Market Competition in the Commercial Property Insurance Marketplace (2022)

This report reviews the New Hampshire Commercial Property 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 2020 and 2021.

General Information:

Commercial Property (also known as Fire and Allied Lines) insurance is offered by many insurers in New Hampshire. It is designed to protect owners and operators of businesses against loss or damage to real or personal property from a variety of perils, including, but not limited to, fire, lightning, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.

The definition of "property" is broad, and includes lost income, business interruption, buildings, computers, company papers and money. This type of insurance is carried by a variety of businesses, including manufacturers, retailers, service-oriented businesses and not-for-profit organizations.

Businesses often buy Commercial Property insurance as part of a CMP (Commercial Multi-peril) or CPP (Commercial Package) policy, which combines multiple coverages - such as commercial property, liability, and inland marine - to provide full protection with a single policy. Small businesses may also purchase a BOP (Business Owners Policy) which combines property and liability coverage in one policy. This report doesn't include figures for property insured under a CMP or BOP policy.

There aren't any significant characteristics of the New Hampshire Commercial Property market that differentiate it from other states. 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 Commercial Property Insurance Market in NH

There are about 240 individual companies writing commercial property in New Hampshire. More than half of these companies write a very small proportion of the premium- less than 0.1% of the total market. While 70% of the market is concentrated in just 31 companies, the largest market share is only 9%.

Many individual insurance 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 2021 property market. 38% of the property market is concentrated in the top 5 groups, the largest being Factory Mutual Group with a market share of 12%.

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In total, the premium written statewide increased 12.6% from \$82M in 2020 to \$93M in 2021.

State Analysis:

Exhibit I shows premium and market share information for companies writing property in New Hampshire during 2020 or 2021. 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 consideration of investment returns.

While there are companies showing estimated combined ratios above 100% in one or both years, the overall combined ratio in New Hampshire was profitable for both 2020 and 2021 (63% and 62% respectively). Of the 115 companies shown, only 3 experienced an underwriting loss in each of the last two years.

In our review of Property 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 New Hampshire are:

Written Premiums by Individual Company	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share
Factory Mutual Insurance Company	8,179,068	6,700,354	8.8%	8.1%
Farm Family Casualty Insurance Company	4,663,075	4,356,596	5.0%	5.3%
Allianz Global Risks Us Insurance Company	4,532,577	1,085,825	4.9%	1.3%
Foremost Insurance Company Grand Rapids, MI	4,015,057	3,985,659	4.3%	4.8%
Zurich American Insurance Company	3,780,463	4,855,282	4.1%	5.9%
	25,170,240	20,983,716	27.1%	25.5%

About 27% of total New Hampshire premium is written in the top five companies. Two of these companies, Foremost and Zurich American, are affiliated with the Farmers Insurance Group.

The top five groups of affiliated companies are:

Written Premiums by Group	2021 Written Premium	2020 Written Premium	2021 Market Share	2020 Market Share	# Companies in Group with NH Premium
Factory Mutual Group	11,213,813	8,910,962	12.1%	10.8%	2
Farmers Ins Group	10,025,677	10,779,342	10.8%	13.1%	6
Fireman's Fund Ins Group	5,015,312	1,302,884	5.4%	1.6%	3
Farm Family Cas & United Farm Family	4,663,075	4,356,596	5.0%	5.3%	1
Merrimack Mutual Group	4,063,384	3,938,001	4.4%	4.8%	2
	34,981,261	29,287,785	37.7%	35.5%	

Market Competition in the NH Commercial Property Insurance Marketplace (2022)

The top five groups wrote 38% of total premium in 2021. The number of individual companies in each group being used to write property in New Hampshire is also shown.

The lack of a large concentration in the top five groups, along with the many smaller companies and groups that offer property, reflects a competitive market in the state.

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 2021 is **267**. If we recalculate the HHI using affiliated groups, the HHI is **473**.

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

Regional and Countrywide Comparison

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

	Written Premiu	ım (000s)	Top {	ō Cos	HHI
	2021	2020	2021	2020	2021
Connecticut	344,328	324,065	25.7%	27.8%	244
Maine	116,776	101,872	33.0%	34.7%	383
Massachusetts	732,085	661,924	24.4%	23.9%	232
New Hampshire	92,811	82,393	27.1%	28.3%	267
Rhode Island	121,534	108,974	25.3%	26.0%	246
Vermont	59,796	54,723	39.8%	40.4%	581
New England	1,467,331	1,333,952	22.6%	22.9%	212

Connecticut and Massachusetts are the two biggest markets (as with other lines we have reviewed and consistent with population). All states and the New England region as a whole show an unconcentrated Commercial Property market according to the Herfindahl-Hirschman Index.

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

		2021	
	2021 Written	Market	
Connecticut	Premium	Share	GROUP
Factory Mutual Insurance Company	\$30,857,188	9.0%	Factory Mutual Group
Foremost Insurance Co Grand Rapids, MI	20,128,568	5.8%	Farmers Ins Group
Zurich American Insurance Company	13,228,216	3.8%	Farmers Ins Group
The Travelers Indemnity Company	12,789,597	3.7%	Travelers Cos & Affiliates
National Fire & Marine Insurance Company	11,518,046	3.3%	National Indemnity Group
Maine			
Factory Mutual Insurance Company	\$17,043,141	14.6%	Factory Mutual Group
Foremost Insurance Co Grand Rapids, MI	7,271,641	6.2%	Farmers Ins Group
Farm Family Casualty Insurance Company	5,624,305	4.8%	Farm Family Cas & United Farm Family
Vermont Mutual Insurance Company	4,973,121	4.3%	Vermont Mutual Ins Co Group
Cambridge Mutual Fire Insurance Company	3,638,987	3.1%	Merrimack Mutual Group
Rhode Island			
Factory Mutual Insurance Company	\$9,795,796	8.1%	Factory Mutual Group
Foremost Insurance Co Grand Rapids, MI	6,589,352	5.4%	Farmers Ins Group
Merrimack Mutual Fire Insurance Company	5,628,666	4.6%	Merrimack Mutual Group
Lexington Insurance Company	4,372,960	3.6%	AIG
Narragansett Bay Insurance Company	4,306,671	3.5%	Narragansett Bay Ins Co & Affiliates
Vormont			
Vermont Allianz Global Risks Us Insurance Company	\$11,717,194	19.6%	Fireman's Fund Ins Group
Factory Mutual Insurance Company	4,350,348	7.3%	Factory Mutual Group
Foremost Insurance Co Grand Rapids, MI	2,805,054	4.7%	Farmers Ins Group
Vermont Mutual Insurance Company	2,480,545	4.1%	Vermont Mutual Ins Co Group
Co-Operative Insurance Companies	2,470,318	4.1%	Co Operative Ins Co
	2,470,010	4.170	
Massachusetts			
Factory Mutual Insurance Company	\$65,854,439	9.0%	Factory Mutual Group
The Travelers Indemnity Company	33,950,219	4.6%	Travelers Cos & Affiliates
Merrimack Mutual Fire Insurance Company	26,818,651	3.7%	Merrimack Mutual Group
Vermont Mutual Insurance Company	26,142,210	3.6%	Vermont Mutual Ins Co Group
Zurich American Insurance Company	25,964,385	3.5%	Farmers Ins Group
New Frederick			
New England Factory Mutual Insurance Company	\$136,079,980	9.3%	Factory Mutual Group
The Travelers Indemnity Company	51,590,013	9.3 <i>%</i> 3.5%	Travelers Cos & Affiliates
Zurich American Insurance Company	50,836,474	3.5% 3.5%	Farmers Ins Group
Foremost Insurance Co Grand Rapids, MI		3.5% 3.2%	Farmers Ins Group
•	47,515,229 45,001,121	3.2% 3.1%	Merrimack Mutual Group
Merrimack Mutual Fire Insurance Company	45,001,121	5.170	Merrinack Mutual Gloup

There is obviously quite a bit of overlap of insurers among the New England states. Most of the largest writers of property in New Hampshire are well represented in all of the New England states.

Market Competition in the NH Commercial Property Insurance Marketplace (2022)

Exhibit II shows information consistent with that shown in Exhibit I, but for all New England states combined. There are approximately 360 insurers writing property in New England as a whole compared with 240 in New Hampshire. The individual company HHI Index for New England as a whole is **212**.

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

The top 5 companies on a countrywide basis are:

Written Premiums by Individual Company	2021 Written Premium	2020 Written Premium	Market Share	2020 Market Share
Factory Mutual Insurance Company	\$2,116,319,119	\$1,826,360,314	5.9%	5.8%
Zurich American Insurance Company	1,105,428,027	1,055,473,920	3.1%	3.3%
Lexington Insurance Company	939,951,668	906,178,946	2.6%	2.9%
Foremost Insurance Company Grand Rapids, MI	882,924,921	778,718,046	2.5%	2.5%
Starr Surplus Lines Insurance Company	834,493,834	639,982,059	2.3%	2.0%
	\$5,879,117,569	\$5,206,713,285	16.4%	16.4%

The HHI countrywide is **121**, 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.

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.

We believe that this material clearly demonstrates that there <u>is</u> a reasonable degree of competition in the New Hampshire Commercial Property insurance marketplace.

2020

2024

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

HHI Index ** 288 267

NUM Accord Amboard					2022	2021		Marke	t Share	Loss & L	AE Ratio	Total LA	E Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwri	ting Profit
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1088 Andread Madem Nargia La Maranez Conteny 191 191 192 192 192 193	10100																			Yes	Yes
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1015 ALCA MULLA INEL/AND CALMINAL INS INS INS INS INS				1 1 70		•															
1119 Cold, SeparAl, YT, YBLAND, YN, SAN, SAN, SAN, SAN, SAN, SAN, SAN, SA																					No
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2020 CURRAL MUTLAN INSTANCE COMPANY 9 15 20.25 23.44 15 20.25 23.44 15 23.24 15 23.24 15 23.24 15 23.24 15 23.4 15 23.4 15 23.5 15 23.5 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 15 23.4 23.5 23.4 23.4 23.5 23.4	19771		22	14%	2,986,966	2,594,613		3.1%	2.8%		50%	6%						90%		Yes	Yes
September CONTRAFY RULE VICE/UNAWY 74 140 15			963																	Yes	Yes
2885 OMARTIS SECULATI NEARANCE COMPANY 12 19% 650, 304 354, 204 19% 10%																				Yes	Yes
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1077 OLINANTI BURANCE COMPAY 24 35 27,13 47,152 27,0 07,0 <																					Yes
13153 CITZER INSURANCE COMPANY C ALERICA 89 271 2718 775 775 775 <																					Yes
3112 COLUMBIA CASULY COMPAY 218 5% 2103 0.7% 3% 3% 3% 5% 2% 2% 2% 5% 5% 2% 2% 5% 5% 2% 2% 5% 5% 2% 2% 5% 5% 2% 2% 5% 5% 2% 2% 5% 5% 2% 2% 5% 5% 2% 2% 5% 5% 2% 2% 5% 5% 5% 2% 2% 5%																					No No
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1980 Contributivity 1980 176,369 <																				Yes	Yes
16880 Cooperative Instances Company Wates: 2% 780.920 780.920 1% 4% 4% <	10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	2%	178.369	190.941	-7%	0.2%	0.2%	10%	6%	5%	6%	5%	0%	37%	36%	47%	42%	Yes	Yes
12110 Dirklic/VERS MUTLAL CASMUT COMPANY 62 64 224,824 230,72 -37.8 67.8	18686			2%	756,340	749,982	1%	0.8%	0.8%	15%	63%	8%	8%	6%	55%	43%	43%	58%	106%	Yes	No
31372 Density insurance Company 755 61% 448.443 317.77 25% 6.7% 6.7% 7.8% <	21458	Employers Insurance Company of Wausau	111	58%	1,765,113	974,847	81%	1.8%	1.1%	3%	8%	7%	7%	-4%	1%	31%	30%	34%	38%	Yes	Yes
12482 FACTORY MULULE INSURANCE COMPANY 65 6,5% 8,5% 8,5% 8,5% 8,5% 1% 19% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 3% 10% 2% 2% 3% 10% 2% 2% 3% 10% 2% 3% 10% 2% 3% 10% 2% 3% 10% 2% 3% 2% 3% 10% 2% 3% 2% 3% 2% 3% 2% 3% 2% 3% 2% 3% 2% 3% 2% 3% 2% 3% 2% 3% 2% 3% 3% 4% 3% 3% 4% 3% 3% 4% 3%	21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	6%	224,824	230,732	-3%	0.2%	0.2%	14%	5%			7%	-2%	48%	50%	61%	55%	Yes	Yes
1800 Fam Family Casually Insurance Company 400 20% 5.1% 5.0% 6.3% 3.2% 7% <td>35378</td> <td></td> <td>785</td> <td></td> <td></td> <td>347,478</td> <td></td> <td></td> <td></td> <td>317%</td> <td>107%</td> <td></td> <td></td> <td>274%</td> <td></td> <td></td> <td></td> <td></td> <td>144%</td> <td>No</td> <td>No</td>	35378		785			347,478				317%	107%			274%					144%	No	No
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14272 FIRST MARINE INSURACE COMPANY 381 494 394 284			761																		Yes
1416 First Specially Insurance Corporation 161 97% 2000 151,777 2000 47% 21% 27% 21% 27% 21% 27% 21% 27% 21% 27% 21% 27% 21% 27% 21% 27% 21% 27% 21% 27% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21% 21% 22% 41% 61% 61% 51% 35% 21% 21% 22% 41% 61% 51% 35% 21% 22% 21% 25% 21% 21% 22% 25% 21% 25% 21% 25% 21% 25% 21% 25% 21% 25% 21% 25% 21% 25% 21% 25% 21% 25% 21% 25% 25% 21% 25% 21% 25% 21% 25% 21% 25% 21% 25% 25% 25% 25% 21%	21010			2070			1.70										0070	10/0	1070		Yes
1978 FUCRISTS MUTUAL INSURANCE COMPANY 440 28% 228/4 221/4 197/6 0.7%					.,															Yes	Yes
1386 Prankermuth Mutual Insurance Company 109 2% 1262,45 1162,045 1162,045 1162,045 12% 0.1% 0.1%	13978		349	28%	262,448		21%	0.3%				9%		-13%	9%	83%	91%	80%	109%	Yes	No
12123 Gartian Property and Causaly Insurance Company 200 2% 199.079 114.253 2.1% 0.2% 0.0% 19% 9% 9% 9% 1% 10% 17% 15% 57% 33% Ver 2509 GENERAL STAR INDEMNTY COMPANY 31 15% 11.22.27.54 10.78.865 19% 1.3% 1.2% 14% 13% 10% 10% 27% 28% 3.3% 10	11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	212	19%	4,365,923	4,015,057	9%	4.5%	4.3%	47%	31%	8%	9%	39%	22%	41%	43%	88%	73%	Yes	Yes
19559 GENERAL SÉCURITY INDEMITY COMPANY 749 94% 658,288 1.17,200 60% 1.2% 1.4% 1.9% 1.2% 2.9% <th2.9%< th=""> <th2.9%< th=""> 2.9%</th2.9%<></th2.9%<>	13986	Frankenmuth Mutual Insurance Company	1309	2%	162,045	149,105	9%	0.2%	0.2%	-25%	141%	6%	5%	-31%	135%	38%	32%	12%	172%	Yes	No
37382 CENERAL STAR INDEMNITY COMPANY 31 51% 1.078, 665 19% 1.0% 10% 10% 94% 119% 2% 2% 13% 62% 1.0% 10% 30% 84% 32% 13% 65% 7% 8% 13% 66% 7% 8% 35% 95% 19% 1% 4% 4% 1% 5%																				Yes	Yes
2880 CRANTE STATE INSURANCE COMPANY 12 10% 10% 10% 10% 10% 10% 10% 0.1%																					Yes
1992 HARTFORD FIRE INSURANCE COMPANY 91 5% 634.466 802.969 4% 0.9% 14% 7% 8% 0% 30% <																					No
14134 HOI Gerling America Insurance Company 517 93% 2.474.640 1200 31% 2.5% 2.1% 36% 15% 4% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% <																					Yes
14462 Homeland Tinsurance Company of New York 1129 20% 127,60 120,100 31% 0.2%																					Yes Yes
96840 Indian Harbor Insurance Company 1285 9% 113, 400 157, 129 23% 0.2% 0.5% 0.3% 16% 3% 66% 66% 1% 26% 27% 24% 24% 67% 53% 7% 7% 33% 3%																					Yes
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3138 Landmark American Insurance Company 501 33% 574.34 771.400 21% 0.6% 0.8% 1.2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 33% 1% 29% 2% 33% 1% 29% 2% 2% 33% 1% 2% 2% 33% 1% 24% 5% Yes 2303 Liberty Mutual Insurance Company 111 3% 72.18 1.146.26 0.7% 1.1% 4.1% 9% 7% 6.3% 4.3% 2% 6.1% 2% 4.3% 4.3% 2% 6.1% 0.3% 2.4% 6.3% 4.3% 4.3% 2% 6.1% 0.3% 1.1% 1.1% 2.1% 1.1% 1.1% 1.462.100 1.468.71 2.4% 6.3% 6.4% 6.4% 6.4% 4.4% 4.6% 4.6% 4.4% 4.6% 6.1% 0.3% 1.1% 1.1% 1.462.100 1.468.71 2.4% 1.6% 1.6% 1.5% 1.5% 1.6% 1.6	38920		.200																		Yes
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23043 Liberty Mutual Insurance Company 111 3% 253,244 151,406 67% 0.3% 0.2% -14% 69% -21% 42% 61% 29% 131% Yes 22066 MASSACHUSETS INSURANCE COMPANY 22 16% 14.462.100 1.468.771 -0% 1.5% 16% 54% 64% 47% 48% 46% 48% 46% 101% 0.1%	19437	LEXINGTON INSURANCE COMPANY	12	45%	1,603,189	1,127,224	42%	1.6%	1.2%	336%	8%	4%	7%	332%	1%	29%	27%	364%	35%	No	Yes
L22300 MASSACHUSETTS BAY INSURANCE COMPANY 88 1% 144.871 246.050 -41% 0.1% 0.3% 28% 49% 5% 6% 23% 44% 49% <	23035	Liberty Mutual Fire Insurance Company	111		721,850	1,012,362														Yes	Yes
19798 MERRIMACK NUTLAL FIRE INSURANCE COMPANY 22 16% 1482,700 1.483,711 .0% 1.5% 18% 54% 54% 7% 8% 47% 48% 46% 46% 100% 101% M0 23434 MIDDLESEX INSURANCE COMPANY 169 6% 134,813 83,368 62% 0.1% 0.1% 36% 32% 9% 9% 27% 42% 7% 66% 7% 10% 34% 35% 37% 7% 66% 7% 10% 34% 35% 77% 10% 34% 35% 7% 66% 7% 10% 7% 66% 7% 10% 7% 66% 7% 10% 7% 66% 7% 10% 7% 66% 7% 10% 7% 66% 7% 10% 7% 10% 7% 10% 7% 10% 7% 10% 7% 10% 10% 7% 10% 10% 7% 10% 3% 33% 33% 33% 33% 33% 33% 33% 33% 33% 33																				Yes	No
23434 MIDDLESEX INSURANCE COMPANY 169 6% 134.813 83.368 62% 0.1% 0.1% 36% 32% 9% 9% 9% 27% 23% 34% 35% 70% 66% Yes 15997 MIG Insurance Company 31 18% 775.261 664.466 22% 0.8% 0.7% 75% 15% 10% 7% 66% 45% 26% 27% 223% 28% 26% 7% 10% 7% 66% 45% 26% 27% 102% 42% No 20079 NATIONAL FIRE MARINE INSURANCE COMPANY 140 1% 1140,728 93.434 15% 0.1%						,															Yes
15997 MMG Insurance Company 1% 316 322 313 317,22 1% 0.3% 0.3% 11% 11% 28% 10% 00% 40% 37% 10% 71% 154% Yes 28522 Mount Vernon Fire Insurance Company 31 18% 775,261 634,436 22% 0.8% 0.7% 75% 15% 10% 77% 66% 8% 28% 27% 24% 102% 42% 10% 77% 66% 6% -6% 5% 45% 46% 50% 55% 45% 46% 50% 55% 45% 46% 50% 57% 10% 11% 11% 140 2% 140,226 93,434 51% 0.1%					, . ,	, ,															No
26522 Mount Verson Fire Insurance Company 31 18% 775.261 634.436 22% 0.8% 0.7% 15% 10% 7% 66% 8% 26% 27% 102% 42% Verson 11991 National Casually Company 140 1% 117,740 754.51 56% 0.1% 6% 6% -6% -21% 42% 27% 24% 27% 24% 27% 24% 27% 24% 27% 24% 27% 24% 27% 24% 27% 33			169																		Yes No
11991 National Casually Company 140 1% 117,740 75,451 56% 0.1% 0.1% 6% 12% 6% 7% -0% 5% 46% 50% 58% Yes 20079 NATIONAL FIRE & MARINE INSURANCE COMPANY 31 15% 140,0726 93,434 61% 0.1% 0% -16% 6% 6% -6% -21% 24% 22% 24% 22% 24% 11% Yes 28223 NATIONUDE AUTUAL INSURANCE COMPANY 140 8% 182,175 138,427 32% 0.2% 0.1% 0.1% 5% 6% 101% 27% 33% 33% 37% 141% 71% No 17370 NAUTILUS INSURANCE COMPANY 98 8% 681,325 635,277 7% 0.7% 0.7% 3% 33% 3% 38% 41% 61% 1% 13% -2% 17% 8% 88% 41% 61% 1% 22% 1% 68% 5% 68% 5% 68% 5% 68% 5% 68% 5% <			31		,.																Yes
20079 NATIONAL FIRE & MARINE INSURANCE COMPANY 31 15% 140,726 93,434 51% 0.1% 0.1% 0.1% 5% 6% 6% -1% 3% 33% 37% 42% Yes 28223 NATIONWIDE AGRIBUSINESS INSURANCE COMPANY 140 8% 108,293 109,262 -1% 0.1% 5% 6% 6% -1% 3% 33% 37% 42% Yes 23787 NATIONUDE MURLIA INSURANCE COMPANY 140 2% 182,175 138,427 32% 0.1% 0.1% 5% 6% 6% -1% 3% 33% 33% 37% 414% 61% Yes 11730 NATIONULE MURLANCE COMPANY 38 8% 681,6125 635,277 7% 0.7% 0.7% 3% 3% 10% -7% 17% 22% 0% 1% 14% 3% 3% 10% -7% 17% 22% 3% 1% 14% 3% 3% 1% 1%																					Yes
28223 NATIONVIDE AGRIBUSINESS INSURANCE COMPANY 140 8% 108,203 109,262 -1% 0.1			-		, .	- / -														Yes	Yes
23787 NATION/IDE MUTUAL INSURANCE COMPANY 140 2% 182,175 138,427 32% 0.2% 0.1% 108% 33% 7% 6% 101% 27% 33% 37% 141% 71% No 17370 NAUTILUS INSURANCE COMPANY 311 1% 148,845 165,719 -10% 2% 0.2% -7% 220% n/a n/a 11% 141% 61% 41% 61% 12% 0.2% 0.2% -7% 20% 0.2% -7% 220% n/a n/a n/a 11% 41% 61% 12% 0.2% 0.2% 0.2% -7% 220% n/a n/a 11% 7% 68% 61% 0.5% 0.2% 0.2% -7% 22% 30% 18% 41% 55% 68% 55% 0.5% 7% 22% 8% 8% 11% 57% 68% 58% 68% 5% 61% 57% 58% 68% 5% 61%																				Yes	Yes
14788 NGM Insurance Company 311 1% 148,845 165,719 -10% 0.2% 0.4% 13% 4.0% 3% 3% 3% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 13% 0.4% 24% 14% 3% 3% 5% 14% 5% 15% 15% 0.5% 0.5% 0.5% 0.5% 15% 165,719 1.1% 0.1% 0.1% 14% 24% 6% 17% 12% 28% 16% 16%	23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	2%	182,175	138,427	32%	0.2%	0.1%	108%	33%	7%	6%	101%	27%	33%	37%	141%		No	Yes
14788 NGM Insurance Company 311 1% 148.845 165.719 -10% 0.2% 0.3% 3% 3% 3% 3% 1% 0.6% 0.2% 0.2% 0.2% 0.3% 3% 3% 0.4% 10% -7% 17% 220% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 4% 5% 1% 14% 3% 3% 4% 5% 1% 14% 3% 3% 4% 5% 1% 14% 1% 1% 1% 1% 1% 1% 1% 2% 2% 1% 1% 1% 3% 2% 1% 1% 1% 2% 2%	17370	NAUTILUS INSURANCE COMPANY	98	8%	681,325	635,277		0.7%	0.7%	3%	23%	5%	6%	-2%	17%	38%		41%	61%	Yes	Yes
27987 NORTHFIELD INSURANCE COMPANY 3548 38% 441,598 304,586 45% 0.5% 0.3% 34% 24% 7% 6% 28% 19% 34% 35% 68% 59% Yes 24082 OHIO SECURITY INSURANCE COMPANY 111 2% 574,090 498,693 15% 0.6% 0.5% 7% 22% 8% 8% 14% 34% 37% 41% 59% Yes 32069 Patriot Insurance Company 1309 1% 121,603 93,723 1,836,136 1% 1.9% 2.0% 291% 4% 5% 0% 42% 60% Yes 15024 PREFERRED MUTUAL INSURANCE COMPANY 5% 1,853,723 1,836,136 1% 1.9% 2.0% 291% 19% 8% 8% 283% 11% 2.7% 28% 18% 46% No 15024 PREFERRED MUTUAL INSURANCE COMPANY 6% 173,196 194,564 -11% 0.2% 0.6% 46% 17% 26% No 1165 0.3% 0.6% 3.6% 9%			0	170										1.70							
24082 OHIO SECURITY INSURANCE COMPANY 111 2% 574,090 498,693 15% 0.6% 0.5% 7% 22% 1% 1% 14% 3% 37% 41% 59% Yes 32069 Patriot Insurance Company 1309 1% 120,9 1% 12,1603 93,729 30% 0.1% 4% 24% 4% 26% 37% 38% 42% 60% Yes 14974 Pernsykania Lumbermens Mutual Insurance Company 52% 1,835,723 1,836,136 1% 0.7% 28% 8% 283% 11% 27% 28% 60% 17% 28% 18% 41% 16% 21% No 10766 PRINCETON EXCESS AND SURPLIS LINES INSURANCE COMPANY 6% 17% 26% 17% 461 26% 167% 46% 44% 7% 26% 17% 461 26% 16% 17% 46% 41% 161% 26% No 10766 PRIFERRED MUTUAL INSURANCE CO					.,==+,=+ .															Yes	Yes
32009 Patriot Insurance Company 1309 1% 121,603 93,729 30% 0.1% 0.1% 24% 4% 24% 6% 5% 03% 20% 37% 38% 42% 6% Yes 14974 Pernsylvaria Lumbermes Mutual Insurance Company 52% 1,836,136 1% 1.9% 20% 291% 19% 8% 8% 283% 11% 27% 38% 46% No 10786 PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPAN 6% 177,196 194,664 -11% 0.2% 0.9% 12% 3% 424% 7% 26% 116% 26% 17% 461% 26% No 101786 PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY 361 32% 267,729 587,560 -54% 0.3% 0.6% 12% 3% 424% 7% 26% 117% 461% 26% No 11515 OBE SPECIALTY INSURANCE COMPANY 796 34% 179,272 6,100 2839% </td <td>21001</td> <td></td> <td>01/0</td> <td></td> <td></td> <td></td> <td>Yes</td> <td>Yes</td>	21001															01/0				Yes	Yes
Hards Densities Company Constraints Constraints Constraints Constraints Constraints Constraints Constraint					••••,••••															Yes	Yes
15024 PREFERED MUTUAL INSURANCE COMPANY 6% 173,196 194,584 -11% 0.2% 0.2% 69% 177% 7% 10% 62% 167% 46% 41% 116% 217% No 10786 PRINCETON EXCESS AND SURFLUS LINES INSURANCE COMPANY 361 32% 267,729 587,660 -44% 0.3% 0.6% 43% 9% 12% 3% 424% 7% 461% 26% 60% 11% 0.2% 0.2% 0.3% 0.6% 12% 3% 424% 7% 461% 46% 41% 116% 217% No 11151 OBE SPECIAL TVISURANCE COMPANY 796 34% 179,272 6,100 2839% 0.2% 0.0% 5% -1% 5% 6% 0% -7% 29% 38% 37% Yes 22414 RSUI Indemnity Company 501 13% 1,495,880 1,230,129 22% 1.5% 1.3% 7% 19% 7% 8% 68% 12%<	02000		1309																		Yes
10786 PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPAN 361 32% 267,729 587,560 -54% 0.3% 0.6% 436% 9% 12% 3% 424% 7% 26% 17% 461% 26% No 11151 QBE SPECIALTY INSURANCE COMPANY 796 21% 22% 10% 107% -25% 14% 1% 1% 93% -27% 44% 47% 151% 22% No 24449 Regent Insurance Company 796 34% 179,272 6,100 283% 0.2% 0.0% 5% 6% 0% -7% 44% 47% 151% 22% No 224449 Regent Insurance Company 501 13% 211,078 169,567 24% 0.2% 0.0% 5% 6% 0% -1% 27% 45% 40% 45% Yes 24740 SAFECO INSURANCE COMPANY OF AMERICA 111 3% 1,498,580 1,230,129 22% 1.5% 3% 36%			1																		Yes
11515 QBE SPECIALTY INSURANCE COMPANY 796 21% 226,955 121,105 87% 0.2% 0.1% 107% -25% 14% 1% 93% -27% 44% 47% 151% 22% No 24449 Regert Insurance Company 796 34% 179,972 6,100 283% 0.2% 0.0% 5% -1% 5% 6% 0% -7% 29% 38% 35% 37% Yes 22314 RSUI Indemnity Company 501 13% 211,078 169,676 24% 0.2% 13% 0% 2% 1% 12% -1% 2% 45% 40% 45% Yes 2414 SAFECO INSURANCE COMPANY OF AMERICA 111 3% 1,498,580 1,230,129 22% 1,5% 13% 15% 36% 12% 34% 37% 109% 57% No 3945 SAFECO INSURANCE COMPANY OF AMERICA 111 3% 1,498,580 1,230,129 22% 1,5% 13% 15% 36% 34% 37% 109% 57% No <			361																		No
24449 Regent Insurance Company 796 34% 179, 272 6, 100 2839% 0, 2% 0, 0% 5% -1% 5% 6% 0% -7% 29% 38% 35% 37% Yes 22314 RSUI Indemnity Company 501 13% 211,078 169,567 24% 0,2% 0,2% 1% 0% -7% 29% 38% 35% 7% Yes 22314 RSUI Indemnity Company 501 13% 211,078 169,567 24% 0,2% 1,3% 0% 2% 1% 12% -1% 27% 45% 40% 45% Yes 24740 SAFECO INSURANCE COMPANY OF AMERICA 111 3% 1,495,880 1,230,129 22% 1,5% 13% 75% 19% 7% 8% 68% 12% 27% 30% 57% NO 39454 SAFETY INSURANCE COMPANY OF AMERICA 111 3% 1,495,800 1,230,129 2% 1,5% 1,6% 3% <td></td> <td>Yes Yes</td>																					Yes Yes
22314 RŠUI Indemnity Company 501 13% 211.078 169,567 24% 0.2% 0.2% 13% 0% 2% 1% 12% -1% 27% 45% 40% 45% Yes 24740 SAFECO INSURANCE COMPANY OF AMERICA 111 3% 1,496,880 1,230,129 22% 1.5% 1.3% 7% 19% 7% 8% 68% 12% 34% 37% 109% 57% No 39454 SAFETY INSURANCE COMPANY 188 2% 553,074 515,869 7% 0.6% 0.6% 23% 38% 8% 3% 15% 34% 32% 57% 70% Yes 41297 Socttsdale Insurance Company 140 8% 279,023 241,690 15% 0.3% 0.3% 14% 7% 7% 37% 36% 58% 112% Yes																					Yes
24740 SAFECO INSÚRANCE COMPANY OF AMERICA 111 3% 1.495,880 1,230,129 22% 1.5% 1.3% 75% 19% 7% 8% 68% 12% 34% 37% 10% 57% No 39454 SAFETV INSURANCE COMPANY 188 2% 55,074 515,669 7% 0.6% 0.6% 23% 38% 8% 3% 15% 34% 32% 57% 70% Yes 41297 Soctisdale Insurance Company 140 8% 279,023 241,690 15% 0.3% 21% 7% 7% 36% 35% 34% 37% 58% 58% 112% Yes																					Yes
39454 SAFETY INSURANCE COMPANY 188 2% 553,074 515,869 7% 0.6% 0.6% 23% 38% 8% 3% 15% 34% 32% 57% 70% Yes 41297 Scottsdale Insurance Company 140 8% 279,023 241,690 15% 0.3% 0.3% 21% 77% 14% 75% 7% 2% 37% 35% 58% 112% Yes																					Yes
41297 Scottsdale Insurance Company 140 8% 279,023 241,690 15% 0.3% 0.3% 21% 77% 14% 75% 7% 2% 37% 35% 58% 112% Yes																					Yes
																				Yes	No
12572 SELECTIVE INSURANCE COMPANY OF AMERICA 242 16% 626,331 426,834 47% 0.6% 0.5% 13% 145% 4% 4% 9% 141% 36% 35% 49% 180% Yes																				Yes	No

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

HHI Index ** 288 267

				2022	2021		Marke	t Share	Loss & I	LAE Ratio	Total L	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwri	iting Pro
NAIC		0	Duradurat			0h - (-	.]													
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
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	14%	734.222	592.651	24%	0.8%	0.6%	31%	57%	5%	5%	2022	52%	35%	36%	66%	93%	Yes	2021 Yes
10729	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	158	81%	599.564	266.507	125%	0.6%	0.8%	27%	-21%	9%	17%	18%	-38%	34%	36%	61%	93% 15%	Yes	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	17%	430,556	478.670	-10%	0.6%	0.5%	37%	-21%	9%	9%	26%	-36%	21%	27%	58%	60%	Yes	Yes
24900	SENTRY SELECT INSURANCE COMPANY	169	4%	430,556	478,870	32%	0.4%	0.5%	6%	34 % 8%	9%	9% 7%	-3%	25%	18%	19%	24%	27%	Yes	Yes
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	35%	428,530	450.240	-5%	0.1%	0.1%	88%	13%	16%	5%	-3%	7%	27%	27%	116%	40%	No	Yes
42986	Standard Guaranty Insurance Company	19	74%	2.547.752	2.300.870	-5%	2.6%	2.5%	37%	21%	3%	3%	34%	18%	35%	38%	72%	40% 59%	Yes	Yes
13604	Starr Surplus Lines Insurance Company	4670	64%	2,547,752	1.248.032	14%	1.5%	2.5%	-21%	34%	-0%	2%	-21%	32%	21%	25%	0%	58%	Yes	Yes
26387	STEADFAST INSURANCE COMPANY	212	24%	308.362	222.967	38%	0.3%	0.2%	205%	34% 18%	-0%	2%	188%	9%	38%	25%	243%	57%	No	Yes
	T.H.E. INSURANCE COMPANY	212	24% 12%	133.937	161.832	-17%	0.3%	0.2%		18%	17%	9% 4%	-26%	9% 6%	38% 60%	39% 43%	243%	57% 53%	Yes	Yes
12866		3548	12%			-17%	0.1%	0.2%	-25% 15%	20%	6%	4% 6%		0% 14%	28%	43% 28%	35% 42%	53% 48%		
19062	THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONI THE CHARTER OAK FIRE INSURANCE COMPANY		2%	154,243 133,708	177,709	-13%	0.2%	0.2%	21%	20% -0%	6%	6% 5%	9% 15%	-5%	28%	28%	42% 50%	48% 29%	Yes	Yes Yes
		3548	2%	781.320	229,686 739.858		0.1%	0.2%		-0% 16%	6%	5% 6%		-5% 10%		30%	50%	29% 49%	Yes	
22292	THE HANOVER INSURANCE COMPANY	88				6%			17%			6% 7%	11%	22%	34%	33% 13%		49% 42%	Yes	Yes
19429	THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA THE NORTH RIVER INSURANCE COMPANY	12	110% 10%	747,073	1,053,136	-29%	0.8%	1.1%	11%	29%	4%		6%		13%	13%	24%	42% 49%	Yes	Yes
21105		158		184,204	47,583	287%	0.2%	0.1%	27%	15%	7% 6%	6% 6%	21%	9% -1%	34%		61%		Yes	Yes
25658	THE TRAVELERS INDEMNITY COMPANY	3548	16%	1,607,447	1,163,216	38%	1.6%	1.3%	29%	5%			23%		25%	25%	54%	29%	Yes	Yes
25682	THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	3548	3%	134,103	143,543	-7%	0.1%	0.2%	-12%	3%	6%	5%	-18%	-2%	31%	28%	19%	31%	Yes	Yes
10945	Tokio Marine America Insurance Company	3098	22%	279,235	257,608	8%	0.3%	0.3%	3%	1%	4%	3%	-2%	-3%	28%	27%	31%	28%	Yes	Yes
44776	Torus Specialty Insurance Company	4701	17%	358,564	5,407	6531%	0.4%	0.0%	124%	159%	29%	53%	95%	105%	30%	34%	155%	192%	No	No
29696	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	3548	78%	583,120	390,344	49%	0.6%	0.4%	13%	7%	5%	6%	7%	1%	13%	14%	26%	20%	Yes	Yes
25674	Travelers Property Casualty Company Of America	3548	7%	1,838,253	1,034,590	78%	1.9%	1.1%	229%	-63%	9%	4%	220%	-66%	29%	28%	258%	-34%	No	Yes
25844	UNION INSURANCE COMPANY	98	1%	177,119	198,272	-11%	0.2%	0.2%	13%	5%	5%	5%	9%	0%	38%	38%	51%	43%	Yes	Yes
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	2%	345,936	304,634	14%	0.4%	0.3%	82%	43%	8%	7%	75%	36%	32%	34%	114%	77%	No	Yes
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	3%	1,042,655	979,823	6%	1.1%	1.1%	58%	50%	8%	8%	50%	42%	15%	15%	73%	64%	Yes	Yes
21113	UNITED STATES FIRE INSURANCE COMPANY	158	2%	124,978	68,275	83%	0.1%	0.1%	217%	-12%	6%	6%	211%	-18%	30%	32%	247%	20%	No	Yes
25895	United States Liability Insurance Company	31	29%	326,114	281,161	16%	0.3%	0.3%	36%	274%	13%	16%	22%	258%	25%	25%	60%	299%	Yes	No
25968	USAA CASUALTY INSURANCE COMPANY	200	2%	736,154	713,797	3%	0.8%	0.8%	179%	62%	8%	8%	171%	54%	16%	15%	195%	77%	No	Yes
18600	USAA GENERAL INDEMNITY COMPANY	200	1%	220,280	181,209	22%	0.2%	0.2%	34%	31%	9%	8%	25%	23%	17%	15%	51%	45%	Yes	Yes
10815	VERLAN FIRE INSURANCE COMPANY	88	88%	788,584	642,570	23%	0.8%	0.7%	6%	8%	6%	6%	0%	2%	25%	25%	31%	33%	Yes	Yes
13110	VERMONT ACCIDENT INSURANCE COMPANY, INC.	45	92%	1,075,700	1,079,025	-0%	1.1%	1.2%	102%	136%	13%	10%	88%	126%	36%	34%	138%	170%	No	No
26018	VERMONT MUTUAL INSURANCE COMPANY	234	6%	3,652,482	3,456,844	6%	3.7%	3.7%	24%	81%	6%	6%	18%	75%	33%	36%	57%	117%	Yes	No
44393	WEST AMERICAN INSURANCE COMPANY	111	3%	210,337	165,593	27%	0.2%	0.2%	22%	16%	7%	7%	15%	9%	36%	37%	58%	53%	Yes	Yes
10172	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	626	30%	675,793	598,561	13%	0.7%	0.6%	154%	27%	6%	9%	148%	18%	25%	26%	179%	53%	No	Yes
39845	WESTPORT INSURANCE CORPORATION	181	22%	140,271	525,822	-73%	0.1%	0.6%	-10%	-17%	-1%	2%	-10%	-19%	21%	26%	11%	9%	Yes	Yes
24554	XL Insurance America, Inc.	1285	52%	2,187,212	1,816,077	20%	2.2%	2.0%	6%	-10%	7%	3%	-0%	-12%	28%	28%	34%	19%	Yes	Yes
16535	ZURICH AMERICAN INSURANCE COMPANY	212	24%	5,327,025	3,780,463	41%	5.5%	4.1%	12%	7%	8%	8%	4%	-2%	31%	32%	43%	39%	Yes	Yes
	Total for companies with <0.1% Market Share ****			305,859	7,685,574	-96%	0.3%	8.3%	935%	35%	48%	10%	887%	25%	17%	17%	952%	52%	No	Yes
	TOTAL	1		97,723,230	92,810,721	5.3%	100.0%	100.0%	54%	31%	8%	8%	46%	23%	30%	30%	85%	61%	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 132 companies which have less than 0.1% market share.

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

HHI Index ** 218 212

				2022	2021		Marke	Share	Loss & L	AE Ratio	Total L	AE Ratio	Loss	Ratio	Exp Ra	atio ***	Combin	ed Ratio	Underwrit	ting Profit
NAIC		Group	Product			Chg from														
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
31325	ACADIA INSURANCE COMPANY	98	2%	4,162,257	3,625,059	15%	0.3%	0.2%	12%	11%	5%	4%	7%	7%	38%	38%	50%	49%	Yes	Yes
16835	Accredited Specialty Insurance Company	4234	12%	2,653,059	30,775	8521%	0.2%	0.0%	1222%	4003%	1185%	3950%	37%	53%	n/a	n/a	070/	0.001/		
22667 14184	ACE AMERICAN INSURANCE COMPANY ACUITY, A MUTUAL INSURANCE COMPANY	626	1% 7%	3,116,660 1,652,244	4,869,281 1,274,923	-36% 30%	0.2% 0.1%	0.3% 0.1%	10% 10%	19% 4%	7% 6%	9% 5%	3% 5%	10% -1%	17% 35%	16% 37%	27% 46%	36% 41%	Yes Yes	Yes Yes
10014	AFFILIATED FM INSURANCE COMPANY	65	72%	40.327.481	35,375,813	14%	2.5%	2.4%	18%	42%	3%	3%	15%	39%	33%	37%	40 % 51%	79%	Yes	Yes
12833	AIX Specialty Insurance Company	88	24%	2,679,629	2,442,983	10%	0.2%	0.2%	135%	25%	7%	7%	127%	18%	36%	36%	170%	61%	No	Yes
35300	Allianz Global Risks US Insurance Company	761	46%	30,980,512	34,978,624	-11%	1.9%	2.4%	58%	50%	7%	8%	51%	42%	33%	23%	91%	73%	Yes	Yes
19489	Allied World Assurance Company (U.S.) Inc.	3239	16%	6,766,928	4,294,139	58%	0.4%	0.3%	73%	136%	12%	10%	61%	126%	21%	23%	94%	159%	Yes	No
19941	AMERICAN COMMERCE INSURANCE COMPANY	411	3%	3,203,272	3,604,625	-11%	0.2%	0.2%	77%	55%	15%	8%	62%	47%	29%	27%	105%	82%	No	Yes
26247 19380	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY AMERICAN HOME ASSURANCE COMPANY	212 12	29% 109%	24,631,318 6,754,904	22,716,073 7,404,168	8% -9%	1.5% 0.4%	1.5% 0.5%	19% 24%	32% 48%	12% 4%	11% 7%	8% 20%	22% 42%	34% 18%	34% 17%	53% 42%	67% 66%	Yes Yes	Yes Yes
12489	American Modern Surplus Lines Insurance Company	361	47%	5.339.724	354,761	-9 % 1405%	0.4%	0.0%	24 % 50%	40 % 52%	4 % 6%	5%	45%	42 %	26%	27%	76%	79%	Yes	Yes
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	37%	3,870,921	3,719,220	4%	0.2%	0.3%	36%	80%	4%	5%	32%	75%	51%	56%	88%	136%	Yes	No
42978	American Security Insurance Company	19	77%	36,082,798	32,492,973	11%	2.2%	2.2%	36%	35%	3%	3%	33%	31%	33%	37%	69%	72%	Yes	Yes
10872	American Strategic Insurance Corp	1344	14%	10,919,813	9,541,584	14%	0.7%	0.7%	62%	59%	7%	8%	54%	51%	33%	33%	95%	92%	Yes	Yes
19976	AMICA MUTUAL INSURANCE COMPANY	28	1%	8,017,868	9,046,048	-11%	0.5%	0.6%	69%	38%	10%	9%	59%	28%	26%	29%	96%	67%	Yes	Yes
17000 21199	Arbella Mutual Insurance Company ARCH SPECIALTY INSURANCE COMPANY	586 1279	2% 23%	9,315,484 10,792,072	8,808,707 8,560,338	6% 26%	0.6% 0.7%	0.6% 0.6%	58% 62%	27% 27%	6% 11%	6% 11%	52% 51%	21% 16%	41% 33%	40% 33%	100% 95%	67% 60%	Yes Yes	Yes Yes
41807	Arrowood Surplus Lines Insurance Company	553	23 % 65%	2.594.770	1,654,397	20 % 57%	0.2%	0.0%	1126%	558%	1117%	508%	9%	50%	n/a	n/a	9370	00%	165	165
10717	Aspen Specialty Insurance Company	4698	10%	3,206,175	3,904,401	-18%	0.2%	0.3%	128%	47%	6%	3%	122%	44%	34%	35%	162%	81%	No	Yes
16427	Ategrity Specialty Insurance Company		57%	11,125,778	6,732,838	65%	0.7%	0.5%	116%	34%	8%	5%	108%	30%	38%	n/a	154%		No	
26620	AXIS Surplus Insurance Company	3416	23%	12,518,860	9,392,380	33%	0.8%	0.6%	32%	0%	7%	4%	25%	-4%	31%	33%	63%	34%	Yes	Yes
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	17%	14,446,436	14,120,271	2%	0.9%	1.0%	46%	55%	6%	6%	41%	49%	45%	47%	92%	102%	Yes	No
25950 36951	CASCO INDEMNITY COMPANY CENTURY SURETY COMPANY	963 748	10% 21%	1,801,211 1,827,234	1,370,620 1,471,725	31% 24%	0.1% 0.1%	0.1% 0.1%	28% 66%	32% 24%	7% 6%	7% 4%	22% 60%	25% 20%	33% 35%	33% 34%	61% 100%	65% 58%	Yes No	Yes Yes
26883	CHARTIS SPECIALTY INSURANCE COMPANY	12	17%	11,958,721	9,704,740	24%	0.7%	0.7%	40%	29%	4%	4 % 7%	35%	20%	13%	14%	52%	43%	Yes	Yes
10677	CINCINNATI INSURANCE COMPANY	244	2%	4,048,096	3,381,030	20%	0.2%	0.2%	69%	78%	7%	8%	62%	70%	30%	33%	99%	111%	Yes	No
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	2%	4,013,801	4,159,937	-4%	0.2%	0.3%	44%	35%	8%	8%	36%	28%	32%	32%	76%	67%	Yes	Yes
31127	COLUMBIA CASUALTY COMPANY	218	10%	5,671,361	3,217,281	76%	0.3%	0.2%	43%	71%	8%	7%	35%	64%	23%	26%	66%	97%	Yes	Yes
34754	COMMERCE INSURANCE COMPANY	411	2%	23,659,775	22,336,579	6%	1.4%	1.5%	39%	64%	12%	10%	27%	55%	38%	33%	77%	97%	Yes	Yes
20443 18686	CONTINENTAL CASUALTY COMPANY Co-operative Insurance Companies	218	3% 3%	10,621,567 3,165,965	10,212,928 3,220,300	4% -2%	0.6% 0.2%	0.7% 0.2%	-36% 46%	37% 51%	6% 8%	8% 8%	-43% 38%	29% 43%	30% 43%	30% 43%	-6% 90%	67% 94%	Yes Yes	Yes Yes
44520	CRUM & FORSTER SPECIALTY INSURANCE COMPANY	158	5%	2,856,104	3,173,784	-2 %	0.2%	0.2%	40%	130%	6%	5%	38%	124%	31%	43 % 35%	75%	165%	Yes	No
21458	Employers Insurance Company of Wausau	111	53%	20,471,497	19,706,631	4%	1.3%	1.3%	21%	68%	8%	9%	13%	59%	30%	30%	51%	98%	Yes	Yes
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	7%	5,092,298	4,836,564	5%	0.3%	0.3%	206%	20%	7%	7%	199%	12%	36%	35%	242%	54%	No	Yes
41718	Endurance American Specialty Insurance Company	3786	17%	10,783,085	24,702,977	-56%	0.7%	1.7%	97%	28%	13%	6%	84%	22%	16%	19%	113%	47%	No	Yes
35378	Evanston Insurance Company	785	8%	8,618,364	6,151,666	40%	0.5%	0.4%	57%	36%	9%	11%	48%	26%	31%	33%	87%	70%	Yes	Yes
10851 10120	EVEREST INDEMNITY INSURANCE COMPANY EVEREST NATIONAL INSURANCE COMPANY	1120 1120	37% 3%	16,410,681 2,272,130	15,595,278 1,995,988	5% 14%	1.0% 0.1%	1.1% 0.1%	46% -14%	39% 24%	5% 3%	4% 2%	41% -17%	35% 22%	15% 19%	15% 21%	61% 5%	54% 45%	Yes Yes	Yes Yes
21482	FACTORY MUTUAL INSURANCE COMPANY	65	70%	153,009,967	136,079,980	14%	9.4%	9.3%	6%	19%	2%	2%	4%	17%	24%	27%	30%	45%	Yes	Yes
13803	Farm Family Casualty Insurance Company	408	24%	34,466,397	32,373,743	6%	2.1%	2.2%	53%	32%	7%	7%	46%	25%	33%	33%	86%	65%	Yes	Yes
20281	FEDERAL INSURANCE COMPANY	38	1%	8,029,877	702,576	1043%	0.5%	0.0%	62%	282%	8%	20%	53%	262%	33%	25%	95%	307%	Yes	No
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	8%	6,424,687	5,574,682	15%	0.4%	0.4%	41%	53%	6%	6%	35%	47%	26%	28%	67%	81%	Yes	Yes
11380	Fireman's Fund Indemnity Corporation	761	28%	2,810,010	0	400/	0.2%	0.0%	7%	400/	7%	50/	0%	400/	27%	n/a	34% 44%	400/	Yes	
21873 42722	Fireman's Fund Insurance Company FIRST MARINE INSURANCE COMPANY	761 361	7% 52%	3,876,771 18,067,390	2,653,869 17,112,204	46% 6%	0.2% 1.1%	0.2% 1.2%	5% 33%	18% 36%	8% 3%	5% 3%	-3% 30%	12% 33%	40% 28%	30% 28%	44% 61%	48% 64%	Yes Yes	Yes Yes
34916	First Specialty Insurance Corporation	181	64%	2,701,970	3,536,984	-24%	0.2%	0.2%	-36%	160%	-14%	13%	-22%	147%	24%	28%	-11%	188%	Yes	No
13978	FLORISTS' MUTUAL INSURANCE COMPANY	349	27%	1,731,841	1,483,214	17%	0.1%	0.1%	1%	23%	8%	9%	-8%	14%	86%	93%	87%	115%	Yes	No
11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN		28%	50,600,463	47,515,229	6%	3.1%	3.2%	52%	52%	8%	9%	44%	44%	42%	44%	94%	96%	Yes	Yes
21253	Garrison Property and Casualty Insurance Company	200	2%	1,920,370	1,554,611	24%	0.1%	0.1%	34%	35%	9%	8%	26%	27%	17%	15%	51%	50%	Yes	Yes
24414 24732	General Casualty Company of Wisconsin GENERAL INSURANCE COMPANY OF AMERICA	796 111	23% 3%	2,638,054 2.012.683	2,065,516 1,150,616	28% 75%	0.2% 0.1%	0.1% 0.1%	21% 50%	22% 23%	7% 7%	13% 7%	14% 42%	10% 16%	36% 36%	37% 34%	57% 85%	59% 57%	Yes Yes	Yes Yes
24732	GENERAL INSURANCE COMPANY OF AMERICA GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	749	3% 30%	2,012,683	8,904,668	-26%	0.1%	0.1%	50% 70%	23% 24%	4%	7% 4%	42% 67%	20%	20%	34% 24%	85% 90%	57% 48%	Yes	Yes
37362	GENERAL STAR INDEMNITY COMPANY	31	50%	19,001,518	15,679,726	21%	1.2%	1.1%	73%	75%	10%	12%	63%	63%	27%	27%	100%	102%	No	No
25569	GOTHAM INSURANCE COMPANY	256	25%	3,153,561	868,833	263%	0.2%	0.1%	115%	-5%	4%	0%	110%	-6%	33%	33%	148%	28%	No	Yes
14167	GuideOne National Insurance Company	303	66%	5,064,493	12,452,115	-59%	0.3%	0.8%	38%	37%	3%	7%	35%	30%	32%	49%	69%	86%	Yes	Yes
26808	Hallmark Specialty Insurance Company	3478	63%	4,574,194	3,541,739	29%	0.3%	0.2%	177%	60%	5%	4%	172%	56%	39%	36%	217%	96%	No	Yes
19682 41343	HARTFORD FIRE INSURANCE COMPANY HDI Gerling America Insurance Company	91 517	6% 60%	8,846,529 9,570,051	6,038,917 7,536,577	46% 27%	0.5% 0.6%	0.4% 0.5%	14% 9%	11% 30%	7% 2%	7% 4%	7% 6%	4% 25%	29% 17%	29% 15%	43% 26%	40% 44%	Yes Yes	Yes Yes
34452	Horigening America insurance Company Homeland Insurance Company of New York	1129	60% 27%	3,689,900	3,059,882	21%	0.6%	0.5%	9% 3%	30% 10%	2% 5%	4% 8%	-2%	25% 2%	35%	36%	26%	44% 46%	Yes	Yes
12944	Homeowners Choice Property & Casualty Insurance Company, Inc.	1123	15%	4,410,111	1,685,539	162%	0.2%	0.2%	61%	57%	11%	8%	-2 % 50%	49%	43%	39%	104%	97%	No	Yes
42374	HOUSTON CASUALTY COMPANY	984	21%	8,511,325	5,068,924	68%	0.5%	0.3%	121%	83%	2%	8%	119%	75%	17%	21%	138%	104%	No	No
12936	Houston Specialty Insurance Company	4381	15%	2,689,127	1,162,330	131%	0.2%	0.1%	212%	149%	35%	12%	177%	137%	43%	34%	256%	183%	No	No
36940	Indian Harbor Insurance Company	1285	4%	2,567,926	2,583,375	-1%	0.2%	0.2%	20%	95%	9%	10%	11%	86%	30%	36%	50%	131%	Yes	No
22713 29742	INSURANCE COMPANY OF NORTH AMERICA	626 2538	91% 2%	3,650,333 1,676,021	3,447,851 2,084,928	6% -20%	0.2% 0.1%	0.2% 0.1%	63% 26%	51% 153%	7% 7%	9% 13%	56% 18%	43% 140%	24% 58%	24% 54%	86% 83%	75% 207%	Yes Yes	Yes No
	Interstate Fire & Casualty Company	761	32%	4,211,916	15,708,863	-20% -73%	0.1%	1.1%	64%	12%	11%	8%	53%	4%	50%	34% 31%	115%	43%	No	Yes
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NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

HHI Index ** 218 212

				2022	2021		Market	t Share	Loss & L	AE Ratio	Total LA	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwrit	ting Profit
NAIC		Crown	Product			Chg from													ł	
Code	Company Name	Group Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
38920	Kinsale Insurance Company		28%	6,022,388	2,177,083	177%	0.4%	0.1%	20%	8%	8%	5%	12%	3%	23%	25%	43%	33%	Yes	Yes
33138	Landmark American Insurance Company	501	36%	12,505,693	10,568,775	18%	0.8%	0.7%	5%	8%	2%	2%	3%	7%	24%	25%	28%	33%	Yes	Yes
19437	LEXINGTON INSURANCE COMPANY	12	42%	43,763,257	35,213,398	24%	2.7%	2.4%	39%	36%	5%	8%	34%	28%	23%	24%	62%	60%	Yes	Yes
23035	Liberty Mutual Fire Insurance Company	111	5%	16,741,344	16,835,955	-1%	1.0%	1.1%	101%	40%	8%	8%	93%	33%	32%	28%	133%	68%	No	Yes
23043 22306	Liberty Mutual Insurance Company MASSACHUSETTS BAY INSURANCE COMPANY	111 88	1% 2%	3,923,926	3,979,151	-1% -14%	0.2% 0.1%	0.3% 0.2%	430% 25%	35% 49%	-193% 7%	-31% 7%	623% 17%	66% 42%	43% 32%	43% 31%	472% 56%	78% 79%	No	Yes Yes
19798	MASSACHUSETTS BAY INSURANCE COMPANY MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	2% 18%	2,321,443 48,635,673	2,710,297 45,001,121	-14%	3.0%	0.2%	25% 52%	49% 49%	6%	7% 6%	46%	42% 44%	32% 41%	31% 43%	93%	79% 92%	Yes Yes	Yes
23434	MIDDLESEX INSURANCE COMPANY	169	9%	2.457.888	2.070.952	19%	0.2%	0.1%	41%	40%	10%	9%	31%	30%	35%	35%	75%	75%	Yes	Yes
20362	Mitsui Sumitomo Insurance Company of America	4715	33%	3,415,965	2,700,780	26%	0.2%	0.2%	40%	12%	14%	13%	25%	-1%	40%	41%	80%	53%	Yes	Yes
15997	MMG Insurance Company		1%	2,481,499	2,499,683	-1%	0.2%	0.2%	29%	48%	9%	10%	20%	38%	40%	38%	69%	87%	Yes	Yes
26522	Mount Vernon Fire Insurance Company	31	23%	10,391,750	7,923,864	31%	0.6%	0.5%	32%	37%	8%	8%	24%	28%	27%	27%	59%	64%	Yes	Yes
43001	Narragansett Bay Insurance Company	497	6%	10,045,525	10,653,395	-6%	0.6%	0.7%	54%	43%	10%	12%	44%	31%	48%	50%	102%	93%	No	Yes
11991 20079	National Casualty Company NATIONAL FIRE & MARINE INSURANCE COMPANY	140 31	10% 20%	14,963,748 20,216,588	4,022,569 22,546,828	272% -10%	0.9% 1.2%	0.3% 1.5%	68% 84%	26% 60%	12% 12%	7% 10%	56% 72%	19% 50%	24% 25%	44% 24%	92% 109%	70% 84%	Yes No	Yes Yes
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	6%	5.419.075	3,499,752	55%	0.3%	0.2%	97%	79%	7%	8%	90%	71%	35%	33%	132%	112%	No	No
17370	NAUTILUS INSURANCE COMPANY	98	11%	9,631,690	8,290,251	16%	0.6%	0.6%	33%	57%	5%	6%	29%	51%	38%	38%	72%	95%	Yes	Yes
14826	NEW LONDON COUNTY MUTUAL INSURANCE COMPANY	787	10%	4,671,588	4,985,899	-6%	0.3%	0.3%	56%	41%	9%	8%	47%	33%	39%	41%	95%	81%	Yes	Yes
23965	Norfolk & Dedham Mutual Fire Insurance Company	144	3%	6,136,690	5,601,268	10%	0.4%	0.4%	26%	76%	6%	8%	20%	67%	39%	38%	66%	114%	Yes	No
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	181	55%	12,587,601	3,097,395	306%	0.8%	0.2%	19%	13%	2%	2%	16%	11%	17%	23%	35%	36%	Yes	Yes
27987 24082	NORTHFIELD INSURANCE COMPANY OHIO SECURITY INSURANCE COMPANY	3548 111	44% 2%	6,234,305 3,245,379	3,696,491 2,970,674	69% 9%	0.4% 0.2%	0.3% 0.2%	43% 72%	56% 69%	6% 9%	6% 9%	37% 63%	50% 60%	33% 36%	35% 36%	76% 108%	91% 105%	Yes No	Yes No
31143	Old Republic Union Insurance Company	150	12%	1.838.222	1,536,656	20%	0.2%	0.2%	72%	91%	11%	9%	66%	82%	41%	42%	118%	133%	No	No
14923	PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT	175	10%	2,879,310	3,121,867	-8%	0.2%	0.2%	52%	14%	8%	7%	44%	7%	35%	36%	87%	50%	Yes	Yes
14974	Pennsylvania Lumbermens Mutual Insurance Company		48%	7,905,303	6,167,242	28%	0.5%	0.4%	107%	12%	8%	8%	99%	5%	27%	28%	134%	40%	No	Yes
15024	PREFERRED MUTUAL INSURANCE COMPANY		5%	3,533,647	4,053,770	-13%	0.2%	0.3%	42%	47%	5%	8%	37%	39%	43%	40%	85%	87%	Yes	Yes
10786	PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPA		50%	11,864,343	13,337,100	-11%	0.7%	0.9%	23%	16%	5%	4%	18%	12%	20%	21%	43%	37%	Yes	Yes
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	3%	1,918,274	1,940,788	-1%	0.1%	0.1% 0.4%	45%	47%	9%	8%	36%	39%	38%	38%	83%	85%	Yes	Yes
11515 15067	QBE SPECIALTY INSURANCE COMPANY Quincy Mutual Fire Insurance Company	796 1275	8% 3%	4,162,372 7,122,298	6,379,843 7,132,549	-35% -0%	0.3% 0.4%	0.4%	94% 58%	40% 45%	20% 8%	12% 6%	74% 49%	28% 38%	43% 33%	46% 34%	137% 90%	85% 78%	No Yes	Yes Yes
40479	Republic-Vanguard Insurance Company	3489	53%	4,346,399	3,333,047	30%	0.3%	0.2%	76%	35%	3%	-3%	73%	39%	n/a	n/a	0070	1070	100	100
22314	RSUI Indemnity Company	501	9%	2,771,366	2,629,213	5%	0.2%	0.2%	-42%	41%	1%	2%	-43%	39%	26%	28%	-16%	69%	Yes	Yes
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	3%	6,246,850	5,716,439	9%	0.4%	0.4%	59%	56%	7%	8%	52%	48%	33%	33%	92%	89%	Yes	Yes
39454	SAFETY INSURANCE COMPANY	188	2%	9,667,000	9,698,495	-0%	0.6%	0.7%	43%	46%	7%	9%	36%	37%	35%	30%	78%	76%	Yes	Yes
41297		140	7% 17%	5,595,270	6,146,475	-9%	0.3%	0.4% 0.9%	23%	49% 35%	10% 5%	12% 4%	13%	37% 30%	38% 35%	43%	60% 71%	92% 70%	Yes	Yes
12572 19259	SELECTIVE INSURANCE COMPANY OF AMERICA SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242 242	13%	17,377,607 13,609,342	13,303,871 12,236,311	31% 11%	1.1% 0.8%	0.9%	36% 55%	1%	5%	4 % 5%	30% 50%	-4%	35%	36% 35%	90%	36%	Yes Yes	Yes Yes
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	242	9%	5,926,605	5,603,619	6%	0.4%	0.4%	29%	84%	5%	5%	24%	79%	35%	35%	64%	119%	Yes	No
10729	SENECA SPECIALTY INSURANCE COMPANY	158	95%	11,189,165	9,046,024	24%	0.7%	0.6%	38%	16%	9%	6%	29%	9%	33%	34%	71%	50%	Yes	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	16%	3,800,422	3,326,393	14%	0.2%	0.2%	55%	-62%	11%	3%	45%	-65%	21%	22%	76%	-39%	Yes	Yes
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	66%	16,640,771	11,370,984	46%	1.0%	0.8%	45%	15%	8%	7%	37%	8%	25%	26%	70%	41%	Yes	Yes
42986	Standard Guaranty Insurance Company	19	88%	6,919,302	6,147,013	13%	0.4% 2.5%	0.4% 2.3%	39%	29% 36%	3%	3%	36%	26%	35%	38%	74% 40%	67% 59%	Yes	Yes
13604 25127	Starr Surplus Lines Insurance Company STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	4670 175	56% 24%	41,157,245 1,727,128	33,901,137 1,921,683	21% -10%	2.5%	2.3% 0.1%	20% 67%	36% 196%	2% 9%	6% 10%	18% 58%	30% 185%	20% 35%	23% 36%	40% 102%	59% 232%	Yes No	Yes No
25135	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	175	9%	4,261,885	3,232,380	32%	0.3%	0.2%	71%	164%	9%	10%	62%	153%	35%	35%	105%	199%	No	No
26387	STEADFAST INSURANCE COMPANY	212	11%	5,695,720	4,701,042	21%	0.3%	0.3%	28%	30%	10%	8%	18%	22%	41%	39%	69%	69%	Yes	Yes
25615	THE CHARTER OAK FIRE INSURANCE COMPANY	3548	2%	1,782,492	1,891,659	-6%	0.1%	0.1%	10%	16%	6%	6%	4%	10%	33%	33%	42%	49%	Yes	Yes
22292	THE HANOVER INSURANCE COMPANY	88	3%	9,301,503	8,621,998	8%	0.6%	0.6%	37%	20%	7%	6%	30%	14%	32%	32%	69%	53%	Yes	Yes
19429 25658	THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	12 3548	33% 27%	1,909,997 57,733,328	11,171,305	-83% 12%	0.1% 3.5%	0.8% 3.5%	-125% 31%	52% 21%	3% 6%	7% 6%	-129% 25%	45% 15%	15% 27%	14% 27%	-110% 58%	66% 48%	Yes Yes	Yes Yes
25658	THE TRAVELERS INDEMNITY COMPANY Tokio Marine America Insurance Company	3548 3098	27%	5,036,950	51,590,013 5,277,783	-5%	3.5% 0.3%	3.5% 0.4%	23%	21%	6%	6% 4%	25% 17%	-4%	27%	27%	58% 45%	48% 23%	Yes	Yes
44776	Torus Specialty Insurance Company	4701	49%	11,517,509	10,269,442	12%	0.7%	0.7%	42%	118%	8%	17%	34%	100%	30%	32%	73%	150%	Yes	No
29696	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	3548	27%	8,021,150	6,959,611	15%	0.5%	0.5%	28%	33%	6%	7%	22%	26%	20%	21%	48%	54%	Yes	Yes
25674	Travelers Property Casualty Company Of America	3548	9%	28,312,320	23,435,361	21%	1.7%	1.6%	37%	12%	6%	6%	31%	7%	26%	28%	64%	41%	Yes	Yes
16188	Trisura Specialty Insurance Company	4969	8%	2,607,072	1,343,137	94%	0.2%	0.1%	125%	23%	11%	4%	114%	19%	67%	n/a	192%	700/	No	
25860 29963	UNION MUTUAL FIRE INSURANCE COMPANY	195 408	3% 42%	3,298,071 2,483,694	2,600,226 2.017.770	27% 23%	0.2% 0.2%	0.2% 0.1%	73% 53%	38% 37%	8% 7%	7% 7%	64% 46%	31% 30%	32% 33%	34% 33%	104% 86%	72% 69%	No Yes	Yes Yes
29963 25941	United Farm Family Insurance Company UNITED SERVICES AUTOMOBILE ASSOCIATION	408 200	42%	2,483,694 11,290,953	2,017,770 10,876,175	23%	0.2%	0.1%	53% 53%	37% 60%	7% 9%	7% 9%	46%	30% 51%	33%	33% 14%	86% 68%	69% 74%	Yes	Yes Yes
25895	United States Liability Insurance Company	31	33%	9,936,828	7,617,521	30%	0.6%	0.5%	69%	88%	9%	10%	60%	78%	27%	26%	96%	114%	Yes	No
25968	USAA CASUALTY INSURANCE COMPANY	200	2%	7,220,810	6,709,193	8%	0.4%	0.5%	44%	31%	8%	8%	36%	23%	16%	15%	60%	46%	Yes	Yes
18600	USAA GENERAL INDEMNITY COMPANY	200	1%	2,386,282	2,278,164	5%	0.1%	0.2%	28%	64%	9%	8%	19%	56%	17%	15%	45%	78%	Yes	Yes
10815	VERLAN FIRE INSURANCE COMPANY	88	92%	8,722,630	7,632,937	14%	0.5%	0.5%	18%	15%	7%	6%	12%	9%	28%	28%	47%	43%	Yes	Yes
13110	VERMONT ACCIDENT INSURANCE COMPANY, INC.	45	56%	2,701,004	2,683,900	1%	0.2%	0.2%	69%	61%	11%	9%	58%	52%	37%	37%	106%	97%	No	Yes
26018 10172	VERMONT MUTUAL INSURANCE COMPANY WESTCHESTER SURPLUS LINES INSURANCE COMPANY	234 626	9% 26%	42,199,331 14,349,158	38,625,028 12,840,790	9% 12%	2.6% 0.9%	2.6% 0.9%	61% 75%	48% 78%	6% 6%	6% 9%	55% 69%	42% 69%	35% 23%	39% 23%	96% 98%	87% 102%	Yes Yes	Yes No
37770	Western United Insurance Company	1278	4%	14,349,158	1,569,518	9%	0.9%	0.9%	57%	122%	10%	9% 11%	46%	111%	23% 31%	23%	98% 87%	152%	Yes	No
16992	Westfield Specialty Insurance Company	228	11%	1,856,402	1,000,010	0.0	0.1%	0.0%	113%	,,	11%		101%		32%	n/a	145%		No	
39845	WESTPORT INSURANCE CORPORATION	181	13%	1,954,752	7,568,784	-74%	0.1%	0.5%	29%	-21%	-0%	1%	29%	-23%	23%	21%	52%	-0%	Yes	Yes

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

HHI Index ** 218 212

				2022	2021		Market	t Share	Loss & L	AE Ratio	Total L	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwrit	ting Profit
NAIC		Group	Product			Chg from														
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
24554 16535		1285 212	31% 19%	25,394,376 74,581,396	19,813,459 50,836,474	28% 47%	1.6% 4.6%	1.4% 3.5%	7% 83%	37% 5%	6% 10%	4% 9%	1% 73%	33% -4%	32% 33%	29% 35%	39% 116%	67% 40%	Yes No	Yes Yes
	Total for companies with <0.1% Market Share ****			89,272,186	90,261,406	-1%	5.5%	6.2%	39%	42%	8%	10%	31%	32%	39%	37%	78%	79%	Yes	Yes
	TOTAL			1,634,480,994	1,467,331,076	11.4%	100.0%	100.0%	45%	39%	7%	8%	38%	31%	31%	31%	76%	71%	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 236 companies which have less than 0.1% market share.

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

HHI Index ** 120 121

				2022	2021		Market	t Share	Loss & L	AE Ratio	Total L	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwrit	ting Profit
NAIC		Group	Product			Cha from														
Code	Company Name	Code	Mix *	DWP	DWP	Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
10921	ACA Insurance Company	1278	39%	79,374,939	71,322,467	11%	0.2%	0.2%	44%	72%	9%	11%	35%	62%	30%	29%	75%	102%	Yes	No
16890	Accelerant Specialty Insurance Company	4997	15%	64,398,998	18,425,963	250%	0.2%	0.1%	10550/	40000/	440000	00500/	46%	67%	n/a	n/a				
16835 22667	Accredited Specialty Insurance Company ACE AMERICAN INSURANCE COMPANY	4234 626	12% 2%	55,165,542 103,689,168	1,951,156 139,676,946	2727% -26%	0.1% 0.2%	0.0% 0.4%	1255% 29%	4003% 36%	1186% 7%	3950% 9%	70% 22%	53% 28%	n/a 17%	n/a -19%	46%	18%	Yes	Yes
14184	ACUITY, A MUTUAL INSURANCE COMPANY	020	2 % 7%	161,560,582	136,288,557	-20 % 19%	0.2 %	0.4%	81%	81%	7%	5 % 6%	74%	20 % 74%	35%	36%	116%	117%	No	No
10014	AFFILIATED FM INSURANCE COMPANY	65	67%	713.293.612	635.071.127	12%	1.7%	1.8%	60%	56%	3%	3%	57%	53%	33%	36%	93%	92%	Yes	Yes
12833	AIX Specialty Insurance Company	88	27%	42,869,616	34,204,573	25%	0.1%	0.1%	58%	71%	6%	8%	51%	63%	34%	34%	91%	105%	Yes	No
35300	Allianz Global Risks US Insurance Company	761	51%	754,268,748	554,331,064	36%	1.8%	1.5%	48%	110%	7%	10%	41%	99%	33%	23%	81%	133%	Yes	No
19489	Allied World Assurance Company (U.S.) Inc.	3239	12%	93,879,836	79,010,783	19%	0.2%	0.2%	84%	125%	9%	10%	75%	115%	23%	23%	107%	148%	No	No
19100	AMCO INSURANCE COMPANY	140	6%	43,415,710	83,013,661	-48%	0.1%	0.2%	68%	91%	7%	9%	60%	81%	32%	30%	100%	121%	Yes	No
12968 26247	American Coastal Insurance Company AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	212	100% 27%	507,718,060 362,361,241	400,614,251 347,390,388	27% 4%	1.2% 0.9%	1.1% 1.0%	159% 103%	13% 76%	15% 13%	7% 15%	144% 90%	6% 62%	37% 34%	43% 34%	196% 136%	56% 111%	No No	Yes No
19380	AMERICAN GOARANTEE AND LIABILITT INSURANCE COMPANY	12	27% 84%	251,914,542	232.731.637	4% 8%	0.9%	0.6%	58%	44%	6%	7%	90% 52%	37%	34 % 17%	34 % 17%	75%	62%	Yes	Yes
12841	American Integrity Insurance Company of Florida	12	28%	150,125,748	105,370,654	42%	0.4%	0.3%	174%	87%	15%	9%	159%	78%	14%	9%	188%	96%	No	Yes
12489	American Modern Surplus Lines Insurance Company	361	58%	163,016,765	25,149,716	548%	0.4%	0.1%	92%	62%	7%	5%	85%	57%	26%	27%	118%	89%	No	Yes
28401	American National Property and Casualty Company	408	6%	68,423,186	47,259,506	45%	0.2%	0.1%	113%	71%	7%	7%	106%	63%	26%	25%	139%	96%	No	Yes
42978	American Security Insurance Company	19	60%	904,066,563	705,426,035	28%	2.1%	2.0%	68%	54%	3%	3%	64%	50%	34%	37%	101%	91%	No	Yes
10872	American Strategic Insurance Corp	1344	4%	63,022,042	59,167,856	7%	0.1%	0.2%	56%	60%	8%	9%	48%	52%	33%	33%	89%	93%	Yes	Yes
21199	ARCH SPECIALTY INSURANCE COMPANY	1279	35%	417,076,741	344,749,664	21%	1.0%	1.0%	101%	101%	12%	12%	89%	88%	35%	36%	136%	136%	No	No
41807 13142	Arrowood Surplus Lines Insurance Company ASI Preferred Insurance Corp	553 1344	61% 16%	203,287,241 89,876,947	129,881,930 88,612,386	57% 1%	0.5% 0.2%	0.4% 0.2%	1177% 269%	601% 72%	1119% 24%	509% 11%	59% 245%	92% 61%	n/a 29%	n/a 29%	298%	102%	No	No
43460	Aspen American Insurance Company	4698	10%	44.611.804	54.410.881	-18%	0.2%	0.2%	62%	126%	24%	9%	245% 62%	116%	43%	29% 45%	296%	102%	No	No
10717	Aspen Specialty Insurance Company	4698	20%	162.307.502	117,902,770	38%	0.1%	0.3%	63%	80%	1%	10%	62%	70%	33%	35%	96%	115%	Yes	No
16427	Ategrity Specialty Insurance Company		23%	59,307,549	90,919,637	-35%	0.1%	0.3%	92%	122%	7%	10%	85%	112%	55%	n/a	147%		No	
18988	Auto-Owners Insurance Company	280	7%	399,107,963	315,370,029	27%	0.9%	0.9%	60%	48%	6%	6%	54%	42%	28%	28%	88%	76%	Yes	Yes
26620	AXIS Surplus Insurance Company	3416	29%	448,546,048	338,830,934	32%	1.1%	0.9%	44%	87%	7%	6%	38%	81%	32%	34%	76%	120%	Yes	No
38342	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	660	4%	46,500,192	36,016,180	29%	0.1%	0.1%	79%	71%	13%	10%	66%	61%	25%	25%	104%	96%	No	Yes
36951	CENTURY SURETY COMPANY	748	22%	75,490,912	64,969,984	16%	0.2%	0.2%	49%	115%	6%	4%	44%	112%	35%	34%	85%	149%	Yes Yes	No
26883 10677	CHARTIS SPECIALTY INSURANCE COMPANY CINCINNATI INSURANCE COMPANY	12 244	26% 4%	369,769,735 205,854,515	298,315,701 187,834,644	24% 10%	0.9% 0.5%	0.8% 0.5%	76% 54%	111% 49%	5% 7%	9% 7%	71% 46%	102% 42%	13% 31%	14% 33%	89% 85%	125% 82%	Yes	No Yes
13037	CINCINNATI INSURANCE COMPANY CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY	244	4 % 8%	45,215,883	40,374,853	12%	0.3%	0.1%	35%	49% 64%	9%	8%	26%	42 % 56%	33%	35%	68%	99%	Yes	Yes
10064	CITIZENS PROPERTY INSURANCE CORPORATION		29%	932,712,177	553,268,990	69%	2.2%	1.5%	230%	53%	34%	21%	196%	32%	27%	31%	257%	84%	No	Yes
31127	COLUMBIA CASUALTY COMPANY	218	13%	125,791,292	60,339,227	108%	0.3%	0.2%	67%	57%	7%	7%	60%	50%	24%	25%	91%	82%	Yes	Yes
20443	CONTINENTAL CASUALTY COMPANY	218	4%	282,100,837	262,024,556	8%	0.7%	0.7%	56%	87%	7%	9%	48%	78%	29%	30%	85%	117%	Yes	No
13027	Covington Specialty Insurance Company	501	33%	60,691,525	31,865,102	90%	0.1%	0.1%	63%	58%	4%	3%	59%	55%	31%	31%	94%	90%	Yes	Yes
33499	Dorinco Reinsurance Company	<u></u>	49%	73,033,248	46,953,630	56%	0.2%	0.1%	1004%	348%	0%	0%	1004%	348%	7%	7%	1012%	355%	No	No
25186 21407	EMC PROPERTY & CASUALTY COMPANY EMCASCO INSURANCE COMPANY	62 62	22% 28%	45,029,271 119,453,754	33,168,425 103.203.334	36% 16%	0.1% 0.3%	0.1% 0.3%	36% 157%	106% 66%	7% 7%	8% 7%	29% 149%	99% 58%	32% 31%	33% 33%	68% 188%	140% 98%	Yes No	No Yes
21407	Employers Insurance Company of Wausau	111	20 % 54%	365,402,946	321.089.556	14%	0.3%	0.9%	44%	72%	8%	9%	36%	63%	30%	29%	74%	101%	Yes	No
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	17%	215.567.763	199.403.310	8%	0.5%	0.6%	86%	78%	7%	7%	79%	70%	31%	33%	116%	110%	No	No
41718		3786	28%	458,567,130	444,408,501	3%	1.1%	1.2%	123%	96%	13%	11%	109%	85%	22%	21%	144%	117%	No	No
35378	Evanston Insurance Company	785	10%	230,884,594	188,794,757	22%	0.5%	0.5%	76%	74%	12%	10%	64%	64%	34%	34%	110%	109%	No	No
10851	EVEREST INDEMNITY INSURANCE COMPANY	1120	25%	279,901,606	310,545,501	-10%	0.7%	0.9%	82%	84%	6%	7%	76%	77%	17%	18%	99%	102%	Yes	No
21482	FACTORY MUTUAL INSURANCE COMPANY	65	60%	2,188,340,891	2,116,319,119	3%	5.2%	5.9%	43%	88%	3%	2%	40%	86%	23%	26%	66%	115%	Yes	No
13757	FARM BUREAU MUTUAL INSURANCE COMPANY OF ARKANSAS,	109	19% 19%	58,458,998	55,656,104	5% 2%	0.1% 0.2%	0.2% 0.2%	102% 47%	69% 39%	7% 7%	7% 7%	96% 40%	62% 32%	21% 33%	21% 32%	123% 80%	90% 71%	No	Yes
13803 20281	Farm Family Casualty Insurance Company FEDERAL INSURANCE COMPANY	408 38	19%	79,562,470 49,356,845	77,690,803 9.691.089	2% 409%	0.2%	0.2%	322%	39% 505%	11%	7% 18%	40% 311%	32% 487%	33% 48%	32% n/a	370%	/ 170	Yes No	Yes
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	11%	179,451,167	154,576,313	16%	0.1%	0.0%	92%	85%	6%	6%	86%	79%	26%	28%	117%	114%	No	No
11118	Federated Rural Electric Insurance Exchange		25%	48,038,411	44,032,969	9%	0.1%	0.1%	90%	87%	4%	6%	86%	81%	17%	18%	107%	105%	No	No
21660	FIRE INSURANCE EXCHANGE FIRE UNDERWRITERS ASSOCIATI	212	13%	208,177,646	191,003,446	9%	0.5%	0.5%	55%	70%	9%	11%	46%	59%	39%	40%	94%	110%	Yes	No
21873	Fireman's Fund Insurance Company	761	11%	127,206,613	115,809,266	10%	0.3%	0.3%	36%	53%	7%	10%	29%	43%	43%	35%	79%	88%	Yes	Yes
42722	FIRST MARINE INSURANCE COMPANY	361	32%	404,504,529	329,117,901	23%	1.0%	0.9%	54%	57%	3%	3%	51%	54%	30%	30%	85%	87%	Yes	Yes
10897 34916	First Protective Insurance Company	181	13% 73%	117,571,714	90,989,820	29% 37%	0.3% 0.4%	0.3% 0.3%	74% 93%	31% 73%	8% 11%	8% 1%	66% 82%	23% 72%	50% 22%	n/a 26%	124% 115%	99%	No No	Yes
34916	First Specialty Insurance Corporation FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	181 212	73% 33%	169,064,778 991,162,494	123,710,484 882,924,921	37% 12%	0.4%	0.3% 2.5%	93% 64%	73% 64%	11% 8%	1% 9%	82% 56%	72% 54%	22% 42%	26% 44%	115%	99% 108%	NO NO	res No
41688	FOREMOST LLOYDS OF TEXAS	212	63%	133,385,322	110,230,013	21%	0.3%	0.3%	56%	76%	8%	9%	49%	67%	42%	44 %	98%	121%	Yes	No
21253	Garrison Property and Casualty Insurance Company	200	2%	58,944,089	51,112,143	15%	0.1%	0.1%	68%	80%	9%	8%	59%	72%	17%	15%	85%	95%	Yes	Yes
24414	General Casualty Company of Wisconsin	796	17%	70,379,940	45,873,099	53%	0.2%	0.1%	105%	61%	10%	7%	95%	54%	35%	38%	140%	99%	No	Yes
20559	GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	749	44%	273,797,070	329,799,144	-17%	0.7%	0.9%	91%	81%	5%	5%	86%	76%	19%	25%	110%	106%	No	No
37362	GENERAL STAR INDEMNITY COMPANY	31	52%	327,506,293	225,768,255	45%	0.8%	0.6%	66%	122%	11%	14%	55%	108%	24%	24%	90%	146%	Yes	No
29610	Germania Farm Mutual Insurance Association	171	98%	452,966,608	361,311,988	25%	1.1%	1.0%	78%	93%	9%	9%	69%	83%	29%	28%	108%	120%	No	No
25569 37532	GOTHAM INSURANCE COMPANY GREAT AMERICAN E & S INSURANCE COMPANY	256 84	33% 10%	82,106,252 67,586,397	23,435,610 40,216,189	250% 68%	0.2% 0.2%	0.1% 0.1%	82% 43%	211% 33%	4% 5%	13% 5%	78% 38%	198% 28%	34% 46%	33% 44%	116% 89%	243% 77%	No Yes	No Yes
37532	GREAT AMERICAN E & SINSURANCE COMPANY GuideOne National Insurance Company	84 303	10% 36%	67,586,397 116,937,907	40,216,189	68% -36%	0.2%	0.1%	43%	33% 66%	5% 6%	5% 6%	38% 72%	28% 60%	46% 36%	44% 52%	89% 114%	77% 118%	Yes No	Yes No
26808	Hallmark Specialty Insurance Company	3478	42%	153,286,448	119.869.536	28%	0.3%	0.3%	77%	77%	5%	4%	72%	73%	39%	37%	117%	115%	No	No
19682	HARTFORD FIRE INSURANCE COMPANY	91	6%	144,116,871	127,136,834	13%	0.3%	0.4%	69%	132%	9%	7%	60%	125%	31%	31%	101%	164%	No	No
41343	HDI Gerling America Insurance Company	517	47%	217,677,106	252,994,481	-14%	0.5%	0.7%	-11%	161%	3%	6%	-13%	155%	17%	15%	6%	176%	Yes	No

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

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Desc. Desc. Pite Pite Pite Pite					2022	2021		Market	Share	Loss & L	AE Ratio	Total L	AE Ratio	Loss	Ratio	Exp R	atio ***	Combin	ed Ratio	Underwrit	ting Profit
Lobe Company lumin Company lumin <th>NAIC</th> <th></th> <th>Group</th> <th>Product</th> <th></th> <th></th> <th>Cha from</th> <th></th>	NAIC		Group	Product			Cha from														
		Company Name			DWP	DWP		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
LBM Constraint Constraint Strainty Treated Constraint Constraint Constraint Constraint Constraint Constraint Constraint Constraint <t< td=""><td>31054</td><td>HOCHHEIM PRAIRIE FARM MUTUAL INSURANCE ASSOCIATION</td><td>147</td><td>100%</td><td>149,922,885</td><td>131,149,045</td><td>14%</td><td></td><td></td><td></td><td>92%</td><td>8%</td><td>8%</td><td></td><td></td><td></td><td></td><td></td><td></td><td>Yes</td><td>No</td></t<>	31054	HOCHHEIM PRAIRIE FARM MUTUAL INSURANCE ASSOCIATION	147	100%	149,922,885	131,149,045	14%				92%	8%	8%							Yes	No
Construct Construct <t< td=""><td>01102</td><td></td><td>1129</td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td>0.10</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	01102		1129					-			-	0.10									
1228 Leader Specially Transmer Convery 131 136	-		004				-				1070	-									
17700 LUBOI: INSUM NIGUARDA CLOWAVY CBI CBI CFI (10) CSI (10)																					
BBS Ordax Multin Illizabodi Distance Company UPS UPS UPS UPS UPS						/ / -						-		-							
1252 Unitarize in a Accessful consume 79												0,0									
1600 6010 6010 6010 6010 7000 7100 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																					
Same Non-del inscande Company PAT BAT PAT PAT <td></td> <td>JAMES RIVER INSURANCE COMPANY</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>58%</td> <td>45%</td> <td>127%</td> <td>291%</td> <td>No</td> <td>No</td>		JAMES RIVER INSURANCE COMPANY						-								58%	45%	127%	291%	No	No
1311 Landrama Amerene missione Company 100 01 015 045			5019																		
1947 LEDNOTION NULLIPADEL COMMANY 12 5% 15% 2% 7% CM CM CM			504																		
2203 Luchy Muscle Free Insurance Company 111 PM 3552/428 2023 2000 PT PM																					
2000 Long/Number Registration (11) (1) <																					
10014 MAXTINGALE ASSN 2242 35% 100 Version 10015 MAXTINGALE MAXTINGALE <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																					
2333 Mondam Socurby (number of personal company 175 165 176	37745		2538	8%			586%	0.1%		121%	-24%	10%	10%	110%	-35%	54%	52%	175%	28%	No	Yes
Istream MERGEMANCK WUTUAL NEIL INSURANCE COMPANY 22 20% Bits 21/12 71 all Radius 0.2% 0.2%																				No	
20352 Musl similarize insurance Company of Animita Company 31 32% 32% 0.2%												-									
BSS2 Multi Ventor Fire Insulance Company 31 24% 9 608.2572 47.18 0.7% <td></td>																					
Jamps Attraction Control Contro Contro Control																					
11910 Nulson Gazandy Company 140 5% 0 652,74 623,75 623,7 675,7 225,7 205,7 112,5 Yee No 1213 MATCOM, ECOMPANY 310 71% 463,73,55 463,62,33 1,35 225,7 205,7 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>• • • •</td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>								-	-	• • • •				-				-			
12114 NATIONAL SECURTY PIER & CASUALTY COMPANY 316 71% 46.873.53 46.878.53 47.8 10% 87.8 47.8 57.8 67.8																					
1944 ATONAL UNION FERTISBURGE 12 11 44,041,013 98,828,22 235 015 0.55 0.27 0.57 027 027 015 027 027 015 027 027 015 027 027 015 027 027 015 027 027 015 027 027 015 027 027 015 027 027 015 027	20079	NATIONAL FIRE & MARINE INSURANCE COMPANY	31	21%	683,474,504	553,155,979	24%	1.6%	1.5%	82%	66%	11%	10%	71%	56%	26%	25%	108%	91%	No	Yes
2377 NATIONNDE MUTALE, INSURANCE COMPANY 10 7% 217,08 0.05% <								-				-									
17720 NAUTILUS INSURANCE COMPANY 88 94.9 116.61.343 83.06.343 82.01.373 23.90 0.3% 0.7% 74.5 88.6 89.6 95.6 95.5 25.00 25.00 95.6	10110																				
14463 New York Schools Insurance Resigned - <td></td>																					
22700 NORTH AMERICE NORPANY 181 885 388 0.9% 0.3% 6.9% 2.2% 4.9% 5% 2.			98																		
1450 North Sart Mutual Insurance Company 698 23% 137 21% <td></td> <td></td> <td>181</td> <td></td>			181																		
27897 NORTHFIELD INSURANCE COMPANY 3548 43% 120,289,384 122,283,57 17% 0.3% <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																					
24002 OHIO SECURITY INSURANCE COMPANY 111 2/% 50,432,603 12% 01% 01% 01% 91% 91% 90% 30% 92% 90	27987		3548	43%		102,728,517	17%	0.3%	0.3%	64%	69%	7%	7%		62%	34%	34%	97%	104%	Yes	No
13143 Old Republic Union Insurance Company 150 44% 124,811,240 85,874,515 45% 0.3% 0.2% 11% 0.9% 10% 70% 40% 40% 124% 124% 124% 124% 124% 123% 33% 0.3% 0.2% 123% 103% 77% 41% 124% 124% No			00																	Yes	
16754 Palomic Excess and Surplus Insurance Company 477 14% 0 16 (48) 133 338 0.1% 0.1% 123% 10% 103% 77% 41% 104 104 No 1492 Pannsyvania Lundermens Mutual Insurance Company 44% 153,569,417 11% 0.2% <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>											-	-		-							
1482 Penn Millers Insurance Company 626 47% 78,469,268 70,70,471 1% 0.2% 0.2% 102% 177% 8% 9% 185% 168% 28% 28% 28% 28% 92% 9% 9% 165% 168% 5% 6% 7% 8%<											86%		9%						125%		No
1474 Pennsyvania Lumbermens Mutual Insurance Company 44% 132,387,484 24% 0.3% 68% 67% 57% 51% 25% 25% 95% 96% 96% 97% No Yes 10126 Penise Truit Insurance Company 361 39% 227,67 0.2% 0.2% 0.2% 65% 97% 17% 06% 77% 0.9% 23% 24% 107% 12% 0.0% 0.2% 65% 97% 0.7% 0.6% 77% 0.9% 23% 24% 0.0% 23% 24% 0.0% 23% 24% 0.0% 23% 25% 0.4% 0.0% 23% 25% 0.4% 0.0% 23% 25% 0.4% 0.0% 23% 25% 0.4% 0.0% 34% 30% 0.0% 0.3% 0											1770/		0%						205%		No
13125 Peoples Trust Insurance Company 27% 770.0450 777.0121 -2% 0.2% 0.2% 0.2% 0.2% 0.2% 17% 07% 67% 10% 77% 67% 10% 77% 67% 10% 77% 67% 10% 77% 67% 10% 77% 67% 10% 77% 67% 10% 10% 77% 67% 10% 10% 75% 10% 10% 75% 10% 10% 10% 76%			020					-				-				-					
39217 QBE INSURANCE CORPORATION 766 14% 139, 15, 15, 15, 15, 15, 15, 15, 15, 15, 15																					
11515 OBE SPECIALTY INSURANCE COMPANY 796 29% 1112 17% 12% 12% 12% 4% 19% 89% 104% 45% 15% 16% No No <td>10786</td> <td></td> <td>361</td> <td>39%</td> <td>287,679,024</td> <td>264,090,922</td> <td>9%</td> <td>0.7%</td> <td>0.7%</td> <td>85%</td> <td>96%</td> <td>7%</td> <td>6%</td> <td>77%</td> <td>90%</td> <td>23%</td> <td>24%</td> <td>107%</td> <td>120%</td> <td>No</td> <td>No</td>	10786		361	39%	287,679,024	264,090,922	9%	0.7%	0.7%	85%	96%	7%	6%	77%	90%	23%	24%	107%	120%	No	No
10199 RANCHERS & FARMERS MUTUAL INSURANCE COMPANY 3497 90% 115.305.622 3% 0.2% 0.2% 0.4% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.2% 0.4% 0.2% 0.2% 0.2% 0.2% 0.2% 0.3% 0.3% 0.2% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%	39217				139,515,515	100,483,744	39%							-						Yes	
22314 RSUI Indemnity Company 501 106,367,025 102,845,866 5% 0.3% 0.3% 0.2% 4% 40% 51% 25% 2																					
2173 RVOS Farm Mutual Insuñance Company 142 100% 67,942,256 66,079,309 3% 0.2% 0.2% 0.2% 0.4% 6% 4% 4% 4% 4% 7% 0% 20% 7% 7% 3% 6% 6% 5% 33% 111 14% 513,336 433,909,847 12% 1.2% 1.4% 16% 17% 3% 6% 6% 6% 5% 33% 13% 22% 7% 9% -29% 18% 34% 33% 13% 22% 7% 9% -29% 18% 11% 11% 11% 11% 11% 10% 12% 5% 11% 11% 11% 11% 11% 10% 12% 5% 3% 3% 4% 3% 3% 3% 3% 3% 13% 10% </td <td></td>																					
24740 SAFECO INSURANCE COMPANY OF ÁMERICA 111 14% 513.543.338 433.90.947 18% 1.2% 3.4% 3.3% 1.0% 2.2% 1.0% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 1.2% 1.2% 3.4% 3.3% 1.0% 0.2%																					
111 125 SAFECO INSURANCE COMPANY OF INDIANA 111 12% 109,716,610 90,513,811 21% 0.3% 0.3% 22% 14% 17% 33% 114% 15% 34% 34% 34% 34% 34% 34% 15% 183% No							-														-
41297 Socializate Insurance Company 140 11% 285,380,815 279,670,589 2% 0.7% 0.8% 66% 122% 58% 110% 39% 38% 105% 161% No No No 10117 SECURITY FIRST INSURANCE COMPANY OF AMERICA 242 16% 162,857,480 136,402,453 19% 0.4% 0.2% 81% 71% 50% 61% 41% na	11215																				
10117 SECURITY FIRST INSURANCE COMPANY 24% 97.023.481 65.423.012 14% 0.2% 0.2% 81% 71% 20% 30% 61% 41% n/a n/a rd 12572 SELECTIVE INSURANCE COMPANY OF AMERICA 242 14% 162,857,480 136,402,453 19% 0.4% 57% 64% 5% 5% 51% 59% 36% 36% 91% 100% Yes <				36%		63,012,958				132%									183%		No
1272 SELECTIVE INSURANCE COMPANY OF AMERICA 242 18% 162,857,480 136,402,453 19% 0.4% 0.4% 57% 64% 5% 5% 5% 56% 34% 36% 91% 100% Yes Yes 19259 SELECTIVE INSURANCE COMPANY OF THE SOUTH CAROLINA 242 11% 112,593,3924 99,529,593 13% 0.3% 0.3% 0.4% 6% 6% 6% 6% 6% 6% 6% 6% 34% 36% 180% 98% Yes Yes 20301 SELECTIVE INSURANCE COMPANY 242 11% 82,854,145 47,888,832 10% 0.1% 6% 5% 64% 45% 34% 36% 7% Yes Yes Yes 10396 SENECA INSURANCE COMPANY, INC. 158 85% 122,147,891 86,457,457 41% 0.3% 0.2% 45% 45% 46% 48% 36% 37% 33% 5% 7% Yes <			140															105%	161%	No	No
19259 SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA 242 14% 112,593,924 99,529,593 13% 0.3% 0.3% 0.3% 0.3% 6% <																		0.10/	1000/	~	N/
39926 SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST 242 11% 83,694,136 70,042,042 19% 0.2% 0.3% 5% 10393 SENECA INSURANCE COMPANY INSURANCE COMPANY 158 8% 122,147,881 86,457,457 41% 0.3% 0.2% 10% 0.3% 0.2% 10% 10% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5																					
26301 SELECTIVE WAY INSURANCE COMPANY 242 17% 52,854,145 47,888,832 10% 0.1% 0.1% 0.1% 51% 6% 5% 64% 45% 34% 35% 104% 86% No Yes 10036 SENECA INSURANCE COMPANY, INC. 158 17% 54,094,463 38,917,483 39% 0.1% 0.1% 60% 41% 12% 8% 48% 32% 36% 36% 76% Yes Yes <td></td>																					
10936 SENECA INSURANCE COMPANY, INC. 158 17% 54,094,463 38,917,483 39% 0.1% 0.1% 0.1% 10% 45% 48% 32% 36% 38% 96% 78% Yes Yes Yes 10729 SENECA SPECIALTY INSURANCE COMPANY 158 85% 122,147,891 86,457,457 41% 0.3% 0.2% 45% 45% 9% 8% 36% 37% 33% 35% 79% 79% Yes Ye								-													
24988 SENTRY INSURANCE A MUTUAL COMPANY 169 14% 83,201,764 74,208,837 12% 0.2% 0.2% 0.1% 10% 59% 54% 20% 22% 90% 86% Yes Yes Yes 2338 Shelter Mutual Insurance Company 10% 195,485,193 171,516,823 14% 0.5% 0.5% 7% 67% 67% 67% 28% 28% 10% 7% 7% 66% 7% 67% 67% 67% 7% 7% 7% 67% 67% 67% 7% 7% 7% 67% 67% 7% 7% 7% 61% 223% 24% 111% 9% No Yes																					
23388 Shelter Mutual Insurance Company 123 10% 195,485,193 171,516,823 14% 0.5% 0.5% 74% 73% 6% 67% 28% 28% 102% 101% No No 17227 Silde Insurance Company 10% 50,017,765 0 0.1% 0.0% -7% 6% 67% 67% 7% n/a n/a No No No No Yes 11212 SOMPO JAPAN INSURANCE COMPANY OF AMERICA 3219 56% 323,929,414 294,631,213 10% 0.8% 88% 69% 9% 7% 79% 61% 23% 24% 111% 92% No Yes 13604 Standard Guaranty Insurance Company 4670 61% 1,092,249,258 834,493,834 31% 2.6% 2.3% 86% 93% 3% 4% 83% 89% 22% 25% 108% 117% No	10729	SENECA SPECIALTY INSURANCE COMPANY			122,147,891	86,457,457								36%						Yes	Yes
17227 Slide Insurance Company 10% 50,017,765 0 0.1% 0.0% V 223% n/a n/a n/a No Yes 11126 SOMPO JAPAN INSURANCE COMPANY OF AMERICA 329 56% 323,929,414 294,631,213 10% 0.8% 0.8% 88% 69% 7% 79% 61% 23% 24% 111% 92% No Yes 42986 Standard Guaranty Insurance Company 167 61% 10.92,249,258 834,493,834 31% 2.3% 2.3% 88% 93% 3% 35% 13% 11% No Yes																					
11126 SOMPO JAPAN INSURANCE COMPANY OF AMERICA 3219 56% 323,929,414 294,631,213 10% 0.8% 0.8% 69% 9% 7% 79% 61% 23% 24% 111% 92% No Yes 42986 Standard Guaranty Insurance Company 19 98% 383,179,913 340,693,593 12% 0.9% 1.0% 43% 37% 3% 3% 35% 35% 39% 78% 75% Yes			123			171,516,823	14%			74%	73%	7%	6%		67%			102%	101%	No	No
42986 Standard Guaranty Insurance Company 19 98% 383,179,913 340,693,593 12% 0.9% 1.0% 43% 37% 3% 39% 33% 35% 39% 78% 75% Yes Yes Yes 13604 Start Surplus Lines Insurance Company 4670 61% 1,092,249,258 834,493,834 31% 2.6% 2.3% 86% 93% 3% 4% 83% 89% 22% 25% 100% 117% No No No 25127 STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY 175 16% 111,050,214 114,471,092 -3% 0.3% 0.3% 10% 11% 91% 73% 34% 35% 134% 119% No No No 25135 STATE AUTO MOBILE MUTUAL INSURANCE COMPANY 175 11% 106,923,495 77,973,858 37% 0.3% 0.3% 0.2% 10% 11% 81% 134% 134% 19% No			2210			0	109/			000/	60%	0.9/	70/		610/			1110/	0.29/	No	Vaa
13604 Starr Surplus Lines Insurance Company 4670 61% 1,092,249,258 834,493,834 31% 2.6% 2.3% 86% 93% 3% 4% 83% 89% 22% 25% 108% 117% No No No 25127 STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY 175 16% 1110,50,214 114,471,092 -3% 0.3% 0.3% 10% 11% 91% 73% 34% 35% 134% 119% No No </td <td></td>																					
25127 STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY 175 16% 111,050,214 114,471,092 -3% 0.3% 0.3% 0.0% 84% 10% 11% 91% 73% 34% 35% 134% 119% No No No 25127 STATE AUTOMOBILE MUTUAL INSURANCE COMPANY 175 11% 106,923,495 77,973,858 37% 0.3% 0.2% 92% 72% 10% 11% 83% 61% 34% 36% 127% 108% No No <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									-		-										
25135 STATE AUTOMOBILE MUTUAL INSURANCE COMPANY 175 11% 106,923,495 77,973,858 37% 0.3% 0.2% 92% 72% 10% 11% 83% 61% 34% 36% 127% 108% No No No 25151 State Farm General Insurance Company 176 2% 67,436,686 66,061,485 2% 0.2% 0.2% 18% 153% 10% 15% 8% 137% 28% 29% 46% 182% Yes No																				-	-
26387 STEADFAST INSURANCE COMPANY 212 26% 345,636,487 287,906,805 20% 0.8% 0.8% 96% 109% 16% 13% 79% 96% 43% 42% 139% 151% No No	25135				106,923,495	77,973,858														No	No
1 15245 TENNESSEE FARMERS MUTUAL INSURANCE COMPANY 694 4% 63,872,212 60,844,474 5% 0.2% 0.2% 72% 65% 7% 6% 65% 58% 17% 17% 89% 81% Yes Yes																					
	15245	TENNESSEE FARMERS MUTUAL INSURANCE COMPANY	694	4%	63,872,212	60,844,474	5%	0.2%	0.2%	72%	65%	/%	6%	65%	58%	17%	17%	89%	81%	Yes	Yes

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Commercial Property (Fire and Allied Lines)

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				2022	2021			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting 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	
25399	TEXAS FARM BUREAU UNDERWRITERS - A RECIPROCAL	809	7%	54,904,765	48,767,249	13%	0.1%	0.1%	51%	80%	7%	7%	44%	73%	22%	22%	73%	102%	Yes	No	
30040	TEXAS WINDSTORM INSURANCE ASSOCIATION		100%	518,299,032	395,112,773	31%	1.2%	1.1%	19%	9%	13%	6%	7%	3%	29%	28%	48%	37%	Yes	Yes	
19062	THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONI		17%	91,174,863	95,556,818	-5%	0.2%	0.3%	62%	53%	6%	6%	56%	46%	28%	28%	91%	81%	Yes	Yes	
22292	THE HANOVER INSURANCE COMPANY	88	3%	57,854,993	53,990,567	7%	0.1%	0.2%	24%	30%	7%	7%	17%	23%	32%	32%	56%	62%	Yes	Yes	
19429	THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	12	30%	56,581,563	92,848,802	-39%	0.1%	0.3%	305%	55%	6%	7%	300%	48%	15%	15%	320%	70%	No	Yes	
21105	THE NORTH RIVER INSURANCE COMPANY	158	13%	45,815,261	39,811,422	15%	0.1%	0.1%	59%	86%	6%	6%	52%	81%	31%	30%	90%	116%	Yes	No	
19070	THE STANDARD FIRE INSURANCE COMPANY	3548	1%	44,994,734	36,254,927	24%	0.1%	0.1%	43%	96%	9%	9%	34%	86%	25%	25%	67%	121%	Yes	No	
25658	THE TRAVELERS INDEMNITY COMPANY	3548	27%	571,374,853	521,572,054	10%	1.4%	1.5%	47%	44%	6%	6%	41%	38%	25%	25%	71%	68%	Yes	Yes	
41262	THE TRAVELERS LLOYDS INSURANCE COMPANY	3548	58%	145,896,517	124,177,946	17%	0.3%	0.3%	66%	214%	6%	11%	60%	203%	26%	27%	93%	241%	Yes	No	
10713	THIRD COAST INSURANCE COMPANY	572	82%	144,579,504	0		0.3%	0.0%	120%		19%		101%		18%	n/a	138%		No		
10945	Tokio Marine America Insurance Company	3098	26%	135,775,125	125,849,015	8%	0.3%	0.4%	40%	81%	7%	6%	34%	75%	21%	19%	61%	100%	Yes	Yes	
44776	Torus Specialty Insurance Company	4701	55%	373,847,526	298,289,944	25%	0.9%	0.8%	83%	148%	9%	17%	74%	131%	30%	33%	114%	180%	No	No	
17179	Tower Hill Insurance Exchange	3484	17%	84,910,707	0		0.2%	0.0%	116%		19%		97%		49%	n/a	164%		No		
11027	Tower Hill Prime Insurance Company	3484	22%	46,144,753	30,586,504	51%	0.1%	0.1%	60%	54%	18%	7%	43%	48%	48%	43%	109%	97%	No	Yes	
29696	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	3548	56%	363,039,130	285,942,050	27%	0.9%	0.8%	42%	64%	6%	7%	35%	56%	21%	22%	63%	86%	Yes	Yes	
25674	Travelers Property Casualty Company Of America	3548	9%	583,830,873	504,307,712	16%	1.4%	1.4%	81%	60%	7%	7%	74%	54%	27%	28%	108%	88%	No	Yes	
16188	Trisura Specialty Insurance Company	4969	4%	46,887,882	20,515,943	129%	0.1%	0.1%	74%	77%	10%	11%	64%	67%	67%	n/a	141%		No		
13021	UNITED FIRE & CASUALTY COMPANY	248	15%	76,249,662	74,219,461	3%	0.2%	0.2%	112%	94%	7%	10%	105%	84%	33%	32%	145%	126%	No	No	
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	4%	375,194,013	372,208,480	1%	0.9%	1.0%	76%	77%	9%	9%	67%	69%	15%	15%	91%	92%	Yes	Yes	
25895	United States Liability Insurance Company	31	25%	170,889,495	148,993,007	15%	0.4%	0.4%	54%	52%	10%	10%	44%	42%	28%	28%	82%	80%	Yes	Yes	
10861	UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	4663	5%	91,392,617	84,793,764	8%	0.2%	0.2%	115%	71%	20%	9%	95%	62%	24%	26%	139%	97%	No	Yes	
25968	USAA CASUALTY INSURANCE COMPANY	200	2%	177,163,098	165,254,853	7%	0.4%	0.5%	63%	71%	9%	8%	55%	63%	16%	15%	79%	86%	Yes	Yes	
18600	USAA GENERAL INDEMNITY COMPANY	200	2%	80,276,062	75,364,599	7%	0.2%	0.2%	69%	84%	9%	8%	60%	76%	17%	15%	86%	99%	Yes	Yes	
10815	VERLAN FIRE INSURANCE COMPANY	88	93%	117,549,087	105,125,764	12%	0.3%	0.3%	47%	149%	7%	7%	40%	142%	30%	30%	77%	180%	Yes	No	
26018	VERMONT MUTUAL INSURANCE COMPANY	234	9%	44,064,505	40,436,389	9%	0.1%	0.1%	61%	48%	6%	6%	54%	41%	35%	39%	96%	87%	Yes	Yes	
15350	WEST BEND MUTUAL INSURANCE COMPANY		14%	255,080,168	217,586,927	17%	0.6%	0.6%	92%	62%	5%	6%	86%	57%	33%	36%	124%	99%	No	Yes	
10172	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	626	47%	725,168,869	645,951,059	12%	1.7%	1.8%	89%	101%	6%	9%	82%	92%	25%	25%	114%	127%	No	No	
13196	WESTERN WORLD INSURANCE COMPANY	866	15%	52,269,815	65,449,124	-20%	0.1%	0.2%	3141%	155%	3061%	78%	80%	77%	n/a	n/a					
16992	Westfield Specialty Insurance Company	228	23%	63,335,023	1,043,905	5967%	0.2%	0.0%	112%	60%	11%	11%	101%	50%	30%	33%	142%	94%	No	Yes	
24554	XL Insurance America, Inc.	1285	34%	438,946,114	355,264,668	24%	1.0%	1.0%	70%	32%	6%	5%	63%	27%	28%	30%	98%	62%	Yes	Yes	
11026	Zephyr Insurance Company, Inc.	4051	89%	56,974,552	54.358.408	5%	0.1%	0.2%	8%	8%	8%	8%	0%	-0%	31%	33%	39%	41%	Yes	Yes	
16535	ZURICH AMERICAN INSURANCE COMPANY	212	17%	1,336,132,113	1,105,428,027	21%	3.2%	3.1%	79%	89%	12%	13%	67%	75%	33%	35%	113%	124%	No	No	
	Total for companies with <0.1% Market Share ****			5,068,014,367	5,328,678,150	-5%	12.0%	14.9%	-11%	1%	-10%	-0%	-1%	1%	32%	32%	22%	32%	Yes	Yes	
	Total for companies with <0.1% Market Share			5,000,014,307	5,520,076,150	-370	12.070	14.9%	-1170	1 70	-10%	-070	-170	1 70	3270	JZ 70	2270	5270	res	res	
-	TOTAL			42.116.383.250	35.837.610.456	17.5%	100%	100%	79%	80%	9%	9%	70%	71%	29%	30%	108%	110%	No	No	
L				,,,,,	,,,					2370	- 70	270		//		2270					

* 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 862 companies which have less than 0.1% market share.