

This issue features direct written premiums, market shares and pure loss ratios for the homeowners and private passenger auto (PPA) lines. The PPA line includes liability and physical damage. The data is taken from the “Exhibit of Premiums and Losses” from the NAIC property/casualty annual statement. Comparisons can be made between 2011 and 2012 data. The direct loss ratio for the homeowners line improved just under 17 points over the past year, going from 75.76 in 2011 to 58.86 in 2012 (Figure 1). This is likely the result of a significant decrease in catastrophe losses paid in 2012 from 2011 levels. The 2012 pure loss ratio for homeowners is approximately equal to that of 2010. The PPA line experienced a minimal improvement, decreasing by approximately one point over the past year (Figure 2 on the following page). Market shares among companies did not vary to a large degree. The same 10 insurers made up the top 10 in 2011 and 2012, in both the auto and homeowners lines.

The NAIC publishes market share reports for various types of insurance. Data in this article are based on the *2012 Market Share Reports for Property/Casualty Groups and Companies*.<sup>1</sup> The report contains data on the top 125 groups/companies writing each of the property/casualty lines of business. Additionally, the report provides the top 10 groups by state. For more detailed information on a particular line of business, market share by line reports provide 99% of the market share by state for each property/casualty line of business.

**FIGURE 1: 2012 TOP 10 MARKET SHARE—HOMEOWNERS\***

Group/Company Code	Group/Company Name	Direct Premiums Written	2012 Market Share	2011 Market Share	2012 Pure Loss Ratio	2011 Pure Loss Ratio
176	STATE FARM GRP	15,894,342,416	20.42	18.62	60.41	74.48
8	ALLSTATE INS GRP	7,166,930,982	9.21	10.32	53.16	77.89
212	ZURICH INS GRP	4,885,918,986	6.28	9.07	55.19	57.95
111	LIBERTY MUT GRP	4,628,085,778	5.95	7.94	58.66	73.48
200	UNITED SERV AUTOMOBILE ASSN GRP	3,856,393,631	4.95	5.9	64.38	79.48
3548	TRAVELERS GRP	3,450,478,282	4.43	4.6	56.89	84.39
140	NATIONWIDE CORP GRP	2,945,058,159	3.78	4.54	63.07	83.18
38	CHUBB INC GRP	1,871,222,643	2.4	4.05	66.74	65.33
10064	CITIZENS PROP INS CORP	1,637,388,951	2.1	2.08	38.99	62.59
473	AMERICAN FAMILY INS GRP	1,584,680,929	2.04	1.8	61.17	88.86
	<b>**INDUSTRY TOTAL**</b>	<b>77,834,464,397</b>			<b>58.86</b>	<b>75.76</b>

\*This data includes line 4 of the 2012 Property/Casualty Annual Statement.

<sup>1</sup>For more information about this data, please contact a member of the NAIC Research and Actuarial Department. More information can be found online at: [www.naic.org/research\\_actuarial\\_dept.htm](http://www.naic.org/research_actuarial_dept.htm)

**DATA AT A GLANCE (CONTINUED)**

**FIGURE 2: 2012 TOP 10 MARKET SHARE—TOTAL PRIVATE PASSENGER\***

Group/ Company Code	Group/Company Name	Direct Premiums Written	2012 Market Share	2011 Market Share	2012 Pure Loss Ratio	2011 Pure Loss Ratio
176	STATE FARM GRP	30,780,387,163	17.85	18.62	67.05	76.04
8	ALLSTATE INS GRP	17,478,055,222	10.14	10.32	63.94	61.7
31	BERKSHIRE HATHAWAY GRP	16,748,869,754	9.71	9.07	68.04	69.11
155	PROGRESSIVE GRP	14,427,897,625	8.37	7.94	65.17	61.89
212	ZURICH INS GRP	10,279,069,827	5.96	5.90	63.13	61.11
200	UNITED SERV AUTOMOBILE ASSN GRP	8,397,518,173	4.87	4.60	71.91	74.04
111	LIBERTY MUT GRP	8,263,736,892	4.79	4.54	59.75	60.12
140	NATIONWIDE CORP GRP	7,136,179,447	4.14	4.05	64.23	71.05
3548	TRAVELERS GRP	3,393,013,623	1.97	2.08	64.13	76.96
473	AMERICAN FAMILY INS GRP	3,300,453,682	1.91	1.80	62.97	62.59
	<b>**INDUSTRY TOTAL**</b>	<b>172,409,406,508</b>			<b>66.36</b>	<b>67.52</b>

\* This data includes lines 19.1, 19.2, and 21.1 of the 2012 Property/Casualty Annual Statement.



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