

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

PROPERTY AND CASUALTY INSURANCE INDUSTRY 2021 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	70,311,694,695	67,864,085,366	70.72	73.49	12.23	12.23
2	155	PROGRESSIVE GRP	47,758,297,903	45,649,170,207	66.77	68.97	8.31	20.55
3	8	ALLSTATE INS GRP	41,061,908,728	40,402,156,233	68.63	70.14	7.15	27.69
4	3548	TRAVELERS GRP	30,920,023,043	29,803,894,458	56.30	60.72	5.38	33.07
5	626	CHUBB LTD GRP	26,983,034,399	26,118,498,856	58.92	65.40	4.70	37.77
6	200	UNITED SERV AUTOMOBILE ASSN GRP	25,250,871,599	24,896,918,090	72.17	73.81	4.39	42.16
7	140	NATIONWIDE CORP GRP	19,435,640,789	18,906,814,579	63.87	67.95	3.38	45.54
8	91	HARTFORD FIRE & CAS GRP	13,557,707,379	13,082,994,694	54.81	60.71	2.36	47.90
9	218	CNA INS GRP	12,599,389,828	12,020,600,724	59.24	65.13	2.19	50.09
10	473	AMERICAN FAMILY INS GRP	10,033,650,500	9,807,120,765	64.61	67.04	1.75	51.84
11	280	AUTO OWNERS GRP	9,921,135,308	9,629,908,327	56.39	60.98	1.73	53.57
12	19	ASSURANT INC GRP	8,919,452,914	8,617,052,090	51.78	52.04	1.55	55.12
13	98	WR BERKLEY CORP GRP	8,263,301,349	7,644,732,744	50.17	57.18	1.44	56.56
14	31	BERKSHIRE HATHAWAY GRP	8,071,694,424	7,557,551,077	62.91	73.44	1.40	57.96
15	213	ERIE INS GRP	7,868,311,337	7,721,339,246	64.98	67.43	1.37	59.33
16	968	AXA INS GRP	7,769,055,711	7,376,331,399	60.45	68.48	1.35	60.68
17	3098	TOKIO MARINE HOLDINGS INC GRP	7,476,484,694	7,176,801,393	60.36	64.94	1.30	61.98
18	785	MARKEL CORP GRP	7,418,742,223	6,817,824,344	55.51	63.59	1.29	63.27
19	84	AMERICAN FINANCIAL GRP	6,686,724,877	6,465,943,327	46.52	52.51	1.16	64.44
20	244	CINCINNATI FIN GRP	6,005,809,053	5,785,182,952	45.16	50.11	1.05	65.48
21	158	FAIRFAX FIN GRP	5,763,462,443	5,107,150,637	57.79	67.96	1.00	66.49
22	65	FM GLOBAL GRP	5,602,979,128	5,367,094,763	70.63	72.03	0.97	67.46
23	761	ALLIANZ INS GRP	5,545,181,413	5,394,616,747	60.33	66.67	0.96	68.43
24	1279	ARCH INS GRP	5,466,655,857	5,129,164,469	45.14	52.59	0.95	69.38
25	88	THE HANOVER INS GRP	5,425,278,206	5,261,324,747	53.40	59.24	0.94	70.32
		INDUSTRY TOTAL	574,678,926,948	553,003,878,053	61.63	65.76	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.

NOTE: Based on filings received by 03/01/2022, an estimated 67.36% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at http://www.naic.org/research_actuarial_dept.htm

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

PROPERTY AND CASUALTY INSURANCE INDUSTRY 2021 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	22,046,155,085	20,761,970,112	68.68	70.30	24.26	24.26
2	8	ALLSTATE INS GRP	10,500,629,922	10,040,258,775	73.36	75.56	11.56	35.82
3	200	UNITED SERV AUTOMOBILE ASSN GRP	7,988,445,382	7,642,958,072	73.21	73.95	8.79	44.61
4	3548	TRAVELERS GRP	5,557,121,350	5,176,973,719	65.87	67.24	6.12	50.73
5	140	NATIONWIDE CORP GRP	3,522,394,366	3,414,500,890	72.51	74.89	3.88	54.60
6	626	CHUBB LTD GRP	3,210,874,376	3,139,077,292	61.24	61.73	3.53	58.14
7	473	AMERICAN FAMILY INS GRP	2,705,863,726	2,602,510,221	69.07	70.07	2.98	61.11
8	155	PROGRESSIVE GRP	2,217,188,358	2,053,865,599	77.30	79.43	2.44	63.56
9	213	ERIE INS GRP	1,956,183,760	1,871,993,751	63.88	66.01	2.15	65.71
10	280	AUTO OWNERS GRP	1,915,941,365	1,863,262,116	61.10	62.59	2.11	67.82
11	4663	UNIVERSAL INS HOLDING GRP	1,582,352,428	1,509,768,297	66.63	68.78	1.74	69.56
12	69	FARMERS INS GRP	1,313,907,590	1,250,187,637	52.71	53.81	1.45	71.00
13	3098	TOKIO MARINE HOLDINGS INC GRP	1,055,974,604	930,095,309	76.10	77.75	1.16	72.17
14	1278	CSAA INS GRP	1,053,685,378	1,011,792,724	61.09	61.76	1.16	73.33
15	28	AMICA MUT GRP	964,273,608	953,932,827	67.86	69.40	1.06	74.39
16	91	HARTFORD FIRE & CAS GRP	909,828,847	917,918,278	46.61	46.51	1.00	75.39
17	19	ASSURANT INC GRP	808,551,503	785,571,058	44.71	45.22	0.89	76.28
18	50	COUNTRY INS & FIN SERV GRP	792,211,853	768,240,756	59.71	60.25	0.87	77.15
19	244	CINCINNATI FIN GRP	765,192,028	721,408,689	60.29	63.81	0.84	77.99
20	88	THE HANOVER INS GRP	721,502,084	691,906,823	65.43	66.42	0.79	78.79
21	361	MUNICH RE GRP	714,780,343	683,898,582	53.10	53.73	0.79	79.57
22	175	STATE AUTO MUT GRP	703,987,722	652,525,177	89.80	91.98	0.77	80.35
23	3484	TOWER HILL INS GRP	685,368,160	653,178,557	59.63	70.53	0.75	81.10
24	4773	FRONTLINE INS GRP	598,753,120	529,043,353	49.04	57.28	0.66	81.76
25	4830	UNITED INS HOLDINGS GRP	569,629,484	630,963,496	114.31	121.81	0.63	82.39
		INDUSTRY TOTAL	90,863,934,801	86,536,750,865	68.84	70.80	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)

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 2021 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	728,058,239	695,444,082	60.88	83.32	13.97	13.97
2	218	CNA INS GRP	638,679,985	638,076,284	50.31	65.97	12.25	26.22
3	413	MAG MUT INS GRP	417,942,952	391,401,706	52.19	76.09	8.02	34.24
4	2698	PROASSURANCE CORP GRP	342,955,567	354,820,274	49.35	70.41	6.58	40.82
5	626	CHUBB LTD GRP	201,436,917	178,526,362	103.80	118.96	3.86	44.68
6	4790	MMIC GRP	187,775,233	180,307,739	36.86	63.47	3.60	48.28
7	98	WR BERKLEY CORP GRP	184,835,178	164,907,770	47.03	58.30	3.55	51.83
8	2358	ISMIE GRP	173,747,576	173,411,837	53.05	84.43	3.33	55.16
9	184	CURI HOLDINGS GRP	159,592,048	151,039,775	37.85	78.04	3.06	58.22
10	501	ALLEGHANY GRP	153,834,302	146,650,282	34.82	59.64	2.95	61.17
11	158	FAIRFAX FIN GRP	117,748,527	111,859,110	45.92	62.01	2.26	63.43
12	2638	NCMIC GRP	99,545,439	98,466,707	47.02	73.00	1.91	65.34
13	785	MARKEL CORP GRP	96,367,269	91,324,772	37.68	51.12	1.85	67.19
14	508	NATIONAL GRP	95,183,133	93,233,449	31.98	58.64	1.83	69.02
15	377	MEDICAL INS OF MD GRP	93,466,405	94,388,844	42.43	66.60	1.79	70.81
16	4878	MICA GRP	89,041,102	90,421,858	38.91	61.28	1.71	72.52
17	4734	APOLLO GLOBAL MGMT GRP	82,477,287	78,088,432	31.43	51.54	1.58	74.10
18	1279	ARCH INS GRP	74,088,340	69,467,857	58.78	70.32	1.42	75.52
19	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	63,685,916	63,638,784	58.45	86.84	1.22	76.74
20	4880	LAMMICO GRP	55,594,444	54,723,079	15.65	32.59	1.07	77.81
21	861	HOSPITAL SERV GRP	54,603,746	50,960,574	50.67	62.01	1.05	78.86
22	44105	OPHTHALMIC MUT INS CO RRG	54,258,668	51,695,344	37.68	56.82	1.04	79.90
23	1324	UPMC HLTH SYSTEM GRP	52,748,720	52,748,720	79.05	101.60	1.01	80.91
24	4776	TEXAS MEDICAL LIAB TRUST GRP	51,930,182	44,741,899	64.15	100.32	1.00	81.91
25	36277	MEDICAL MUT INS CO OF ME	50,370,823	48,955,821	54.25	62.57	0.97	82.87
		INDUSTRY TOTAL	5,212,812,277	5,075,200,994	52.65	73.52	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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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

PROPERTY AND CASUALTY INSURANCE INDUSTRY 2021 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	3,547,060,248	3,602,051,137	50.96	58.69	9.46	9.46
2	91	HARTFORD FIRE & CAS GRP	3,293,688,775	3,225,540,314	46.09	51.30	8.79	18.25
3	626	CHUBB LTD GRP	2,203,568,412	2,272,538,543	42.43	46.91	5.88	24.13
4	2538	AMTRUST FINANCIAL SERV GRP	1,875,138,255	1,659,446,032	50.27	57.06	5.00	29.13
5	36102	STATE INS FUND	1,733,103,535	1,798,081,966	60.51	63.53	4.62	33.75
6	150	OLD REPUBLIC GRP	1,292,040,490	1,280,054,985	54.59	63.64	3.45	37.20
7	35076	STATE COMPENSATION INS FUND	1,235,450,577	1,250,541,214	73.97	79.88	3.30	40.50
8	98	WR BERKLEY CORP GRP	1,139,400,982	1,125,472,113	52.19	59.23	3.04	43.53
9	31	BERKSHIRE HATHAWAY GRP	1,033,812,323	1,046,997,415	52.15	60.90	2.76	46.29
10	84	AMERICAN FINANCIAL GRP	983,481,202	974,039,946	36.30	42.59	2.62	48.92
11	22945	TEXAS MUT INS CO	923,449,372	947,206,752	30.14	33.51	2.46	51.38
12	218	CNA INS GRP	842,969,839	825,821,385	41.06	46.49	2.25	53.63
13	922	ICW GRP ASSETS INC GRP	835,665,426	824,101,925	46.91	53.36	2.23	55.86
14	1279	ARCH INS GRP	655,835,115	655,360,719	45.56	53.97	1.75	57.61
15	4670	STARR GRP	589,005,202	618,583,411	66.70	66.26	1.57	59.18
16	785	MARKEL CORP GRP	585,006,210	549,693,281	46.52	52.88	1.56	60.74
17	41190	PINNACOL ASSUR	539,423,615	540,260,605	55.56	58.76	1.44	62.18
18	36196	SAIF CORP	521,964,312	515,867,481	82.03	83.96	1.39	63.57
19	291	ENCOVA MUT INS GRP	467,321,010	460,529,506	47.13	44.52	1.25	64.82
20	1120	EVEREST REINS HOLDINGS GRP	458,542,195	467,860,573	44.13	51.89	1.22	66.04
21	213	ERIE INS GRP	454,138,629	459,965,810	64.19	69.16	1.21	67.25
22	88	THE HANOVER INS GRP	404,080,482	394,629,663	42.04	47.32	1.08	68.33
23	708	NEW JERSEY MANUFACTURERS GRP	393,992,063	391,994,949	32.70	32.93	1.05	69.38
24	4886	BENCHMARK HOLDING GRP	367,404,356	356,986,314	47.87	57.35	0.98	70.36
25	7	FEDERATED MUT GRP	356,173,150	357,183,824	53.96	60.04	0.95	71.31
		INDUSTRY TOTAL	37,485,909,048	37,317,087,003	48.52	54.30	100.00	100.00

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2021 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	8,529,413,302	8,146,549,872	56.91	70.59	10.64	10.64
2	3548	TRAVELERS GRP	4,826,655,479	4,473,455,340	64.13	72.05	6.02	16.67
3	968	AXA INS GRP	4,774,264,652	4,289,305,535	63.75	72.95	5.96	22.63
4	19	ASSURANT INC GRP	4,735,954,419	4,354,849,713	64.26	64.37	5.91	28.54
5	98	WR BERKLEY CORP GRP	4,027,910,818	3,663,015,934	48.17	56.74	5.03	33.56
6	218	CNA INS GRP	3,684,271,880	3,314,212,436	51.95	62.90	4.60	38.16
7	158	FAIRFAX FIN GRP	3,384,935,412	2,885,274,596	54.24	67.89	4.22	42.39
8	785	MARKEL CORP GRP	3,304,250,568	2,933,113,295	43.40	54.31	4.12	46.51
9	91	HARTFORD FIRE & CAS GRP	2,970,783,416	2,721,522,819	71.63	86.53	3.71	50.22
10	140	NATIONWIDE CORP GRP	2,970,069,423	2,765,642,252	51.75	62.93	3.71	53.92
11	84	AMERICAN FINANCIAL GRP	2,343,108,740	2,142,160,715	44.59	57.39	2.92	56.85
12	31	BERKSHIRE HATHAWAY GRP	2,160,862,603	1,915,226,558	57.71	68.16	2.70	59.55
13	1279	ARCH INS GRP	1,719,072,373	1,456,786,512	54.89	71.67	2.15	61.69
14	4670	STARR GRP	1,716,355,416	1,532,594,425	69.35	84.41	2.14	63.83
15	1120	EVEREST REINS HOLDINGS GRP	1,658,380,613	1,398,042,985	58.96	69.68	2.07	65.90
16	244	CINCINNATI FIN GRP	1,484,552,608	1,409,332,557	37.16	44.18	1.85	67.76
17	501	ALLEGHANY GRP	1,479,346,164	1,306,261,314	44.54	61.88	1.85	69.60
18	761	ALLIANZ INS GRP	1,457,207,408	1,480,897,549	85.69	98.06	1.82	71.42
19	3098	TOKIO MARINE HOLDINGS INC GRP	1,364,163,261	1,300,617,551	65.75	71.05	1.70	73.12
20	176	STATE FARM GRP	1,145,193,000	1,100,415,226	57.48	58.75	1.43	74.55
21	242	SELECTIVE INS GRP	1,069,900,921	1,005,507,630	39.84	50.22	1.34	75.89
22	181	SWISS RE GRP	996,227,474	785,263,692	68.00	76.42	1.24	77.13
23	150	OLD REPUBLIC GRP	831,985,160	783,074,912	46.80	58.96	1.04	78.17
24	4734	APOLLO GLOBAL MGMT GRP	772,450,906	649,973,801	51.03	69.61	0.96	79.13
25	2538	AMTRUST FINANCIAL SERV GRP	708,565,230	625,572,940	51.64	64.81	0.88	80.02
		INDUSTRY TOTAL	80,127,520,959	73,185,987,786	55.57	66.00	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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2021 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	41,665,754,230	40,762,346,529	72.19	75.46	23.22	23.22
2	155	PROGRESSIVE GRP	35,852,921,113	35,095,518,997	66.97	68.91	19.98	43.20
3	8	ALLSTATE INS GRP	26,896,108,213	26,783,850,851	67.29	68.18	14.99	58.19
4	200	UNITED SERV AUTOMOBILE ASSN GRP	15,731,646,068	15,750,713,106	73.57	75.72	8.77	66.96
5	140	NATIONWIDE CORP GRP	5,565,737,353	5,616,771,081	63.00	64.91	3.10	70.06
6	473	AMERICAN FAMILY INS GRP	5,483,916,479	5,465,005,679	61.17	63.71	3.06	73.11
7	3548	TRAVELERS GRP	5,328,114,931	5,205,239,858	60.66	63.29	2.97	76.08
8	213	ERIE INS GRP	3,384,615,752	3,382,484,875	68.77	70.20	1.89	77.97
9	280	AUTO OWNERS GRP	3,328,108,487	3,315,667,440	62.66	66.43	1.85	79.82
10	1278	CSAA INS GRP	2,905,119,316	2,905,875,533	56.59	57.80	1.62	81.44
11	69	FARMERS INS GRP	2,535,164,911	2,517,328,436	61.22	63.10	1.41	82.86
12	91	HARTFORD FIRE & CAS GRP	1,864,696,499	1,891,067,244	56.64	58.47	1.04	83.90
13	88	THE HANOVER INS GRP	1,264,350,218	1,233,573,842	49.46	51.90	0.70	84.60
14	50	COUNTRY INS & FIN SERV GRP	1,209,560,632	1,214,326,950	65.74	67.21	0.67	85.27
15	28	AMICA MUT GRP	1,173,901,381	1,275,751,572	59.22	63.14	0.65	85.93
16	708	NEW JERSEY MANUFACTURERS GRP	1,070,343,924	1,082,552,986	70.29	75.11	0.60	86.52
17	123	SHELTER INS GRP	1,055,806,161	1,040,115,196	73.36	75.60	0.59	87.11
18	5	ALFA INS GRP	938,346,883	929,703,085	63.18	63.90	0.52	87.64
19	626	CHUBB LTD GRP	759,313,404	762,097,086	53.25	55.72	0.42	88.06
20	785	MARKEL CORP GRP	744,567,429	673,914,378	53.57	55.96	0.41	88.47
21	4991	ROOT INC GRP	724,562,124	711,058,197	85.54	86.92	0.40	88.88
22	169	SENTRY INS GRP	698,762,495	683,972,143	53.79	54.10	0.39	89.27
23	1227	PALISADES GRP	680,447,069	698,775,435	68.85	72.15	0.38	89.65
24	324	NORTH CAROLINA FARM BUREAU GRP	679,380,507	679,615,178	64.53	65.02	0.38	90.03
25	244	CINCINNATI FIN GRP	613,628,351	614,940,072	51.82	53.52	0.34	90.37
		INDUSTRY TOTAL	179,440,143,179	177,460,196,159	67.63	69.84	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.

NOTE: Based on filings received by 03/01/2022, an estimated 67.36% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at http://www.naic.org/research_actuarial_dept.htm

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

PROPERTY AND CASUALTY INSURANCE INDUSTRY 2021 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	8,370,046,527	7,287,295,076	66.98	70.65	19.89	19.89
2	3548	TRAVELERS GRP	2,973,806,294	2,928,550,282	55.14	59.35	7.07	26.96
3	150	OLD REPUBLIC GRP	2,019,243,345	2,017,485,258	66.51	76.25	4.80	31.76
4	140	NATIONWIDE CORP GRP	1,683,254,678	1,682,779,784	63.77	66.90	4.00	35.76
5	280	AUTO OWNERS GRP	1,433,052,098	1,348,511,284	60.42	65.84	3.41	39.17
6	8	ALLSTATE INS GRP	1,146,521,762	1,118,918,728	82.90	89.79	2.73	41.90
7	31	BERKSHIRE HATHAWAY GRP	1,125,267,440	1,095,465,188	58.76	69.88	2.67	44.57
8	98	WR BERKLEY CORP GRP	1,098,848,920	978,063,712	50.82	56.81	2.61	47.18
9	626	CHUBB LTD GRP	1,032,455,105	1,007,433,766	65.88	70.78	2.45	49.64
10	91	HARTFORD FIRE & CAS GRP	911,579,134	843,139,762	63.76	69.08	2.17	51.80
11	176	STATE FARM GRP	834,350,809	776,211,495	71.98	79.67	1.98	53.79
12	244	CINCINNATI FIN GRP	813,939,969	792,478,187	52.24	56.17	1.93	55.72
13	242	SELECTIVE INS GRP	791,590,996	746,946,269	66.22	68.89	1.88	57.60
14	3098	TOKIO MARINE HOLDINGS INC GRP	786,453,089	767,874,733	64.70	69.06	1.87	59.47
15	213	ERIE INS GRP	726,314,338	707,795,095	65.89	69.16	1.73	61.20
16	785	MARKEL CORP GRP	698,165,671	683,450,018	73.48	79.82	1.66	62.86
17	14184	ACUITY A MUT INS CO	680,829,664	640,117,070	55.72	61.06	1.62	64.48
18	169	SENTRY INS GRP	664,125,980	609,591,052	65.86	71.42	1.58	66.05
19	218	CNA INS GRP	634,853,715	615,602,062	77.87	83.23	1.51	67.56
20	7	FEDERATED MUT GRP	598,131,947	577,327,229	58.06	63.28	1.42	68.98
21	1279	ARCH INS GRP	570,893,252	543,060,126	68.21	73.52	1.36	70.34
22	62	EMC INS CO GRP	567,524,436	556,130,667	59.08	62.29	1.35	71.69
23	4850	CLEAR BLUE FINANCIAL GRP	447,918,249	372,778,084	72.95	80.02	1.06	72.76
24	158	FAIRFAX FIN GRP	403,964,226	381,917,392	62.23	72.27	0.96	73.72
25	2538	AMTRUST FINANCIAL SERV GRP	375,919,151	336,285,753	54.09	60.80	0.89	74.61
		INDUSTRY TOTAL	42,071,436,622	39,616,199,292	63.51	69.03	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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