

03/28/2016

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2015 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
35-Total All Lines**

RANK BY PREM	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	59,361,684,546	58,870,733,210	61.61	64.42	10.09	10.09
2	8	ALLSTATE INS GRP	30,180,756,463	29,770,017,293	59.21	61.77	5.13	15.22
3	31	BERKSHIRE HATHAWAY GRP	29,967,353,903	28,838,276,381	67.41	71.89	5.09	20.31
4	111	LIBERTY MUT GRP	29,848,412,239	29,392,126,529	56.05	60.12	5.07	25.39
5	3548	TRAVELERS GRP	23,200,304,436	22,974,826,405	45.81	51.20	3.94	29.33
6	155	PROGRESSIVE GRP	21,346,245,928	20,736,785,820	61.39	63.27	3.63	32.96
7	140	NATIONWIDE CORP GRP	19,577,849,457	19,239,654,367	60.64	63.65	3.33	36.29
8	69	FARMERS INS GRP	19,050,733,473	18,858,172,288	58.51	60.71	3.24	39.53
9	12	AMERICAN INTL GRP	18,997,007,876	18,652,889,512	75.60	85.11	3.23	42.76
10	200	UNITED SERV AUTOMOBILE ASSN GRP	16,744,764,052	16,355,800,840	72.50	74.21	2.85	45.60
11	212	ZURICH INS GRP	11,822,931,112	11,758,999,740	62.54	70.82	2.01	47.61
12	91	HARTFORD FIRE & CAS GRP	11,135,128,166	11,007,971,784	53.12	58.42	1.89	49.50
13	38	CHUBB INC GRP	10,468,610,065	10,389,330,211	41.58	48.84	1.78	51.28
14	626	CHUBB LTD GRP	10,142,170,623	9,925,501,227	54.28	58.47	1.72	53.01
15	218	CNA INS GRP	9,696,599,597	9,281,316,856	62.81	69.88	1.65	54.66
16	473	AMERICAN FAMILY INS GRP	7,242,621,007	7,021,425,771	55.25	56.45	1.23	55.89
17	2538	AMTRUST NGH GRP	7,137,817,412	6,454,106,782	59.46	66.22	1.21	57.10
18	3098	TOKIO MARINE HOLDINGS INC GRP	6,121,604,053	5,994,096,230	53.21	60.94	1.04	58.14
19	280	AUTO OWNERS GRP	5,981,375,907	5,914,687,907	53.54	57.47	1.02	59.16
20	213	ERIE INS GRP	5,914,045,368	5,723,096,784	58.89	61.52	1.01	60.16
21	84	AMERICAN FINANCIAL GRP	5,417,855,005	5,335,320,820	50.33	57.70	0.92	61.08
22	98	WR BERKLEY CORP GRP	5,376,350,203	5,195,825,750	46.67	53.23	0.91	62.00
23	19	ASSURANT INC GRP	4,974,523,323	5,125,910,279	43.79	43.97	0.85	62.84
24	796	QBE INS GRP	4,700,516,757	4,655,437,282	53.17	56.99	0.80	63.64
25	244	CINCINNATI FIN GRP	4,464,302,449	4,399,623,821	48.80	53.73	0.76	64.40
		INDUSTRY TOTAL	588,291,234,550	578,851,634,594	57.06	61.56	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 03/28/2016, an estimated 98.26% 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

03/28/2016

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2015 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
04-Homeowners Multiple Peril**

RANK BY PREM	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	17,516,715,113	17,473,823,115	47.97	49.21	19.66	19.66
2	8	ALLSTATE INS GRP	7,926,983,689	7,819,876,000	45.98	47.52	8.90	28.56
3	111	LIBERTY MUT GRP	5,993,803,392	5,835,219,513	53.34	54.65	6.73	35.29
4	69	FARMERS INS GRP	5,284,510,883	5,200,725,102	50.49	51.60	5.93	41.22
5	200	UNITED SERV AUTOMOBILE ASSN GRP	5,000,407,001	4,839,898,050	56.07	56.50	5.61	46.84
6	3548	TRAVELERS GRP	3,305,426,674	3,299,787,265	38.78	39.98	3.71	50.55
7	140	NATIONWIDE CORP GRP	3,249,455,688	3,217,825,376	55.52	56.80	3.65	54.19
8	473	AMERICAN FAMILY INS GRP	2,609,366,367	2,503,495,183	45.75	46.44	2.93	57.12
9	38	CHUBB INC GRP	2,089,808,634	2,066,918,173	55.54	56.81	2.35	59.47
10	213	ERIE INS GRP	1,471,544,371	1,418,524,163	49.17	50.95	1.65	61.12
11	280	AUTO OWNERS GRP	1,212,238,420	1,199,690,302	48.03	49.33	1.36	62.48
12	91	HARTFORD FIRE & CAS GRP	1,164,040,590	1,166,546,759	53.96	54.98	1.31	63.79
13	241	METROPOLITAN GRP	1,159,115,313	1,150,528,762	58.81	59.36	1.30	65.09
14	12	AMERICAN INTL GRP	1,009,129,269	944,065,605	47.72	50.75	1.13	66.22
15	155	PROGRESSIVE GRP	855,426,860	840,699,913	42.08	43.29	0.96	67.18
16	1278	CSAA INS GRP	825,496,119	792,485,109	75.98	77.45	0.93	68.11
17	4663	UNIVERSAL INS HOLDING GRP	813,895,388	774,273,025	23.74	23.93	0.91	69.02
18	1318	AUTO CLUB ENTERPRISES INS GRP	805,211,245	777,601,255	50.33	51.93	0.90	69.93
19	28	AMICA MUT GRP	717,776,321	689,939,570	68.66	70.67	0.81	70.73
20	50	COUNTRY INS & FIN SERV GRP	668,531,131	688,735,091	59.15	59.69	0.75	71.48
21	3484	TOWER HILL INS GRP	668,420,424	677,453,976	40.37	43.77	0.75	72.23
22	88	THE HANOVER INS GRP	527,848,384	524,337,372	50.11	51.26	0.59	72.83
23	19	ASSURANT INC GRP	523,423,846	505,923,830	39.78	40.33	0.59	73.41
24	55	AUTOMOBILE CLUB MI GRP	523,315,928	507,029,485	49.61	50.07	0.59	74.00
25	361	MUNICH RE GRP	522,187,083	513,160,503	43.46	44.03	0.59	74.59
		INDUSTRY TOTAL	89,081,524,669	87,497,300,469	49.93	51.34	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
2015 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
11-Medical Professional Liability**

RANK BY PREM	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	1,002,773,793	938,046,895	37.34	57.28	10.80	10.80
2	831	DOCTORS CO GRP	677,512,662	683,673,078	23.56	53.61	7.29	18.09
3	218	CNA INS GRP	458,157,059	460,114,187	30.39	46.88	4.93	23.02
4	2698	PROASSURANCE CORP GRP	453,819,998	455,963,514	24.43	49.37	4.89	27.91
5	34231	MEDICAL LIAB MUT INS CO	420,460,597	459,118,391	42.50	70.38	4.53	32.43
6	1154	COVERYS GRP	376,721,876	401,017,550	46.57	62.71	4.06	36.49
7	12	AMERICAN INTL GRP	332,703,084	348,880,694	91.64	128.21	3.58	40.07
8	1282	NORCAL GRP	315,312,317	320,466,600	40.43	67.32	3.39	43.47
9	4840	AJB GRP	296,927,829	342,850,220	58.91	81.94	3.20	46.66
10	413	MAG MUT INS GRP	234,413,244	237,389,203	34.79	64.54	2.52	49.19
11	10697	MCIC VT A RECIP RRG	230,937,442	230,915,430	86.51	108.90	2.49	51.67
12	30317	HOSPITALS INS CO INC	213,871,793	216,810,684	61.25	88.02	2.30	53.97
13	2358	ISMIE GRP	192,683,389	210,232,918	36.75	56.00	2.07	56.05
14	4790	MMIC GRP	159,900,264	159,827,268	23.79	40.43	1.72	57.77
15	33049	STATE VOLUNTEER MUT INS CO	133,861,482	136,763,119	31.62	64.77	1.44	59.21
16	377	MEDICAL INS OF MD GRP	126,963,951	132,090,458	35.74	53.53	1.37	60.58
17	626	CHUBB LTD GRP	121,840,698	118,604,885	22.14	45.46	1.31	61.89
18	10341	CONTROLLED RISK INS CO OF VT RRG	120,815,952	120,815,952	76.28	95.58	1.30	63.19
19	32832	MUTUAL INS CO OF AZ	114,154,800	116,171,442	30.94	49.88	1.23	64.42
20	785	MARKEL CORP GRP	104,114,686	110,400,359	72.18	77.97	1.12	65.54
21	184	MEDICAL INS GRP	101,408,057	97,743,233	34.21	57.66	1.09	66.63
22	3239	ALLIED WORLD ASSUR HOLDING GRP	101,329,906	108,760,613	83.69	113.80	1.09	67.72
23	4509	IRONSHORE GRP	95,029,013	93,674,483	46.67	61.86	1.02	68.75
24	98	WR BERKLEY CORP GRP	93,238,158	100,359,551	48.03	57.36	1.00	69.75
25	508	NATIONAL GRP	92,256,957	92,282,422	40.36	64.25	0.99	70.74
		INDUSTRY TOTAL	9,288,820,032	9,427,319,603	42.75	65.19	100.00	100.00

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PROPERTY AND CASUALTY INSURANCE INDUSTRY
2015 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
16-Workers' Compensation**

RANK BY PREM	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	4,467,427,751	4,418,802,702	59.41	68.98	7.81	7.81
2	91	HARTFORD FIRE & CAS GRP	3,324,634,246	3,295,521,528	51.48	57.24	5.81	13.62
3	212	ZURICH INS GRP	2,859,226,697	2,846,324,593	65.02	77.22	5.00	18.62
4	2538	AMTRUST NGH GRP	2,744,762,433	2,623,837,200	55.99	63.49	4.80	23.42
5	12	AMERICAN INTL GRP	2,559,602,954	2,697,084,109	96.25	112.44	4.48	27.90
6	31	BERKSHIRE HATHAWAY GRP	2,482,219,827	2,347,258,552	48.71	57.76	4.34	32.24
7	111	LIBERTY MUT GRP	2,481,414,228	2,477,670,368	65.08	73.42	4.34	36.57
8	36102	STATE INS FUND	2,437,324,769	2,486,751,361	71.81	73.45	4.26	40.83
9	35076	STATE COMPENSATION INS FUND	1,638,849,156	1,618,931,273	77.22	83.17	2.87	43.70
10	150	OLD REPUBLIC GRP	1,444,917,839	1,449,445,586	65.46	74.95	2.53	46.23
11	98	WR BERKLEY CORP GRP	1,394,009,495	1,347,552,565	47.40	53.47	2.44	48.66
12	84	AMERICAN FINANCIAL GRP	1,314,304,229	1,279,376,433	50.71	58.29	2.30	50.96
13	38	CHUBB INC GRP	1,244,658,579	1,234,525,239	51.32	55.16	2.18	53.14
14	626	CHUBB LTD GRP	1,192,809,823	1,164,812,990	45.92	50.35	2.09	55.22
15	572	BCBS OF MI GRP	1,139,018,632	1,067,195,704	45.03	49.83	1.99	57.21
16	22945	TEXAS MUT INS CO	1,087,427,936	1,091,612,432	34.79	39.10	1.90	59.12
17	158	FAIRFAX FIN GRP	905,290,163	894,022,748	27.74	31.38	1.58	60.70
18	922	AMERICAN ASSETS GRP	822,016,634	813,984,149	48.63	58.22	1.44	62.14
19	218	CNA INS GRP	729,221,543	727,610,991	67.24	74.10	1.27	63.41
20	3363	EMPLOYERS HOLDINGS GRP	684,943,384	686,027,296	49.78	59.38	1.20	64.61
21	41190	PINNACOL ASSUR	633,021,356	629,022,622	53.23	56.11	1.11	65.71
22	708	NEW JERSEY MANUFACTURERS GRP	509,561,376	486,821,584	58.23	61.99	0.89	66.61
23	140	NATIONWIDE CORP GRP	506,740,906	494,164,607	53.67	57.33	0.89	67.49
24	169	SENTRY INS GRP	476,878,562	461,850,934	71.21	78.21	0.83	68.32
25	36196	SAIF CORP	469,459,203	466,786,957	43.88	47.31	0.82	69.15
		INDUSTRY TOTAL	57,197,644,371	56,594,115,132	57.47	64.80	100.00	100.00

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PROPERTY AND CASUALTY INSURANCE INDUSTRY
2015 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 BY PREM	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	12	AMERICAN INTL GRP	5,833,598,193	5,683,428,960	112.18	127.79	9.07	9.07
2	3548	TRAVELERS GRP	3,134,975,876	3,127,125,649	44.83	55.43	4.88	13.95
3	626	CHUBB LTD GRP	3,122,786,845	3,093,650,109	64.13	72.45	4.86	18.80
4	212	ZURICH INS GRP	2,967,357,608	2,985,359,131	83.42	96.44	4.61	23.42
5	38	CHUBB INC GRP	2,818,916,799	2,795,838,857	30.48	50.49	4.38	27.80
6	218	CNA INS GRP	2,739,906,756	2,727,610,299	45.41	60.41	4.26	32.06
7	111	LIBERTY MUT GRP	2,447,267,833	2,464,009,332	51.93	68.66	3.81	35.87
8	1285	XL AMER GRP	2,393,712,843	2,394,166,678	54.17	66.71	3.72	39.59
9	140	NATIONWIDE CORP GRP	2,064,474,021	1,970,609,755	54.36	63.76	3.21	42.80
10	98	WR BERKLEY CORP GRP	1,933,224,316	1,812,030,093	45.13	54.29	3.01	45.81
11	19	ASSURANT INC GRP	1,573,573,733	1,469,583,600	63.22	63.46	2.45	48.26
12	3098	TOKIO MARINE HOLDINGS INC GRP	1,494,861,870	1,427,257,416	44.22	55.91	2.32	50.58
13	84	AMERICAN FINANCIAL GRP	1,292,622,429	1,256,390,684	44.29	60.65	2.01	52.59
14	31	BERKSHIRE HATHAWAY GRP	1,194,338,997	1,072,679,412	36.41	49.45	1.86	54.45
15	785	MARKEL CORP GRP	967,150,945	976,730,766	45.48	53.24	1.50	55.95
16	91	HARTFORD FIRE & CAS GRP	963,598,927	949,914,871	43.67	60.82	1.50	57.45
17	158	FAIRFAX FIN GRP	955,455,510	941,579,843	48.89	63.52	1.49	58.94
18	3416	AXIS CAPITAL GRP	930,793,658	915,256,015	65.00	68.34	1.45	60.39
19	3239	ALLIED WORLD ASSUR HOLDING GRP	896,498,792	842,801,308	34.64	61.70	1.39	61.78
20	244	CINCINNATI FIN GRP	892,635,846	878,247,183	36.80	43.90	1.39	63.17
21	4670	STARR GRP	834,894,950	815,002,582	49.81	63.77	1.30	64.47
22	1279	ARCH INS GRP	834,629,555	770,302,585	51.48	65.65	1.30	65.77
23	176	STATE FARM GRP	814,693,242	822,882,991	62.11	62.97	1.27	67.03
24	4254	THE WARRANTY GRP	732,682,179	517,543,294	67.12	67.44	1.14	68.17
25	4509	IRONSHORE GRP	698,100,749	770,580,421	59.61	69.92	1.09	69.26
		INDUSTRY TOTAL	64,300,171,907	62,505,285,319	55.29	67.57	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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States, U.S. Territories, Canada and Aggregate Other Alien
Total Private Passenger Auto**

RANK BY PREM	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	36,545,895,958	36,271,810,146	69.31	72.91	18.31	18.31
2	31	BERKSHIRE HATHAWAY GRP	22,808,382,011	22,159,887,329	74.36	77.09	11.43	29.74
3	8	ALLSTATE INS GRP	20,036,973,320	19,823,851,911	65.22	68.09	10.04	39.78
4	155	PROGRESSIVE GRP	17,518,721,243	17,117,055,670	64.44	66.27	8.78	48.56
5	200	UNITED SERV AUTOMOBILE ASSN GRP	10,562,099,665	10,356,483,380	82.82	85.21	5.29	53.85
6	69	FARMERS INS GRP	9,985,968,559	9,920,517,845	66.88	69.00	5.00	58.85
7	111	LIBERTY MUT GRP	9,942,667,097	9,629,834,976	61.75	64.81	4.98	63.84
8	140	NATIONWIDE CORP GRP	7,468,707,881	7,392,565,775	67.50	68.76	3.74	67.58
9	473	AMERICAN FAMILY INS GRP	3,694,270,706	3,605,102,297	60.73	62.18	1.85	69.43
10	3548	TRAVELERS GRP	3,377,404,445	3,229,374,977	56.48	58.90	1.69	71.12
11	1318	AUTO CLUB ENTERPRISES INS GRP	2,541,211,808	2,472,919,532	63.48	65.30	1.27	72.40
12	213	ERIE INS GRP	2,515,591,452	2,435,209,898	70.02	71.56	1.26	73.66
13	91	HARTFORD FIRE & CAS GRP	2,492,504,843	2,441,921,787	66.76	67.27	1.25	74.90
14	660	MERCURY GEN GRP	2,316,630,975	2,281,192,196	61.15	64.94	1.16	76.07
15	1278	CSAA INS GRP	2,308,156,538	2,231,747,455	71.67	73.23	1.16	77.22
16	241	METROPOLITAN GRP	2,298,551,571	2,248,205,829	62.40	64.18	1.15	78.37
17	280	AUTO OWNERS GRP	1,902,038,523	1,881,166,318	74.48	79.16	0.95	79.33
18	55	AUTOMOBILE CLUB MI GRP	1,583,753,850	1,582,768,095	88.35	91.87	0.79	80.12
19	411	MAPFRE INS GRP	1,581,366,154	1,535,537,132	70.82	71.84	0.79	80.91
20	2538	AMTRUST NGH GRP	1,427,158,162	1,392,283,288	65.76	68.69	0.72	81.63
21	3495	INFINITY PROP & CAS INS GRP	1,261,827,809	1,243,497,371	65.35	66.22	0.63	82.26
22	215	KEMPER CORP GRP	1,150,698,037	1,144,904,181	65.96	67.50	0.58	82.84
23	28	AMICA MUT GRP	1,134,934,922	1,112,729,200	69.50	72.59	0.57	83.41
24	50	COUNTRY INS & FIN SERV GRP	980,544,026	992,613,806	67.19	68.98	0.49	83.90
25	88	THE HANOVER INS GRP	962,637,762	949,932,360	63.95	65.67	0.48	84.38
		INDUSTRY TOTAL	199,574,940,027	196,058,355,958	68.28	70.90	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 03/28/2016, an estimated 98.26% 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

03/28/2016

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2015 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
Total Commercial Auto**

RANK BY PREM	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	2,187,740,422	2,012,935,984	54.92	58.19	7.01	7.01
2	3548	TRAVELERS GRP	2,026,479,165	1,998,140,131	58.22	61.99	6.50	13.51
3	140	NATIONWIDE CORP GRP	1,721,819,621	1,690,810,904	71.64	74.91	5.52	19.03
4	111	LIBERTY MUT GRP	1,512,740,602	1,504,679,062	68.75	72.35	4.85	23.87
5	212	ZURICH INS GRP	1,487,294,593	1,423,882,037	67.30	75.36	4.77	28.64
6	12	AMERICAN INTL GRP	1,125,603,727	1,143,178,791	94.76	109.59	3.61	32.25
7	31	BERKSHIRE HATHAWAY GRP	1,072,074,324	1,007,299,950	56.44	66.50	3.44	35.69
8	150	OLD REPUBLIC GRP	1,071,187,002	1,026,085,453	62.51	67.34	3.43	39.12
9	2538	AMTRUST NGH GRP	697,286,292	613,328,769	75.93	83.17	2.23	41.35
10	280	AUTO OWNERS GRP	662,843,431	639,571,501	57.53	65.28	2.12	43.48
11	3098	TOKIO MARINE HOLDINGS INC GRP	631,955,709	612,935,726	68.95	76.74	2.03	45.50
12	244	CINCINNATI FIN GRP	578,799,985	564,597,146	66.81	72.02	1.86	47.36
13	91	HARTFORD FIRE & CAS GRP	563,363,256	550,941,741	68.02	72.95	1.81	49.17
14	98	WR BERKLEY CORP GRP	536,941,442	538,796,356	68.30	74.42	1.72	50.89
15	84	AMERICAN FINANCIAL GRP	504,817,016	512,315,696	66.32	74.03	1.62	52.50
16	176	STATE FARM GRP	476,718,437	468,851,357	69.78	76.91	1.53	54.03
17	213	ERIE INS GRP	441,794,022	421,680,396	60.79	63.69	1.42	55.45
18	796	QBE INS GRP	416,824,686	395,860,357	66.02	70.83	1.34	56.78
19	626	CHUBB LTD GRP	403,244,966	388,444,047	57.08	65.45	1.29	58.08
20	242	SELECTIVE INS GRP	388,968,869	371,068,871	58.48	62.13	1.25	59.32
21	8	ALLSTATE INS GRP	376,506,227	369,143,521	73.73	77.97	1.21	60.53
22	169	SENTRY INS GRP	368,882,522	344,953,326	60.11	65.15	1.18	61.71
23	62	EMC INS CO GRP	367,558,903	358,860,628	66.94	70.24	1.18	62.89
24	69	FARMERS INS GRP	332,959,696	338,578,162	57.30	61.39	1.07	63.96
25	218	CNA INS GRP	327,044,655	328,957,185	65.12	69.77	1.05	65.01
		INDUSTRY TOTAL	31,199,398,536	30,199,533,421	65.78	72.23	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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