Yes	
16608	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	256	29%	178,111,195	232,973,672		0.3%	0.4%	68%	79%	10%	14%	58%	65%	38%	34%	106%	113%	No	No	
14788 13167	NGM Insurance Company	311	35% 57%	111,422,845	113,126,221	-2% 13%	0.2%	0.2% 0.2%	190%	119%	220/	18%	67% 168%	60% 101%	n/a 11%	n/a 11%	2049/	130%	No	A/-	
24015	North Light Specialty Insurance Company NORTHLAND INSURANCE COMPANY	8 3548	91%	135,764,825 448,673,989	120,599,003 444,255,816		0.2%	0.2%	65%	66%	22% 7%	18% 8%	168% 57%	101% 58%	34%	35%	201%	101%	Yes	No No	
24013	OHIO SECURITY INSURANCE COMPANY	111	21%	561,520,397	599,361,457	-6%	0.9%	1.1%	71%	69%	10%	10%	61%	59%	36%	35%	106%	104%	No	No	
24147	OLD REPUBLIC INSURANCE COMPANY	150	30%	708,820,136	648,628,195	9%	1.2%	1.2%	132%	101%	20%	22%	112%	79%	15%	16%	147%	118%	No	No	
12961	Omega US Insurance Inc		49%	83,023,066	76,205,947	9%	0.1%	0.1%	54%	41%	12%	6%	42%	36%	41%	41%	95%	82%	Yes	Yes	
16543	OPTIMUM PROPERTY & CASUALTY INSURANCE COMPANY	1167	21%	91,062,656	40,840,273		0.2%	0.1%	67%	74%	18%	11%	49%	63%	41%	34%	108%	109%	No	No	
	Owners Insurance Company	280	14%	360.866.867	487,420,955	-26%	0.6%	0.9%	101%	68%	12%	9%	89%	58%	28%	28%	129%	96%	No	Yes	

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				2022 2021		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwri	ting Profit	
		_																		
NAIC			Product			Chg from														
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
24228	PEKIN INSURANCE COMPANY	153	25%	101,889,239	90,432,293	13%	0.2%	0.2%	76%	77%	11%	13%	65%	64%	38%	37%	114%	114%	No	No
14974	Pennsylvania Lumbermens Mutual Insurance Company		28%	96,724,984	82,803,293	17%	0.2%	0.2%	95%	86%	12%	12%	83%	74%	27%	29%	122%	115%	No	No
12262	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COI	150	16%	85,468,191	98,948,259	-14%	0.1%	0.2%	68%	84%	17%	14%	51%	69%	31%	28%	99%	112%	Yes	No
14990	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPA	271	13%	76,106,656	73,954,191	3%	0.1%	0.1%	69%	67%	10%	9%	59%	58%	36%	36%	105%	103%	No	No
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	3098	17%	631,593,408	585,614,305	8%	1.1%	1.1%	63%	56%	8%	7%	55%	49%	32%	31%	94%	87%	Yes	Yes
12588	Prime Insurance Company		67%	152,318,900	164,873,944	-8%	0.3%	0.3%	71%	58%	23%	20%	48%	38%	33%	31%	104%	89%	No	Yes
14371	Prime Property & Casualty Insurance Inc	4131	100%	160,178,230	174,654,036	-8%	0.3%	0.3%	67%	56%	22%	19%	45%	38%	26%	24%	92%	80%	Yes	Yes
25585	Professionals Direct Insurance Company	88	135%	64,048,831	52,703,733	22%	0.1%	0.1%	73%	73%	20%	12%	53%	61%	35%	40%	108%	113%	No	No
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	26%	669,265,701	617,193,935	8%	1.1%	1.2%	70%	64%	11%	10%	59%	54%	28%	25%	97%	89%	Yes	Yes
29203	PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY	155	23%	1,281,777,742	1,180,786,857	9%	2.2%	2.2%	73%	85%	12%	11%	62%	74%	27%	24%	100%	109%	No	No
10193	PROGRESSIVE EXPRESS INSURANCE COMPANY	155	98%	1,137,987,156	978,502,791	16%	1.9%	1.8%	87%	97%	12%	12%	75%	85%	23%	20%	110%	117%	No	No
10067	PROGRESSIVE HAWAII INSURANCE CORP.	155	32%	134,033,700	123,443,637	9%	0.2%	0.2%	67%	55%	10%	10%	56%	45%	26%	23%	93%	77%	Yes	Yes
10187	PROGRESSIVE MICHIGAN INSURANCE COMPANY	155	13%	93,215,724	94,061,617	-1%	0.2%	0.2%	53%	50%	11%	10%	42%	39%	29%	28%	82%	78%	Yes	Yes
35190	PROGRESSIVE MOUNTAIN INSURANCE COMPANY	155	30%	367,490,161	346,697,579	6%	0.6%	0.6%	72%	69%	11%	11%	61%	59%	28%	25%	100%	94%	Yes	Yes
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	18%	500,884,098	464,100,454	8%	0.8%	0.9%	65%	64%	10%	10%	54%	54%	27%	24%	92%	88%	Yes	Yes
44695	PROGRESSIVE PALOVERDE INSURANCE COMPANY	155	10%	82,286,953	65,590,219	25%	0.1%	0.1%	82%	84%	12%	13%	70%	71%	28%	24%	110%	108%	No	No
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	155	16%	270,352,253	234,710,055	15%	0.5%	0.4%	71%	63%	11%	10%	60%	53%	26%	23%	97%	86%	Yes	Yes
38784	PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY	155	33%	374,465,376	328,710,930	14%	0.6%	0.6%	70%	68%	11%	10%	59%	58%	26%	23%	96%	91%	Yes	Yes
32786	PROGRESSIVE SPECIALTY INSURANCE COMPANY	155	7%	142,217,001	136,415,067	4%	0.2%	0.3%	64%	67%	11%	11%	54%	56%	28%	25%	92%	92%	Yes	Yes
12416	Protective Insurance Company	867	57%	308,660,211	294,332,893	5%	0.5%	0.5%	70%	56%	9%	20%	61%	35%	33%	35%	103%	91%	No	Yes

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NAIC Code Company Name 11673 REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	Group Code	Product																	
Code Company Name	Code				Ob 6														
		Mix *	DWP	DWP	Chg from Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
		27%	100,341,508	63,178,655	59%	0.2%	0.1%	82%	59%	17%	17%	65%	42%	21%	21%	103%	80%	No	Yes
12475 REPUBLIC-FRANKLIN INSURANCE COMPANY	201	26%	96,799,362	90,701,939	7%	0.2%	0.2%	76%	64%	12%	11%	64%	52%	33%	34%	109%	98%	No	Yes
28860 RLI Indemnity Company	783	52%	310,739,536	268,011,236	16%	0.5%	0.5%	104%	90%	13%	12%	90%	78%	42%	43%	146%	132%	No	No
13056 RLI INSURANCE COMPANY	783	17%	140,442,747	123,564,009	14%	0.2%	0.2%	67%	51%	14%	13%	53%	38%	36%	36%	103%	87%	No	Yes
39454 SAFETY INSURANCE COMPANY	188	14%	86,688,421	76,713,086	13%	0.1%	0.1%	70%	65%	10%	9%	60%	56%	28%	30%	98%	95%	Yes	Yes
15105 Safety National Casualty Corporation	74	11%	123,176,247	100,063,932	23%	0.2%	0.2%	114%	180%	8%	16%	106%	164%	20%	20%	134%	200%	No	No
41297 Scottsdale Insurance Company 22543 SECURA Insurance, A Mutual Company	140 96	4% 28%	109,205,257 198.844.542	108,723,901 176,434,851	0% 13%	0.2%	0.2% 0.3%	81% 71%	79% 58%	11% 10%	13% 9%	70% 61%	66% 49%	33% 35%	35% 36%	115% 106%	114% 94%	No No	No Yes
19879 SECURITY NATIONAL INSURANCE COMPANY	2538	10%	64.057.402	51.020.043	26%	0.3%	0.3%	71%	82%	13%	14%	65%	68%	49%	47%	128%	129%	No No	No.
12572 SELECTIVE INSURANCE COMPANY OF AMERICA	242	27%	269,987,046	232,586,528	16%	0.5%	0.4%	82%	71%	7%	6%	76%	65%	34%	35%	116%	105%	No	No
19259 SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	22%	175,879,638	157,668,425	12%	0.3%	0.3%	76%	75%	6%	6%	69%	69%	33%	34%	109%	109%	No	No
39926 SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	242	23%	170,286,849	149,183,772	14%	0.3%	0.3%	75%	73%	7%	6%	68%	67%	33%	34%	108%	108%	No	No
26301 SELECTIVE WAY INSURANCE COMPANY	242	32%	101,451,372	98,646,512	3%	0.2%	0.2%	76%	73%	7%	6%	69%	67%	33%	34%	109%	107%	No	No
24988 SENTRY INSURANCE A MUTUAL COMPANY	169	22%	131,939,952	120,521,818	9%	0.2%	0.2%	92%	71%	15%	12%	77%	59%	23%	24%	115%	95%	No	Yes
21180 SENTRY SELECT INSURANCE COMPANY	169	65%	605,234,009	549,133,876	10%	1.0%	1.0%	80%	78%	15%	14%	65%	64%	29%	30%	109%	108%	No	No
16999 Southlake Specialty Insurance Company	5003	95%	153,633,023	0	00/	0.3%	0.0%	400/	040/	00/	00/	58%	500/	n/a	n/a	740/	050/		
38318 Starr Indemnity & Liability Company 25127 STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	4670 175	8% 12%	235,196,248 79,173,740	215,806,067 91,075,092	9% -13%	0.4% 0.1%	0.4% 0.2%	49% 101%	61% 73%	8% 13%	9% 14%	41% 88%	52% 59%	22% 35%	24% 36%	71% 136%	85% 109%	Yes No	Yes No
25127 STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY 25135 STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	175	34%	329.672.639	252.124.494	31%	0.1%	0.2%	98%	93%	12%	15%	85%	78%	32%	34%	130%	127%	No No	No No
25143 State Farm Fire and Casualty Company	176	2%	392,457,489	127,545,133	208%	0.7%	0.2%	141%	104%	21%	20%	120%	84%	17%	23%	159%	127%	No	No
25178 State Farm Mutual Automobile Insurance Company	176	2%	773,083,236	671,337,201	15%	1.3%	1.3%	124%	85%	17%	15%	107%	70%	28%	27%	152%	112%	No	No
12831 State National Insurance Company, Inc.	93	9%	107.568.498	125,234,200	-14%	0.2%	0.2%	90%	88%	5%	8%	85%	80%	82%	82%	172%	171%	No	No
31925 Stonewood National Insurance Company	3494	40%	98,094,864	93,751,254	5%	0.2%	0.2%	85%	89%	27%	32%	58%	57%	61%	52%	146%	141%	No	No
25615 THE CHARTER OAK FIRE INSURANCE COMPANY	3548	14%	243,784,109	228,056,573	7%	0.4%	0.4%	70%	61%	9%	8%	61%	54%	31%	31%	101%	92%	No	Yes
35289 THE CONTINENTAL INSURANCE COMPANY	218	11%	157,158,925	148,231,072	6%	0.3%	0.3%	84%	84%	11%	12%	73%	72%	33%	34%	118%	118%	No	No
24074 THE OHIO CASUALTY INSURANCE COMPANY	111	6%	80,938,881	86,197,140	-6%	0.1%	0.2%	56%	59%	10%	10%	45%	48%	36%	35%	92%	94%	Yes	Yes
25623 THE PHOENIX INSURANCE COMPANY	3548	18%	250,440,658	238,627,764	5%	0.4%	0.4%	73%	61%	9%	9%	64%	53%	32%	31%	105%	93%	No	Yes
25658 THE TRAVELERS INDEMNITY COMPANY 25666 THE TRAVELERS INDEMNITY COMPANY OF AMERICA	3548 3548	19% 17%	405,275,783	382,322,002	6% 10%	0.7% 0.3%	0.7% 0.3%	70% 74%	63% 66%	9% 9%	10% 9%	61% 65%	54% 56%	30% 31%	30% 31%	100%	94% 97%	Yes No	Yes Yes
25666 THE TRAVELERS INDEMNITY COMPANY OF AMERICA 25682 THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	3548	33%	201,572,440 534.196.897	183,798,922 510,735,744	5%	0.3%	1.0%	74%	65%	11%	11%	60%	54%	29%	28%	105% 100%	94%	Yes	Yes
10713 THIRD COAST INSURANCE COMPANY	572	46%	80,861,065	59,112,744	37%	0.9%	0.1%	81%	66%	19%	11%	62%	55%	22%	22%	100%	88%	No	Yes
10945 Tokio Marine America Insurance Company	3098	15%	77,684,445	72,623,722	7%	0.1%	0.1%	70%	70%	8%	9%	61%	61%	21%	19%	90%	89%	Yes	Yes
28886 TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	225	57%	119,330,695	110,755,423	8%	0.2%	0.2%	64%	69%	9%	9%	55%	60%	28%	36%	92%	106%	Yes	No
20494 TRANSPORTATION INSURANCE COMPANY	218	16%	62,339,822	59,705,856	4%	0.1%	0.1%	82%	88%	11%	11%	71%	77%	33%	34%	116%	122%	No	No
19046 TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	26%	303,324,158	293,543,374	3%	0.5%	0.5%	69%	61%	8%	6%	61%	54%	29%	29%	97%	90%	Yes	Yes
25674 Travelers Property Casualty Company Of America	3548	11%	737,276,300	680,186,677	8%	1.2%	1.3%	78%	74%	13%	11%	65%	63%	26%	27%	104%	101%	No	No
16188 Trisura Specialty Insurance Company	4969	25%	283,182,839	304,849,666	-7%	0.5%	0.6%	82%	79%	18%	10%	64%	69%	60%	n/a	143%		No	
21709 TRUCK INSURANCE EXCHANGE TRUCK UNDERWRITERS ASSOC		11%	173,272,790	169,144,042	2%	0.3%	0.3%	73%	75%	10%	9%	63%	66%	40%	41%	113%	117%	No	No
27120 TRUMBULL INSURANCE COMPANY	91	9% 36%	114,636,240	79,752,595	44%	0.2%	0.1%	70%	66%	9%	10%	61%	56% 55%	37%	37%	108%	102%	No	No
25844 UNION INSURANCE COMPANY 11770 UNITED FINANCIAL CASUALTY COMPANY	98 155	36% 69%	135,836,714 2,234,554,078	123,185,670 2,084,599,815	10% 7%	0.2% 3.8%	0.2% 3.9%	76% 77%	63% 77%	8% 12%	8% 12%	67% 66%	55% 65%	33% 26%	34% 23%	109% 104%	97% 100%	No No	Yes Yes
13021 UNITED FIRE & CASUALTY COMPANY	248	28%	138,145,891	155,630,125	-11%	0.2%	0.3%	68%	76%	3%	10%	65%	66%	31%	30%	99%	106%	Yes	No
12537 United Specialty Insurance Company	93	18%	193,435,448	446,282,340	-57%	0.3%	0.8%	90%	75%	7%	5%	83%	70%	69%	78%	159%	153%	No	No
21113 UNITED STATES FIRE INSURANCE COMPANY	158	15%	158,497,445	138,914,898	14%	0.3%	0.3%	88%	87%	10%	10%	79%	77%	40%	37%	128%	124%	No	No
25976 Utica Mutual Insurance Company	201	20%	69,579,974	58,936,689	18%	0.1%	0.1%	73%	61%	12%	11%	61%	50%	34%	36%	108%	97%	No	Yes
20508 VALLEY FORGE INSURANCE COMPANY	218	22%	124,743,962	118,413,980	5%	0.2%	0.2%	93%	89%	11%	10%	83%	79%	33%	33%	126%	122%	No	No
14133 VALLEY INSURANCE COMPANY	215	95%	90,777,078	94,706,919	-4%	0.2%	0.2%	148%	116%	40%	22%	108%	94%	35%	34%	183%	150%	No	No
21172 VANLINER INSURANCE COMPANY	84	35%	90,876,288	66,424,012	37%	0.2%	0.1%	81%	74%	10%	11%	72%	63%	24%	26%	105%	100%	No	Yes
44768 Vantapro Specialty Insurance Company 25011 WESCO INSURANCE COMPANY	3239 2538	58% 16%	60,104,925	45,758,908	31% 3%	0.1% 0.5%	0.1% 0.5%	68% 94%	72% 64%	12% 14%	9% 12%	56%	63% 52%	38% 53%	38% 51%	106%	110% 115%	No	No No
25011 WESCO INSURANCE COMPANY 44393 WEST AMERICAN INSURANCE COMPANY	2538 111	16% 20%	285,896,560 99,888,337	276,530,027 107,156,696	-7%	0.5%	0.5%	94% 66%	64% 56%	14% 9%	12% 10%	80% 56%	52% 46%	53% 35%	51% 34%	147% 101%	115% 90%	No No	No Yes
15350 WEST BEND MUTUAL INSURANCE COMPANY	1 111	13%	99,888,337 245,358,324	214,802,523	-/% 14%	0.2%	0.2%	75%	61%	10%	10%	65%	46% 52%	35%	34%	101%	90% 95%	No No	Yes Yes
15377 WESTERN NATIONAL MUTUAL INSURANCE COMPANY	309	31%	138,878,823	128,535,468	8%	0.4%	0.4%	72%	72%	8%	12%	65%	60%	29%	28%	102%	100%	No	No
24112 Westfield Insurance Company	228	19%	173,087,986	193,529,252	-11%	0.3%	0.4%	70%	63%	11%	11%	59%	52%	33%	34%	102%	97%	No	Yes
11090 Worth Casualty Company	2438	62%	168,477,452	101,666,437	66%	0.3%	0.2%	65%	62%	7%	9%	58%	54%	40%	36%	106%	99%	No	Yes
16535 ZURICH AMERICAN INSURANCE COMPANY	212	16%	1,271,578,434	1,186,967,084	7%	2.1%	2.2%	89%	91%	14%	18%	75%	73%	33%	35%	122%	126%	No	No
Total for companies with <0.1% Market Share ****			9,182,617,592	8,559,268,712	7%	15.4%	16.0%	1%	0%	-1%	-1%	0%	0%	31%	30%	31%	31%	Yes	Yes
TOTAL			59,567,455,839	53,575,092,685	11.2%	100%	100%	82%	77%	12%	13%	70%	64%	30%	30%	112%	107%	No	No

^{*} 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 700 companies which have less than 0.1% market share.