

Market Competition in the New Hampshire Personal Automobile Insurance Marketplace (2023)

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

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

General Information:

Personal auto insurance is offered by many companies in New Hampshire. It is a package policy that may include coverage for liability and physical damage (collision & comprehensive), as well as uninsured motorist coverage, medical payments, and sometimes ancillary coverages like towing. In general, an auto policy will provide the following coverage, depending on what the policyholder chooses to purchase.

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

There are two characteristics of the NH insurance market that differentiate it from other states:

1. Unlike most states, drivers in New Hampshire are **not required** to carry personal auto liability insurance, and
2. New Hampshire is a ‘take-all-comers’ state for auto insurance. Insurers **must** offer coverage to anyone who requests it.

The Personal Auto Insurance Market in New Hampshire

There were 110 companies reporting premium in 2022. Many individual companies are members of groups of affiliated insurers. A group is made up of companies that share common ownership, and often management, but may focus on different markets or provide coverage through different distribution channels. In fact, 15 affiliated groups (most with multiple companies) account for 90% of the 2022 auto market.

Premium written statewide was approximately \$926M in 2021 and \$979M in 2022, a year over year increase of 5.7%. This is largely result of overall rate changes filed with the New Hampshire Insurance Department in 2021 (effecting 2022 written premium) of +10.8%. It is important to remember that auto premium increases as people buy new and more expensive cars, as technology changes and cars become more expensive to repair, and for many other reasons.

Changes to individual policy holder’s premium at renewal can vary dramatically. Companies continue to use complex predictive models that consider extremely detailed personal, geographic, and driving characteristics, such as credit, vehicle history, driving record, commute distance, gender, and marital status. These models often result in large rate adjustments - both up and down – more than 50% in some cases. Insurers are often capping premium to mitigate the price increases that consumers experience from year to year. **It is more important than ever for consumers to shop for the best price and coverage, because rate models are**

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being revised in a way that could have a significant impact on the price that consumers pay for insurance.

State Analysis:

Exhibit I shows premium and market share information for companies writing personal auto insurance in New Hampshire during 2021 or 2022. In addition to premium and market share data, incurred loss, loss adjustment expense, and other expenses as ratios to premium are shown for each of the two years. The expense ratios shown on the exhibit include New Hampshire specific commissions and taxes, licenses and fees, and countrywide general expense figures. They are shown simply for comparative purposes, and to allow the calculation of an estimated combined ratio. The final columns show whether each company has made a pure underwriting profit in each of the last 2 years, based on the estimated combined ratio. An underwriting profit is indicative of a company's profitability before investment returns.

The estimated aggregate industry combined ratio increased from 88% to 100% in 2022. Despite this shift away from profitability for the market, only 8 of the companies writing in New Hampshire had an underwriting loss in both years. Note that a company's combined ratio does not account for investment returns the company may earn as it holds policyholder funds and reserves. Investment earnings often allow a company to make a profit even in the event of an underwriting loss.

In our review of the personal auto market, we first look at the concentration of business in the various companies and groups of companies. There are five companies with greater than 3.5% of the market each in 2022.

The top five **companies** writing in New Hampshire are:

Written Premiums by Individual Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share
State Farm Mutual Automobile Insurance Co	\$115,876,847	\$102,706,379	11.8%	11.1%
Progressive Universal Insurance Company	90,787,770	79,328,018	9.3%	8.6%
Allstate Fire and Casualty Insurance Co	73,549,943	70,618,362	7.5%	7.6%
Progressive Northern Insurance Company	66,214,618	61,197,125	6.8%	6.6%
Geico Advantage Insurance Company	52,569,555	46,924,784	5.4%	5.1%
	\$398,998,733	\$360,774,668	40.7%	39.0%

The table above shows that 41% of total premium was written in the top five companies. Two of the largest five companies are members of the same group, Progressive Casualty.

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

Written Premiums by Group	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	# Companies in Group with NH Premium
Progressive Group	\$157,013,041	\$140,540,209	16.0%	15.2%	4
National Indemnity Group	135,534,945	131,934,518	13.8%	14.2%	7
State Farm Mutual Group	123,908,865	109,859,508	12.7%	11.9%	2
Liberty Mutual Group	96,301,460	93,707,898	9.8%	10.1%	9
Allstate Group	89,478,526	87,221,576	9.1%	9.4%	6
	\$602,236,837	\$563,263,709	61.5%	60.8%	

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The top five groups wrote 61.5% of the New Hampshire personal auto market. The number of individual companies writing New Hampshire auto in each group is also shown. All of the top five companies are represented among the top five groups.

It is noteworthy that the fourth largest group writer Liberty Mutual Group is represented in the state by 9 companies, none of which wrote more than 2.9% of the market.

Despite the concentration in these top five companies and groups, there are many smaller companies and groups that offer personal auto insurance in New Hampshire and each have a small percentage of the business.

We look at a statistic called the Herfindahl-Hirschman Index (HHI) that measures distribution of premium through the market. 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 the individual companies in New Hampshire in 2022 is **469**, shown in Exhibit I. If we recalculate the HHI using affiliated groups, the HHI is **888**.

Therefore, whether we look at companies individually or in groups of affiliated companies, the HHI for personal auto in New Hampshire 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 also by state within New England. This table shows the results:

	Written Premium (000s)		Top 5 Cos		HHI
	2022	2021	2022	2021	2022
Connecticut	3,265,871	3,192,828	36.5%	36.0%	403
Maine	883,426	829,464	41.6%	39.6%	501
Massachusetts	5,701,536	5,610,088	51.5%	51.3%	776
New Hampshire	979,413	926,250	40.7%	39.0%	469
Rhode Island	1,044,143	1,018,388	51.9%	49.4%	668
Vermont	404,902	396,897	41.6%	40.3%	503
New England	12,279,290	11,973,916	31.7%	31.4%	342

Connecticut and Massachusetts are the two biggest markets. All states show an increase in written premium similar to New Hampshire and an unconcentrated personal auto market.

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

	2022 Written Premium	2022 Market Share	GROUP
Connecticut			
Geico General Insurance Company	\$306,199,390	9.4%	National Indemnity Group
State Farm Mutual Automobile Insurance Co	257,993,564	7.9%	State Farm Mutual Group
Progressive Direct Insurance Company	221,773,689	6.8%	Progressive Group
Allstate Fire and Casualty Insurance Company	207,197,217	6.3%	Allstate Group
Geico Indemnity Company	198,573,101	6.1%	National Indemnity Group
Maine			
State Farm Mutual Automobile Insurance Co	\$111,510,932	12.6%	State Farm Mutual Group
United Financial Casualty Company	82,412,960	9.3%	Progressive Group
Progressive Northwestern Insurance Company	70,878,477	8.0%	Progressive Group
Geico General Insurance Company	61,550,279	7.0%	National Indemnity Group
Allstate Fire and Casualty Insurance Company	41,416,432	4.7%	Allstate Group
Rhode Island			
Progressive Direct Insurance Company	\$155,366,733	14.9%	Progressive Group
Progressive Casualty Insurance Company	127,780,648	12.2%	Progressive Group
Amica Mutual Insurance Company	92,161,538	8.8%	Amica Mutual Group
Allstate Fire and Casualty Insurance Company	83,624,777	8.0%	Allstate Group
Geico General Insurance Company	83,324,804	8.0%	National Indemnity Group
Vermont			
Progressive Northern Insurance Company	\$41,832,832	10.3%	Progressive Group
Progressive Direct Insurance Company	41,281,294	10.2%	Progressive Group
Geico General Insurance Company	32,243,440	8.0%	National Indemnity Group
State Farm Mutual Automobile Insurance Co	31,575,282	7.8%	State Farm Mutual Group
Geico Indemnity Company	21,597,411	5.3%	National Indemnity Group
Massachusetts			
Commerce Insurance Company	\$1,108,688,427	19.4%	Commerce Group
Government Employees Insurance Company	583,413,945	10.2%	National Indemnity Group
Arbella Mutual Insurance Company	443,248,234	7.8%	Arbella Ins Group
Safety Insurance Company	408,759,420	7.2%	Safety Group
Plymouth Rock Assurance Corporation	390,366,015	6.8%	Plymouth Rock Ins Group
New England			
Commerce Insurance Company	\$1,120,525,398	9.1%	Commerce Group
Geico General Insurance Company	841,558,974	6.9%	National Indemnity Group
Progressive Direct Insurance Company	712,265,877	5.8%	Progressive Group
Government Employees Insurance Company	682,445,296	5.6%	National Indemnity Group
State Farm Mutual Automobile Insurance Co	539,401,293	4.4%	State Farm Mutual Group

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

Market Competition in the New Hampshire Personal Automobile Insurance Marketplace (2022)

Exhibit II shows information consistent with that shown in Exhibit I, but for all the New England states combined. There are 197 insurers writing personal auto in New England compared to 110 insurers writing in New Hampshire. The 107% estimated aggregate combined ratio for New England is greater than New Hampshire's. The HHI for New England as a whole is 342.

Exhibit III shows the same information for all companies writing personal auto insurance 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
State Farm Mutual Automobile Ins Co	\$43,514,613,762	\$38,886,021,946	15.7%	14.9%
Allstate Fire and Casualty Insurance Co	11,496,521,871	10,170,715,076	4.1%	3.9%
Geico General Insurance Company	10,565,140,652	10,889,566,245	3.8%	4.2%
Government Employees Insurance Co	6,329,904,985	6,137,148,592	2.3%	2.4%
Geico Casualty Company	6,273,588,800	5,941,448,307	2.3%	2.3%
	\$78,179,770,070	\$72,024,900,166	28.2%	27.6%

Three of the top five companies countrywide are part of National Indemnity Group (GEICO Companies).

Nationally, auto premiums are more concentrated among the top insurers than other lines of business; however, there were over 770 carriers writing auto in 2022. The HHI on a countrywide basis is 337, indicating the market is not concentrated, although there is significant variation by state. To put the results into perspective, note that New Hampshire makes up less than a half of one percent of the total personal auto insurance market, while New England makes up about five percent.

Premium Comparisons

Premium comparison exhibits are provided on the New Hampshire Insurance Department website

These exhibits show the actual price a representative New Hampshire resident is likely pay for auto insurance, depending on where they live. Prices are shown by company and zip code for the top 35 personal auto writers in the state. This information is provided to help consumers understand the availability of auto insurance in New Hampshire, as well as some of their options when shopping for coverage. These exhibits can be found at: http://www.nh.gov/insurance/pc/prem_comp_auto.htm

Summary & Conclusions:

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

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY
Personal Auto

HHI Index ** 469 444

NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Chg from Prior	Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2022	2021		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	72%	21,407,105	19,916,355	7%	2.2%	2.2%	62%	57%	8%	8%	55%	49%	35%	36%	97%	93%	Yes	Yes		
26988	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	8	100%	73,549,943	70,618,362	4%	7.5%	7.6%	81%	55%	9%	7%	72%	48%	23%	23%	104%	78%	No	Yes		
19240	ALLSTATE INDEMNITY COMPANY	8	25%	2,785,559	2,927,411	-6%	0.3%	0.3%	65%	69%	7%	6%	58%	63%	19%	20%	85%	89%	Yes	Yes		
19232	ALLSTATE INSURANCE COMPANY	8	31%	4,875,858	5,486,629	-11%	0.5%	0.6%	41%	21%	7%	4%	34%	17%	23%	23%	64%	45%	Yes	Yes		
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	1	20%	7,315,016	7,252,520	1%	0.7%	0.8%	71%	66%	9%	11%	63%	54%	24%	24%	95%	90%	Yes	Yes		
19976	AMICA MUTUAL INSURANCE COMPANY	28	55%	28,446,659	29,184,815	-3%	2.9%	3.2%	74%	58%	8%	10%	66%	48%	26%	28%	101%	85%	No	Yes		
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	28%	5,182,396	4,725,816	10%	0.5%	0.5%	67%	79%	7%	7%	61%	72%	29%	29%	96%	108%	Yes	No		
10677	CINCINNATI INSURANCE COMPANY	244	13%	2,270,293	2,093,740	8%	0.2%	0.2%	69%	44%	7%	6%	61%	58%	28%	30%	96%	74%	Yes	Yes		
34754	COMMERCE INSURANCE COMPANY	411	49%	5,117,288	8,864,894	-13%	0.5%	0.6%	43%	52%	8%	9%	35%	43%	34%	30%	77%	82%	Yes	Yes		
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	46%	31,211,537	32,979,208	-5%	3.2%	3.6%	75%	63%	10%	9%	65%	54%	29%	29%	104%	91%	No	Yes		
18686	Co-operative Insurance Companies		27%	8,436,967	7,736,710	9%	0.9%	0.8%	96%	60%	11%	8%	85%	52%	43%	43%	140%	103%	No	No		
37915	Essentia Insurance Company	1129	79%	3,776,571	3,291,625	15%	0.4%	0.4%	58%	41%	7%	8%	51%	33%	62%	64%	120%	105%	No	No		
13803	Farm Family Casualty Insurance Company	408	17%	3,299,509	3,217,860	3%	0.3%	0.3%	60%	57%	6%	7%	53%	51%	23%	23%	82%	80%	Yes	Yes		
11165	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	12	14%	3,397,306	2,969,005	14%	0.3%	0.3%	40%	63%	7%	9%	33%	54%	41%	42%	81%	105%	Yes	No		
21253	Garrison Property and Casualty Insurance Company	200	86%	8,136,030	7,858,175	6%	0.8%	0.8%	81%	68%	7%	8%	72%	59%	16%	14%	97%	82%	Yes	Yes		
14138	GEICO Advantage Insurance Company	31	100%	52,569,555	46,924,784	12%	5.4%	5.1%	84%	77%	7%	7%	77%	70%	8%	8%	92%	85%	Yes	Yes		
14139	GEICO Choice Insurance Company	31	100%	25,014,107	24,924,258	0%	2.6%	2.7%	96%	74%	8%	7%	88%	67%	9%	9%	105%	82%	No	Yes		
35882	GEICO GENERAL INSURANCE COMPANY	31	99%	26,689,404	26,637,055	0%	2.7%	2.9%	79%	63%	7%	7%	71%	56%	8%	8%	86%	70%	Yes	Yes		
22055	GEICO INDEMNITY COMPANY	31	100%	9,152,073	9,928,441	-8%	0.9%	1.1%	76%	70%	6%	6%	70%	64%	9%	8%	84%	78%	Yes	Yes		
14137	GEICO Secure Insurance Company	31	100%	15,590,956	16,667,344	-8%	1.6%	1.8%	93%	68%	7%	7%	85%	62%	9%	9%	102%	77%	No	Yes		
24732	GENERAL INSURANCE COMPANY OF AMERICA	111	71%	1,416,929	1,308,628	8%	0.1%	0.1%	42%	47%	9%	8%	33%	39%	34%	33%	78%	80%	Yes	Yes		
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	89%	5,851,431	6,076,515	-4%	0.6%	0.7%	74%	78%	8%	4%	66%	75%	8%	8%	82%	86%	Yes	Yes		
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	41%	1,455,608	1,609,110	-10%	0.1%	0.2%	66%	43%	7%	7%	59%	36%	20%	21%	86%	64%	Yes	Yes		
19682	HARTFORD FIRE INSURANCE COMPANY	91	44%	6,738,738	6,815,260	-1%	0.7%	0.7%	61%	49%	7%	7%	55%	42%	20%	20%	81%	69%	Yes	Yes		
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	15%	1,095,992	1,263,449	-13%	0.1%	0.1%	54%	73%	7%	5%	47%	68%	20%	21%	74%	94%	Yes	Yes		
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	300	67%	1,562,784	1,477,438	6%	0.2%	0.2%	105%	67%	10%	10%	96%	57%	26%	26%	131%	93%	No	Yes		
29742	INTECON NATIONAL INSURANCE COMPANY	2538	11%	1,573,941	1,956,705	-20%	0.2%	0.2%	12%	94%	4%	7%	9%	87%	55%	56%	67%	149%	Yes	No		
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	71%	23,090,847	21,742,569	6%	2.4%	2.3%	83%	67%	9%	9%	74%	58%	25%	23%	108%	90%	No	Yes		
23035	Liberty Mutual Fire Insurance Company	111	31%	7,637,478	8,533,339	-10%	0.8%	0.9%	36%	35%	11%	8%	26%	27%	30%	28%	67%	63%	Yes	Yes		
12484	Liberty Mutual Personal Insurance Company	111	46%	28,239,044	22,700,423	24%	2.9%	2.5%	81%	70%	11%	8%	70%	62%	22%	22%	103%	92%	No	Yes		
36447	LM General Insurance Company	111	100%	28,839,138	33,370,780	-14%	2.9%	3.6%	43%	46%	11%	8%	32%	38%	25%	22%	68%	69%	Yes	Yes		
13026	Main Street America Protection Insurance Company	311	100%	7,138,730	7,409,958	-4%	0.7%	0.8%	62%	56%	8%	9%	54%	47%	28%	23%	90%	78%	Yes	Yes		
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	241	68%	13,146,326	13,642,252	-4%	1.3%	1.5%	62%	56%	8%	9%	54%	47%	28%	23%	90%	78%	Yes	Yes		
26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	241	49%	11,922,368	(4,187,931)	-385%	1.2%	(0.5%)	63%	341%	9%	32%	53%	309%	29%	11%	92%	352%	Yes	No		
16597	MMG Insurance Company	291	29%	17,404,546	17,187,577	1%	1.8%	1.9%	84%	80%	11%	11%	73%	69%	32%	32%	116%	112%	No	No		
43982	Mt. Washington Assurance Corporation	415	60%	22,348,513	20,184,110	11%	2.3%	2.2%	64%	61%	10%	11%	54%	50%	32%	34%	97%	95%	Yes	Yes		
23728	National General Insurance Company	2538	69%	1,713,733	1,560,723	10%	0.2%	0.2%	125%	43%	11%	6%	114%	37%	44%	42%	170%	85%	No	Yes		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	76%	7,288,873	7,247,633	1%	0.7%	0.8%	68%	62%	7%	7%	61%	55%	32%	33%	100%	95%	Yes	Yes		
32069	Patriot Insurance Company	1309	35%	3,858,377	3,968,001	-3%	0.4%	0.4%	91%	60%	6%	7%	85%	53%	34%	34%	125%	93%	No	Yes		
37848	PERMANENT GENERAL ASSURANCE CORPORATION	3638	100%	1,649,531	1,391,182	19%	0.2%	0.2%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Yes	Yes		
12873	Privilege Underwriters Reciprocal Exchange	4664	20%	1,118,410	993,233	13%	0.1%	0.1%	92%	62%	11%	14%	80%	49%	69%	73%	160%	135%	No	No		
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	94%	66,214,618	61,197,125	8%	6.8%	6.6%	71%	66%	8%	8%	63%	57%	28%	25%	99%	91%	Yes	Yes		
21727	PROGRESSIVE UNIVERSAL INSURANCE COMPANY	155	98%	90,787,770	79,328,018	14%	9.3%	8.6%	83%	71%	8%	8%	74%	62%	18%	15%	101%	86%	No	Yes		
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	29%	1,930,587	2,352,314	-18%	0.2%	0.3%	81%	67%	9%	9%	72%	58%	36%	34%	117%	102%	No	No		
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	56%	28,855,225	26,186,247	10%	2.9%	2.8%	75%	65%	9%	9%	66%	56%	35%	37%	110%	102%	No	No		
39454	SAFETY INSURANCE COMPANY	198	63%	16,597,597	16,132,566	3%	1.7%	1.7%	83%	72%	12%	8%	71%	64%	29%	28%	112%	100%	No	Yes		
25143	State Farm Fire and Casualty Company	176	11%	8,032,018	7,153,129	12%	0.8%	0.8%	116%	76%	9%	8%	107%	68%	27%	27%	143%	103%	No	No		
25178	State Farm Mutual Automobile Insurance Company	176	97%	115,876,847	102,706,379	13%	11.8%	11.1%	95%	75%	10%	9%	85%	66%	24%	25%	119%	100%	No	Yes		
22683	TEACHERS INSURANCE COMPANY	300	54%	1,915,800	1,983,252	-3%	0.2%	0.2%	46%	48%	10%	9%	36%	39%	23%	24%	69%	72%	Yes	Yes		
19070	THE STANDARD FIRE INSURANCE COMPANY	3548	90%	26,151,790	21,826,006	20%	2.7%	2.4%	76%	70%	7%	7%	70%	63%	25%	26%	102%	97%	No	Yes		
27998	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	22%	2,994,292	3,398,302	-15%	0.3%	0.4%	63%	37%	6%	7%	56%	30%	29%	30%	91%	66%	Yes	Yes		
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	19%	3,714,825	3,175,878	17%	0.4%	0.3%	72%	65%	10%	8%	62%	57%	32%	34%	104%	98%	No	Yes		
13072	United Ohio Insurance Company	963	48%	3,319,197	3,262,914	2%	0.3%	0.4%	70%	84%	6%	6%	64%	78%	30%	30%	100%	114%	Yes	No		
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	47%	19,043,528	18,547,708	3%	1.9%	2.0%	85%	65%	9%	9%	76%	56%	16%	14%	101%	79%	No	Yes		
25968	USAA CASUALTY INSURANCE COMPANY	200	57%	18,457,707	17,882,216	3%	1.9%	1.9%	93%	63%	9%	9%	84%	55%	16%	14%	108%	78%	No	Yes		
18600	USAA GENERAL INDEMNITY COMPANY	200	60%	12,730,512	12,204,094	4%	1.3%	1.3%	84%	75%	9%	9%	75%	66%	16%	14%	100%	89%	Yes	Yes		
26018	VERMONT MUTUAL INSURANCE COMPANY	234	22%	13,005,300	13,191,790	-1%	1.3%	1.4%	72%	61%	7%	6%	65%	55%	27%	30%	99%	92%	Yes	Yes		
20397	VIGILANT INSURANCE COMPANY	38	12%	1,185,962	1,053,779	13%	0.1%	0.1%	11%	126%	16%	7%	95%	119%	27%	24%	138%	150%	No	No		
	Total for companies with <0.1% Market Share ****			15,393,801	27,413,396	-44%	1.6%	3.0%	66%	56%	8%	8%	59%	49%	14%	13%	80%	69%	Yes	Yes		
	TOTAL			979,412,625	9																	

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index**	342	340
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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Chg from Prior	Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2022	2021		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
12487	AAA Southern New England Insurance Company		70%	44,585,323	27,974,876	59%	0.4%	0.2%	62%	64%	8%	2%	69%	63%	n/a	36%			100%			No
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	22%	21,407,105	19,916,382	7%	0.2%	0.2%	62%	57%	8%	2%	55%	49%	35%	36%	97%	93%	97%	93%	Yes	Yes
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	8	100%	421,841,384	400,021,077	5%	3.4%	3.3%	88%	68%	9%	9%	79%	59%	23%	23%	111%	92%	111%	92%	No	Yes
19232	ALLSTATE INSURANCE COMPANY	8	55%	162,012,565	160,590,604	1%	1.3%	1.3%	80%	59%	9%	8%	72%	51%	23%	23%	103%	82%	103%	82%	No	Yes
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPAN	8	30%	29,857,970	31,471,977	-5%	0.2%	0.3%	74%	58%	9%	9%	66%	50%	24%	24%	99%	83%	99%	83%	Yes	Yes
19941	AMERICAN COMMERCE INSURANCE COMPANY	411	59%	67,154,831	62,972,504	7%	0.5%	0.5%	71%	70%	10%	9%	61%	61%	32%	29%	103%	99%	103%	99%	No	Yes
19976	AMICA MUTUAL INSURANCE COMPANY	28	51%	355,105,537	345,447,895	3%	2.9%	2.9%	86%	67%	10%	12%	76%	55%	27%	28%	113%	95%	113%	95%	No	Yes
17000	Arbella Mutual Insurance Company	586	74%	443,248,234	417,829,882	6%	3.6%	3.5%	75%	64%	7%	8%	68%	56%	33%	33%	108%	97%	108%	97%	No	Yes
18279	BANKERS STANDARD INSURANCE COMPANY	626	28%	28,784,714	28,932,957	-1%	0.2%	0.2%	77%	73%	8%	10%	68%	63%	30%	30%	106%	104%	106%	104%	No	No
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	18%	15,387,103	14,630,583	5%	0.1%	0.1%	62%	70%	9%	7%	54%	63%	29%	29%	92%	99%	92%	99%	Yes	Yes
26905	CENTURY-NATIONAL INSURANCE COMPANY		42%	39,602,149	34,874,466	14%	0.3%	0.3%					60%	84%	n/a	n/a						
19402	CHARTIS PROPERTY CASUALTY COMPANY	12	15%	19,125,228	20,564,942	-7%	0.2%	0.2%	60%	58%	6%	7%	54%	50%	29%	28%	89%	86%	89%	86%	Yes	Yes
10052	CHUBB NATIONAL INSURANCE COMPANY	38	14%	12,701,556	12,219,891	4%	0.1%	0.1%	73%	60%	10%	12%	63%	49%	26%	24%	99%	85%	99%	85%	Yes	Yes
10677	CINCINNATI INSURANCE COMPANY	244	18%	32,928,017	28,086,498	17%	0.3%	0.2%	76%	67%	9%	8%	67%	59%	27%	27%	103%	94%	103%	94%	No	Yes
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	38%	100,378,149	115,931,079	-13%	0.8%	1.0%	45%	60%	6%	7%	39%	53%	33%	33%	78%	93%	78%	93%	Yes	Yes
34754	COMMERCE INSURANCE COMPANY	411	78%	1,120,525,398	1,098,416,345	2%	9.1%	9.2%	83%	67%	12%	8%	72%	59%	34%	30%	117%	98%	117%	98%	No	Yes
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	47%	82,520,906	83,755,790	-1%	0.7%	0.7%	74%	67%	10%	9%	64%	58%	30%	30%	104%	97%	104%	97%	No	Yes
18686	Co-operative Insurance Companies		24%	24,157,994	22,671,320	7%	0.2%	0.2%	91%	66%	11%	8%	80%	58%	43%	43%	134%	109%	134%	109%	No	No
10062	Covenant Insurance Company	586	60%	24,829,295	20,629,571	20%	0.2%	0.2%	101%	71%	9%	10%	91%	61%	33%	32%	134%	103%	134%	103%	No	No
21164	DAIRYLAND INSURANCE COMPANY	169	100%	15,452,357	17,293,265	-11%	0.1%	0.1%	76%	72%	9%	9%	67%	63%	31%	32%	107%	104%	107%	104%	No	No
38067	ECONOMY PREFERRED INSURANCE COMPANY	241	100%	30,033,973	21,171,755	42%	0.2%	0.2%	101%	96%	11%	10%	89%	86%	29%	29%	130%	125%	130%	125%	No	No
21261	ELECTRIC INSURANCE COMPANY		43%	16,633,505	16,580,470	0%	0.1%	0.1%	77%	73%	10%	13%	67%	60%	24%	21%	101%	94%	101%	94%	No	Yes
37915	Essentia Insurance Company	1129	60%	22,813,094	19,499,825	17%	0.2%	0.2%	48%	36%	8%	9%	41%	27%	62%	64%	110%	99%	110%	99%	No	Yes
25712	Esurance Insurance Company	8	100%	42,279,714	39,446,390	7%	0.3%	0.3%	92%	79%	9%	8%	83%	70%	13%	13%	106%	92%	106%	92%	No	Yes
13803	Farm Family Casualty Insurance Company	408	14%	20,891,044	21,141,121	-1%	0.2%	0.2%	78%	66%	7%	7%	71%	59%	23%	23%	101%	89%	101%	89%	No	Yes
11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	212	33%	59,689,005	76,209,362	-22%	0.5%	0.6%	79%	93%	8%	10%	72%	83%	39%	40%	118%	133%	118%	133%	No	No
21253	Garrison Property and Casualty Insurance Company	200	69%	82,829,574	77,775,559	6%	0.7%	0.6%	85%	76%	9%	9%	76%	67%	16%	15%	101%	91%	101%	91%	No	Yes
14138	GEICO Advantage Insurance Company	31	100%	52,569,555	46,924,784	12%	0.4%	0.4%	84%	77%	7%	7%	77%	70%	8%	8%	92%	85%	92%	85%	Yes	Yes
14139	GEICO Choice Insurance Company	31	100%	25,014,107	24,924,258	0%	0.2%	0.2%	96%	74%	8%	7%	88%	67%	9%	9%	105%	82%	105%	82%	No	Yes
35882	GEICO GENERAL INSURANCE COMPANY	31	100%	841,558,974	820,234,454	3%	6.9%	6.9%	102%	86%	8%	8%	94%	79%	10%	10%	111%	97%	111%	97%	No	Yes
22055	GEICO INDEMNITY COMPANY	31	100%	323,236,479	340,346,223	-5%	2.6%	2.8%	95%	82%	8%	8%	87%	74%	9%	9%	104%	91%	104%	91%	No	Yes
14137	GEICO Secure Insurance Company	31	100%	15,590,956	16,667,344	-6%	0.1%	0.1%	93%	68%	7%	7%	85%	62%	9%	9%	102%	77%	102%	77%	No	Yes
24732	GENERAL INSURANCE COMPANY OF AMERICA	111	26%	18,246,017	16,966,157	8%	0.1%	0.1%	68%	61%	8%	8%	59%	52%	35%	33%	103%	94%	103%	94%	No	Yes
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	99%	682,445,296	696,793,591	-2%	5.6%	5.8%	96%	75%	7%	7%	88%	68%	9%	8%	105%	83%	105%	83%	No	Yes
20303	GREAT NORTHERN INSURANCE COMPANY	38	14%	23,019,629	22,714,552	1%	0.2%	0.2%	65%	60%	8%	11%	57%	49%	26%	24%	91%	84%	91%	84%	Yes	Yes
20680	GREEN MOUNTAIN INSURANCE COMPANY, INC	45	34%	17,446,127	18,942,858	-8%	0.1%	0.2%	76%	72%	10%	10%	66%	62%	31%	30%	107%	101%	107%	101%	No	No
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPAN	300	84%	15,706,214	15,124,835	4%	0.1%	0.1%	96%	88%	11%	12%	86%	76%	31%	27%	128%	116%	128%	116%	No	No
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	67%	20,013,633	19,500,158	3%	0.2%	0.2%	99%	99%		13%	95%	85%	n/a	19%						No
29742	INTEGON NATIONAL INSURANCE COMPANY	2538	25%	24,264,339	29,400,382	-17%	0.2%	0.2%	61%	99%	13%	8%	48%	91%	54%	53%	115%	153%	115%	153%	No	No
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	71%	51,964,249	49,182,941	6%	0.4%	0.4%	76%	68%	9%	9%	68%	58%	26%	24%	103%	92%	103%	92%	No	Yes
10914	Kemper Independence Insurance Company	215	68%	20,982,663	32,716,300	-36%	0.2%	0.3%	78%	122%	8%	13%	70%	109%	26%	27%	103%	149%	103%	149%	No	No
11681	KEYSTONE INSURANCE COMPANY	1278	100%	62,527,990	68,681,868	-9%	0.5%	0.6%	92%	79%	11%	12%	82%	66%	28%	27%	120%	106%	120%	106%	No	No
23035	Liberty Mutual Fire Insurance Company	111	19%	60,557,007	43,194,096	40%	0.5%	0.4%	41%	39%	10%	9%	31%	30%	29%	26%	70%	65%	70%	65%	Yes	Yes
23043	Liberty Mutual Insurance Company	111	56%	186,411,048	204,965,281	-9%	1.5%	1.7%	50%	49%	9%	11%	41%	38%	25%	22%	75%	71%	75%	71%	Yes	Yes
12484	Liberty Mutual Personal Insurance Company	111	69%	314,559,178	274,427,522	15%	2.6%	2.3%	99%	98%	11%	10%	88%	87%	24%	21%	123%	118%	123%	118%	No	No
36447	LM General Insurance Company	111	75%	303,766,174	374,985,142	-19%	2.5%	3.1%	61%	64%	10%	10%	51%	54%	25%	21%	86%	85%	86%	85%	Yes	Yes
13026	Main Street America Protection Insurance Company	311	100%	55,950,384	32,064,185	74%	0.5%	0.3%					70%	61%	n/a	n/a						
40169	METROPOLITAN CASUALTY INSURANCE COMPANY	241	98%	47,455,437	52,118,053	-9%	0.4%	0.4%	80%	73%	9%	10%	71%	64%	29%	30%	109%	103%	109%	103%	No	No
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	241	68%	73,049,153	78,926,856	-7%	0.6%	0.7%	74%	66%	9%	9%	65%	57%	28%	23%	102%	89%	102%	89%	No	Yes
26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	241	60%	213,401,941	212,399,666	0%	1.7%	1.8%	68%	59%	9%	9%	58%	50%	27%	30%	95%	89%	95%	89%	Yes	Yes
21687	MID-CENTURY INSURANCE COMPANY	212	94%	17,478,029	22,434,027	-22%	0.1%	0.2%	78%	90%	9%	14%	69%	76%	38%	38%	116%	128%	116%	128%	No	No
15997	MMG Insurance Company		26%	50,903,963	49,817,103	2%	0.4%	0.4%	88%	79%	11%	11%	77%	68%	32%	32%	120%	111%	120%	111%	No	No
43982	Mt. Washington Assurance Corporation	415	60%	22,348,513	20,184,110	11%	0.2%	0.2%	64%	61%	10%	11%	54%	50%	32%	34%	97%	95%	97%	95%	Yes	Yes
23760	NATIONWIDE GENERAL INSURANCE COMPANY	140	43%	44,151,717	49,800,715	-11%	0.4%	0.4%	97%	79%	10%	9%	87%	70%	29%	29%	126%	109%	126%	109%	No	No
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	140	96%	40,015,314	35,040,177	14%	0.3%	0.3%	108%	83%	8%	8%	100%	75%	29%	29%	137%	112%	137%	112%	No	

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index**	342	340
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NAIC Code	Company Name	Group Code	Product Mix *	2022			2021			Chg from Prior		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	74%	403,155,874	389,354,463	4%	3.3%	3.3%	77%	73%	9%	10%	68%	63%	28%	25%	106%	98%	No	Yes					
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	155	99%	712,265,877	672,526,173	6%	5.8%	5.6%	76%	71%	9%	10%	67%	62%	19%	16%	95%	87%	Yes	Yes					
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	80%	116,975,121	110,063,937	6%	1.0%	0.9%	73%	63%	8%	8%	65%	55%	28%	26%	101%	89%	No	Yes					
42919	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	155	90%	70,898,696	66,900,291	6%	0.6%	0.6%	76%	70%	8%	8%	68%	61%	29%	26%	105%	96%	No	Yes					
21727	PROGRESSIVE UNIVERSAL INSURANCE COMPANY	155	98%	90,787,770	79,328,018	14%	0.7%	0.7%	83%	71%	8%	8%	74%	62%	18%	15%	101%	86%	No	Yes					
15067	Quincy Mutual Fire Insurance Company	1275	44%	94,377,190	97,305,753	-3%	0.8%	0.8%	69%	56%	7%	6%	62%	50%	30%	30%	99%	87%	Yes	Yes					
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	63%	114,601,510	101,332,187	13%	0.9%	0.8%	87%	75%	9%	9%	78%	66%	34%	37%	121%	112%	No	No					
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	111	100%	103,272,898	106,880,565	-3%	0.8%	0.9%	82%	93%	11%	13%	70%	80%	34%	31%	115%	124%	No	No					
24759	SAFECO NATIONAL INSURANCE COMPANY	111	55%	22,080,764	18,404,246	20%	0.2%	0.2%	92%	75%	10%	9%	82%	66%	36%	33%	127%	108%	No	No					
39454	SAFETY INSURANCE COMPANY	188	70%	427,727,245	429,958,387	-1%	3.5%	3.6%	75%	64%	9%	8%	66%	56%	30%	29%	105%	94%	No	Yes					
11000	SENTINEL INSURANCE COMPANY, LTD.	91	20%	16,014,055	14,920,548	7%	0.1%	0.1%	101%	48%	6%	8%	95%	40%	32%	35%	134%	83%	No	Yes					
25143	State Farm Fire and Casualty Company	176	17%	73,274,278	66,576,766	10%	0.6%	0.6%	111%	88%	13%	12%	98%	76%	26%	26%	137%	114%	No	No					
25178	State Farm Mutual Automobile Insurance Company	176	98%	539,401,293	471,805,889	14%	4.4%	3.9%	104%	80%	11%	10%	94%	70%	24%	24%	128%	104%	No	No					
36064	THE HANOVER AMERICAN INSURANCE COMPANY	88	88%	76,977,329	69,864,993	10%	0.6%	0.6%	86%	65%	11%	9%	75%	57%	31%	32%	117%	97%	No	Yes					
22292	THE HANOVER INSURANCE COMPANY	88	26%	97,199,927	79,226,509	23%	0.8%	0.7%	119%	58%	11%	7%	108%	52%	33%	34%	151%	92%	No	Yes					
19070	THE STANDARD FIRE INSURANCE COMPANY	3548	84%	471,216,430	425,536,391	11%	3.8%	3.6%	82%	69%	8%	8%	74%	61%	27%	28%	109%	97%	No	Yes					
27998	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	38%	57,757,732	62,219,062	-7%	0.5%	0.5%	63%	51%	7%	7%	56%	44%	30%	30%	92%	82%	Yes	Yes					
27120	TRUMBULL INSURANCE COMPANY	91	56%	73,455,029	70,491,290	4%	0.6%	0.6%	81%	76%	9%	9%	72%	67%	21%	22%	101%	98%	No	Yes					
11770	UNITED FINANCIAL CASUALTY COMPANY	155	54%	82,412,960	70,365,574	17%	0.7%	0.6%	75%	71%	8%	8%	67%	63%	18%	15%	94%	87%	Yes	Yes					
13072	United Ohio Insurance Company	963	53%	36,961,265	36,154,868	2%	0.3%	0.3%	90%	81%	10%	9%	80%	72%	30%	30%	120%	111%	No	No					
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	47%	146,774,417	145,401,166	1%	1.2%	1.2%	90%	75%	10%	9%	81%	65%	16%	14%	107%	89%	No	Yes					
25968	USAA CASUALTY INSURANCE COMPANY	200	56%	184,703,226	180,787,917	2%	1.5%	1.5%	92%	73%	9%	9%	82%	64%	16%	15%	108%	88%	No	Yes					
18600	USAA GENERAL INDEMNITY COMPANY	200	63%	125,151,810	125,324,645	-0%	1.0%	1.0%	94%	78%	10%	9%	84%	69%	16%	15%	110%	93%	No	Yes					
25976	Utica Mutual Insurance Company	201	32%	30,874,746	30,733,419	0%	0.3%	0.3%	93%	90%	10%	10%	82%	80%	32%	32%	125%	122%	No	No					
26018	VERMONT MUTUAL INSURANCE COMPANY	234	19%	89,687,488	91,368,766	-2%	0.7%	0.8%	72%	57%	7%	6%	66%	51%	29%	32%	101%	89%	No	Yes					
Total for companies with <0.1% Market Share ****				345,947,074	384,507,107	-10%	2.8%	3.2%	75%	71%	8%	10%	67%	61%	28%	27%	103%	98%	No	Yes					
TOTAL				12,279,289,782	11,973,915,554	2.6%	100.0%	100.0%	82%	71%	8%	8%	74%	62%	25%	24%	107%	94%	No	Yes					

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

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

An index below 1500 indicates an unconcentrated index

An index between 1500 and 2500 indicates moderate concentration

An index above 2500 indicates high concentration

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

**** There are 107 companies which have less than 0.1% market share

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index	337	316
**		

NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
					Chg from Prior																
12963	21ST CENTURY INSURANCE COMPANY	212	100%	414,324,478	419,133,068	-1%	0.1%	0.2%	63%	60%	8%	10%	55%	50%	28%	29%	92%	89%	Yes	Yes	
15539	AAA NORTHERN CALIFORNIA, NEVADA & UTAH INSURANCE EX	1278	72%	2,250,884,180	2,123,219,676	6%	0.8%	0.8%	78%	67%	10%	11%	68%	56%	28%	27%	106%	94%	No	Yes	
29327	AAA TEXAS COUNTY MUTUAL INSURANCE COMPANY	1318	100%	443,192,946	380,630,151	16%	0.2%	0.1%	92%	82%	10%	10%	82%	72%	22%	23%	114%	104%	No	No	
19135	ALFA MUTUAL INSURANCE COMPANY	5	57%	524,875,632	485,866,085	8%	0.2%	0.2%	73%	68%	6%	6%	67%	62%	26%	26%	99%	94%	Yes	Yes	
10920	Alliance United Insurance Company		100%	767,786,723	900,527,560	-15%	0.3%	0.3%	87%	88%	14%	11%	73%	77%	26%	23%	112%	111%	No	No	
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	8	99%	11,496,521,871	10,170,715,076	13%	4.1%	3.9%	93%	77%	10%	9%	83%	67%	24%	24%	117%	101%	No	No	
19240	ALLSTATE INDEMNITY COMPANY	8	39%	1,156,553,486	1,161,239,484	-0%	0.4%	0.4%	88%	71%	9%	9%	79%	63%	23%	23%	111%	94%	No	Yes	
19232	ALLSTATE INSURANCE COMPANY	8	40%	2,171,439,968	2,276,205,663	-5%	0.8%	0.9%	73%	68%	10%	-1%	63%	69%	25%	25%	99%	93%	Yes	Yes	
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	84%	4,590,342,585	4,120,421,386	11%	1.7%	1.6%	86%	73%	9%	7%	77%	1.7%	25%	25%	111%	98%	No	Yes	
10730	American Access Casualty Company		100%	351,906,781	360,386,373	-2%	0.1%	0.1%	90%	83%	7%	8%	83%	75%	31%	29%	121%	112%	No	No	
10386	American Family Insurance Company	473	61%	1,866,125,953	1,642,276,574	14%	0.7%	0.6%	94%	79%	14%	11%	81%	68%	25%	23%	119%	102%	No	No	
19275	American Family Mutual Insurance Company	473	42%	1,601,020,646	1,696,749,197	-6%	0.6%	0.7%	74%	62%	13%	11%	61%	52%	24%	23%	98%	85%	Yes	Yes	
28401	American National Property and Casualty Company	408	33%	414,388,492	337,176,294	23%	0.1%	0.1%	75%	66%	8%	7%	68%	59%	25%	26%	100%	92%	No	Yes	
19992	American Select Insurance Company	228	49%	309,970,071	271,020,096	14%	0.1%	0.1%	92%	82%	11%	12%	80%	70%	32%	34%	124%	116%	No	No	
19704	AMERICAN STATES INSURANCE COMPANY	111	96%	390,938,670	334,474,242	17%	0.1%	0.1%	84%	81%	10%	11%	74%	70%	34%	32%	118%	113%	No	No	
19976	AMICA MUTUAL INSURANCE COMPANY	28	51%	1,172,634,604	1,127,579,707	4%	0.4%	0.4%	92%	71%	12%	12%	80%	59%	27%	28%	118%	99%	No	Yes	
17000	Arbella Mutual Insurance Company	586	74%	443,248,234	417,829,882	6%	0.2%	0.2%	75%	64%	7%	8%	68%	56%	33%	33%	108%	97%	No	Yes	
10194	ARTISAN AND TRUCKERS CASUALTY COMPANY	155	46%	601,687,578	563,953,468	7%	0.2%	0.2%	80%	80%	9%	9%	71%	71%	26%	24%	106%	104%	No	No	
18988	Auto-Owners Insurance Company	280	26%	1,525,206,435	1,198,666,409	27%	0.6%	0.5%	82%	71%	8%	8%	74%	62%	27%	28%	110%	98%	No	Yes	
19658	BRISTOL WEST INSURANCE COMPANY	212	99%	332,351,146	354,892,399	-6%	0.1%	0.1%	72%	74%	8%	10%	64%	64%	37%	38%	109%	112%	No	No	
10677	CINCINNATI INSURANCE COMPANY	244	12%	552,494,405	555,077,547	-0%	0.2%	0.2%	71%	57%	8%	7%	62%	50%	28%	29%	99%	86%	Yes	Yes	
10395	CITIZENS INSURANCE COMPANY OF THE MIDWEST	88	70%	619,059,245	614,681,672	1%	0.2%	0.2%	72%	54%	8%	8%	64%	46%	28%	29%	100%	83%	No	Yes	
15512	CLUB EXCHANGE CORPORATION, ATTY-IN-FACT FOR AUTOMOB	1318	100%	292,953,985	278,092,014	5%	0.1%	0.1%	93%	78%	9%	10%	84%	68%	27%	27%	120%	105%	No	No	
10974	Club Insurance Company		100%	542,986,091	723,100,393	-25%	0.2%	0.3%	111%	101%	30%	15%	81%	86%	62%	49%	173%	150%	No	No	
25089	COAST NATIONAL INSURANCE COMPANY	212	97%	350,273,876	407,613,925	-14%	0.1%	0.2%	81%	78%	8%	10%	72%	68%	39%	40%	120%	118%	No	No	
34754	COMMERCE INSURANCE COMPANY	411	78%	1,120,525,398	1,098,416,345	2%	0.4%	0.4%	83%	67%	12%	8%	72%	59%	34%	30%	117%	98%	No	Yes	
29246	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	210	100%	656,572,471	517,160,541	27%	0.2%	0.2%					77%	64%	n/a	n/a					
20990	COUNTRY Mutual Insurance Company	50	18%	344,689,549	345,770,780	-0%	0.1%	0.1%	76%	77%	9%	9%	67%	68%	27%	26%	104%	103%	No	No	
21008	COUNTRY Preferred Insurance Company	50	97%	847,147,545	838,962,750	1%	0.3%	0.3%	75%	73%	8%	9%	67%	65%	27%	25%	102%	98%	No	Yes	
42781	Direct General Insurance Company	1213	100%	827,574,971	619,112,386	34%	0.3%	0.2%					63%	58%	n/a	n/a					
11410	DRIVE NEW JERSEY INSURANCE COMPANY	155	43%	284,017,977	263,291,894	8%	0.1%	0.1%	76%	80%	11%	11%	65%	69%	28%	25%	104%	105%	No	No	
40649	ECONOMY PREMIER ASSURANCE COMPANY	241	81%	299,450,160	163,609,774	83%	0.1%	0.1%	93%	80%	10%	10%	83%	69%	29%	32%	122%	112%	No	No	
26263	Erie Insurance Company	213	18%	499,248,268	462,488,204	8%	0.2%	0.2%	105%	81%	9%	9%	96%	72%	25%	26%	130%	107%	No	No	
26271	Erie Insurance Exchange	213	55%	2,820,816,842	2,669,304,737	6%	1.0%	1.0%	98%	77%	9%	9%	89%	68%	25%	26%	123%	103%	No	No	
37915	Essentia Insurance Company	1129	74%	500,966,819	433,226,657	16%	0.2%	0.2%	61%	40%	8%	9%	52%	40%	62%	64%	123%	113%	No	No	
25712	Esurance Insurance Company	8	83%	409,566,597	404,485,237	1%	0.1%	0.2%	92%	83%	9%	8%	84%	75%	14%	13%	106%	96%	No	Yes	
30210	Esurance Property and Casualty Insurance Company	8	99%	1,282,869,503	1,339,285,521	-4%	0.5%	0.5%	94%	90%	9%	9%	85%	81%	14%	13%	107%	103%	No	No	
21547	FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	67	50%	340,046,389	344,767,705	-1%	0.1%	0.1%	85%	88%	10%	11%	75%	77%	28%	26%	112%	114%	No	No	
13773	FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	513	37%	533,235,636	508,398,665	5%	0.2%	0.2%	81%	69%	7%	7%	75%	62%	28%	27%	109%	96%	No	Yes	
21598	FARMERS INSURANCE COMPANY OF ARIZONA	212	69%	353,416,799	411,677,283	-14%	0.1%	0.2%	63%	66%	8%	10%	55%	56%	39%	40%	102%	106%	No	No	
21628	FARMERS INSURANCE COMPANY, INC.	212	67%	646,564,923	679,814,788	-5%	0.2%	0.3%	75%	73%	8%	10%	67%	63%	39%	40%	114%	113%	No	No	
21652	FARMERS INSURANCE EXCHANGE FARMERS GROUP INC., DBA	212	45%	2,828,837,571	2,704,578,814	5%	1.0%	1.0%	85%	76%	9%	11%	76%	65%	39%	40%	123%	115%	No	No	
24392	FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY	212	98%	1,367,262,854	1,361,406,802	0%	0.5%	0.5%	78%	73%	9%	11%	69%	62%	38%	40%	116%	113%	No	No	
29181	Fireman's Fund County Mutual Insurance Company	761	100%	2,262,369,841	2,524,458,266	-10%	0.8%	1.0%	96%	92%	8%	6%	88%	86%	30%	21%	126%	114%	No	No	
14940	FIRST JERSEY CASUALTY INSURANCE COMPANY, INC.		74%	671,574,329	603,174,917	11%	0.2%	0.2%					97%	80%	n/a	n/a					
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	111	86%	486,172,622	472,905,145	3%	0.2%	0.2%	85%	69%	10%	10%	75%	59%	35%	33%	121%	102%	No	No	
29254	FOREMOST COUNTY MUTUAL INSURANCE COMPANY	212	95%	291,071,994	290,184,770	0%	0.1%	0.1%	65%	73%	8%	9%	57%	64%	39%	40%	104%	113%	No	No	
11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	212	16%	486,962,448	485,188,958	0%	0.2%	0.2%	64%	68%	8%	9%	56%	59%	42%	43%	106%	111%	No	No	
21253	Garrison Property and Casualty Insurance Company	200	69%	2,400,091,293	2,221,951,710	8%	0.9%	0.9%	97%	86%	10%	10%	87%	76%	16%	15%	113%	101%	No	No	
14138	GEICO Advantage Insurance Company	31	100%	2,446,709,872	2,455,209,949	-0%	0.9%	0.9%	95%	85%	8%	8%	88%	78%	9%	9%	104%	94%	No	Yes	
41491	GEICO CASUALTY COMPANY	31	100%	6,273,588,800	5,941,448,307	6%	2.3%	2.3%	95%	82%	7%	8%	87%	75%	9%	9%	104%	91%	No	Yes	
14139	GEICO Choice Insurance Company	31	100%	1,161,430,052	1,254,556,313	-7%	0.4%	0.5%	95%	83%	7%	8%	88%	75%	9%	9%	105%	92%	No	Yes	
35882	GEICO GENERAL INSURANCE COMPANY	31	100%	10,565,140,652	10,889,566,245	-3%	3.8%	4.2%	95%	82%	8%	9%	86%	73%	9%	9%	104%	91%	No	Yes	
22055	GEICO INDEMNITY COMPANY	31	100%	5,661,570,497	6,273,102,222	-10%	3.2%	2.4%	87%	81%	8%	9%	79%	72%	10%	9%	97%	90%	Yes	Yes	
14137	GEICO Secure Insurance Company	31	100%	2,896,731,802	1,746,408,120	66%	1.0%	0.7%	107%	101%	8%	8%	99%	92%	10%	10%	118%	111%	No	No	
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	97%	6,329,904,985	6,137,148,592	3%	2.3%	2.4%	90%	80%	8%	9%	82%	72%	9%	8%	99%	88%	Yes	Yes	
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	26%	446,951,040	466,704,647	-4%	0.2%	0.2%	84%	70%	9%	8%	76%	62%	21%	22%	105%	91%	No	Yes	
29297	Home State County Mutual Insurance Company	3179	98%	530,064,414	426,518,112	24%	0.2%	0.2%	97%	92%	18%	18%	79%	73%	44%	43%	140%	135%	No		

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Personal Auto

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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Chg from Prior	Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2022	2021		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
22993	Kentucky Farm Bureau Mutual Insurance Company	109	52%	615,196,153	572,714,371	7%	0.2%	0.2%	94%	85%	6%	6%	88%	79%	19%	18%	113%	103%	No	No	No	Yes
19544	Liberty County Mutual Insurance Company	111	100%	1,178,615,332	1,055,375,619	12%	0.4%	0.4%	84%	70%	10%	9%	74%	61%	31%	28%	114%	98%	No	Yes	No	Yes
23035	Liberty Mutual Fire Insurance Company	111	22%	794,370,834	810,497,931	-2%	0.3%	0.3%	62%	52%	10%	10%	51%	42%	27%	25%	89%	78%	Yes	Yes	No	Yes
12484	Liberty Mutual Personal Insurance Company	111	60%	2,369,403,018	1,782,802,342	33%	0.9%	0.7%	99%	86%	11%	10%	88%	76%	24%	21%	123%	107%	No	No	No	Yes
36447	LM General Insurance Company	111	87%	2,439,744,841	2,971,296,373	-18%	0.9%	1.1%	71%	71%	11%	11%	60%	60%	26%	22%	97%	92%	Yes	Yes	No	Yes
11198	Loya Insurance Company	3702	100%	360,508,878	356,359,235	1%	0.1%	0.1%	80%	72%	14%	13%	66%	60%	29%	29%	109%	101%	No	No	No	Yes
16101	MEEMIC INSURANCE COMPANY	55	72%	290,783,990	296,406,925	-2%	0.1%	0.1%	91%	57%	7%	9%	84%	48%	32%	32%	123%	89%	No	Yes	No	Yes
21229	MEMBERSELECT INSURANCE COMPANY	55	76%	795,709,574	795,937,548	-0%	0.3%	0.3%	89%	67%	9%	8%	80%	59%	28%	26%	117%	94%	No	Yes	No	Yes
27553	MERCURY INSURANCE COMPANY	660	100%	1,954,131,668	1,899,720,421	3%	0.7%	0.7%	84%	69%	14%	13%	73%	56%	25%	24%	111%	93%	No	Yes	No	Yes
40169	METROPOLITAN CASUALTY INSURANCE COMPANY	241	79%	402,352,309	388,254,804	4%	0.1%	0.1%	88%	73%	11%	12%	76%	61%	27%	29%	115%	101%	No	Yes	No	Yes
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	241	77%	479,556,406	505,261,155	-5%	0.2%	0.2%	74%	70%	9%	11%	65%	60%	27%	23%	101%	93%	No	Yes	No	Yes
26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	241	50%	745,077,822	671,561,040	11%	0.3%	0.3%	81%	71%	11%	11%	71%	60%	29%	31%	110%	102%	No	No	No	Yes
21687	MID-CENTURY INSURANCE COMPANY	212	55%	1,373,084,332	1,470,512,029	-7%	0.5%	0.6%	72%	71%	9%	11%	63%	60%	39%	40%	111%	111%	No	No	No	Yes
44180	MOUNTAIN LAUREL ASSURANCE COMPANY	155	98%	398,661,786	355,937,706	12%	0.1%	0.1%	74%	75%	9%	9%	66%	66%	17%	14%	92%	89%	Yes	Yes	No	Yes
23760	NATIONWIDE GENERAL INSURANCE COMPANY	140	45%	969,462,435	899,011,121	8%	0.3%	0.3%	96%	88%	9%	9%	87%	79%	30%	30%	125%	118%	No	No	No	Yes
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	140	67%	1,249,366,811	1,105,037,131	13%	0.5%	0.4%	87%	73%	8%	8%	79%	65%	29%	29%	115%	102%	No	No	No	Yes
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	38%	1,253,877,768	1,160,440,013	8%	0.5%	0.4%	71%	61%	7%	7%	63%	53%	33%	34%	103%	94%	No	Yes	No	Yes
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	59%	978,748,314	906,299,940	8%	0.4%	0.3%	79%	68%	8%	8%	71%	60%	30%	31%	109%	99%	No	Yes	No	Yes
12122	NEW JERSEY MANUFACTURERS INSURANCE COMPANY	708	53%	1,098,028,011	1,067,107,875	3%	0.4%	0.4%	84%	85%	16%	14%	68%	70%	17%	14%	101%	99%	No	Yes	No	Yes
14834	NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY	2518	58%	370,807,627	339,180,221	9%	0.1%	0.1%	73%	74%	11%	12%	62%	62%	30%	28%	103%	102%	No	Yes	No	Yes
14842	NORTH CAROLINA FARM BUREAU MUTUAL INSURANCE COMPANY	324	51%	618,977,216	678,977,216	5%	0.3%	0.3%	80%	71%	6%	7%	74%	65%	23%	23%	103%	95%	No	Yes	No	Yes
36455	NORTHBROOK INDEMNITY COMPANY	8	100%	2,556,869,249	2,468,607,726	4%	0.9%	0.9%	101%	76%	11%	10%	90%	65%	24%	24%	125%	100%	No	No	No	Yes
29300	Oak Brook County Mutual Insurance Company	257	94%	501,961,784	341,358,347	47%	0.2%	0.1%	109%	85%	16%	10%	93%	76%	15%	14%	124%	100%	No	Yes	No	Yes
12360	OCEAN HARBOR CASUALTY INSURANCE COMPANY	4051	74%	299,384,647	240,053,259	25%	0.1%	0.1%	83%	90%	9%	8%	74%	81%	18%	11%	100%	101%	No	No	No	Yes
29378	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	4762	100%	344,825,653	294,949,230	17%	0.1%	0.1%	85%	72%	2%	1%	83%	71%	45%	47%	129%	119%	No	No	No	Yes
32700	Owners Insurance Company	280	41%	1,044,032,980	957,292,026	9%	0.4%	0.4%	86%	73%	8%	8%	78%	65%	29%	29%	114%	102%	No	No	No	Yes
18139	Peak Property and Casualty Insurance Corporation	169	100%	421,878,889	379,130,231	11%	0.2%	0.1%	79%	78%	11%	9%	69%	69%	31%	33%	111%	111%	No	No	No	Yes
24341	PENCO MUTUAL INSURANCE COMPANY	157	65%	328,535,300	323,973,694	1%	0.1%	0.1%	84%	77%	9%	9%	75%	68%	26%	25%	111%	102%	No	No	No	Yes
37648	PERMANENT GENERAL ASSURANCE CORPORATION	3638	100%	558,320,293	552,664,438	1%	0.2%	0.2%	61%	54%	n/a	n/a	61%	54%	n/a	n/a	n/a	n/a	No	Yes	No	Yes
14737	PLYMOUTH ROCK ASSURANCE CORPORATION	415	98%	423,605,712	399,258,538	6%	0.2%	0.2%	72%	66%	11%	11%	61%	55%	31%	32%	104%	99%	No	Yes	No	Yes
12873	Privilege Underwriters Reciprocal Exchange	4664	20%	368,055,453	325,675,879	13%	0.1%	0.1%	93%	80%	12%	16%	81%	64%	68%	73%	161%	153%	No	No	No	Yes
11851	PROGRESSIVE ADVANCED INSURANCE COMPANY	155	99%	2,712,256,580	2,361,935,776	15%	1.0%	0.9%	78%	79%	9%	10%	68%	69%	18%	15%	96%	94%	Yes	Yes	No	Yes
24252	PROGRESSIVE AMERICAN INSURANCE COMPANY	155	95%	2,757,271,082	2,551,835,640	8%	1.0%	1.0%	89%	81%	11%	12%	78%	69%	27%	24%	116%	105%	No	No	No	Yes
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	70%	1,836,251,933	1,807,207,940	2%	0.7%	0.7%	79%	77%	10%	10%	69%	66%	29%	26%	107%	102%	No	No	No	Yes
29203	PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY	155	77%	4,276,697,361	3,795,014,379	13%	1.5%	1.5%	76%	79%	9%	9%	67%	69%	23%	21%	99%	100%	Yes	Yes	No	Yes
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	155	98%	5,259,262,409	4,819,868,333	9%	1.9%	1.8%	76%	73%	9%	9%	67%	64%	18%	15%	94%	89%	Yes	Yes	No	Yes
14800	PROGRESSIVE GARDEN STATE INSURANCE COMPANY	155	99%	895,495,491	836,936,963	7%	0.3%	0.3%	79%	83%	11%	11%	68%	72%	18%	15%	97%	98%	Yes	Yes	No	Yes
42412	PROGRESSIVE GULF INSURANCE COMPANY	155	93%	470,344,650	451,565,071	4%	0.2%	0.2%	74%	75%	9%	9%	65%	66%	28%	26%	102%	100%	No	No	No	Yes
37605	PROGRESSIVE MARATHON INSURANCE COMPANY	155	99%	1,266,888,619	1,263,872,324	0%	0.5%	0.5%	81%	75%	12%	12%	69%	63%	21%	19%	102%	94%	No	Yes	No	Yes
24279	PROGRESSIVE MAX INSURANCE COMPANY	155	99%	320,115,257	334,727,375	-4%	0.1%	0.1%	77%	78%	11%	11%	67%	67%	19%	16%	96%	94%	Yes	Yes	No	Yes
10187	PROGRESSIVE MICHIGAN INSURANCE COMPANY	155	84%	624,412,647	599,185,954	4%	0.2%	0.2%	74%	64%	12%	11%	62%	53%	30%	29%	104%	92%	No	Yes	No	Yes
35190	PROGRESSIVE MOUNTAIN INSURANCE COMPANY	155	68%	838,136,752	767,839,622	9%	0.3%	0.3%	76%	72%	9%	9%	67%	63%	29%	27%	105%	99%	No	Yes	No	Yes
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	78%	2,104,356,199	1,976,817,171	6%	0.8%	0.8%	73%	72%	9%	9%	65%	63%	28%	26%	102%	97%	No	Yes	No	Yes
42919	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	155	95%	708,048,347	655,009,600	8%	0.3%	0.3%	75%	71%	8%	9%	66%	62%	29%	26%	103%	97%	No	Yes	No	Yes
44695	PROGRESSIVE PALOVERDE INSURANCE COMPANY	155	89%	725,730,763	664,580,170	9%	0.3%	0.3%	77%	82%	9%	10%	68%	72%	18%	14%	94%	96%	Yes	Yes	No	Yes
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	155	80%	1,331,454,807	1,210,413,398	10%	0.5%	0.5%	78%	74%	9%	9%	69%	65%	28%	26%	106%	99%	No	Yes	No	Yes
21735	PROGRESSIVE PREMIER INSURANCE COMPANY OF ILLINOIS	155	99%	1,232,300,134	1,141,929,955	8%	0.4%	0.4%	79%	80%	9%	9%	70%	70%	19%	16%	97%	95%	Yes	Yes	No	Yes
10050	PROGRESSIVE SECURITY INSURANCE COMPANY	155	98%	623,553,983	586,340,411	6%	0.2%	0.2%	73%	83%	9%	10%	64%	73%	29%	26%	103%	109%	No	No	No	Yes
10192	PROGRESSIVE SELECT INSURANCE COMPANY	155	99%	3,576,712,332	3,201,234,948	12%	1.3%	1.2%	85%	81%	11%	11%	75%	70%	17%	14%	103%	95%	No	Yes	No	Yes
38784	PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY	155	62%	692,367,223	627,081,758	10%	0.2%	0.2%	79%	79%	9%	9%	71%	70%	28%	25%	107%	104%	No	No	No	Yes
32786	PROGRESSIVE SPECIALTY INSURANCE COMPANY	155	90%	1,770,024,918	1,746,496,171	1%	0.6%	0.7%	78%	77%	9%	10%	68%	67%	28%	25%	106%	102%	No	No	No	Yes
21727	PROGRESSIVE UNIVERSAL INSURANCE COMPANY	155	99%	1,635,998,883	1,468,065,990	11%	0.6%	0.6%	77%	75%	8%	9%	69%	66%	17%	14%	94%	89%	Yes	Yes	No	Yes
27804	PROGRESSIVE WEST INSURANCE COMPANY	155	100%	529,396,733	502,195,028	5%	0.2%	0.2%	88%	81%	10%	11%	77%	71%	29%	26%	116%	107%	No	No	No	Yes
25405	Safe Auto Insurance Company	111	100%	327,631,282	324,488,821	1%	0.1%	0.1%	76%	74%	10%	10%	66%	64%	27%	28%	103%	102%	No	No	No	Yes
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	39%	1,463,514,223	1,298,512,532	13%	0.5%	0.5%	79%	69%	10%	10%	69%	60%	35%	39%	115%	109%	No	No	No	Yes
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	111	85%	2,017,315,797	1,925,937,835	5%	0.7%	0.7%	84%	75%	10%	10%	74%	65%	34%	32%	118%	107%	No	No	No	Yes
11215	SAFECO INSURANCE COMPANY OF INDIANA	111	33%	308,994,299	294,040,374	5%	0.1%	0.1%	79%	67%	10%	10%	69%	57%	34%	31%	113%	98%	No	Yes	No	Yes
11071	SAFECO INSURANCE COMPANY OF OREGON	111	56%	278,698,484	268,473,559	4%	0.1%	0.1%	80%	63%	10%	9%	70%	54%	35%	32%	115%	95%	No	Yes	No	Yes
39454	SAFETY INSURANCE COMPANY	188	70%	427,727,245	429,958,387	-1%	0.2%	0.2%	75%	64%	9%	8%	66%	56%	30%	29%	105%	94%	No	Yes	No	Yes
33120	SECURITY NATIONAL INSURANCE COMPANY	212	93%	394,661,303	385,994,779	2%	0.1%	0.1%	87%	76%	13%	13%	74%	63%	35%	37%	122%	113%	No	No	No	Yes
23388	Shelter Mutual Insurance Company	123	56%	1,103,194,179	1,003,194,179	10%	0.4%	0.4%	84%	80%	7%	7%	77%									

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

Personal Auto

HHI Index	337	316
**		

NAIC Code	Company Name	Group Code	Product Mix *	2022			2021			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit		
				DWP	DWP	Chg from Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
25178	State Farm Mutual Automobile Insurance Company	176	97%	43,514,613,762	38,886,021,946	12%	15.7%	14.9%	107%	83%	12%	11%	95%	72%	24%	24%	131%	107%	No	No				
12831	State National Insurance Company, Inc.	93	40%	466,463,308	276,487,785	69%	0.2%	0.1%	48%	81%	1%	5%	47%	76%	90%	90%	137%	171%	No	No				
15245	TENNESSEE FARMERS MUTUAL INSURANCE COMPANY	694	51%	798,323,272	760,550,912	5%	0.3%	0.3%	97%	85%	9%	8%	87%	77%	13%	13%	109%	97%	No	Yes				
25380	TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	809	51%	297,261,749	292,174,833	2%	0.1%	0.1%	88%	84%	8%	8%	80%	76%	18%	17%	105%	102%	No	No				
25399	TEXAS FARM BUREAU UNDERWRITERS - A RECIPROCAL	809	48%	366,984,609	283,378,261	30%	0.1%	0.1%	110%	103%	8%	8%	102%	95%	18%	17%	127%	120%	No	No				
19070	THE STANDARD FIRE INSURANCE COMPANY	3548	69%	2,659,343,387	2,301,657,275	16%	1.0%	0.9%	87%	71%	9%	8%	79%	63%	27%	28%	114%	98%	No	Yes				
27998	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	27%	495,077,830	536,856,158	-8%	0.2%	0.2%	67%	57%	8%	7%	59%	50%	29%	30%	96%	86%	Yes	Yes				
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	3548	81%	436,230,530	413,149,210	6%	0.2%	0.2%	83%	67%	8%	7%	75%	60%	28%	28%	111%	95%	No	Yes				
38130	TRAVELERS PERSONAL INSURANCE COMPANY	3548	13%	412,119,640	385,665,411	7%	0.1%	0.1%	85%	72%	11%	10%	74%	62%	27%	28%	112%	100%	No	Yes				
36161	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	3548	90%	1,011,439,006	909,440,908	11%	0.4%	0.3%	83%	69%	8%	7%	75%	62%	27%	28%	110%	97%	No	Yes				
27120	TRUMBULL INSURANCE COMPANY	91	49%	655,756,170	576,900,788	14%	0.2%	0.2%	74%	67%	8%	8%	66%	59%	22%	23%	95%	89%	Yes	Yes				
35319	UNITED AUTOMOBILE INSURANCE COMPANY	1235	95%	299,960,899	306,469,729	-2%	0.1%	0.1%	91%	88%	24%	24%	68%	65%	34%	33%	125%	121%	No	No				
15288	UNITED FARM FAMILY MUTUAL INSURANCE COMPANY	542	41%	318,528,437	294,383,920	8%	0.1%	0.1%	83%	75%	9%	9%	75%	66%	24%	24%	107%	99%	No	Yes				
11770	UNITED FINANCIAL CASUALTY COMPANY	155	28%	901,533,030	845,504,876	7%	0.3%	0.3%	80%	76%	9%	10%	71%	66%	18%	15%	99%	91%	Yes	Yes				
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	55%	5,282,306,370	5,123,551,466	3%	1.9%	2.0%	102%	82%	10%	10%	92%	72%	16%	14%	118%	97%	No	Yes				
25968	USAA CASUALTY INSURANCE COMPANY	200	62%	5,183,865,605	4,973,983,751	4%	1.9%	1.9%	101%	82%	10%	10%	91%	72%	16%	15%	117%	97%	No	Yes				
18600	USAA GENERAL INDEMNITY COMPANY	200	65%	3,499,091,643	3,379,458,536	4%	1.3%	1.3%	103%	86%	10%	10%	93%	76%	16%	15%	119%	101%	No	No				
13137	Viking Insurance Company Of Wisconsin	169	100%	434,611,177	378,347,401	15%	0.2%	0.1%	69%	60%	10%	9%	59%	52%	32%	33%	101%	94%	No	Yes				
26042	Wausau Underwriters Insurance Company	111	99%	322,612,404	399,305,881	-19%	0.1%	0.2%	76%	76%	9%	12%	67%	64%	23%	20%	99%	96%	Yes	Yes				
10683	WAWANESA GENERAL INSURANCE COMPANY		91%	537,163,517	531,990,165	1%	0.2%	0.2%	119%	91%	16%	16%	103%	75%	15%	14%	134%	104%	No	No				
37770	Western United Insurance Company	1278	66%	663,170,740	624,419,763	6%	0.2%	0.2%	82%	69%	10%	11%	72%	58%	28%	28%	111%	97%	No	Yes				
Total for companies with <0.1% Market Share ****				32,162,859,639	31,273,737,712	3%	11.6%	12.0%	0%	-0%	-1%	-1%	-1%	-1%	28%	28%	28%	28%	Yes	Yes				
TOTAL				277,234,054,821	260,879,554,925	6.3%	100%	100%	89%	77%	9%	9%	80%	68%	23%	22%	112%	99%	No	Yes				

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

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

An index below 1500 indicates an unconcentrated index

An index between 1500 and 2500 indicates moderate concentration

An index above 2500 indicates high concentration

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

**** There are 633 companies which have less than 0.1% market share.