

03/30/2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2019 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	65,627,585,590	65,180,403,219	60.71	63.80	9.27	9.27
2	31	BERKSHIRE HATHAWAY GRP	46,106,971,139	45,091,623,230	69.67	73.90	6.51	15.78
3	155	PROGRESSIVE GRP	39,222,879,284	37,521,002,595	61.82	63.87	5.54	21.32
4	111	LIBERTY MUT GRP	35,600,051,448	34,954,640,834	61.10	66.10	5.03	26.35
5	8	ALLSTATE INS GRP	35,025,902,893	34,574,634,393	56.61	60.17	4.95	31.29
6	3548	TRAVELERS GRP	28,016,965,959	27,068,790,728	56.38	61.39	3.96	35.25
7	200	UNITED SERV AUTOMOBILE ASSN GRP	23,483,080,159	22,918,918,302	70.92	72.87	3.32	38.57
8	626	CHUBB LTD GRP	23,388,385,288	22,705,810,835	52.96	56.51	3.30	41.87
9	69	FARMERS INS GRP	20,643,558,551	20,428,641,665	53.35	55.42	2.92	44.78
10	140	NATIONWIDE CORP GRP	18,442,144,761	18,166,669,579	59.06	63.42	2.60	47.39
11	12	AMERICAN INTL GRP	14,031,480,118	14,513,374,722	70.60	71.37	1.98	49.37
12	212	ZURICH INS GRP	12,850,673,352	12,711,619,735	65.96	71.89	1.81	51.19
13	91	HARTFORD FIRE & CAS GRP	12,676,025,261	12,442,093,037	52.46	58.29	1.79	52.98
14	473	AMERICAN FAMILY INS GRP	11,513,720,422	11,298,074,729	65.13	67.67	1.63	54.60
15	218	CNA INS GRP	11,075,775,723	10,652,878,792	58.44	64.74	1.56	56.17
16	280	AUTO OWNERS GRP	8,547,218,313	8,241,035,838	58.19	62.80	1.21	57.37
17	19	ASSURANT INC GRP	8,235,632,913	7,864,884,890	51.66	51.86	1.16	58.54
18	213	ERIE INS GRP	7,482,058,567	7,311,729,512	66.66	69.25	1.06	59.59
19	3098	TOKIO MARINE HOLDINGS INC GRP	7,405,594,632	7,237,902,416	64.28	70.88	1.05	60.64
20	158	FAIRFAX FIN GRP	6,978,088,684	6,566,785,642	55.89	65.12	0.99	61.62
21	84	AMERICAN FINANCIAL GRP	6,383,231,670	6,204,447,397	54.70	61.29	0.90	62.53
22	98	WR BERKLEY CORP GRP	6,321,804,076	6,130,454,971	48.28	56.69	0.89	63.42
23	968	AXA INS GRP	6,120,258,541	5,709,161,500	71.17	78.24	0.86	64.28
24	785	MARKEL CORP GRP	5,851,671,860	5,575,314,617	48.33	55.65	0.83	65.11
25	761	ALLIANZ INS GRP	5,392,645,533	5,084,965,646	55.94	61.95	0.76	65.87
		INDUSTRY TOTAL	708,088,093,300	691,530,854,256	59.71	63.94	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.

NOTE: Based on filings received by 03/30/2020, an estimated 98.61% 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

03/30/2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2019 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	18,698,346,990	18,470,981,113	58.75	59.94	17.97	17.97
2	8	ALLSTATE INS GRP	8,723,237,606	8,492,576,270	52.25	54.37	8.38	26.36
3	200	UNITED SERV AUTOMOBILE ASSN GRP	6,835,803,795	6,491,910,720	63.51	64.15	6.57	32.93
4	111	LIBERTY MUT GRP	6,745,863,809	6,691,343,537	50.95	52.46	6.48	39.41
5	69	FARMERS INS GRP	5,943,814,279	5,869,634,053	38.72	40.03	5.71	45.13
6	3548	TRAVELERS GRP	4,240,932,822	3,972,510,933	55.84	57.64	4.08	49.20
7	473	AMERICAN FAMILY INS GRP	4,057,498,959	3,863,377,151	61.76	62.30	3.90	53.10
8	140	NATIONWIDE CORP GRP	3,244,683,077	3,199,085,340	57.46	59.19	3.12	56.22
9	626	CHUBB LTD GRP	2,989,473,645	2,894,510,591	62.50	63.78	2.87	59.09
10	213	ERIE INS GRP	1,746,390,202	1,713,815,363	68.45	70.40	1.68	60.77
11	280	AUTO OWNERS GRP	1,705,821,568	1,641,196,431	56.51	58.01	1.64	62.41
12	155	PROGRESSIVE GRP	1,646,585,214	1,522,992,880	67.03	69.95	1.58	63.99
13	4663	UNIVERSAL INS HOLDING GRP	1,215,487,315	1,158,240,071	82.30	84.46	1.17	65.16
14	241	METROPOLITAN GRP	1,112,254,566	1,107,973,270	52.33	52.89	1.07	66.23
15	12	AMERICAN INTL GRP	1,104,034,356	1,125,466,818	86.33	89.94	1.06	67.29
16	91	HARTFORD FIRE & CAS GRP	951,880,299	969,833,077	43.98	44.08	0.91	68.21
17	1278	CSAA INS GRP	946,899,577	937,156,383	25.13	24.18	0.91	69.12
18	28	AMICA MUT GRP	944,824,579	927,707,747	52.73	54.31	0.91	70.03
19	4830	UNITED INS HOLDINGS GRP	861,088,601	829,836,659	67.11	70.56	0.83	70.85
20	1318	AUTO CLUB ENTERPRISES INS GRP	850,085,080	838,295,829	52.44	54.78	0.82	71.67
21	4928	NATIONAL GEN GRP	829,999,348	829,650,549	48.36	48.83	0.80	72.47
22	4861	HERITAGE INS HOLDINGS GRP	802,544,383	789,064,912	63.55	66.73	0.77	73.24
23	50	COUNTRY INS & FIN SERV GRP	734,628,439	716,606,762	65.15	65.51	0.71	73.95
24	19	ASSURANT INC GRP	704,970,871	694,262,848	38.56	39.05	0.68	74.62
25	55	AUTOMOBILE CLUB MI GRP	704,659,407	693,617,904	65.64	66.56	0.68	75.30
		INDUSTRY TOTAL	104,037,473,266	101,193,165,149	58.18	59.94	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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03/30/2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2019 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	1,660,141,574	1,604,199,018	55.26	74.10	17.17	17.17
2	831	DOCTORS CO GRP	715,890,147	692,693,062	39.99	70.78	7.40	24.58
3	218	CNA INS GRP	559,454,880	550,653,568	59.45	73.70	5.79	30.36
4	2698	PROASSURANCE CORP GRP	490,242,018	489,345,713	61.99	103.76	5.07	35.43
5	1154	COVERYS GRP	488,000,946	476,089,356	62.07	87.50	5.05	40.48
6	10697	MCIC VT A RECIP RRG	398,529,399	398,528,438	105.91	114.87	4.12	44.60
7	1282	NORCAL GRP	370,784,760	354,155,041	101.73	141.42	3.84	48.44
8	413	MAG MUT INS GRP	313,187,437	298,776,630	89.60	106.07	3.24	51.68
9	111	LIBERTY MUT GRP	217,778,932	196,608,000	35.94	50.00	2.25	53.93
10	30317	HOSPITALS INS CO INC	204,118,519	208,957,717	50.42	82.21	2.11	56.04
11	4840	AJB GRP	169,870,864	170,179,848	-32.91	13.22	1.76	57.80
12	4790	MMIC GRP	168,602,423	165,811,799	63.46	89.77	1.74	59.54
13	10341	CONTROLLED RISK INS CO OF VT RRG	167,237,937	167,237,937	60.62	84.43	1.73	61.27
14	2358	ISMIE GRP	156,452,700	164,648,015	40.38	63.18	1.62	62.89
15	184	MEDICAL INS GRP	143,217,979	141,144,839	41.76	59.69	1.48	64.37
16	626	CHUBB LTD GRP	138,712,484	142,259,485	38.90	62.15	1.43	65.80
17	98	WR BERKLEY CORP GRP	126,913,327	117,614,079	46.84	64.00	1.31	67.12
18	501	ALLEGHANY GRP	125,274,693	123,815,676	49.16	68.30	1.30	68.41
19	33049	STATE VOLUNTEER MUT INS CO	118,646,529	119,316,629	33.62	59.02	1.23	69.64
20	464	PHYSICIANS INS A MUT GRP	112,391,875	103,752,228	50.86	76.52	1.16	70.80
21	12	AMERICAN INTL GRP	111,171,650	124,798,380	81.50	116.65	1.15	71.95
22	2638	NCMIC GRP	98,348,599	95,165,863	28.92	54.26	1.02	72.97
23	377	MEDICAL INS OF MD GRP	95,376,012	97,771,125	15.20	35.08	0.99	73.96
24	508	NATIONAL GRP	95,167,090	95,488,877	21.10	44.29	0.98	74.94
25	4878	MICA GRP	91,315,032	95,991,460	22.41	42.10	0.94	75.88
		INDUSTRY TOTAL	9,668,357,483	9,494,482,034	57.24	80.08	100.00	100.00

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03/30/2020

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PROPERTY AND CASUALTY INSURANCE INDUSTRY
2019 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	4,211,528,800	4,243,272,199	49.82	56.09	7.50	7.50
2	91	HARTFORD FIRE & CAS GRP	3,365,297,798	3,388,991,602	48.32	53.61	5.99	13.49
3	212	ZURICH INS GRP	2,640,320,129	2,700,245,475	52.82	63.21	4.70	18.20
4	111	LIBERTY MUT GRP	2,447,305,755	2,450,287,489	45.28	52.72	4.36	22.56
5	626	CHUBB LTD GRP	2,430,117,636	2,450,345,541	42.39	41.94	4.33	26.88
6	31	BERKSHIRE HATHAWAY GRP	2,311,261,177	2,310,210,382	41.87	48.09	4.12	31.00
7	2538	AMTRUST FINANCIAL SERV GRP	2,172,218,914	2,295,072,846	41.93	46.30	3.87	34.87
8	36102	STATE INS FUND	1,996,371,709	2,057,856,117	62.42	63.77	3.56	38.43
9	572	BCBS OF MI GRP	1,744,639,523	1,685,247,857	51.53	56.37	3.11	41.53
10	12	AMERICAN INTL GRP	1,453,476,911	1,525,476,489	41.38	21.25	2.59	44.12
11	150	OLD REPUBLIC GRP	1,409,565,369	1,440,606,264	54.05	63.35	2.51	46.63
12	84	AMERICAN FINANCIAL GRP	1,312,918,907	1,327,698,594	38.80	44.72	2.34	48.97
13	98	WR BERKLEY CORP GRP	1,260,683,282	1,311,317,856	45.63	51.52	2.25	51.22
14	35076	STATE COMPENSATION INS FUND	1,206,037,980	1,204,546,849	38.81	44.75	2.15	53.36
15	22945	TEXAS MUT INS CO	1,069,298,202	1,052,315,860	35.01	37.16	1.90	55.27
16	922	ICW GRP ASSETS INC GRP	1,040,566,858	886,678,927	47.50	55.74	1.85	57.12
17	158	FAIRFAX FIN GRP	852,110,739	858,146,458	30.65	36.38	1.52	58.64
18	218	CNA INS GRP	827,536,614	807,317,333	40.07	45.53	1.47	60.11
19	4670	STARR GRP	699,511,025	698,817,819	25.68	30.02	1.25	61.36
20	3363	EMPLOYERS HOLDINGS GRP	687,425,727	691,571,946	43.86	50.50	1.22	62.58
21	1279	ARCH INS GRP	636,146,917	608,536,788	51.55	60.28	1.13	63.72
22	41190	PINNACOL ASSUR	588,500,251	593,391,099	51.42	53.98	1.05	64.76
23	4485	COPPERPOINT GRP	560,987,195	558,128,057	47.77	54.63	1.00	65.76
24	785	MARKEL CORP GRP	551,011,114	556,709,507	38.70	45.22	0.98	66.75
25	1120	EVEREST REINS HOLDINGS GRP	550,408,373	529,328,384	42.64	50.20	0.98	67.73
		INDUSTRY TOTAL	56,145,956,911	56,400,805,400	46.10	51.02	100.00	100.00

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03/30/2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2019 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	6,992,401,000	6,728,101,838	50.80	60.39	8.69	8.69
2	12	AMERICAN INTL GRP	4,096,180,363	4,211,371,663	94.34	96.02	5.09	13.78
3	19	ASSURANT INC GRP	4,032,991,194	3,751,690,439	66.20	66.41	5.01	18.79
4	3548	TRAVELERS GRP	3,912,180,304	3,734,495,052	66.38	76.49	4.86	23.65
5	111	LIBERTY MUT GRP	3,501,902,751	3,216,555,669	92.06	114.08	4.35	28.00
6	968	AXA INS GRP	2,933,824,825	2,737,379,667	71.73	79.99	3.65	31.64
7	218	CNA INS GRP	2,826,155,601	2,679,497,336	50.15	63.34	3.51	35.15
8	98	WR BERKLEY CORP GRP	2,768,726,236	2,609,774,431	51.51	63.30	3.44	38.59
9	158	FAIRFAX FIN GRP	2,749,730,459	2,499,235,036	56.26	70.94	3.42	42.01
10	212	ZURICH INS GRP	2,465,469,576	2,464,791,215	74.14	84.34	3.06	45.07
11	31	BERKSHIRE HATHAWAY GRP	2,446,624,842	2,252,303,153	70.77	82.02	3.04	48.11
12	140	NATIONWIDE CORP GRP	2,275,670,399	2,165,564,828	66.64	81.43	2.83	50.94
13	91	HARTFORD FIRE & CAS GRP	2,255,352,154	2,099,385,350	53.84	68.39	2.80	53.74
14	785	MARKEL CORP GRP	2,230,405,610	2,027,172,892	40.04	50.20	2.77	56.51
15	3098	TOKIO MARINE HOLDINGS INC GRP	1,832,227,887	1,788,662,278	63.35	72.30	2.28	58.79
16	84	AMERICAN FINANCIAL GRP	1,695,553,520	1,576,387,593	61.14	75.55	2.11	60.90
17	761	ALLIANZ INS GRP	1,348,095,469	1,232,667,048	64.08	72.35	1.67	62.57
18	3416	AXIS CAPITAL GRP	1,219,747,620	1,120,315,828	67.94	71.22	1.52	64.09
19	3219	SOMPO GRP	1,198,311,626	1,098,486,003	52.50	65.77	1.49	65.58
20	4670	STARR GRP	1,171,639,970	1,034,531,430	83.62	99.81	1.46	67.03
21	244	CINCINNATI FIN GRP	1,150,999,520	1,095,349,679	37.12	44.46	1.43	68.46
22	1279	ARCH INS GRP	992,743,254	959,983,842	55.11	68.67	1.23	69.70
23	176	STATE FARM GRP	978,996,877	947,286,887	60.02	61.54	1.22	70.91
24	1120	EVEREST REINS HOLDINGS GRP	924,112,303	843,771,487	57.26	67.20	1.15	72.06
25	242	SELECTIVE INS GRP	875,020,674	848,481,564	47.61	58.31	1.09	73.15
		INDUSTRY TOTAL	80,488,383,641	75,859,647,782	62.64	73.46	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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2019 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	40,878,781,217	40,993,444,273	61.75	65.66	16.14	16.14
2	31	BERKSHIRE HATHAWAY GRP	34,892,003,836	34,479,179,112	73.00	75.68	13.78	29.92
3	155	PROGRESSIVE GRP	31,025,771,905	30,131,624,601	62.05	63.83	12.25	42.17
4	8	ALLSTATE INS GRP	23,626,742,688	23,433,615,275	58.05	61.85	9.33	51.50
5	200	UNITED SERV AUTOMOBILE ASSN GRP	15,231,169,153	15,049,871,175	76.49	79.09	6.01	57.52
6	111	LIBERTY MUT GRP	11,701,810,697	11,678,047,959	62.64	65.51	4.62	62.14
7	69	FARMERS INS GRP	10,533,343,298	10,543,627,288	61.63	63.54	4.16	66.30
8	140	NATIONWIDE CORP GRP	6,245,587,637	6,332,699,090	57.70	59.36	2.47	68.76
9	473	AMERICAN FAMILY INS GRP	5,776,711,158	5,778,885,966	64.91	67.19	2.28	71.04
10	3548	TRAVELERS GRP	4,903,032,869	4,786,085,381	60.02	62.25	1.94	72.98
11	1318	AUTO CLUB ENTERPRISES INS GRP	3,621,177,764	3,531,431,558	63.73	66.04	1.43	74.41
12	213	ERIE INS GRP	3,384,277,962	3,305,430,869	73.23	74.71	1.34	75.75
13	215	KEMPER CORP GRP	3,379,883,007	3,262,130,212	61.64	63.38	1.33	77.08
14	280	AUTO OWNERS GRP	3,235,050,393	3,097,252,227	67.06	71.64	1.28	78.36
15	4928	NATIONAL GEN GRP	3,151,375,481	3,121,443,759	64.29	66.83	1.24	79.60
16	1278	CSAA INS GRP	2,991,258,464	2,983,520,602	60.78	62.65	1.18	80.78
17	660	MERCURY GEN GRP	2,790,375,526	2,728,557,648	61.08	65.94	1.10	81.89
18	241	METROPOLITAN GRP	2,467,219,347	2,455,307,535	62.44	64.42	0.97	82.86
19	55	AUTOMOBILE CLUB MI GRP	2,048,048,895	2,039,993,657	62.73	66.13	0.81	83.67
20	91	HARTFORD FIRE & CAS GRP	2,028,296,977	2,068,827,351	61.23	62.91	0.80	84.47
21	411	MAPFRE INS GRP	1,465,187,448	1,521,926,813	65.36	66.54	0.58	85.05
22	88	THE HANOVER INS GRP	1,277,113,995	1,235,842,597	68.70	71.86	0.50	85.55
23	28	AMICA MUT GRP	1,255,492,562	1,385,434,309	63.63	66.63	0.50	86.05
24	50	COUNTRY INS & FIN SERV GRP	1,213,236,086	1,198,642,681	70.53	72.16	0.48	86.53
25	169	SENTRY INS GRP	1,119,009,715	1,103,072,100	58.69	60.17	0.44	86.97
		INDUSTRY TOTAL	253,238,099,905	251,011,133,315	64.61	67.35	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 03/30/2020, an estimated 98.61% 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

03/30/2020

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2019 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	5,578,099,387	4,929,562,945	62.34	65.87	12.36	12.36
2	3548	TRAVELERS GRP	2,798,420,481	2,685,363,526	70.92	77.44	6.20	18.56
3	111	LIBERTY MUT GRP	1,888,125,510	1,828,110,879	89.11	94.22	4.18	22.74
4	140	NATIONWIDE CORP GRP	1,673,431,307	1,634,564,544	74.13	78.61	3.71	26.45
5	150	OLD REPUBLIC GRP	1,613,671,136	1,553,998,403	73.84	81.56	3.57	30.02
6	31	BERKSHIRE HATHAWAY GRP	1,568,585,685	1,558,688,783	69.02	78.93	3.47	33.49
7	212	ZURICH INS GRP	1,426,524,664	1,393,303,356	69.29	76.35	3.16	36.65
8	280	AUTO OWNERS GRP	1,113,110,443	1,055,034,784	63.86	70.97	2.47	39.12
9	626	CHUBB LTD GRP	966,796,984	891,155,579	58.24	58.27	2.14	41.26
10	8	ALLSTATE INS GRP	917,778,360	896,770,474	68.96	75.65	2.03	43.29
11	176	STATE FARM GRP	859,962,992	738,285,794	76.72	84.34	1.90	45.20
12	91	HARTFORD FIRE & CAS GRP	775,899,674	742,974,786	68.95	73.99	1.72	46.92
13	3098	TOKIO MARINE HOLDINGS INC GRP	769,804,209	764,157,671	67.10	72.29	1.71	48.62
14	84	AMERICAN FINANCIAL GRP	749,685,854	718,642,895	60.77	66.56	1.66	50.28
15	244	CINCINNATI FIN GRP	736,698,284	709,272,971	59.19	64.00	1.63	51.92
16	98	WR BERKLEY CORP GRP	715,051,522	660,410,529	59.37	64.44	1.58	53.50
17	12	AMERICAN INTL GRP	675,803,797	666,125,429	105.53	121.27	1.50	55.00
18	158	FAIRFAX FIN GRP	651,061,003	627,252,250	65.03	73.18	1.44	56.44
19	213	ERIE INS GRP	635,742,917	603,332,624	76.94	79.04	1.41	57.85
20	69	FARMERS INS GRP	629,698,511	540,820,205	65.60	68.97	1.39	59.24
21	242	SELECTIVE INS GRP	609,751,888	575,610,865	66.28	69.45	1.35	60.59
22	169	SENTRY INS GRP	557,248,458	519,267,551	66.79	72.09	1.23	61.83
23	218	CNA INS GRP	512,641,528	467,586,710	58.78	63.19	1.14	62.96
24	62	EMC INS CO GRP	504,732,347	477,054,828	57.83	61.43	1.12	64.08
25	14184	ACUITY A MUT INS CO	503,342,513	460,184,621	59.88	64.65	1.11	65.20
		INDUSTRY TOTAL	45,142,855,499	42,907,052,016	69.66	75.86	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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