<u>Market Competition in the New Hampshire</u> <u>Commercial Multi-Peril Insurance Marketplace</u> (2023)

This report reviews the New Hampshire Commercial Multi-Peril (CMP) 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:

CMP coverage is offered by many insurers in New Hampshire. It is a package policy designed to protect owners and operators of businesses from a wide variety of property and liability exposures in a single policy. The package generally includes a combination of property, liability, equipment breakdown, crime, cyber liability, and other commercial insurance coverages. Workers' compensation coverage is written separately. All of the coverage parts of the CMP policy can also be written on a monoline basis but combining them typically generates package discounts for the insured. The BOP (Business Owners Policy) is a package policy specifically tailored to the needs of small businesses.

The CMP market in New Hampshire is not significantly different from other states. While there are no true standard policy forms for the coverages in the CMP policy, there are many similarities in the core group of coverages offered; however, companies modify them to meet their own business model. Insurers may specialize in particular industries, and many insurers offer products with broad coverage forms that are tailored to a specific type of business operation or other defined market segment. In addition, insurers may make available special extension endorsements that increase coverage beyond the basic form by increasing sub-limits, reducing or eliminating exclusions, or providing other enhancements.

The CMP Insurance Market in New Hampshire

There are approximately 275 individual companies writing CMP in New Hampshire. About 60% of these companies write a very small proportion of the premium—less than 0.1% of the market each.

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, 32 affiliated groups (most with multiple companies) account for 90% of the market. 41% of the market is concentrated in the top 5 groups, the largest being WR Berkley Group with a market share of 11%, even though none of Berkley companies rank among top five individual companies by market share in New Hampshire.

In total, the premiums written statewide increased from \$290M in 2021 to \$315M in 2022, a year over year increase of 8.7%.

State Analysis:

Exhibit I shows premium and market share information for companies writing CMP in 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.

While there are companies with combined ratios above 100% in one or both years, the overall combined ratio in New Hampshire continues to show underwriting profitability in 2022. Only 8 companies who wrote more than 0.1% of the business in New Hampshire had an underwriting loss in both years.

In our review of CMP insurers in New Hampshire, 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 |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| Vermont Mutual Insurance Company | \$20,672,367 | \$18,024,135 | 6.6% | 6.2% |
| Ohio Security Insurance Company | 18,364,339 | 17,054,509 | 5.8% | 5.9% |
| MMG Insurance Company | 17,389,724 | 15,921,986 | 5.5% | 5.5% |
| Philadelphia Indemnity Insurance Company | 13,889,049 | 13,860,738 | 4.4% | 4.8% |
| Citizens Insurance Company Of America | 11,519,222 | 11,930,225 | 3.7% | 4.1% |
| | \$81,834,701 | \$76,791,593 | 26.0% | 26.5% |

About a quarter of total New Hampshire premiums are written in the top five companies, and only 3 companies had 5% or more market share.

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 | \$35,552,937 | \$32,072,941 | 11.3% | 11.1% | 10 |
| Liberty Mutual Group | 28,289,730 | 26,718,376 | 9.0% | 9.2% | 11 |
| Hanover Ins Co Group | 22,869,007 | 22,138,991 | 7.3% | 7.6% | 7 |
| Vermont Mutual Ins Co Group | 22,674,572 | 19,864,708 | 7.2% | 6.9% | 2 |
| Travelers Cos & Affil | 19,126,120 | 17,304,562 | 6.1% | 6.0% | 13 |
| | \$128,512,366 | \$118,099,578 | 40.8% | 40.8% | |

The top five groups wrote 41% of the premium in 2022. The number of individual companies in each group being used to write CMP in New Hampshire is also shown.

Despite the concentration in the top five groups, the many smaller companies and groups that offer CMP insurance in New Hampshire still reflect a competitive market in the state.

Market Competition in the NH CMP Insurance Marketplace (2023)

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 **238**. If we recalculate the HHI using affiliated groups, the HHI is **479**.

Therefore, whether we look at companies individually or in groups of affiliated companies, the HHI for CMP in New Hampshire indicates an unconcentrated market. That indication is consistent with the total number of insurers writing business in the state.

It is important to note that CMP may reflect a much higher variability in what and who is covered, unlike other lines of business where basic coverages are more consistent among insurers. As mentioned, CMP policies may have similar core coverages, but are often amended and enhanced to fit the specific needs of the insured business. Further, insurers may target different types of businesses or industries, making it difficult to perform comparisons among insurance companies. These different business models do help explain the relatively high number of companies as well as the low concentration.

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 Cos | HHI |
|---------------|----------------|------------|-------|-------|------|
| | 2022 | 2021 | 2022 | 2021 | 2022 |
| Connecticut | 802,642 | 738,755 | 20.1% | 20.0% | 174 |
| Maine | 318,713 | 290,313 | 28.8% | 29.4% | 308 |
| Massachusetts | 1,659,678 | 1,511,482 | 26.2% | 25.6% | 214 |
| New Hampshire | 314,844 | 289,633 | 26.0% | 26.5% | 238 |
| Rhode Island | 215,011 | 195,661 | 23.3% | 22.0% | 198 |
| Vermont | 166,782 | 152,974 | 35.5% | 35.7% | 382 |
| New England | 3,477,670 | 3,178,819 | 18.9% | 18.7% | 155 |

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 CMP market.

Market Competition in the NH CMP Insurance Marketplace (2023)

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

| - | 2022 | 2022 | _ |
|---|----------------------|--------|--|
| | Written | Market | 00010 |
| Connecticut | Premium | Share | GROUP |
| Philadelphia Indemnity Insurance Company | \$46,100,928 | 5.7% | Philadelphia Ind Ins Co & Aff |
| Vermont Mutual Insurance Company | 37,728,045 | 4.7% | Vermont Mutual Ins Co Group |
| Federal Insurance Company | 32,214,199 | 4.0% | Chubb Group |
| Ohio Security Insurance Company | 22,874,186 | 2.8% | Liberty Mutual Group |
| Hartford Underwriters Insurance Company | 22,217,229 | 2.8% | First State Group |
| Maine | | | |
| Mmg Insurance Company | \$28,121,490 | 8.8% | MMG Ins Co |
| Ohio Security Insurance Company | 18,399,206 | 5.8% | Liberty Mutual Group |
| Frankenmuth Mutual Insurance Company | 15,371,624 | 4.8% | Frankenmuth Mutual Ins Group |
| Citizens Insurance Company Of America | 15,077,856 | 4.7% | Hanover Ins Co Group |
| Philadelphia Indemnity Insurance Company | 14,778,819 | 4.6% | Philadelphia Ind Ins Co & Aff |
| Timadolphia maominy modranoe company | 14,770,010 | 4.070 | Timadolphia ma mo do a 7m |
| Rhode Island | | | |
| Philadelphia Indemnity Insurance Company | \$12,933,752 | 6.0% | Philadelphia Ind Ins Co & Aff |
| Vermont Mutual Insurance Company | 11,023,203 | 5.1% | Vermont Mutual Ins Co Group |
| Arbella Protection Insurance Company | 10,736,107 | 5.0% | Arbella Ins Group |
| Main Street America Assurance Company | 7,943,113 | 3.7% | NGM Ins Co |
| Federal Insurance Company | 7,397,795 | 3.4% | Chubb Group |
| - 1 7 | , , | | , |
| Vermont | | | |
| Vermont Mutual Insurance Company | \$17,269,794 | 10.4% | Vermont Mutual Ins Co Group |
| Co-Operative Insurance Companies | 12,029,752 | 7.2% | Co Operative Ins Co |
| Union Mutual Fire Insurance Company | 10,695,105 | 6.4% | Union Mutual Fire Group |
| Philadelphia Indemnity Insurance Company | 10,029,877 | 6.0% | Philadelphia Ind Ins Co & Aff |
| Ohio Security Insurance Company | 9,233,088 | 5.5% | Liberty Mutual Group |
| | | | |
| Massachusetts | | | |
| Northern Security Insurance Company, Inc | \$104,408,397 | 6.3% | Vermont Mutual Ins Co Group |
| Arbella Protection Insurance Company | 101,658,696 | 6.1% | Arbella Ins Group |
| Philadelphia Indemnity Insurance Company | 92,536,904 | 5.6% | Philadelphia Ind Ins Co & Aff |
| Norfolk & Dedham Mutual Fire Insurance Co | 82,165,001 | 5.0% | Norfolk & Dedham Group |
| Federal Insurance Company | 54,619,755 | 3.3% | Chubb Group |
| | | | |
| New England | # 400 000 000 | E E0/ | DI 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Philadelphia Indemnity Insurance Company | \$190,269,329 | 5.5% | Philadelphia Ind Ins Co & Aff |
| Arbella Protection Insurance Company | 126,093,330 | 3.6% | Arbella Ins Group |
| Vermont Mutual Insurance Company | 124,671,192 | 3.6% | Vermont Mutual Ins Co Group |
| Ohio Security Insurance Company | 109,753,171 | 3.2% | Liberty Mutual Iron Co Croup |
| Northern Security Insurance Company, Inc | 108,089,910 | 3.1% | Vermont Mutual Ins Co Group |

There is some overlap with the lists for the various New England states; however, there are several regional insurers that specialize in just one or two states. The largest companies in the New England Market are driven by Massachusetts. The largest is Philadelphia Indemnity, which is the largest writer in Connecticut and Rhode Island, and third largest in Massachusetts (fourth in New Hampshire).

Market Competition in the NH CMP Insurance Marketplace (2023)

Exhibit II shows information consistent with that shown in Exhibit I, but for all New England states combined. There are 373 insurers writing CMP in New England as a whole compared with the 276 in New Hampshire. The overall HHI Index for New England as a whole is **155**.

Exhibit III shows the same information for all companies writing CMP 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 |
|---|-------------------------|-------------------------|-------------------------|-------------------------|
| Philadelphia Indemnity Ins Co | \$1,949,208,714 | \$1,840,806,674 | 3.6% | 3.7% |
| State Farm Fire and Casualty Co | 1,527,316,168 | 1,310,407,049 | 2.8% | 2.7% |
| Ohio Security Insurance Company | 1,511,656,216 | 1,403,146,448 | 2.8% | 2.9% |
| Cincinnati Insurance Company | 1,191,930,373 | 1,105,187,856 | 2.2% | 2.2% |
| Federal Insurance Company | 1,138,261,057 | 1,005,584,290 | 2.1% | 2.0% |
| | \$7,318,372,528 | \$6,665,132,317 | 13.4% | 13.5% |

Countrywide, Philadelphia Indemnity Insurance Company is the largest writer, with only 3.6% of the total premiums written – another indicator of the broad spread of insurers writing some form of CMP insurance. The top 5 writers combined have a 13.4% market share. The HHI countrywide is only **84**, indicating a very competitive market.

Summary & Conclusions:

We recognize that the population of companies offering insurance to a particular market segment may well be smaller than the total population, but because there are so many insurers involved in this market, most insureds will have plenty of choice when trying to obtain coverage. Further, if an insured has a problem finding the right combination of coverages under a CMP policy, they may still have the option of purchasing monoline coverage for one or more of the desired lines.

The New Hampshire Insurance Department encourages both individual and business purchasers of insurance to contact us with any concerns about the availability or affordability of insurance.

This material demonstrates that there <u>is</u> a reasonable degree of competition in the New Hampshire CMP insurance marketplace.

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

Commercial Multiperil

| HHI | | |
|---------|-----|-----|
| ndex ** | 238 | 241 |

| Second | | | | | 2022 | 2021 | | Marke | t Share | Loss & L | AE Ratio | Total LA | AE Ratio | Loss | Ratio | Exp R | atio *** | Combin | ed Ratio | Underwri | ting Profit |
|--|-------|--|-------|---------|-----------|-----------|----------|-------|---------|----------|----------|----------|----------|------|-------|-------|----------|--------|----------|----------|-------------|
| Control Cont | NAIC | | Group | Product | | | Cha from | | | | | | | | | | | | | | |
| 2006 160 | Code | Company Name | | | DWP | | | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 |
| 2009 ALTERNOON | 31325 | | 98 | 16% | | | | 2.1% | | 24% | | 5% | 8% | 18% | | | | 61% | 59% | Yes | Yes |
| Month March Marc | 22667 | ACE AMERICAN INSURANCE COMPANY | 626 | 17% | 2,502,804 | 2,165,027 | 16% | 0.8% | 0.7% | -3% | 26% | 7% | 9% | -10% | 17% | 23% | 21% | 20% | 46% | Yes | Yes |
| 2022 ALL-AMPEC CARRIEN MATER CARRIEN STATE CORRESPONDED 19 | 20699 | | 626 | 18% | 349,397 | 369,753 | | 0.1% | 0.1% | 43% | 133% | 14% | | 29% | 118% | | | 69% | 160% | Yes | No |
| Section Company Comp | 14184 | ACUITY, A MUTUAL INSURANCE COMPANY | | 14% | 719,331 | 454,618 | 58% | 0.2% | 0.2% | 9% | 244% | 17% | 20% | -9% | 224% | 36% | 35% | 45% | 279% | Yes | No |
| 1856 ALPERCA FIRMACIAL REPORT HISLAND 1967 1976 | 20222 | | 36 | 48% | 589,542 | 391,785 | 50% | 0.2% | 0.1% | -19% | 84% | 9% | 7% | -28% | 78% | 33% | 32% | 14% | 117% | Yes | No |
| Second Conference Seco | | | | | | | | | | | | | | | | | | | | | |
| 1969 | | | | | | | | | | | | | | | | | | | | | |
| 2012 ALBERTON CARLILLY COORDINATY 2012 ALBERTON CARLILLY COORDINATY 2013 ALBERTON CARLILLY COORDINATY 2014 ALBERTON CARLILLY COORDINATY 2014 ALBERTON CARLILLY COORDINATY 2014 ALBERTON CARLILLY COORDINATY 2015 ALBERTON CARLILLY COORDINATY 2015 ALBERTON CARLILLY COORDINATY 2015 ALBERTON CARLILLY COORDINATY 2016 ALBERTON CARLILLY COORDINATY 2016 ALBERTON CARLILLY COORDINATY 2016 ALBERTON CARLILLY COORDINATY 2017 ALBERTON CARLILLY COORDINATY 2016 ALBERTON CARLILLY COORDINATY 2017 ALBERTON CARLILLY COORDINATY 2018 ALBERTON CARLILLY COORDINATY 2018 ALBERTON CARLILLY COORDINATY 2018 ALBERTON CARLILLY COORDINATY 2019 ALBERTON COORDINATY 2019 A | | | | | | | | | | | | | | | | | | | | | |
| 1905 American Contential Researce Company 11 | 10120 | | | | .,, | | | | | | | | | | | | | | | | |
| 2006 According Many Conference 111 779 | | | | | | | | | | | | | | | | | | | | | |
| STATE CAMPANDE COMPANY 23 24 24 24 24 25 25 25 25 | | | | | , | , | | | | | | | | | | | | | | | |
| A | | | | | .,, | , , | | | | | | | | | | | | - | | | |
| 1552 AGE-14 MELPANE COMPANY 1576 1 | | | | | | | | | | | | | | | | | | | | | |
| Section Sect | | | | | -, , | | | | | | | | | | | | | | | | |
| SASSE ALLANITE CARALLY IN PROJECT SET 1997 | | | | | | | | | | | | | | | | | | | | | |
| 271-04 171-05 1 | 42846 | | 3911 | | | | -10% | | | 10% | 1% | | | | | 36% | 40% | 46% | | | |
| 1922 Solit-motor Manuel Imagement Company 1976 979-981 826-782 279 1070 | 27154 | | 1129 | 14% | 777,821 | | 20% | 0.2% | | 33% | 23% | 14% | | 19% | 14% | 37% | 38% | 70% | 61% | | |
| 1977 OMBRIGGE LOUILAN RESIDENCE COMPANY 22 1916 3,099/177 2,789/364 725 176 276 176 276 176 27 | 38245 | BCS Insurance Company | 23 | 39% | 476,367 | 479,543 | -1% | 0.2% | 0.2% | 55% | 70% | 2% | 2% | 53% | 68% | 56% | 41% | 110% | 111% | No | No |
| 2020 CONTINE_MITTLE RESIDENCE COMPANY 38 316 368 67 32 167 176 | 13528 | Brotherhood Mutual Insurance Company | l | | 673,691 | | 27% | | 0.2% | | | 4% | 3% | | 48% | | 31% | | 83% | | |
| STATE STAT | | | | | | | | | | | 101% | | | | | | | | | No | No |
| 2805 CINCINNATI COMPANY 244 39% 597369 C42,679 4% C20, 24% 19% 37% 7% 19% 49% 37% 29% 49% 29% 40% 20% 20% 49% 39% 49% 49% 49% 49% 49% 49% 49% 49% 49% 4 | | | | | -,, | -,, | | | | | | | | | | | | | | | |
| 2002 CONCINIONATI DISCRIPTION CORPANY 244 279, 797.270 66.966 679, 239, 249 | | | | | | | | | | | | | | | | | | | | | |
| CONTINENTAL COMPANY 244 27% 4,707.700 4,94.900 7% 5.0% 20% 20% 20% 3 | 20000 | | | | | | | | | | | | | | | 0070 | | | | | |
| STANS OLITIONEN INSURANCE COMPANY PARRISCA 15 40 91 15 19 12 21 1380 225 3/8 3.7 4 4 1% 100% 40% 11% 50% 50% 50% 30% 30% 30% 30% 30% 30% 30% 30% 30% 3 | | | | | | | | | | | | | | | | | | | | | |
| CONCORD CORPORATION 155 156 | | | | | | | | | | | | | | | | | | | | | |
| 2445 CONTINENTIAL CASILLANT COMPANY 25 | | | | | | | | | | | | | | | | | | | | | |
| 1698 CONTINENTIAL WESTERN INSURANCE COMPANY 98 | | | | | | | | | | | | | | | | | | | | | |
| 16886 Co-positive Insurance Conference 34% 10,671,302 8,451,570 20% 3,4% 20% 75% 7 | 20110 | | | | , | | | | | | | | | | | | | | | | |
| IGNAT CUMIS PRIMER 1906 1906 1906 1448 2203 429.53 450.00 1906 1248 220.00 1270 | | | 30 | | | | | | | | | | | | | | | | | | |
| 1912 DEVREST NATIONAL NSURANCE COMPANY 430 3916 249.7697 1.587.355 5916 4.587.555 5916 4 | | | 306 | | | | | | | | | | | | | | | | | | |
| 1805 Fam Family Cassably Insurance Company 408 916 1,698,387 1,625,056 436 576 175 246 277 75 916 377 437 436 576 436 576 436 576 436 576 436 | | | | | | . , | | | | | | | | | | | | | | | |
| 20291 FEBERAL INSURANCE COMPANY 38 91% 4982.386 43.96.955 15% 5.9% 15% 2.9% 2.9% 15% | 13803 | | 408 | 9% | 1,689,387 | 1,625,054 | 4% | 0.5% | 0.6% | | 74% | 5% | 14% | 77% | 59% | 33% | 33% | 114% | 106% | | No |
| Filestones Fund Insurance Company 781 30% 500,139 545,346 378 0.25% 0.27% 0. | 20281 | | 38 | 19% | 4,992,386 | | 16% | 1.6% | 1.5% | 24% | 27% | 7% | 15% | 17% | 12% | 24% | 25% | 48% | 52% | Yes | Yes |
| 1729 | 35386 | FIDELITY AND GUARANTY INSURANCE COMPANY | 3548 | 94% | 820,957 | 326,733 | 151% | 0.3% | 0.1% | 75% | 43% | 10% | 12% | 65% | 31% | 30% | 30% | 105% | 73% | No | Yes |
| 1996 Fankkermath Mutual Insurance Company 1990 44% 3,786,993 32,775,175% 15% 12% 11% 44% 57% 17% 20% 27% 37% 41% 38% 85% 86% Ves Ves 20564 60% 6 | | | | | | | | | | | | | | | | | | | | | |
| 2889 GRAINTE STATE INSUFANCE COMPANY 12 39% 382,034 549,046 34% 0.1% 0.2% 55% 19% 29% 34% 29% 30% 38% 39% 39% 772% Ves No Ves 18661 GREAT AMERICAN INSUFANCE COMPANY 24 15% 800,810 311,871 157% 0.3% 0.1% 1.2% 1.38% 7% 2.2% 5.% 1.0% 3.3 | | | | | | | | | | | | | | | | | | | | | |
| 25984 Gmphle Arts Mutual Insurance Company | | | | | | | | | | | | | | | | | | | | | |
| GREAT AMERICAN INSUPANCE COMPANY 34 16% 800.810 311.871 157% 0.3% | | | | | , | , | | | | | | | | | | | | | | | |
| 2005 2016 2 | | | | | , , | , , | | | | | | | | | | | | | | | |
| 2258 2 PAIREYSWILE INSURANCE COMPANY 222 97% 52.46.596 2 .2111.723 2% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7 | | | | | | | | | | | | | | | | | | | | | |
| 28362 HARLEYS/ILLE INSURANCE COMPANY 253 59% 502.382 684.35 27% 0.2% 0.7% 0.1% 28424 HARTFORD CASULATY INSURANCE COMPANY 91 29% 1.001.732 1.027.562 -3% 0.3% 0.4% 0.5% 0.6% 28434 HARTFORD CASULATY INSURANCE COMPANY 91 12% 1.811.900 1.774.61 6% 0.6% 0.6% 0.5% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6 | | | | | | | | | | | | | | | | | | | | | |
| 19424 HARTFORD CASULATY INSURANCE COMPANY 91 29% 1 1 1 1 1 1 1 1 1 1 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 2 1 1 2 1 1 2 1 1 2 1 2 1 1 2 1 1 2 1 2 1 1 2 1 2 1 1 2 1 1 2 1 2 1 1 2 1 2 1 1 2 1 2 1 1 2 1 2 1 1 2 1 2 1 1 2 1 2 1 1 2 1 2 1 1 2 1 2 1 2 1 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 2 1 2 1 2 1 1 2 1 | 23582 | | 253 | | 502,362 | | -27% | 0.2% | 0.2% | | | | | 30% | 35% | n/a | n/a | | | | |
| 1982 HARTFORD FIRE INSURANCE COMPANY | 26182 | Harleysville Worcester Insurance Company | 253 | 58% | 450,744 | 431,862 | 4% | 0.1% | 0.1% | | | | | 244% | 6% | n/a | n/a | | | | |
| BOTTON HARTFORD UNDERWRITERS INSUPANCE COMPANY 13 11/6 2243.072 1.661.547 35% 0.7% 0.6% 54% 66% 18 1% 20% 36% 46% 37% 40% 27% 28% 28% 11206 Housing Enterprise Insurance Company Inc 4359 78% 368.661 367.061 0.1% 0.1% 1.67% 2.24% 7.7% 66% 161% 279% 25% 279% 193% 311% No No No 22195 INSURANCE COMPANY OF GREATER NEW YORK 222 99% 1.644.111 1.243.570 32% 0.5% 0.5% 0.4% 5.2% 23% 99% 1.0% 4.2% 1.3% 2.2% 2.28 | | | 91 | | | | | | | | | | | | | | | | | | Yes |
| 1009 Housing Authority Property Insurance. A Mutual Company | | | | | | | | | | | | | | | | | | | | | |
| 14206 Housing Enterprise Insurance Company Inc 4359 78% 386,561 367,051 0½ 0.1% 0.1% 168% 224½ 7% 6.9% 161½ 279% 255½ 27% 1939% 311½ No No No 2274 1474 2474 1474 2475 274 | | | | | -,, | | | | | | | | | | | | | | | | |
| 22324 HOUSTON CASUALTY COMPANY 994 1916 329.761 213.487 54% 0.1% 0.1% 167% -2% 4% -6% 163.3% 48% 338% 41% 20.5% 339% 36% 229.58 239% 238 238 238 248 2 | | | | | | | | | | | | | | | | | | | | | |
| 2219 NSURANCE COMPANY OF GREATER NEW YORK 222 99% 1,644.111 1,243.570 32% 0.5% 0.2 | | | | | , | , | | | | | | | | | | | | | | | |
| 29742 INTEGON NATIONAL INSURANCE COMPANY 429 38% 66% 748 88% 66% 748 758 748 7 | | | | | , . | -, - | | | | | | | | | | | | | | | |
| 25445 IRONSHORE SPECIALTY INSURANCE COMPANY 12 14% 4817.38 371.79 30% 0.2% | | | | 0070 | | | | | | | | | | | | 2070 | | 0070 | | | |
| 1943 LEXINGTON INSURANCE COMPANY 12 | | | | | , | | | | | 40% | 30% | 1 70 | 0% | | | | | 00% | 00% | 1 65 | res |
| 29939 MAIN STREET AMERICA ASSURANCE COMPANY 311 90% 6,701,248 6,308,404 6% 2,1% 2,2% 88 2,2% 89% 2,4% 6% 11% 77% 9,2% 77% 11% 2,0% 35% 31% 7,0% 54% 7,0% | 200 | | | | | | | | | 47% | 15% | 5% | 4% | | | | | 73% | 41% | Yes | Yes |
| 38970 Markel Insurance Company 785 25% 604 633 653 174 -7% 0.2% 0.2% -98% 24% 68% 11% -104% 13% 28% 31% -70% 54% Ves Ves 2329 Marchants Mutual Insurance Company 226 46% 3,975,849 4,153,4798 4,158,685 -3% 1.3% 1.4% 1.8% 127% 27% 5% 7% 121% 20% 35% 34% 162% 62% No Ves Ves 2329 Merchants Mutual Insurance Company 226 46% 3,975,849 4,158,865 -3% 1.3% 1.4% 33% 44% 16% 9% 22% 39% 45% 44% 41% 18% 127% 27% 5% 7% 121% 20% 35% 34% 162% 62% No Ves | | | | | | | | | | 70 | .570 | 570 | . 70 | | | | | . 570 | /0 | . 55 | . 55 |
| 22306 MASSACHUSETTS BÀY INSURANCE COMPANY 88 29% 4,534,798 4,504,798 4,105,865 -3% 1,3% 1,4% 1,6% 1,27% 27% 5% 7% 121% 20% 33% 34% 162% 82% No Yes 23329 Merchants Mutual Insurance Company 2,6 46% 3,975,848 4,105,865 -3% 1,3% 1,4% 33% 4,4% 10% 9% 2,2% 39% 45% 41% 44% 41% 41% | | | | | | | | | | -98% | 24% | 6% | 11% | | | | | -70% | 54% | Yes | Yes |
| 2329 Merchants Mutual Insurance Company 226 46% 3.975,548 4.105,865 3% 1.4% 33% 48% 10% 9% 22% 39% 45% 41% 78% 88% Yes Yes 12901 Merchants Preferent Insurance Company 22 65% 2.489,812 1.793,827 39% 0.8% | 22306 | | | | | | | | | | | | | | | | | | | | |
| 19798 MERRIMACK MUTUAL FIRE INSURANCE COMPANY 22 8% 711,787 693,149 3% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 43% 45% 49% 75% 49% 75% 101% Ves No 13331 Motorists Commercial Mutual Insurance Company 29% 17,389,724 15,921,986 9% 5.5% 5.5% 40% 64% 12% 51% 11% 29% 53% 35% 37% 79% 101% Ves No 13331 Motorists Commercial Mutual Insurance Company 291 37% 1,825,514 1,802,223 1% 0.6% 0 | 23329 | | | | | | -3% | | | | | | 9% | | | | | | | | |
| 3888 MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY 242 50% 437,661 388,127 13% 0.1% | 12901 | | | | 2,489,812 | 1,793,827 | | 0.8% | | | | | | | | | | 142% | | No | Yes |
| 15997 MMG Insurance Company | | | | | | | | | | | | | | | | | | | | | |
| 13331 Motorists Commercial Mutual Insurance Company | | | 242 | | | | | | | | | | | | | | | | | | |
| 11991 National Casualty Company 140 11% 1,209,270 1,089,978 11% 0.4% 0.4% 0.4% 15% 85% -11% 15% 26% 71% 45% 46% 60% 132% Yes No 1944 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGI 12 6% 1,209,643 874,646 38% 0.4% 0.3% 13% 0.4 | | | | | | | | | | | 0.70 | | | | | 0070 | | | | | |
| 19445 NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG 12 6% 1,206,643 874,646 38% 0.4% 0.3% 13% 0.0% 5% 0% 8% -6% 17% 19% 30% 18% Yes 26993 NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA 140 93% 502,860 166,531 202% 0.2% 0.1% 251% 17% 110% 9% 242% 8% 33% 33% 38% 285% 50% No Yes 25992 NORTHERN SECURITY INSURANCE COMPANY, INC 234 53% 2,002,205 1,840,573 9% 0.6% 0.6% 31% 41% 8% 6% 23% 35% 34% 33% 65% 72% 51% Yes 24982 NOVA CASUALITY COMPANY 88 19% 475,575 398,323 19% 0.2% 0.1% 36% 100 SECURITY INSURANCE COMPANY 111 61% 18,364,339 17,054,509 8% 5.8% 5.9% 55% 60% 16% 16% 39% 45% 36% 40% 91% 100% Yes No 28290 PATRONS OXFORD INSURANCE COMPANY 1309 20% 2,181,508 2,015,123 8% 0.7% 0.7% 0.7% 0.6% 16% 16% 39% 45% 36% 40% 91% 100% Yes No 28290 PATRONS OXFORD INSURANCE COMPANY 1275 100% 2,544,571 1,790,824 42% 0.8% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3 | | | | | .,, | | | | | | | | | | | | | | | | |
| 2693 NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA 140 93% 502,860 166,531 202% 0.2% 0.1% 251% 17% 10% 9% 242% 8% 33% 33% 33% 285% 50% No Yes 10723 NATIONWIDE ASSURANCE COMPANY 140 55% 653,272 355,382 84% 0.2% 0.1% 36% 16% 11% 8% 25% 7% 36% 36% 72% 51% Yes 25992 NORTHERN SECURITY INSURANCE COMPANY, INC 234 53% 2,002,205 1,840,573 9% 0.6% 0.6% 31% 44% 8% 66% 23% 35% 34% 33% 65% 74% Yes 42552 NOVA CASUALTY COMPANY 88 19% 475,675 398,323 19% 0.2% 0.1% 36% 122% 6% 20% -3% 102% 39% 38% 43% 160% Yes 4082 OHIO SECURITY INSURANCE COMPANY 111 61% 18,364,339 17,054,509 8% 5.8% 5.9% 55% 60% 16% 16% 39% 45% 36% 40% 91% 100% Yes 4082 OHIO SECURITY INSURANCE COMPANY 1309 20% 2,181,508 2,015,123 8% 0.7% 0.7% 56% 66% 5% 99% 51% 57% 39% 38% 38% 95% 104% Yes 4082 PATRONS OXFORD INSURANCE COMPANY 1275 100% 2,544,571 1,790,824 42% 0.8% 0.6% 16% 16% 7% 66% 99% 11% 37% 43% 53% 59% Yes 408269 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE 4082 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE 506 PHILADELPHIA INDEMNITY INSURANCE COMPANY 5076 13,880,049 13,880,049 13,880,049 13,880,049 13,880,049 13,880,049 13,880,049 14,86 40% 36% 36% 16% 15% 29% 24% 33% 32% 69% 66% Yes 4082 4082 PERFERRED MUTUAL INSURANCE COMPANY 508 66% 50% 99% 51% 67% 39% 38% 38% 59% Yes 509 790,419 739,066 7% 0.3% 0.3% 56% 10% 15% 10% 13% 25% 47% 45% 66% 80% Yes 508 PHILADELPHIA INDEMNITY INSURANCE COMPANY 509 66% 5970,419 739,066 7% 0.3% 0.3% 56% 10% 15% 10% 25% 44% 44% 45% 66% 80% Yes 500 790,419 739,066 7% 0.3% 0.3% 56% 10% 15% 10% 25% 44% 45% 66% 80% Yes 500 790,419 739,066 7% 0.3% 0.3% 56% 10% 15% 10% 25% 44% 41% 80% 599% Yes 500 790,419 739,066 7% 0.3% 0.3% 56% 10% 15% 10% 25% 44% 41% 80% 599% Fes 500 790,419 739,066 7% 0.3% 0.3% 56% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10 | | | | | | | | | | | | | | | | | | | | | |
| 10723 NATIONWIDE ASSURANCE COMPANY | | | | | | | | | | | | | | | | | | | | | |
| 2592 NORTHERN SECURITY INSURANCE COMPANY, INC 234 53% 2,002,205 1,840,573 9% 0.6% 0.6% 31% 41% 8% 6% 23% 35% 34% 33% 65% 74% Yes Yes 42552 NOVA CASUALTY COMPANY 88 19% 475,675 398,323 19% 0.2% 0.1% 3% 122% 6% 20% -3% 102% 39% 38% 43% 160% Yes No 24082 OHIO SECURITY INSURANCE COMPANY 111 61% 18,364,339 17,054,509 8% 5.8% 5.9% 55% 60% 16% 16% 39% 45% 36% 40% 91% 100% Yes Yes 32009 Patriot Insurance Company 1309 20% 2,181,508 2,015,123 8% 0.7% 0.7% 0.7% 0.6% 66% 5% 9% 51% 57% 39% 38% 38% 95% 104% Yes No 28290 PATRONS OXFORD INSURANCE COMPANY 1275 100% 2,544,571 1,790,824 42% 0.8% 0.6% 16% 16% 7% 6% 9% 11% 37% 43% 53% 59% Yes Yes 2262 PENN-SYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE 150 26% 383,818 412,883 -7% 0.1% 0.1% 0.1% 21% 35% 8% 10% 13% 25% 47% 45% 68% 80% Yes Yes 18058 PHILADELPHIA INDEMNITY INSURANCE COMPANY 3398 13,889,049 13,860,738 0% 4.4% 4.8% 36% 34% 7% 10% 29% 24% 33% 32% 69% 66% Yes Yes 18058 PREFERRED MUTUAL INSURANCE COMPANY 338 973,881 942,272 3% 0.3% 0.3% 0.3% 15% 15% 15% 25% 44% 44% 41% 80% 39% Yes Yes | | | | | | | | | | | | | | | | | | | | | |
| 42552 NOVA CASUALTY COMPANY 88 19% 475,675 398,323 19% 0.2% 0.1% 39% 122% 6% 20% -3% 102% 39% 38% 43% 160% Yes No 24082 OHIO SECURITY INSURANCE COMPANY 110 61% 11,864,339 17,054,509 8% 5.8% 5.9% 5.8% 5.9% 5.6% 66% 5% 9% 51% 5.7% 39% 38% 43% 160% Yes No 28290 PATRONS OXFORD INSURANCE COMPANY 1309 20% 2,181,508 2,015,123 8% 0.7% 0.7% 56% 66% 5% 9% 51% 5.7% 39% 38% 38% 43% 160% Yes No 28290 PATRONS OXFORD INSURANCE COMPANY 1275 100% 2,544,671 7,790,824 42% 0.8% 0.6% 16% 16% 7% 6% 9% 11% 37% 43% 53% 59% Yes Yes 12262 PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE 150 26% 383,818 412,883 7.7% 0.1% 0.1% 21% 35% 8% 10% 13% 25% 47% 45% 68% 80% Yes Yes 18058 PHILADELPHIA INDEMNITY INSURANCE COMPANY 33% 973,881 942,72 3% 93.8% 34% 7% 10% 15% 15% 2.2% 24% 33% 32% 69% 66% Yes Yes Yes 16024 PREFERRED MUTUAL INSURANCE COMPANY 33% 973,881 942,72 3% 0.3% 0.3% 0.3% 0.3% 15% 15% 15% 2.2% 2.2% 44% 44% 44% 45% 68% 47% 44% 47% 80% 39% Yes Yes Yes 16024 PREFERRED MUTUAL INSURANCE COMPANY 33% 973,881 942,72 3% 0.3% 0.3% 0.3% 0.3% 0.3% 15% 15% 15% 2.2% 2.2% 44% 44% 44% 45% 68% 47% 44% 48% 47% 44% 44% 48% 44% 4 | | | | | , | , | | | | | | | | | | | | | | | |
| 24082 OHIO SECURITY INSURANCE COMPANY 111 61% 18,364,339 17,054,509 8% 5.8% 5.9% 5.5% 60% 16% 16% 39% 45% 36% 40% 91% 100% Yes Yes 32069 Patriot Insurance Company 1309 20% 2,181,508 2,015,123 8% 0.7% 0.7% 56% 66% 5% 9% 51% 57% 39% 38% 95% 104% Yes No 28290 PATRONS OXFORD INSURANCE COMPANY 1275 100% 2,544,571 1,790,824 42% 0.8% 0.6% 16% 16% 7% 66% 9% 111% 37% 43% 53% 53% 59% Yes Yes 32859 PENN-AMERICA INSURANCE COMPANY 920 56% 790,419 739,056 7% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3 | | | | | | | | | | | | | | | | | | | | | |
| 32069 Patriot Insurance Company 1309 20% 2,181,508 2,015,123 8% 0.7% | | | | | | , | | | | | | | | | | | | | | | |
| 28290 PATRONS OXFORD INSÚFANCE COMPANY 1275 100% 2.544.571 1.790.824 42% 0.8% 0.6% 16% 16% 7% 6% 9% 11% 37% 43% 53% 59% Yes Yes 32859 PENN-AMERICA INSURANCE COMPANY 920 56% 790.419 739.056 7% 0.3% 0.3% 91% -2% 4% 4% 87% -6% 37% 43% 129% 41% No Yes 1262 PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE 150 26% 383.818 412.883 -7% 0.1% 0.1% 21% 35% 8% 10% 13% 25% 47% 45% 68% 80% Yes Yes 18058 PHILADELPHIA INDEMNITY INSURANCE COMPANY 3998 61% 13.880,049 13.860,738 0% 4.4% 4.8% 36% 34% 7% 10% 29% 24% 33% 32% 69% 66% Yes Yes 16024 PREFERRED MUTUAL INSURANCE COMPANY 33% 973.881 942.272 3% 0.3% 0.3% 36% 1.1% 15% 19% 21% 24% 41% 41% 80% 39% Yes Yes | | | | | .,, | , , | | | | | | | | | | | | | | | |
| 32859 PENN-AMERICA INSURANCE COMPANY 920 56% 790,419 739,056 7% 0.3% 0.3% 91% -2% 4% 4% 87% -6% 37% 43% 129% 41% No Yes 12562 PENNISYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE 150 26% 383,818 412,883 -7% 0.1% 0.1% 0.1% 21% 35% 8% 10% 133% 25% 47% 45% 68% 80% Yes Yes 15024 PREFERRED MUTUAL INSURANCE COMPANY 33% 973,881 942,272 3% 0.3% 0.3% 0.3% 16% -1% 115% 119% 22% 24% 33% 32% 69% 66% Yes Yes 15024 PREFERRED MUTUAL INSURANCE COMPANY 33% 973,881 942,272 3% 0.3% 0.3% 0.3% 16% -1% 115% 119% 21% -2% 44% 41% 80% 39% Yes Yes | 28290 | | 1275 | 100% | | | 42% | 0.8% | | 16% | | | | | | 37% | | 53% | 59% | | |
| 18058 PHILADELPHIA INDEMNITY INSURANCE COMPANY 3098 61% 13,889,049 13,860,738 0% 4.4% 4.8% 36% 34% 7% 10% 29% 24% 33% 32% 69% 66% Yes Yes 15024 PREFERRED MUTUAL INSURANCE COMPANY 33% 973,881 942,272 3% 0.3% 0.3% 36% -1% 15% 1% 21% -2% 44% 41% 80% 39% Yes Yes | | PENN-AMERICA INSURANCE COMPANY | | | | 739,056 | | | | | -2% | | 4% | | | | | | | No | Yes |
| 15024 PREFERRED MUTUAL INSURANCE COMPANY 33% 973,881 942,272 3% 0.3% 0.3% 36% -1% 15% 1% 21% -2% 44% 41% 80% 39% Yes Yes | | | | | , | | | | | | | | | | | | | | | | |
| | | | 3098 | | | | | | | | | | | | | | | | | | |
| 1 TO 128 1.883,447 1.584,502 17% 0.6% 0.5% 64% 88% 11% 13% 54% 75% 41% 39% 106% 128% No No | | | 055 | | | | | | | | | | | | | | | | | | |
| | 15040 | PROVIDENCE MUTUAL FIRE INSURANCE COMPANY | 382 | 2/% | 1,833,447 | 1,564,502 | 1/% | 0.6% | 0.5% | 64% | 88% | 11% | 13% | 54% | /5% | 41% | 39% | 106% | 128% | NO | No |

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

Commercial Multiperil

Index ** 238 241

| | | | Ī | 2022 | 2021 | | Marke | t Share | Loss & L | AE Ratio | Total LA | E Ratio | Loss | Ratio | Exp R | atio *** | Combin | ed Ratio | Underwr | riting Profit |
|-------|--|-------|---------|-------------|-------------|----------|--------|---------|----------|----------|----------|---------|------|-------|-------|----------|--------|------------|---------|---------------|
| | | | | | | | ma.no | · Onaro | | | | | | 11010 | | | | iou riulio | | |
| 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 | 64% | 1,581,257 | 1,187,124 | 33% | 0.5% | 0.4% | 68% | 62% | 16% | 15% | 52% | 48% | 32% | 35% | 101% | 97% | No | Yes |
| 39454 | SAFETY INSURANCE COMPANY | 188 | 1% | 365,969 | 353.033 | 4% | 0.1% | 0.1% | 521% | 68% | 30% | 12% | 491% | 56% | 34% | 33% | 555% | 101% | No | No |
| 41297 | Scottsdale Insurance Company | 140 | 29% | 1,069,193 | 989,676 | 8% | 0.3% | 0.3% | 80% | 2% | 8% | 7% | 72% | -5% | 34% | 35% | 115% | 37% | No | Yes |
| 11000 | SENTINEL INSURANCE COMPANY, LTD. | 91 | 39% | 1,620,694 | 1,708,983 | -5% | 0.5% | 0.6% | 397% | 26% | 129% | 6% | 268% | 20% | 37% | 37% | 434% | 63% | No | Yes |
| 25143 | State Farm Fire and Casualty Company | 176 | 7% | 5,113,241 | 4,408,873 | 16% | 1.6% | 1.5% | 74% | 32% | 9% | 9% | 65% | 24% | 27% | 27% | 101% | 59% | No | Yes |
| 22276 | Stonewall Insurance Company | 31 | 10% | 326,980 | 129,886 | 152% | 0.1% | 0.0% | 28% | 73% | 8% | 13% | 20% | 60% | 31% | 29% | 59% | 102% | Yes | No |
| 11024 | STRATHMORE INSURANCE COMPANY | 222 | 98% | 1,348,147 | 1,086,011 | 24% | 0.4% | 0.4% | -24% | 235% | 9% | 11% | -32% | 224% | 28% | 29% | 4% | 264% | Yes | No |
| 25615 | THE CHARTER OAK FIRE INSURANCE COMPANY | 3548 | 45% | 2,778,778 | 2,580,424 | 8% | 0.9% | 0.9% | 89% | 65% | 60% | 7% | 29% | 58% | 33% | 32% | 121% | 97% | No | Yes |
| 35289 | THE CONTINENTAL INSURANCE COMPANY | 218 | 19% | 510,649 | 443,959 | 15% | 0.2% | 0.2% | 47% | 39% | 16% | 15% | 31% | 24% | 33% | 35% | 80% | 74% | Yes | Yes |
| 36064 | THE HANOVER AMERICAN INSURANCE COMPANY | 88 | 30% | 314,868 | 318,453 | -1% | 0.1% | 0.1% | 34% | 11% | 20% | 19% | 13% | -8% | 36% | 36% | 70% | 47% | Yes | Yes |
| 22292 | THE HANOVER INSURANCE COMPANY | 88 | 18% | 4,544,116 | 4,404,076 | 3% | 1.4% | 1.5% | 28% | 32% | 10% | 11% | 18% | 21% | 34% | 35% | 62% | 67% | Yes | Yes |
| 24074 | THE OHIO CASUALTY INSURANCE COMPANY | 111 | 21% | 3,288,181 | 3,283,446 | 0% | 1.0% | 1.1% | 40% | 42% | 13% | 15% | 27% | 27% | 41% | 42% | 81% | 84% | Yes | Yes |
| 25623 | THE PHOENIX INSURANCE COMPANY | 3548 | 59% | 3,562,592 | 2,643,087 | 35% | 1.1% | 0.9% | 59% | 23% | 9% | 9% | 49% | 14% | 32% | 31% | 90% | 54% | Yes | Yes |
| 25658 | THE TRAVELERS INDEMNITY COMPANY | 3548 | 27% | 2,716,060 | 1,672,844 | 62% | 0.9% | 0.6% | 35% | 36% | 16% | 12% | 19% | 24% | 26% | 32% | 60% | 68% | Yes | Yes |
| 25666 | THE TRAVELERS INDEMNITY COMPANY OF AMERICA | 3548 | 55% | 2,216,423 | 3,471,054 | -36% | 0.7% | 1.2% | 2% | 21% | 5% | 8% | -3% | 13% | 33% | 32% | 35% | 52% | Yes | Yes |
| 25682 | THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT | 3548 | 41% | 1,762,626 | 1,349,167 | 31% | 0.6% | 0.5% | 19% | 26% | 10% | 6% | 9% | 20% | 33% | 32% | 52% | 58% | Yes | Yes |
| 20494 | TRANSPORTATION INSURANCE COMPANY | 218 | 60% | 397,276 | 735,405 | -46% | 0.1% | 0.3% | 32% | 43% | 14% | 13% | 17% | 30% | 35% | 31% | 67% | 74% | Yes | Yes |
| 19046 | TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA | 3548 | 77% | 2,256,669 | 2,409,163 | -6% | 0.7% | 0.8% | 139% | 37% | 10% | 7% | 129% | 30% | 33% | 33% | 172% | 70% | No | Yes |
| 25674 | Travelers Property Casualty Company Of America | 3548 | 10% | 2,621,942 | 2,723,826 | -4% | 0.8% | 0.9% | 137% | 13% | 6% | 10% | 131% | 3% | 33% | 32% | 170% | 45% | No | Yes |
| 31003 | TRI-STATE INSURANCE COMPANY OF MINNESOTA | 98 | 72% | 5,713,768 | 4,774,010 | 20% | 1.8% | 1.6% | 44% | 71% | 9% | 11% | 36% | 60% | 38% | 38% | 82% | 109% | Yes | No |
| 37982 | TUDOR INSURANCE COMPANY | 866 | 43% | 659,870 | 496,446 | 33% | 0.2% | 0.2% | 3071% | 67% | 3058% | 74% | 13% | -8% | n/a | n/a | | | | |
| 29459 | TWIN CITY FIRE INSURANCE COMPANY | 91 | 15% | 1,645,076 | 1,589,250 | 4% | 0.5% | 0.5% | -95% | 367% | -20% | 107% | -75% | 260% | 36% | 37% | -58% | 403% | Yes | No |
| 25844 | UNION INSURANCE COMPANY | 98 | 38% | 7,075,780 | 5,889,425 | 20% | 2.2% | 2.0% | 19% | 67% | 7% | 14% | 12% | 53% | 37% | 39% | 57% | 105% | Yes | No |
| 25860 | UNION MUTUAL FIRE INSURANCE COMPANY | 195 | 48% | 9,336,423 | 9,323,644 | 0% | 3.0% | 3.2% | 28% | 135% | 5% | 18% | 24% | 117% | 37% | 40% | 66% | 175% | Yes | No |
| 13072 | United Ohio Insurance Company | 963 | 27% | 1,826,978 | 1,621,723 | 13% | 0.6% | 0.6% | 22% | 75% | 2% | 29% | 19% | 46% | 36% | 37% | 58% | 112% | Yes | No |
| 21113 | UNITED STATES FIRE INSURANCE COMPANY | 158 | 15% | 1,004,959 | 850,551 | 18% | 0.3% | 0.3% | 15% | 17% | 10% | 5% | 5% | 12% | 38% | 38% | 53% | 55% | Yes | Yes |
| 25976 | Utica Mutual Insurance Company | 201 | 33% | 1,106,520 | 948,785 | 17% | 0.4% | 0.3% | 9% | 109% | 6% | 19% | 3% | 90% | 43% | 34% | 52% | 143% | Yes | No |
| 20508 | VALLEY FORGE INSURANCE COMPANY | 218 | 48% | 539,481 | 508,020 | 6% | 0.2% | 0.2% | 31% | 42% | 8% | 11% | 23% | 31% | 35% | 39% | 66% | 81% | Yes | Yes |
| 44768 | Vantapro Specialty Insurance Company | 3239 | 74% | 343,343 | 1,032,649 | -67% | 0.1% | 0.4% | -7% | 43% | -9% | 17% | 1% | 26% | 38% | 39% | 31% | 82% | Yes | Yes |
| 26018 | VERMONT MUTUAL INSURANCE COMPANY | 234 | 34% | 20,672,367 | 18,024,135 | 15% | 6.6% | 6.2% | 47% | 59% | 8% | 7% | 39% | 52% | 33% | 36% | 79% | 95% | Yes | Yes |
| 25011 | WESCO INSURANCE COMPANY | 2538 | 5% | 490,637 | 384,918 | 27% | 0.2% | 0.1% | 24% | 58% | 7% | 10% | 17% | 48% | 54% | 55% | 78% | 113% | Yes | No |
| 44393 | WEST AMERICAN INSURANCE COMPANY | 111 | 49% | 3,325,651 | 3,309,261 | 0% | 1.1% | 1.1% | 122% | 45% | 15% | 14% | 107% | 31% | 41% | 42% | 163% | 87% | No | Yes |
| 16535 | ZURICH AMERICAN INSURANCE COMPANY | 212 | 9% | 1,959,175 | 1,536,131 | 28% | 0.6% | 0.5% | 157% | 26% | 17% | 3% | 139% | 23% | 48% | 48% | 205% | 74% | No | Yes |
| | Total for companies with <0.1% Market Share **** | | | 12,175,764 | 13,202,580 | -8% | 3.9% | 4.6% | 72% | 36% | 8% | 8% | 65% | 28% | 14% | 14% | 86% | 50% | Yes | Yes |
| | TOTAL | 1 | | 314,844,012 | 289,632,751 | 8.7% | 100.0% | 100.0% | 58% | 57% | 11% | 11% | 47% | 46% | 35% | 35% | 93% | 91% | 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 164 companies which have less than 0.1% market share.

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY Commercial Multiperil

HHI Index ** 155 155

| | | | | 2022 | 2021 | | Marke | Share | Loss & L | AE Ratio | Total LA | AE Ratio | Loss | Ratio | Exp R | atio *** | Combin | ed Ratio | Underwrit | ing 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 |
| 31325 | ACADIA INSURANCE COMPANY | 98 | 19% | 40,459,199 | 37,200,764 | 9% | 1.2% | 1.2% | 34% | 28% | 7% | 7% | 27% | 21% | 38% | 39% | 72% | 66% | Yes | Yes |
| 22667 | ACE AMERICAN INSURANCE COMPANY | 626 | 12% | 44,212,726 | 35,272,272 | 25% | 1.3% | 1.1% | 25% | 84% | 8% 40% | 9% | 17% | 75% | 22% | 24% | 47% | 108% | Yes | No |
| 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 626 | 61% 9% | 4,525,577 | 4,761,668 | -5% | 0.1% | 0.1% | 131% | 50% | | -30% 17% | 91% | 80% | 27% | 28% | 158% 96% | 78% 98% | No | Yes |
| 20699 | ACE PROPERTY AND CASUALTY INSURANCE COMPANY | 626 | 9% 46% | 7,701,942 | 7,947,835 | -3% 23% | 0.2% | 0.3% | 69% 8% | 71% | 15% 9% | 11% | 55% | 53% | 27% 33% | 27% 33% | 41% | 98% 75% | Yes | Yes |
| 20222 41840 | ALL AMERICA INSURANCE COMPANY ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY | 36 88 | 11% | 4,794,338 10,069,505 | 3,890,474 2,908,648 | 246% | 0.1% 0.3% | 0.1% 0.1% | 77% | 42% 32% | 14% | 14% | -1% 63% | 31% 18% | 35% | 35% | 112% | 68% | Yes | Yes Yes |
| 19240 | ALLSTATE INDEMNITY COMPANY | 8 8 | 20% | 8,127,418 | 8,009,940 | 1% | 0.3% | 0.1% | 41% | 83% | 8% | 15% | 33% | 68% | 24% | 24% | 66% | 107% | No Yes | No. |
| 19720 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 361 | 77% | 31,079,013 | 32,103,243 | -3% | 0.2 % | 1.0% | 17% | 62% | 11% | 14% | 6% | 48% | 40% | 41% | 57% | 102% | Yes | No |
| 20427 | AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA | 218 | 26% | 6,202,467 | 6,867,073 | -10% | 0.9% | 0.2% | 49% | 49% | 17% | 20% | 31% | 29% | 35% | 35% | 84% | 84% | Yes | Yes |
| 10391 | American Centennial Insurance Company | 31 | 32% | 4,072,779 | 2,336,752 | 74% | 0.1% | 0.1% | 78% | 96% | 12% | 14% | 67% | 82% | 12% | 18% | 90% | 114% | Yes | No |
| 24066 | AMERICAN FIRE AND CASUALTY COMPANY | 111 | 63% | 19,022,759 | 20,236,203 | -6% | 0.1% | 0.6% | 70% | 48% | 19% | 22% | 51% | 26% | 41% | 40% | 111% | 88% | No | Yes |
| 42390 | AMGUARD INSURANCE COMPANY | 828 | 30% | 36,922,289 | 36,994,333 | -0% | 1.1% | 1.2% | 50% | 92% | -16% | 19% | 67% | 73% | 29% | 31% | 79% | 123% | Yes | No |
| 41360 | Arbella Protection Insurance Company | 586 | 42% | 126.093.330 | 109.056.864 | 16% | 3.6% | 3.4% | 51% | 48% | 12% | 13% | 39% | 35% | 40% | 40% | 91% | 88% | Yes | Yes |
| 11150 | ARCH INSURANCE COMPANY | 1279 | 16% | 30,858,490 | 26.056.359 | 18% | 0.9% | 0.8% | 41% | 56% | 8% | 10% | 34% | 46% | 41% | 42% | 83% | 98% | Yes | Yes |
| 19801 | ARGONAUT INSURANCE COMPANY | 457 | 14% | 10,655,722 | 12,984,603 | -18% | 0.3% | 0.4% | 88% | 112% | 29% | 10% | 59% | 101% | 43% | 44% | 131% | 156% | No | No |
| 42846 | ATLANTIC CASUALTY INSURANCE COMPANY | 3911 | 33% | 8,187,032 | 7,352,394 | 11% | 0.2% | 0.2% | 115% | 47% | 11% | 11% | 104% | 36% | 36% | 40% | 151% | 87% | No | Yes |
| 27154 | Atlantic Specialty Insurance Company | 1129 | 10% | 7,973,109 | 7,240,326 | 10% | 0.2% | 0.2% | 21% | 24% | 8% | 10% | 13% | 14% | 37% | 38% | 58% | 62% | Yes | Yes |
| 19763 | BAY STATE INSURANCE COMPANY | 22 | 14% | 13,217,835 | 9,665,607 | 37% | 0.4% | 0.3% | 60% | 57% | 9% | 6% | 51% | 51% | 42% | 43% | 102% | 101% | No | No |
| 13528 | Brotherhood Mutual Insurance Company | | 79% | 5,907,847 | 4,875,877 | 21% | 0.2% | 0.2% | 57% | 61% | 5% | 6% | 53% | 55% | 31% | 33% | 88% | 94% | Yes | Yes |
| 19771 | CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY | 22 | 8% | 6,526,488 | 6,149,957 | 6% | 0.2% | 0.2% | 72% | 60% | 7% | 8% | 65% | 52% | 44% | 45% | 116% | 104% | No | No |
| 20230 | CENTRAL MUTUAL INSURANCE COMPANY | 36 | 27% | 23,546,624 | 19,414,596 | 21% | 0.7% | 0.6% | 74% | 52% | 8% | 8% | 66% | 44% | 33% | 33% | 107% | 85% | No | Yes |
| 18767 | CHURCH MUTUAL INSURANCE COMPANY | 4851 | 68% | 27,211,633 | 24,936,763 | 9% | 0.8% | 0.8% | 49% | 55% | 8% | 9% | 40% | 46% | 33% | 33% | 82% | 88% | Yes | Yes |
| 28665 | CINCINNATI CASUALTY COMPANY | 244 | 26% | 5,085,287 | 3,406,955 | 49% | 0.1% | 0.1% | 32% | 56% | 13% | 14% | 19% | 42% | 30% | 30% | 63% | 86% | Yes | Yes |
| 10677 | CINCINNATI INSURANCE COMPANY | 244 | 20% | 35,904,783 | 30,448,529 | 18% | 1.0% | 1.0% | 54% | 54% | 12% | 13% | 42% | 40% | 29% | 28% | 84% | 82% | Yes | Yes |
| 31534 | CITIZENS INSURANCE COMPANY OF AMERICA | 88 | 32% | 84,799,951 | 86,512,986 | -2% | 2.4% | 2.7% | 70% | 66% | 14% | 10% | 56% | 55% | 35% | 35% | 105% | 100% | No | No |
| 20672 | CONCORD GENERAL MUTUAL INSURANCE COMPANY | 45 | 12% | 20,931,331 | 20,156,990 | 4% | 0.6% | 0.6% | 53% | 46% | 12% | 10% | 41% | 36% | 35% | 35% | 88% | 82% | Yes | Yes |
| 20443 | CONTINENTAL CASUALTY COMPANY | 218 | 5% | 17,937,448 | 18,194,332 | -1% | 0.5% | 0.6% | 45% | 71% | 10% | 12% | 35% | 59% | 35% | 35% | 80% | 106% | Yes | No |
| 10804 | CONTINENTAL WESTERN INSURANCE COMPANY | 98 | 51% | 30,700,805 | 27,240,512 | 13% | 0.9% | 0.9% | 32% | 79% | 10% | 12% | 22% | 67% | 38% | 39% | 70% | 118% | Yes | No |
| 18686 | Co-operative Insurance Companies | | 23% | 22,701,054 | 18,749,172 | 21% | 0.7% | 0.6% | 56% | 48% | 9% | 8% | 47% | 40% | 43% | 43% | 99% | 91% | Yes | Yes |
| 10847 | CUMIS Insurance Society, Inc. | 306 | 17% | 4,296,370 | 4,051,368 | 6% | 0.1% | 0.1% | 41% | 57% | 1% | 3% | 41% | 54% | 20% | 20% | 61% | 78% | Yes | Yes |
| 35378 | Evanston Insurance Company | 785 | 4% | 4,746,601 | 4,452,890 | 7% | 0.1% | 0.1% | 38% | 25% | 20% | 6% | 17% | 19% | 38% | 38% | 75% | 63% | Yes | Yes |
| 10851 | EVEREST INDEMNITY INSURANCE COMPANY | 1120 | 12% | 5,283,707 | 4,809,846 | 10% | 0.2% | 0.2% | 8% | 57% | 2% | 3% | 5% | 55% | 27% | 27% | 34% | 84% | Yes | Yes |
| 10120 | EVEREST NATIONAL INSURANCE COMPANY | 1120 | 9% | 7,587,170 | 4,176,323 | 82% | 0.2% | 0.1% | 19% | 87% | 6% | 21% | 12% | 66% | 33% | 35% | 52% | 122% | Yes | No |
| 13803 | Farm Family Casualty Insurance Company | 408 38 | 14% 19% | 19,635,868 | 17,466,255 | 12% 12% | 0.6% | 0.5% 2.9% | 40% 50% | 69% 30% | 6% 6% | 15% 10% | 35% 45% | 53% 20% | 37% | 39% 26% | 77% 75% | 108% 56% | Yes | No |
| 20281 13935 | FEDERAL INSURANCE COMPANY | 38 7 | 19% 5% | 104,433,203 | 93,093,645 | 14% | 3.0% 0.1% | 0.1% | 22% | 30% 41% | 7% | 11% | 45% 15% | 20% 31% | 25% 26% | 28% | 48% | 69% | Yes | Yes Yes |
| 35386 | FEDERATED MUTUAL INSURANCE COMPANY FIDELITY AND GUARANTY INSURANCE COMPANY | 3548 | 94% | 3,774,056 19,597,667 | 3,317,060 10,275,493 | 91% | 0.1% | 0.1% | 101% | 55% | 12% | 12% | 89% | 43% | 32% | 33% | 133% | 89% | Yes No | Yes |
| 21873 | Fireman's Fund Insurance Company | 761 | 21% | 11,080,181 | 10,275,493 | 91% | 0.8% | 0.3% | 92% | 43% | 19% | 14% | 74% | 28% | 32% 47% | 39% | 140% | 81% | No | Yes |
| 21784 | FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC | 98 | 36% | 27,466,215 | 26,598,499 | 3% | 0.8% | 0.8% | 35% | 25% | 10% | 7% | 26% | 18% | 38% | 39% | 73% | 64% | Yes | Yes |
| 13986 | Frankenmuth Mutual Insurance Company | 1309 | 42% | 22,536,067 | 20,113,314 | 12% | 0.6% | 0.6% | 81% | 31% | 11% | 14% | 70% | 18% | 40% | 39% | 121% | 70% | No | Yes |
| 24414 | General Casualty Company of Wisconsin | 796 | 43% | 4,831,769 | 4,557,733 | 6% | 0.0% | 0.0% | 79% | 62% | 17% | 18% | 62% | 44% | 42% | 45% | 121% | 106% | No | No |
| 23809 | GRANITE STATE INSURANCE COMPANY | 12 | 53% | 8,134,265 | 7,865,970 | 3% | 0.2% | 0.2% | 48% | 35% | 13% | -5% | 35% | 41% | 36% | 36% | 84% | 71% | Yes | Yes |
| 25984 | Graphic Arts Mutual Insurance Company | 201 | 31% | 12,755,794 | 11,494,183 | 11% | 0.4% | 0.4% | 84% | 38% | 16% | 9% | 68% | 28% | 34% | 34% | 118% | 72% | No | Yes |
| 26344 | GREAT AMERICAN ASSURANCE COMPANY | 84 | 13% | 5.891.521 | 5.723.088 | 3% | 0.2% | 0.2% | 19% | 33% | 4% | 11% | 15% | 22% | 35% | 33% | 54% | 66% | Yes | Yes |
| 16691 | GREAT AMERICAN INSURANCE COMPANY | 84 | 11% | 10,260,841 | 7,421,599 | 38% | 0.3% | 0.2% | 45% | 70% | 7% | 18% | 37% | 52% | 36% | 35% | 81% | 105% | Yes | No |
| 22136 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | 84 | 57% | 3.876.542 | 4.760.554 | -19% | 0.1% | 0.1% | 232% | 35% | 11% | 15% | 221% | 20% | 36% | 34% | 269% | 70% | No | Yes |
| 20303 | GREAT NORTHERN INSURANCE COMPANY | 38 | 17% | 27,951,312 | 26,822,626 | 4% | 0.8% | 0.8% | 27% | 39% | 5% | 10% | 22% | 29% | 27% | 27% | 54% | 66% | Yes | Yes |
| 22187 | GREATER NEW YORK MUTUAL INSURANCE COMPANY | 222 | 94% | 41,142,870 | 36,621,589 | 12% | 1.2% | 1.2% | 58% | 87% | 10% | 12% | 48% | 76% | 29% | 30% | 87% | 117% | Yes | No |
| 20680 | GREEN MOUNTAIN INSURANCE COMPANY, INC | 45 | 17% | 8,692,922 | 7,951,739 | 9% | 0.2% | 0.3% | 40% | 100% | 10% | 13% | 30% | 87% | 36% | 35% | 76% | 135% | Yes | No |
| 15032 | GuideOne Mutual Insurance Company | 303 | 75% | 8,287,374 | 8,119,318 | 2% | 0.2% | 0.3% | 69% | 45% | 8% | 8% | 61% | 37% | 41% | 46% | 111% | 92% | No | Yes |
| 23582 | HARLEYSVILLE INSURANCE COMPANY | 253 | 59% | 11,271,145 | 10,550,105 | 7% | 0.3% | 0.3% | 1 | | | | 21% | 18% | n/a | n/a | 1 | | 1 | ŀ |
| 35696 | HARLEYSVILLE PREFERRED INSURANCE COMPANY | 253 | 64% | 5,249,963 | 6,392,950 | -18% | 0.2% | 0.2% | 1 | | | | 117% | 78% | n/a | n/a | 1 | | 1 | ŀ |
| 26182 | Harleysville Worcester Insurance Company | 253 | 36% | 6,949,427 | 7,747,141 | -10% | 0.2% | 0.2% | | | | | 59% | 80% | n/a | n/a | | | | ļ |
| 29424 | HARTFORD CASUALTY INSURANCE COMPANY | 91 | 24% | 16,318,874 | 17,154,175 | -5% | 0.5% | 0.5% | -4% | 135% | -2% | 24% | -1% | 110% | 38% | 39% | 34% | 173% | Yes | No |
| 19682 | HARTFORD FIRE INSURANCE COMPANY | 91 | 25% | 39,009,473 | 35,986,328 | 8% | 1.1% | 1.1% | 46% | 51% | 4% | 9% | 42% | 42% | 39% | 43% | 86% | 93% | Yes | Yes |
| 30104 | HARTFORD UNDERWRITERS INSURANCE COMPANY | 91 | 41% | 56,085,998 | 37,371,759 | 50% | 1.6% | 1.2% | 52% | 104% | 11% | 32% | 40% | 73% | 39% | 40% | 90% | 145% | Yes | No |
| 10069 | Housing Authority Property Insurance, A Mutual Company | 4359 | 100% | 15,340,459 | 13,792,994 | 11% | 0.4% | 0.4% | 33% | 48% | 7% | 6% | 25% | 43% | 26% | 27% | 58% | 75% | Yes | Yes |
| 42374 | HOUSTON CASUALTY COMPANY | 984 | 9% | 3,502,006 | 3,225,030 | 9% | 0.1% | 0.1% | 38% | 35% | 2% | 13% | 36% | 22% | 36% | 37% | 74% | 72% | Yes | Yes |
| 22195 | INSURANCE COMPANY OF GREATER NEW YORK | 222 | 96% | 31,899,451 | 26,986,004 | 18% | 0.9% | 0.8% | 46% | 54% | 10% | 12% | 37% | 42% | 29% | 30% | 75% | 84% | Yes | Yes |
| 29742 25445 | INTEGON NATIONAL INSURANCE COMPANY | 2538 4509 | 5% 22% | 5,185,202 | 4,993,733 | 4% 0% | 0.1% 0.3% | 0.2% 0.3% | 40% | 41% | 6% | 6% | 34% 19% | 35% 81% | 49% n/a | 43% | 90% | 84% | Yes | Yes |
| | IRONSHORE SPECIALTY INSURANCE COMPANY | | | 10,361,576 | 10,313,130 | | | | E40/ | 40/ | 00/ | 40/ | | | , | n/a | 740/ | 260/ | V | V |
| 19437 | LEXINGTON INSURANCE COMPANY | 12 | 4% | 4,074,498 | 3,607,092 | 13% | 0.1% | 0.1% | 51% | 4% | 8% | -1% | 43% | 5% | 23% | 22% | 74% | 26% | Yes | Yes |
| 23035 27138 | Liberty Mutual Fire Insurance Company Lumbermens CASUALTY INSURANCE COMPANY | 111 108 | 2% 77% | 5,843,400 23,655,739 | 5,483,636 21,277,926 | 7% 11% | 0.2% 0.7% | 0.2% 0.7% | -26% | -6% | 5% | 8% | -31% 39% | -14% 66% | n/a n/a | n/a | 1 | | 1 | ! |
| 29939 | MAIN STREET AMERICA ASSURANCE COMPANY | 311 | 77% 76% | 71.522.968 | 69.742.235 | 3% | 2.1% | 2.2% | | | | | 91% | 32% | n/a n/a | n/a n/a | | | | ļ |
| 29939 | MAPFRE INSURANCE COMPANY | 411 | 76% 97% | 25.008.077 | 21,640,638 | 3% 16% | 0.7% | 0.7% | 64% | 45% | 12% | 7% | 52% | 32% | n/a 40% | n/a 38% | 104% | 83% | No | Yes |
| | Markel Insurance Company | 785 | 14% | 4,268,310 | 4,447,445 | -4% | 0.1% | 0.1% | 34% | 52% | 22% | 8% | 13% | 43% | 27% | 31% | 61% | 82% | Yes | Yes |
| . 55570 | | . 50 | . 770 | 1 .,200,010 | ., ++1 ,++0 | . 70 | . 5.170 | J. 170 | 0 7 70 | O. 70 | | 570 | | .570 | 2.70 | 5170 | . 5770 | S= 70 | | . 55 |

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY Commercial Multiperil

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| | | | | 2022 | 2021 | | Marke | t Share | Loss & L | _AE Ratio | Total L | AE Ratio | Loss | Ratio | Exp R | atio *** | Combin | ed Ratio | Underwri | 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 |
| 22306 | MASSACHUSETTS BAY INSURANCE COMPANY | 88 | 34% | 44,012,228 | 41,910,509 | 5% | 1.3% | 1.3% | 66% | 36% | 12% | 10% | 54% | 26% | 35% | 35% | 102% | 71% | No | Yes |
| 26743 | Maxum Indemnity Company | 3589 | 63% | 4,583,338 | 1,875,499 | 144% | 0.1% | 0.1% | | | | | 77% | 73% | n/a | n/a | | | | l. |
| 23329 | Merchants Mutual Insurance Company | 226 | 45% | 12,681,388 | 12,859,069 | -1% | 0.4% | 0.4% | 44% | 39% | 10% | 11% | 34% | 28% | 38% | 37% | 82% | 76% | Yes | Yes |
| 12901 | Merchants Preferred Insurance Company | 226 | 68% | 8,343,652 | 5,793,141 | 44% | 0.2% | 0.2% | 65% | 8% | 14% | 6% | 52% | 2% | 38% | 38% | 103% | 46% | No | Yes |
| 19798 | MERRIMACK MUTUAL FIRE INSURANCE COMPANY | 22 | 11% | 30,090,382 | 27,341,998 | 10% | 0.9% | 0.9% | 64% | 49% | 8% | 6% | 56% | 42% | 41% | 43% | 105% | 92% | No | Yes |
| 36838 | MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY | 242 | 31% | 4,007,360 | 3,898,307 | 3% | 0.1% | 0.1% | 151% | 68% | 12% | 5% | 138% | 62% | 36% | 37% | 187% | 104% | No | No |
| 15997 | MMG Insurance Company | | 28% | 54,315,318 | 49,132,313 | 11% | 1.6% | 1.5% | 34% | 55% | 12% | 13% | 22% | 42% | 39% | 38% | 72% | 93% | Yes | Yes |
| 13331 | Motorists Commercial Mutual Insurance Company | 291 | 43% | 10,429,197 | 10,278,368 | 1% | 0.3% | 0.3% | 94% | 59% | 19% | 11% | 76% | 48% | 36% | 35% | 130% | 94% | No | Yes |
| 11991 | National Casualty Company | 140 | 4% | 5,716,697 | 5,659,552 | 1% | 0.2% | 0.2% | 9% | 46% | -17% | 13% | 26% | 33% | 45% | 46% | 54% | 92% | Yes | Yes |
| 20478 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 218 | 19% | 4,194,571 | 4,350,975 | -4% | 0.1% | 0.1% | -46% | 53% | 7% | 20% | -53% | 32% | 35% | 38% | -10% | 90% | Yes | Yes |
| 23728 | National General Insurance Company | 2538 | 34% | 4,089,391 | 4,247,855 | -4% | 0.1% | 0.1% | 22% | 41% | 6% | 6% | 15% | 35% | 44% | 40% | 65% | 81% | Yes | Yes |
| 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH | 12 | 5% | 16,917,752 | 15,124,305 | 12% | 0.5% | 0.5% | 45% | 24% | 8% | 7% | 36% | 17% | 30% | 31% | 75% | 55% | Yes | Yes |
| 26093 | NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA | 140 | 69% | 4,862,836 | 2,887,380 | 68% | 0.1% | 0.1% | 55% | 47% | 9% | 10% | 46% | 37% | 34% | 36% | 90% | 84% | Yes | Yes |
| 10723 | NATIONWIDE ASSURANCE COMPANY | 140 | 58% | 8,437,739 | 4,286,844 | 97% | 0.2% | 0.1% | 65% | 38% | 9% | 9% | 55% | 29% | 36% | 36% | 101% | 74% | No | Yes |
| 23760 | NATIONWIDE GENERAL INSURANCE COMPANY | 140 | 8% | 8,017,636 | 4,422,771 | 81% | 0.2% | 0.1% | 80% | 52% | 11% | 13% | 69% | 40% | 34% | 37% | 115% | 89% | No | Yes |
| 14826 | NEW LONDON COUNTY MUTUAL INSURANCE COMPANY | 787 | 12% | 5,537,324 | 5,520,456 | 0% | 0.2% | 0.2% | 30% | 42% | 10% | 12% | 20% | 30% | 41% | 42% | 71% | 84% | Yes | Yes |
| 23965 | Norfolk & Dedham Mutual Fire Insurance Company | 144 | 40% | 82,292,087 | 71,504,905 | 15% | 2.4% | 2.2% | 46% | 48% | 10% | 10% | 36% | 38% | 41% | 39% | 86% | 87% | Yes | Yes |
| 25992 | NORTHERN SECURITY INSURANCE COMPANY, INC | 234 | 83% | 108,089,910 | 95,106,335 | 14% | 3.1% | 3.0% | 65% | 52% | 7% | 7% | 58% | 45% | 39% | 34% | 104% | 86% | No | Yes |
| 42552 | NOVA CASUALTY COMPANY | 88 | 30% | 5,690,889 | 5,387,700 | 6% | 0.2% | 0.2% | 130% | 63% | 11% | 22% | 119% | 41% | 40% | 39% | 170% | 102% | No | No |
| 24082 | OHIO SECURITY INSURANCE COMPANY | 111 | 60% | 109,753,171 | 105,645,102 | 4% | 3.2% | 3.3% | 54% | 61% | 14% | 16% | 40% | 45% | 38% | 38% | 93% | 99% | Yes | Yes |
| 20346 | PACIFIC INDEMNITY COMPANY | 38 | 8% | 7,543,065 | 6,696,039 | 13% | 0.2% | 0.2% | 32% | 45% | 10% | 11% | 22% | 35% | 29% | 29% | 61% | 74% | Yes | Yes |
| 32069 | Patriot Insurance Company | 1309 | 21% | 10,701,945 | 10,746,143 | -0% | 0.3% | 0.3% | 48% | 37% | 2% | 9% | 47% | 28% | 39% | 39% | 87% | 76% | Yes | Yes |
| 14923 | PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT | 175 | 23% | 6,286,267 | 7,063,995 | -11% | 0.2% | 0.2% | 83% | 25% | 19% | 8% | 65% | 17% | 35% | 36% | 118% | 61% | No | Yes |
| 28290 | PATRONS OXFORD INSURANCE COMPANY | 1275 | 25% | 13,539,568 | 11,217,920 | 21% | 0.4% | 0.4% | 41% | 43% | 6% | 7% | 35% | 37% | 37% | 37% | 78% | 80% | Yes | Yes |
| 32859 | PENN-AMERICA INSURANCE COMPANY | 920 | 63% | 15,944,141 | 14,254,063 | 12% | 0.5% | 0.4% | 40% | 62% | 4% | 10% | 36% | 52% | 38% | 43% | 78% | 105% | Yes | No |
| 12262 | PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE | 150 | 15% | 5,788,396 | 4,212,975 | 37% | 0.2% | 0.1% | 24% | 66% | 8% | 13% | 16% | 53% | 43% | 43% | 66% | 109% | Yes | No |
| 18058 | PHILADELPHIA INDEMNITY INSURANCE COMPANY | 3098 | 55% | 190,269,329 | 176,313,924 | 8% | 5.5% | 5.5% | 53% | 48% | 9% | 8% | 44% | 39% | 32% | 32% | 85% | 79% | Yes | Yes |
| 23850 | PHILADELPHIA INSURANCE COMPANY | 3098 | 39% | 5,614,208 | 4,605,405 | 22% | 0.2% | 0.1% | 21% | 52% | 2% | 1% | 19% | 51% | 27% | 29% | 48% | 80% | Yes | Yes |
| 15024 | PREFERRED MUTUAL INSURANCE COMPANY | | 20% | 13,430,901 | 12,813,203 | 5% | 0.4% | 0.4% | 44% | 39% | 10% | 7% | 35% | 31% | 44% | 42% | 88% | 80% | Yes | Yes |
| 15040 | PROVIDENCE MUTUAL FIRE INSURANCE COMPANY | 382 | 26% | 15,140,303 | 13,795,224 | 10% | 0.4% | 0.4% | 72% | 47% | 10% | 11% | 62% | 36% | 40% | 40% | 112% | 87% | No | Yes |
| 39217 | QBE INSURANCE CORPORATION | 796 | 14% | 6,338,406 | 5,496,211 | 15% | 0.2% | 0.2% | 95% | 21% | 13% | 16% | 82% | 5% | 46% | 47% | 141% | 68% | No | Yes |
| 15067 | Quincy Mutual Fire Insurance Company | 1275 | 20% | 43,153,912 | 40,610,456 | 6% | 1.2% | 1.3% | 66% | 40% | 8% | 10% | 58% | 30% | 35% | 34% | 101% | 74% | No | Yes |
| 12475 | REPUBLIC-FRANKLIN INSURANCE COMPANY | 201 | 46% | 27,207,285 | 24,488,867 | 11% | 0.8% | 0.8% | 53% | 51% | 12% | 14% | 42% | 38% | 34% | 35% | 87% | 86% | Yes | Yes |
| 33618 | SAFETY INDEMNITY INSURANCE COMPANY | 188 | 3% | 6,276,925 | 5,897,513 | 6% | 0.2% | 0.2% | 53% | 61% | 9% | 11% | 45% | 50% | 34% | 33% | 87% | 94% | Yes | Yes |
| 39454 | SAFETY INSURANCE COMPANY | 188 | 3% | 17,923,135 | 17,436,224 | 3% | 0.5% | 0.5% | 45% | 35% | 13% | 12% | 32% | 23% | 35% | 35% | 80% | 70% | Yes | Yes |
| 41297 | Scottsdale Insurance Company | 140 | 20% | 16,240,671 | 16,550,417 | -2% | 0.5% | 0.5% | 62% | 53% | 12% | 9% | 50% | 43% | 36% | 36% | 98% | 89% | Yes | Yes |
| 12572 | SELECTIVE INSURANCE COMPANY OF AMERICA | 242 | 5% | 5,239,501 | 4,806,988 | 9% | 0.2% | 0.2% | 94% | 78% | 6% | 11% | 88% | 66% | 36% | 37% | 130% | 114% | No | No |
| 19259 | SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA | 242 | 6% | 6,189,783 | 5,282,704 | 17% | 0.2% | 0.2% | 54% | 63% | 8% | 9% | 46% | 55% | 36% | 36% | 90% | 99% | Yes | Yes |
| 10936 | SENECA INSURANCE COMPANY, INC. | 158 | 79% | 10,526,080 | 10,634,984 | -1% | 0.3% | 0.3% | 48% | 25% | 11% | 7% | 37% | 17% | 37% | 38% | 85% | 63% | Yes | Yes |
| 11000 | SENTINEL INSURANCE COMPANY, LTD. | 91 | 37% | 30,136,161 | 31,832,467 | -5% | 0.9% | 1.0% | 84% | 56% | 30% | 13% | 54% | 43% | 37% | 39% | 121% | 94% | No | Yes |
| 13815 | Sparta Specialty Insurance Company | 4702 | 67% | 5,235,358 | 1,750,342 | 199% | 0.2% | 0.1% | 26% | 11% | -28% | 31% | 54% | -19% | n/a | n/a | | | | ļ |
| 25135 | STATE AUTOMOBILE MUTUAL INSURANCE COMPANY | 175 | 20% | 9,173,662 | 7,717,599 | 19% | 0.3% | 0.2% | 139% | 53% | 17% | 18% | 122% | 35% | 34% | 32% | 173% | 85% | No | Yes |
| 25143 | State Farm Fire and Casualty Company | 176 | 6% | 23,329,819 | 20,516,679 | 14% | 0.7% | 0.6% | 61% | 39% | 11% | 9% | 50% | 30% | 26% | 26% | 87% | 66% | Yes | Yes |
| 11024 | STRATHMORE INSURANCE COMPANY | 222 | 97% | 33,942,819 | 27,084,524 | 25% | 1.0% | 0.9% | 62% | 116% | 10% | 13% | 52% | 103% | 28% | 30% | 91% | 146% | Yes | No |
| 25615 | THE CHARTER OAK FIRE INSURANCE COMPANY | 3548 | 43% | 46,526,891 | 40,746,278 | 14% | 1.3% | 1.3% | 55% | 49% | 17% | 12% | 38% | 37% | 33% | 33% | 88% | 82% | Yes | Yes |
| 35289 | THE CONTINENTAL INSURANCE COMPANY | 218 | 16% | 11,064,890 | 8,980,021 | 23% | 0.3% | 0.3% | 62% | 42% | 12% | 21% | 50% | 21% | 34% | 35% | 96% | 77% | Yes | Yes |
| 22292 | THE HANOVER INSURANCE COMPANY | 88 | 13% | 49,458,907 | 46,786,927 | 6% | 1.4% | 1.5% | 41% | 31% | 15% | 10% | 26% | 21% | 34% | 36% | 74% | 67% | Yes | Yes |
| 24074 | THE OHIO CASUALTY INSURANCE COMPANY | 111 | 12% | 12,769,106 | 12,838,576 | -1% | 0.4% | 0.4% | 45% | 41% | 13% | 13% | 32% | 28% | 42% | 41% | 87% | 83% | Yes | Yes |
| 25623 | THE PHOENIX INSURANCE COMPANY | 3548 | 42% | 51,799,813 | 47,257,601 | 10% | 1.5% | 1.5% | 52% | 35% | 13% | 10% | 39% | 24% | 34% | 33% | 85% | 68% | Yes | Yes |
| 19070 | THE STANDARD FIRE INSURANCE COMPANY | 3548 | 1% | 3,528,363 | 862,261 | 309% | 0.1% | 0.0% | 89% | 297% | 12% | 426% | 77% | -129% | 32% | 31% | 122% | 328% | No | No |
| 25658 | THE TRAVELERS INDEMNITY COMPANY | 3548 | 14% | 30,203,813 | 26,161,489 | 15% | 0.9% | 0.8% | 35% | 42% | 13% | 13% | 23% | 29% | 35% | 35% | 70% | 77% | Yes | Yes |
| 25666 | THE TRAVELERS INDEMNITY COMPANY OF AMERICA | 3548 | 37% | 33,862,839 | 33,693,662 | 1% | 1.0% | 1.1% | 34% | 44% | 12% | 14% | 22% | 30% | 34% | 34% | 68% | 77% | Yes | Yes |
| 25682 | THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT | 3548 | 25% | 27,767,633 | 26,362,921 | 5% | 0.8% | 0.8% | 20% | 26% | 9% | 8% | 10% | 19% | 33% | 33% | 53% | 59% | Yes | Yes |
| 20494 | TRANSPORTATION INSURANCE COMPANY | 218 | 40% | 6,984,105 | 6,823,214 | 2% | 0.2% | 0.2% | 78% | 60% | 12% | 15% | 66% | 45% | 34% | 35% | 113% | 95% | No | Yes |
| 19046 | TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA | 3548 | 48% | 37,694,665 | 39,763,407 | -5% | 1.1% | 1.3% | 45% | 46% | 11% | 11% | 33% | 35% | 34% | 34% | 79% | 80% | Yes | Yes |
| 25674 | Travelers Property Casualty Company Of America | 3548 | 17% | 51,647,238 | 53,292,469 | -3% | 1.5% | 1.7% | 35% | 35% | 10% | 11% | 25% | 24% | 33% | 33% | 68% | 68% | Yes | Yes |
| 31003 | TRI-STATE INSURANCE COMPANY OF MINNESOTA | 98 | 70% | 38,299,681 | 31,598,694 | 21% | 1.1% | 1.0% | 39% | 39% | 7% | 10% | 32% | 29% | 39% | 39% | 78% | 78% | Yes | Yes |
| 16188 | Trisura Specialty Insurance Company | 4969 | 31% | 10,630,433 | 12,160,107 | -13% | 0.3% | 0.4% | 39% | 49% | 16% | 6% | 23% | 43% | 71% | n/a | 109% | | No | ļ |
| 29459 | TWIN CITY FIRE INSURANCE COMPANY | 91 | 27% | 40,613,610 | 41,851,708 | -3% | 1.2% | 1.3% | 17% | 68% | -5% | 17% | 22% | 51% | 37% | 38% | 54% | 107% | Yes | No |
| 25844 | UNION INSURANCE COMPANY | 98 | 40% | 40,696,340 | 34,003,254 | 20% | 1.2% | 1.1% | 22% | 50% | 7% | 10% | 15% | 40% | 38% | 39% | 60% | 88% | Yes | Yes |
| 25860 | UNION MUTUAL FIRE INSURANCE COMPANY | 195 | 46% | 58,781,120 | 55,095,263 | 7% | 1.7% | 1.7% | 62% | 54% | 10% | 9% | 52% | 45% | 37% | 40% | 99% | 94% | Yes | Yes |
| 13072 | United Ohio Insurance Company | 963 | 23% | 15,625,702 | 13,794,073 | 13% | 0.4% | 0.4% | 55% | 72% | 17% | 21% | 39% | 51% | 36% | 37% | 92% | 109% | Yes | No |
| 21113 | UNITED STATES FIRE INSURANCE COMPANY | 158 | 11% | 9,765,784 | 10,449,669 | -7% | 0.3% | 0.3% | 63% | 58% | 18% | 14% | 45% | 44% | 33% | 35% | 96% | 93% | Yes | Yes |
| 15326 | Utica First Insurance Company | | 49% | 24,707,732 | 23,387,504 | 6% | 0.7% | 0.7% | 81% | 65% | 12% | 13% | 69% | 52% | 36% | 38% | 117% | 103% | No | No |
| 25976 | Utica Mutual Insurance Company | 201 | 12% | 11,651,695 | 9,061,876 | 29% | 0.3% | 0.3% | 45% | 35% | 13% | 10% | 32% | 25% | 37% | 35% | 82% | 70% | Yes | Yes |
| 10687 | Utica National Assurance Company | 201 | 34% | 5,865,378 | 5,201,696 | 13% | 0.2% | 0.2% | 49% | 55% | 14% | 12% | 35% | 43% | 35% | 36% | 84% | 91% | Yes | Yes |
| 20508 | | 218 | 52% | 13,861,868 | 12,138,317 | 14% | 0.4% | 0.4% | 67% | 46% | 14% | 15% | 54% | 31% | 35% | 35% | 102% | 81% | No | Yes |
| | | - | | ,, | ,, | | | | | | | | | | | | | | | |

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY Commercial Multiperil

HHI Index ** 155 155

| | | | | 2022 | 2021 | | Market | Share | Loss & L | AE Ratio | Total LA | E Ratio | Loss | Ratio | Exp R | atio *** | Combin | ed Ratio | Underwrit | ting Profit |
|--------------|--|---------------|------------------|---------------|---------------|-------------------|--------|--------|----------|----------|----------|---------|------|-------|-------|----------|--------|----------|-----------|-------------|
| NAIC Code | Company Name | Group Code | Product Mix * | DWP | DWP | Chg from Prior | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 |
| 26018 | VERMONT MUTUAL INSURANCE COMPANY | 234 | 26% | 124,671,192 | 108,990,702 | 14% | 3.6% | 3.4% | 49% | 44% | 9% | 7% | 41% | 36% | 35% | 38% | 84% | 82% | Yes | Yes |
| 20397 | VIGILANT INSURANCE COMPANY | 38 | 10% | 7,738,038 | 7,036,601 | 10% | 0.2% | 0.2% | 24% | 52% | 5% | 17% | 18% | 36% | 25% | 25% | 48% | 77% | Yes | Yes |
| 25011 | WESCO INSURANCE COMPANY | 2538 | 13% | 11,972,551 | 10,866,410 | 10% | 0.3% | 0.3% | 71% | 63% | 12% | 12% | 60% | 51% | 54% | 53% | 125% | 116% | No | No |
| 44393 | WEST AMERICAN INSURANCE COMPANY | 111 | 44% | 19,558,039 | 21,230,556 | -8% | 0.6% | 0.7% | 55% | 54% | 11% | 12% | 44% | 42% | 41% | 40% | 96% | 93% | Yes | Yes |
| 13196 | WESTERN WORLD INSURANCE COMPANY | 866 | 31% | 8,510,733 | 7,925,079 | 7% | 0.2% | 0.2% | 3092% | 167% | 3065% | 91% | 27% | 76% | n/a | n/a | | | | |
| 16535 | ZURICH AMERICAN INSURANCE COMPANY | 212 | 5% | 18,104,533 | 24,032,275 | -25% | 0.5% | 0.8% | 45% | 54% | -2% | 8% | 47% | 46% | 49% | 46% | 95% | 100% | Yes | Yes |
| | Total for companies with <0.1% Market Share **** | | | 202,834,744 | 195,843,514 | 4% | 5.8% | 6.2% | 74% | 107% | 13% | 12% | 61% | 95% | 36% | 36% | 110% | 142% | No | No |
| | TOTAL | | | 3,477,669,604 | 3,178,818,716 | 9.4% | 100.0% | 100.0% | 55% | 56% | 11% | 11% | 44% | 45% | 36% | 36% | 90% | 91% | Yes | Yes |

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

An index between 1500 and 2500 indicates moderate concentration

An index above 2500 indicates high concentration

^{**} 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

^{***} 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 233 companies which have less than 0.1% market share.

| HHI | | |
|----------|----|----|
| Index ** | 84 | 86 |

| | | | | 2022 2021 Mark | | Marke | t Share | Loss & L | AE Ratio | Total LA | AE Ratio | Loss | Ratio | Exp R | atio *** | Combine | Combined Ratio | | ting Profit | |
|----------------|---|-------------|------------|------------------------------|-----------------------------|-------------|--------------|--------------|-------------|-------------|------------|------------|------------|--------------|------------|------------|----------------|---------------------------|------------------|------------------|
| NAIC | | Group | Product | | | Chg from | | | | | | | | | | | | | ł | |
| Code | Company Name | Code | Mix * | DWP | DWP | Prior | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 |
| 31325 | ACADIA INSURANCE COMPANY | 98 | 27% | 105,517,063 | 104,074,351 | 1% | 0.2% | 0.2% | 44% | 77% | 9% | 13% | 35% | 64% | 35% | 36% | 80% | 113% | Yes | No |
| 26379 22667 | Accredited Surety and Casualty Company, Inc. ACE AMERICAN INSURANCE COMPANY | 626 | 15% 20% | 93,247,938 1,095,735,706 | 34,507,317 1,006,651,891 | 170% 9% | 0.2% 2.0% | 0.1% 2.0% | 86% 75% | 136% 88% | 25% 8% | 74% 10% | 61% 67% | 63% 78% | n/a 23% | n/a 25% | 99% | 112% | Yes | No |
| 20699 | ACE PROPERTY AND CASUALTY INSURANCE COMPANY | 626 | 3% | 122,382,808 | 113,572,109 | 8% | 0.2% | 0.2% | 110% | 111% | 17% | 27% | 93% | 84% | 26% | 27% | 136% | 138% | No | No |
| 14184 | ACUITY, A MUTUAL INSURANCE COMPANY | | 12% | 268,591,108 | 230,709,015 | 16% | 0.5% | 0.5% | 85% | 62% | 13% | 11% | 72% | 51% | 35% | 36% | 120% | 98% | No | Yes |
| 44318 | ADMIRAL INDEMNITY COMPANY | 98 | 90% | 69,436,017 | 68,764,071 | 1% | 0.1% | 0.1% | 133% | 72% | 9% | 9% | 125% | 64% | 32% | 33% | 166% | 105% | No | No |
| 22837 10389 | AGCS Marine Insurance Company | 761 | 12% 96% | 61,083,182 | 57,499,118 | 6% 10% | 0.1% 0.1% | 0.1% 0.1% | 38% 38% | 65% | 8% 7% | 10% 6% | 30% | 55% | 45% 55% | 36% 61% | 83% 94% | 101% 103% | Yes | No |
| 17710 | Agent Alliance Insurance Company Alabama Municipal Insurance Corporation | 2538 | 100% | 63,818,190 55,023,330 | 58,016,565 51,822,127 | 6% | 0.1% | 0.1% | 80% | 42% 154% | 24% | 73% | 32% 56% | 36% 80% | 21% | 21% | 101% | 175% | Yes No | No No |
| 10127 | ALLIED INSURANCE COMPANY OF AMERICA | 140 | 47% | 74,479,437 | 164,267,766 | -55% | 0.1% | 0.3% | 99% | 87% | 11% | 11% | 88% | 76% | 35% | 33% | 133% | 120% | No | No |
| 42579 | ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY | 140 | 19% | 82,564,136 | 90,298,114 | -9% | 0.2% | 0.2% | 77% | 115% | 14% | 14% | 63% | 100% | 42% | 41% | 119% | 155% | No | No |
| 41840 | ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY | 88 | 9% | 57,785,602 | 15,609,050 | 270% | 0.1% | 0.0% | 83% | 51% | 14% | 13% | 69% | 38% | 35% | 35% | 118% | 86% | No | Yes |
| 19240 19232 | ALLSTATE INDEMNITY COMPANY ALLSTATE INSURANCE COMPANY | 8 8 | 16% 3% | 490,092,324 177,919,267 | 447,283,827 185,400,612 | 10% -4% | 0.9% 0.3% | 0.9% 0.4% | 67% 72% | 72% 76% | 9% 6% | 9% 9% | 58% 66% | 63% 67% | 25% 23% | 25% 24% | 92% 95% | 97% 100% | Yes Yes | Yes Yes |
| 19100 | AMCO INSURANCE COMPANY | 140 | 48% | 364,986,590 | 360,694,829 | 1% | 0.7% | 0.7% | 100% | 90% | 13% | 15% | 87% | 75% | 21% | 30% | 121% | 120% | No | No |
| 19720 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 361 | 44% | 231,803,597 | 231,305,859 | 0% | 0.4% | 0.5% | 40% | 70% | 10% | 19% | 30% | 50% | 39% | 39% | 79% | 108% | Yes | No |
| 20427 | AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA | 218 | 30% | 150,023,280 | 144,705,607 | 4% | 0.3% | 0.3% | 59% | 64% | 13% | 15% | 46% | 50% | 34% | 35% | 92% | 99% | Yes | Yes |
| 10391 23450 | American Centennial Insurance Company American Family Home Insurance Company | 31 361 | 25% 25% | 86,238,436 57,605,835 | 54,232,624 57,708,242 | 59% -0% | 0.2% 0.1% | 0.1% 0.1% | 105% 77% | 117% 59% | 13% 16% | 15% 12% | 92% 61% | 103% 48% | 13% 36% | 19% 37% | 117% 113% | 136% 97% | No No | No Yes |
| 10386 | American Family Insurance Company American Family Insurance Company | 473 | 9% | 263,707,323 | 169,012,623 | 56% | 0.1% | 0.1% | 112% | 135% | 14% | 12% | 98% | 123% | 28% | 27% | 140% | 162% | No | No |
| 19275 | American Family Mutual Insurance Company | 473 | 7% | 251,211,690 | 267,115,954 | -6% | 0.5% | 0.5% | 119% | 110% | 14% | 15% | 106% | 95% | 26% | 25% | 146% | 135% | No | No |
| 24066 | AMERICAN FIRE AND CASUALTY COMPANY | 111 | 34% | 119,601,937 | 120,100,880 | -0% | 0.2% | 0.2% | 67% | 52% | 17% | 17% | 50% | 35% | 38% | 37% | 105% | 89% | No | Yes |
| 26247 43494 | AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY | 212 3478 | 6% 41% | 81,008,442 69,591,082 | 90,770,766 67,525,965 | -11% 3% | 0.1% 0.1% | 0.2% 0.1% | 96% 81% | 91% 63% | 3% 17% | 19% 14% | 94% 64% | 72% 49% | 48% 39% | 50% 46% | 144% 121% | 141% 110% | No No | No No |
| 10043 | American Hallmark Insurance Company Of Texas American National Lloyds Insurance Company | 408 | 46% | 79,445,394 | 51,731,338 | 54% | 0.1% | 0.1% | 61% | 43% | 7% | 8% | 54% | 35% | 50% | 51% | 111% | 94% | No | Yes |
| 28401 | American National Property and Casualty Company | 408 | 8% | 101,587,747 | 67,327,030 | 51% | 0.2% | 0.1% | 48% | 51% | 8% | 8% | 40% | 43% | 46% | 46% | 94% | 98% | Yes | Yes |
| 19615 | AMERICAN RELIABLE INSURANCE COMPANY | 19 | 39% | 57,408,647 | 56,169,184 | 2% | 0.1% | 0.1% | 64% | 55% | 6% | 6% | 58% | 49% | 51% | 56% | 115% | 111% | No | No |
| 40142 | AMERICAN ZURICH INSURANCE COMPANY | 212 | 4% | 57,811,092 | 45,401,353 | 27% | 0.1% | 0.1% | 85% | 121% | -10% | 42% | 95% | 79% | 45% | 47% | 130% | 168% | No | No |
| 19488 23396 | AMERISURE INSURANCE COMPANY AMERISURE MUTUAL INSURANCE COMPANY (a stock insurer) | 124 124 | 29% 14% | 101,908,797 63,865,094 | 81,292,968 53,061,257 | 25% 20% | 0.2% 0.1% | 0.2% 0.1% | 113% 37% | 65% 78% | 48% -2% | 24% 36% | 64% 39% | 41% 42% | 33% 40% | 32% 38% | 146% 76% | 98% 116% | No Yes | Yes No |
| 42390 | AMGUARD INSURANCE COMPANY | 828 | 30% | 480,349,259 | 491,430,054 | -2% | 0.1% | 1.0% | 63% | 109% | -18% | 21% | 81% | 88% | 29% | 31% | 91% | 140% | Yes | No |
| 41360 | Arbella Protection Insurance Company | 586 | 42% | 126,093,330 | 109,056,864 | 16% | 0.2% | 0.2% | 51% | 48% | 12% | 13% | 39% | 35% | 40% | 40% | 91% | 88% | Yes | Yes |
| 11150 | ARCH INSURANCE COMPANY | 1279 | 5% | 171,877,342 | 161,524,461 | 6% | 0.3% | 0.3% | 46% | 96% | 10% | 12% | 36% | 85% | 42% | 42% | 88% | 138% | Yes | No |
| 19801 16427 | ARGONAUT INSURANCE COMPANY | 457 | 10% 27% | 77,545,884 | 93,165,263 | -17% | 0.1% | 0.2% | 83% | 94% 70% | 16% 10% | 15% 10% | 67% | 79% 60% | 49% 54% | 46% | 132% | 141% | No | No |
| 42846 | Ategrity Specialty Insurance Company ATLANTIC CASUALTY INSURANCE COMPANY | 3911 | 24% | 69,543,181 97,376,657 | 38,448,834 79,257,566 | 81% 23% | 0.1% 0.2% | 0.1% 0.2% | 72% 78% | 91% | 14% | 14% | 62% 64% | 77% | 36% | n/a 40% | 126% 114% | 130% | No No | No |
| 27154 | Atlantic Specialty Insurance Company | 1129 | 8% | 99,868,829 | 106,179,866 | -6% | 0.2% | 0.2% | 63% | 90% | 12% | 16% | 51% | 74% | 37% | 37% | 99% | 127% | Yes | No |
| 22586 | ATLANTIC STATES INSURANCE COMPANY | 250 | 26% | 88,113,980 | 83,625,512 | 5% | 0.2% | 0.2% | 68% | 108% | 9% | 14% | 59% | 94% | 34% | 35% | 103% | 143% | No | No |
| 18988 | Auto-Owners Insurance Company | 280 | 8% | 457,290,586 | 381,635,796 | 20% | 0.8% | 0.8% | 74% | 58% | 13% | 12% | 61% | 46% | 30% | 31% | 104% | 89% | No | Yes |
| 38911 20044 | BERKLEY NATIONAL INSURANCE COMPANY BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY FI | 98 31 | 10% 12% | 70,997,508 66,927,292 | 56,725,538 57,744,047 | 25% 16% | 0.1% 0.1% | 0.1% 0.1% | 68% 74% | 83% 61% | 10% 10% | 13% 9% | 58% 64% | 70% 52% | 31% 30% | 31% 28% | 99% 103% | 115% 89% | Yes No | No Yes |
| 20095 | BITUMINOUS CASUALTY CORPORATION | 150 | 16% | 63,482,141 | 57,285,039 | 11% | 0.1% | 0.1% | 86% | 76% | 34% | 26% | 52% | 50% | 33% | 33% | 118% | 108% | No | No |
| 13528 | Brotherhood Mutual Insurance Company | | 79% | 577,927,662 | 502,869,543 | 15% | 1.1% | 1.0% | 79% | 89% | 7% | 8% | 72% | 81% | 30% | 31% | 110% | 120% | No | No |
| 10844 | Builders Mutual Insurance Company | 4507 | 18% | 61,570,388 | 51,287,410 | 20% | 0.1% | 0.1% | 82% | 81% | 8% | 33% | 74% | 48% | 36% | 36% | 119% | 117% | No | No |
| 13544 20230 | CALIFORNIA CAPITAL INSURANCE COMPANY CENTRAL MUTUAL INSURANCE COMPANY | 802 36 | 47% 24% | 152,526,309 171,938,683 | 136,715,238 157,327,272 | 12% 9% | 0.3% 0.3% | 0.3% 0.3% | 61% 51% | 52% 65% | 13% 9% | 15% 10% | 47% 41% | 37% 55% | 31% 34% | 32% 32% | 91% 84% | 84% 97% | Yes Yes | Yes Yes |
| 36951 | CENTURY SURETY COMPANY | 748 | 30% | 103.694.649 | 93.414.384 | 11% | 0.2% | 0.2% | 83% | 78% | 13% | 8% | 71% | 70% | 35% | 34% | 119% | 112% | No | No |
| 18767 | CHURCH MUTUAL INSURANCE COMPANY | 4851 | 66% | 667,965,450 | 603,132,225 | 11% | 1.2% | 1.2% | 69% | 80% | 10% | 11% | 59% | 69% | 33% | 33% | 102% | 113% | No | No |
| 28665 | CINCINNATI CASUALTY COMPANY | 244 | 23% | 168,974,229 | 149,346,672 | 13% | 0.3% | 0.3% | 61% | 64% | 11% | 13% | 49% | 51% | 29% | 30% | 90% | 94% | Yes | Yes |
| 23280 10677 | CINCINNATI INDEMNITY COMPANY CINCINNATI INSURANCE COMPANY | 244 244 | 22% 25% | 106,526,757 1,191,930,373 | 95,574,250 1,105,187,856 | 11% 8% | 0.2% 2.2% | 0.2% 2.2% | 63% 74% | 40% 52% | 11% 11% | 11% 12% | 52% 62% | 29% 39% | 30% 30% | 30% 30% | 93% 104% | 70% 82% | Yes No | Yes Yes |
| 31534 | CITIZENS INSURANCE COMPANY OF AMERICA | 88 | 51% | 371,238,311 | 368,315,244 | 1% | 0.7% | 0.7% | 86% | 75% | 16% | 15% | 70% | 60% | 34% | 33% | 119% | 109% | No | No. |
| 40371 | Columbia Mutual Insurance Company | 807 | 51% | 80,797,890 | 78,689,039 | 3% | 0.1% | 0.2% | 78% | 54% | 11% | 10% | 67% | 44% | 38% | 34% | 116% | 88% | No | Yes |
| 10025 | COMMUNITY MUTUAL INSURANCE COMPANY | | 99% | 61,447,448 | 1,568,281 | 3818% | 0.1% | 0.0% | | | | | 67% | 37% | n/a | n/a | | | ł | |
| 20443 | CONTINENTAL CASUALTY COMPANY | 218 | 5% | 371,514,600 | 340,767,116 | 9% | 0.7% | 0.7% | 83% | 75% | 13% | 13% | 70% | 62% | 35% | 35% | 117% | 110% | No | No |
| 10804 20990 | CONTINENTAL WESTERN INSURANCE COMPANY COUNTRY Mutual Insurance Company | 98 50 | 36% 9% | 111,299,183 165.603.128 | 101,830,999 255.667.549 | 9% -35% | 0.2% 0.3% | 0.2% 0.5% | 47% 81% | 79% 62% | 9% 10% | 10% 11% | 38% 70% | 69% 51% | 34% 29% | 35% 30% | 81% 109% | 114% 92% | Yes No | No Yes |
| 13027 | Covington Specialty Insurance Company | 501 | 46% | 84,573,890 | 69,328,022 | 22% | 0.2% | 0.1% | 66% | 65% | 8% | 12% | 58% | 53% | 31% | 31% | 97% | 96% | Yes | Yes |
| 18961 | Crestbrook Insurance Company | 140 | 11% | 60,190,593 | 55,264,325 | 9% | 0.1% | 0.1% | 32% | 88% | 6% | 6% | 26% | 82% | 31% | 31% | 63% | 119% | Yes | No |
| 10847 | CUMIS Insurance Society, Inc. | 306 | 12% | 70,076,308 | 65,829,154 | 6% | 0.1% | 0.1% | 57% | 60% | 6% | 9% | 50% | 51% | 21% | 21% | 78% | 82% | Yes | Yes |
| 42587 13692 | DEPOSITORS INSURANCE COMPANY DONEGAL MUTUAL INSURANCE COMPANY | 140 250 | 30% 25% | 159,078,355 89,479,559 | 173,377,399 84,319,962 | -8% 6% | 0.3% 0.2% | 0.4% 0.2% | 79% 105% | 95% 99% | 13% 24% | 14% 28% | 66% 81% | 81% 72% | 39% 33% | 40% 33% | 119% 138% | 135% 133% | No No | No No |
| 12502 | Dongbu Insurance Co.,Ltd(US Branch) | 4672 | 31% | 89,924,066 | 78,916,624 | 14% | 0.2% | 0.2% | 69% | 58% | 12% | 13% | 57% | 45% | 31% | 33% | 100% | 90% | No | Yes |
| 12890 | EAGLE WEST INSURANCE COMPANY | 802 | 58% | 62,987,911 | 48,696,323 | 29% | 0.1% | 0.1% | 87% | 146% | 13% | 13% | 74% | 133% | 31% | 31% | 118% | 177% | No | No |
| 10374 | Erie and Niagara Insurance Association | | 49% | 58,969,038 | 52,107,192 | 13% | 0.1% | 0.1% | 80% | 53% | 6% | 7% | 73% | 46% | 36% | 39% | 116% | 92% | No | Yes |
| 26263 | Erie Insurance Company Erie Insurance Exchange | 213 213 | 20% 12% | 549,127,747 636,908,627 | 311,761,440 | 76% -12% | 1.0% 1.2% | 0.6% 1.5% | 72% 68% | 77% 61% | 12% 13% | 16% 13% | 59% 55% | 61% 48% | 33% 32% | 34% 33% | 104% 101% | 110% 94% | No No | No Yes |
| 20211 | Life madratice excitatings | 213 | 1∠70 | 030,800,027 | 727,157,148 | -1270 | 1.270 | 1.370 | 0070 | U 170 | 1370 | 1370 | 55% | 40 70 | JZ 70 | JJ 70 | 10170 | ⊅ +1 70 | NO | 168 |

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| | | | | 2022 2021 Mark | | Market | t Share | Loss & L | AE Ratio | Total LA | AE Ratio | Loss | Ratio | Exp R | atio *** | Combine | ed Ratio | Underwrit | ing 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 |
| 35378 | Evanston Insurance Company | 785 | 5% | 107,672,414 | 93,864,629 | 15% | 0.2% | 0.2% | 50% | 31% | 21% | 10% | 29% | 21% | 38% | 38% | 87% | 69% | Yes | Yes |
| 10851 10120 | EVEREST INDEMNITY INSURANCE COMPANY | 1120 1120 | 14% 7% | 151,638,161 95,861,430 | 138,579,132 74,252,802 | 9% 29% | 0.3% | 0.3% | 43% 35% | 63% | 7% 11% | 17% 28% | 36% 24% | 46% 78% | 26% 33% | 25% 33% | 69% 67% | 89% 139% | Yes | Yes |
| 21547 | EVEREST NATIONAL INSURANCE COMPANY FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN | 67 | 7% 11% | 95,861,430 76,599,897 | 67,368,289 | 29% 14% | 0.2% | 0.2% 0.1% | 102% | 106% 112% | 10% | 28% 11% | 92% | 78% 101% | 36% | 33% 34% | 137% | 145% | Yes No | No No |
| 13773 | FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY | 513 | 4% | 59,917,937 | 51,713,911 | 16% | 0.1% | 0.1% | 59% | 68% | 8% | 9% | 50% | 59% | 28% | 28% | 87% | 96% | Yes | Yes |
| 13803 | Farm Family Casualty Insurance Company | 408 | 19% | 77,382,646 | 69,176,072 | 12% | 0.1% | 0.1% | 64% | 66% | 12% | 16% | 52% | 50% | 36% | 35% | 100% | 101% | No | No |
| 21652 | FARMERS INSURANCE EXCHANGE FARMERS GROUP INC., DBA | 212 | 8% | 532,629,553 | 506,495,829 | 5% | 1.0% | 1.0% | 59% | 61% | 10% | 11% | 49% | 50% | 42% | 43% | 101% | 104% | No | No |
| 10178 20281 | FCCI Insurance Company FEDERAL INSURANCE COMPANY | 474 38 | 17% 17% | 96,342,715 1,138,261,057 | 83,427,362 1,005,584,290 | 15% 13% | 0.2% 2.1% | 0.2% 2.0% | 97% 36% | 78% 60% | 16% 6% | 16% 13% | 81% 30% | 62% 47% | 34% 25% | 35% 28% | 131% 61% | 113% 88% | No Yes | No Yes |
| 13935 | FEDERATED MUTUAL INSURANCE COMPANY | 7 | 7% | 118,350,788 | 104,059,002 | 14% | 0.2% | 0.2% | 82% | 78% | 11% | 12% | 71% | 65% | 26% | 28% | 107% | 106% | No | No |
| 35386 | FIDELITY AND GUARANTY INSURANCE COMPANY | 3548 | 94% | 241,502,361 | 153,622,704 | 57% | 0.4% | 0.3% | 82% | 76% | 11% | 11% | 72% | 65% | 32% | 32% | 114% | 108% | No | No |
| 21660 | FIRE INSURANCE EXCHANGE FIRE UNDERWRITERS ASSOCIATI | 212 | 17% | 280,600,209 | 264,419,029 | 6% | 0.5% | 0.5% | 69% | 59% | 9% | 10% | 60% | 49% | 40% | 41% | 108% | 100% | No | No |
| 21873 | Fireman's Fund Insurance Company | 761 | 37% | 429,406,587 | 348,567,742 | 23% | 0.8% | 0.7% | 73% | 79% | 18% | 13% | 55% | 66% | 48% | 39% | 121% | 118% | No | No |
| 39640 21784 | Fireman's Fund Insurance Company of Ohio FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC | 761 98 | 89% 37% | 235,554,988 70,900,222 | 178,773,351 68,496,618 | 32% 4% | 0.4% 0.1% | 0.4% 0.1% | 138% 40% | 231% 33% | 22% 11% | 18% 6% | 117% 30% | 213% 27% | 53% 35% | 45% 36% | 191% 76% | 275% 69% | No Yes | No Yes |
| 13986 | Frankenmuth Mutual Insurance Company | 1309 | 28% | 232,689,782 | 201,277,907 | 16% | 0.1% | 0.1% | 73% | 65% | 14% | 15% | 59% | 50% | 39% | 39% | 111% | 104% | No | No |
| 24414 | General Casualty Company of Wisconsin | 796 | 50% | 209,791,307 | 145,435,305 | 44% | 0.4% | 0.3% | 99% | 95% | 12% | 13% | 87% | 82% | 40% | 43% | 139% | 138% | No | No |
| 24732 | GENERAL INSURANCE COMPANY OF AMERICA | 111 | 11% | 60,153,856 | 52,335,391 | 15% | 0.1% | 0.1% | 51% | 85% | 19% | 18% | 32% | 67% | 37% | 36% | 87% | 121% | Yes | No |
| 10182 | Geovera Specialty Insurance Company | 3829 | 77% | 143,555,460 | 78,876,966 | 82% | 0.3% | 0.2% | 113% | 117% | 28% | 25% | 84% | 92% | 72% | 73% | 185% | 190% | No | No |
| 14060 23809 | GRANGE MUTUAL CASUALTY COMPANY GRANITE STATE INSURANCE COMPANY | 267 12 | 29% 42% | 123,528,423 83,700,633 | 122,305,180 104,267,355 | 1% -20% | 0.2% 0.2% | 0.2% 0.2% | 111% 59% | 80% 70% | 16% 15% | 14% -0% | 95% 44% | 66% 70% | 35% 36% | 33% 36% | 146% 95% | 114% 106% | No Yes | No No |
| 25984 | Graphic Arts Mutual Insurance Company | 201 | 34% | 74,922,342 | 57,488,675 | 30% | 0.2% | 0.2% | 72% | 164% | 17% | 16% | 55% | 148% | 34% | 34% | 106% | 199% | No. | No |
| 26344 | GREAT AMERICAN ASSURANCE COMPANY | 84 | 9% | 79,035,555 | 66,990,684 | 18% | 0.1% | 0.1% | 49% | 42% | 10% | 15% | 39% | 27% | 35% | 35% | 85% | 76% | Yes | Yes |
| 16691 | GREAT AMERICAN INSURANCE COMPANY | 84 | 4% | 154,047,455 | 124,612,437 | 24% | 0.3% | 0.3% | 72% | 96% | 12% | 19% | 59% | 77% | 36% | 35% | 107% | 131% | No | No |
| 22136 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | 84 | 52% | 58,672,508 | 72,625,996 | -19% | 0.1% | 0.1% | 67% | 81% | 11% | 10% | 56% | 72% | 36% | 35% | 103% | 117% | No | No |
| 20303 22187 | GREAT NORTHERN INSURANCE COMPANY GREATER NEW YORK MUTUAL INSURANCE COMPANY | 38 222 | 25% 90% | 328,521,939 373,453,784 | 308,877,007 323,530,257 | 6% 15% | 0.6% 0.7% | 0.6% 0.7% | 43% 69% | 81% 89% | 8% 12% | 11% 13% | 36% 57% | 70% 76% | 26% 27% | 25% 29% | 69% 96% | 106% 118% | Yes Yes | No No |
| 14117 | GRINNELL MUTUAL REINSURANCE COMPANY | 518 | 27% | 108.222.765 | 97.865.342 | 11% | 0.7 % | 0.7 % | 161% | 93% | 15% | 12% | 147% | 80% | 32% | 32% | 193% | 125% | No | No |
| 15032 | GuideOne Mutual Insurance Company | 303 | 54% | 219,368,041 | 197,842,124 | 11% | 0.4% | 0.4% | 59% | 73% | 6% | 9% | 53% | 64% | 40% | 44% | 99% | 117% | Yes | No |
| 14141 | Harford Mutual Insurance Company | 447 | 56% | 148,850,042 | 118,778,469 | 25% | 0.3% | 0.2% | 93% | 80% | 12% | 9% | 80% | 71% | 37% | 38% | 130% | 118% | No | No |
| 23582 | HARLEYSVILLE INSURANCE COMPANY | 253 | 47% | 105,482,493 | 100,531,596 | 5% | 0.2% | 0.2% | | | | | 58% | 54% | n/a | n/a | | | | |
| 35696 26182 | HARLEYSVILLE PREFERRED INSURANCE COMPANY Harleysville Worcester Insurance Company | 253 253 | 60% 37% | 58,340,707 67,526,418 | 63,135,316 69,162,049 | -8% -2% | 0.1% 0.1% | 0.1% 0.1% | | | | | 53% 52% | 48% 52% | n/a n/a | n/a n/a | | | | |
| 29424 | HARTFORD CASUALTY INSURANCE COMPANY | 91 | 15% | 163,002,173 | 174,761,184 | -7% | 0.1% | 0.1% | 26% | 61% | 4% | 19% | 21% | 42% | 38% | 38% | 63% | 99% | Yes | Yes |
| 19682 | HARTFORD FIRE INSURANCE COMPANY | 91 | 27% | 624,048,566 | 566,104,059 | 10% | 1.1% | 1.2% | 67% | 49% | 11% | 6% | 56% | 42% | 38% | 37% | 105% | 85% | No | Yes |
| 30104 | HARTFORD UNDERWRITERS INSURANCE COMPANY | 91 | 37% | 630,157,704 | 415,506,234 | 52% | 1.2% | 0.8% | 66% | 88% | 14% | 19% | 52% | 69% | 39% | 40% | 104% | 127% | No | No |
| 14176 | Hastings Mutual Insurance Company | | 20% | 81,172,715 | 74,578,523 | 9% | 0.1% | 0.2% | 64% | 48% | 9% | 9% | 56% | 39% | 39% | 38% | 103% | 86% | No | Yes |
| 14407 26638 | Heritage Property & Casualty Insurance Company Home-Owners Insurance Company | 280 | 22% 16% | 151,803,166 110,614,026 | 106,964,455 97,453,792 | 42% 14% | 0.3% 0.2% | 0.2% 0.2% | 243% 69% | 17% 79% | 25% 11% | 15% 7% | 217% 58% | 2% 72% | 25% 29% | 29% 29% | 267% 99% | 46% 108% | No Yes | Yes No |
| 10069 | Housing Authority Property Insurance, A Mutual Company | 4359 | 100% | 86,899,072 | 77.754.773 | 12% | 0.2% | 0.2% | 52% | 67% | 7% | 6% | 44% | 62% | 26% | 26% | 78% | 94% | Yes | Yes |
| 11206 | Housing Enterprise Insurance Company Inc | 4359 | 84% | 68,963,657 | 62,180,047 | 11% | 0.1% | 0.1% | 38% | 67% | 7% | 6% | 31% | 62% | 30% | 30% | 68% | 98% | Yes | Yes |
| 42374 | HOUSTON CASUALTY COMPANY | 984 | 11% | 95,255,973 | 65,228,428 | 46% | 0.2% | 0.1% | 46% | 45% | 4% | 8% | 42% | 37% | 36% | 36% | 82% | 80% | Yes | Yes |
| 22195 | INSURANCE COMPANY OF GREATER NEW YORK | 222 | 98% | 279,677,801 | 234,298,881 | 19% | 0.5% | 0.5% | 63% | 78% | 11% | 13% | 51% | 65% | 28% | 29% | 91% | 107% | Yes | No |
| 29742 25445 | INTEGON NATIONAL INSURANCE COMPANY IRONSHORE SPECIALTY INSURANCE COMPANY | 2538 4509 | 15% 31% | 231,025,732 318,152,037 | 163,374,475 310,699,253 | 41% 2% | 0.4% 0.6% | 0.3% 0.6% | 44% | 35% | 7% | 6% | 37% 63% | 29% 74% | 46% n/a | 39% n/a | 90% | 75% | Yes | Yes |
| 22993 | Kentucky Farm Bureau Mutual Insurance Company | 109 | 6% | 76,231,188 | 71,065,926 | 7% | 0.1% | 0.1% | 64% | 96% | 8% | 7% | 56% | 89% | 25% | 24% | 89% | 121% | Yes | No |
| 19437 | LEXINGTON INSURANCE COMPANY | 12 | 4% | 97,179,004 | 69,137,848 | 41% | 0.2% | 0.1% | 70% | 68% | 8% | -1% | 62% | 69% | 29% | 30% | 99% | 98% | Yes | Yes |
| 10725 | Liberty Surplus Insurance Corporation | 111 | 6% | 55,143,817 | 57,135,324 | -3% | 0.1% | 0.1% | 57% | 73% | 9% | 13% | 48% | 60% | 25% | 23% | 82% | 96% | Yes | Yes |
| 27138 29939 | Lumbermens CASUALTY INSURANCE COMPANY MAIN STREET AMERICA ASSURANCE COMPANY | 108 311 | 28% 83% | 106,378,153 | 84,608,870 169,758,904 | 26% 3% | 0.2% 0.3% | 0.2% 0.3% | | | | | 54% 83% | 38% 54% | n/a n/a | n/a | | | | |
| 13026 | Main Street America Assurance Company Main Street America Protection Insurance Company | 311 | 30% | 175,317,411 81,017,517 | 73,266,300 | 3% 11% | 0.3% | 0.3% | | | | | 90% | 20% | n/a n/a | n/a n/a | | | | |
| 38970 | Markel Insurance Company | 785 | 11% | 80,152,444 | 81,803,125 | -2% | 0.1% | 0.1% | 83% | 90% | 28% | 15% | 55% | 76% | 27% | 31% | 110% | 121% | No | No |
| 10074 | MARTINGALE NATIONAL INSURANCE | 3526 | 57% | 105,926,013 | 64,487,993 | 64% | 0.2% | 0.1% | 238% | 33% | 8% | 7% | 230% | 26% | 36% | 36% | 274% | 69% | No | Yes |
| 22306 | MASSACHUSETTS BAY INSURANCE COMPANY | 88 | 51% | 318,701,791 | 303,576,137 | 5% | 0.6% | 0.6% | 79% | 73% | 13% | 14% | 66% | 59% | 34% | 34% | 113% | 107% | No | No |
| 26743 23329 | Maxum Indemnity Company Merchants Mutual Insurance Company | 3589 226 | 50% 34% | 58,481,013 93,492,753 | 36,396,999 94,092,317 | 61% -1% | 0.1% 0.2% | 0.1% 0.2% | 72% | 65% | 18% | 17% | 38% 54% | 81% 48% | n/a 36% | n/a 35% | 108% | 100% | No | Yes |
| 11908 | MERCURY CASUALTY COMPANY | 660 | 34% | 93,492,753 67.283.758 | 94,092,317 72.652.012 | -1% -7% | 0.2% | 0.2% | 72% 89% | 65% 70% | 18% | 17% | 54% 72% | 48% 56% | 36% | 35% 33% | 108% | 100% | No No | ves No |
| 19798 | MERRIMACK MUTUAL FIRE INSURANCE COMPANY | 22 | 22% | 96,313,600 | 82,602,872 | 17% | 0.2% | 0.2% | 65% | 58% | 10% | 10% | 56% | 49% | 40% | 42% | 105% | 100% | No | Yes |
| 36838 | MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY | 242 | 32% | 108,260,427 | 94,271,048 | 15% | 0.2% | 0.2% | 62% | 68% | 10% | 7% | 52% | 60% | 36% | 37% | 98% | 105% | Yes | No |
| 14508 | Michigan Millers Mutual Insurance Company | 0.45 | 50% | 66,645,732 | 60,608,880 | 10% | 0.1% | 0.1% | 80% | 66% | 12% | 12% | 68% | 54% | 37% | 40% | 117% | 106% | No | No |
| 21687 23574 | MID-CENTURY INSURANCE COMPANY Midwest Family Mutual Insurance Company | 212 | 15% 44% | 379,127,481 104,556,595 | 369,172,941 94,961,393 | 3% 10% | 0.7% 0.2% | 0.8% 0.2% | 73% 82% | 89% 87% | 10% 16% | 9% 22% | 63% 67% | 80% 65% | 42% 23% | 43% 26% | 115% 106% | 133% 113% | No No | No No |
| 14575 | MILLERS CAPITAL INSURANCE COMPANY | | 96% | 98,050,948 | 94,961,393 86,608,573 | 10% | 0.2% | 0.2% | 74% | 54% | 11% | 11% | 63% | 43% | 37% | 26% 41% | 111% | 95% | No No | Yes |
| 20362 | Mitsui Sumitomo Insurance Company of America | 4715 | 21% | 74,312,653 | 72,106,845 | 3% | 0.1% | 0.1% | 35% | 96% | 18% | 22% | 17% | 74% | 43% | 42% | 78% | 138% | Yes | No |
| 15997 | MMG Insurance Company | | 28% | 69,979,594 | 62,184,384 | 13% | 0.1% | 0.1% | 36% | 54% | 12% | 13% | 24% | 41% | 38% | 37% | 74% | 91% | Yes | Yes |
| 13331 | Motorists Commercial Mutual Insurance Company | 291 | 44% | 194,593,616 | 186,915,675 | 4% | 0.4% | 0.4% | 77% | 63% | 18% | 12% | 59% | 52% | 35% | 34% | 112% | 97% | No | Yes |
| 14761 | MUTUAL OF ENUMCLAW INSURANCE COMPANY | 333 | 16% | 70,267,675 | 68,513,138 | 3% | 0.1% | 0.1% | 100% | 97% | 14% | 19% | 86% | 78% | 32% | 31% | 131% | 128% | No | No |

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| HHI Index ** | 84 | 86 |

| | | | | 2022 2021 Mar | | Marke | Share | re Loss & LAE Ratio | | Total LAE Ratio | | Loss Ratio | | Exp Ratio *** | | Combined Ratio | | Underwriting Profit | | |
|----------------|--|-----------|----------|---------------------------|---------------------------|------------|--------------|---------------------|------------|-----------------|-------------|------------|------------|---------------|------------|----------------|-------------|---------------------|------------------|------------------|
| | | _ | | | | | | | | | | | | | 1 | | | | | |
| NAIC | | Group | Product | D14/D | | Chg from | | 2004 | | 0004 | | 0004 | | 2024 | 0000 | 0004 | | 0004 | | 2224 |
| Code | Company Name | Code | Mix * | DWP | DWP | Prior | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 | 2022 | 2021 |
| 11991 20079 | National Casualty Company NATIONAL FIRE & MARINE INSURANCE COMPANY | 140 31 | 5% 6% | 86,173,726 191,110,559 | 82,619,144 80.605.184 | 4% 137% | 0.2% 0.4% | 0.2% 0.2% | 27% 85% | 59% 75% | -17% 15% | 12% 13% | 45% 69% | 48% 61% | 45% 29% | 46% 25% | 73% 114% | 105% 100% | Yes No | No Yes |
| 20079 | NATIONAL FIRE & MARINE INSURANCE COMPANY NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 218 | 31% | 183,628,079 | 155,925,077 | 18% | 0.4% | 0.2% | 76% | 76% | 18% | 25% | 58% | 51% | 33% | 35% | 110% | 111% | No | No. |
| 20476 | National Trust Insurance Company | 474 | 33% | 60,359,158 | 63,735,832 | -5% | 0.3% | 0.3% | 84% | 90% | 17% | 19% | 67% | 71% | 35% | 36% | 118% | 125% | No | No |
| 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH | 12 | 9% | 473,413,190 | 409,811,950 | 16% | 0.1% | 0.1% | 44% | 35% | 8% | 5% | 36% | 30% | 23% | 24% | 67% | 59% | Yes | Yes |
| 26093 | NATIONAL UNION FIRE INSURANCE COMPANY OF AMERICA | 140 | 21% | 65,967,183 | | 254% | 0.9% | 0.0% | 58% | 46% | 9% | 10% | 49% | 36% | 34% | 35% | 92% | 80% | | Yes |
| 28223 | NATIONWIDE AFFINITY INSURANCE COMPANY NATIONWIDE AGRIBUSINESS INSURANCE COMPANY | 140 | 12% | 163,857,472 | 18,656,365 147,953,216 | 11% | 0.1% | 0.0% | 90% | 76% | 6% | 8% | 84% | 68% | 30% | 30% | 120% | 106% | Yes No | No. |
| 10723 | NATIONWIDE AGRIBOSINESS INSURANCE COMPANY | 140 | 69% | 240,728,269 | 82,264,965 | 193% | 0.4% | 0.3% | 68% | 65% | 9% | 10% | 58% | 55% | 34% | 36% | 102% | 101% | No | No |
| 23760 | NATIONWIDE ASSURANCE COMPANY NATIONWIDE GENERAL INSURANCE COMPANY | 140 | 14% | 294,339,714 | 156,877,618 | 88% | 0.4% | 0.2% | 103% | 84% | 10% | 11% | 93% | 74% | 35% | 38% | 138% | 123% | No No | No No |
| 10948 | NATIONWIDE GENERAL INSURANCE COMPANY NATIONWIDE INSURANCE COMPANY OF FLORIDA | 140 | 91% | 89,755,519 | 37,129,829 | 142% | 0.3% | 0.3% | 88% | 57% | 9% | 10% | 79% | 48% | 36% | 35% | 125% | 92% | No | Yes |
| 23787 | NATIONWIDE INSURANCE COMPANY NATIONWIDE MUTUAL INSURANCE COMPANY | 140 | 7% | 228,446,676 | 258,319,868 | -12% | 0.2% | 0.1% | 87% | 52% | 12% | 9% | 75% | 43% | 34% | 27% | 123% | 79% | No | Yes |
| 36056 | Navigators Specialty Insurance Company | 510 | 8% | 66.946.428 | 52,045,678 | 29% | 0.4% | 0.5% | 96% | 149% | 3% | 7% | 92% | 142% | 32% | 37% | 128% | 185% | No | No |
| 23965 | Norfolk & Dedham Mutual Fire Insurance Company | 144 | 39% | 82,292,087 | 71.504.905 | 15% | 0.1% | 0.1% | 46% | 48% | 10% | 10% | 36% | 38% | 41% | 39% | 86% | 87% | Yes | Yes |
| 31470 | NORGUARD INSURANCE COMPANY | 828 | 16% | 87.001.260 | 89.183.711 | -2% | 0.2% | 0.1% | 46% | 106% | -25% | 22% | 72% | 84% | 30% | 33% | 76% | 139% | Yes | No |
| 25992 | NORTHERN SECURITY INSURANCE COMPANY, INC | 234 | 84% | 126,183,910 | 110,076,444 | 15% | 0.2% | 0.2% | 73% | 53% | 8% | 7% | 65% | 47% | 39% | 34% | 112% | 87% | No | Yes |
| 42552 | NOVA CASUALTY COMPANY | 88 | 34% | 88,459,495 | 87,094,870 | 2% | 0.2% | 0.2% | 70% | 73% | 13% | 21% | 57% | 52% | 40% | 42% | 110% | 115% | No | No |
| 34215 | Nuclear Electric Insurance Limited | 00 | 100% | 178,890,484 | 183,868,462 | -3% | 0.2% | 0.4% | -0% | 35% | 0% | 1% | -0% | 34% | 14% | 14% | 14% | 48% | Yes | Yes |
| 24082 | OHIO SECURITY INSURANCE COMPANY | 111 | 56% | 1,511,656,216 | 1,403,146,448 | 8% | 2.8% | 2.9% | 62% | 64% | 15% | 15% | 47% | 49% | 37% | 36% | 98% | 100% | Yes | Yes |
| 17558 | Old Guard Insurance Company | 228 | 55% | 64,579,499 | 16,777,965 | 285% | 0.1% | 0.0% | 90% | 87% | 18% | 19% | 72% | 68% | 34% | 35% | 124% | 121% | No | No |
| 32700 | Owners Insurance Company | 280 | 27% | 687,083,611 | 587,106,708 | 17% | 1.3% | 1.2% | 90% | 70% | 12% | 12% | 78% | 57% | 31% | 31% | 121% | 100% | No | No |
| 20346 | PACIFIC INDEMNITY COMPANY | 38 | 9% | 54,820,048 | 49,116,759 | 12% | 0.1% | 0.1% | 43% | 65% | 7% | 10% | 36% | 55% | 28% | 28% | 72% | 93% | Yes | Yes |
| 24228 | PEKIN INSURANCE COMPANY | 153 | 32% | 132,689,118 | 117,878,612 | 13% | 0.2% | 0.2% | 77% | 52% | 15% | 15% | 62% | 36% | 38% | 38% | 115% | 90% | No | Yes |
| 32859 | PENN-AMERICA INSURANCE COMPANY | 920 | 54% | 57,249,071 | 47,580,747 | 20% | 0.1% | 0.1% | 45% | 75% | 5% | 11% | 40% | 64% | 39% | 43% | 83% | 118% | Yes | No |
| 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 775 | 40% | 61,219,738 | 51,571,476 | 19% | 0.1% | 0.1% | 89% | 95% | 17% | 14% | 73% | 81% | 32% | 38% | 122% | 133% | No | No |
| 18058 | PHILADELPHIA INDEMNITY INSURANCE COMPANY | 3098 | 52% | 1,949,208,714 | 1,840,806,674 | 6% | 3.6% | 3.7% | 65% | 68% | 11% | 11% | 54% | 57% | 32% | 31% | 97% | 99% | Yes | Yes |
| 23850 | PHILADELPHIA INSURANCE COMPANY | 3098 | 28% | 73,152,417 | 53,646,136 | 36% | 0.1% | 0.1% | 49% | 92% | 12% | 10% | 37% | 82% | 30% | 30% | 79% | 122% | Yes | No |
| 15024 | PREFERRED MUTUAL INSURANCE COMPANY | 3030 | 22% | 62.836.771 | 58.199.241 | 8% | 0.1% | 0.1% | 47% | 53% | 12% | 13% | 35% | 40% | 41% | 41% | 88% | 93% | Yes | Yes |
| 10786 | PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPA | 361 | 19% | 143,911,661 | 113.292.048 | 27% | 0.3% | 0.2% | 64% | 101% | 6% | 5% | 58% | 96% | 34% | 34% | 99% | 135% | Yes | No |
| 32905 | Property-Owners Insurance Company | 280 | 30% | 60,432,218 | 52,985,084 | 14% | 0.1% | 0.1% | 80% | 58% | 14% | 9% | 67% | 48% | 30% | 30% | 110% | 88% | No | Yes |
| 39217 | QBE INSURANCE CORPORATION | 796 | 7% | 73,192,086 | 71,276,764 | 3% | 0.1% | 0.1% | 64% | 188% | 11% | 19% | 53% | 170% | 46% | 47% | 110% | 236% | No | No |
| 15067 | Quincy Mutual Fire Insurance Company | 1275 | 25% | 56.851.799 | 51.714.909 | 10% | 0.1% | 0.1% | 70% | 45% | 11% | 9% | 59% | 36% | 35% | 34% | 105% | 79% | No | Yes |
| 24449 | Regent Insurance Company | 796 | 49% | 61,935,495 | 59,839,535 | 4% | 0.1% | 0.1% | 125% | 83% | 20% | 14% | 105% | 68% | 41% | 40% | 166% | 122% | No | No |
| 12475 | REPUBLIC-FRANKLIN INSURANCE COMPANY | 201 | 42% | 152.934.474 | 133.234.171 | 15% | 0.1% | 0.1% | 57% | 67% | 14% | 16% | 43% | 51% | 34% | 34% | 91% | 101% | Yes | No |
| 41297 | Scottsdale Insurance Company | 140 | 19% | 491,485,651 | 472,601,539 | 4% | 0.5% | 1.0% | 75% | 104% | 11% | 14% | 64% | 90% | 37% | 37% | 113% | 141% | No | No |
| 22543 | SECURA Insurance, A Mutual Company | 96 | 27% | 190,330,247 | 159,528,681 | 19% | 0.3% | 0.3% | 76% | 71% | 11% | 11% | 64% | 60% | 36% | 37% | 111% | 108% | No | No |
| 19879 | SECURITY NATIONAL INSURANCE COMPANY | 2538 | 13% | 79,829,677 | 84,005,275 | -5% | 0.3% | 0.3% | 80% | 92% | 15% | 15% | 65% | 77% | 54% | 53% | 134% | 145% | No | No |
| 10936 | SENECA INSURANCE COMPANY, INC. | 158 | 71% | 229,653,922 | 207,650,752 | 11% | 0.1% | 0.4% | 63% | 58% | 17% | 16% | 46% | 42% | 37% | 38% | 100% | 96% | Yes | Yes |
| 11000 | SENTINEL INSURANCE COMPANY, LTD. | 91 | 51% | 639,535,083 | 627,019,702 | 2% | 1.2% | 1.3% | 59% | 44% | 15% | 6% | 44% | 39% | 38% | 38% | 96% | 83% | Yes | Yes |
| 15261 | SOCIETY INSURANCE, a mutual company | 91 | 51% | 128,853,546 | 106,063,445 | 21% | 0.2% | 0.2% | 89% | 68% | 14% | 18% | 75% | 49% | 36% | 35% | 124% | 103% | No | No |
| 26468 | SOUTHERN MUTUAL CHURCH INSURANCE COMPANY | | 88% | 55,296,436 | 48,815,514 | 13% | 0.1% | 0.1% | 53% | 87% | 8% | 8% | 44% | 79% | 36% | 38% | 89% | 125% | Yes | No |
| 10190 | Southern-Owners Insurance Company | 280 | 15% | 96,306,135 | 84,486,951 | 14% | 0.1% | 0.1% | 85% | 78% | 35% | 25% | 50% | 54% | 28% | 28% | 113% | 106% | No | No |
| 13815 | Sparta Specialty Insurance Company | 4702 | 58% | 132,574,089 | 54,328,878 | 144% | 0.2% | 0.1% | 52% | 126% | -25% | 34% | 77% | 92% | n/a | n/a | 11070 | 10070 | "" | ,,,, |
| 24767 | ST. PAUL FIRE AND MARINE INSURANCE COMPANY | 3548 | 78% | 73,998,690 | 26,467,198 | 180% | 0.1% | 0.1% | 61% | 66% | 7% | 11% | 54% | 54% | 33% | 32% | 94% | 98% | Yes | Yes |
| 25127 | STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY | 175 | 13% | 86,925,667 | 94.322.109 | -8% | 0.2% | 0.2% | 95% | 52% | 15% | 11% | 80% | 41% | 35% | 36% | 130% | 88% | No | Yes |
| 25135 | STATE AUTOMOBILE MUTUAL INSURANCE COMPANY | 175 | 14% | 133,241,913 | 113,152,507 | 18% | 0.2% | 0.2% | 104% | 100% | 15% | 17% | 89% | 83% | 34% | 34% | 138% | 134% | No | No |
| 25143 | State Farm Fire and Casualty Company | 176 | 6% | 1.527.316.168 | 1.310.407.049 | 17% | 2.8% | 2.7% | 73% | 111% | 12% | 12% | 61% | 99% | 26% | 26% | 99% | 137% | Yes | No |
| 25151 | State Farm General Insurance Company | 176 | 13% | 447.174.023 | 380,168,733 | 18% | 0.8% | 0.8% | 99% | 83% | 19% | 16% | 81% | 67% | 26% | 26% | 126% | 109% | No | No |
| 43419 | State Farm Lloyds | 176 | 6% | 165,234,744 | 125,799,264 | 31% | 0.3% | 0.3% | 66% | 118% | 12% | 12% | 54% | 106% | 25% | 26% | 92% | 144% | Yes | No |
| 12831 | State National Insurance Company, Inc. | 93 | 7% | 85,162,869 | 80,343,199 | 6% | 0.2% | 0.2% | 105% | 109% | 13% | 15% | 92% | 94% | 75% | 72% | 180% | 181% | No | No |
| 26387 | STEADFAST INSURANCE COMPANY | 212 | 16% | 208,990,687 | 198,036,873 | 6% | 0.4% | 0.4% | 86% | 108% | 9% | 11% | 77% | 97% | 52% | 53% | 138% | 161% | No | No |
| 22276 | Stonewall Insurance Company | 31 | 6% | 60,905,783 | 37,486,644 | 62% | 0.1% | 0.1% | 62% | 90% | 17% | 20% | 45% | 71% | 31% | 30% | 93% | 120% | Yes | No |
| 11024 | STRATHMORE INSURANCE COMPANY | 222 | 97% | 118,036,972 | 105,498,594 | 12% | 0.2% | 0.2% | 66% | 89% | 11% | 13% | 54% | 76% | 27% | 28% | 92% | 118% | Yes | No |
| 25615 | THE CHARTER OAK FIRE INSURANCE COMPANY | 3548 | 40% | 684,617,830 | 603,077,583 | 14% | 1.3% | 1.2% | 64% | 62% | 13% | 12% | 51% | 50% | 32% | 32% | 96% | 94% | Yes | Yes |
| 35289 | THE CONTINENTAL INSURANCE COMPANY | 218 | 14% | 206,830,675 | 176,924,912 | 17% | 0.4% | 0.4% | 71% | 68% | 16% | 20% | 55% | 48% | 34% | 35% | 105% | 103% | No | No |
| 36064 | THE HANOVER AMERICAN INSURANCE COMPANY | 88 | 43% | 132,925,059 | 129,931,530 | 2% | 0.2% | 0.3% | 75% | 74% | 15% | 13% | 60% | 61% | 34% | 34% | 110% | 108% | No | No |
| 22292 | THE HANOVER INSURANCE COMPANY | 88 | 15% | 269,498,779 | 249,117,773 | 8% | 0.5% | 0.5% | 63% | 51% | 15% | 11% | 48% | 40% | 33% | 34% | 96% | 85% | Yes | Yes |
| 24074 | THE OHIO CASUALTY INSURANCE COMPANY | 111 | 14% | 173,959,815 | 172,622,220 | 1% | 0.3% | 0.4% | 55% | 52% | 16% | 16% | 40% | 36% | 37% | 36% | 93% | 88% | Yes | Yes |
| 25623 | THE PHOENIX INSURANCE COMPANY | 3548 | 36% | 508,753,527 | 439,821,375 | 16% | 0.9% | 0.9% | 66% | 61% | 16% | 14% | 50% | 48% | 32% | 33% | 99% | 94% | Yes | Yes |
| 25658 | THE TRAVELERS INDEMNITY COMPANY | 3548 | 16% | 347,778,859 | 309,047,710 | 13% | 0.6% | 0.6% | 79% | 70% | 14% | 12% | 65% | 57% | 32% | 32% | 111% | 102% | No | No |
| 25666 | THE TRAVELERS INDEMNITY COMPANY OF AMERICA | 3548 | 36% | 442,859,135 | 398,200,407 | 11% | 0.8% | 0.8% | 63% | 67% | 12% | 12% | 51% | 55% | 32% | 32% | 95% | 99% | Yes | Yes |
| 25682 | THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT | 3548 | 31% | 493,815,566 | 436,943,759 | 13% | 0.9% | 0.9% | 47% | 55% | 11% | 12% | 36% | 43% | 33% | 33% | 80% | 87% | Yes | Yes |
| 20494 | TRANSPORTATION INSURANCE COMPANY | 218 | 39% | 151,033,551 | 135,136,797 | 12% | 0.3% | 0.3% | 58% | 65% | 13% | 16% | 45% | 49% | 34% | 35% | 92% | 100% | Yes | Yes |
| 19046 | TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA | 3548 | 60% | 683,065,916 | 691.107.162 | -1% | 1.3% | 1.4% | 63% | 71% | 12% | 11% | 51% | 60% | 33% | 33% | 96% | 104% | Yes | No |
| 25674 | Travelers Property Casualty Company Of America | 3548 | 15% | 982,765,510 | 882,924,333 | 11% | 1.8% | 1.8% | 59% | 53% | 11% | 11% | 48% | 42% | 32% | 32% | 91% | 85% | Yes | Yes |
| 28535 | Triangle Insurance Company. Inc. | 55 10 | 56% | 78.864.664 | 62.612.439 | 26% | 0.1% | 0.1% | 59% | 86% | 6% | 7% | 53% | 79% | 34% | 36% | 93% | 122% | Yes | No |
| 31003 | TRI-STATE INSURANCE COMPANY OF MINNESOTA | 98 | 39% | 115,244,623 | 101,336,987 | 14% | 0.1% | 0.1% | 58% | 76% | 9% | 9% | 49% | 67% | 36% | 36% | 94% | 113% | Yes | No |
| | Trisura Specialty Insurance Company | 4969 | 24% | 269,425,465 | 208,377,659 | 29% | 0.5% | 0.4% | 77% | 83% | 16% | 12% | 61% | 72% | 71% | n/a | 148% | | No | 0 |
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| Index ** | 84 | 86 |

| | | 2022 | 2021 | | Market Share | | Loss & LAE Ratio | | Total LAE Ratio | | Loss Ratio | | Exp Ratio *** | | Combined Ratio | | Underwriting Pro | | | |
|-------|--|------|---------|----------------|----------------|----------|------------------|-------|-----------------|------|------------|------|---------------|------|----------------|------|------------------|------|------|------|
| | | | | | | | | | | | | | | | | | | | | |
| NAIC | <u>.</u> | | 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 |
| 21709 | TRUCK INSURANCE EXCHANGE TRUCK UNDERWRITERS ASSO | 212 | 30% | 463,630,405 | 431,783,224 | 7% | 0.9% | 0.9% | 71% | 69% | 11% | 10% | 59% | 59% | 42% | 44% | 113% | 112% | No | No |
| 29459 | TWIN CITY FIRE INSURANCE COMPANY | 91 | 20% | 358,051,534 | 370,901,814 | -3% | 0.7% | 0.8% | 46% | 70% | 9% | 12% | 37% | 58% | 37% | 38% | 83% | 108% | Yes | No |
| 29599 | U.S. Specialty Insurance Company | 984 | 7% | 60,891,970 | 55,245,591 | 10% | 0.1% | 0.1% | 59% | 35% | 12% | 14% | 47% | 21% | 34% | 34% | 93% | 68% | Yes | Yes |
| 25844 | UNION INSURANCE COMPANY | 98 | 38% | 140,796,437 | 130,786,688 | 8% | 0.3% | 0.3% | 36% | 75% | 9% | 10% | 27% | 65% | 35% | 35% | 70% | 110% | Yes | No |
| 25860 | UNION MUTUAL FIRE INSURANCE COMPANY | 195 | 53% | 80,276,794 | 127,625,218 | -37% | 0.1% | 0.3% | 68% | 62% | 14% | 12% | 54% | 50% | 39% | 42% | 107% | 104% | No | No |
| 15288 | UNITED FARM FAMILY MUTUAL INSURANCE COMPANY | 542 | 10% | 74,317,112 | 67,923,748 | 9% | 0.1% | 0.1% | 71% | 67% | 8% | 8% | 63% | 60% | 31% | 31% | 102% | 98% | No | Yes |
| 12537 | United Specialty Insurance Company | 93 | 15% | 158,691,554 | 131,468,127 | 21% | 0.3% | 0.3% | 127% | 138% | 9% | 14% | 118% | 124% | 85% | 78% | 212% | 216% | No | No |
| 21113 | UNITED STATES FIRE INSURANCE COMPANY | 158 | 6% | 68,054,881 | 64,615,761 | 5% | 0.1% | 0.1% | 118% | 65% | 17% | 15% | 100% | 50% | 38% | 37% | 156% | 102% | No | No |
| 15326 | Utica First Insurance Company | | 81% | 183,416,481 | 178,726,115 | 3% | 0.3% | 0.4% | 80% | 64% | 17% | 16% | 63% | 48% | 35% | 37% | 115% | 101% | No | No |
| 25976 | Utica Mutual Insurance Company | 201 | 25% | 87,217,889 | 71,672,374 | 22% | 0.2% | 0.1% | 77% | 48% | 15% | 12% | 61% | 36% | 36% | 36% | 112% | 84% | No | Yes |
| 10687 | Utica National Assurance Company | 201 | 47% | 58,764,261 | 56,724,929 | 4% | 0.1% | 0.1% | 54% | 64% | 14% | 14% | 40% | 50% | 35% | 36% | 88% | 100% | Yes | Yes |
| 13998 | Utica National Insurance Company of Ohio | 201 | 51% | 62,143,593 | 50,990,835 | 22% | 0.1% | 0.1% | 47% | 42% | 12% | 11% | 35% | 31% | 35% | 35% | 81% | 77% | Yes | Yes |
| 26611 | VALIANT INSURANCE COMPANY | 158 | 97% | 68,338,495 | 125,353,446 | -45% | 0.1% | 0.3% | 89% | 188% | 17% | 34% | 72% | 154% | 39% | 45% | 129% | 233% | No | No |
| 20508 | VALLEY FORGE INSURANCE COMPANY | 218 | 45% | 261,147,611 | 241,858,694 | 8% | 0.5% | 0.5% | 72% | 76% | 15% | 21% | 57% | 55% | 35% | 35% | 106% | 111% | No | No |
| 26018 | VERMONT MUTUAL INSURANCE COMPANY | 234 | 27% | 131,787,452 | 113,989,715 | 16% | 0.2% | 0.2% | 50% | 43% | 9% | 7% | 42% | 36% | 35% | 38% | 86% | 81% | Yes | Yes |
| 20397 | VIGILANT INSURANCE COMPANY | 38 | 15% | 65,782,616 | 60,095,696 | 9% | 0.1% | 0.1% | 9% | 40% | 2% | 10% | 7% | 31% | 26% | 24% | 35% | 65% | Yes | Yes |
| 25011 | WESCO INSURANCE COMPANY | 2538 | 26% | 460,322,956 | 403,270,696 | 14% | 0.8% | 0.8% | 84% | 78% | 13% | 15% | 70% | 63% | 55% | 54% | 139% | 131% | No | No |
| 44393 | WEST AMERICAN INSURANCE COMPANY | 111 | 52% | 258,776,352 | 262,217,021 | -1% | 0.5% | 0.5% | 53% | 55% | 15% | 14% | 38% | 40% | 37% | 36% | 90% | 91% | Yes | Yes |
| 15350 | WEST BEND MUTUAL INSURANCE COMPANY | | 5% | 88,277,097 | 77,335,086 | 14% | 0.2% | 0.2% | 120% | 85% | 8% | 8% | 112% | 77% | 32% | 36% | 153% | 121% | No | No |
| 13196 | WESTERN WORLD INSURANCE COMPANY | 866 | 34% | 121,781,398 | 103,317,185 | 18% | 0.2% | 0.2% | 3111% | 168% | 3067% | 89% | 44% | 78% | n/a | n/a | | | | |
| 24112 | Westfield Insurance Company | 228 | 28% | 262,334,649 | 293,830,464 | -11% | 0.5% | 0.6% | 78% | 63% | 13% | 13% | 66% | 49% | 34% | 35% | 112% | 97% | No | Yes |
| 24120 | Westfield National Insurance Company | 228 | 21% | 59,956,708 | 65,407,176 | -8% | 0.1% | 0.1% | 82% | 69% | 15% | 17% | 67% | 52% | 34% | 35% | 116% | 104% | No | No |
| 16098 | Westminster American Insurance Company | | 94% | 70,431,710 | 60,357,477 | 17% | 0.1% | 0.1% | 131% | 79% | 21% | 11% | 110% | 67% | 31% | 34% | 162% | 112% | No | No |
| 16535 | ZURICH AMERICAN INSURANCE COMPANY | 212 | 3% | 249,254,215 | 313,557,252 | -21% | 0.5% | 0.6% | 61% | 74% | -4% | 15% | 66% | 59% | 47% | 44% | 108% | 118% | No | No |
| | Total for companies with <0.1% Market Share **** | | | 7.416.481.023 | 7.060.107.617 | 5% | 13.6% | 14.3% | -4% | 2% | -6% | 1% | 0% | 0% | 35% | 35% | 31% | 36% | Yes | Yes |
| | | | | , .,, | ,, | | | | | | | • • | | | | | | | | |
| | TOTAL | • | | 54,526,411,128 | 49,218,706,242 | 10.8% | 100% | 100% | 72% | 74% | 12% | 13% | 60% | 61% | 34% | 34% | 106% | 108% | 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 578 companies which have less than 0.1% market share.