

03/25/2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2018 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
35-Total All Lines**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	65,856,898,170	65,548,126,371	62.18	64.68	9.76	9.76
2	31	BERKSHIRE HATHAWAY GRP	43,869,809,385	42,425,299,246	67.74	71.59	6.50	16.26
3	111	LIBERTY MUT GRP	34,605,081,217	34,188,052,776	55.49	59.79	5.13	21.39
4	155	PROGRESSIVE GRP	33,754,922,894	31,972,011,125	61.03	63.02	5.00	26.39
5	8	ALLSTATE INS GRP	33,251,176,400	32,751,848,252	59.08	62.21	4.93	31.32
6	3548	TRAVELERS GRP	26,244,171,590	25,641,953,421	57.67	62.54	3.89	35.21
7	626	CHUBB LTD GRP	22,008,957,111	21,869,143,670	56.52	61.22	3.26	38.47
8	200	UNITED SERV AUTOMOBILE ASSN GRP	21,984,970,084	21,428,303,127	76.93	78.71	3.26	41.72
9	69	FARMERS INS GRP	20,309,965,620	20,151,472,075	66.38	68.67	3.01	44.73
10	140	NATIONWIDE CORP GRP	18,416,860,937	18,617,031,408	64.92	68.92	2.73	47.46
11	12	AMERICAN INTL GRP	14,724,754,898	15,251,392,318	79.82	89.74	2.18	49.65
12	212	ZURICH INS GRP	12,412,211,313	12,659,561,445	64.17	71.72	1.84	51.48
13	91	HARTFORD FIRE & CAS GRP	11,054,644,065	11,093,788,238	57.16	63.79	1.64	53.12
14	218	CNA INS GRP	10,690,865,252	10,381,388,244	59.45	64.80	1.58	54.71
15	473	AMERICAN FAMILY INS GRP	8,939,812,246	8,642,091,092	66.88	68.37	1.32	56.03
16	280	AUTO OWNERS GRP	7,918,031,340	7,560,713,373	56.68	61.95	1.17	57.21
17	19	ASSURANT INC GRP	7,199,061,040	6,726,481,832	58.06	58.21	1.07	58.27
18	3098	TOKIO MARINE HOLDINGS INC GRP	7,167,501,411	6,943,486,690	59.96	66.84	1.06	59.33
19	213	ERIE INS GRP	7,119,635,524	6,895,406,221	64.44	67.26	1.06	60.39
20	158	FAIRFAX FIN GRP	6,077,237,304	5,844,942,917	57.59	66.46	0.90	61.29
21	84	AMERICAN FINANCIAL GRP	5,997,652,323	5,906,642,987	52.56	58.46	0.89	62.18
22	98	WR BERKLEY CORP GRP	5,930,759,725	5,863,556,250	46.35	54.22	0.88	63.06
23	2538	AMTRUST FINANCIAL SERV GRP	5,915,667,790	5,861,233,705	62.91	71.21	0.88	63.93
24	968	AXA INS GRP	5,256,829,296	4,913,088,117	61.52	71.95	0.78	64.71
25	785	MARKEL CORP GRP	5,255,184,549	4,960,485,829	48.68	56.03	0.78	65.49
		INDUSTRY TOTAL	674,839,524,997	660,791,122,281	61.52	65.94	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

³ Cumulative Market Share is the running total of the individual Company or Group market shares.

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03/25/2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2018 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
04-Homeowners Multiple Peril**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	18,177,461,545	17,839,028,277	61.87	63.05	18.42	18.42
2	8	ALLSTATE INS GRP	8,262,444,645	8,093,606,820	65.55	67.14	8.37	26.79
3	111	LIBERTY MUT GRP	6,655,452,250	6,572,763,991	51.30	52.60	6.74	33.53
4	200	UNITED SERV AUTOMOBILE ASSN GRP	6,170,558,102	5,921,073,788	79.10	79.77	6.25	39.78
5	69	FARMERS INS GRP	5,795,043,785	5,695,952,140	78.80	80.09	5.87	45.66
6	3548	TRAVELERS GRP	3,766,277,496	3,646,474,644	69.34	71.19	3.82	49.47
7	473	AMERICAN FAMILY INS GRP	3,276,280,359	3,135,759,929	63.74	64.28	3.32	52.79
8	140	NATIONWIDE CORP GRP	3,184,626,546	3,223,097,645	76.79	77.83	3.23	56.02
9	626	CHUBB LTD GRP	2,832,081,746	2,785,691,116	91.87	93.46	2.87	58.89
10	213	ERIE INS GRP	1,675,975,742	1,633,035,784	66.03	68.24	1.70	60.59
11	280	AUTO OWNERS GRP	1,571,704,167	1,490,517,610	55.32	56.99	1.59	62.18
12	155	PROGRESSIVE GRP	1,403,094,755	1,240,593,854	66.74	69.15	1.42	63.60
13	12	AMERICAN INTL GRP	1,153,293,655	1,148,288,570	219.07	228.43	1.17	64.77
14	4663	UNIVERSAL INS HOLDING GRP	1,116,376,698	1,047,580,571	100.61	106.43	1.13	65.90
15	241	METROPOLITAN GRP	1,102,127,720	1,099,500,320	58.30	58.82	1.12	67.02
16	91	HARTFORD FIRE & CAS GRP	983,753,770	1,009,071,233	88.13	90.39	1.00	68.01
17	1278	CSAA INS GRP	923,999,816	906,879,111	164.29	168.23	0.94	68.95
18	28	AMICA MUT GRP	909,196,126	876,014,692	60.34	62.11	0.92	69.87
19	1318	AUTO CLUB ENTERPRISES INS GRP	827,909,356	811,987,899	48.33	50.35	0.84	70.71
20	4928	NATIONAL GEN GRP	792,391,641	722,674,082	98.06	99.49	0.80	71.51
21	4830	UNITED INS HOLDINGS GRP	786,377,291	747,322,807	102.43	107.92	0.80	72.31
22	4861	HERITAGE INS HOLDINGS GRP	783,540,823	784,805,452	70.20	82.98	0.79	73.10
23	50	COUNTRY INS & FIN SERV GRP	698,989,617	683,617,107	60.45	60.69	0.71	73.81
24	55	AUTOMOBILE CLUB MI GRP	684,538,452	670,601,349	54.54	55.30	0.69	74.51
25	19	ASSURANT INC GRP	672,055,025	640,283,965	52.16	52.63	0.68	75.19
		INDUSTRY TOTAL	98,695,444,231	96,240,778,864	72.49	74.53	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

³ Cumulative Market Share is the running total of the individual Company or Group market shares.

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2018 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
11-Medical Professional Liability**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	31	BERKSHIRE HATHAWAY GRP	1,564,100,276	1,555,448,023	54.22	68.57	16.93	16.93
2	831	DOCTORS CO GRP	690,014,362	678,672,001	45.22	77.04	7.47	24.40
3	218	CNA INS GRP	528,730,057	530,068,345	52.58	66.94	5.72	30.12
4	2698	PROASSURANCE CORP GRP	474,838,495	485,972,996	46.55	73.49	5.14	35.26
5	1154	COVERYS GRP	446,227,268	437,211,100	46.89	86.14	4.83	40.09
6	1282	NORCAL GRP	341,515,045	339,444,475	54.12	71.72	3.70	43.79
7	10697	MCIC VT A RECIP RRG	339,917,076	339,944,917	86.23	99.16	3.68	47.47
8	413	MAG MUT INS GRP	286,705,362	277,555,529	50.17	80.34	3.10	50.57
9	30317	HOSPITALS INS CO INC	219,061,354	217,973,467	24.00	36.25	2.37	52.94
10	4840	AJB GRP	174,148,925	184,285,671	10.32	34.04	1.89	54.83
11	111	LIBERTY MUT GRP	172,308,000	170,031,922	50.05	61.85	1.87	56.69
12	4790	MMIC GRP	166,329,634	162,269,084	51.95	76.21	1.80	58.49
13	10341	CONTROLLED RISK INS CO OF VT RRG	158,677,504	158,677,504	56.06	74.97	1.72	60.21
14	2358	ISMIE GRP	153,115,165	164,669,332	39.40	63.22	1.66	61.87
15	626	CHUBB LTD GRP	152,454,459	150,761,761	76.26	95.62	1.65	63.52
16	501	ALLEGHANY GRP	128,038,875	124,545,856	40.14	56.65	1.39	64.90
17	184	MEDICAL INS GRP	125,833,211	130,527,721	29.21	57.32	1.36	66.27
18	33049	STATE VOLUNTEER MUT INS CO	119,977,193	122,059,407	26.49	59.04	1.30	67.56
19	98	WR BERKLEY CORP GRP	105,499,526	97,928,467	36.38	52.70	1.14	68.71
20	377	MEDICAL INS OF MD GRP	100,194,752	106,834,114	18.24	27.10	1.08	69.79
21	4878	MICA GRP	97,389,961	103,051,144	28.78	48.83	1.05	70.84
22	12	AMERICAN INTL GRP	96,347,452	126,642,345	-61.10	-34.24	1.04	71.89
23	158	FAIRFAX FIN GRP	96,051,008	117,510,373	50.51	63.07	1.04	72.93
24	2638	NCMIC GRP	94,596,311	93,930,900	20.87	46.61	1.02	73.95
25	508	NATIONAL GRP	94,270,287	94,509,130	41.20	59.12	1.02	74.97
		INDUSTRY TOTAL	9,238,632,746	9,281,859,540	48.12	68.64	100.00	100.00

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PROPERTY AND CASUALTY INSURANCE INDUSTRY
2018 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
16-Workers' Compensation**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	3548	TRAVELERS GRP	4,280,547,306	4,336,047,920	48.01	54.83	7.38	7.38
2	91	HARTFORD FIRE & CAS GRP	3,382,971,956	3,426,779,546	46.49	52.77	5.83	13.21
3	31	BERKSHIRE HATHAWAY GRP	2,750,359,625	2,736,514,656	46.40	53.24	4.74	17.96
4	212	ZURICH INS GRP	2,694,390,443	2,790,243,169	46.56	57.00	4.65	22.60
5	2538	AMTRUST FINANCIAL SERV GRP	2,635,105,822	2,729,466,638	43.76	51.49	4.54	27.15
6	626	CHUBB LTD GRP	2,478,826,159	2,537,171,964	24.47	30.01	4.27	31.42
7	111	LIBERTY MUT GRP	2,473,669,068	2,363,688,037	13.56	19.31	4.27	35.68
8	36102	STATE INS FUND	2,256,137,644	2,226,408,892	62.50	63.27	3.89	39.57
9	12	AMERICAN INTL GRP	1,690,202,488	1,746,851,929	65.29	80.17	2.91	42.49
10	572	BCBS OF MI GRP	1,566,914,722	1,499,749,365	45.38	49.93	2.70	45.19
11	150	OLD REPUBLIC GRP	1,466,818,753	1,441,121,298	53.96	65.18	2.53	47.72
12	98	WR BERKLEY CORP GRP	1,360,656,051	1,389,052,476	44.68	48.72	2.35	50.07
13	35076	STATE COMPENSATION INS FUND	1,338,989,110	1,348,493,725	71.57	77.51	2.31	52.37
14	84	AMERICAN FINANCIAL GRP	1,328,345,427	1,330,681,469	45.15	50.16	2.29	54.67
15	22945	TEXAS MUT INS CO	1,097,243,791	1,059,925,895	42.03	45.44	1.89	56.56
16	922	ICW GRP ASSETS INC GRP	958,239,801	957,887,747	50.15	58.25	1.65	58.21
17	158	FAIRFAX FIN GRP	928,498,756	937,174,869	29.54	34.60	1.60	59.81
18	218	CNA INS GRP	800,609,376	816,958,709	54.07	60.41	1.38	61.19
19	3363	EMPLOYERS HOLDINGS GRP	739,055,629	727,231,687	42.38	49.05	1.27	62.46
20	4670	STARR GRP	649,469,823	627,459,335	50.20	58.39	1.12	63.58
21	41190	PINNACOL ASSUR	623,847,791	624,273,994	48.06	51.18	1.08	64.66
22	1279	ARCH INS GRP	581,503,529	570,744,057	47.59	50.61	1.00	65.66
23	785	MARKEL CORP GRP	530,230,382	537,625,080	36.10	42.50	0.91	66.58
24	708	NEW JERSEY MANUFACTURERS GRP	519,826,888	518,752,566	51.65	54.87	0.90	67.47
25	1120	EVEREST REINS HOLDINGS GRP	512,190,645	497,720,213	39.51	45.95	0.88	68.36
		INDUSTRY TOTAL	57,996,649,945	58,234,233,011	45.62	51.97	100.00	100.00

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2018 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
17.1,17.2,18-Other Liability**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	626	CHUBB LTD GRP	6,562,654,462	6,528,263,146	55.72	65.03	8.98	8.98
2	12	AMERICAN INTL GRP	4,318,987,083	4,515,141,296	100.22	122.04	5.91	14.90
3	3548	TRAVELERS GRP	3,546,497,027	3,446,447,634	59.82	68.45	4.85	19.75
4	19	ASSURANT INC GRP	3,357,892,417	3,033,651,614	67.79	67.90	4.60	24.35
5	111	LIBERTY MUT GRP	3,191,148,395	3,240,382,486	66.20	83.76	4.37	28.72
6	218	CNA INS GRP	2,608,523,263	2,587,901,545	58.79	70.85	3.57	32.29
7	968	AXA INS GRP	2,539,581,264	2,448,059,203	56.03	68.03	3.48	35.76
8	212	ZURICH INS GRP	2,437,163,273	2,523,082,566	75.74	91.33	3.34	39.10
9	98	WR BERKLEY CORP GRP	2,410,617,698	2,339,580,352	43.11	56.25	3.30	42.40
10	31	BERKSHIRE HATHAWAY GRP	2,393,811,940	2,082,894,721	67.62	77.32	3.28	45.68
11	158	FAIRFAX FIN GRP	2,342,687,075	2,186,031,170	56.11	70.35	3.21	48.88
12	140	NATIONWIDE CORP GRP	2,069,922,290	2,074,966,815	64.61	78.84	2.83	51.72
13	785	MARKEL CORP GRP	1,864,769,224	1,700,309,457	36.32	46.54	2.55	54.27
14	3098	TOKIO MARINE HOLDINGS INC GRP	1,757,821,887	1,676,067,127	57.09	67.37	2.41	56.68
15	84	AMERICAN FINANCIAL GRP	1,507,102,946	1,467,463,276	49.72	63.87	2.06	58.74
16	91	HARTFORD FIRE & CAS GRP	1,176,388,842	1,138,852,695	57.38	83.81	1.61	60.35
17	761	ALLIANZ INS GRP	1,157,038,505	1,004,618,088	72.51	85.45	1.58	61.93
18	3416	AXIS CAPITAL GRP	1,066,394,882	1,022,858,587	53.33	56.51	1.46	63.39
19	244	CINCINNATI FIN GRP	1,036,776,238	1,008,715,381	32.30	41.66	1.42	64.81
20	3219	SOMPO GRP	1,036,501,812	948,644,300	58.23	74.81	1.42	66.23
21	4670	STARR GRP	928,965,203	841,556,707	63.05	77.73	1.27	67.50
22	176	STATE FARM GRP	914,836,784	879,892,057	67.13	68.49	1.25	68.76
23	1279	ARCH INS GRP	847,719,869	843,950,399	54.85	69.65	1.16	69.92
24	457	ARGONAUT GRP	841,181,616	788,859,533	44.04	59.66	1.15	71.07
25	242	SELECTIVE INS GRP	808,328,290	772,837,349	49.70	57.71	1.11	72.18
		INDUSTRY TOTAL	73,048,989,296	70,340,710,251	59.68	71.80	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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2018 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
Total Private Passenger Auto**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	41,951,637,349	42,232,051,706	62.56	65.56	17.05	17.05
2	31	BERKSHIRE HATHAWAY GRP	33,075,433,594	32,351,452,231	70.65	73.10	13.44	30.49
3	155	PROGRESSIVE GRP	27,058,768,139	25,934,644,851	61.51	63.32	10.99	41.48
4	8	ALLSTATE INS GRP	22,663,214,300	22,335,251,944	56.38	59.84	9.21	50.69
5	200	UNITED SERV AUTOMOBILE ASSN GRP	14,467,935,701	14,188,645,765	77.49	79.74	5.88	56.57
6	111	LIBERTY MUT GRP	11,776,653,779	11,718,784,133	61.81	64.75	4.79	61.35
7	69	FARMERS INS GRP	10,496,467,788	10,442,977,091	61.04	63.09	4.27	65.62
8	140	NATIONWIDE CORP GRP	6,726,798,973	6,877,149,371	58.23	59.31	2.73	68.35
9	3548	TRAVELERS GRP	4,697,743,235	4,557,007,615	59.67	62.86	1.91	70.26
10	473	AMERICAN FAMILY INS GRP	4,687,908,536	4,563,151,478	68.58	70.45	1.90	72.17
11	1318	AUTO CLUB ENTERPRISES INS GRP	3,394,874,979	3,234,196,981	64.36	67.01	1.38	73.55
12	213	ERIE INS GRP	3,218,568,088	3,104,638,712	72.81	74.80	1.31	74.85
13	215	KEMPER CORP GRP	3,082,993,156	2,955,528,775	62.08	63.47	1.25	76.11
14	4928	NATIONAL GEN GRP	3,003,034,970	2,864,814,860	61.18	64.16	1.22	77.33
15	1278	CSAA INS GRP	3,002,970,951	2,901,188,852	63.29	65.20	1.22	78.55
16	280	AUTO OWNERS GRP	2,942,614,894	2,750,470,792	65.95	69.86	1.20	79.74
17	660	MERCURY GEN GRP	2,676,701,886	2,577,279,374	64.76	69.33	1.09	80.83
18	241	METROPOLITAN GRP	2,477,043,266	2,434,557,167	57.81	59.63	1.01	81.84
19	91	HARTFORD FIRE & CAS GRP	2,110,796,098	2,196,058,812	65.53	67.30	0.86	82.69
20	55	AUTOMOBILE CLUB MI GRP	2,010,271,333	1,982,025,714	85.32	89.23	0.82	83.51
21	411	MAPFRE INS GRP	1,631,467,226	1,655,550,187	66.86	68.39	0.66	84.17
22	28	AMICA MUT GRP	1,364,435,059	1,350,114,130	66.85	69.81	0.55	84.73
23	88	THE HANOVER INS GRP	1,204,039,770	1,149,907,999	67.68	70.27	0.49	85.22
24	50	COUNTRY INS & FIN SERV GRP	1,160,214,029	1,149,166,677	68.07	69.82	0.47	85.69
25	708	NEW JERSEY MANUFACTURERS GRP	1,079,672,412	1,048,940,110	64.22	72.65	0.44	86.13
		INDUSTRY TOTAL	246,103,845,958	242,078,172,521	64.40	66.95	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

³ Cumulative Market Share is the running total of the individual Company or Group market shares.

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03/25/2019

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2018 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
Total Commercial Auto**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	155	PROGRESSIVE GRP	4,405,316,043	3,946,585,884	59.49	62.74	10.88	10.88
2	3548	TRAVELERS GRP	2,564,685,301	2,436,338,859	73.90	80.64	6.34	17.22
3	111	LIBERTY MUT GRP	1,798,486,831	1,780,575,668	79.42	83.76	4.44	21.66
4	140	NATIONWIDE CORP GRP	1,634,229,901	1,646,188,081	72.80	78.32	4.04	25.70
5	31	BERKSHIRE HATHAWAY GRP	1,514,212,664	1,350,690,929	61.43	70.91	3.74	29.44
6	150	OLD REPUBLIC GRP	1,439,949,279	1,379,825,571	66.75	73.86	3.56	33.00
7	212	ZURICH INS GRP	1,372,901,350	1,576,397,006	79.70	89.07	3.39	36.39
8	280	AUTO OWNERS GRP	994,866,201	929,827,145	65.21	73.37	2.46	38.85
9	3098	TOKIO MARINE HOLDINGS INC GRP	761,715,660	732,139,163	67.05	72.86	1.88	40.73
10	626	CHUBB LTD GRP	740,706,404	712,924,346	80.00	79.84	1.83	42.56
11	2538	AMTRUST FINANCIAL SERV GRP	720,665,472	737,032,645	93.46	104.85	1.78	44.34
12	244	CINCINNATI FIN GRP	684,201,912	666,628,854	64.38	70.09	1.69	46.03
13	176	STATE FARM GRP	672,368,565	646,414,303	75.74	81.87	1.66	47.69
14	84	AMERICAN FINANCIAL GRP	670,366,413	639,668,571	62.88	70.53	1.66	49.35
15	12	AMERICAN INTL GRP	642,548,382	652,550,358	94.69	98.49	1.59	50.94
16	98	WR BERKLEY CORP GRP	617,165,117	583,742,335	60.44	64.71	1.52	52.46
17	8	ALLSTATE INS GRP	598,845,577	594,216,619	77.31	83.27	1.48	53.94
18	91	HARTFORD FIRE & CAS GRP	596,502,277	573,291,515	57.60	62.74	1.47	55.42
19	213	ERIE INS GRP	569,262,003	541,993,023	71.18	74.98	1.41	56.82
20	158	FAIRFAX FIN GRP	558,639,200	524,698,032	67.68	74.79	1.38	58.20
21	242	SELECTIVE INS GRP	540,401,079	514,798,188	74.66	76.76	1.34	59.54
22	69	FARMERS INS GRP	516,832,172	492,385,799	66.37	70.39	1.28	60.82
23	169	SENTRY INS GRP	489,161,261	465,580,698	79.37	84.91	1.21	62.02
24	785	MARKEL CORP GRP	474,785,972	486,285,216	56.28	64.05	1.17	63.20
25	62	EMC INS CO GRP	449,286,144	435,727,454	67.69	72.56	1.11	64.31
		INDUSTRY TOTAL	40,474,526,442	38,609,578,047	69.11	75.05	100.00	100.00

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² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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