

03/26/2018

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2017 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	64,897,130,482	63,991,878,281	71.72	73.97	10.16	10.16
2	31	BERKSHIRE HATHAWAY GRP	38,408,250,793	36,826,903,830	72.04	76.02	6.02	16.18
3	111	LIBERTY MUT GRP	33,831,725,985	33,202,968,579	66.77	71.86	5.30	21.48
4	8	ALLSTATE INS GRP	31,501,664,285	31,300,855,577	61.53	64.20	4.93	26.41
5	155	PROGRESSIVE GRP	27,862,882,459	26,427,455,875	64.49	66.53	4.36	30.77
6	3548	TRAVELERS GRP	24,875,076,434	24,468,180,884	56.64	61.74	3.90	34.67
7	626	CHUBB LTD GRP	21,208,575,780	21,232,027,673	61.05	67.17	3.32	37.99
8	200	UNITED SERV AUTOMOBILE ASSN GRP	20,151,367,659	19,494,955,483	79.71	81.66	3.16	41.15
9	69	FARMERS INS GRP	19,862,472,177	19,789,794,167	73.63	75.85	3.11	44.26
10	140	NATIONWIDE CORP GRP	19,218,906,948	19,417,804,723	73.85	77.50	3.01	47.27
11	12	AMERICAN INTL GRP	14,033,051,782	14,702,403,961	75.36	81.61	2.20	49.47
12	212	ZURICH INS GRP	13,022,736,080	12,842,381,818	70.54	77.73	2.04	51.51
13	91	HARTFORD FIRE & CAS GRP	11,134,409,164	11,192,987,574	58.40	66.44	1.74	53.25
14	218	CNA INS GRP	10,455,108,662	10,021,584,504	60.84	67.41	1.64	54.89
15	2538	AMTRUST NGH GRP	10,210,057,731	9,722,707,122	66.79	74.06	1.60	56.49
16	473	AMERICAN FAMILY INS GRP	8,363,930,038	8,136,215,509	68.95	70.78	1.31	57.80
17	280	AUTO OWNERS GRP	7,152,202,097	6,811,788,684	57.88	62.09	1.12	58.92
18	213	ERIE INS GRP	6,656,501,343	6,467,327,727	58.15	60.71	1.04	59.96
19	3098	TOKIO MARINE HOLDINGS INC GRP	6,652,993,303	6,569,381,648	62.68	69.56	1.04	61.00
20	84	AMERICAN FINANCIAL GRP	5,912,247,592	5,791,937,547	54.45	62.38	0.93	61.93
21	98	WR BERKLEY CORP GRP	5,740,267,699	5,706,592,653	43.74	51.82	0.90	62.83
22	19	ASSURANT INC GRP	5,661,281,714	5,548,370,344	78.70	78.86	0.89	63.71
23	158	FAIRFAX FIN GRP	5,471,597,517	5,329,432,634	59.26	70.44	0.86	64.57
24	244	CINCINNATI FIN GRP	4,858,277,740	4,755,484,491	51.32	56.47	0.76	65.33
25	785	MARKEL CORP GRP	4,626,165,721	4,403,323,424	51.63	60.77	0.72	66.06
		INDUSTRY TOTAL	638,511,014,795	626,494,617,036	66.00	70.52	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 03/26/2018, an estimated 97.70% 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

03/26/2018

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2017 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	17,556,870,659	17,529,984,027	80.93	82.19	18.66	18.66
2	8	ALLSTATE INS GRP	7,957,402,632	7,917,871,763	55.60	57.66	8.46	27.12
3	111	LIBERTY MUT GRP	6,471,114,099	6,334,090,786	65.09	66.68	6.88	34.00
4	200	UNITED SERV AUTOMOBILE ASSN GRP	5,703,740,955	5,477,539,017	79.29	79.85	6.06	40.06
5	69	FARMERS INS GRP	5,617,990,249	5,560,408,807	77.53	78.51	5.97	46.03
6	3548	TRAVELERS GRP	3,547,477,992	3,464,911,530	65.10	66.96	3.77	49.80
7	140	NATIONWIDE CORP GRP	3,290,889,943	3,291,626,875	99.16	101.10	3.50	53.30
8	473	AMERICAN FAMILY INS GRP	3,045,588,947	2,952,644,761	62.24	63.06	3.24	56.53
9	626	CHUBB LTD GRP	2,776,827,383	2,757,236,710	87.42	90.43	2.95	59.49
10	213	ERIE INS GRP	1,596,489,709	1,565,489,597	53.27	55.35	1.70	61.18
11	280	AUTO OWNERS GRP	1,416,698,233	1,356,514,395	55.83	57.32	1.51	62.69
12	12	AMERICAN INTL GRP	1,122,614,496	1,105,821,068	106.30	111.90	1.19	63.88
13	241	METROPOLITAN GRP	1,105,349,706	1,122,532,751	62.60	63.15	1.17	65.06
14	155	PROGRESSIVE GRP	1,092,184,347	993,660,720	58.80	60.28	1.16	66.22
15	91	HARTFORD FIRE & CAS GRP	1,037,569,894	1,075,818,848	77.10	80.59	1.10	67.32
16	4663	UNIVERSAL INS HOLDING GRP	982,377,788	926,268,088	66.98	67.32	1.04	68.36
17	1278	CSAA INS GRP	898,845,961	890,887,518	163.53	165.84	0.96	69.32
18	1318	AUTO CLUB ENTERPRISES INS GRP	891,965,865	875,906,639	71.45	73.31	0.95	70.27
19	28	AMICA MUT GRP	847,664,627	812,565,068	67.74	69.98	0.90	71.17
20	4861	HERITAGE INS HOLDINGS GRP	785,395,669	770,011,132	86.75	89.29	0.83	72.00
21	2538	AMTRUST NGH GRP	741,813,747	697,071,054	77.94	79.18	0.79	72.79
22	4830	UNITED INS HOLDINGS GRP	711,694,944	665,815,431	72.11	74.38	0.76	73.55
23	50	COUNTRY INS & FIN SERV GRP	673,430,879	673,910,219	69.13	69.49	0.72	74.26
24	3484	TOWER HILL INS GRP	611,603,907	607,430,605	80.73	84.97	0.65	74.91
25	19	ASSURANT INC GRP	609,112,665	584,693,257	46.93	47.50	0.65	75.56
		INDUSTRY TOTAL	94,087,187,939	92,498,259,858	73.57	75.42	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
2017 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	1,089,792,775	1,070,196,321	39.13	56.94	12.50	12.50
2	831	DOCTORS CO GRP	680,777,563	664,220,049	36.69	63.68	7.81	20.31
3	218	CNA INS GRP	491,578,654	459,258,561	50.73	66.59	5.64	25.95
4	2698	PROASSURANCE CORP GRP	475,919,413	463,995,056	36.31	60.09	5.46	31.41
5	1154	COVERYS GRP	414,361,307	412,703,079	53.07	77.96	4.75	36.16
6	34231	MEDICAL LIAB MUT INS CO	408,350,784	400,470,382	49.60	73.28	4.68	40.85
7	1282	NORCAL GRP	332,144,702	328,078,568	43.66	65.60	3.81	44.66
8	413	MAG MUT INS GRP	266,481,121	258,658,662	64.08	88.64	3.06	47.71
9	4840	AJB GRP	185,964,977	220,767,731	42.16	63.00	2.13	49.85
10	30317	HOSPITALS INS CO INC	174,198,680	182,867,239	47.06	65.84	2.00	51.85
11	111	LIBERTY MUT GRP	166,473,951	169,692,041	95.38	111.53	1.91	53.76
12	12	AMERICAN INTL GRP	161,760,599	193,515,708	34.23	56.46	1.86	55.61
13	2358	ISMIE GRP	158,074,176	171,596,526	38.07	57.81	1.81	57.42
14	10341	CONTROLLED RISK INS CO OF VT RRG	151,085,675	151,085,675	60.63	85.74	1.73	59.16
15	626	CHUBB LTD GRP	144,863,930	147,537,381	72.92	88.23	1.66	60.82
16	4790	MMIC GRP	144,334,725	146,902,929	48.84	68.59	1.66	62.47
17	184	MEDICAL INS GRP	138,854,060	133,667,520	27.72	49.48	1.59	64.07
18	158	FAIRFAX FIN GRP	127,948,945	132,194,723	51.73	80.61	1.47	65.54
19	33049	STATE VOLUNTEER MUT INS CO	125,749,659	127,742,011	16.79	36.05	1.44	66.98
20	377	MEDICAL INS OF MD GRP	117,892,956	119,802,971	31.90	49.89	1.35	68.33
21	501	ALLEGHANY GRP	116,384,224	115,504,601	32.16	47.31	1.34	69.67
22	4878	MICA GRP	103,835,992	106,951,237	33.05	51.45	1.19	70.86
23	98	WR BERKLEY CORP GRP	94,147,559	93,746,976	61.29	73.34	1.08	71.94
24	508	NATIONAL GRP	93,884,544	92,691,987	28.12	48.36	1.08	73.01
25	2638	NCMIC GRP	93,620,732	92,046,919	18.81	41.68	1.07	74.09
		INDUSTRY TOTAL	8,717,389,436	8,728,529,497	48.09	68.90	100.00	100.00

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PROPERTY AND CASUALTY INSURANCE INDUSTRY
2017 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	4,355,809,603	4,409,852,216	53.82	61.49	7.51	7.51
2	91	HARTFORD FIRE & CAS GRP	3,406,849,487	3,371,822,017	50.75	56.10	5.88	13.39
3	212	ZURICH INS GRP	2,923,427,279	2,900,400,008	50.76	62.10	5.04	18.43
4	2538	AMTRUST NGH GRP	2,920,200,671	2,920,018,854	56.08	65.76	5.04	23.47
5	31	BERKSHIRE HATHAWAY GRP	2,802,215,913	2,724,348,498	48.30	55.37	4.83	28.30
6	626	CHUBB LTD GRP	2,458,869,861	2,498,478,513	46.52	53.83	4.24	32.54
7	111	LIBERTY MUT GRP	2,446,891,528	2,463,046,790	60.28	69.14	4.22	36.76
8	36102	STATE INS FUND	2,277,778,388	2,295,571,850	57.35	58.31	3.93	40.69
9	12	AMERICAN INTL GRP	1,758,580,865	1,895,480,798	78.26	89.14	3.03	43.72
10	150	OLD REPUBLIC GRP	1,458,125,287	1,463,002,278	64.28	73.64	2.51	46.24
11	98	WR BERKLEY CORP GRP	1,412,497,777	1,430,208,431	38.32	45.36	2.44	48.67
12	84	AMERICAN FINANCIAL GRP	1,366,600,601	1,357,374,769	47.33	53.92	2.36	51.03
13	35076	STATE COMPENSATION INS FUND	1,360,106,028	1,324,379,788	39.16	45.09	2.35	53.37
14	572	BCBS OF MI GRP	1,337,567,855	1,310,661,581	47.54	52.27	2.31	55.68
15	22945	TEXAS MUT INS CO	992,073,392	1,012,279,573	36.40	40.96	1.71	57.39
16	158	FAIRFAX FIN GRP	951,811,402	947,185,251	31.44	35.67	1.64	59.03
17	922	ICW GRP ASSETS INC GRP	930,754,853	929,080,728	52.25	59.01	1.61	60.64
18	218	CNA INS GRP	737,873,110	738,520,762	50.11	52.57	1.27	61.91
19	3363	EMPLOYERS HOLDINGS GRP	719,567,231	712,500,038	46.87	53.77	1.24	63.15
20	41190	PINNACOL ASSUR	620,979,534	618,554,323	48.61	52.39	1.07	64.22
21	4670	STARR GRP	619,146,016	554,093,899	58.82	67.33	1.07	65.29
22	1279	ARCH INS GRP	560,084,777	538,837,248	59.43	64.03	0.97	66.26
23	708	NEW JERSEY MANUFACTURERS GRP	526,334,263	519,278,436	47.47	51.69	0.91	67.16
24	785	MARKEL CORP GRP	512,735,705	486,578,819	39.13	45.21	0.88	68.05
25	36196	SAIF CORP	498,522,071	500,011,644	36.01	39.44	0.86	68.91
		INDUSTRY TOTAL	57,983,282,536	57,820,963,108	50.23	56.90	100.00	100.00

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03/26/2018

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2017 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	6,040,652,968	6,045,802,780	46.10	57.77	8.82	8.82
2	12	AMERICAN INTL GRP	4,433,668,992	4,748,309,968	53.76	60.75	6.47	15.29
3	3548	TRAVELERS GRP	3,320,854,812	3,262,031,688	47.67	58.82	4.85	20.14
4	111	LIBERTY MUT GRP	3,320,267,684	3,256,566,222	68.49	90.05	4.85	24.99
5	212	ZURICH INS GRP	2,627,547,861	2,580,411,429	75.08	87.86	3.84	28.83
6	218	CNA INS GRP	2,609,922,519	2,542,488,915	41.27	57.71	3.81	32.64
7	1285	XL AMER GRP	2,307,757,929	2,394,881,282	46.18	60.46	3.37	36.01
8	98	WR BERKLEY CORP GRP	2,231,614,073	2,198,013,447	46.59	58.90	3.26	39.27
9	19	ASSURANT INC GRP	2,137,136,806	2,031,048,582	68.86	68.91	3.12	42.39
10	158	FAIRFAX FIN GRP	2,101,473,540	2,018,757,083	62.33	80.70	3.07	45.45
11	140	NATIONWIDE CORP GRP	2,073,939,525	2,075,565,091	59.23	70.37	3.03	48.48
12	31	BERKSHIRE HATHAWAY GRP	1,820,860,581	1,599,958,948	63.08	72.03	2.66	51.14
13	3098	TOKIO MARINE HOLDINGS INC GRP	1,635,214,513	1,586,604,165	52.34	61.84	2.39	53.53
14	785	MARKEL CORP GRP	1,559,129,110	1,502,951,676	29.81	44.07	2.28	55.80
15	84	AMERICAN FINANCIAL GRP	1,430,996,243	1,377,387,604	55.12	74.36	2.09	57.89
16	91	HARTFORD FIRE & CAS GRP	1,098,190,673	1,089,040,042	21.28	62.97	1.60	59.50
17	3416	AXIS CAPITAL GRP	994,606,939	977,654,036	58.63	60.14	1.45	60.95
18	244	CINCINNATI FIN GRP	984,689,149	961,277,522	36.92	43.83	1.44	62.39
19	761	ALLIANZ INS GRP	909,552,001	804,496,606	51.60	69.70	1.33	63.72
20	3219	SOMPO GRP	894,070,264	817,164,589	51.87	68.14	1.31	65.02
21	1279	ARCH INS GRP	886,294,027	860,707,167	44.48	57.93	1.29	66.31
22	176	STATE FARM GRP	857,298,606	771,857,852	93.02	94.52	1.25	67.57
23	40827	VIRGINIA SURETY CO INC	854,732,437	684,096,308	67.28	67.15	1.25	68.81
24	4670	STARR GRP	791,951,616	762,462,129	68.15	84.52	1.16	69.97
25	242	SELECTIVE INS GRP	744,617,317	718,754,939	38.71	48.27	1.09	71.06
		INDUSTRY TOTAL	68,489,086,693	66,440,804,831	52.47	65.16	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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2017 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	41,817,415,958	41,221,907,697	68.79	71.36	18.13	18.13
2	31	BERKSHIRE HATHAWAY GRP	29,596,403,537	28,549,198,935	77.14	79.82	12.83	30.96
3	155	PROGRESSIVE GRP	22,786,033,956	21,804,026,980	63.32	65.21	9.88	40.84
4	8	ALLSTATE INS GRP	21,430,404,888	21,280,567,462	59.51	62.30	9.29	50.13
5	200	UNITED SERV AUTOMOBILE ASSN GRP	13,154,938,670	12,756,963,777	79.60	82.20	5.70	55.83
6	111	LIBERTY MUT GRP	11,585,976,146	11,256,538,406	67.16	70.12	5.02	60.85
7	69	FARMERS INS GRP	10,364,451,310	10,364,093,355	65.52	67.76	4.49	65.34
8	140	NATIONWIDE CORP GRP	7,341,475,622	7,459,214,011	66.16	67.41	3.18	68.53
9	3548	TRAVELERS GRP	4,396,704,753	4,176,761,675	66.60	69.17	1.91	70.43
10	473	AMERICAN FAMILY INS GRP	4,381,962,369	4,249,169,623	70.32	72.75	1.90	72.33
11	1318	AUTO CLUB ENTERPRISES INS GRP	3,111,846,106	2,931,451,437	67.66	69.80	1.35	73.68
12	213	ERIE INS GRP	2,977,421,229	2,852,670,085	69.54	71.19	1.29	74.97
13	2538	AMTRUST NGH GRP	2,905,540,433	2,716,339,687	71.09	73.60	1.26	76.23
14	1278	CSAA INS GRP	2,806,072,200	2,668,016,447	66.20	67.90	1.22	77.45
15	280	AUTO OWNERS GRP	2,517,760,950	2,326,280,443	76.46	81.31	1.09	78.54
16	660	MERCURY GEN GRP	2,453,385,796	2,448,233,888	62.48	66.64	1.06	79.60
17	241	METROPOLITAN GRP	2,404,561,431	2,363,602,189	61.51	62.91	1.04	80.65
18	91	HARTFORD FIRE & CAS GRP	2,309,961,296	2,386,136,556	68.66	70.73	1.00	81.65
19	55	AUTOMOBILE CLUB MI GRP	1,771,554,444	1,745,541,280	101.58	105.39	0.77	82.41
20	411	MAPFRE INS GRP	1,681,853,561	1,674,442,449	69.33	70.83	0.73	83.14
21	215	KEMPER CORP GRP	1,399,814,856	1,361,472,020	65.56	67.22	0.61	83.75
22	28	AMICA MUT GRP	1,319,591,324	1,269,641,387	71.96	74.86	0.57	84.32
23	3495	INFINITY PROP & CAS INS GRP	1,233,886,708	1,230,532,899	65.98	67.47	0.53	84.86
24	50	COUNTRY INS & FIN SERV GRP	1,109,436,992	1,091,501,800	66.73	68.05	0.48	85.34
25	88	THE HANOVER INS GRP	1,106,998,708	1,054,327,689	64.64	66.79	0.48	85.82
		INDUSTRY TOTAL	230,680,476,259	225,238,250,990	68.71	71.19	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 03/26/2018, an estimated 97.70% 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

03/26/2018

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2017 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	3,178,656,261	2,852,682,569	63.80	67.33	8.85	8.85
2	3548	TRAVELERS GRP	2,263,886,142	2,198,083,872	65.33	70.54	6.30	15.15
3	111	LIBERTY MUT GRP	1,733,726,274	1,682,568,716	93.03	97.22	4.83	19.97
4	212	ZURICH INS GRP	1,689,999,611	1,656,217,588	79.60	85.84	4.70	24.68
5	140	NATIONWIDE CORP GRP	1,678,785,320	1,715,586,626	78.30	82.90	4.67	29.35
6	150	OLD REPUBLIC GRP	1,278,020,057	1,221,536,937	69.59	76.36	3.56	32.91
7	31	BERKSHIRE HATHAWAY GRP	1,184,554,326	1,067,617,356	57.72	67.19	3.30	36.20
8	2538	AMTRUST NGH GRP	1,093,939,848	1,031,361,079	73.15	82.57	3.04	39.25
9	280	AUTO OWNERS GRP	858,647,078	801,823,543	63.68	69.86	2.39	41.64
10	626	CHUBB LTD GRP	826,406,023	802,842,294	61.44	66.09	2.30	43.94
11	3098	TOKIO MARINE HOLDINGS INC GRP	718,761,730	701,704,993	62.51	68.23	2.00	45.94
12	12	AMERICAN INTL GRP	662,051,893	749,701,130	101.72	115.85	1.84	47.78
13	244	CINCINNATI FIN GRP	654,011,982	636,541,860	69.23	75.47	1.82	49.60
14	84	AMERICAN FINANCIAL GRP	600,254,946	569,545,527	63.30	70.20	1.67	51.27
15	176	STATE FARM GRP	589,105,174	565,902,428	75.69	80.41	1.64	52.91
16	91	HARTFORD FIRE & CAS GRP	562,272,617	582,049,232	72.42	77.33	1.56	54.47
17	98	WR BERKLEY CORP GRP	548,698,692	529,668,851	60.70	65.31	1.53	56.00
18	213	ERIE INS GRP	514,731,811	497,187,841	62.32	65.56	1.43	57.43
19	785	MARKEL CORP GRP	496,501,793	475,961,252	59.09	66.46	1.38	58.82
20	242	SELECTIVE INS GRP	486,963,172	462,248,554	69.93	74.76	1.36	60.17
21	169	SENTRY INS GRP	438,095,837	424,620,066	73.96	79.58	1.22	61.39
22	158	FAIRFAX FIN GRP	432,119,979	385,011,811	62.83	67.67	1.20	62.59
23	62	EMC INS CO GRP	420,512,853	401,404,006	70.99	75.08	1.17	63.76
24	8	ALLSTATE INS GRP	373,142,792	376,298,639	61.93	68.48	1.04	64.80
25	218	CNA INS GRP	372,198,470	354,212,012	51.15	58.26	1.04	65.84
		INDUSTRY TOTAL	35,930,420,063	34,640,820,418	70.19	76.46	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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