NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

2025 Market Share Reports For Property/Casualty Groups and Companies by State and Countrywide

August 2026

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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2025 Market Share Reports for Property/ Casualty Groups and Companies By State and Countrywide

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INTRODUCTION

These *2025 Market Share Reports for Property/Casualty Groups and Companies by State and Countrywide* are intended to make property/casualty (P/C) market share information more readily available. Direct Written Premiums are taken from the "Exhibit of Premiums and Losses" (page 19–Statutory page 14) in the NAIC P/C annual statement. In the Workers' Compensation and Total All Lines sections of this report, Direct Written Premiums includes prior-year state fund premium data reported directly to the NAIC for the following states: North Dakota, Ohio, South Carolina, Washington and Wyoming. In the Fire, Homeowners, Allied and Total All Lines sections of this report, Direct Written Premiums includes estimated 2025 premium data reported directly to the NAIC from the Louisiana state-run property insurer of last resort.

Beginning with the 2024 data year, Pet Insurance is reported as a separate line of business and is no longer included under Inland Marine. As a result, Inland Marine totals from 2024 onward may not be directly comparable to those from prior years

Insurance groups are made up of insurance companies that are related by ownership. The market share reports show data by group for those insurers that are members of a group. This allows the report to more accurately reflect the number of distinct entities that are competing against one another for business in the market. An index listing the individual insurers within a group is included at the end of the report. Insurers merge, change names, and buy and sell companies; however, the index gives a "snapshot" view of group structures as filed with the NAIC on August 8 2025 the date this report was generated.

Market shares for 36 lines of business are included in this report, plus Aggregate Write-ins for Other Lines of Business and the Total for All Lines. By state, the report is limited to the top 10 groups and companies in order to keep the publication to a manageable size. However, the top 125 groups and companies are shown for each line of business for the following countrywide aggregations:

- States, U.S. Territories, Canada and Aggregate Other Alien
- States and U.S. Territories

Accident and health insurance data are reported to the NAIC on three annual statements: P/C, life/health and health. Market shares for the individual accident and health lines of business are not included in this report. A separate publication, *Market Share Reports for the Top 125 Accident and Health Insurance Companies and Groups by State and Countrywide,* combines data from all three statements to provide complete market share information for that line. (**Note:** The "Total All Lines" market share in this publication represents Total Line 35 as reported on annual statement Page 19 and, therefore, *will* include accident and health data.)

Commercial Multi-Peril (CMP) is shown in total only, as the distinction between the property and liability portions of CMP are meaningful for analysis of loss development, but less so for analysis of market share. No Fault and Liability coverages are combined for both private passenger and commercial auto due to inconsistent reporting of No Fault data among the various companies and states.

This report provides cumulative market share data for the top 10 writers by state, and for the top 125 writers countrywide. This is one indicator of the degree of market concentration in a line of business. The report also provides the countrywide and by-state direct loss ratios for the top writers in each line of business, as well as a countrywide and by-state "total industry" loss ratio. Tables displaying the direct loss ratios for each line of business on a countrywide basis follow this introduction. These figures include only data taken from the "Exhibit of Premiums and Losses" (page 19–Statutory page 14) in the NAIC P/C annual statement.

The loss ratios in this report reflect a simple calendar-year result. **While these loss ratios provide some information about results for that year, they should not be considered as measures of overall profitability.** Many other factors, including expenses and investment income, are used in developing profitability measures. Many property lines—such as earthquake, homeowners, allied lines and inland

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marine—are subject to extreme fluctuations in results, due, in particular, to the occurrence of major catastrophes such as tornadoes, earthquakes and civil disturbances.

For further analysis of the profitability of lines of business, refer to the NAIC *Report on Profitability by Line by State*. That report is also on a calendar-year basis, but it includes a 10-year aggregation of results. For lines not specifically included in the *Report on Profitability by Line by State*, the NAIC *Statistical Compilation of Annual Statement Information for Property/Casualty Insurance Companies* contains a countrywide, calendar-year industry aggregation of the Insurance Expense Exhibit (IEE).

Please send any questions regarding this report to *researchrequest@naic.org*. Links to this report or other NAIC reports can be found on the NAIC website at: *NAIC Publications*.

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PROPERTY/CASUALTY MARKET SHARE REPORT APPLICATIONS

The Property/Casualty Market Share Report will help a user:

- ✓ Assess an insurer's competitive position
- ✓ Create benchmarks to compare companies
- ✓ Identify the top writers
- ✓ Analyze the overall size of the market
- ✓ Identify premium volume trends
- ✓ Evaluate market penetration potential
- ✓ Evaluate post-merger market implications

The Property/Casualty Market Share Report provides fundamental market information that can be used by regulators, insurers and others interested in analyzing the insurance industry. This report gives users an understanding of the overall size of the market by providing data at a state and national level. Included in this report are several charts and graphs that illustrate premium growth over the past 10 years. These charts can be used to identify nationwide premium volume trends. This is pertinent information for anyone attempting to evaluate an insurer's market penetration or growth potential.

The Property/Casualty Market Share Report serves as an important tool for insurance regulators and can help them identify the top P/C writers in their jurisdiction. Knowing this allows them to quickly and effectively target insurance department resources. This is important when responding to market or financial conditions in their jurisdiction. Many states have antitrust laws that prevent insurers from merging or combining with other insurers if the post-merger impact stifles competition within the state. Insurance regulators can assess any proposed merger transaction by evaluating the combined market share percentage of the participating insurers.

The data contained in this report can be used for financial or market analysis. Significant changes in an insurer's market share ranking can be an indication of competitiveness, financial or market health, or structural changes. For instance, steady market share growth allows an insurer to gain greater economies of scale and retain more in its bottom line. However, rapid market share increases can indicate that an insurer is growing too fast and should be examined for solvency stability and rate inadequacy. Rapid market share increases could also be the result of a merger. In contrast, rapid market decreases could indicate that the insurer is reducing its exposure, has ceased writing due to financial difficulty or is encountering market conduct issues.

Utilizing this report allows insurers to identify their competitors and comparative market share. This allows insurers to easily assess their competitive position and assist in establishing strategic objectives, such as premium growth goals or benchmark targets.

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PROPERTY AND CASUALTY INSURANCE INDUSTRY

2025 MARKET SHARE REPORT

Direct Loss Ratios by Line of Business

States, U. S. Territories, Canada and Aggregate Other Alien

(In Millions)

Line of Business	2025		2024		2023		2022		2021	
	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses
35. Total all LOB (includes lines not shown on this report)	1,093,341.0	623,071.0	1,029,372.2	636,148.1	930,322.9	609,639.3	844,888.7	568,932.1	770,476.5	481,022.4
Loss Ratios		**56.99**		**61.80**		**65.53**		**67.34**		**62.43**
1. Fire	32,004.3	14,385.5	30,085.8	12,417.9	25,236.2	11,430.8	20,451.2	12,655.7	17,822.9	11,806.6
Loss Ratios		**44.95**		**41.28**		**45.30**		**61.88**		**66.24**
2.1 Allied lines	31,043.4	7,942.5	30,511.8	14,992.8	25,987.0	12,943.9	20,732.3	15,846.2	18,061.0	13,581.8
Loss Ratios		**25.59**		**49.14**		**49.81**		**76.43**		**75.20**
2.2 Multiple peril crop	18,760.7	14,635.2	17,342.0	14,820.6	19,259.9	19,919.0	19,480.9	18,550.6	14,333.3	10,857.8
Loss Ratios		**78.01**		**85.46**		**103.42**		**95.22**		**75.75**
2.3 Federal flood	3,539.4	941.8	3,241.3	7,709.5	2,933.7	1,739.9	2,930.7	3,471.2	3,064.5	1,472.9
Loss Ratios		**26.61**		**237.85**		**59.31**		**118.44**		**48.06**
2.4 Private Crop	1,421.7	1,225.6	1,484.5	1,369.1	1,532.6	1,514.8	1,466.4	1,150.2	1,271.0	1,126.5
Loss Ratios		**86.20**		**92.23**		**98.83**		**78.44**		**88.63**
2.5 Private Flood	1,302.3	228.1	1,337.6	369.4	1,395.1	90.6	1,208.1	573.0	884.2	381.8
Loss Ratios		**17.52**		**27.62**		**6.50**		**47.43**		**43.18**
3. Farmowners multiple peril	7,004.9	3,832.2	6,305.5	3,995.3	5,624.7	4,431.2	5,171.4	3,962.6	4,842.0	3,135.7
Loss Ratios		**54.71**		**63.36**		**78.78**		**76.63**		**64.76**
4. Homeowners multiple peril	181,352.5	100,005.8	162,596.9	100,019.5	142,814.8	100,706.6	125,583.6	88,950.2	114,037.9	78,652.9
Loss Ratios		**55.14**		**61.51**		**70.52**		**70.83**		**68.97**
5.1 Commercial multiple peril (non-liability portion)	46,591.5	18,075.6	43,778.5	21,857.4	39,207.2	24,214.3	34,420.9	21,509.5	31,422.1	20,746.7
Loss Ratios		**38.80**		**49.93**		**61.76**		**62.49**		**66.03**

* Loss Ratio = [(Incurred Losses / Earned Premiums) * 100]

These loss ratios represent the results for a calendar year and should not be considered as measures of overall profitability of a line of insurance.

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PROPERTY AND CASUALTY INSURANCE INDUSTRY

2025 MARKET SHARE REPORT

Direct Loss Ratios by Line of Business

States, U. S. Territories, Canada and Aggregate Other Alien

(In Millions)

Line of Business	2025		2024		2023		2022		2021	
	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses
5.2 Commercial multiple peril (liability portion)	21,908.7	14,425.8	21,150.6	13,481.6	20,022.6	11,938.6	18,573.3	9,892.7	16,815.1	8,247.8
Loss Ratios		**65.84**		**63.74**		**59.63**		**53.26**		**49.05**
Total commercial peril	68,500.2	32,501.4	64,929.0	35,339.0	59,229.8	36,152.9	52,994.2	31,402.2	48,237.3	28,994.5
Loss Ratios		**47.45**		**54.43**		**61.04**		**59.26**		**60.11**
6. Mortgage guaranty	6,047.6	510.9	6,010.4	141.0	5,908.5	-101.8	5,824.9	-1,302.0	6,038.6	328.1
Loss Ratios		**8.45**		**2.35**		**-1.72**		**-22.35**		**5.43**
8. Ocean marine	5,765.4	2,616.3	5,696.4	2,935.6	5,462.5	2,586.4	5,051.6	3,084.3	4,474.0	2,346.9
Loss Ratios		**45.38**		**51.53**		**47.35**		**61.06**		**52.46**
9.1 Inland marine	34,836.2	13,311.4	33,776.7	14,718.3	35,100.4	15,526.3	32,477.9	15,128.0	28,341.9	13,976.4
Loss Ratios		**38.21**		**43.58**		**44.23**		**46.58**		**49.31**
9.2 Pet insurance plans	5,278.9	3,593.5	4,395.9	3,148.5						
Loss Ratios		**68.07**		**71.62**						
10. Financial guaranty	386.8	-88.7	419.3	208.6	309.6	300.9	446.2	-281.8	525.4	-404.7
Loss Ratios		**-22.93**		**49.75**		**97.18**		**-63.15**		**-77.03**
11. Medical professional liability									10,837.3	5,884.7
Loss Ratios										**54.30**
12. Earthquake	5,151.8	16.0	5,378.4	77.2	4,730.1	27.2	4,111.8	81.3	3,709.5	105.0
Loss Ratios		**0.31**		**1.43**		**0.57**		**1.98**		**2.83**
16. Workers compensation	57,935.7	28,825.7	61,445.1	30,934.2	61,777.4	29,096.5	59,716.6	28,723.1	55,250.6	28,833.4
Loss Ratios		**49.75**		**50.34**		**47.10**		**48.10**		**52.19**

* Loss Ratio = [(Incurred Losses / Earned Premiums) * 100]

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PROPERTY AND CASUALTY INSURANCE INDUSTRY

2025 MARKET SHARE REPORT

Direct Loss Ratios by Line of Business

States, U. S. Territories, Canada and Aggregate Other Alien

(In Millions)

Line of Business	2025		2024		2023		2022		2021	
	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses
17.1, 17.2 Other liability	128,163.1	89,462.2	119,892.8	84,849.5	113,979.2	71,769.4	109,894.7	67,098.7	95,778.6	56,783.8
Loss Ratios		**69.80**		**70.77**		**62.97**		**61.06**		**59.29**
17.3 Excess workers compensation	1,210.2	588.2	1,229.6	217.4	1,201.3	253.5	1,169.7	677.1	1,088.7	471.0
Loss Ratios		**48.61**		**17.68**		**21.10**		**57.88**		**43.26**
18. Products liability									4,340.6	2,277.0
Loss Ratios										**52.46**
19.1 Private passenger auto no-fault (per. injury protection)	18,123.6	11,987.3	18,369.3	12,615.4	17,565.7	11,295.7	16,692.6	12,192.5	16,260.7	11,519.9
Loss Ratios		**66.14**		**68.68**		**64.31**		**73.04**		**70.85**
19.2 Other private passenger auto liability	190,695.1	131,100.9	177,689.5	126,474.8	155,993.5	120,179.8	140,458.6	110,948.2	135,521.7	87,913.0
Loss Ratios		**68.75**		**71.18**		**77.04**		**78.99**		**64.87**
21.1 Private passenger auto physical damage	161,316.5	84,488.0	154,315.0	92,416.9	131,579.5	98,601.9	114,102.1	94,170.8	106,694.6	76,211.9
Loss Ratios		**52.37**		**59.89**		**74.94**		**82.53**		**71.43**
Total Private Passenger	370,135.3	227,576.3	350,373.7	231,507.2	305,138.7	230,077.5	271,253.3	217,311.5	258,477.0	175,644.9
Loss Ratios		**61.48**		**66.07**		**75.40**		**80.11**		**67.95**
19.3 Commercial auto no-fault (per. injury protection)	1,265.8	568.6	1,163.1	832.5	1,015.3	685.8	906.5	478.4	816.6	469.2
Loss Ratios		**44.92**		**71.57**		**67.55**		**52.78**		**57.46**
19.4 Other commercial auto liability	57,560.3	41,708.1	51,759.7	40,185.2	46,497.4	35,728.3	43,336.8	31,326.4	38,275.6	25,473.7
Loss Ratios		**72.46**		**77.64**		**76.84**		**72.29**		**66.55**
21.2 Commercial auto physical damage	16,615.3	8,128.2	15,827.5	9,153.1	14,413.5	9,389.6	13,226.5	8,522.3	11,744.1	6,605.1
Loss Ratios		**48.92**		**57.83**		**65.14**		**64.43**		**56.24**

* Loss Ratio = [(Incurred Losses / Earned Premiums) * 100]

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2025 MARKET SHARE REPORT

Direct Loss Ratios by Line of Business

States, U. S. Territories, Canada and Aggregate Other Alien

(In Millions)

Line of Business	2025		2024		2023		2022		2021	
	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses	Earned Premium	Direct Losses
Total Commercial Auto	75,441.4	50,404.9	68,750.2	50,170.8	61,926.2	45,803.8	57,469.8	40,327.1	50,836.3	32,548.0
Loss Ratios		**66.81**		**72.98**		**73.97**		**70.17**		**64.03**
22. Aircraft (all perils)	3,005.8	1,652.5	2,986.3	1,595.7	2,901.3	1,385.3	2,676.5	1,575.3	2,417.3	1,283.9
Loss Ratios		**54.98**		**53.43**		**47.75**		**58.86**		**53.11**
23. Fidelity	1,456.1	538.1	1,471.3	542.7	1,477.0	503.9	1,459.0	497.0	1,374.2	391.4
Loss Ratios		**36.95**		**36.88**		**34.12**		**34.06**		**28.48**
24. Surety	10,980.7	2,704.9	9,928.0	2,331.8	8,931.2	1,977.8	7,844.7	1,138.7	7,129.1	1,249.7
Loss Ratios		**24.63**		**23.49**		**22.14**		**14.52**		**17.53**
26. Burglary and theft	663.2	174.4	627.4	145.8	582.6	181.2	539.4	163.7	458.1	233.7
Loss Ratios		**26.30**		**23.24**		**31.09**		**30.34**		**51.03**
27. Boiler and Machinery	3,029.3	885.6	3,024.1	810.6	2,805.8	969.4	2,509.5	895.0	2,289.4	825.9
Loss Ratios		**29.24**		**26.81**		**34.55**		**35.66**		**36.07**
28. Credit	3,598.6	1,514.0	3,338.2	1,563.3	3,066.7	1,156.6	2,886.8	895.3	2,471.6	652.9
Loss Ratios		**42.07**		**46.83**		**37.72**		**31.01**		**26.42**
30. Warranty	3,624.5	2,497.7	3,641.2	2,421.5	3,476.4	2,266.7	3,319.7	1,954.3	3,248.6	1,796.8
Loss Ratios		**68.91**		**66.50**		**65.20**		**58.87**		**55.31**

* Loss Ratio = [(Incurred Losses / Earned Premiums) * 100]

These loss ratios represent the results for a calendar year and should not be considered as measures of overall profitability of a line of insurance.

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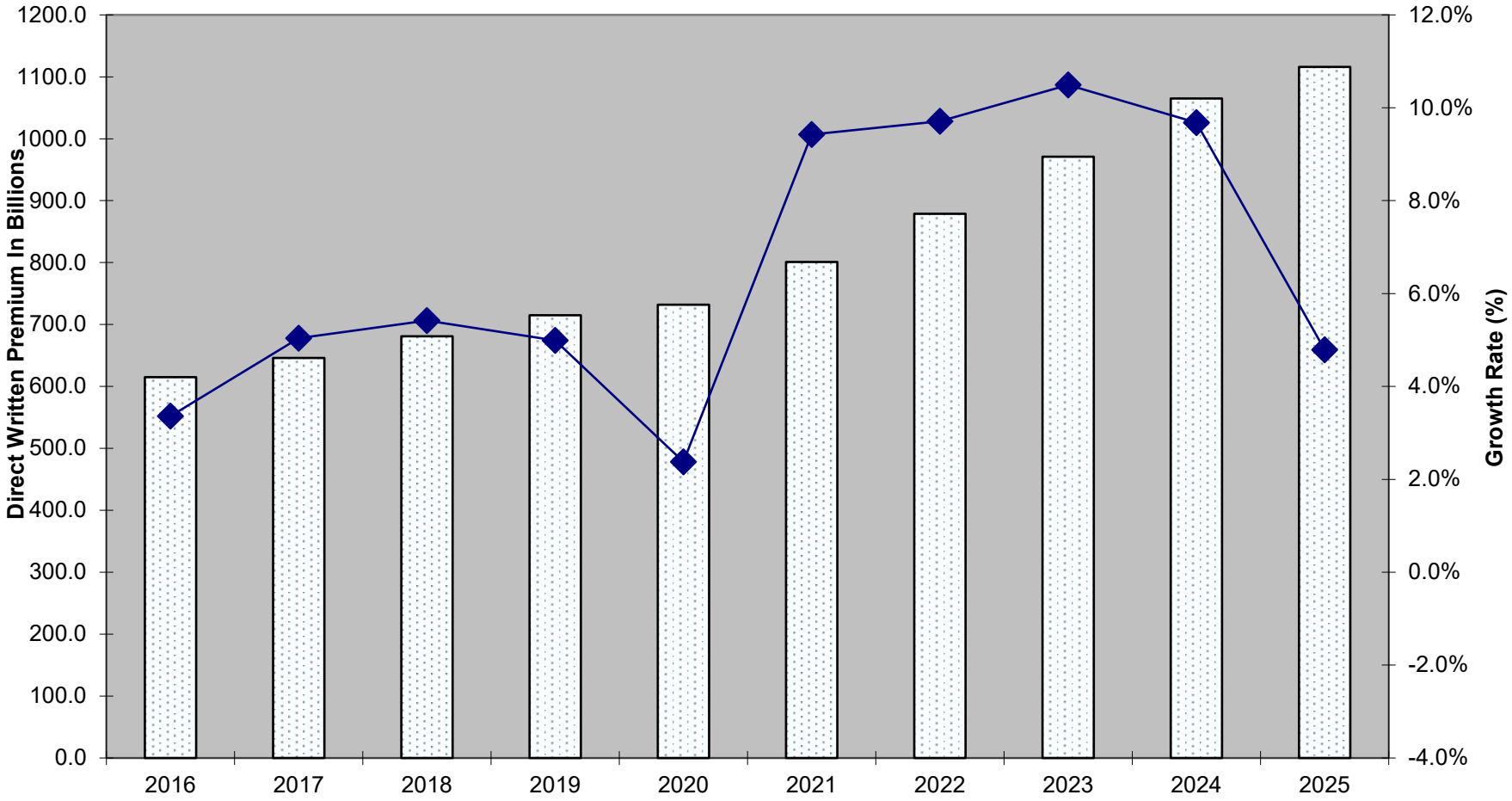
Direct Written Premium Trend
2016 - 2025



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35—Total All Lines

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	115,280,670	112,864,057	70.24 %	73.19 %	10.33 %	10.33 %
	2	155	PROGRESSIVE GRP	84,195,656	82,833,927	57.18 %	59.12 %	7.54 %	17.87 %
	3	31	BERKSHIRE HATHAWAY GRP	64,514,368	64,167,318	62.63 %	65.43 %	5.78 %	23.65 %
	4	8	ALLSTATE INS GRP	59,467,366	57,697,705	55.53 %	57.07 %	5.33 %	28.98 %
	5	3548	TRAVELERS GRP	43,181,564	42,606,185	52.82 %	56.80 %	3.87 %	32.85 %
	6	111	LIBERTY MUT GRP	42,346,468	43,179,444	50.78 %	53.60 %	3.79 %	36.64 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	38,543,461	37,535,296	65.40 %	66.82 %	3.45 %	40.10 %
	8	626	CHUBB LTD GRP	35,487,505	34,269,992	58.43 %	62.79 %	3.18 %	43.28 %
	9	69	FARMERS INS GRP	29,586,855	28,816,993	52.47 %	54.08 %	2.65 %	45.93 %
	10	212	ZURICH INS GRP	18,896,036	18,413,439	65.79 %	72.08 %	1.69 %	47.62 %
	11	91	HARTFORD FIRE & CAS GRP	18,680,161	18,148,888	53.60 %	58.67 %	1.67 %	49.29 %
	12	473	AMERICAN FAMILY INS GRP	17,949,597	17,745,203	51.51 %	52.68 %	1.61 %	50.90 %
	13	280	AUTO OWNERS GRP	17,030,268	16,588,581	52.63 %	57.69 %	1.53 %	52.43 %
	14	140	NATIONWIDE CORP GRP	16,701,689	16,981,628	49.82 %	53.85 %	1.50 %	53.92 %
	15	12	AMERICAN INTL GRP	16,610,637	16,312,955	51.05 %	54.56 %	1.49 %	55.41 %
	16	218	CNA INS GRP	14,528,124	14,225,720	61.79 %	68.03 %	1.30 %	56.71 %
	17	3098	TOKIO MARINE HOLDINGS INC GRP	13,484,296	13,076,313	57.04 %	62.29 %	1.21 %	57.92 %
	18	213	ERIE INS GRP	12,957,320	12,503,183	69.30 %	71.35 %	1.16 %	59.08 %
	19	158	FAIRFAX FIN GRP	12,228,674	12,022,468	64.62 %	70.12 %	1.10 %	60.18 %
	20	98	WR BERKLEY CORP GRP	11,626,141	11,321,731	53.79 %	60.47 %	1.04 %	61.22 %
	21	84	AMERICAN FINANCIAL GRP	10,150,767	10,013,041	55.60 %	60.99 %	0.91 %	62.13 %
	22	785	MARKEL GRP	9,735,516	9,797,269	63.42 %	72.55 %	0.87 %	63.00 %
	23	244	CINCINNATI FIN GRP	9,511,387	9,117,717	57.60 %	63.46 %	0.85 %	63.85 %
	24	1318	AUTO CLUB ENTERPRISES INS GRP	8,973,675	8,596,697	89.99 %	92.88 %	0.80 %	64.66 %
	25	968	AXA INS GRP	8,051,916	7,922,371	63.29 %	70.58 %	0.72 %	65.38 %
	26	1278	CSAA INS GRP	8,002,623	7,828,771	63.74 %	65.98 %	0.72 %	66.10 %
	27	150	OLD REPUBLIC GRP	7,913,620	7,639,671	63.61 %	71.75 %	0.71 %	66.81 %
	28	796	QBE INS GRP	7,702,893	7,659,073	72.21 %	74.60 %	0.69 %	67.50 %
	29	761	ALLIANZ INS GRP	7,564,363	7,306,944	46.84 %	52.55 %	0.68 %	68.17 %
	30	4670	STARR GRP	7,464,327	7,134,278	58.04 %	64.11 %	0.67 %	68.84 %
	31	3219	SOMPO GRP	7,435,831	7,320,197	65.69 %	71.06 %	0.67 %	69.51 %
	32	19	ASSURANT INC GRP	7,367,161	7,291,086	46.26 %	46.45 %	0.66 %	70.17 %
	33	1279	ARCH INS GRP	7,141,016	7,059,506	46.63 %	52.65 %	0.64 %	70.81 %
	34	2538	AMTRUST FINANCIAL SERV GRP	7,087,121	7,089,064	56.13 %	64.21 %	0.63 %	71.44 %
	35	65	FM GRP	6,911,425	6,800,851	37.10 %	36.82 %	0.62 %	72.06 %
	36	88	THE HANOVER INS GRP	6,808,566	6,646,072	50.30 %	55.16 %	0.61 %	72.67 %
	37	660	MERCURY GEN GRP	5,945,624	5,726,580	81.09 %	85.41 %	0.53 %	73.21 %
	38	361	MUNICH RE GRP	5,792,688	5,566,798	48.22 %	51.48 %	0.52 %	73.72 %
	39	242	SELECTIVE INS GRP	5,637,176	5,508,377	56.27 %	61.22 %	0.51 %	74.23 %
	40	169	SENTRY INS GRP	5,302,759	5,316,549	62.71 %	66.16 %	0.48 %	74.70 %
	41	4715	MS & AD INS GRP	4,149,031	3,509,034	37.82 %	42.09 %	0.37 %	75.08 %
	42	55	AUTOMOBILE CLUB MI GRP	4,141,357	4,078,814	69.17 %	71.82 %	0.37 %	75.45 %
	43	215	KEMPER CORP GRP	4,020,290	4,050,286	64.80 %	68.39 %	0.36 %	75.81 %
	44	3416	AXIS CAPITAL GRP	3,888,963	3,651,442	53.06 %	56.23 %	0.35 %	76.16 %
	45	50	COUNTRY INS & FIN SERV GRP	3,630,681	3,618,572	56.35 %	57.21 %	0.33 %	76.48 %
	46	14184	ACUITY A MUT INS CO	3,403,595	3,271,376	55.72 %	59.76 %	0.30 %	76.79 %
	47	228	WESTFIELD GRP	3,382,515	3,278,356	45.23 %	47.79 %	0.30 %	77.09 %
	48	181	SWISS RE GRP	3,257,706	3,235,668	58.85 %	57.85 %	0.29 %	77.38 %
	49	7	FEDERATED MUT GRP	3,176,455	3,046,351	50.51 %	56.21 %	0.28 %	77.67 %
	50	708	NEW JERSEY MANUFACTURERS GRP	3,158,343	2,980,051	64.67 %	70.76 %	0.28 %	77.95 %
	51	28	AMICA MUT GRP	3,124,094	3,084,459	58.47 %	61.57 %	0.28 %	78.23 %
	52	225	IAT REINS CO GRP	3,110,489	3,153,452	29.01 %	32.24 %	0.28 %	78.51 %
	53	123	SHELTER INS GRP	3,107,241	3,039,770	65.69 %	67.43 %	0.28 %	78.79 %
	54	1120	EVEREST REINS HOLDINGS GRP	2,922,586	3,147,141	86.78 %	99.91 %	0.26 %	79.05 %
	55	513	IOWA FARM BUREAU GRP	2,802,870	2,725,929	44.79 %	45.73 %	0.25 %	79.30 %
	56	572	BCBS OF MI GRP	2,725,423	2,761,020	58.91 %	67.36 %	0.24 %	79.54 %
	57	411	MAPFRE INS GRP	2,680,011	2,670,345	48.48 %	49.66 %	0.24 %	79.78 %
	58	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,658,047	3,181,632	63.97 %	67.76 %	0.24 %	80.02 %
	59	483	SOUTHERN FARM BUREAU CAS GRP	2,626,467	2,665,512	56.98 %	57.85 %	0.24 %	80.26 %
	60	10064	CITIZENS PROP INS CORP	2,587,837	3,567,529	7.32 %	14.20 %	0.23 %	80.49 %
	61	4990	CORE SPECIALTY INS HOLDINGS GRP	2,586,063	2,514,761	48.41 %	54.02 %	0.23 %	80.72 %
	62	5076	WEST BEND INS GRP	2,382,112	2,312,473	51.65 %	54.65 %	0.21 %	80.93 %
	63	5	ALFA INS GRP	2,318,990	2,298,399	63.95 %	65.25 %	0.21 %	81.14 %
	64	4904	INTACT FINANCIAL GRP	2,218,866	2,174,384	41.57 %	39.51 %	0.20 %	81.34 %
	65	809	TEXAS FARM BUREAU MUT GRP	2,199,006	2,230,417	60.54 %	61.49 %	0.20 %	81.54 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	62	EMC INS CO GRP	2,172,088	2,148,309	47.47 %	51.20 %	0.19 %	81.73 %
	67	694	TENNESSEE FARMERS GRP	2,158,851	2,122,765	63.59 %	65.51 %	0.19 %	81.92 %
	68	4663	UNIVERSAL INS HOLDING GRP	2,140,256	2,108,743	40.81 %	41.97 %	0.19 %	82.12 %
	69	4942	BEAZLEY GRP	2,087,350	1,567,735	51.96 %	54.88 %	0.19 %	82.30 %
	70	324	NORTH CAROLINA FARM BUREAU GRP	2,083,827	2,009,482	57.26 %	57.93 %	0.19 %	82.49 %
	71	4718	TIPTREE FIN GRP	2,032,627	1,870,071	46.56 %	49.89 %	0.18 %	82.67 %
	72	201	UTICA GRP	2,021,112	1,933,792	48.12 %	55.50 %	0.18 %	82.85 %
	73	783	RLI INS GRP	2,004,335	1,993,980	34.21 %	38.31 %	0.18 %	83.03 %
	74	38920	KINSALE INS CO	1,977,171	1,945,225	37.21 %	46.36 %	0.18 %	83.21 %
	75	4850	CLEAR BLUE FINANCIAL GRP	1,878,816	1,801,476	57.89 %	66.89 %	0.17 %	83.38 %
	76	4977	PALOMAR HOLDINGS GRP	1,792,609	1,598,381	23.88 %	24.32 %	0.16 %	83.54 %
	77	569	FARMERS MUT HAIL INS GRP	1,782,977	1,884,102	75.77 %	75.78 %	0.16 %	83.70 %
	78	4773	FRONTLINE INS GRP	1,767,795	1,698,206	2.81 %	4.25 %	0.16 %	83.86 %
	79	109	KENTUCKY FARM BUREAU GRP	1,745,034	1,685,139	82.26 %	82.72 %	0.16 %	84.01 %
	80	4997	ACCELERANT HOLDINGS GRP	1,697,243	1,475,716	39.90 %	43.42 %	0.15 %	84.17 %
	81	4381	SKYWARD SPECIALTY INS GRP INC GRP	1,684,696	1,621,964	57.68 %	71.86 %	0.15 %	84.32 %
	82	4987	INCLINE INS GRP LLC GRP	1,673,013	1,596,081	69.58 %	74.87 %	0.15 %	84.47 %
	83	267	GRANGE MUT CAS GRP	1,617,142	1,592,972	50.76 %	52.26 %	0.14 %	84.61 %
	84	36102	STATE INS FUND WORKERS COMPENSATION	1,599,971	1,671,223	65.97 %	70.77 %	0.14 %	84.75 %
	85	4908	ASCOT INS US GRP	1,593,562	1,429,868	54.54 %	60.51 %	0.14 %	84.90 %
	86	4769	FLORIDA PENINSULA HOLDINGS GRP	1,575,888	1,422,652	7.98 %	9.76 %	0.14 %	85.04 %
	87	831	DOCTORS CO GRP	1,551,586	1,552,974	44.13 %	66.53 %	0.14 %	85.18 %
	88	4969	TRISURA GRP	1,537,255	1,476,027	53.27 %	65.35 %	0.14 %	85.32 %
	89	256	COACTION GLOBAL INC GRP	1,514,262	1,466,591	52.87 %	60.00 %	0.14 %	85.45 %
	90	4861	HERITAGE INS HOLDINGS GRP	1,439,970	1,434,754	19.39 %	15.41 %	0.13 %	85.58 %
	91	5065	SUTTON NATL GRP	1,435,496	1,330,848	47.31 %	50.05 %	0.13 %	85.71 %
	92	5101	SLIDE INS HOLDINGS GRP	1,432,958	1,238,753	8.67 %	9.76 %	0.13 %	85.84 %
	93	309	WESTERN NATL MUT GRP	1,397,927	1,349,783	50.29 %	54.04 %	0.13 %	85.96 %
	94	222	GREATER NY GRP	1,397,356	1,370,723	46.82 %	57.93 %	0.13 %	86.09 %
	95	291	ENCOVA MUT INS GRP	1,381,025	1,383,139	51.55 %	57.57 %	0.12 %	86.21 %
	96	3484	TOWER HILL INS GRP	1,372,113	1,346,416	0.98 %	2.52 %	0.12 %	86.33 %
	97	1309	FRANKENMUTH GRP	1,333,571	1,277,016	57.48 %	62.10 %	0.12 %	86.45 %
	98	4962	AU HOLDING CO GRP	1,329,411	1,167,439	47.23 %	52.97 %	0.12 %	86.57 %
	99	67	MICHIGAN FARM BUREAU GRP	1,305,591	1,239,536	61.79 %	64.51 %	0.12 %	86.69 %
	100	586	ARBELLA INS GRP	1,288,007	1,246,091	50.72 %	54.30 %	0.12 %	86.81 %
	101	188	SAFETY GRP	1,278,605	1,244,722	61.58 %	62.84 %	0.11 %	86.92 %
	102	415	PLYMOUTH ROCK INS GRP	1,273,424	1,239,106	57.41 %	59.66 %	0.11 %	87.03 %
	103	474	FCCI MUT INS GRP	1,271,577	1,254,942	50.25 %	56.75 %	0.11 %	87.15 %
	104	5001	SIRIUSPOINT GRP	1,248,760	1,123,678	55.35 %	57.28 %	0.11 %	87.26 %
	105	306	TRUSTAGE GRP	1,227,016	1,104,358	57.86 %	61.80 %	0.11 %	87.37 %
	106	4991	ROOT INC GRP	1,224,210	1,193,148	55.24 %	56.04 %	0.11 %	87.48 %
	107	922	ICW GRP ASSETS INC GRP	1,221,631	1,264,450	55.09 %	65.09 %	0.11 %	87.59 %
	108	5008	TRUPANION GRP	1,221,215	1,205,449	69.76 %	69.77 %	0.11 %	87.70 %
	109	248	UNITED FIRE & CAS GRP	1,219,304	1,169,678	45.00 %	49.99 %	0.11 %	87.81 %
	110	4734	APOLLO GLOBAL MGMT GRP	1,215,830	1,244,936	62.45 %	69.78 %	0.11 %	87.92 %
	111		OHIO BUREAU OF WORKERS' COMPENSATION	1,211,073	1,211,073	93.27 %	127.94 %	0.11 %	88.02 %
	112	2518	NYCM INS GRP	1,194,111	1,127,139	61.04 %	62.35 %	0.11 %	88.13 %
	113	3494	JAMES RIVER GRP	1,172,266	1,296,243	59.86 %	70.16 %	0.11 %	88.24 %
	114	4792	HCI GRP INC	1,166,682	1,108,736	6.34 %	8.40 %	0.10 %	88.34 %
	115	517	HANNOVER GRP	1,145,392	1,149,959	64.24 %	72.28 %	0.10 %	88.44 %
	116	4851	CHURCH MUT GRP	1,141,417	1,150,371	59.18 %	66.38 %	0.10 %	88.55 %
	117	250	DONEGAL GRP	1,122,116	1,140,998	49.59 %	52.77 %	0.10 %	88.65 %
	118	4766	TFP & TWI GRP	1,120,959	1,073,983	22.63 %	23.57 %	0.10 %	88.75 %
	119	1227	PALISADES GRP	1,118,036	1,094,149	58.00 %	60.07 %	0.10 %	88.85 %
	120	105	MGIC GRP	1,114,057	1,134,675	6.23 %	6.32 %	0.10 %	88.95 %
	121	5010	SH1 HOLDINGS GRP	1,104,570	981,963	46.52 %	51.19 %	0.10 %	89.05 %
	122	5032	LEMONADE INC GRP	1,095,668	993,544	57.85 %	58.65 %	0.10 %	89.14 %
	123	11523	WRIGHT NATL FLOOD INS CO	1,077,646	1,043,986	1.99 %	2.08 %	0.10 %	89.24 %
	124	4011	GENWORTH FIN GRP	1,058,877	1,081,918	8.60 %	8.60 %	0.09 %	89.34 %
	125	22	ANDOVER GRP	1,050,309	992,965	38.88 %	40.96 %	0.09 %	89.43 %
			INDUSTRY TOTAL	1,116,131,346	1,093,341,032	56.99 %	60.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	115,280,670	112,864,057	70.27 %	73.27 %	10.43 %	10.43 %
	2	155	PROGRESSIVE GRP	84,195,656	82,833,927	57.18 %	59.12 %	7.62 %	18.04 %
	3	31	BERKSHIRE HATHAWAY GRP	63,626,786	63,266,842	62.69 %	65.43 %	5.76 %	23.80 %
	4	8	ALLSTATE INS GRP	59,467,366	57,697,705	55.52 %	57.06 %	5.38 %	29.18 %
	5	3548	TRAVELERS GRP	43,143,719	42,563,200	52.89 %	56.87 %	3.90 %	33.08 %
	6	111	LIBERTY MUT GRP	41,097,312	41,919,800	51.14 %	53.79 %	3.72 %	36.80 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	38,530,807	37,522,751	65.41 %	66.83 %	3.49 %	40.28 %
	8	626	CHUBB LTD GRP	34,677,683	33,460,875	58.33 %	62.73 %	3.14 %	43.42 %
	9	69	FARMERS INS GRP	29,586,855	28,816,993	52.47 %	54.08 %	2.68 %	46.10 %
	10	212	ZURICH INS GRP	18,827,475	18,347,229	64.51 %	69.78 %	1.70 %	47.80 %
	11	91	HARTFORD FIRE & CAS GRP	18,589,875	18,078,410	53.67 %	58.75 %	1.68 %	49.48 %
	12	473	AMERICAN FAMILY INS GRP	17,948,438	17,744,170	51.51 %	52.68 %	1.62 %	51.11 %
	13	280	AUTO OWNERS GRP	17,030,268	16,588,581	52.63 %	57.69 %	1.54 %	52.65 %
	14	140	NATIONWIDE CORP GRP	16,685,310	16,966,730	49.91 %	53.94 %	1.51 %	54.16 %
	15	12	AMERICAN INTL GRP	16,134,166	15,833,444	51.12 %	54.03 %	1.46 %	55.62 %
	16	218	CNA INS GRP	14,018,987	13,732,593	62.53 %	68.67 %	1.27 %	56.88 %
	17	3098	TOKIO MARINE HOLDINGS INC GRP	13,435,697	13,028,366	56.87 %	61.99 %	1.22 %	58.10 %
	18	213	ERIE INS GRP	12,957,320	12,503,183	69.30 %	71.35 %	1.17 %	59.27 %
	19	98	WR BERKLEY CORP GRP	11,130,040	10,858,204	53.93 %	60.76 %	1.01 %	60.28 %
	20	158	FAIRFAX FIN GRP	10,688,852	10,519,129	63.51 %	69.38 %	0.97 %	61.24 %
	21	84	AMERICAN FINANCIAL GRP	10,016,029	9,883,209	55.91 %	61.26 %	0.91 %	62.15 %
	22	785	MARKEL GRP	9,733,983	9,796,492	63.42 %	72.55 %	0.88 %	63.03 %
	23	244	CINCINNATI FIN GRP	9,511,387	9,117,717	57.60 %	63.46 %	0.86 %	63.89 %
	24	1318	AUTO CLUB ENTERPRISES INS GRP	8,973,675	8,596,697	89.99 %	92.88 %	0.81 %	64.70 %
	25	1278	CSAA INS GRP	8,002,623	7,828,771	63.74 %	65.98 %	0.72 %	65.43 %
	26	150	OLD REPUBLIC GRP	7,913,620	7,639,671	63.61 %	71.75 %	0.72 %	66.14 %
	27	796	QBE INS GRP	7,702,833	7,659,012	72.21 %	74.60 %	0.70 %	66.84 %
	28	968	AXA INS GRP	7,523,131	7,411,861	65.81 %	72.53 %	0.68 %	67.52 %
	29	3219	SOMPO GRP	7,435,621	7,320,098	65.69 %	71.06 %	0.67 %	68.19 %
	30	4670	STARR GRP	7,309,781	6,978,534	58.53 %	64.55 %	0.66 %	68.85 %
	31	1279	ARCH INS GRP	7,120,340	7,033,512	46.74 %	52.44 %	0.64 %	69.50 %
	32	761	ALLIANZ INS GRP	7,116,708	6,908,568	48.19 %	54.20 %	0.64 %	70.14 %
	33	2538	AMTRUST FINANCIAL SERV GRP	7,060,395	7,035,143	56.33 %	64.48 %	0.64 %	70.78 %
	34	19	ASSURANT INC GRP	6,826,263	6,757,832	47.82 %	48.02 %	0.62 %	71.40 %
	35	88	THE HANOVER INS GRP	6,804,577	6,642,149	50.32 %	55.18 %	0.62 %	72.01 %
	36	660	MERCURY GEN GRP	5,945,624	5,726,580	81.09 %	85.41 %	0.54 %	72.55 %
	37	361	MUNICH RE GRP	5,852,449	5,626,605	47.34 %	50.47 %	0.53 %	73.08 %
	38	65	FM GRP	5,746,964	5,625,958	37.93 %	37.64 %	0.52 %	73.60 %
	39	242	SELECTIVE INS GRP	5,637,176	5,508,377	56.27 %	61.22 %	0.51 %	74.11 %
	40	169	SENTRY INS GRP	5,299,506	5,312,921	62.72 %	66.18 %	0.48 %	74.59 %
	41	55	AUTOMOBILE CLUB MI GRP	4,141,357	4,078,814	69.17 %	71.82 %	0.37 %	74.96 %
	42	215	KEMPER CORP GRP	4,020,290	4,050,286	64.80 %	68.39 %	0.36 %	75.33 %
	43	4715	MS & AD INS GRP	4,004,378	3,482,952	37.92 %	42.17 %	0.36 %	75.69 %
	44	3416	AXIS CAPITAL GRP	3,654,068	3,443,082	53.12 %	56.12 %	0.33 %	76.02 %
	45	50	COUNTRY INS & FIN SERV GRP	3,630,681	3,618,572	56.35 %	57.21 %	0.33 %	76.35 %
	46	14184	ACUITY A MUT INS CO	3,403,595	3,271,376	55.72 %	59.76 %	0.31 %	76.66 %
	47	228	WESTFIELD GRP	3,380,290	3,276,176	45.25 %	47.81 %	0.31 %	76.96 %
	48	7	FEDERATED MUT GRP	3,176,455	3,046,351	50.51 %	56.21 %	0.29 %	77.25 %
	49	708	NEW JERSEY MANUFACTURERS GRP	3,158,343	2,980,051	64.67 %	70.76 %	0.29 %	77.54 %
	50	28	AMICA MUT GRP	3,124,094	3,084,459	58.47 %	61.57 %	0.28 %	77.82 %
	51	225	IAT REINS CO GRP	3,110,489	3,153,452	29.10 %	32.36 %	0.28 %	78.10 %
	52	123	SHELTER INS GRP	3,107,241	3,039,770	65.69 %	67.43 %	0.28 %	78.38 %
	53	181	SWISS RE GRP	2,989,155	2,969,031	61.61 %	60.41 %	0.27 %	78.65 %
	54	1120	EVEREST REINS HOLDINGS GRP	2,908,660	3,129,182	87.23 %	100.43 %	0.26 %	78.91 %
	55	513	IOWA FARM BUREAU GRP	2,802,870	2,725,929	44.79 %	45.73 %	0.25 %	79.17 %
	56	572	BCBS OF MI GRP	2,725,423	2,761,020	58.91 %	67.36 %	0.25 %	79.41 %
	57	411	MAPFRE INS GRP	2,679,202	2,669,556	48.47 %	49.65 %	0.24 %	79.66 %
	58	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,654,562	3,178,037	61.38 %	65.18 %	0.24 %	79.90 %
	59	483	SOUTHERN FARM BUREAU CAS GRP	2,626,467	2,665,512	56.98 %	57.85 %	0.24 %	80.13 %
	60	10064	CITIZENS PROP INS CORP	2,587,837	3,567,529	7.32 %	14.20 %	0.23 %	80.37 %
	61	4990	CORE SPECIALTY INS HOLDINGS GRP	2,586,053	2,514,732	48.44 %	54.05 %	0.23 %	80.60 %
	62	5076	WEST BEND INS GRP	2,382,112	2,312,473	51.65 %	54.65 %	0.22 %	80.82 %
	63	5	ALFA INS GRP	2,318,990	2,298,399	63.95 %	65.25 %	0.21 %	81.03 %
	64	4904	INTACT FINANCIAL GRP	2,214,989	2,169,381	41.66 %	39.60 %	0.20 %	81.23 %
	65	809	TEXAS FARM BUREAU MUT GRP	2,199,006	2,230,417	60.54 %	61.49 %	0.20 %	81.43 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	62	EMC INS CO GRP	2,172,088	2,148,309	47.47 %	51.20 %	0.20 %	81.62 %
	67	694	TENNESSEE FARMERS GRP	2,158,851	2,122,765	63.59 %	65.51 %	0.20 %	81.82 %
	68	4663	UNIVERSAL INS HOLDING GRP	2,140,256	2,108,743	40.81 %	41.97 %	0.19 %	82.01 %
	69	4942	BEAZLEY GRP	2,087,350	1,567,735	51.96 %	54.88 %	0.19 %	82.20 %
	70	324	NORTH CAROLINA FARM BUREAU GRP	2,083,827	2,009,482	57.26 %	57.93 %	0.19 %	82.39 %
	71	4718	TIPTREE FIN GRP	2,032,627	1,870,071	46.56 %	49.89 %	0.18 %	82.57 %
	72	201	UTICA GRP	2,021,112	1,933,792	48.12 %	55.50 %	0.18 %	82.76 %
	73	783	RLI INS GRP	1,996,541	1,985,111	33.89 %	38.34 %	0.18 %	82.94 %
	74	38920	KINSALE INS CO	1,977,171	1,945,225	37.21 %	46.36 %	0.18 %	83.12 %
	75	4850	CLEAR BLUE FINANCIAL GRP	1,878,816	1,801,476	57.89 %	66.89 %	0.17 %	83.29 %
	76	569	FARMERS MUT HAIL INS GRP	1,782,977	1,884,102	75.77 %	75.78 %	0.16 %	83.45 %
	77	4977	PALOMAR HOLDINGS GRP	1,782,923	1,587,703	23.73 %	24.16 %	0.16 %	83.61 %
	78	4773	FRONTLINE INS GRP	1,767,795	1,698,206	2.81 %	4.25 %	0.16 %	83.77 %
	79	109	KENTUCKY FARM BUREAU GRP	1,745,034	1,685,139	82.26 %	82.72 %	0.16 %	83.93 %
	80	4997	ACCELERANT HOLDINGS GRP	1,697,243	1,475,716	39.90 %	43.42 %	0.15 %	84.08 %
	81	4381	SKYWARD SPECIALTY INS GRP INC GRP	1,683,875	1,619,448	57.80 %	72.00 %	0.15 %	84.23 %
	82	4987	INCLINE INS GRP LLC GRP	1,673,013	1,596,081	69.58 %	74.87 %	0.15 %	84.38 %
	83	267	GRANGE MUT CAS GRP	1,617,142	1,592,972	50.76 %	52.26 %	0.15 %	84.53 %
	84	36102	STATE INS FUND WORKERS COMPENSATION	1,599,971	1,671,223	65.97 %	70.77 %	0.14 %	84.67 %
	85	4908	ASCOT INS US GRP	1,593,233	1,429,735	54.55 %	60.52 %	0.14 %	84.82 %
	86	4769	FLORIDA PENINSULA HOLDINGS GRP	1,575,888	1,422,652	7.98 %	9.76 %	0.14 %	84.96 %
	87	831	DOCTORS CO GRP	1,551,586	1,552,974	44.13 %	66.53 %	0.14 %	85.10 %
	88	4969	TRISURA GRP	1,537,255	1,476,027	53.27 %	65.35 %	0.14 %	85.24 %
	89	256	COACTION GLOBAL INC GRP	1,514,262	1,466,590	52.88 %	60.01 %	0.14 %	85.38 %
	90	4861	HERITAGE INS HOLDINGS GRP	1,439,970	1,434,754	19.39 %	15.41 %	0.13 %	85.51 %
	91	5065	SUTTON NATL GRP	1,435,496	1,330,848	47.31 %	50.05 %	0.13 %	85.64 %
	92	5101	SLIDE INS HOLDINGS GRP	1,432,958	1,238,753	8.67 %	9.76 %	0.13 %	85.77 %
	93	309	WESTERN NATL MUT GRP	1,397,927	1,349,783	50.29 %	54.04 %	0.13 %	85.89 %
	94	222	GREATER NY GRP	1,397,356	1,370,723	46.82 %	57.93 %	0.13 %	86.02 %
	95	291	ENCOVA MUT INS GRP	1,381,025	1,383,139	51.55 %	57.57 %	0.12 %	86.15 %
	96	3484	TOWER HILL INS GRP	1,372,113	1,346,416	0.98 %	2.52 %	0.12 %	86.27 %
	97	1309	FRANKENMUTH GRP	1,333,571	1,277,016	57.48 %	62.10 %	0.12 %	86.39 %
	98	4962	AU HOLDING CO GRP	1,313,355	1,154,904	47.60 %	53.37 %	0.12 %	86.51 %
	99	67	MICHIGAN FARM BUREAU GRP	1,305,591	1,239,536	61.79 %	64.51 %	0.12 %	86.63 %
	100	586	ARBELLA INS GRP	1,288,007	1,246,091	50.72 %	54.30 %	0.12 %	86.74 %
	101	188	SAFETY GRP	1,278,605	1,244,722	61.58 %	62.84 %	0.12 %	86.86 %
	102	415	PLYMOUTH ROCK INS GRP	1,273,424	1,239,106	57.41 %	59.66 %	0.12 %	86.97 %
	103	474	FCCI MUT INS GRP	1,271,577	1,254,942	50.25 %	56.75 %	0.12 %	87.09 %
	104	5001	SIRIUSPOINT GRP	1,248,760	1,123,678	55.35 %	57.28 %	0.11 %	87.20 %
	105	306	TRUSTAGE GRP	1,227,016	1,104,358	57.86 %	61.80 %	0.11 %	87.31 %
	106	4991	ROOT INC GRP	1,224,210	1,193,148	55.24 %	56.04 %	0.11 %	87.42 %
	107	922	ICW GRP ASSETS INC GRP	1,221,631	1,264,450	55.09 %	65.09 %	0.11 %	87.53 %
	108	5008	TRUPANION GRP	1,221,215	1,205,449	69.76 %	69.77 %	0.11 %	87.64 %
	109	248	UNITED FIRE & CAS GRP	1,219,304	1,169,678	45.00 %	49.99 %	0.11 %	87.76 %
	110	4734	APOLLO GLOBAL MGMT GRP	1,215,830	1,244,936	62.45 %	69.78 %	0.11 %	87.87 %
	111		OHIO BUREAU OF WORKERS' COMPENSATION	1,211,073	1,211,073	93.27 %	127.94 %	0.11 %	87.97 %
	112	2518	NYCM INS GRP	1,194,111	1,127,139	61.04 %	62.35 %	0.11 %	88.08 %
	113	3494	JAMES RIVER GRP	1,172,266	1,296,243	59.86 %	70.16 %	0.11 %	88.19 %
	114	4792	HCI GRP INC	1,166,682	1,108,736	6.34 %	8.40 %	0.11 %	88.29 %
	115	517	HANNOVER GRP	1,144,011	1,148,600	64.25 %	72.31 %	0.10 %	88.40 %
	116	4851	CHURCH MUT GRP	1,141,417	1,150,371	59.18 %	66.38 %	0.10 %	88.50 %
	117	250	DONEGAL GRP	1,122,116	1,140,998	49.59 %	52.77 %	0.10 %	88.60 %
	118	4766	TFP & TWI GRP	1,120,959	1,073,983	22.63 %	23.57 %	0.10 %	88.70 %
	119	1227	PALISADES GRP	1,118,036	1,094,149	58.00 %	60.07 %	0.10 %	88.80 %
	120	105	MGIC GRP	1,114,057	1,134,675	6.23 %	6.32 %	0.10 %	88.91 %
	121	5010	SH1 HOLDINGS GRP	1,104,570	981,963	46.52 %	51.19 %	0.10 %	89.01 %
	122	5032	LEMONADE INC GRP	1,095,668	993,544	57.85 %	58.65 %	0.10 %	89.10 %
	123	11523	WRIGHT NATL FLOOD INS CO	1,077,646	1,043,986	1.99 %	2.08 %	0.10 %	89.20 %
	124	4011	GENWORTH FIN GRP	1,058,706	1,081,748	8.62 %	8.62 %	0.10 %	89.30 %
	125	22	ANDOVER GRP	1,050,309	992,965	38.88 %	40.96 %	0.10 %	89.39 %
			INDUSTRY TOTAL	1,105,493,255	1,083,034,049	57.06 %	60.72 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	176	STATE FARM GRP	2,449,601	2,399,762	55.26 %	57.26 %	16.44 %	16.44 %
	2	5	ALFA INS GRP	1,412,972	1,371,736	64.49 %	65.27 %	9.48 %	25.92 %
	3	8	ALLSTATE INS GRP	1,264,648	1,234,722	53.61 %	55.00 %	8.49 %	34.41 %
	4	155	PROGRESSIVE GRP	1,025,658	1,013,077	53.95 %	55.54 %	6.88 %	41.29 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	724,214	713,856	57.60 %	58.85 %	4.86 %	46.15 %
	6	3548	TRAVELERS GRP	591,769	589,723	42.25 %	44.83 %	3.97 %	50.13 %
	7	31	BERKSHIRE HATHAWAY GRP	538,761	547,143	52.30 %	54.67 %	3.62 %	53.74 %
	8	280	AUTO OWNERS GRP	457,607	442,771	49.77 %	53.87 %	3.07 %	56.81 %
	9	111	LIBERTY MUT GRP	438,408	453,129	68.57 %	72.63 %	2.94 %	59.76 %
	10	626	CHUBB LTD GRP	280,428	263,468	107.69 %	109.89 %	1.88 %	61.64 %
			STATE TOTAL	14,900,158	14,631,832	53.31 %	56.37 %	100.00 %	100.00 %
Alaska	1	176	STATE FARM GRP	346,239	339,757	64.44 %	65.54 %	15.35 %	15.35 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	192,263	189,721	59.83 %	61.58 %	8.52 %	23.87 %
	3	309	WESTERN NATL MUT GRP	156,133	153,325	42.11 %	45.30 %	6.92 %	30.80 %
	4	111	LIBERTY MUT GRP	153,874	151,882	28.18 %	30.73 %	6.82 %	37.62 %
	5	31	BERKSHIRE HATHAWAY GRP	151,746	152,542	48.85 %	51.44 %	6.73 %	44.34 %
	6	8	ALLSTATE INS GRP	137,041	132,104	50.42 %	51.54 %	6.08 %	50.42 %
	7	4485	COPPERPOINT GRP	124,832	115,745	35.30 %	38.74 %	5.53 %	55.95 %
	8	155	PROGRESSIVE GRP	121,159	117,849	48.53 %	49.26 %	5.37 %	61.33 %
	9	785	MARKEL GRP	54,988	49,970	49.21 %	57.95 %	2.44 %	63.76 %
	10	50	COUNTRY INS & FIN SERV GRP	51,630	49,864	79.53 %	81.35 %	2.29 %	66.05 %
			STATE TOTAL	2,255,636	2,193,820	47.61 %	50.43 %	100.00 %	100.00 %
Arizona	1	176	STATE FARM GRP	2,537,825	2,490,197	66.85 %	69.37 %	12.04 %	12.04 %
	2	155	PROGRESSIVE GRP	2,242,419	2,208,167	61.57 %	62.63 %	10.64 %	22.68 %
	3	31	BERKSHIRE HATHAWAY GRP	1,435,113	1,415,062	60.63 %	61.57 %	6.81 %	29.49 %
	4	111	LIBERTY MUT GRP	1,125,715	1,110,368	54.73 %	57.04 %	5.34 %	34.84 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,117,797	1,104,683	60.14 %	61.41 %	5.30 %	40.14 %
	6	8	ALLSTATE INS GRP	1,067,072	1,047,324	51.76 %	52.53 %	5.06 %	45.20 %
	7	69	FARMERS INS GRP	911,658	924,806	40.38 %	41.01 %	4.33 %	49.53 %
	8	3548	TRAVELERS GRP	841,169	831,175	47.75 %	50.99 %	3.99 %	53.52 %
	9	473	AMERICAN FAMILY INS GRP	718,915	746,838	51.76 %	53.03 %	3.41 %	56.93 %
	10	626	CHUBB LTD GRP	549,780	510,121	67.49 %	67.07 %	2.61 %	59.54 %
			STATE TOTAL	21,072,788	20,630,796	56.74 %	59.59 %	100.00 %	100.00 %
Arkansas	1	176	STATE FARM GRP	1,416,425	1,390,337	62.65 %	63.66 %	15.09 %	15.09 %
	2	483	SOUTHERN FARM BUREAU CAS GRP	810,519	833,531	66.36 %	66.47 %	8.64 %	23.73 %
	3	155	PROGRESSIVE GRP	680,612	668,680	54.26 %	54.98 %	7.25 %	30.99 %
	4	123	SHELTER INS GRP	571,414	556,651	67.06 %	68.29 %	6.09 %	37.08 %
	5	8	ALLSTATE INS GRP	528,600	498,359	53.04 %	53.77 %	5.63 %	42.71 %
	6	3548	TRAVELERS GRP	321,526	323,434	49.72 %	54.75 %	3.43 %	46.14 %
	7	31	BERKSHIRE HATHAWAY GRP	312,656	312,026	54.91 %	56.92 %	3.33 %	49.47 %
	8	626	CHUBB LTD GRP	308,669	300,824	81.64 %	82.85 %	3.29 %	52.76 %
	9	69	FARMERS INS GRP	305,190	295,047	48.79 %	48.96 %	3.25 %	56.01 %
	10	111	LIBERTY MUT GRP	303,101	297,661	39.83 %	41.76 %	3.23 %	59.24 %
			STATE TOTAL	9,383,504	9,215,184	59.38 %	61.48 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	176	STATE FARM GRP	11,411,886	11,028,730	125.65 %	131.61 %	8.49 %	8.49 %
	2	31	BERKSHIRE HATHAWAY GRP	8,645,687	8,472,327	67.51 %	71.22 %	6.43 %	14.91 %
	3	69	FARMERS INS GRP	8,538,308	8,174,999	72.47 %	75.40 %	6.35 %	21.26 %
	4	1318	AUTO CLUB ENTERPRISES INS GRP	6,889,208	6,550,662	94.65 %	97.99 %	5.12 %	26.39 %
	5	8	ALLSTATE INS GRP	5,797,138	5,490,765	84.53 %	86.79 %	4.31 %	30.70 %
	6	1278	CSAA INS GRP	5,752,856	5,746,945	62.65 %	64.90 %	4.28 %	34.98 %
	7	3548	TRAVELERS GRP	4,886,848	4,784,904	79.48 %	86.20 %	3.63 %	38.61 %
	8	660	MERCURY GEN GRP	4,884,739	4,679,440	87.69 %	92.28 %	3.63 %	42.24 %
	9	155	PROGRESSIVE GRP	4,781,509	4,636,624	67.63 %	70.98 %	3.56 %	45.80 %
	10	626	CHUBB LTD GRP	4,343,512	4,072,806	105.02 %	111.23 %	3.23 %	49.03 %
			STATE TOTAL	134,480,771	130,040,113	77.79 %	83.29 %	100.00 %	100.00 %
Colorado	1	176	STATE FARM GRP	3,493,390	3,373,723	50.82 %	52.41 %	14.50 %	14.50 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	1,697,124	1,660,051	45.68 %	46.77 %	7.05 %	21.55 %
	3	155	PROGRESSIVE GRP	1,574,872	1,539,817	53.22 %	54.35 %	6.54 %	28.09 %
	4	111	LIBERTY MUT GRP	1,568,821	1,680,886	38.00 %	38.90 %	6.51 %	34.60 %
	5	8	ALLSTATE INS GRP	1,504,622	1,400,738	37.37 %	38.73 %	6.25 %	40.85 %
	6	69	FARMERS INS GRP	1,141,743	1,072,683	38.22 %	38.83 %	4.74 %	45.59 %
	7	3548	TRAVELERS GRP	1,114,597	1,105,743	39.83 %	41.45 %	4.63 %	50.21 %
	8	473	AMERICAN FAMILY INS GRP	1,001,098	1,005,859	29.48 %	30.09 %	4.16 %	54.37 %
	9	31	BERKSHIRE HATHAWAY GRP	935,830	932,631	77.30 %	79.83 %	3.89 %	58.26 %
	10	626	CHUBB LTD GRP	837,388	780,091	48.01 %	53.29 %	3.48 %	61.73 %
			STATE TOTAL	24,086,891	23,507,815	46.29 %	49.00 %	100.00 %	100.00 %
Connecticut	1	3548	TRAVELERS GRP	1,028,119	998,461	48.88 %	51.91 %	7.61 %	7.61 %
	2	155	PROGRESSIVE GRP	997,405	979,045	62.05 %	64.11 %	7.38 %	14.99 %
	3	31	BERKSHIRE HATHAWAY GRP	985,831	982,273	55.61 %	55.32 %	7.30 %	22.29 %
	4	176	STATE FARM GRP	773,244	754,877	73.23 %	77.16 %	5.72 %	28.01 %
	5	626	CHUBB LTD GRP	723,293	700,155	49.66 %	54.96 %	5.35 %	33.36 %
	6	8	ALLSTATE INS GRP	609,562	607,894	69.43 %	72.00 %	4.51 %	37.87 %
	7	91	HARTFORD FIRE & CAS GRP	598,458	583,016	55.16 %	58.49 %	4.43 %	42.30 %
	8	111	LIBERTY MUT GRP	587,491	624,001	56.43 %	58.76 %	4.35 %	46.65 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	403,713	393,417	60.11 %	61.33 %	2.99 %	49.64 %
	10	69	FARMERS INS GRP	304,507	315,237	51.01 %	53.16 %	2.25 %	51.89 %
			STATE TOTAL	13,512,524	13,229,493	58.74 %	62.43 %	100.00 %	100.00 %
Delaware	1	176	STATE FARM GRP	565,548	552,538	60.71 %	62.94 %	12.14 %	12.14 %
	2	155	PROGRESSIVE GRP	274,980	272,407	53.45 %	54.75 %	5.90 %	18.04 %
	3	19	ASSURANT INC GRP	236,729	218,116	93.04 %	93.06 %	5.08 %	23.12 %
	4	31	BERKSHIRE HATHAWAY GRP	217,503	214,026	67.87 %	67.65 %	4.67 %	27.79 %
	5	34215	NUCLEAR ELECTRIC INS LTD	204,489	199,538	45.11 %	45.21 %	4.39 %	32.17 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	190,795	184,961	59.94 %	61.33 %	4.09 %	36.27 %
	7	111	LIBERTY MUT GRP	182,319	195,023	55.36 %	55.57 %	3.91 %	40.18 %
	8	8	ALLSTATE INS GRP	181,443	173,791	66.09 %	68.66 %	3.89 %	44.07 %
	9	5072	GENERALI GRP	155,011	154,706	96.93 %	116.03 %	3.33 %	47.40 %
	10	140	NATIONWIDE CORP GRP	153,853	145,680	49.73 %	51.77 %	3.30 %	50.70 %
			STATE TOTAL	4,659,823	4,494,680	60.83 %	64.28 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	31	BERKSHIRE HATHAWAY GRP	233,009	233,652	61.21 %	64.80 %	7.66 %	7.66 %
	2	626	CHUBB LTD GRP	222,524	210,207	29.14 %	31.30 %	7.32 %	14.98 %
	3	3548	TRAVELERS GRP	219,695	226,932	31.81 %	34.15 %	7.23 %	22.21 %
	4	111	LIBERTY MUT GRP	192,927	180,098	15.95 %	16.10 %	6.35 %	28.56 %
	5	176	STATE FARM GRP	159,528	156,805	58.37 %	62.87 %	5.25 %	33.81 %
	6	1120	EVEREST REINS HOLDINGS GRP	125,787	122,142	124.71 %	128.07 %	4.14 %	37.94 %
	7	91	HARTFORD FIRE & CAS GRP	113,263	109,358	28.18 %	32.33 %	3.73 %	41.67 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	92,140	89,081	67.71 %	68.93 %	3.03 %	44.70 %
	9	212	ZURICH INS GRP	87,841	79,849	47.52 %	55.35 %	2.89 %	47.59 %
	10	4904	INTACT FINANCIAL GRP	86,263	84,794	20.27 %	20.49 %	2.84 %	50.43 %
			STATE TOTAL	3,039,981	2,942,591	47.39 %	52.14 %	100.00 %	100.00 %
Florida	1	155	PROGRESSIVE GRP	10,473,758	10,652,644	40.34 %	43.05 %	11.03 %	11.03 %
	2	31	BERKSHIRE HATHAWAY GRP	8,653,512	8,667,975	53.60 %	58.16 %	9.12 %	20.15 %
	3	176	STATE FARM GRP	7,833,722	7,860,532	54.41 %	61.74 %	8.25 %	28.40 %
	4	8	ALLSTATE INS GRP	4,487,845	4,445,489	40.27 %	41.20 %	4.73 %	33.13 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	3,001,682	3,004,251	42.76 %	45.10 %	3.16 %	36.29 %
	6	10064	CITIZENS PROP INS CORP	2,587,837	3,567,529	7.32 %	14.20 %	2.73 %	39.02 %
	7	626	CHUBB LTD GRP	2,494,053	2,427,638	41.59 %	46.84 %	2.63 %	41.65 %
	8	3548	TRAVELERS GRP	1,888,017	1,892,377	49.77 %	55.58 %	1.99 %	43.64 %
	9	4769	FLORIDA PENINSULA HOLDINGS GRP	1,575,888	1,422,652	7.98 %	9.76 %	1.66 %	45.30 %
	10	280	AUTO OWNERS GRP	1,570,577	1,632,670	59.34 %	76.63 %	1.65 %	46.95 %
			STATE TOTAL	94,920,370	94,704,850	39.06 %	43.50 %	100.00 %	100.00 %
Georgia	1	176	STATE FARM GRP	5,766,403	5,552,765	68.23 %	71.76 %	15.25 %	15.25 %
	2	155	PROGRESSIVE GRP	4,101,355	4,086,779	57.43 %	59.07 %	10.84 %	26.09 %
	3	8	ALLSTATE INS GRP	2,947,148	2,854,306	56.12 %	56.99 %	7.79 %	33.89 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	2,085,027	2,038,035	56.46 %	58.21 %	5.51 %	39.40 %
	5	31	BERKSHIRE HATHAWAY GRP	1,956,860	1,964,984	62.80 %	65.95 %	5.17 %	44.57 %
	6	3548	TRAVELERS GRP	1,702,668	1,663,237	48.85 %	51.89 %	4.50 %	49.08 %
	7	280	AUTO OWNERS GRP	1,365,999	1,322,161	51.50 %	55.90 %	3.61 %	52.69 %
	8	111	LIBERTY MUT GRP	1,063,731	1,094,599	47.54 %	49.37 %	2.81 %	55.50 %
	9	626	CHUBB LTD GRP	862,217	825,049	54.38 %	57.39 %	2.28 %	57.78 %
	10	69	FARMERS INS GRP	693,637	681,990	42.79 %	43.25 %	1.83 %	59.61 %
			STATE TOTAL	37,817,955	36,932,583	57.38 %	60.82 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	487,534	465,634	36.38 %	39.25 %	11.56 %	11.56 %
	2	176	STATE FARM GRP	468,281	456,865	26.69 %	27.69 %	11.10 %	22.66 %
	3	31	BERKSHIRE HATHAWAY GRP	299,523	310,545	59.27 %	60.37 %	7.10 %	29.76 %
	4	8	ALLSTATE INS GRP	185,214	174,794	18.36 %	18.61 %	4.39 %	34.15 %
	5	106	ISLAND INS CO GRP	172,511	166,719	39.95 %	44.00 %	4.09 %	38.24 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	166,971	163,434	49.56 %	50.53 %	3.96 %	42.20 %
	7	111	LIBERTY MUT GRP	138,161	139,155	42.89 %	46.95 %	3.28 %	45.48 %
	8	155	PROGRESSIVE GRP	129,704	123,111	52.30 %	53.08 %	3.07 %	48.55 %
	9	4938	HAWAII EMPLOYERS GRP	112,316	112,688	48.46 %	56.96 %	2.66 %	51.21 %
	10	4861	HERITAGE INS HOLDINGS GRP	108,667	106,418	5.55 %	5.82 %	2.58 %	53.79 %
			STATE TOTAL	4,218,130	4,127,057	34.69 %	37.79 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	111	LIBERTY MUT GRP	506,762	492,954	34.15 %	34.89 %	9.00 %	9.00 %
	2	176	STATE FARM GRP	504,145	483,034	57.37 %	58.97 %	8.95 %	17.95 %
	3	842	FARM BUREAU GRP	440,050	414,958	56.98 %	58.21 %	7.81 %	25.76 %
	4	155	PROGRESSIVE GRP	427,677	414,894	56.19 %	57.02 %	7.59 %	33.35 %
	5	8	ALLSTATE INS GRP	262,429	255,900	51.17 %	52.07 %	4.66 %	38.01 %
	6	36129	IDAHO STATE INS FUND	225,403	226,257	81.09 %	84.32 %	4.00 %	42.01 %
	7	69	FARMERS INS GRP	220,943	222,423	35.13 %	35.70 %	3.92 %	45.93 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	215,846	205,748	59.47 %	60.47 %	3.83 %	49.76 %
	9	3548	TRAVELERS GRP	203,550	199,273	43.08 %	45.57 %	3.61 %	53.38 %
	10	31	BERKSHIRE HATHAWAY GRP	200,155	198,768	53.38 %	55.18 %	3.55 %	56.93 %
			STATE TOTAL	5,633,300	5,476,072	50.64 %	52.99 %	100.00 %	100.00 %
Illinois	1	176	STATE FARM GRP	6,378,547	6,237,887	69.70 %	71.83 %	15.71 %	15.71 %
	2	8	ALLSTATE INS GRP	2,616,380	2,534,676	61.14 %	62.74 %	6.45 %	22.16 %
	3	155	PROGRESSIVE GRP	2,067,404	1,995,634	58.92 %	60.35 %	5.09 %	27.25 %
	4	50	COUNTRY INS & FIN SERV GRP	1,822,620	1,829,940	55.00 %	55.69 %	4.49 %	31.74 %
	5	3548	TRAVELERS GRP	1,723,901	1,713,403	52.15 %	56.13 %	4.25 %	35.99 %
	6	31	BERKSHIRE HATHAWAY GRP	1,371,907	1,360,467	60.86 %	64.49 %	3.38 %	39.37 %
	7	626	CHUBB LTD GRP	1,279,545	1,263,204	53.49 %	59.29 %	3.15 %	42.52 %
	8	111	LIBERTY MUT GRP	1,261,966	1,281,171	39.49 %	41.95 %	3.11 %	45.63 %
	9	19	ASSURANT INC GRP	903,719	1,021,244	74.36 %	74.52 %	2.23 %	47.86 %
	10	473	AMERICAN FAMILY INS GRP	870,185	890,430	45.44 %	46.06 %	2.14 %	50.00 %
			STATE TOTAL	40,591,640	40,008,087	60.03 %	63.34 %	100.00 %	100.00 %
Indiana	1	176	STATE FARM GRP	2,263,446	2,212,269	62.46 %	64.37 %	12.09 %	12.09 %
	2	155	PROGRESSIVE GRP	1,399,335	1,363,786	59.76 %	61.03 %	7.47 %	19.56 %
	3	542	INDIANA FARM BUREAU GRP	1,020,676	995,140	68.91 %	70.15 %	5.45 %	25.01 %
	4	8	ALLSTATE INS GRP	912,447	886,461	55.86 %	57.21 %	4.87 %	29.89 %
	5	111	LIBERTY MUT GRP	836,383	841,241	42.40 %	45.96 %	4.47 %	34.36 %
	6	213	ERIE INS GRP	727,147	699,365	76.86 %	78.56 %	3.88 %	38.24 %
	7	3548	TRAVELERS GRP	664,403	662,084	53.37 %	56.10 %	3.55 %	41.79 %
	8	280	AUTO OWNERS GRP	664,398	651,513	50.10 %	52.88 %	3.55 %	45.34 %
	9	31	BERKSHIRE HATHAWAY GRP	640,790	622,752	64.66 %	68.80 %	3.42 %	48.76 %
	10	473	AMERICAN FAMILY INS GRP	441,912	444,354	47.78 %	48.34 %	2.36 %	51.12 %
			STATE TOTAL	18,722,846	18,331,681	55.57 %	58.68 %	100.00 %	100.00 %
Iowa	1	176	STATE FARM GRP	1,159,947	1,114,147	52.52 %	53.43 %	10.34 %	10.34 %
	2	155	PROGRESSIVE GRP	797,870	790,195	50.59 %	51.17 %	7.11 %	17.45 %
	3	513	IOWA FARM BUREAU GRP	795,209	767,380	37.49 %	38.01 %	7.09 %	24.53 %
	4	280	AUTO OWNERS GRP	524,811	500,302	37.97 %	39.48 %	4.68 %	29.21 %
	5	626	CHUBB LTD GRP	489,566	495,674	46.55 %	47.40 %	4.36 %	33.57 %
	6	140	NATIONWIDE CORP GRP	450,168	459,798	34.15 %	35.82 %	4.01 %	37.59 %
	7	3548	TRAVELERS GRP	375,729	369,256	40.39 %	43.32 %	3.35 %	40.93 %
	8	473	AMERICAN FAMILY INS GRP	339,372	336,887	30.77 %	30.79 %	3.02 %	43.96 %
	9	5076	WEST BEND INS GRP	284,073	278,154	40.62 %	43.04 %	2.53 %	46.49 %
	10	212	ZURICH INS GRP	280,559	284,738	39.76 %	39.73 %	2.50 %	48.99 %
			STATE TOTAL	11,221,367	11,018,132	42.21 %	43.84 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	176	STATE FARM GRP	1,093,192	1,070,710	75.52 %	77.04 %	10.10 %	10.10 %
	2	155	PROGRESSIVE GRP	680,327	659,870	65.83 %	66.84 %	6.29 %	16.38 %
	3	513	IOWA FARM BUREAU GRP	672,229	664,999	48.73 %	49.51 %	6.21 %	22.60 %
	4	473	AMERICAN FAMILY INS GRP	632,747	641,647	54.47 %	55.09 %	5.85 %	28.44 %
	5	3548	TRAVELERS GRP	551,308	569,439	54.25 %	56.00 %	5.09 %	33.53 %
	6	31	BERKSHIRE HATHAWAY GRP	534,908	501,062	45.15 %	47.07 %	4.94 %	38.48 %
	7	626	CHUBB LTD GRP	413,035	403,949	67.11 %	70.31 %	3.82 %	42.29 %
	8	8	ALLSTATE INS GRP	378,896	345,321	63.91 %	64.80 %	3.50 %	45.79 %
	9	212	ZURICH INS GRP	376,900	370,926	40.97 %	42.10 %	3.48 %	49.27 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	314,862	305,364	69.10 %	69.84 %	2.91 %	52.18 %
			STATE TOTAL	10,824,067	10,607,810	57.27 %	59.39 %	100.00 %	100.00 %
Kentucky	1	109	KENTUCKY FARM BUREAU GRP	1,737,706	1,679,818	82.21 %	82.66 %	14.64 %	14.64 %
	2	176	STATE FARM GRP	1,688,319	1,653,221	76.18 %	77.42 %	14.23 %	28.87 %
	3	155	PROGRESSIVE GRP	963,570	914,868	63.15 %	64.24 %	8.12 %	36.99 %
	4	111	LIBERTY MUT GRP	645,397	661,413	75.80 %	77.18 %	5.44 %	42.43 %
	5	8	ALLSTATE INS GRP	469,969	450,708	65.31 %	67.30 %	3.96 %	46.39 %
	6	213	ERIE INS GRP	450,366	428,752	108.25 %	110.58 %	3.80 %	50.18 %
	7	3548	TRAVELERS GRP	425,701	418,125	63.19 %	66.10 %	3.59 %	53.77 %
	8	280	AUTO OWNERS GRP	333,297	328,710	53.50 %	55.05 %	2.81 %	56.58 %
	9	31	BERKSHIRE HATHAWAY GRP	331,525	337,523	53.51 %	56.93 %	2.79 %	59.37 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	314,296	309,353	68.49 %	69.77 %	2.65 %	62.02 %
			STATE TOTAL	11,866,989	11,613,938	71.09 %	73.42 %	100.00 %	100.00 %
Louisiana	1	176	STATE FARM GRP	2,752,603	2,771,151	56.61 %	59.51 %	14.80 %	14.80 %
	2	155	PROGRESSIVE GRP	1,878,372	1,894,613	51.36 %	53.26 %	10.10 %	24.90 %
	3	8	ALLSTATE INS GRP	1,446,663	1,397,842	35.20 %	35.64 %	7.78 %	32.67 %
	4	31	BERKSHIRE HATHAWAY GRP	850,630	845,388	49.71 %	52.76 %	4.57 %	37.25 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	700,487	693,540	53.80 %	56.25 %	3.77 %	41.01 %
	6	111	LIBERTY MUT GRP	491,242	514,456	47.21 %	49.85 %	2.64 %	43.65 %
	7		LOUISIANA CITIZENS PROPERTY INS.	462,852	495,171	N/A	N/A	2.49 %	48.63 %
	7	17716	LOUISIANA CITIZENS PROP INS CORP	462,852	495,171	N/A	N/A	2.49 %	46.14 %
	9	3548	TRAVELERS GRP	402,963	404,560	48.29 %	52.58 %	2.17 %	50.79 %
	10	225	IAT REINS CO GRP	401,191	408,782	20.19 %	21.35 %	2.16 %	52.95 %
			STATE TOTAL	18,601,728	18,474,304	43.78 %	46.96 %	100.00 %	100.00 %
Maine	1	155	PROGRESSIVE GRP	330,439	317,860	60.17 %	60.90 %	8.65 %	8.65 %
	2	176	STATE FARM GRP	309,687	301,525	60.43 %	61.42 %	8.11 %	16.76 %
	3	111	LIBERTY MUT GRP	236,659	244,974	30.14 %	31.46 %	6.20 %	22.96 %
	4	1332	MAINE EMPLOYERS MUT INS GRP	177,294	179,285	50.09 %	52.43 %	4.64 %	27.60 %
	5	98	WR BERKLEY CORP GRP	175,475	171,630	45.28 %	47.75 %	4.60 %	32.20 %
	6	3548	TRAVELERS GRP	173,502	169,762	42.47 %	44.11 %	4.54 %	36.74 %
	7	88	THE HANOVER INS GRP	161,334	156,221	33.94 %	35.94 %	4.22 %	40.97 %
	8	31	BERKSHIRE HATHAWAY GRP	153,084	152,976	64.45 %	65.63 %	4.01 %	44.98 %
	9	8	ALLSTATE INS GRP	148,792	146,734	50.10 %	51.31 %	3.90 %	48.87 %
	10	15997	MMG INS CO	134,983	131,301	52.08 %	52.94 %	3.53 %	52.41 %
			STATE TOTAL	3,818,552	3,740,467	48.11 %	50.02 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	176	STATE FARM GRP	2,187,728	2,165,738	59.82 %	61.77 %	11.83 %	11.83 %
	2	31	BERKSHIRE HATHAWAY GRP	1,926,386	1,901,504	62.25 %	62.46 %	10.41 %	22.24 %
	3	213	ERIE INS GRP	1,435,020	1,398,629	63.72 %	65.62 %	7.76 %	30.00 %
	4	155	PROGRESSIVE GRP	1,297,676	1,275,093	52.79 %	53.79 %	7.02 %	37.02 %
	5	8	ALLSTATE INS GRP	1,256,743	1,236,238	54.22 %	55.26 %	6.79 %	43.81 %
	6	3548	TRAVELERS GRP	1,123,887	1,094,853	45.76 %	47.93 %	6.08 %	49.89 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	1,086,102	1,078,302	57.62 %	58.56 %	5.87 %	55.76 %
	8	111	LIBERTY MUT GRP	687,942	706,305	44.70 %	46.08 %	3.72 %	59.48 %
	9	626	CHUBB LTD GRP	576,726	553,403	26.99 %	30.23 %	3.12 %	62.60 %
	10	140	NATIONWIDE CORP GRP	487,324	510,337	45.78 %	47.58 %	2.63 %	65.23 %
			STATE TOTAL	18,496,598	18,214,832	51.97 %	54.38 %	100.00 %	100.00 %
Massachusetts	1	411	MAPFRE INS GRP	2,010,666	1,996,970	52.53 %	53.64 %	8.29 %	8.29 %
	2	3548	TRAVELERS GRP	1,533,630	1,460,474	44.89 %	47.50 %	6.33 %	14.62 %
	3	111	LIBERTY MUT GRP	1,281,888	1,285,270	34.73 %	35.85 %	5.29 %	19.91 %
	4	31	BERKSHIRE HATHAWAY GRP	1,281,225	1,302,477	49.96 %	50.52 %	5.29 %	25.20 %
	5	155	PROGRESSIVE GRP	1,234,075	1,177,096	56.09 %	57.61 %	5.09 %	30.29 %
	6	188	SAFETY GRP	1,204,809	1,176,404	60.77 %	62.02 %	4.97 %	35.26 %
	7	586	ARBELLA INS GRP	1,110,639	1,077,971	48.05 %	51.10 %	4.58 %	39.84 %
	8	626	CHUBB LTD GRP	1,043,134	1,039,645	35.85 %	39.07 %	4.30 %	44.14 %
	9	415	PLYMOUTH ROCK INS GRP	927,002	893,754	53.21 %	54.87 %	3.82 %	47.97 %
	10	88	THE HANOVER INS GRP	536,317	527,888	46.40 %	50.87 %	2.21 %	50.18 %
			STATE TOTAL	24,239,653	23,709,678	47.42 %	50.59 %	100.00 %	100.00 %
Michigan	1	176	STATE FARM GRP	2,982,457	2,927,083	78.94 %	80.15 %	10.49 %	10.49 %
	2	280	AUTO OWNERS GRP	2,976,519	2,856,640	57.76 %	62.31 %	10.47 %	20.96 %
	3	155	PROGRESSIVE GRP	2,877,944	2,842,875	59.33 %	62.58 %	10.12 %	31.08 %
	4	55	AUTOMOBILE CLUB MI GRP	2,532,533	2,492,274	80.31 %	83.26 %	8.91 %	39.99 %
	5	67	MICHIGAN FARM BUREAU GRP	1,304,917	1,239,226	61.80 %	64.51 %	4.59 %	44.58 %
	6	88	THE HANOVER INS GRP	1,234,386	1,214,312	55.15 %	57.73 %	4.34 %	48.92 %
	7	8	ALLSTATE INS GRP	1,130,935	1,083,739	12.47 %	11.61 %	3.98 %	52.90 %
	8	111	LIBERTY MUT GRP	956,660	971,521	33.59 %	36.20 %	3.36 %	56.26 %
	9	69	FARMERS INS GRP	613,467	583,609	62.68 %	64.01 %	2.16 %	58.42 %
	10	1309	FRANKENMUTH GRP	535,353	524,459	66.44 %	71.24 %	1.88 %	60.30 %
			STATE TOTAL	28,432,898	27,723,484	59.44 %	62.73 %	100.00 %	100.00 %
Minnesota	1	176	STATE FARM GRP	2,889,778	2,792,542	53.53 %	54.50 %	14.37 %	14.37 %
	2	155	PROGRESSIVE GRP	1,581,502	1,541,287	56.02 %	56.92 %	7.87 %	22.24 %
	3	473	AMERICAN FAMILY INS GRP	1,282,852	1,280,303	41.05 %	41.13 %	6.38 %	28.62 %
	4	280	AUTO OWNERS GRP	1,152,229	1,103,106	44.51 %	46.03 %	5.73 %	34.35 %
	5	3548	TRAVELERS GRP	828,104	835,669	55.55 %	57.72 %	4.12 %	38.47 %
	6	111	LIBERTY MUT GRP	758,084	747,344	44.75 %	46.24 %	3.77 %	42.24 %
	7	69	FARMERS INS GRP	736,095	709,171	42.21 %	42.47 %	3.66 %	45.90 %
	8	626	CHUBB LTD GRP	550,252	527,671	56.87 %	59.82 %	2.74 %	48.63 %
	9	212	ZURICH INS GRP	529,855	521,164	38.44 %	39.73 %	2.64 %	51.27 %
	10	8	ALLSTATE INS GRP	482,765	462,764	53.93 %	54.76 %	2.40 %	53.67 %
			STATE TOTAL	20,107,373	19,640,277	50.56 %	52.40 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	176	STATE FARM GRP	1,220,542	1,223,203	55.55 %	57.15 %	14.35 %	14.35 %
	2	155	PROGRESSIVE GRP	712,255	701,695	56.02 %	57.26 %	8.38 %	22.73 %
	3	483	SOUTHERN FARM BUREAU CAS GRP	677,937	677,348	59.72 %	60.34 %	7.97 %	30.70 %
	4	111	LIBERTY MUT GRP	432,454	441,076	42.12 %	43.62 %	5.09 %	35.79 %
	5	8	ALLSTATE INS GRP	432,440	412,193	45.08 %	46.00 %	5.09 %	40.87 %
	6	3548	TRAVELERS GRP	398,488	389,918	38.77 %	40.90 %	4.69 %	45.56 %
	7	31	BERKSHIRE HATHAWAY GRP	294,367	281,911	47.80 %	50.58 %	3.46 %	49.02 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	280,131	272,973	57.09 %	58.49 %	3.29 %	52.32 %
	9	5	ALFA INS GRP	239,170	230,537	57.85 %	58.73 %	2.81 %	55.13 %
	10	123	SHELTER INS GRP	180,200	176,301	56.26 %	58.42 %	2.12 %	57.25 %
			STATE TOTAL	8,503,453	8,380,260	51.33 %	53.68 %	100.00 %	100.00 %
Missouri	1	176	STATE FARM GRP	2,801,783	2,740,507	97.63 %	98.72 %	14.23 %	14.23 %
	2	155	PROGRESSIVE GRP	1,578,307	1,555,304	60.17 %	61.13 %	8.02 %	22.25 %
	3	473	AMERICAN FAMILY INS GRP	1,238,456	1,259,292	59.55 %	60.34 %	6.29 %	28.54 %
	4	3548	TRAVELERS GRP	925,293	932,006	73.74 %	79.22 %	4.70 %	33.24 %
	5	123	SHELTER INS GRP	796,073	766,628	73.20 %	74.97 %	4.04 %	37.29 %
	6	111	LIBERTY MUT GRP	785,109	770,690	54.55 %	56.03 %	3.99 %	41.28 %
	7	626	CHUBB LTD GRP	673,802	657,654	68.71 %	72.58 %	3.42 %	44.70 %
	8	8	ALLSTATE INS GRP	622,838	590,229	80.53 %	81.99 %	3.16 %	47.86 %
	9	31	BERKSHIRE HATHAWAY GRP	613,061	611,755	63.89 %	68.43 %	3.11 %	50.98 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	549,020	527,379	80.16 %	81.08 %	2.79 %	53.77 %
			STATE TOTAL	19,684,127	19,306,985	71.06 %	73.83 %	100.00 %	100.00 %
Montana	1	176	STATE FARM GRP	535,888	516,052	66.25 %	68.04 %	12.23 %	12.23 %
	2	155	PROGRESSIVE GRP	373,717	364,856	59.57 %	60.59 %	8.53 %	20.76 %
	3	111	LIBERTY MUT GRP	342,298	351,629	41.71 %	42.88 %	7.81 %	28.58 %
	4	3548	TRAVELERS GRP	218,069	215,764	37.18 %	38.37 %	4.98 %	33.55 %
	5	626	CHUBB LTD GRP	214,673	212,174	91.68 %	92.19 %	4.90 %	38.46 %
	6	69	FARMERS INS GRP	203,218	202,459	49.38 %	50.30 %	4.64 %	43.09 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	198,013	189,207	61.36 %	62.45 %	4.52 %	47.61 %
	8	15819	MONTANA STATE FUND	172,568	170,837	49.92 %	56.00 %	3.94 %	51.55 %
	9	4683	MOUNTAIN WEST FARM GRP	167,494	157,793	69.41 %	70.87 %	3.82 %	55.38 %
	10	244	CINCINNATI FIN GRP	121,523	116,482	42.16 %	47.52 %	2.77 %	58.15 %
			STATE TOTAL	4,380,807	4,291,111	58.01 %	60.59 %	100.00 %	100.00 %
Nebraska	1	176	STATE FARM GRP	962,251	929,057	52.95 %	53.61 %	10.94 %	10.94 %
	2	13889	FMNE INS CO	564,591	564,991	43.30 %	43.59 %	6.42 %	17.35 %
	3	626	CHUBB LTD GRP	549,558	555,381	59.34 %	59.68 %	6.25 %	23.60 %
	4	513	IOWA FARM BUREAU GRP	489,863	473,553	42.15 %	43.01 %	5.57 %	29.17 %
	5	155	PROGRESSIVE GRP	479,681	473,622	49.83 %	50.18 %	5.45 %	34.62 %
	6	3548	TRAVELERS GRP	352,684	353,316	37.52 %	38.78 %	4.01 %	38.63 %
	7	8	ALLSTATE INS GRP	341,079	304,998	42.95 %	43.53 %	3.88 %	42.51 %
	8	796	QBE INS GRP	334,083	325,555	59.66 %	59.76 %	3.80 %	46.30 %
	9	31	BERKSHIRE HATHAWAY GRP	303,076	295,401	48.86 %	51.57 %	3.44 %	49.75 %
	10	473	AMERICAN FAMILY INS GRP	299,189	298,065	32.23 %	32.28 %	3.40 %	53.15 %
			STATE TOTAL	8,797,806	8,654,513	48.24 %	49.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	176	STATE FARM GRP	1,188,840	1,094,826	73.91 %	76.07 %	11.44 %	11.44 %
	2	155	PROGRESSIVE GRP	1,143,111	1,155,316	71.65 %	74.32 %	11.00 %	22.44 %
	3	31	BERKSHIRE HATHAWAY GRP	697,545	697,414	64.71 %	68.34 %	6.71 %	29.15 %
	4	8	ALLSTATE INS GRP	599,182	585,286	61.44 %	61.48 %	5.77 %	34.92 %
	5	69	FARMERS INS GRP	497,630	489,087	53.70 %	55.63 %	4.79 %	39.70 %
	6	3548	TRAVELERS GRP	491,761	473,983	62.63 %	67.27 %	4.73 %	44.44 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	433,165	417,800	79.79 %	82.96 %	4.17 %	48.60 %
	8	111	LIBERTY MUT GRP	334,402	334,304	53.45 %	59.79 %	3.22 %	51.82 %
	9	1278	CSAA INS GRP	323,527	299,234	69.55 %	72.56 %	3.11 %	54.94 %
	10	473	AMERICAN FAMILY INS GRP	287,053	280,414	76.30 %	79.78 %	2.76 %	57.70 %
			STATE TOTAL	10,392,514	10,066,876	68.09 %	72.46 %	100.00 %	100.00 %
New Hampshire	1	155	PROGRESSIVE GRP	318,717	307,017	63.26 %	63.96 %	8.22 %	8.22 %
	2	176	STATE FARM GRP	306,054	298,882	60.85 %	61.91 %	7.89 %	16.10 %
	3	111	LIBERTY MUT GRP	280,731	285,924	32.84 %	33.78 %	7.24 %	23.34 %
	4	3548	TRAVELERS GRP	184,373	177,172	55.87 %	60.42 %	4.75 %	28.09 %
	5	8	ALLSTATE INS GRP	176,488	175,955	50.88 %	52.27 %	4.55 %	32.64 %
	6	31	BERKSHIRE HATHAWAY GRP	176,073	179,226	57.10 %	57.28 %	4.54 %	37.18 %
	7	98	WR BERKLEY CORP GRP	168,262	164,132	36.23 %	39.01 %	4.34 %	41.52 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	143,076	138,787	60.93 %	62.02 %	3.69 %	45.21 %
	9	88	THE HANOVER INS GRP	103,847	101,056	48.16 %	50.68 %	2.68 %	47.88 %
	10	626	CHUBB LTD GRP	101,596	93,402	43.15 %	45.70 %	2.62 %	50.50 %
			STATE TOTAL	3,879,572	3,790,685	47.66 %	49.92 %	100.00 %	100.00 %
New Jersey	1	31	BERKSHIRE HATHAWAY GRP	3,450,676	3,422,718	72.58 %	74.63 %	10.06 %	10.06 %
	2	708	NEW JERSEY MANUFACTURERS GRP	2,880,748	2,711,890	62.16 %	67.65 %	8.40 %	18.46 %
	3	155	PROGRESSIVE GRP	2,842,251	2,704,258	60.30 %	64.28 %	8.29 %	26.74 %
	4	176	STATE FARM GRP	1,815,242	1,768,414	66.09 %	70.70 %	5.29 %	32.04 %
	5	3548	TRAVELERS GRP	1,702,114	1,662,814	53.92 %	59.65 %	4.96 %	37.00 %
	6	8	ALLSTATE INS GRP	1,577,126	1,579,074	51.21 %	53.84 %	4.60 %	41.60 %
	7	111	LIBERTY MUT GRP	1,491,216	1,489,181	56.55 %	60.23 %	4.35 %	45.94 %
	8	626	CHUBB LTD GRP	1,335,507	1,272,600	46.22 %	53.11 %	3.89 %	49.84 %
	9	1227	PALISADES GRP	986,215	962,892	59.81 %	61.73 %	2.88 %	52.71 %
	10	242	SELECTIVE INS GRP	888,544	878,736	57.95 %	64.44 %	2.59 %	55.30 %
			STATE TOTAL	34,302,456	33,254,997	56.91 %	61.86 %	100.00 %	100.00 %
New Mexico	1	176	STATE FARM GRP	787,913	783,325	42.89 %	44.59 %	13.82 %	13.82 %
	2	155	PROGRESSIVE GRP	561,047	553,071	56.57 %	58.04 %	9.84 %	23.65 %
	3	69	FARMERS INS GRP	379,488	379,801	37.57 %	38.12 %	6.65 %	30.31 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	341,227	337,149	55.51 %	56.90 %	5.98 %	36.29 %
	5	31	BERKSHIRE HATHAWAY GRP	325,718	322,274	65.45 %	69.61 %	5.71 %	42.00 %
	6	111	LIBERTY MUT GRP	309,163	307,482	38.66 %	38.23 %	5.42 %	47.42 %
	7	8	ALLSTATE INS GRP	293,974	283,477	53.80 %	54.89 %	5.15 %	52.58 %
	8	3548	TRAVELERS GRP	263,874	259,933	46.51 %	49.68 %	4.63 %	57.20 %
	9	513	IOWA FARM BUREAU GRP	134,704	131,035	42.66 %	44.44 %	2.36 %	59.57 %
	10	626	CHUBB LTD GRP	117,011	104,737	50.69 %	55.26 %	2.05 %	61.62 %
			STATE TOTAL	5,703,157	5,650,420	52.07 %	55.03 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	31	BERKSHIRE HATHAWAY GRP	8,076,886	8,048,112	75.57 %	78.02 %	11.12 %	11.12 %
	2	176	STATE FARM GRP	5,150,703	5,095,494	75.71 %	82.03 %	7.09 %	18.21 %
	3	8	ALLSTATE INS GRP	4,176,064	4,179,919	63.09 %	67.38 %	5.75 %	23.97 %
	4	3548	TRAVELERS GRP	3,816,735	3,739,438	55.94 %	62.06 %	5.26 %	29.22 %
	5	626	CHUBB LTD GRP	3,735,121	3,657,344	43.77 %	50.96 %	5.14 %	34.36 %
	6	155	PROGRESSIVE GRP	3,368,280	3,264,808	60.09 %	62.89 %	4.64 %	39.00 %
	7	111	LIBERTY MUT GRP	2,796,268	2,890,310	44.58 %	48.63 %	3.85 %	42.85 %
	8	91	HARTFORD FIRE & CAS GRP	1,749,164	1,714,016	54.15 %	59.60 %	2.41 %	45.26 %
	9	36102	STATE INS FUND WORKERS COMPENSATION	1,599,971	1,671,223	65.97 %	70.77 %	2.20 %	47.46 %
	10	12	AMERICAN INTL GRP	1,518,777	1,467,225	46.20 %	48.12 %	2.09 %	49.56 %
			STATE TOTAL	72,620,718	71,091,841	62.30 %	68.19 %	100.00 %	100.00 %
North Carolina	1	8	ALLSTATE INS GRP	2,678,145	2,554,255	53.26 %	54.00 %	9.45 %	9.45 %
	2	176	STATE FARM GRP	2,481,093	2,448,246	55.75 %	57.73 %	8.75 %	18.20 %
	3	324	NORTH CAROLINA FARM BUREAU GRP	2,083,827	2,009,482	57.26 %	57.93 %	7.35 %	25.55 %
	4	155	PROGRESSIVE GRP	1,944,090	1,850,718	56.41 %	57.58 %	6.86 %	32.41 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,514,896	1,443,776	49.47 %	50.35 %	5.34 %	37.76 %
	6	31	BERKSHIRE HATHAWAY GRP	1,392,418	1,405,101	58.01 %	59.11 %	4.91 %	42.67 %
	7	213	ERIE INS GRP	1,196,588	1,129,290	53.37 %	54.66 %	4.22 %	46.89 %
	8	3548	TRAVELERS GRP	1,098,759	1,071,662	40.56 %	43.22 %	3.88 %	50.77 %
	9	111	LIBERTY MUT GRP	929,255	916,287	46.13 %	47.56 %	3.28 %	54.05 %
	10	140	NATIONWIDE CORP GRP	894,831	896,591	43.85 %	45.36 %	3.16 %	57.21 %
			STATE TOTAL	28,343,313	27,416,410	50.24 %	52.45 %	100.00 %	100.00 %
North Dakota	1	796	QBE INS GRP	499,328	495,916	56.14 %	56.15 %	11.78 %	11.78 %
	2	626	CHUBB LTD GRP	386,081	381,979	64.24 %	63.36 %	9.11 %	20.89 %
	3	212	ZURICH INS GRP	303,123	301,827	44.98 %	45.58 %	7.15 %	28.04 %
	4	155	PROGRESSIVE GRP	254,394	252,519	56.38 %	56.98 %	6.00 %	34.04 %
	5		WORKFORCE SAFETY & INSURANCE OF ND	205,038	200,257	62.84 %	64.74 %	4.84 %	38.88 %
	6	176	STATE FARM GRP	176,580	175,594	51.39 %	51.93 %	4.17 %	43.05 %
	7	3500	NODAK MUT GRP	176,346	171,573	76.26 %	77.01 %	4.16 %	47.21 %
	8	84	AMERICAN FINANCIAL GRP	139,478	135,024	60.70 %	62.04 %	3.29 %	50.50 %
	9	280	AUTO OWNERS GRP	127,317	125,132	45.80 %	47.05 %	3.00 %	53.50 %
	10	473	AMERICAN FAMILY INS GRP	125,453	125,508	36.97 %	37.03 %	2.96 %	56.46 %
			STATE TOTAL	4,238,370	4,194,507	55.46 %	56.50 %	100.00 %	100.00 %
Ohio	1	176	STATE FARM GRP	3,388,604	3,311,559	65.69 %	67.31 %	12.07 %	12.07 %
	2	155	PROGRESSIVE GRP	2,455,270	2,385,643	61.31 %	62.77 %	8.74 %	20.81 %
	3	8	ALLSTATE INS GRP	1,768,750	1,699,129	51.13 %	52.21 %	6.30 %	27.11 %
	4		OHIO BUREAU OF WORKERS' COMPENSATION	1,211,073	1,211,073	93.27 %	127.94 %	4.31 %	31.42 %
	5	244	CINCINNATI FIN GRP	1,170,453	1,123,510	45.05 %	48.98 %	4.17 %	35.59 %
	6	111	LIBERTY MUT GRP	1,151,103	1,189,822	49.26 %	51.20 %	4.10 %	39.68 %
	7	213	ERIE INS GRP	1,067,938	1,041,873	65.85 %	67.30 %	3.80 %	43.49 %
	8	31	BERKSHIRE HATHAWAY GRP	1,030,724	1,017,406	64.71 %	67.37 %	3.67 %	47.16 %
	9	3548	TRAVELERS GRP	858,751	844,253	48.43 %	52.15 %	3.06 %	50.21 %
	10	140	NATIONWIDE CORP GRP	782,192	794,176	46.14 %	47.72 %	2.79 %	53.00 %
			STATE TOTAL	28,085,160	27,571,096	55.52 %	59.44 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	176	STATE FARM GRP	2,176,963	2,118,275	63.51 %	64.90 %	16.86 %	16.86 %
	2	155	PROGRESSIVE GRP	1,094,562	1,077,157	56.56 %	57.63 %	8.48 %	25.34 %
	3	8	ALLSTATE INS GRP	797,119	760,241	49.59 %	51.20 %	6.17 %	31.52 %
	4	69	FARMERS INS GRP	558,257	580,010	35.52 %	36.47 %	4.32 %	35.84 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	556,198	543,961	60.87 %	61.85 %	4.31 %	40.15 %
	6	31	BERKSHIRE HATHAWAY GRP	517,139	517,649	50.74 %	54.37 %	4.01 %	44.16 %
	7	111	LIBERTY MUT GRP	501,582	501,687	40.61 %	41.26 %	3.89 %	48.04 %
	8	3548	TRAVELERS GRP	464,756	467,691	45.63 %	48.36 %	3.60 %	51.64 %
	9	220	OKLAHOMA FARM BUREAU GRP	391,277	377,324	60.79 %	62.11 %	3.03 %	54.67 %
	10	626	CHUBB LTD GRP	317,668	312,223	65.00 %	68.27 %	2.46 %	57.13 %
			STATE TOTAL	12,909,563	12,679,991	55.01 %	57.58 %	100.00 %	100.00 %
Oregon	1	176	STATE FARM GRP	1,595,571	1,549,298	65.94 %	67.93 %	13.31 %	13.31 %
	2	155	PROGRESSIVE GRP	1,159,378	1,147,707	62.31 %	63.63 %	9.67 %	22.97 %
	3	111	LIBERTY MUT GRP	952,655	956,903	35.24 %	38.22 %	7.94 %	30.92 %
	4	69	FARMERS INS GRP	708,012	700,625	37.79 %	39.19 %	5.90 %	36.82 %
	5	36196	SAIF CORP	580,159	567,142	68.87 %	72.14 %	4.84 %	41.66 %
	6	31	BERKSHIRE HATHAWAY GRP	539,324	544,967	57.61 %	58.66 %	4.50 %	46.16 %
	7	8	ALLSTATE INS GRP	532,419	525,000	55.49 %	57.10 %	4.44 %	50.60 %
	8	3548	TRAVELERS GRP	481,118	469,410	37.05 %	39.88 %	4.01 %	54.61 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	467,858	449,852	60.76 %	61.93 %	3.90 %	58.51 %
	10	626	CHUBB LTD GRP	340,847	322,210	48.25 %	51.36 %	2.84 %	61.35 %
			STATE TOTAL	11,991,958	11,811,908	52.88 %	55.83 %	100.00 %	100.00 %
Pennsylvania	1	176	STATE FARM GRP	3,834,263	3,783,304	68.21 %	70.42 %	10.36 %	10.36 %
	2	213	ERIE INS GRP	3,659,208	3,552,866	65.98 %	68.06 %	9.89 %	20.25 %
	3	155	PROGRESSIVE GRP	2,421,876	2,412,332	57.99 %	60.57 %	6.54 %	26.79 %
	4	8	ALLSTATE INS GRP	2,272,378	2,228,549	59.33 %	61.65 %	6.14 %	32.93 %
	5	3548	TRAVELERS GRP	1,927,392	1,892,108	53.08 %	56.63 %	5.21 %	38.14 %
	6	111	LIBERTY MUT GRP	1,527,335	1,572,761	43.08 %	45.38 %	4.13 %	42.27 %
	7	31	BERKSHIRE HATHAWAY GRP	1,481,045	1,447,948	64.66 %	67.62 %	4.00 %	46.27 %
	8	140	NATIONWIDE CORP GRP	1,181,089	1,194,921	50.25 %	53.28 %	3.19 %	49.46 %
	9	626	CHUBB LTD GRP	1,092,478	1,024,205	60.28 %	66.02 %	2.95 %	52.41 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	776,771	766,282	65.56 %	67.31 %	2.10 %	54.51 %
			STATE TOTAL	37,009,330	36,280,648	60.22 %	64.45 %	100.00 %	100.00 %
Rhode Island	1	155	PROGRESSIVE GRP	579,003	562,435	63.19 %	64.34 %	14.58 %	14.58 %
	2	8	ALLSTATE INS GRP	292,132	276,796	51.93 %	53.10 %	7.35 %	21.93 %
	3	28	AMICA MUT GRP	221,787	221,105	54.13 %	56.65 %	5.58 %	27.51 %
	4	31	BERKSHIRE HATHAWAY GRP	192,019	197,274	58.77 %	58.70 %	4.83 %	32.35 %
	5	111	LIBERTY MUT GRP	162,805	162,696	38.47 %	39.32 %	4.10 %	36.44 %
	6	3548	TRAVELERS GRP	161,218	156,983	51.56 %	56.13 %	4.06 %	40.50 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	155,098	148,989	50.17 %	51.50 %	3.90 %	44.41 %
	8	626	CHUBB LTD GRP	130,387	126,359	45.63 %	47.00 %	3.28 %	47.69 %
	9	3490	BEACON MUT GRP	105,920	107,972	49.15 %	53.13 %	2.67 %	50.36 %
	10	140	NATIONWIDE CORP GRP	96,762	96,224	48.31 %	50.40 %	2.44 %	52.79 %
			STATE TOTAL	3,972,500	3,852,969	52.91 %	54.95 %	100.00 %	100.00 %

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South Carolina	1	176	STATE FARM GRP	2,577,502	2,559,354	52.63 %	54.29 %	14.26 %	14.26 %
	2	155	PROGRESSIVE GRP	2,228,351	2,140,415	58.63 %	60.11 %	12.32 %	26.58 %
	3	31	BERKSHIRE HATHAWAY GRP	1,205,903	1,201,188	52.31 %	54.41 %	6.67 %	33.25 %
	4	8	ALLSTATE INS GRP	1,161,091	1,144,079	49.15 %	50.31 %	6.42 %	39.67 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,085,936	1,065,858	54.11 %	55.60 %	6.01 %	45.68 %
	6	3548	TRAVELERS GRP	782,960	785,904	34.69 %	37.93 %	4.33 %	50.01 %
	7	111	LIBERTY MUT GRP	571,254	575,307	35.93 %	39.73 %	3.16 %	53.17 %
	8	280	AUTO OWNERS GRP	517,377	503,974	55.97 %	61.30 %	2.86 %	56.03 %
	9	626	CHUBB LTD GRP	344,044	330,002	51.03 %	54.73 %	1.90 %	57.93 %
	10	91	HARTFORD FIRE & CAS GRP	309,388	300,955	44.48 %	48.56 %	1.71 %	59.64 %
			STATE TOTAL	18,080,714	17,689,751	48.62 %	51.50 %	100.00 %	100.00 %
South Dakota	1	626	CHUBB LTD GRP	416,107	424,926	55.33 %	55.57 %	9.39 %	9.39 %
	2	176	STATE FARM GRP	383,521	369,751	53.57 %	54.61 %	8.66 %	18.05 %
	3	796	QBE INS GRP	248,225	236,239	39.77 %	39.91 %	5.60 %	23.65 %
	4	155	PROGRESSIVE GRP	246,761	238,398	50.80 %	51.38 %	5.57 %	29.22 %
	5	212	ZURICH INS GRP	224,274	212,437	38.80 %	38.94 %	5.06 %	34.28 %
	6	473	AMERICAN FAMILY INS GRP	177,009	177,215	31.98 %	32.63 %	4.00 %	38.28 %
	7	84	AMERICAN FINANCIAL GRP	175,125	174,384	40.57 %	41.87 %	3.95 %	42.23 %
	8	280	AUTO OWNERS GRP	154,015	149,125	38.65 %	40.19 %	3.48 %	45.71 %
	9	13889	FMNE INS CO	127,283	127,002	41.55 %	41.95 %	2.87 %	48.58 %
	10	698	NORTH STAR CO GRP	116,823	111,665	39.31 %	39.86 %	2.64 %	51.22 %
			STATE TOTAL	4,430,426	4,351,458	42.38 %	43.56 %	100.00 %	100.00 %
Tennessee	1	176	STATE FARM GRP	2,550,612	2,521,147	54.73 %	55.90 %	12.60 %	12.60 %
	2	694	TENNESSEE FARMERS GRP	2,158,851	2,122,765	63.59 %	65.51 %	10.66 %	23.26 %
	3	155	PROGRESSIVE GRP	1,478,245	1,441,278	53.94 %	55.25 %	7.30 %	30.57 %
	4	8	ALLSTATE INS GRP	1,215,793	1,151,551	48.99 %	49.79 %	6.01 %	36.57 %
	5	3548	TRAVELERS GRP	844,075	835,860	47.29 %	49.26 %	4.17 %	40.74 %
	6	31	BERKSHIRE HATHAWAY GRP	779,245	788,409	52.48 %	55.83 %	3.85 %	44.59 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	730,872	718,859	54.92 %	55.87 %	3.61 %	48.20 %
	8	111	LIBERTY MUT GRP	712,670	745,230	41.38 %	42.76 %	3.52 %	51.72 %
	9	213	ERIE INS GRP	707,404	686,349	63.72 %	65.52 %	3.49 %	55.22 %
	10	626	CHUBB LTD GRP	531,677	491,419	56.11 %	58.87 %	2.63 %	57.85 %
			STATE TOTAL	20,242,717	19,885,870	51.33 %	53.97 %	100.00 %	100.00 %
Texas	1	176	STATE FARM GRP	11,272,090	11,095,888	66.12 %	69.14 %	10.57 %	10.57 %
	2	155	PROGRESSIVE GRP	10,411,357	10,362,721	62.11 %	64.13 %	9.76 %	20.33 %
	3	8	ALLSTATE INS GRP	7,561,798	7,383,908	51.40 %	52.56 %	7.09 %	27.42 %
	4	31	BERKSHIRE HATHAWAY GRP	5,805,578	5,789,352	63.46 %	66.19 %	5.44 %	32.87 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	5,670,697	5,570,448	65.83 %	66.99 %	5.32 %	38.18 %
	6	69	FARMERS INS GRP	4,112,740	3,957,325	44.47 %	45.51 %	3.86 %	42.04 %
	7	111	LIBERTY MUT GRP	4,024,052	4,235,799	48.61 %	50.72 %	3.77 %	45.81 %
	8	3548	TRAVELERS GRP	3,176,779	3,211,512	48.17 %	51.60 %	2.98 %	48.79 %
	9	626	CHUBB LTD GRP	3,157,739	3,040,683	59.81 %	63.57 %	2.96 %	51.75 %
	10	809	TEXAS FARM BUREAU MUT GRP	2,199,006	2,230,417	60.54 %	61.49 %	2.06 %	53.81 %
			STATE TOTAL	106,647,651	104,994,364	57.54 %	60.92 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	155	PROGRESSIVE GRP	1,004,705	964,005	64.35 %	65.59 %	10.54 %	10.54 %
	2	176	STATE FARM GRP	910,452	879,168	64.20 %	67.81 %	9.55 %	20.10 %
	3	8	ALLSTATE INS GRP	541,890	533,605	56.99 %	58.59 %	5.69 %	25.78 %
	4	111	LIBERTY MUT GRP	484,730	461,644	52.13 %	53.98 %	5.09 %	30.87 %
	5	280	AUTO OWNERS GRP	412,866	411,363	45.57 %	49.75 %	4.33 %	35.20 %
	6	31	BERKSHIRE HATHAWAY GRP	391,580	385,844	58.64 %	60.19 %	4.11 %	39.31 %
	7	69	FARMERS INS GRP	389,904	397,674	37.55 %	38.65 %	4.09 %	43.40 %
	8	3548	TRAVELERS GRP	382,534	372,368	50.80 %	52.88 %	4.01 %	47.42 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	329,308	322,632	56.01 %	56.83 %	3.46 %	50.87 %
	10	13471	BEAR RIVER MUT INS CO	309,536	317,953	52.12 %	53.36 %	3.25 %	54.12 %
			STATE TOTAL	9,529,661	9,341,847	53.03 %	56.20 %	100.00 %	100.00 %
Vermont	1	155	PROGRESSIVE GRP	156,385	152,162	59.27 %	59.59 %	8.30 %	8.30 %
	2	111	LIBERTY MUT GRP	127,701	133,246	29.83 %	31.56 %	6.78 %	15.08 %
	3	31	BERKSHIRE HATHAWAY GRP	115,680	116,165	58.88 %	62.84 %	6.14 %	21.22 %
	4	176	STATE FARM GRP	96,229	92,862	47.72 %	48.23 %	5.11 %	26.32 %
	5	3548	TRAVELERS GRP	96,185	93,551	33.92 %	35.51 %	5.10 %	31.43 %
	6	234	VERMONT MUT GRP	92,887	89,618	45.12 %	45.43 %	4.93 %	36.36 %
	7	18686	CO OPERATIVE INS COS	89,049	86,436	42.14 %	43.29 %	4.73 %	41.09 %
	8	98	WR BERKLEY CORP GRP	74,729	74,306	20.81 %	23.61 %	3.97 %	45.05 %
	9	280	AUTO OWNERS GRP	54,868	53,648	56.61 %	57.76 %	2.91 %	47.96 %
	10	8	ALLSTATE INS GRP	53,899	52,040	50.59 %	51.33 %	2.86 %	50.82 %
			STATE TOTAL	1,884,174	1,848,871	46.70 %	48.92 %	100.00 %	100.00 %
Virginia	1	176	STATE FARM GRP	2,592,820	2,539,762	56.08 %	57.42 %	11.00 %	11.00 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	2,075,353	2,039,046	52.07 %	52.97 %	8.80 %	19.80 %
	3	155	PROGRESSIVE GRP	1,720,324	1,688,272	56.71 %	57.88 %	7.30 %	27.09 %
	4	8	ALLSTATE INS GRP	1,705,548	1,666,905	51.96 %	53.11 %	7.23 %	34.32 %
	5	31	BERKSHIRE HATHAWAY GRP	1,589,605	1,580,291	61.89 %	62.39 %	6.74 %	41.07 %
	6	213	ERIE INS GRP	1,219,408	1,170,055	61.48 %	63.28 %	5.17 %	46.24 %
	7	3548	TRAVELERS GRP	1,192,121	1,165,709	45.62 %	47.94 %	5.06 %	51.29 %
	8	111	LIBERTY MUT GRP	778,517	789,616	32.56 %	34.15 %	3.30 %	54.59 %
	9	626	CHUBB LTD GRP	672,468	652,012	46.66 %	49.39 %	2.85 %	57.45 %
	10	140	NATIONWIDE CORP GRP	633,019	648,765	40.99 %	42.16 %	2.68 %	60.13 %
			STATE TOTAL	23,580,857	23,063,536	51.12 %	53.31 %	100.00 %	100.00 %
Washington	1	176	STATE FARM GRP	2,504,403	2,430,317	63.66 %	65.54 %	11.26 %	11.26 %
	2	111	LIBERTY MUT GRP	2,020,750	2,010,430	57.05 %	60.68 %	9.08 %	20.34 %
	3	155	PROGRESSIVE GRP	1,801,773	1,721,823	62.87 %	64.40 %	8.10 %	28.44 %
	4	8	ALLSTATE INS GRP	1,522,420	1,471,226	69.07 %	71.42 %	6.84 %	35.28 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,255,274	1,221,904	67.04 %	68.63 %	5.64 %	40.92 %
	6	69	FARMERS INS GRP	1,189,962	1,175,568	44.57 %	46.21 %	5.35 %	46.27 %
	7	31	BERKSHIRE HATHAWAY GRP	1,095,377	1,113,751	56.26 %	57.73 %	4.92 %	51.19 %
	8	3548	TRAVELERS GRP	877,041	834,766	47.22 %	50.92 %	3.94 %	55.14 %
	9	473	AMERICAN FAMILY INS GRP	720,409	704,441	61.30 %	63.09 %	3.24 %	58.37 %
	10	626	CHUBB LTD GRP	620,846	599,945	78.24 %	83.57 %	2.79 %	61.16 %
			STATE TOTAL	22,248,770	21,708,067	60.25 %	63.30 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	176	STATE FARM GRP	740,277	727,624	77.57 %	78.63 %	18.36 %	18.36 %
	2	213	ERIE INS GRP	517,565	515,359	80.94 %	83.00 %	12.83 %	31.19 %
	3	155	PROGRESSIVE GRP	307,009	297,639	56.43 %	57.61 %	7.61 %	38.81 %
	4	111	LIBERTY MUT GRP	198,175	202,702	75.41 %	77.01 %	4.91 %	43.72 %
	5	8	ALLSTATE INS GRP	172,407	173,176	58.25 %	59.45 %	4.28 %	48.00 %
	6	31	BERKSHIRE HATHAWAY GRP	171,932	169,991	58.63 %	61.59 %	4.26 %	52.26 %
	7	291	ENCOVA MUT INS GRP	170,456	167,079	44.19 %	52.39 %	4.23 %	56.49 %
	8	140	NATIONWIDE CORP GRP	156,272	159,695	54.77 %	56.80 %	3.88 %	60.36 %
	9	3548	TRAVELERS GRP	143,616	143,992	59.57 %	65.07 %	3.56 %	63.92 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	118,396	115,167	73.34 %	75.09 %	2.94 %	66.86 %
			STATE TOTAL	4,032,554	3,992,294	63.61 %	66.64 %	100.00 %	100.00 %
Wisconsin	1	176	STATE FARM GRP	1,465,367	1,400,237	87.62 %	88.75 %	8.73 %	8.73 %
	2	473	AMERICAN FAMILY INS GRP	1,380,412	1,392,996	57.56 %	57.88 %	8.23 %	16.96 %
	3	155	PROGRESSIVE GRP	1,375,348	1,337,955	63.89 %	64.60 %	8.19 %	25.15 %
	4	14184	ACUITY A MUT INS CO	665,085	647,848	61.80 %	63.68 %	3.96 %	29.11 %
	5	5076	WEST BEND INS GRP	648,354	647,423	53.06 %	54.76 %	3.86 %	32.98 %
	6	3548	TRAVELERS GRP	600,487	599,983	62.60 %	67.55 %	3.58 %	36.56 %
	7	280	AUTO OWNERS GRP	552,981	523,995	67.58 %	70.12 %	3.29 %	39.85 %
	8	626	CHUBB LTD GRP	497,993	487,970	52.07 %	54.64 %	2.97 %	42.82 %
	9	213	ERIE INS GRP	444,650	428,517	88.00 %	90.10 %	2.65 %	45.47 %
	10	5099	RURAL MUT GRP	434,515	418,437	64.79 %	67.56 %	2.59 %	48.06 %
			STATE TOTAL	16,782,783	16,405,502	63.37 %	66.22 %	100.00 %	100.00 %
Wyoming	1	176	STATE FARM GRP	287,322	280,704	71.10 %	71.86 %	12.79 %	12.79 %
	2		WORKERS' SAFETY & COMP DIV OF WY	206,261	216,743	102.99 %	105.34 %	9.18 %	21.97 %
	3	4683	MOUNTAIN WEST FARM GRP	177,242	168,174	67.18 %	68.18 %	7.89 %	29.86 %
	4	155	PROGRESSIVE GRP	163,896	161,845	62.88 %	63.70 %	7.30 %	37.16 %
	5	69	FARMERS INS GRP	148,774	148,860	79.84 %	80.08 %	6.62 %	43.78 %
	6	111	LIBERTY MUT GRP	134,657	133,343	36.63 %	37.66 %	5.99 %	49.77 %
	7	3548	TRAVELERS GRP	98,898	99,241	97.94 %	100.88 %	4.40 %	54.18 %
	8	31	BERKSHIRE HATHAWAY GRP	78,729	76,653	61.95 %	62.49 %	3.50 %	57.68 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	76,251	75,457	90.65 %	91.27 %	3.39 %	61.08 %
	10	626	CHUBB LTD GRP	76,096	72,908	46.98 %	47.69 %	3.39 %	64.46 %
			STATE TOTAL	2,246,421	2,226,273	65.80 %	66.96 %	100.00 %	100.00 %
American Samoa	1	4990	CORE SPECIALTY INS HOLDINGS GRP	81	80	64.30 %	71.45 %	100.00 %	100.00 %
	2	626	CHUBB LTD GRP	0	0	N/A	N/A	1.01 %	100.00 %
	3	65	FM GRP	0	0	0.00 %	0.00 %	0.27 %	100.00 %
	4	761	ALLIANZ INS GRP	0	0	2.38 %	2.38 %	0.22 %	100.00 %
			STATE TOTAL	32	43	104.88 %	115.87 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Guam	1	3098	TOKIO MARINE HOLDINGS INC GRP	111,513	106,889	83.08 %	83.59 %	26.41 %	26.41 %
	2	12	AMERICAN INTL GRP	53,061	51,594	16.40 %	19.72 %	12.57 %	38.98 %
	3	4672	DB INS GRP	44,427	44,994	15.87 %	17.19 %	10.52 %	49.50 %
	4	31658	ISLAND HOME INS CO	41,499	39,469	77.57 %	77.59 %	9.83 %	59.32 %
	5	13597	CHUNG KUO INS CO LTD	40,268	39,322	23.48 %	25.71 %	9.54 %	68.86 %
	6	4715	MS & AD INS GRP	22,809	23,470	33.63 %	41.98 %	5.40 %	74.26 %
	7	5030	TAN HOLDINGS CORP GRP	22,544	12,860	36.74 %	40.13 %	5.34 %	79.60 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	18,550	17,961	45.06 %	45.41 %	4.39 %	84.00 %
	9	18380	PACIFIC IND INS CO	18,526	16,816	16.98 %	17.83 %	4.39 %	88.38 %
	10	10972	FIRST NET INS CO	16,306	14,364	19.76 %	19.46 %	3.86 %	92.24 %
			STATE TOTAL	422,250	396,140	42.87 %	44.49 %	100.00 %	100.00 %
Puerto Rico	1	71	UNIVERSAL INS CO GRP	630,785	623,157	40.16 %	41.40 %	18.05 %	18.05 %
	2	4804	MULTINATIONAL GRP	458,344	450,695	21.75 %	23.57 %	13.11 %	31.16 %
	3	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	439,490	436,711	47.90 %	48.25 %	12.57 %	43.73 %
	4	411	MAPFRE INS GRP	332,742	355,702	21.32 %	22.55 %	9.52 %	53.25 %
	5	626	CHUBB LTD GRP	224,243	224,860	9.58 %	11.15 %	6.42 %	59.67 %
	6	536	GUIDEWELL MUT HOLDING GRP	199,745	196,962	40.01 %	40.25 %	5.71 %	65.38 %
	7	12	AMERICAN INTL GRP	146,071	148,432	7.73 %	9.40 %	4.18 %	69.56 %
	8	5092	5B ALLIANCE GRP	119,514	109,929	37.33 %	39.73 %	3.42 %	72.98 %
	9	10308	ANTILLES INS CO	100,675	99,874	5.28 %	5.91 %	2.88 %	75.86 %
	10	10140	OPTIMA SEGUROS	86,884	92,857	14.18 %	15.21 %	2.49 %	78.35 %
			STATE TOTAL	3,495,348	3,488,068	27.82 %	29.76 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	42,986	43,804	19.04 %	20.72 %	36.39 %	36.39 %
	2	626	CHUBB LTD GRP	14,957	8,550	39.36 %	64.09 %	12.66 %	49.05 %
	3	785	MARKEL GRP	14,181	14,306	41.00 %	42.46 %	12.00 %	61.05 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	10,775	10,602	50.05 %	51.10 %	9.12 %	70.18 %
	5	38300	SAMSUNG FIRE & MARINE INS CO LTD	8,556	8,398	48.81 %	53.45 %	7.24 %	77.42 %
	6	13598	KESWICK GUARANTY INC	2,770	2,574	26.13 %	26.13 %	2.34 %	79.76 %
	7	4670	STARR GRP	2,769	2,322	274.40 %	291.16 %	2.34 %	82.11 %
	8	111	LIBERTY MUT GRP	2,582	2,651	1,068.54 %	1,081.87 %	2.19 %	84.29 %
	9	218	CNA INS GRP	2,507	2,409	32.25 %	42.78 %	2.12 %	86.42 %
	10	98	WR BERKLEY CORP GRP	2,426	1,872	2.76 %	5.55 %	2.05 %	88.47 %
			STATE TOTAL	118,131	112,354	86.62 %	95.52 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	12,137	6,789	30.71 %	31.27 %	39.90 %	39.90 %
	2	10972	FIRST NET INS CO	6,667	6,559	9.49 %	10.34 %	21.91 %	61.81 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	3,260	3,211	68.62 %	67.85 %	10.72 %	72.53 %
	4	4672	DB INS GRP	2,433	2,446	13.05 %	16.17 %	8.00 %	80.52 %
	5	31658	ISLAND HOME INS CO	1,816	1,782	59.87 %	59.62 %	5.97 %	86.49 %
	6	111	LIBERTY MUT GRP	1,135	963	8.74 %	10.65 %	3.73 %	90.22 %
	7	12	AMERICAN INTL GRP	1,098	1,105	3.50 %	6.98 %	3.61 %	93.83 %
	8	761	ALLIANZ INS GRP	818	818	0.37 %	0.44 %	2.69 %	96.52 %
	9	18380	PACIFIC IND INS CO	628	640	25.81 %	25.81 %	2.07 %	98.59 %
	10	98	WR BERKLEY CORP GRP	254	267	6.82 %	7.64 %	0.84 %	99.43 %
			STATE TOTAL	30,422	24,819	26.40 %	27.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
35 - Total All Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Canada	1	65	FM GRP	720,934	741,654	23.19 %	22.77 %	15.38 %	15.38 %
	2	111	LIBERTY MUT GRP	601,703	595,465	39.84 %	47.49 %	12.84 %	28.22 %
	3	968	AXA INS GRP	486,263	473,852	25.24 %	41.96 %	10.37 %	38.59 %
	4	19	ASSURANT INC GRP	479,447	471,876	21.33 %	21.33 %	10.23 %	48.82 %
	5	218	CNA INS GRP	470,528	453,506	42.92 %	46.59 %	10.04 %	58.86 %
	6	761	ALLIANZ INS GRP	425,930	380,810	36.27 %	39.39 %	9.09 %	67.95 %
	7	31	BERKSHIRE HATHAWAY GRP	266,106	255,043	65.19 %	71.52 %	5.68 %	73.62 %
	8	181	SWISS RE GRP	266,030	263,129	28.47 %	29.80 %	5.68 %	79.30 %
	9	3416	AXIS CAPITAL GRP	230,158	204,194	52.96 %	58.97 %	4.91 %	84.21 %
	10	98	WR BERKLEY CORP GRP	177,462	164,874	48.24 %	57.22 %	3.79 %	87.99 %
			STATE TOTAL	4,687,315	4,523,681	34.03 %	37.39 %	100.00 %	100.00 %
Agg. Other Alien	1	158	FAIRFAX FIN GRP	1,399,674	1,353,767	76.48 %	79.15 %	23.52 %	23.52 %
	2	626	CHUBB LTD GRP	808,910	808,178	62.71 %	64.90 %	13.59 %	37.11 %
	3	111	LIBERTY MUT GRP	647,453	664,178	38.01 %	47.34 %	10.88 %	47.99 %
	4	31	BERKSHIRE HATHAWAY GRP	621,476	645,433	55.52 %	63.63 %	10.44 %	58.44 %
	5	12	AMERICAN INTL GRP	476,471	479,511	48.85 %	72.12 %	8.01 %	66.44 %
	6	65	FM GRP	443,526	433,240	50.17 %	50.20 %	7.45 %	73.90 %
	7	98	WR BERKLEY CORP GRP	318,640	298,654	51.74 %	51.95 %	5.35 %	79.25 %
	8	3569	CATERPILLAR GRP	163,264	146,411	70.28 %	70.28 %	2.74 %	82.00 %
	9	4670	STARR GRP	154,546	155,744	36.59 %	44.67 %	2.60 %	84.59 %
	10	4715	MS & AD INS GRP	143,616	25,372	23.40 %	30.79 %	2.41 %	87.01 %
			STATE TOTAL	5,950,776	5,783,302	61.61 %	71.30 %	100.00 %	100.00 %

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01—Fire

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	4670	STARR GRP	2,481,391	2,398,563	47.57 %	49.60 %	7.64 %	7.64 %
	2	31	BERKSHIRE HATHAWAY GRP	1,881,212	2,024,543	27.35 %	28.85 %	5.79 %	13.43 %
	3	65	FM GRP	1,623,104	1,667,150	94.05 %	93.77 %	5.00 %	18.43 %
	4	3548	TRAVELERS GRP	1,498,870	1,522,050	35.69 %	36.70 %	4.61 %	23.04 %
	5	111	LIBERTY MUT GRP	1,404,281	1,410,811	46.21 %	47.56 %	4.32 %	27.37 %
	6	69	FARMERS INS GRP	1,373,334	1,083,073	71.27 %	71.82 %	4.23 %	31.59 %
	7	12	AMERICAN INTL GRP	1,365,513	1,407,712	32.02 %	32.06 %	4.20 %	35.80 %
	8	761	ALLIANZ INS GRP	1,001,890	1,005,967	12.90 %	15.45 %	3.08 %	38.88 %
	9	626	CHUBB LTD GRP	974,880	935,697	44.38 %	45.34 %	3.00 %	41.88 %
	10	280	AUTO OWNERS GRP	918,845	849,073	43.14 %	43.43 %	2.83 %	44.71 %
	11	361	MUNICH RE GRP	854,430	840,248	27.75 %	28.33 %	2.63 %	47.34 %
	12	212	ZURICH INS GRP	842,616	853,528	158.38 %	160.40 %	2.59 %	49.94 %
	13	19	ASSURANT INC GRP	593,418	577,302	45.33 %	45.34 %	1.83 %	51.76 %
	14	181	SWISS RE GRP	586,865	533,807	38.03 %	39.04 %	1.81 %	53.57 %
	15	968	AXA INS GRP	552,300	531,749	N/A	0.66 %	1.70 %	55.27 %
	16	4990	CORE SPECIALTY INS HOLDINGS GRP	520,144	584,095	41.19 %	44.18 %	1.60 %	56.87 %
	17	171	GERMANIA INS GRP	489,917	513,829	33.05 %	33.40 %	1.51 %	58.38 %
	18	3416	AXIS CAPITAL GRP	461,112	440,407	20.06 %	20.46 %	1.42 %	59.80 %
	19	4715	MS & AD INS GRP	400,899	405,175	19.09 %	19.62 %	1.23 %	61.03 %
	20	1279	ARCH INS GRP	380,848	427,430	24.66 %	26.02 %	1.17 %	62.21 %
	21	3098	TOKIO MARINE HOLDINGS INC GRP	380,548	385,817	22.68 %	23.94 %	1.17 %	63.38 %
	22	158	FAIRFAX FIN GRP	357,370	377,978	26.21 %	27.03 %	1.10 %	64.48 %
	23	242	SELECTIVE INS GRP	346,415	335,810	38.37 %	39.09 %	1.07 %	65.54 %
	24	218	CNA INS GRP	321,908	321,648	109.72 %	115.11 %	0.99 %	66.54 %
	25	91	HARTFORD FIRE & CAS GRP	321,834	314,021	44.50 %	45.94 %	0.99 %	67.53 %
	26	4982	OBS HOLDINGS GRP	298,128	208,688	18.56 %	18.92 %	0.92 %	68.44 %
	27	200	UNITED SERV AUTOMOBILE ASSN GRP	285,768	256,589	144.65 %	147.14 %	0.88 %	69.32 %
	28	38920	KINSALE INS CO	273,996	286,103	26.31 %	26.46 %	0.84 %	70.17 %
	29	3219	SOMPO GRP	262,749	254,091	5.44 %	4.94 %	0.81 %	70.98 %
	30	5065	SUTTON NATL GRP	255,905	264,678	37.68 %	39.15 %	0.79 %	71.76 %
	31	225	IAT REINS CO GRP	231,166	221,197	17.95 %	17.63 %	0.71 %	72.48 %
	32	1278	CSAA INS GRP	224,696	203,500	106.74 %	110.74 %	0.69 %	73.17 %
	33	140	NATIONWIDE CORP GRP	221,710	215,087	60.47 %	62.53 %	0.68 %	73.85 %
	34	4997	ACCELERANT HOLDINGS GRP	217,181	228,054	29.94 %	28.52 %	0.67 %	74.52 %
	35	98	WR BERKLEY CORP GRP	214,509	206,224	14.48 %	14.19 %	0.66 %	75.18 %
	36	244	CINCINNATI FIN GRP	210,935	206,307	32.90 %	34.52 %	0.65 %	75.83 %
	37	4718	TIPTREE FIN GRP	210,332	207,096	36.33 %	38.04 %	0.65 %	76.48 %
	38	572	BCBS OF MI GRP	201,296	224,645	33.77 %	36.53 %	0.62 %	77.10 %
	39	7	FEDERATED MUT GRP	201,107	180,058	46.38 %	47.33 %	0.62 %	77.72 %
	40	14974	PENNSYLVANIA LUMBERMENS MUT INS	190,053	189,418	33.77 %	34.84 %	0.59 %	78.30 %
	41	5076	WEST BEND INS GRP	170,433	158,973	45.27 %	45.58 %	0.52 %	78.83 %
	42	517	HANNOVER GRP	169,306	190,100	103.89 %	106.83 %	0.52 %	79.35 %
	43	785	MARKEL GRP	159,379	133,462	60.85 %	63.53 %	0.49 %	79.84 %
	44	62	EMC INS CO GRP	159,236	163,149	29.15 %	29.16 %	0.49 %	80.33 %
	45	88	THE HANOVER INS GRP	156,602	162,500	38.82 %	39.30 %	0.48 %	80.81 %
	46	783	RLI INS GRP	155,777	159,515	29.42 %	30.15 %	0.48 %	81.29 %
	47	176	STATE FARM GRP	155,665	129,666	264.55 %	274.74 %	0.48 %	81.77 %
	48	256	COACTION GLOBAL INC GRP	152,718	141,276	20.48 %	21.99 %	0.47 %	82.24 %
	49	10199	RANCHERS & FARMERS MUT INS CO	149,605	146,561	46.23 %	46.23 %	0.46 %	82.70 %
	50	147	HOCHHEIM PRAIRIE GRP	147,461	157,578	24.27 %	24.34 %	0.45 %	83.15 %
	51	4904	INTACT FINANCIAL GRP	146,771	150,661	4.70 %	4.46 %	0.45 %	83.61 %
	52	5077	ACCREDITED INS HOLDINGS GRP	145,985	114,208	31.63 %	36.05 %	0.45 %	84.05 %
	53	10117	SECURITY FIRST INS CO	135,606	131,437	N/A	0.88 %	0.42 %	84.47 %
	54	4969	TRISURA GRP	131,703	127,176	21.33 %	19.34 %	0.41 %	84.88 %
	55	2538	AMTRUST FINANCIAL SERV GRP	131,688	122,631	22.58 %	23.89 %	0.41 %	85.28 %
	56	4773	FRONTLINE INS GRP	125,151	114,738	9.74 %	11.67 %	0.39 %	85.67 %
	57	660	MERCURY GEN GRP	122,279	113,330	88.05 %	91.63 %	0.38 %	86.04 %
	58	14184	ACUITY A MUT INS CO	119,877	119,320	26.17 %	27.33 %	0.37 %	86.41 %
	59	33499	DORINCO REINS CO	117,655	118,798	84.72 %	84.72 %	0.36 %	86.78 %
	60	150	OLD REPUBLIC GRP	113,620	107,148	54.64 %	58.11 %	0.35 %	87.13 %
	61	123	SHELTER INS GRP	108,972	104,315	50.45 %	52.20 %	0.34 %	87.46 %
	62	5111	HADRON HOLDCO GRP	108,825	90,592	49.29 %	50.36 %	0.34 %	87.80 %
	63	4792	HCI GRP INC	97,622	95,241	0.29 %	1.14 %	0.30 %	88.10 %
	64	4769	FLORIDA PENINSULA HOLDINGS GRP	97,322	76,760	9.83 %	10.15 %	0.30 %	88.40 %
	65	1318	AUTO CLUB ENTERPRISES INS GRP	96,516	46,080	420.81 %	440.40 %	0.30 %	88.69 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	4908	ASCOT INS US GRP	92,255	82,236	80.39 %	81.53 %	0.28 %	88.98 %
	67	12841	AMERICAN INTEGRITY INS CO	89,258	57,081	53.30 %	53.89 %	0.27 %	89.25 %
	68	4672	DB INS GRP	87,668	81,700	23.18 %	27.46 %	0.27 %	89.52 %
	69	271	PENNSYLVANIA NATL INS GRP	85,311	82,370	44.91 %	45.08 %	0.26 %	89.78 %
	70	1342	FARMERS MUT PROTECTION ASSN GRP	83,278	85,728	29.18 %	29.23 %	0.26 %	90.04 %
	71	5074	HALE PARTNERSHIP GRP	81,913	67,501	10.01 %	13.28 %	0.25 %	90.29 %
	72	169	SENTRY INS GRP	79,734	81,232	154.80 %	155.86 %	0.25 %	90.54 %
	73	22	ANDOVER GRP	79,547	75,401	45.71 %	46.62 %	0.24 %	90.78 %
	74	408	BROOKFIELD WEALTH SOLUTIONS GRP	79,301	75,953	86.92 %	87.12 %	0.24 %	91.03 %
	75	309	WESTERN NATL MUT GRP	70,329	67,000	78.05 %	78.76 %	0.22 %	91.24 %
	76	4977	PALOMAR HOLDINGS GRP	66,985	43,770	3.25 %	3.26 %	0.21 %	91.45 %
	77	13125	PEOPLES TRUST INS CO	65,027	66,110	20.52 %	31.85 %	0.20 %	91.65 %
	78	483	SOUTHERN FARM BUREAU CAS GRP	58,427	60,275	25.20 %	25.46 %	0.18 %	91.83 %
	79	4857	CABRILLO HOLDING GRP	57,496	54,796	0.47 %	0.58 %	0.18 %	92.01 %
	80	8	ALLSTATE INS GRP	55,606	55,883	96.18 %	97.53 %	0.17 %	92.18 %
	81	5013	VANTAGE RISK HOLDINGS GRP	55,245	38,530	40.52 %	41.63 %	0.17 %	92.35 %
	82	12961	CANOPIUS US INS	54,678	49,557	7.68 %	7.70 %	0.17 %	92.52 %
	83	694	TENNESSEE FARMERS GRP	54,559	62,750	20.48 %	20.89 %	0.17 %	92.69 %
	84	84	AMERICAN FINANCIAL GRP	53,830	48,280	39.06 %	40.72 %	0.17 %	92.85 %
	85	3484	TOWER HILL INS GRP	52,335	48,260	39.59 %	40.92 %	0.16 %	93.01 %
	86	4987	INCLINE INS GRP LLC GRP	49,826	18,981	22.37 %	22.42 %	0.15 %	93.17 %
	87	228	WESTFIELD GRP	49,183	49,618	65.87 %	66.08 %	0.15 %	93.32 %
	88	10064	CITIZENS PROP INS CORP	49,124	81,225	11.94 %	12.48 %	0.15 %	93.47 %
	89	4980	MGI HOLDINGS GRP	47,111	52,441	23.34 %	24.63 %	0.15 %	93.61 %
	90	411	MAPFRE INS GRP	44,657	47,152	174.63 %	175.69 %	0.14 %	93.75 %
	91	4381	SKYWARD SPECIALTY INS GRP INC GRP	43,169	49,739	8.72 %	4.70 %	0.13 %	93.88 %
	92	4734	APOLLO GLOBAL MGMT GRP	42,450	47,644	56.05 %	55.11 %	0.13 %	94.01 %
	93	5095	MD GRP	41,471	38,210	1.82 %	1.87 %	0.13 %	94.14 %
	94	16427	ATEGRITY SPECIALTY INS CO	39,699	29,019	80.25 %	91.05 %	0.12 %	94.26 %
	95	5028	SAFEPOINT HOLDINGS INC GRP	39,508	34,366	9.81 %	10.97 %	0.12 %	94.39 %
	96	3829	GEOVERA HOLDINGS INC GRP	37,004	34,866	21.40 %	14.06 %	0.11 %	94.50 %
	97	963	OHIO MUT GRP	35,697	32,777	37.03 %	37.81 %	0.11 %	94.61 %
	98	4869	WT HOLDINGS GRP	35,516	36,474	62.89 %	63.34 %	0.11 %	94.72 %
	99	234	VERMONT MUT GRP	35,204	33,496	49.18 %	49.28 %	0.11 %	94.83 %
	100	11118	FEDERATED RURAL ELECTRIC INS EXCH	34,417	30,745	9.43 %	9.58 %	0.11 %	94.93 %
	101	698	NORTH STAR CO GRP	33,698	31,575	31.04 %	31.26 %	0.10 %	95.04 %
	102	4804	MULTINATIONAL GRP	30,481	36,645	18.97 %	19.13 %	0.09 %	95.13 %
	103	5092	5B ALLIANCE GRP	30,243	26,749	14.48 %	18.35 %	0.09 %	95.22 %
	104	12247	SOUTHERN OAK INS CO	29,994	22,498	20.29 %	20.91 %	0.09 %	95.32 %
	105	10048	HYUNDAI MARINE & FIRE INS CO LTD	27,001	25,741	50.39 %	54.19 %	0.08 %	95.40 %
	106	796	QBE INS GRP	26,861	29,730	N/A	N/A	0.08 %	95.48 %
	107	17360	LOGGERHEAD RECP INTERINSURANCE EXCH	26,835	26,060	12.31 %	12.46 %	0.08 %	95.56 %
	108	4051	OCEAN HARBOR GRP	26,623	25,769	19.19 %	20.37 %	0.08 %	95.65 %
	109	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	24,933	23,783	35.13 %	36.22 %	0.08 %	95.72 %
	110	474	FCCI MUT INS GRP	24,336	24,203	2.30 %	2.37 %	0.07 %	95.80 %
	111	5010	SH1 HOLDINGS GRP	23,042	16,578	140.26 %	153.46 %	0.07 %	95.87 %
	112	215	KEMPER CORP GRP	22,945	23,228	18.70 %	18.72 %	0.07 %	95.94 %
	113	34843	NEW YORK SCHOOLS INS RECIP	22,853	21,350	4.94 %	6.17 %	0.07 %	96.01 %
	114	54	CUMBERLAND GRP	21,235	20,547	25.55 %	26.50 %	0.07 %	96.08 %
	115	316	NATIONAL SECURITY GRP	20,529	21,177	36.54 %	36.62 %	0.06 %	96.14 %
	116	13668	KINGSTONE INS CO	20,479	20,523	48.39 %	51.32 %	0.06 %	96.20 %
	117	17716	LOUISIANA CITIZENS PROP INS CORP	20,297	30,582	44.23 %	44.79 %	0.06 %	96.26 %
	118		LOUISIANA CITIZENS PROPERTY INS.	20,297	30,582	44.23 %	44.79 %	0.06 %	96.33 %
	119	3494	JAMES RIVER GRP	19,987	29,294	4.60 %	N/A	0.06 %	96.39 %
	120	4714	MILLVILLE MUT GRP	19,237	18,614	29.57 %	29.59 %	0.06 %	96.45 %
	121	4674	BARRINGTON CAPITAL GRP	18,454	18,159	5.91 %	6.72 %	0.06 %	96.50 %
	122	17332	DELLWOOD SPECIALTY INS CO	17,537	11,297	39.02 %	39.03 %	0.05 %	96.56 %
	123	3299	AJK HOLDINGS GRP	17,410	19,854	32.93 %	39.90 %	0.05 %	96.61 %
	124	31399	SAFECHOICE INS CO	16,849	14,677	82.85 %	84.77 %	0.05 %	96.66 %
	125	12954	OLYMPUS INS CO	16,848	15,933	N/A	N/A	0.05 %	96.72 %
			INDUSTRY TOTAL	32,481,822	32,004,270	44.95 %	46.14 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	4670	STARR GRP	2,418,430	2,338,969	45.30 %	47.33 %	7.68 %	7.68 %
	2	31	BERKSHIRE HATHAWAY GRP	1,833,494	1,973,527	27.83 %	29.33 %	5.82 %	13.51 %
	3	3548	TRAVELERS GRP	1,487,968	1,508,307	36.12 %	37.12 %	4.73 %	18.23 %
	4	65	FM GRP	1,391,505	1,417,093	95.59 %	95.34 %	4.42 %	22.65 %
	5	111	LIBERTY MUT GRP	1,386,672	1,391,944	45.95 %	47.28 %	4.41 %	27.06 %
	6	69	FARMERS INS GRP	1,373,334	1,083,073	71.27 %	71.82 %	4.36 %	31.42 %
	7	12	AMERICAN INTL GRP	1,330,607	1,373,769	32.96 %	33.00 %	4.23 %	35.65 %
	8	280	AUTO OWNERS GRP	918,845	849,073	43.14 %	43.43 %	2.92 %	38.57 %
	9	761	ALLIANZ INS GRP	917,817	933,524	17.42 %	21.30 %	2.92 %	41.48 %
	10	361	MUNICH RE GRP	854,430	840,248	27.75 %	28.32 %	2.71 %	44.20 %
	11	212	ZURICH INS GRP	836,290	847,434	159.06 %	161.17 %	2.66 %	46.86 %
	12	626	CHUBB LTD GRP	785,240	749,984	45.27 %	46.29 %	2.49 %	49.35 %
	13	19	ASSURANT INC GRP	593,418	577,302	45.33 %	45.34 %	1.89 %	51.24 %
	14	4990	CORE SPECIALTY INS HOLDINGS GRP	520,144	584,095	41.19 %	44.18 %	1.65 %	52.89 %
	15	181	SWISS RE GRP	493,066	444,873	43.44 %	44.65 %	1.57 %	54.45 %
	16	171	GERMANIA INS GRP	489,917	513,829	33.05 %	33.40 %	1.56 %	56.01 %
	17	3416	AXIS CAPITAL GRP	455,610	437,434	19.96 %	20.35 %	1.45 %	57.46 %
	18	968	AXA INS GRP	455,024	434,206	20.06 %	21.01 %	1.45 %	58.90 %
	19	4715	MS & AD INS GRP	400,899	405,175	19.09 %	19.62 %	1.27 %	60.18 %
	20	1279	ARCH INS GRP	380,789	427,374	24.65 %	26.01 %	1.21 %	61.39 %
	21	3098	TOKIO MARINE HOLDINGS INC GRP	377,323	383,654	22.36 %	23.61 %	1.20 %	62.59 %
	22	242	SELECTIVE INS GRP	346,415	335,810	38.37 %	39.09 %	1.10 %	63.69 %
	23	218	CNA INS GRP	315,276	314,292	112.44 %	118.08 %	1.00 %	64.69 %
	24	91	HARTFORD FIRE & CAS GRP	313,784	306,666	45.36 %	47.13 %	1.00 %	65.68 %
	25	4982	OBS HOLDINGS GRP	298,128	208,688	18.56 %	18.92 %	0.95 %	66.63 %
	26	158	FAIRFAX FIN GRP	293,415	305,362	29.03 %	29.81 %	0.93 %	67.56 %
	27	200	UNITED SERV AUTOMOBILE ASSN GRP	285,768	256,589	144.65 %	147.14 %	0.91 %	68.47 %
	28	38920	KINSALE INS CO	273,996	286,103	26.31 %	26.46 %	0.87 %	69.34 %
	29	3219	SOMPO GRP	262,749	254,091	5.44 %	4.94 %	0.83 %	70.18 %
	30	5065	SUTTON NATL GRP	255,905	264,678	37.68 %	39.15 %	0.81 %	70.99 %
	31	225	IAT REINS CO GRP	231,166	221,197	17.95 %	17.63 %	0.73 %	71.72 %
	32	1278	CSAA INS GRP	224,696	203,500	106.74 %	110.74 %	0.71 %	72.44 %
	33	140	NATIONWIDE CORP GRP	221,710	215,087	60.47 %	62.53 %	0.70 %	73.14 %
	34	4997	ACCELERANT HOLDINGS GRP	217,181	228,054	29.94 %	28.52 %	0.69 %	73.83 %
	35	244	CINCINNATI FIN GRP	210,935	206,307	32.90 %	34.52 %	0.67 %	74.50 %
	36	4718	TIPTREE FIN GRP	210,332	207,096	36.33 %	38.04 %	0.67 %	75.17 %
	37	98	WR BERKLEY CORP GRP	207,727	199,849	14.11 %	13.81 %	0.66 %	75.83 %
	38	572	BCBS OF MI GRP	201,296	224,645	33.77 %	36.53 %	0.64 %	76.47 %
	39	7	FEDERATED MUT GRP	201,107	180,058	46.38 %	47.33 %	0.64 %	77.11 %
	40	14974	PENNSYLVANIA LUMBERMENS MUT INS	190,053	189,418	33.77 %	34.84 %	0.60 %	77.71 %
	41	5076	WEST BEND INS GRP	170,433	158,973	45.27 %	45.58 %	0.54 %	78.25 %
	42	517	HANNOVER GRP	168,396	189,175	104.29 %	107.23 %	0.53 %	78.79 %
	43	785	MARKEL GRP	159,379	133,462	60.85 %	63.53 %	0.51 %	79.29 %
	44	62	EMC INS CO GRP	159,236	163,149	29.15 %	29.16 %	0.51 %	79.80 %
	45	88	THE HANOVER INS GRP	156,602	162,500	38.82 %	39.30 %	0.50 %	80.30 %
	46	783	RLI INS GRP	155,775	159,512	29.43 %	30.15 %	0.49 %	80.79 %
	47	176	STATE FARM GRP	155,665	129,666	264.55 %	274.74 %	0.49 %	81.29 %
	48	256	COACTION GLOBAL INC GRP	152,718	141,276	20.48 %	21.99 %	0.49 %	81.77 %
	49	10199	RANCHERS & FARMERS MUT INS CO	149,605	146,561	46.23 %	46.23 %	0.48 %	82.25 %
	50	147	HOCHHEIM PRAIRIE GRP	147,461	157,578	24.27 %	24.34 %	0.47 %	82.72 %
	51	4904	INTACT FINANCIAL GRP	147,021	149,967	4.74 %	4.49 %	0.47 %	83.18 %
	52	5077	ACCREDITED INS HOLDINGS GRP	145,985	114,208	31.63 %	36.05 %	0.46 %	83.65 %
	53	10117	SECURITY FIRST INS CO	135,606	131,437	N/A	0.88 %	0.43 %	84.08 %
	54	4969	TRISURA GRP	131,703	127,176	21.33 %	19.34 %	0.42 %	84.50 %
	55	2538	AMTRUST FINANCIAL SERV GRP	131,688	122,631	22.58 %	23.89 %	0.42 %	84.91 %
	56	4773	FRONTLINE INS GRP	125,151	114,738	9.74 %	11.67 %	0.40 %	85.31 %
	57	660	MERCURY GEN GRP	122,279	113,330	88.05 %	91.63 %	0.39 %	85.70 %
	58	14184	ACUITY A MUT INS CO	119,877	119,320	26.17 %	27.33 %	0.38 %	86.08 %
	59	150	OLD REPUBLIC GRP	113,620	107,148	54.64 %	58.11 %	0.36 %	86.44 %
	60	123	SHELTER INS GRP	108,972	104,315	50.45 %	52.20 %	0.35 %	86.79 %
	61	5111	HADRON HOLDCO GRP	108,825	90,592	49.29 %	50.36 %	0.35 %	87.13 %
	62	4792	HCI GRP INC	97,622	95,241	0.29 %	1.14 %	0.31 %	87.44 %
	63	4769	FLORIDA PENINSULA HOLDINGS GRP	97,322	76,760	9.83 %	10.15 %	0.31 %	87.75 %
	64	1318	AUTO CLUB ENTERPRISES INS GRP	96,516	46,080	420.81 %	440.40 %	0.31 %	88.06 %
	65	4908	ASCOT INS US GRP	92,255	82,236	80.39 %	81.53 %	0.29 %	88.35 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	33499	DORINCO REINS CO	90,612	90,598	111.10 %	111.10 %	0.29 %	88.64 %
	67	12841	AMERICAN INTEGRITY INS CO	89,258	57,081	53.30 %	53.89 %	0.28 %	88.92 %
	68	4672	DB INS GRP	87,396	81,384	23.25 %	27.53 %	0.28 %	89.20 %
	69	271	PENNSYLVANIA NATL INS GRP	85,311	82,370	44.91 %	45.08 %	0.27 %	89.47 %
	70	1342	FARMERS MUT PROTECTION ASSN GRP	83,278	85,728	29.18 %	29.23 %	0.26 %	89.74 %
	71	5074	HALE PARTNERSHIP GRP	81,913	67,501	10.01 %	13.28 %	0.26 %	90.00 %
	72	22	ANDOVER GRP	79,547	75,401	45.71 %	46.62 %	0.25 %	90.25 %
	73	169	SENTRY INS GRP	79,404	80,792	155.74 %	156.83 %	0.25 %	90.50 %
	74	408	BROOKFIELD WEALTH SOLUTIONS GRP	79,301	75,953	86.92 %	87.12 %	0.25 %	90.75 %
	75	309	WESTERN NATL MUT GRP	70,329	67,000	78.05 %	78.76 %	0.22 %	90.98 %
	76	4977	PALOMAR HOLDINGS GRP	66,985	43,770	3.25 %	3.26 %	0.21 %	91.19 %
	77	13125	PEOPLES TRUST INS CO	65,027	66,110	20.52 %	31.85 %	0.21 %	91.40 %
	78	483	SOUTHERN FARM BUREAU CAS GRP	58,427	60,275	25.20 %	25.46 %	0.19 %	91.58 %
	79	4857	CABRILLO HOLDING GRP	57,496	54,796	0.47 %	0.58 %	0.18 %	91.77 %
	80	8	ALLSTATE INS GRP	55,606	55,883	96.18 %	97.53 %	0.18 %	91.94 %
	81	5013	VANTAGE RISK HOLDINGS GRP	55,241	38,528	40.52 %	41.63 %	0.18 %	92.12 %
	82	12961	CANOPIUS US INS	54,678	49,557	7.68 %	7.70 %	0.17 %	92.29 %
	83	694	TENNESSEE FARMERS GRP	54,559	62,750	20.48 %	20.89 %	0.17 %	92.46 %
	84	84	AMERICAN FINANCIAL GRP	53,087	47,572	32.44 %	34.13 %	0.17 %	92.63 %
	85	3484	TOWER HILL INS GRP	52,335	48,260	39.59 %	40.92 %	0.17 %	92.80 %
	86	4987	INCLINE INS GRP LLC GRP	49,826	18,981	22.37 %	22.42 %	0.16 %	92.96 %
	87	228	WESTFIELD GRP	49,183	49,618	65.87 %	66.08 %	0.16 %	93.11 %
	88	10064	CITIZENS PROP INS CORP	49,124	81,225	11.94 %	12.48 %	0.16 %	93.27 %
	89	4980	MGI HOLDINGS GRP	47,111	52,441	23.34 %	24.63 %	0.15 %	93.42 %
	90	411	MAPFRE INS GRP	44,657	47,152	174.63 %	175.69 %	0.14 %	93.56 %
	91	4381	SKYWARD SPECIALTY INS GRP INC GRP	43,169	49,742	8.72 %	4.70 %	0.14 %	93.70 %
	92	4734	APOLLO GLOBAL MGMT GRP	42,450	47,644	56.05 %	55.11 %	0.13 %	93.83 %
	93	5095	MD GRP	41,471	38,210	1.82 %	1.87 %	0.13 %	93.97 %
	94	16427	ATEGRITY SPECIALTY INS CO	39,699	29,019	80.25 %	91.05 %	0.13 %	94.09 %
	95	5028	SAFEPOINT HOLDINGS INC GRP	39,508	34,366	9.81 %	10.97 %	0.13 %	94.22 %
	96	3829	GEOVERA HOLDINGS INC GRP	37,004	34,866	21.40 %	14.06 %	0.12 %	94.33 %
	97	963	OHIO MUT GRP	35,697	32,777	37.03 %	37.81 %	0.11 %	94.45 %
	98	4869	WT HOLDINGS GRP	35,516	36,474	62.89 %	63.34 %	0.11 %	94.56 %
	99	234	VERMONT MUT GRP	35,204	33,496	49.18 %	49.28 %	0.11 %	94.67 %
	100	11118	FEDERATED RURAL ELECTRIC INS EXCH	34,417	30,745	9.43 %	9.58 %	0.11 %	94.78 %
	101	698	NORTH STAR CO GRP	33,698	31,575	31.04 %	31.26 %	0.11 %	94.89 %
	102	4804	MULTINATIONAL GRP	30,481	36,645	18.97 %	19.13 %	0.10 %	94.99 %
	103	5092	5B ALLIANCE GRP	30,243	26,749	14.48 %	18.35 %	0.10 %	95.08 %
	104	12247	SOUTHERN OAK INS CO	29,994	22,498	20.29 %	20.91 %	0.10 %	95.18 %
	105	10048	HYUNDAI MARINE & FIRE INS CO LTD	27,001	25,741	50.39 %	54.19 %	0.09 %	95.26 %
	106	796	QBE INS GRP	26,861	29,730	N/A	N/A	0.09 %	95.35 %
	107	17360	LOGGERHEAD RECP INTERINSURANCE EXCH	26,835	26,060	12.31 %	12.46 %	0.09 %	95.43 %
	108	4051	OCEAN HARBOR GRP	26,623	25,769	19.19 %	20.37 %	0.08 %	95.52 %
	109	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	24,933	23,783	35.13 %	36.22 %	0.08 %	95.60 %
	110	474	FCCI MUT INS GRP	24,336	24,203	2.30 %	2.37 %	0.08 %	95.67 %
	111	5010	SH1 HOLDINGS GRP	23,042	16,578	140.26 %	153.46 %	0.07 %	95.75 %
	112	215	KEMPER CORP GRP	22,945	23,228	18.70 %	18.72 %	0.07 %	95.82 %
	113	34843	NEW YORK SCHOOLS INS RECIP	22,853	21,350	4.94 %	6.17 %	0.07 %	95.89 %
	114	54	CUMBERLAND GRP	21,235	20,547	25.55 %	26.50 %	0.07 %	95.96 %
	115	316	NATIONAL SECURITY GRP	20,529	21,177	36.54 %	36.62 %	0.07 %	96.03 %
	116	13668	KINGSTONE INS CO	20,479	20,523	48.39 %	51.32 %	0.07 %	96.09 %
	117	17716	LOUISIANA CITIZENS PROP INS CORP	20,297	30,582	44.23 %	44.79 %	0.06 %	96.16 %
	118		LOUISIANA CITIZENS PROPERTY INS.	20,297	30,582	44.23 %	44.79 %	0.06 %	96.22 %
	119	3494	JAMES RIVER GRP	19,987	29,294	4.60 %	N/A	0.06 %	96.28 %
	120	4714	MILLVILLE MUT GRP	19,237	18,614	29.57 %	29.59 %	0.06 %	96.34 %
	121	4674	BARRINGTON CAPITAL GRP	18,454	18,159	5.91 %	6.72 %	0.06 %	96.40 %
	122	17332	DELLWOOD SPECIALTY INS CO	17,537	11,297	39.02 %	39.03 %	0.06 %	96.46 %
	123	3299	AJK HOLDINGS GRP	17,410	19,854	32.93 %	39.90 %	0.06 %	96.51 %
	124	31399	SAFECHOICE INS CO	16,849	14,677	82.85 %	84.77 %	0.05 %	96.57 %
	125	12954	OLYMPUS INS CO	16,848	15,933	N/A	N/A	0.05 %	96.62 %
			INDUSTRY TOTAL	31,478,503	30,992,701	45.53 %	46.75 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	4670	STARR GRP	38,209	40,412	12.55 %	13.76 %	8.48 %	8.48 %
	2	12	AMERICAN INTL GRP	24,991	25,855	8.97 %	8.74 %	5.54 %	14.02 %
	3	111	LIBERTY MUT GRP	23,251	22,686	282.26 %	284.40 %	5.16 %	19.18 %
	4	280	AUTO OWNERS GRP	21,427	19,558	31.09 %	32.01 %	4.75 %	23.93 %
	5	69	FARMERS INS GRP	20,149	19,442	28.42 %	28.74 %	4.47 %	28.40 %
	6	31	BERKSHIRE HATHAWAY GRP	19,723	24,102	52.21 %	53.60 %	4.38 %	32.77 %
	7	626	CHUBB LTD GRP	19,585	8,237	340.16 %	353.12 %	4.34 %	37.12 %
	8	65	FM GRP	17,605	18,295	82.19 %	82.34 %	3.91 %	41.02 %
	9	181	SWISS RE GRP	15,000	14,151	N/A	N/A	3.33 %	44.35 %
	10	3548	TRAVELERS GRP	14,316	14,305	17.16 %	17.31 %	3.18 %	47.53 %
			STATE TOTAL	450,803	443,829	44.05 %	44.53 %	100.00 %	100.00 %
Alaska	1	309	WESTERN NATL MUT GRP	30,718	29,713	49.40 %	50.05 %	32.18 %	32.18 %
	2	4670	STARR GRP	7,341	7,736	12.92 %	13.52 %	7.69 %	39.87 %
	3	65	FM GRP	6,278	6,601	1.20 %	1.21 %	6.58 %	46.45 %
	4	111	LIBERTY MUT GRP	5,622	5,354	73.49 %	74.54 %	5.89 %	52.34 %
	5	181	SWISS RE GRP	4,196	3,729	5.11 %	5.44 %	4.40 %	56.73 %
	6	31	BERKSHIRE HATHAWAY GRP	3,712	3,858	32.20 %	33.68 %	3.89 %	60.62 %
	7	3416	AXIS CAPITAL GRP	3,098	3,072	35.58 %	35.89 %	3.24 %	63.86 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	3,014	2,907	61.75 %	61.95 %	3.16 %	67.02 %
	9	16926	ARECA INS EXCH	2,870	2,870	6.87 %	6.87 %	3.01 %	70.03 %
	10	12	AMERICAN INTL GRP	2,696	2,462	11.85 %	8.48 %	2.82 %	72.85 %
			STATE TOTAL	95,460	94,096	25.08 %	24.97 %	100.00 %	100.00 %
Arizona	1	4670	STARR GRP	70,014	58,562	27.75 %	28.76 %	16.13 %	16.13 %
	2	111	LIBERTY MUT GRP	31,601	28,751	42.79 %	42.67 %	7.28 %	23.41 %
	3	3548	TRAVELERS GRP	28,691	30,855	20.24 %	20.66 %	6.61 %	30.02 %
	4	626	CHUBB LTD GRP	25,317	15,551	49.57 %	49.89 %	5.83 %	35.86 %
	5	12	AMERICAN INTL GRP	18,216	21,367	37.74 %	37.46 %	4.20 %	40.06 %
	6	280	AUTO OWNERS GRP	17,147	15,375	48.52 %	49.89 %	3.95 %	44.01 %
	7	212	ZURICH INS GRP	16,538	16,157	42.62 %	43.93 %	3.81 %	47.82 %
	8	761	ALLIANZ INS GRP	15,505	16,919	29.79 %	32.19 %	3.57 %	51.39 %
	9	65	FM GRP	15,428	15,259	25.15 %	25.16 %	3.55 %	54.94 %
	10	361	MUNICH RE GRP	15,298	14,328	39.32 %	39.79 %	3.52 %	58.47 %
			STATE TOTAL	433,995	409,518	32.04 %	32.71 %	100.00 %	100.00 %
Arkansas	1	483	SOUTHERN FARM BUREAU CAS GRP	40,122	42,477	14.12 %	14.34 %	12.83 %	12.83 %
	2	4670	STARR GRP	23,930	24,161	46.79 %	48.35 %	7.65 %	20.48 %
	3	69	FARMERS INS GRP	20,722	18,368	24.71 %	24.99 %	6.63 %	27.11 %
	4	280	AUTO OWNERS GRP	20,538	18,402	48.44 %	48.27 %	6.57 %	33.67 %
	5	123	SHELTER INS GRP	17,238	17,195	54.99 %	57.07 %	5.51 %	39.19 %
	6	31	BERKSHIRE HATHAWAY GRP	14,682	15,975	9.77 %	10.76 %	4.69 %	43.88 %
	7	65	FM GRP	13,014	13,756	N/A	N/A	4.16 %	48.04 %
	8	111	LIBERTY MUT GRP	12,042	12,042	4.96 %	5.49 %	3.85 %	51.89 %
	9	3548	TRAVELERS GRP	11,199	11,212	N/A	N/A	3.58 %	55.47 %
	10	12	AMERICAN INTL GRP	10,835	12,960	57.04 %	57.04 %	3.46 %	58.94 %
			STATE TOTAL	312,735	313,633	30.51 %	31.42 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	69	FARMERS INS GRP	520,061	325,411	178.63 %	179.65 %	11.31 %	11.31 %
	2	3548	TRAVELERS GRP	283,777	292,428	84.72 %	86.46 %	6.17 %	17.48 %
	3	4670	STARR GRP	242,561	231,407	55.49 %	57.17 %	5.28 %	22.76 %
	4	31	BERKSHIRE HATHAWAY GRP	195,971	212,265	45.40 %	46.85 %	4.26 %	27.02 %
	5	5065	SUTTON NATL GRP	189,187	180,556	41.74 %	43.48 %	4.11 %	31.13 %
	6	1278	CSAA INS GRP	183,090	166,344	117.90 %	122.31 %	3.98 %	35.11 %
	7	626	CHUBB LTD GRP	169,266	156,269	104.63 %	106.25 %	3.68 %	38.80 %
	8	12	AMERICAN INTL GRP	169,027	168,736	112.38 %	112.99 %	3.68 %	42.47 %
	9	176	STATE FARM GRP	152,664	124,698	273.80 %	284.22 %	3.32 %	45.79 %
	10	660	MERCURY GEN GRP	122,279	113,330	88.05 %	91.63 %	2.66 %	48.45 %
			STATE TOTAL	4,598,281	4,241,765	100.21 %	102.66 %	100.00 %	100.00 %
Colorado	1	31	BERKSHIRE HATHAWAY GRP	53,697	59,798	11.69 %	12.56 %	9.72 %	9.72 %
	2	4670	STARR GRP	46,558	44,347	52.33 %	53.96 %	8.42 %	18.14 %
	3	69	FARMERS INS GRP	38,566	34,495	11.49 %	11.59 %	6.98 %	25.12 %
	4	111	LIBERTY MUT GRP	36,672	34,793	29.32 %	30.22 %	6.64 %	31.75 %
	5	12	AMERICAN INTL GRP	24,601	24,235	N/A	N/A	4.45 %	36.21 %
	6	361	MUNICH RE GRP	23,422	19,363	5.48 %	5.71 %	4.24 %	40.44 %
	7	626	CHUBB LTD GRP	21,394	18,876	32.54 %	32.67 %	3.87 %	44.31 %
	8	3548	TRAVELERS GRP	19,598	20,022	17.45 %	18.06 %	3.55 %	47.86 %
	9	65	FM GRP	19,453	21,108	10.97 %	10.60 %	3.52 %	51.38 %
	10	280	AUTO OWNERS GRP	18,916	16,744	26.22 %	26.30 %	3.42 %	54.80 %
			STATE TOTAL	552,663	535,345	18.90 %	19.97 %	100.00 %	100.00 %
Connecticut	1	31	BERKSHIRE HATHAWAY GRP	51,713	52,493	23.21 %	24.98 %	16.99 %	16.99 %
	2	4670	STARR GRP	22,809	18,221	17.97 %	19.28 %	7.49 %	24.48 %
	3	361	MUNICH RE GRP	22,047	18,916	30.48 %	30.73 %	7.24 %	31.72 %
	4	69	FARMERS INS GRP	16,971	15,967	30.36 %	30.72 %	5.57 %	37.29 %
	5	65	FM GRP	16,242	16,279	6.04 %	6.09 %	5.33 %	42.63 %
	6	3548	TRAVELERS GRP	14,981	14,811	1.60 %	2.00 %	4.92 %	47.55 %
	7	111	LIBERTY MUT GRP	14,075	13,487	13.69 %	15.76 %	4.62 %	52.17 %
	8	22	ANDOVER GRP	10,193	9,186	30.89 %	31.95 %	3.35 %	55.52 %
	9	19	ASSURANT INC GRP	8,904	8,315	33.39 %	33.39 %	2.92 %	58.44 %
	10	12	AMERICAN INTL GRP	8,328	9,107	2.88 %	2.86 %	2.74 %	61.18 %
			STATE TOTAL	304,450	294,963	59.95 %	61.44 %	100.00 %	100.00 %
Delaware	1	4670	STARR GRP	7,136	6,913	22.18 %	23.45 %	11.07 %	11.07 %
	2	12	AMERICAN INTL GRP	3,569	3,455	6.21 %	6.15 %	5.54 %	16.60 %
	3	4990	CORE SPECIALTY INS HOLDINGS GRP	3,169	3,757	31.54 %	34.18 %	4.91 %	21.52 %
	4	242	SELECTIVE INS GRP	2,983	2,718	6.21 %	6.68 %	4.63 %	26.14 %
	5	361	MUNICH RE GRP	2,906	2,852	N/A	N/A	4.51 %	30.65 %
	6	111	LIBERTY MUT GRP	2,849	2,945	17.04 %	17.54 %	4.42 %	35.07 %
	7	212	ZURICH INS GRP	2,688	2,677	19.79 %	19.93 %	4.17 %	39.24 %
	8	3548	TRAVELERS GRP	2,534	2,418	83.09 %	84.79 %	3.93 %	43.17 %
	9	69	FARMERS INS GRP	2,433	2,127	34.88 %	35.24 %	3.77 %	46.94 %
	10	31	BERKSHIRE HATHAWAY GRP	2,422	2,480	23.05 %	24.28 %	3.76 %	50.70 %
			STATE TOTAL	64,480	65,393	18.95 %	19.83 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	3548	TRAVELERS GRP	11,404	11,886	67.51 %	69.13 %	15.25 %	15.25 %
	2	65	FM GRP	9,091	10,059	40.63 %	35.35 %	12.16 %	27.41 %
	3	111	LIBERTY MUT GRP	6,458	5,840	4.39 %	4.16 %	8.64 %	36.04 %
	4	4670	STARR GRP	5,477	5,897	3.74 %	4.46 %	7.32 %	43.37 %
	5	12	AMERICAN INTL GRP	4,734	5,229	3.22 %	3.43 %	6.33 %	49.70 %
	6	31	BERKSHIRE HATHAWAY GRP	3,998	4,278	3.67 %	4.67 %	5.35 %	55.04 %
	7	91	HARTFORD FIRE & CAS GRP	3,004	3,140	19.04 %	19.77 %	4.02 %	59.06 %
	8	212	ZURICH INS GRP	2,912	3,550	1.56 %	1.91 %	3.89 %	62.96 %
	9	218	CNA INS GRP	2,826	2,996	N/A	N/A	3.78 %	66.73 %
	10	761	ALLIANZ INS GRP	2,136	2,343	N/A	N/A	2.86 %	69.59 %
			STATE TOTAL	74,779	78,457	19.07 %	20.05 %	100.00 %	100.00 %
Florida	1	4670	STARR GRP	224,694	234,118	22.51 %	24.47 %	7.50 %	7.50 %
	2	4715	MS & AD INS GRP	169,421	179,949	13.21 %	13.36 %	5.65 %	13.15 %
	3	12	AMERICAN INTL GRP	167,753	173,640	9.79 %	11.14 %	5.60 %	18.75 %
	4	10117	SECURITY FIRST INS CO	135,606	131,437	N/A	0.88 %	4.52 %	23.27 %
	5	31	BERKSHIRE HATHAWAY GRP	103,969	115,079	7.38 %	7.99 %	3.47 %	26.74 %
	6	4769	FLORIDA PENINSULA HOLDINGS GRP	97,322	76,760	9.83 %	10.15 %	3.25 %	29.99 %
	7	4982	OBS HOLDINGS GRP	96,866	59,364	6.26 %	6.31 %	3.23 %	33.22 %
	8	212	ZURICH INS GRP	93,644	109,804	10.95 %	11.61 %	3.12 %	36.34 %
	9	19	ASSURANT INC GRP	92,320	95,885	14.10 %	14.10 %	3.08 %	39.42 %
	10	12841	AMERICAN INTEGRITY INS CO	89,258	57,081	53.30 %	53.89 %	2.98 %	42.40 %
			STATE TOTAL	2,997,198	2,980,289	14.24 %	15.25 %	100.00 %	100.00 %
Georgia	1	280	AUTO OWNERS GRP	86,574	78,306	37.22 %	35.40 %	10.49 %	10.49 %
	2	4670	STARR GRP	65,715	68,123	20.86 %	22.66 %	7.96 %	18.45 %
	3	31	BERKSHIRE HATHAWAY GRP	58,142	64,414	37.88 %	36.51 %	7.04 %	25.49 %
	4	111	LIBERTY MUT GRP	47,425	46,259	36.76 %	37.04 %	5.74 %	31.23 %
	5	65	FM GRP	46,665	46,953	20.82 %	19.16 %	5.65 %	36.88 %
	6	69	FARMERS INS GRP	43,497	38,124	14.63 %	14.86 %	5.27 %	42.15 %
	7	12	AMERICAN INTL GRP	37,357	38,752	46.40 %	45.85 %	4.52 %	46.68 %
	8	3548	TRAVELERS GRP	36,287	37,157	28.04 %	28.93 %	4.40 %	51.07 %
	9	361	MUNICH RE GRP	26,922	28,701	65.37 %	66.21 %	3.26 %	54.33 %
	10	761	ALLIANZ INS GRP	23,355	29,048	18.07 %	22.59 %	2.83 %	57.16 %
			STATE TOTAL	825,617	830,125	44.87 %	45.75 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	42,043	47,290	N/A	N/A	21.35 %	21.35 %
	2	4670	STARR GRP	20,496	21,162	10.25 %	22.25 %	10.41 %	31.75 %
	3	12	AMERICAN INTL GRP	18,920	19,849	11.59 %	7.36 %	9.61 %	41.36 %
	4	4672	DB INS GRP	17,429	17,849	15.74 %	16.09 %	8.85 %	50.21 %
	5	361	MUNICH RE GRP	15,445	15,110	6.09 %	7.15 %	7.84 %	58.05 %
	6	783	RLI INS GRP	7,106	6,209	N/A	N/A	3.61 %	61.66 %
	7	4990	CORE SPECIALTY INS HOLDINGS GRP	6,810	8,695	52.46 %	59.78 %	3.46 %	65.12 %
	8	98	WR BERKLEY CORP GRP	5,468	4,502	15.13 %	15.58 %	2.78 %	67.89 %
	9	212	ZURICH INS GRP	5,379	4,334	314.58 %	316.59 %	2.73 %	70.63 %
	10	4715	MS & AD INS GRP	5,283	5,990	9.44 %	9.72 %	2.68 %	73.31 %
			STATE TOTAL	196,950	212,516	11.21 %	12.62 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	65	FM GRP	10,772	11,108	54.93 %	51.46 %	8.67 %	8.67 %
	2	111	LIBERTY MUT GRP	10,679	10,153	34.56 %	34.73 %	8.59 %	17.26 %
	3	4670	STARR GRP	9,938	8,540	35.92 %	36.62 %	7.99 %	25.25 %
	4	3548	TRAVELERS GRP	8,439	8,746	19.60 %	19.91 %	6.79 %	32.04 %
	5	280	AUTO OWNERS GRP	6,626	6,015	85.49 %	87.67 %	5.33 %	37.37 %
	6	212	ZURICH INS GRP	5,724	5,261	2.98 %	3.53 %	4.60 %	41.97 %
	7	69	FARMERS INS GRP	4,737	4,031	36.00 %	36.27 %	3.81 %	45.78 %
	8	361	MUNICH RE GRP	4,490	4,855	10.03 %	10.23 %	3.61 %	49.39 %
	9	12	AMERICAN INTL GRP	4,020	4,501	N/A	N/A	3.23 %	52.63 %
	10	31	BERKSHIRE HATHAWAY GRP	3,810	4,207	N/A	N/A	3.06 %	55.69 %
			STATE TOTAL	124,314	122,099	24.84 %	25.02 %	100.00 %	100.00 %
Illinois	1	3548	TRAVELERS GRP	70,059	71,375	30.88 %	31.30 %	7.54 %	7.54 %
	2	4670	STARR GRP	59,774	59,561	111.24 %	113.16 %	6.43 %	13.97 %
	3	280	AUTO OWNERS GRP	52,576	48,523	46.62 %	46.83 %	5.66 %	19.63 %
	4	65	FM GRP	50,468	51,925	72.50 %	72.46 %	5.43 %	25.07 %
	5	111	LIBERTY MUT GRP	49,956	50,761	27.68 %	28.43 %	5.38 %	30.44 %
	6	761	ALLIANZ INS GRP	45,922	40,112	56.97 %	58.77 %	4.94 %	35.39 %
	7	69	FARMERS INS GRP	41,477	36,403	27.49 %	27.88 %	4.46 %	39.85 %
	8	12	AMERICAN INTL GRP	38,632	40,036	27.57 %	27.74 %	4.16 %	44.01 %
	9	212	ZURICH INS GRP	33,569	33,216	29.62 %	31.73 %	3.61 %	47.62 %
	10	31	BERKSHIRE HATHAWAY GRP	32,241	35,813	29.99 %	31.63 %	3.47 %	51.09 %
			STATE TOTAL	929,075	907,671	43.16 %	44.30 %	100.00 %	100.00 %
Indiana	1	280	AUTO OWNERS GRP	50,653	48,326	46.33 %	47.36 %	9.03 %	9.03 %
	2	111	LIBERTY MUT GRP	47,783	47,202	13.51 %	13.90 %	8.52 %	17.55 %
	3	4670	STARR GRP	43,211	42,178	46.86 %	47.37 %	7.70 %	25.25 %
	4	31	BERKSHIRE HATHAWAY GRP	38,470	40,686	21.01 %	22.53 %	6.86 %	32.10 %
	5	3548	TRAVELERS GRP	37,901	37,878	29.12 %	29.81 %	6.76 %	38.86 %
	6	12	AMERICAN INTL GRP	25,306	24,027	N/A	N/A	4.51 %	43.37 %
	7	65	FM GRP	23,576	25,581	71.25 %	71.05 %	4.20 %	47.57 %
	8	242	SELECTIVE INS GRP	20,664	19,910	28.51 %	29.35 %	3.68 %	51.26 %
	9	361	MUNICH RE GRP	20,395	19,368	13.42 %	13.24 %	3.64 %	54.89 %
	10	212	ZURICH INS GRP	18,062	18,123	5.27 %	5.28 %	3.22 %	58.11 %
			STATE TOTAL	561,026	560,043	26.23 %	26.53 %	100.00 %	100.00 %
Iowa	1	280	AUTO OWNERS GRP	63,768	57,360	24.16 %	23.60 %	18.67 %	18.67 %
	2	62	EMC INS CO GRP	34,186	35,124	2.80 %	2.81 %	10.01 %	28.68 %
	3	69	FARMERS INS GRP	24,013	18,996	12.03 %	12.20 %	7.03 %	35.71 %
	4	4670	STARR GRP	21,091	26,322	43.67 %	43.75 %	6.17 %	41.88 %
	5	3548	TRAVELERS GRP	19,478	18,538	19.32 %	19.51 %	5.70 %	47.58 %
	6	65	FM GRP	16,141	16,072	17.17 %	17.17 %	4.73 %	52.31 %
	7	5076	WEST BEND INS GRP	13,853	12,947	23.09 %	23.38 %	4.06 %	56.36 %
	8	31	BERKSHIRE HATHAWAY GRP	11,188	11,564	12.59 %	14.35 %	3.28 %	59.64 %
	9	12	AMERICAN INTL GRP	9,275	9,290	20.02 %	19.44 %	2.72 %	62.35 %
	10	761	ALLIANZ INS GRP	9,007	5,799	15.64 %	9.74 %	2.64 %	64.99 %
			STATE TOTAL	341,593	339,752	22.68 %	22.84 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	4670	STARR GRP	25,824	26,342	13.24 %	14.24 %	10.62 %	10.62 %
	2	3548	TRAVELERS GRP	17,357	17,171	34.70 %	35.63 %	7.14 %	17.75 %
	3	31	BERKSHIRE HATHAWAY GRP	14,710	14,843	15.18 %	16.46 %	6.05 %	23.80 %
	4	361	MUNICH RE GRP	13,745	13,039	12.48 %	13.37 %	5.65 %	29.45 %
	5	62	EMC INS CO GRP	13,524	13,930	7.72 %	7.72 %	5.56 %	35.01 %
	6	626	CHUBB LTD GRP	12,262	11,106	7.05 %	7.23 %	5.04 %	40.05 %
	7	12	AMERICAN INTL GRP	10,810	11,101	18.48 %	18.34 %	4.44 %	44.50 %
	8	65	FM GRP	10,486	11,495	21.94 %	21.97 %	4.31 %	48.81 %
	9	280	AUTO OWNERS GRP	9,462	7,922	43.98 %	44.85 %	3.89 %	52.70 %
	10	111	LIBERTY MUT GRP	8,470	10,278	53.50 %	55.07 %	3.48 %	56.18 %
			STATE TOTAL	243,225	245,369	19.73 %	20.61 %	100.00 %	100.00 %
Kentucky	1	111	LIBERTY MUT GRP	36,653	35,781	43.30 %	44.34 %	12.59 %	12.59 %
	2	65	FM GRP	22,375	23,804	23.06 %	23.10 %	7.69 %	20.28 %
	3	280	AUTO OWNERS GRP	21,722	19,212	54.57 %	55.51 %	7.46 %	27.74 %
	4	4670	STARR GRP	20,725	21,247	42.89 %	43.73 %	7.12 %	34.86 %
	5	3548	TRAVELERS GRP	12,976	14,101	28.54 %	30.95 %	4.46 %	39.31 %
	6	12	AMERICAN INTL GRP	11,327	10,590	215.25 %	216.41 %	3.89 %	43.20 %
	7	761	ALLIANZ INS GRP	10,811	10,861	35.32 %	34.64 %	3.71 %	46.92 %
	8	361	MUNICH RE GRP	10,470	9,869	19.91 %	20.15 %	3.60 %	50.51 %
	9	212	ZURICH INS GRP	9,949	10,845	549.75 %	561.17 %	3.42 %	53.93 %
	10	31	BERKSHIRE HATHAWAY GRP	8,986	10,244	24.42 %	25.67 %	3.09 %	57.02 %
			STATE TOTAL	291,125	289,840	52.68 %	53.31 %	100.00 %	100.00 %
Louisiana	1	4670	STARR GRP	65,596	59,721	23.77 %	29.49 %	9.05 %	9.05 %
	2	225	IAT REINS CO GRP	59,643	59,265	17.25 %	17.05 %	8.23 %	17.29 %
	3	12	AMERICAN INTL GRP	33,375	35,343	14.00 %	17.27 %	4.61 %	21.89 %
	4	31	BERKSHIRE HATHAWAY GRP	31,885	35,598	5.87 %	6.85 %	4.40 %	26.29 %
	5	33499	DORINCO REINS CO	30,817	30,812	0.00 %	0.00 %	4.25 %	30.55 %
	6	65	FM GRP	28,437	29,079	N/A	N/A	3.92 %	34.47 %
	7	4990	CORE SPECIALTY INS HOLDINGS GRP	28,418	32,631	16.59 %	19.78 %	3.92 %	38.39 %
	8	361	MUNICH RE GRP	27,333	28,928	8.70 %	8.84 %	3.77 %	42.17 %
	9	69	FARMERS INS GRP	26,789	29,020	18.82 %	19.36 %	3.70 %	45.86 %
	10	17716	LOUISIANA CITIZENS PROP INS CORP	20,297	30,582	44.23 %	44.79 %	2.80 %	48.67 %
			STATE TOTAL	724,515	760,630	16.19 %	17.46 %	100.00 %	100.00 %
Maine	1	65	FM GRP	7,873	8,309	7.64 %	7.64 %	8.45 %	8.45 %
	2	3548	TRAVELERS GRP	7,138	7,037	8.76 %	9.59 %	7.66 %	16.11 %
	3	111	LIBERTY MUT GRP	6,690	6,350	27.97 %	29.29 %	7.18 %	23.29 %
	4	69	FARMERS INS GRP	4,894	4,566	9.66 %	9.80 %	5.25 %	28.54 %
	5	4670	STARR GRP	4,295	4,668	105.35 %	106.30 %	4.61 %	33.14 %
	6	1279	ARCH INS GRP	3,880	4,323	8.17 %	9.54 %	4.16 %	37.31 %
	7	361	MUNICH RE GRP	3,757	3,420	9.00 %	8.86 %	4.03 %	41.34 %
	8	22	ANDOVER GRP	3,432	3,424	89.06 %	91.77 %	3.68 %	45.02 %
	9	31	BERKSHIRE HATHAWAY GRP	3,348	3,525	16.58 %	17.73 %	3.59 %	48.61 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,343	3,308	37.85 %	37.98 %	3.59 %	52.20 %
			STATE TOTAL	93,198	91,722	28.41 %	30.09 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	3548	TRAVELERS GRP	29,901	29,260	11.92 %	12.58 %	8.83 %	8.83 %
	2	761	ALLIANZ INS GRP	25,989	26,216	23.66 %	26.40 %	7.67 %	16.50 %
	3	111	LIBERTY MUT GRP	23,681	24,260	81.60 %	82.97 %	6.99 %	23.49 %
	4	65	FM GRP	20,235	21,791	307.22 %	305.35 %	5.97 %	29.46 %
	5	4670	STARR GRP	18,788	19,624	31.88 %	33.07 %	5.55 %	35.01 %
	6	69	FARMERS INS GRP	18,409	16,547	17.05 %	17.50 %	5.43 %	40.44 %
	7	31	BERKSHIRE HATHAWAY GRP	16,182	17,941	26.32 %	27.92 %	4.78 %	45.22 %
	8	242	SELECTIVE INS GRP	15,868	15,212	32.34 %	32.74 %	4.68 %	49.90 %
	9	12	AMERICAN INTL GRP	13,963	14,715	7.11 %	7.00 %	4.12 %	54.02 %
	10	212	ZURICH INS GRP	11,923	11,445	219.04 %	221.95 %	3.52 %	57.54 %
			STATE TOTAL	338,766	341,027	56.20 %	57.07 %	100.00 %	100.00 %
Massachusetts	1	65	FM GRP	45,376	48,074	49.27 %	49.19 %	8.14 %	8.14 %
	2	3548	TRAVELERS GRP	37,844	37,340	46.47 %	47.60 %	6.79 %	14.92 %
	3	4670	STARR GRP	34,338	34,946	25.97 %	26.93 %	6.16 %	21.08 %
	4	12	AMERICAN INTL GRP	28,342	29,359	15.81 %	15.72 %	5.08 %	26.17 %
	5	1279	ARCH INS GRP	27,458	30,559	38.55 %	39.29 %	4.92 %	31.09 %
	6	31	BERKSHIRE HATHAWAY GRP	27,236	28,696	19.17 %	20.40 %	4.88 %	35.97 %
	7	22	ANDOVER GRP	26,824	25,165	40.41 %	40.29 %	4.81 %	40.78 %
	8	111	LIBERTY MUT GRP	26,639	25,832	53.04 %	61.28 %	4.78 %	45.56 %
	9	234	VERMONT MUT GRP	25,004	23,464	36.13 %	36.23 %	4.48 %	50.05 %
	10	411	MAPFRE INS GRP	22,770	22,302	42.26 %	43.44 %	4.08 %	54.13 %
			STATE TOTAL	557,604	567,164	31.82 %	33.12 %	100.00 %	100.00 %
Michigan	1	280	AUTO OWNERS GRP	93,632	90,055	40.69 %	41.32 %	15.07 %	15.07 %
	2	69	FARMERS INS GRP	42,504	39,606	27.82 %	28.18 %	6.84 %	21.91 %
	3	3548	TRAVELERS GRP	34,560	35,676	8.99 %	9.53 %	5.56 %	27.48 %
	4	12	AMERICAN INTL GRP	26,785	25,027	3.77 %	3.81 %	4.31 %	31.79 %
	5	4670	STARR GRP	26,055	28,202	27.91 %	29.23 %	4.19 %	35.98 %
	6	65	FM GRP	24,744	26,497	7.20 %	6.57 %	3.98 %	39.97 %
	7	361	MUNICH RE GRP	24,403	23,343	6.50 %	6.27 %	3.93 %	43.89 %
	8	761	ALLIANZ INS GRP	21,972	21,694	50.42 %	55.62 %	3.54 %	47.43 %
	9	111	LIBERTY MUT GRP	21,178	20,745	16.74 %	17.15 %	3.41 %	50.84 %
	10	968	AXA INS GRP	17,380	16,352	15.16 %	15.43 %	2.80 %	53.64 %
			STATE TOTAL	621,227	619,682	47.68 %	48.65 %	100.00 %	100.00 %
Minnesota	1	280	AUTO OWNERS GRP	63,026	59,175	30.56 %	30.63 %	10.21 %	10.21 %
	2	69	FARMERS INS GRP	50,318	36,633	17.41 %	17.57 %	8.15 %	18.35 %
	3	3548	TRAVELERS GRP	46,016	44,842	12.62 %	13.55 %	7.45 %	25.80 %
	4	111	LIBERTY MUT GRP	37,653	32,293	N/A	N/A	6.10 %	31.90 %
	5	65	FM GRP	31,947	32,146	39.72 %	39.85 %	5.17 %	37.07 %
	6	4670	STARR GRP	23,977	23,836	55.45 %	56.68 %	3.88 %	40.96 %
	7	150	OLD REPUBLIC GRP	22,657	19,079	11.62 %	11.92 %	3.67 %	44.62 %
	8	5076	WEST BEND INS GRP	22,215	20,661	22.11 %	21.77 %	3.60 %	48.22 %
	9	31	BERKSHIRE HATHAWAY GRP	20,692	21,914	51.41 %	53.01 %	3.35 %	51.57 %
	10	12	AMERICAN INTL GRP	18,156	18,536	35.98 %	36.29 %	2.94 %	54.51 %
			STATE TOTAL	617,593	585,174	27.63 %	28.29 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	111	LIBERTY MUT GRP	22,158	24,257	N/A	0.33 %	8.52 %	8.52 %
	2	4670	STARR GRP	21,250	22,614	19.67 %	25.11 %	8.18 %	16.70 %
	3	483	SOUTHERN FARM BUREAU CAS GRP	14,334	14,295	55.07 %	55.40 %	5.51 %	22.21 %
	4	65	FM GRP	13,893	13,389	34.63 %	34.30 %	5.34 %	27.56 %
	5	12	AMERICAN INTL GRP	12,970	13,446	32.74 %	32.92 %	4.99 %	32.55 %
	6	31	BERKSHIRE HATHAWAY GRP	12,516	14,268	19.23 %	19.44 %	4.82 %	37.36 %
	7	3548	TRAVELERS GRP	11,779	11,482	25.05 %	26.47 %	4.53 %	41.90 %
	8	69	FARMERS INS GRP	9,852	9,646	26.56 %	26.82 %	3.79 %	45.69 %
	9	361	MUNICH RE GRP	9,092	9,213	5.79 %	5.61 %	3.50 %	49.18 %
	10	626	CHUBB LTD GRP	8,461	8,395	74.72 %	75.22 %	3.26 %	52.44 %
			STATE TOTAL	259,930	269,389	19.41 %	20.67 %	100.00 %	100.00 %
Missouri	1	31	BERKSHIRE HATHAWAY GRP	52,619	55,776	24.76 %	26.72 %	9.82 %	9.82 %
	2	4670	STARR GRP	46,270	41,793	77.42 %	79.15 %	8.63 %	18.45 %
	3	123	SHELTER INS GRP	33,579	31,892	42.16 %	43.70 %	6.27 %	24.72 %
	4	280	AUTO OWNERS GRP	26,224	24,476	54.15 %	55.44 %	4.89 %	29.61 %
	5	3548	TRAVELERS GRP	25,881	26,096	46.33 %	47.89 %	4.83 %	34.44 %
	6	111	LIBERTY MUT GRP	25,417	23,075	119.14 %	121.54 %	4.74 %	39.19 %
	7	65	FM GRP	25,079	24,826	20.53 %	20.00 %	4.68 %	43.87 %
	8	12	AMERICAN INTL GRP	22,770	22,478	68.26 %	69.26 %	4.25 %	48.12 %
	9	69	FARMERS INS GRP	20,690	17,177	31.18 %	31.68 %	3.86 %	51.98 %
	10	361	MUNICH RE GRP	20,428	19,882	89.32 %	91.94 %	3.81 %	55.79 %
			STATE TOTAL	535,877	521,998	55.61 %	57.11 %	100.00 %	100.00 %
Montana	1	111	LIBERTY MUT GRP	9,939	11,609	48.08 %	50.90 %	11.41 %	11.41 %
	2	4670	STARR GRP	6,253	7,338	7.59 %	8.69 %	7.18 %	18.58 %
	3	31	BERKSHIRE HATHAWAY GRP	5,319	5,912	30.43 %	32.97 %	6.11 %	24.69 %
	4	12	AMERICAN INTL GRP	5,210	5,130	20.27 %	20.11 %	5.98 %	30.67 %
	5	69	FARMERS INS GRP	4,042	3,669	37.63 %	38.06 %	4.64 %	35.31 %
	6	361	MUNICH RE GRP	3,849	3,890	24.88 %	24.81 %	4.42 %	39.72 %
	7	62	EMC INS CO GRP	3,803	3,815	51.13 %	51.14 %	4.37 %	44.09 %
	8	244	CINCINNATI FIN GRP	3,690	3,602	N/A	N/A	4.24 %	48.32 %
	9	3548	TRAVELERS GRP	2,917	2,948	3.15 %	3.27 %	3.35 %	51.67 %
	10	65	FM GRP	2,837	3,093	426.55 %	426.12 %	3.26 %	54.93 %
			STATE TOTAL	87,131	88,663	39.62 %	40.31 %	100.00 %	100.00 %
Nebraska	1	4670	STARR GRP	20,632	19,474	18.09 %	19.16 %	11.19 %	11.19 %
	2	69	FARMERS INS GRP	19,201	14,647	17.28 %	17.56 %	10.42 %	21.61 %
	3	3548	TRAVELERS GRP	15,360	15,880	11.88 %	12.01 %	8.33 %	29.95 %
	4	280	AUTO OWNERS GRP	12,846	12,014	35.81 %	34.97 %	6.97 %	36.92 %
	5	31	BERKSHIRE HATHAWAY GRP	9,200	9,470	49.38 %	52.27 %	4.99 %	41.91 %
	6	12	AMERICAN INTL GRP	8,513	7,927	33.11 %	33.08 %	4.62 %	46.53 %
	7	361	MUNICH RE GRP	8,431	7,770	67.66 %	69.05 %	4.57 %	51.10 %
	8	65	FM GRP	7,466	7,973	137.43 %	138.13 %	4.05 %	55.15 %
	9	111	LIBERTY MUT GRP	6,988	5,404	31.39 %	35.78 %	3.79 %	58.95 %
	10	968	AXA INS GRP	5,571	5,490	4.24 %	4.94 %	3.02 %	61.97 %
			STATE TOTAL	184,300	191,243	25.06 %	25.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	3548	TRAVELERS GRP	23,982	24,113	19.31 %	19.67 %	9.81 %	9.81 %
	2	4670	STARR GRP	20,756	19,673	12.29 %	13.08 %	8.49 %	18.30 %
	3	111	LIBERTY MUT GRP	15,689	15,216	36.23 %	37.22 %	6.42 %	24.72 %
	4	65	FM GRP	14,824	15,328	N/A	N/A	6.06 %	30.78 %
	5	212	ZURICH INS GRP	13,374	12,867	9.41 %	10.00 %	5.47 %	36.25 %
	6	12	AMERICAN INTL GRP	13,319	13,242	27.86 %	27.64 %	5.45 %	41.70 %
	7	4997	ACCELERANT HOLDINGS GRP	12,919	12,379	1.29 %	N/A	5.28 %	46.99 %
	8	69	FARMERS INS GRP	11,452	9,376	42.44 %	43.10 %	4.68 %	51.67 %
	9	31	BERKSHIRE HATHAWAY GRP	10,443	11,779	9.74 %	9.86 %	4.27 %	55.94 %
	10	181	SWISS RE GRP	8,217	8,004	3.26 %	3.35 %	3.36 %	59.30 %
			STATE TOTAL	244,466	238,953	20.16 %	20.51 %	100.00 %	100.00 %
New Hampshire	1	65	FM GRP	5,329	5,555	0.00 %	0.00 %	6.86 %	6.86 %
	2	3548	TRAVELERS GRP	4,891	4,253	65.84 %	67.59 %	6.30 %	13.17 %
	3	761	ALLIANZ INS GRP	4,561	4,728	N/A	N/A	5.88 %	19.04 %
	4	212	ZURICH INS GRP	4,531	4,492	8.49 %	7.86 %	5.84 %	24.88 %
	5	4670	STARR GRP	3,648	3,846	36.75 %	38.21 %	4.70 %	29.58 %
	6	69	FARMERS INS GRP	3,384	2,794	50.88 %	51.37 %	4.36 %	33.94 %
	7	111	LIBERTY MUT GRP	3,218	3,546	29.85 %	30.89 %	4.15 %	38.08 %
	8	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,784	2,670	80.06 %	80.25 %	3.59 %	41.67 %
	9	22	ANDOVER GRP	2,763	2,727	75.32 %	78.63 %	3.56 %	45.23 %
	10	31	BERKSHIRE HATHAWAY GRP	2,574	2,931	25.07 %	26.35 %	3.32 %	48.55 %
			STATE TOTAL	77,622	77,727	32.09 %	32.83 %	100.00 %	100.00 %
New Jersey	1	4670	STARR GRP	48,566	48,355	171.33 %	172.58 %	6.52 %	6.52 %
	2	31	BERKSHIRE HATHAWAY GRP	47,389	48,047	35.26 %	36.69 %	6.36 %	12.89 %
	3	12	AMERICAN INTL GRP	39,807	41,231	25.86 %	25.59 %	5.35 %	18.23 %
	4	3548	TRAVELERS GRP	37,869	38,584	11.68 %	12.64 %	5.09 %	23.32 %
	5	19	ASSURANT INC GRP	36,599	35,737	35.01 %	35.01 %	4.92 %	28.23 %
	6	242	SELECTIVE INS GRP	35,385	34,990	23.38 %	23.90 %	4.75 %	32.98 %
	7	111	LIBERTY MUT GRP	32,590	31,248	15.13 %	15.55 %	4.38 %	37.36 %
	8	65	FM GRP	29,532	31,712	15.58 %	14.98 %	3.97 %	41.33 %
	9	212	ZURICH INS GRP	27,199	26,652	32.56 %	32.12 %	3.65 %	44.98 %
	10	761	ALLIANZ INS GRP	22,383	22,828	46.49 %	49.15 %	3.01 %	47.99 %
			STATE TOTAL	744,627	739,690	35.76 %	36.28 %	100.00 %	100.00 %
New Mexico	1	69	FARMERS INS GRP	17,234	15,827	10.22 %	10.42 %	15.29 %	15.29 %
	2	4670	STARR GRP	9,789	9,712	9.96 %	12.89 %	8.68 %	23.97 %
	3	361	MUNICH RE GRP	9,295	6,729	N/A	N/A	8.25 %	32.22 %
	4	111	LIBERTY MUT GRP	7,263	6,689	N/A	N/A	6.44 %	38.66 %
	5	31	BERKSHIRE HATHAWAY GRP	6,508	6,598	21.99 %	24.14 %	5.77 %	44.44 %
	6	761	ALLIANZ INS GRP	5,109	3,071	N/A	N/A	4.53 %	48.97 %
	7	3548	TRAVELERS GRP	4,900	5,069	N/A	N/A	4.35 %	53.31 %
	8	12	AMERICAN INTL GRP	3,974	5,699	N/A	N/A	3.53 %	56.84 %
	9	212	ZURICH INS GRP	3,917	3,598	N/A	N/A	3.47 %	60.31 %
	10	181	SWISS RE GRP	3,571	3,378	48.14 %	57.21 %	3.17 %	63.48 %
			STATE TOTAL	112,725	106,159	2.90 %	4.25 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	31	BERKSHIRE HATHAWAY GRP	111,576	109,767	32.57 %	34.13 %	6.03 %	6.03 %
	2	3548	TRAVELERS GRP	98,179	99,472	38.32 %	39.64 %	5.31 %	11.34 %
	3	65	FM GRP	97,976	103,031	27.21 %	27.31 %	5.29 %	16.63 %
	4	111	LIBERTY MUT GRP	96,185	89,234	18.37 %	20.32 %	5.20 %	21.83 %
	5	761	ALLIANZ INS GRP	94,197	90,252	N/A	2.19 %	5.09 %	26.92 %
	6	4670	STARR GRP	93,373	93,768	82.62 %	85.72 %	5.05 %	31.97 %
	7	12	AMERICAN INTL GRP	89,918	93,780	N/A	N/A	4.86 %	36.82 %
	8	158	FAIRFAX FIN GRP	64,784	65,387	36.06 %	37.14 %	3.50 %	40.33 %
	9	572	BCBS OF MI GRP	60,173	67,641	51.80 %	56.12 %	3.25 %	43.58 %
	10	212	ZURICH INS GRP	50,959	54,891	1,697.49 %	1,688.07 %	2.75 %	46.33 %
			STATE TOTAL	1,850,393	1,844,997	87.24 %	88.80 %	100.00 %	100.00 %
North Carolina	1	280	AUTO OWNERS GRP	50,023	45,290	39.30 %	39.47 %	7.63 %	7.63 %
	2	4670	STARR GRP	44,947	45,281	N/A	N/A	6.85 %	14.48 %
	3	65	FM GRP	40,207	40,954	37.61 %	37.94 %	6.13 %	20.61 %
	4	69	FARMERS INS GRP	38,246	34,308	23.14 %	23.35 %	5.83 %	26.44 %
	5	111	LIBERTY MUT GRP	37,743	37,896	9.40 %	10.74 %	5.75 %	32.20 %
	6	3548	TRAVELERS GRP	32,579	33,130	7.66 %	7.66 %	4.97 %	37.16 %
	7	12	AMERICAN INTL GRP	30,945	29,968	8.84 %	7.89 %	4.72 %	41.88 %
	8	31	BERKSHIRE HATHAWAY GRP	28,156	29,256	6.37 %	7.23 %	4.29 %	46.17 %
	9	761	ALLIANZ INS GRP	25,521	25,863	N/A	N/A	3.89 %	50.07 %
	10	212	ZURICH INS GRP	23,077	21,331	30.47 %	39.98 %	3.52 %	53.58 %
			STATE TOTAL	655,875	636,945	18.23 %	19.22 %	100.00 %	100.00 %
North Dakota	1	280	AUTO OWNERS GRP	12,047	12,281	105.42 %	106.28 %	14.52 %	14.52 %
	2	4670	STARR GRP	8,394	6,829	1.07 %	1.61 %	10.12 %	24.64 %
	3	65	FM GRP	6,385	6,758	5.51 %	0.79 %	7.70 %	32.34 %
	4	3548	TRAVELERS GRP	4,729	6,325	50.60 %	52.29 %	5.70 %	38.04 %
	5	11101	HARTLAND MUT INS CO	4,103	3,901	30.40 %	30.40 %	4.95 %	42.99 %
	6	212	ZURICH INS GRP	3,611	2,626	56.17 %	57.52 %	4.35 %	47.34 %
	7	31	BERKSHIRE HATHAWAY GRP	3,372	3,360	43.50 %	46.48 %	4.06 %	51.40 %
	8	698	NORTH STAR CO GRP	3,142	3,015	51.71 %	51.91 %	3.79 %	55.19 %
	9	111	LIBERTY MUT GRP	2,884	3,085	16.76 %	18.75 %	3.48 %	58.67 %
	10	14184	ACUITY A MUT INS CO	2,671	2,861	N/A	N/A	3.22 %	61.89 %
			STATE TOTAL	82,954	82,297	31.79 %	32.28 %	100.00 %	100.00 %
Ohio	1	4670	STARR GRP	56,289	59,148	99.81 %	103.74 %	7.18 %	7.18 %
	2	3548	TRAVELERS GRP	51,917	52,730	23.56 %	23.82 %	6.62 %	13.80 %
	3	280	AUTO OWNERS GRP	51,024	47,954	32.72 %	33.54 %	6.51 %	20.30 %
	4	69	FARMERS INS GRP	49,646	44,093	18.84 %	19.14 %	6.33 %	26.63 %
	5	111	LIBERTY MUT GRP	49,055	48,591	102.98 %	105.83 %	6.25 %	32.89 %
	6	65	FM GRP	46,676	49,183	87.34 %	87.37 %	5.95 %	38.84 %
	7	244	CINCINNATI FIN GRP	35,555	34,513	19.44 %	21.37 %	4.53 %	43.37 %
	8	963	OHIO MUT GRP	28,409	26,761	35.93 %	36.58 %	3.62 %	47.00 %
	9	761	ALLIANZ INS GRP	27,747	33,567	N/A	N/A	3.54 %	50.53 %
	10	12	AMERICAN INTL GRP	27,727	30,523	31.87 %	31.94 %	3.54 %	54.07 %
			STATE TOTAL	784,266	789,129	39.60 %	40.73 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	4670	STARR GRP	45,703	37,599	20.20 %	23.10 %	12.66 %	12.66 %
	2	31	BERKSHIRE HATHAWAY GRP	30,451	36,649	36.66 %	37.54 %	8.44 %	21.10 %
	3	361	MUNICH RE GRP	22,536	24,695	N/A	N/A	6.25 %	27.35 %
	4	69	FARMERS INS GRP	22,001	23,138	22.32 %	22.77 %	6.10 %	33.44 %
	5	111	LIBERTY MUT GRP	19,988	18,843	11.73 %	12.16 %	5.54 %	38.98 %
	6	65	FM GRP	16,240	17,779	5.06 %	4.79 %	4.50 %	43.48 %
	7	3548	TRAVELERS GRP	16,236	15,888	44.63 %	46.44 %	4.50 %	47.98 %
	8	12	AMERICAN INTL GRP	12,966	13,910	2.53 %	2.46 %	3.59 %	51.58 %
	9	1321	AMERICAN FARMERS & RANCHERS GRP	11,648	11,749	43.64 %	44.42 %	3.23 %	54.80 %
	10	123	SHELTER INS GRP	10,582	10,637	56.99 %	56.97 %	2.93 %	57.74 %
			STATE TOTAL	360,868	365,321	38.65 %	39.33 %	100.00 %	100.00 %
Oregon	1	111	LIBERTY MUT GRP	36,835	35,692	15.99 %	16.62 %	12.32 %	12.32 %
	2	4670	STARR GRP	24,252	25,186	20.99 %	21.84 %	8.11 %	20.43 %
	3	69	FARMERS INS GRP	22,023	19,862	45.97 %	46.49 %	7.37 %	27.80 %
	4	3548	TRAVELERS GRP	15,798	15,526	N/A	N/A	5.28 %	33.08 %
	5	12	AMERICAN INTL GRP	15,746	16,138	N/A	N/A	5.27 %	38.35 %
	6	31	BERKSHIRE HATHAWAY GRP	15,446	19,972	18.53 %	19.21 %	5.17 %	43.51 %
	7	761	ALLIANZ INS GRP	12,509	13,322	29.09 %	33.24 %	4.18 %	47.69 %
	8	212	ZURICH INS GRP	12,507	12,762	N/A	N/A	4.18 %	51.88 %
	9	65	FM GRP	10,966	11,307	12.51 %	11.41 %	3.67 %	55.54 %
	10	361	MUNICH RE GRP	8,311	8,942	13.15 %	13.04 %	2.78 %	58.32 %
			STATE TOTAL	299,006	301,927	9.67 %	11.09 %	100.00 %	100.00 %
Pennsylvania	1	3548	TRAVELERS GRP	72,763	72,144	29.82 %	30.55 %	8.16 %	8.16 %
	2	111	LIBERTY MUT GRP	68,058	69,316	30.31 %	31.45 %	7.63 %	15.79 %
	3	4670	STARR GRP	54,035	51,947	9.47 %	10.18 %	6.06 %	21.85 %
	4	65	FM GRP	50,110	51,116	1,619.16 %	1,619.49 %	5.62 %	27.46 %
	5	31	BERKSHIRE HATHAWAY GRP	43,952	41,512	33.62 %	36.10 %	4.93 %	32.39 %
	6	69	FARMERS INS GRP	39,027	36,128	29.79 %	30.20 %	4.38 %	36.77 %
	7	212	ZURICH INS GRP	35,790	35,580	109.54 %	111.10 %	4.01 %	40.78 %
	8	242	SELECTIVE INS GRP	35,461	33,713	51.59 %	52.31 %	3.98 %	44.75 %
	9	12	AMERICAN INTL GRP	30,277	31,925	N/A	N/A	3.39 %	48.15 %
	10	361	MUNICH RE GRP	29,505	28,477	76.32 %	77.20 %	3.31 %	51.46 %
			STATE TOTAL	891,981	884,768	126.73 %	127.51 %	100.00 %	100.00 %
Rhode Island	1	3548	TRAVELERS GRP	4,742	5,351	N/A	N/A	5.72 %	5.72 %
	2	242	SELECTIVE INS GRP	4,711	4,474	48.61 %	49.80 %	5.69 %	11.41 %
	3	65	FM GRP	4,555	5,655	0.00 %	1.74 %	5.50 %	16.91 %
	4	22	ANDOVER GRP	4,144	4,055	69.89 %	72.45 %	5.00 %	21.91 %
	5	361	MUNICH RE GRP	4,088	3,709	14.59 %	15.26 %	4.93 %	26.85 %
	6	69	FARMERS INS GRP	3,919	3,889	29.10 %	28.83 %	4.73 %	31.58 %
	7	4670	STARR GRP	3,782	3,650	19.62 %	20.03 %	4.56 %	36.14 %
	8	31	BERKSHIRE HATHAWAY GRP	3,571	4,109	7.54 %	9.45 %	4.31 %	40.45 %
	9	91	HARTFORD FIRE & CAS GRP	3,208	3,095	N/A	N/A	3.87 %	44.33 %
	10	111	LIBERTY MUT GRP	3,137	2,763	44.65 %	45.37 %	3.79 %	48.11 %
			STATE TOTAL	82,843	84,900	24.45 %	24.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	31	BERKSHIRE HATHAWAY GRP	379,216	380,456	26.85 %	29.48 %	45.41 %	45.41 %
	2	4670	STARR GRP	33,754	32,764	13.29 %	14.07 %	4.04 %	49.45 %
	3	4773	FRONTLINE INS GRP	28,581	26,789	17.13 %	18.79 %	3.42 %	52.88 %
	4	69	FARMERS INS GRP	24,742	20,948	32.20 %	32.57 %	2.96 %	55.84 %
	5	19	ASSURANT INC GRP	21,754	21,338	12.43 %	12.43 %	2.61 %	58.44 %
	6	761	ALLIANZ INS GRP	20,452	21,933	N/A	N/A	2.45 %	60.89 %
	7	12	AMERICAN INTL GRP	19,967	21,239	103.70 %	104.12 %	2.39 %	63.28 %
	8	280	AUTO OWNERS GRP	19,696	18,345	41.33 %	40.74 %	2.36 %	65.64 %
	9	65	FM GRP	19,369	19,805	14.75 %	14.44 %	2.32 %	67.96 %
	10	1279	ARCH INS GRP	16,709	22,554	12.87 %	12.88 %	2.00 %	69.96 %
			STATE TOTAL	835,067	836,446	23.28 %	24.52 %	100.00 %	100.00 %
South Dakota	1	280	AUTO OWNERS GRP	17,719	17,198	38.49 %	38.76 %	17.22 %	17.22 %
	2	4670	STARR GRP	9,545	9,511	13.84 %	15.08 %	9.28 %	26.50 %
	3	3548	TRAVELERS GRP	7,670	7,881	20.59 %	21.04 %	7.46 %	33.96 %
	4	14184	ACUITY A MUT INS CO	5,937	5,604	N/A	N/A	5.77 %	39.73 %
	5	62	EMC INS CO GRP	4,899	4,860	8.30 %	8.33 %	4.76 %	44.49 %
	6	31	BERKSHIRE HATHAWAY GRP	4,807	4,568	8.11 %	8.93 %	4.67 %	49.16 %
	7	698	NORTH STAR CO GRP	4,499	4,208	15.23 %	15.34 %	4.37 %	53.54 %
	8	111	LIBERTY MUT GRP	3,618	2,856	6.97 %	6.83 %	3.52 %	57.05 %
	9	626	CHUBB LTD GRP	3,252	3,702	N/A	N/A	3.16 %	60.22 %
	10	65	FM GRP	3,037	3,297	N/A	N/A	2.95 %	63.17 %
			STATE TOTAL	102,876	102,238	17.58 %	17.77 %	100.00 %	100.00 %
Tennessee	1	694	TENNESSEE FARMERS GRP	54,559	62,750	20.48 %	20.89 %	9.22 %	9.22 %
	2	111	LIBERTY MUT GRP	39,468	39,160	N/A	N/A	6.67 %	15.89 %
	3	3548	TRAVELERS GRP	38,005	38,667	93.06 %	94.19 %	6.42 %	22.32 %
	4	65	FM GRP	37,959	40,048	0.09 %	0.50 %	6.42 %	28.74 %
	5	4670	STARR GRP	35,533	39,299	20.91 %	22.19 %	6.01 %	34.74 %
	6	280	AUTO OWNERS GRP	33,869	30,640	38.58 %	39.05 %	5.73 %	40.47 %
	7	361	MUNICH RE GRP	29,210	23,157	18.46 %	18.53 %	4.94 %	45.40 %
	8	12	AMERICAN INTL GRP	21,113	21,034	9.68 %	9.79 %	3.57 %	48.97 %
	9	69	FARMERS INS GRP	20,703	19,282	23.54 %	23.86 %	3.50 %	52.47 %
	10	31	BERKSHIRE HATHAWAY GRP	19,620	24,019	19.46 %	20.27 %	3.32 %	55.79 %
			STATE TOTAL	591,580	596,903	24.02 %	25.26 %	100.00 %	100.00 %
Texas	1	4670	STARR GRP	490,072	434,820	66.09 %	68.91 %	11.75 %	11.75 %
	2	171	GERMANIA INS GRP	489,917	513,829	33.05 %	33.40 %	11.75 %	23.50 %
	3	65	FM GRP	222,120	208,164	19.61 %	19.13 %	5.33 %	28.82 %
	4	31	BERKSHIRE HATHAWAY GRP	204,197	244,301	23.38 %	24.81 %	4.90 %	33.72 %
	5	12	AMERICAN INTL GRP	152,595	160,172	55.37 %	56.02 %	3.66 %	37.38 %
	6	10199	RANCHERS & FARMERS MUT INS CO	149,605	146,561	46.23 %	46.23 %	3.59 %	40.97 %
	7	147	HOCHHEIM PRAIRIE GRP	147,461	157,578	24.27 %	24.34 %	3.54 %	44.50 %
	8	761	ALLIANZ INS GRP	131,002	122,584	42.46 %	47.29 %	3.14 %	47.64 %
	9	111	LIBERTY MUT GRP	124,465	117,086	36.24 %	37.69 %	2.98 %	50.63 %
	10	225	IAT REINS CO GRP	104,719	98,296	15.29 %	15.04 %	2.51 %	53.14 %
			STATE TOTAL	4,170,398	4,158,635	31.75 %	33.00 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	280	AUTO OWNERS GRP	16,970	15,925	47.47 %	48.11 %	8.10 %	8.10 %
	2	4670	STARR GRP	14,940	16,856	56.56 %	57.81 %	7.13 %	15.23 %
	3	65	FM GRP	14,936	15,012	10.07 %	10.04 %	7.13 %	22.36 %
	4	12	AMERICAN INTL GRP	13,344	13,979	N/A	N/A	6.37 %	28.73 %
	5	111	LIBERTY MUT GRP	10,812	10,301	122.53 %	124.04 %	5.16 %	33.89 %
	6	3548	TRAVELERS GRP	10,387	10,794	N/A	N/A	4.96 %	38.85 %
	7	761	ALLIANZ INS GRP	10,336	9,752	42.65 %	46.79 %	4.93 %	43.79 %
	8	19	ASSURANT INC GRP	9,852	9,729	56.97 %	56.97 %	4.70 %	48.49 %
	9	4997	ACCELERANT HOLDINGS GRP	7,923	6,750	6.62 %	4.17 %	3.78 %	52.27 %
	10	69	FARMERS INS GRP	5,573	4,749	59.41 %	59.99 %	2.66 %	54.93 %
			STATE TOTAL	209,477	204,352	28.40 %	29.78 %	100.00 %	100.00 %
Vermont	1	3098	TOKIO MARINE HOLDINGS INC GRP	3,596	1,766	4.17 %	6.05 %	7.92 %	7.92 %
	2	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,992	2,872	44.29 %	44.47 %	6.59 %	14.50 %
	3	69	FARMERS INS GRP	2,467	2,090	15.28 %	15.45 %	5.43 %	19.93 %
	4	12	AMERICAN INTL GRP	2,312	2,474	11.06 %	11.08 %	5.09 %	25.02 %
	5	111	LIBERTY MUT GRP	2,278	2,534	3.54 %	3.78 %	5.01 %	30.04 %
	6	361	MUNICH RE GRP	2,174	1,854	4.29 %	4.23 %	4.78 %	34.82 %
	7	65	FM GRP	2,172	2,255	9.12 %	9.12 %	4.78 %	39.61 %
	8	234	VERMONT MUT GRP	1,848	1,793	N/A	N/A	4.07 %	43.67 %
	9	212	ZURICH INS GRP	1,760	1,870	25.78 %	27.26 %	3.87 %	47.55 %
	10	3548	TRAVELERS GRP	1,758	1,838	N/A	N/A	3.87 %	51.42 %
			STATE TOTAL	45,425	43,894	51.77 %	54.84 %	100.00 %	100.00 %
Virginia	1	3548	TRAVELERS GRP	45,092	41,044	69.88 %	71.38 %	9.57 %	9.57 %
	2	4670	STARR GRP	37,392	35,518	71.01 %	72.64 %	7.93 %	17.50 %
	3	761	ALLIANZ INS GRP	31,092	34,053	N/A	N/A	6.60 %	24.09 %
	4	65	FM GRP	28,720	30,072	N/A	N/A	6.09 %	30.19 %
	5	12	AMERICAN INTL GRP	19,385	20,731	14.95 %	15.04 %	4.11 %	34.30 %
	6	111	LIBERTY MUT GRP	19,188	19,701	27.54 %	28.47 %	4.07 %	38.37 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	16,717	16,162	32.47 %	33.66 %	3.55 %	41.92 %
	8	242	SELECTIVE INS GRP	15,844	15,754	23.58 %	24.28 %	3.36 %	45.28 %
	9	361	MUNICH RE GRP	14,068	12,981	40.11 %	40.68 %	2.98 %	48.26 %
	10	212	ZURICH INS GRP	13,796	13,201	42.58 %	43.88 %	2.93 %	51.19 %
			STATE TOTAL	471,370	466,891	30.47 %	31.78 %	100.00 %	100.00 %
Washington	1	111	LIBERTY MUT GRP	63,723	62,020	29.93 %	30.37 %	11.51 %	11.51 %
	2	4670	STARR GRP	41,086	44,894	11.97 %	13.00 %	7.42 %	18.93 %
	3	69	FARMERS INS GRP	40,705	33,410	30.79 %	31.09 %	7.35 %	26.28 %
	4	12	AMERICAN INTL GRP	32,523	34,695	N/A	N/A	5.87 %	32.15 %
	5	3548	TRAVELERS GRP	31,753	30,804	12.20 %	12.91 %	5.73 %	37.89 %
	6	31	BERKSHIRE HATHAWAY GRP	29,345	33,451	12.38 %	12.77 %	5.30 %	43.19 %
	7	65	FM GRP	25,673	26,637	41.18 %	39.63 %	4.64 %	47.82 %
	8	4997	ACCELERANT HOLDINGS GRP	21,584	21,216	18.82 %	16.34 %	3.90 %	51.72 %
	9	761	ALLIANZ INS GRP	15,859	17,031	3.89 %	4.45 %	2.86 %	54.59 %
	10	361	MUNICH RE GRP	15,670	16,130	9.80 %	9.97 %	2.83 %	57.41 %
			STATE TOTAL	553,722	555,570	24.81 %	25.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	4670	STARR GRP	11,104	10,684	48.08 %	51.00 %	12.05 %	12.05 %
	2	65	FM GRP	6,004	6,186	1.48 %	1.28 %	6.52 %	18.57 %
	3	3548	TRAVELERS GRP	5,513	5,682	9.62 %	10.45 %	5.98 %	24.55 %
	4	408	BROOKFIELD WEALTH SOLUTIONS GRP	4,738	4,129	29.58 %	29.22 %	5.14 %	29.69 %
	5	361	MUNICH RE GRP	4,554	4,177	35.15 %	38.62 %	4.94 %	34.63 %
	6	14656	MUNICIPAL MUT INS CO	4,118	4,201	53.85 %	54.74 %	4.47 %	39.10 %
	7	111	LIBERTY MUT GRP	3,959	4,382	14.22 %	14.90 %	4.30 %	43.40 %
	8	212	ZURICH INS GRP	3,857	3,622	N/A	N/A	4.18 %	47.58 %
	9	244	CINCINNATI FIN GRP	3,711	3,900	18.92 %	19.72 %	4.03 %	51.61 %
	10	11003	WVA INS CO	3,023	3,018	30.08 %	30.23 %	3.28 %	54.89 %
			STATE TOTAL	92,155	94,373	19.08 %	20.19 %	100.00 %	100.00 %
Wisconsin	1	280	AUTO OWNERS GRP	60,772	56,289	63.62 %	64.95 %	12.07 %	12.07 %
	2	5076	WEST BEND INS GRP	36,466	34,143	49.65 %	49.44 %	7.24 %	19.32 %
	3	3548	TRAVELERS GRP	32,897	32,516	6.41 %	7.38 %	6.54 %	25.85 %
	4	4670	STARR GRP	30,955	28,110	15.13 %	16.24 %	6.15 %	32.00 %
	5	111	LIBERTY MUT GRP	30,799	29,409	9.53 %	11.71 %	6.12 %	38.12 %
	6	65	FM GRP	25,958	25,138	39.91 %	39.70 %	5.16 %	43.28 %
	7	69	FARMERS INS GRP	23,503	20,379	30.29 %	30.52 %	4.67 %	47.95 %
	8	14184	ACUITY A MUT INS CO	19,981	19,914	23.39 %	24.04 %	3.97 %	51.91 %
	9	761	ALLIANZ INS GRP	16,160	13,590	11.44 %	9.28 %	3.21 %	55.13 %
	10	212	ZURICH INS GRP	14,528	14,106	5.45 %	5.33 %	2.89 %	58.01 %
			STATE TOTAL	503,385	480,930	31.69 %	32.55 %	100.00 %	100.00 %
Wyoming	1	4670	STARR GRP	6,810	6,378	N/A	N/A	13.68 %	13.68 %
	2	65	FM GRP	4,972	5,063	109.66 %	110.35 %	9.99 %	23.67 %
	3	3548	TRAVELERS GRP	4,849	4,917	37.02 %	37.45 %	9.74 %	33.41 %
	4	69	FARMERS INS GRP	4,055	3,466	16.53 %	16.82 %	8.15 %	41.56 %
	5	31	BERKSHIRE HATHAWAY GRP	3,434	3,707	74.08 %	77.90 %	6.90 %	48.46 %
	6	111	LIBERTY MUT GRP	3,212	2,821	35.14 %	36.64 %	6.45 %	54.91 %
	7	12	AMERICAN INTL GRP	2,134	2,072	N/A	N/A	4.29 %	59.20 %
	8	361	MUNICH RE GRP	1,615	1,545	N/A	N/A	3.24 %	62.44 %
	9	244	CINCINNATI FIN GRP	1,307	1,128	33.51 %	34.72 %	2.63 %	65.07 %
	10	212	ZURICH INS GRP	1,303	1,105	3.59 %	4.81 %	2.62 %	67.69 %
			STATE TOTAL	49,776	48,616	56.36 %	57.46 %	100.00 %	100.00 %
American Samoa	1	4990	CORE SPECIALTY INS HOLDINGS GRP	81	80	64.30 %	71.45 %	99.90 %	99.90 %
	2	761	ALLIANZ INS GRP	0	0	2.38 %	2.38 %	0.09 %	99.99 %
	3	65	FM GRP	0	0	0.00 %	0.00 %	0.01 %	100.00 %
			STATE TOTAL	81	81	64.27 %	71.57 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Guam	1	4672	DB INS GRP	17,440	17,984	1.17 %	1.17 %	44.77 %	44.77 %
	2	12	AMERICAN INTL GRP	8,682	9,447	N/A	N/A	22.29 %	67.06 %
	3	5030	TAN HOLDINGS CORP GRP	5,047	1,628	2.46 %	2.46 %	12.96 %	80.02 %
	4	4715	MS & AD INS GRP	3,562	3,691	N/A	N/A	9.15 %	89.16 %
	5	13597	CHUNG KUO INS CO LTD	2,251	2,220	1.62 %	1.68 %	5.78 %	94.94 %
	6	10972	FIRST NET INS CO	879	812	N/A	N/A	2.26 %	97.20 %
	7	761	ALLIANZ INS GRP	520	559	5.11 %	9.12 %	1.34 %	98.53 %
	8	18380	PACIFIC IND INS CO	300	286	13.30 %	13.68 %	0.77 %	99.30 %
	9	626	CHUBB LTD GRP	125	191	12.35 %	13.28 %	0.32 %	99.62 %
	10	19	ASSURANT INC GRP	63	57	142.39 %	142.39 %	0.16 %	99.79 %
			STATE TOTAL	38,954	37,085	N/A	N/A	100.00 %	100.00 %
Puerto Rico	1	4670	STARR GRP	66,403	63,685	N/A	N/A	33.64 %	33.64 %
	2	626	CHUBB LTD GRP	39,502	39,115	N/A	N/A	20.01 %	53.66 %
	3	4804	MULTINATIONAL GRP	30,481	36,645	18.97 %	19.13 %	15.44 %	69.10 %
	4	411	MAPFRE INS GRP	17,894	20,776	347.52 %	348.64 %	9.07 %	78.17 %
	5	12	AMERICAN INTL GRP	9,624	9,041	20.75 %	22.03 %	4.88 %	83.05 %
	6	65	FM GRP	6,698	6,924	0.00 %	0.00 %	3.39 %	86.44 %
	7	71	UNIVERSAL INS CO GRP	4,520	4,719	13.32 %	13.64 %	2.29 %	88.73 %
	8	5092	5B ALLIANCE GRP	4,418	4,182	4.35 %	4.55 %	2.24 %	90.97 %
	9	536	GUIDEWELL MUT HOLDING GRP	4,011	4,025	17.65 %	18.05 %	2.03 %	93.00 %
	10	968	AXA INS GRP	3,531	2,888	1.16 %	0.17 %	1.79 %	94.79 %
			STATE TOTAL	197,365	204,346	38.67 %	38.69 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	2,842	2,269	0.00 %	0.00 %	41.33 %	41.33 %
	2	4670	STARR GRP	2,744	2,298	260.12 %	261.85 %	39.89 %	81.23 %
	3	181	SWISS RE GRP	468	484	2.00 %	1.91 %	6.81 %	88.04 %
	4	19	ASSURANT INC GRP	309	249	0.28 %	0.28 %	4.49 %	92.53 %
	5	5028	SAFEPOINT HOLDINGS INC GRP	164	109	0.00 %	0.00 %	2.38 %	94.91 %
	6	65	FM GRP	144	150	0.00 %	0.00 %	2.10 %	97.01 %
	7	12	AMERICAN INTL GRP	85	70	0.00 %	0.00 %	1.24 %	98.25 %
	8	3416	AXIS CAPITAL GRP	61	89	12.01 %	12.49 %	0.89 %	99.13 %
	9	3219	SOMPO GRP	27	20	19.20 %	21.34 %	0.39 %	99.52 %
	10	517	HANNOVER GRP	10	10	N/A	N/A	0.15 %	99.67 %
			STATE TOTAL	6,877	5,869	124.85 %	125.50 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	2,172	97	91.55 %	91.55 %	48.68 %	48.68 %
	2	4672	DB INS GRP	1,243	1,112	17.99 %	18.34 %	27.86 %	76.54 %
	3	761	ALLIANZ INS GRP	640	640	0.01 %	0.01 %	14.35 %	90.89 %
	4	10972	FIRST NET INS CO	294	307	N/A	N/A	6.58 %	97.47 %
	5	12	AMERICAN INTL GRP	88	82	0.00 %	0.00 %	1.97 %	99.44 %
	6	4990	CORE SPECIALTY INS HOLDINGS GRP	17	17	64.30 %	71.45 %	0.38 %	99.82 %
	7	18380	PACIFIC IND INS CO	8	10	0.00 %	0.00 %	0.18 %	100.00 %
	8	65	FM GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	4,462	2,264	13.26 %	13.47 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
01 - Fire

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Canada	1	65	FM GRP	156,367	171,103	34.71 %	33.45 %	29.65 %	29.65 %
	2	968	AXA INS GRP	95,743	95,632	N/A	N/A	18.15 %	47.80 %
	3	181	SWISS RE GRP	93,206	88,265	11.03 %	11.05 %	17.67 %	65.47 %
	4	761	ALLIANZ INS GRP	72,479	66,144	N/A	N/A	13.74 %	79.21 %
	5	158	FAIRFAX FIN GRP	59,797	68,509	13.00 %	13.78 %	11.34 %	90.55 %
	6	31	BERKSHIRE HATHAWAY GRP	16,501	18,466	29.65 %	33.08 %	3.13 %	93.68 %
	7	3548	TRAVELERS GRP	10,901	13,739	N/A	N/A	2.07 %	95.74 %
	8	91	HARTFORD FIRE & CAS GRP	8,050	7,356	N/A	N/A	1.53 %	97.27 %
	9	111	LIBERTY MUT GRP	6,126	7,413	154.78 %	156.85 %	1.16 %	98.43 %
	10	3416	AXIS CAPITAL GRP	5,462	2,897	35.85 %	36.24 %	1.04 %	99.47 %
			STATE TOTAL	527,452	541,977	N/A	N/A	100.00 %	100.00 %
Agg. Other Alien	1	626	CHUBB LTD GRP	189,640	185,713	40.79 %	41.49 %	39.85 %	39.85 %
	2	65	FM GRP	75,231	78,955	195.00 %	196.33 %	15.81 %	55.66 %
	3	4670	STARR GRP	62,961	59,594	136.84 %	139.00 %	13.23 %	68.89 %
	4	12	AMERICAN INTL GRP	34,905	33,943	N/A	N/A	7.34 %	76.23 %
	5	31	BERKSHIRE HATHAWAY GRP	31,217	32,550	N/A	N/A	6.56 %	82.79 %
	6	33499	DORINCO REINS CO	26,605	27,775	0.00 %	0.00 %	5.59 %	88.38 %
	7	761	ALLIANZ INS GRP	11,594	6,298	N/A	N/A	2.44 %	90.81 %
	8	111	LIBERTY MUT GRP	11,483	11,454	7.91 %	11.01 %	2.41 %	93.23 %
	9	98	WR BERKLEY CORP GRP	6,782	6,375	26.30 %	26.30 %	1.43 %	94.65 %
	10	212	ZURICH INS GRP	6,326	6,094	65.05 %	53.57 %	1.33 %	95.98 %
			STATE TOTAL	475,866	469,591	61.25 %	59.60 %	100.00 %	100.00 %

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02.1—Allied Lines

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	65	FM GRP	2,572,568	2,426,098	22.62 %	22.38 %	8.37 %	8.37 %
	2	31	BERKSHIRE HATHAWAY GRP	1,563,200	1,674,500	22.11 %	24.01 %	5.09 %	13.46 %
	3	212	ZURICH INS GRP	1,467,050	1,504,627	32.00 %	31.65 %	4.77 %	18.23 %
	4	3548	TRAVELERS GRP	1,348,011	1,399,656	43.83 %	44.67 %	4.39 %	22.61 %
	5	19	ASSURANT INC GRP	1,226,554	1,206,417	20.81 %	20.83 %	3.99 %	26.60 %
	6	10064	CITIZENS PROP INS CORP	1,035,976	1,351,912	3.90 %	7.11 %	3.37 %	29.97 %
	7	69	FARMERS INS GRP	1,022,062	839,649	48.05 %	49.02 %	3.33 %	33.30 %
	8	12	AMERICAN INTL GRP	1,014,604	1,048,799	39.73 %	40.53 %	3.30 %	36.60 %
	9	111	LIBERTY MUT GRP	988,950	1,007,800	40.25 %	41.54 %	3.22 %	39.82 %
	10	4766	TFP & TWI GRP	892,006	858,740	22.63 %	23.59 %	2.90 %	42.72 %
	11	626	CHUBB LTD GRP	800,800	813,241	35.71 %	36.51 %	2.61 %	45.33 %
	12	4715	MS & AD INS GRP	792,989	834,353	10.13 %	10.73 %	2.58 %	47.91 %
	13	200	UNITED SERV AUTOMOBILE ASSN GRP	751,997	718,520	42.71 %	43.01 %	2.45 %	50.35 %
	14	140	NATIONWIDE CORP GRP	711,427	762,164	39.50 %	41.25 %	2.31 %	52.67 %
	15	4830	AMERICAN COASTAL INS CORP GRP	612,599	644,870	N/A	N/A	1.99 %	54.66 %
	16	3219	SOMPO GRP	523,899	580,361	43.08 %	45.22 %	1.70 %	56.36 %
	17	361	MUNICH RE GRP	523,327	514,990	59.36 %	60.33 %	1.70 %	58.07 %
	18	4942	BEAZLEY GRP	471,816	477,641	27.10 %	29.00 %	1.53 %	59.60 %
	19	242	SELECTIVE INS GRP	456,458	437,671	35.85 %	36.82 %	1.49 %	61.09 %
	20	218	CNA INS GRP	455,109	448,343	N/A	N/A	1.48 %	62.57 %
	21	1120	EVEREST REINS HOLDINGS GRP	419,178	473,678	29.66 %	30.66 %	1.36 %	63.93 %
	22	3416	AXIS CAPITAL GRP	417,776	412,082	41.54 %	43.31 %	1.36 %	65.29 %
	23	968	AXA INS GRP	371,860	372,253	50.40 %	57.90 %	1.21 %	66.50 %
	24	17716	LOUISIANA CITIZENS PROP INS CORP	361,641	378,775	N/A	N/A	1.18 %	67.68 %
	25		LOUISIANA CITIZENS PROPERTY INS.	361,641	378,775	N/A	N/A	1.18 %	68.85 %
	26	181	SWISS RE GRP	328,047	345,623	N/A	N/A	1.07 %	69.92 %
	27	62	EMC INS CO GRP	308,553	302,578	32.43 %	32.56 %	1.00 %	70.92 %
	28	123	SHELTER INS GRP	290,227	258,482	72.56 %	73.60 %	0.94 %	71.87 %
	29	7	FEDERATED MUT GRP	286,402	254,045	33.27 %	33.84 %	0.93 %	72.80 %
	30	3484	TOWER HILL INS GRP	280,118	264,894	2.98 %	4.95 %	0.91 %	73.71 %
	31	244	CINCINNATI FIN GRP	272,101	261,381	33.84 %	36.63 %	0.89 %	74.60 %
	32	158	FAIRFAX FIN GRP	265,140	270,284	30.87 %	34.30 %	0.86 %	75.46 %
	33	783	RLI INS GRP	237,388	263,777	N/A	N/A	0.77 %	76.23 %
	34	796	QBE INS GRP	230,511	276,184	N/A	N/A	0.75 %	76.98 %
	35	38920	KINSALE INS CO	229,005	236,051	13.21 %	13.34 %	0.75 %	77.73 %
	36	698	NORTH STAR CO GRP	225,407	215,033	29.18 %	29.44 %	0.73 %	78.46 %
	37	5028	SAFEPOINT HOLDINGS INC GRP	203,008	189,313	9.69 %	10.75 %	0.66 %	79.12 %
	38	5076	WEST BEND INS GRP	197,984	188,879	36.24 %	37.01 %	0.64 %	79.76 %
	39	785	MARKEL GRP	193,321	197,179	9.47 %	10.35 %	0.63 %	80.39 %
	40	84	AMERICAN FINANCIAL GRP	191,155	161,171	42.38 %	43.23 %	0.62 %	81.01 %
	41	169	SENTRY INS GRP	180,891	182,303	34.61 %	35.29 %	0.59 %	81.60 %
	42	14184	ACUITY A MUT INS CO	171,690	162,593	54.12 %	55.31 %	0.56 %	82.16 %
	43	408	BROOKFIELD WEALTH SOLUTIONS GRP	168,994	170,342	48.40 %	47.98 %	0.55 %	82.71 %
	44	88	THE HANOVER INS GRP	162,993	153,677	24.72 %	24.99 %	0.53 %	83.24 %
	45	12841	AMERICAN INTEGRITY INS CO	160,156	165,260	N/A	N/A	0.52 %	83.76 %
	46	4904	INTACT FINANCIAL GRP	157,332	152,896	24.35 %	24.60 %	0.51 %	84.27 %
	47	5108	RTC FINANCIAL GRP	147,123	118,660	31.69 %	32.90 %	0.48 %	84.75 %
	48	4773	FRONTLINE INS GRP	142,239	145,014	N/A	N/A	0.46 %	85.22 %
	49	4861	HERITAGE INS HOLDINGS GRP	141,309	135,736	1.74 %	N/A	0.46 %	85.68 %
	50	98	WR BERKLEY CORP GRP	135,343	139,585	36.42 %	38.42 %	0.44 %	86.12 %
	51	3098	TOKIO MARINE HOLDINGS INC GRP	126,414	132,477	N/A	N/A	0.41 %	86.53 %
	52	761	ALLIANZ INS GRP	124,139	121,444	N/A	N/A	0.40 %	86.93 %
	53	150	OLD REPUBLIC GRP	112,005	117,942	38.73 %	42.93 %	0.36 %	87.30 %
	54	5019	KIN INS INC GRP	110,750	105,054	5.70 %	9.17 %	0.36 %	87.66 %
	55	228	WESTFIELD GRP	110,309	121,973	15.21 %	14.98 %	0.36 %	88.02 %
	56	5065	SUTTON NATL GRP	107,896	110,652	21.73 %	22.55 %	0.35 %	88.37 %
	57	4663	UNIVERSAL INS HOLDING GRP	106,914	103,703	16.57 %	17.53 %	0.35 %	88.71 %
	58	4381	SKYWARD SPECIALTY INS GRP INC GRP	104,210	107,321	29.72 %	36.75 %	0.34 %	89.05 %
	59	517	HANNOVER GRP	103,545	116,431	N/A	N/A	0.34 %	89.39 %
	60	4997	ACCELERANT HOLDINGS GRP	101,151	122,219	68.61 %	70.29 %	0.33 %	89.72 %
	61	225	IAT REINS CO GRP	94,963	104,016	N/A	N/A	0.31 %	90.03 %
	62	4977	PALOMAR HOLDINGS GRP	92,988	87,104	0.66 %	0.57 %	0.30 %	90.33 %
	63	4980	MGI HOLDINGS GRP	92,126	86,355	32.16 %	34.69 %	0.30 %	90.63 %
	64	1279	ARCH INS GRP	88,650	102,596	49.27 %	51.17 %	0.29 %	90.92 %
	65	280	AUTO OWNERS GRP	87,187	84,256	53.80 %	55.87 %	0.28 %	91.20 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	16427	ATEGRITY SPECIALTY INS CO	86,400	63,529	20.70 %	23.39 %	0.28 %	91.48 %
	67	22	ANDOVER GRP	75,473	68,177	36.35 %	37.33 %	0.25 %	91.73 %
	68	306	TRUSTAGE GRP	71,738	54,412	28.00 %	30.20 %	0.23 %	91.96 %
	69	4051	OCEAN HARBOR GRP	65,854	62,445	12.92 %	17.17 %	0.21 %	92.18 %
	70	5111	HADRON HOLDCO GRP	64,713	55,446	49.31 %	50.38 %	0.21 %	92.39 %
	71	809	TEXAS FARM BUREAU MUT GRP	64,188	62,180	67.25 %	67.25 %	0.21 %	92.60 %
	72	309	WESTERN NATL MUT GRP	61,807	58,878	31.32 %	32.66 %	0.20 %	92.80 %
	73	11118	FEDERATED RURAL ELECTRIC INS EXCH	59,862	53,601	99.04 %	99.21 %	0.19 %	92.99 %
	74	5084	LILYPAD INS HOLDINGS GRP	58,706	52,983	N/A	0.48 %	0.19 %	93.18 %
	75	12954	OLYMPUS INS CO	55,827	54,700	13.73 %	16.40 %	0.18 %	93.36 %
	76	12961	CANOPIUS US INS	54,678	49,557	22.34 %	23.47 %	0.18 %	93.54 %
	77	303	GUIDEONE INS GRP	50,629	59,773	N/A	N/A	0.16 %	93.71 %
	78	4734	APOLLO GLOBAL MGMT GRP	48,816	54,727	29.08 %	29.24 %	0.16 %	93.87 %
	79	10199	RANCHERS & FARMERS MUT INS CO	42,886	42,017	46.59 %	46.61 %	0.14 %	94.01 %
	80	3494	JAMES RIVER GRP	41,590	55,005	21.37 %	23.83 %	0.14 %	94.14 %
	81	34843	NEW YORK SCHOOLS INS RECIP	40,351	38,415	32.20 %	37.58 %	0.13 %	94.27 %
	82	5101	SLIDE INS HOLDINGS GRP	38,691	34,540	0.20 %	2.54 %	0.13 %	94.40 %
	83	11186	FAIRMONT FARMERS MUT INS CO	37,485	34,745	19.17 %	19.17 %	0.12 %	94.52 %
	84	483	SOUTHERN FARM BUREAU CAS GRP	37,073	39,512	96.74 %	97.52 %	0.12 %	94.64 %
	85	411	MAPFRE INS GRP	35,542	35,512	N/A	N/A	0.12 %	94.76 %
	86	14974	PENNSYLVANIA LUMBERMENS MUT INS	34,504	36,897	102.55 %	106.38 %	0.11 %	94.87 %
	87	4792	HCI GRP INC	31,594	39,277	4.93 %	5.04 %	0.10 %	94.97 %
	88	91	HARTFORD FIRE & CAS GRP	30,413	28,691	9.42 %	13.05 %	0.10 %	95.07 %
	89	4851	CHURCH MUT GRP	30,356	34,138	26.84 %	28.33 %	0.10 %	95.17 %
	90	8	ALLSTATE INS GRP	29,785	28,926	96.91 %	98.13 %	0.10 %	95.27 %
	91	2538	AMTRUST FINANCIAL SERV GRP	29,601	23,282	18.10 %	19.47 %	0.10 %	95.36 %
	92	4804	MULTINATIONAL GRP	28,729	27,674	4.21 %	5.66 %	0.09 %	95.46 %
	93	234	VERMONT MUT GRP	27,811	27,122	30.34 %	30.37 %	0.09 %	95.55 %
	94	324	NORTH CAROLINA FARM BUREAU GRP	27,410	26,671	44.28 %	44.70 %	0.09 %	95.63 %
	95	4869	WT HOLDINGS GRP	27,361	28,153	38.33 %	39.07 %	0.09 %	95.72 %
	96	5010	SH1 HOLDINGS GRP	26,832	16,978	28.21 %	36.77 %	0.09 %	95.81 %
	97	256	COACTION GLOBAL INC GRP	25,360	25,603	8.50 %	9.70 %	0.08 %	95.89 %
	98	28	AMICA MUT GRP	25,278	24,894	40.11 %	41.32 %	0.08 %	95.98 %
	99	474	FCCI MUT INS GRP	25,036	24,789	29.42 %	27.79 %	0.08 %	96.06 %
	100	694	TENNESSEE FARMERS GRP	24,765	16,150	195.53 %	197.41 %	0.08 %	96.14 %
	101	17332	DELLWOOD SPECIALTY INS CO	24,113	15,456	85.59 %	85.44 %	0.08 %	96.22 %
	102	708	NEW JERSEY MANUFACTURERS GRP	24,093	22,132	53.20 %	54.48 %	0.08 %	96.29 %
	103	572	BCBS OF MI GRP	24,058	26,318	69.56 %	69.41 %	0.08 %	96.37 %
	104	10048	HYUNDAI MARINE & FIRE INS CO LTD	23,987	22,834	11.39 %	13.94 %	0.08 %	96.45 %
	105	316	NATIONAL SECURITY GRP	23,325	23,451	20.68 %	20.68 %	0.08 %	96.53 %
	106	155	PROGRESSIVE GRP	23,233	62,070	N/A	N/A	0.08 %	96.60 %
	107	10925	SOUTHERN VANGUARD INS CO	22,873	23,008	20.04 %	20.04 %	0.07 %	96.68 %
	108	12247	SOUTHERN OAK INS CO	22,692	13,446	N/A	N/A	0.07 %	96.75 %
	109	12359	AMERICAN TRADITIONS INS CO	19,079	17,393	N/A	N/A	0.06 %	96.81 %
	110	5096	PORCH GRP	18,976	17,158	26.38 %	26.21 %	0.06 %	96.87 %
	111	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	18,539	17,691	39.93 %	42.17 %	0.06 %	96.93 %
	112	4233	WL DUNN GRP	17,527	18,497	39.50 %	39.61 %	0.06 %	96.99 %
	113	15779	MUNICIPAL PROP INS CO	17,440	16,917	74.21 %	75.54 %	0.06 %	97.05 %
	114	14427	LOUISIANA FARM BUREAU INS CO	17,214	16,761	17.47 %	17.83 %	0.06 %	97.10 %
	115	20690	NEW YORK MUNICIPAL INS RECIP	17,098	16,547	34.94 %	38.20 %	0.06 %	97.16 %
	116	22390	AVENTUS INS CO	16,481	15,676	34.82 %	35.60 %	0.05 %	97.21 %
	117	4969	TRISURA GRP	15,912	8,744	15.69 %	23.70 %	0.05 %	97.27 %
	118	15816	ALLIED TRUST INS CO	15,911	16,333	8.71 %	10.61 %	0.05 %	97.32 %
	119	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	15,772	15,066	2.78 %	2.52 %	0.05 %	97.37 %
	120	220	OKLAHOMA FARM BUREAU GRP	15,182	14,132	70.16 %	70.35 %	0.05 %	97.42 %
	121	13668	KINGSTONE INS CO	14,860	13,454	0.00 %	0.00 %	0.05 %	97.47 %
	122	54	CUMBERLAND GRP	13,792	13,347	35.09 %	38.03 %	0.04 %	97.51 %
	123	13889	FMNE INS CO	13,695	13,925	43.70 %	43.69 %	0.04 %	97.56 %
	124	12468	HEARTLAND MUT INS CO	13,574	12,993	6.62 %	6.62 %	0.04 %	97.60 %
	125	5	ALFA INS GRP	13,561	13,384	44.05 %	44.02 %	0.04 %	97.64 %
			INDUSTRY TOTAL	30,737,411	31,043,410	25.59 %	26.53 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	65	FM GRP	2,128,327	1,993,867	21.91 %	21.64 %	7.10 %	7.10 %
	2	212	ZURICH INS GRP	1,459,671	1,496,252	31.90 %	31.59 %	4.87 %	11.98 %
	3	31	BERKSHIRE HATHAWAY GRP	1,427,746	1,540,960	21.40 %	23.30 %	4.77 %	16.74 %
	4	3548	TRAVELERS GRP	1,346,952	1,398,440	43.85 %	44.70 %	4.50 %	21.24 %
	5	19	ASSURANT INC GRP	1,226,554	1,206,417	20.81 %	20.83 %	4.09 %	25.33 %
	6	10064	CITIZENS PROP INS CORP	1,035,976	1,351,912	3.90 %	7.11 %	3.46 %	28.79 %
	7	69	FARMERS INS GRP	1,022,062	839,649	48.05 %	49.02 %	3.41 %	32.20 %
	8	12	AMERICAN INTL GRP	989,494	1,021,263	41.49 %	42.33 %	3.30 %	35.50 %
	9	111	LIBERTY MUT GRP	940,790	943,587	39.99 %	41.00 %	3.14 %	38.64 %
	10	4766	TFP & TWI GRP	892,006	858,740	22.63 %	23.59 %	2.98 %	41.62 %
	11	626	CHUBB LTD GRP	800,023	811,290	38.42 %	39.16 %	2.67 %	44.29 %
	12	4715	MS & AD INS GRP	792,989	834,353	10.13 %	10.73 %	2.65 %	46.93 %
	13	200	UNITED SERV AUTOMOBILE ASSN GRP	751,997	718,520	42.71 %	43.01 %	2.51 %	49.44 %
	14	140	NATIONWIDE CORP GRP	698,804	751,586	40.52 %	42.27 %	2.33 %	51.78 %
	15	4830	AMERICAN COASTAL INS CORP GRP	612,599	644,870	N/A	N/A	2.04 %	53.82 %
	16	3219	SOMPO GRP	523,899	580,361	43.08 %	45.22 %	1.75 %	55.57 %
	17	361	MUNICH RE GRP	523,327	514,990	59.36 %	60.33 %	1.75 %	57.32 %
	18	4942	BEAZLEY GRP	471,816	477,641	27.10 %	29.00 %	1.57 %	58.89 %
	19	242	SELECTIVE INS GRP	456,458	437,671	35.85 %	36.82 %	1.52 %	60.41 %
	20	218	CNA INS GRP	454,122	446,939	N/A	N/A	1.52 %	61.93 %
	21	1120	EVEREST REINS HOLDINGS GRP	419,372	473,760	29.69 %	30.69 %	1.40 %	63.33 %
	22	3416	AXIS CAPITAL GRP	417,694	412,009	41.46 %	43.22 %	1.39 %	64.72 %
	23	968	AXA INS GRP	372,888	372,113	16.87 %	23.94 %	1.24 %	65.97 %
	24	17716	LOUISIANA CITIZENS PROP INS CORP	361,641	378,775	N/A	N/A	1.21 %	67.18 %
	25		LOUISIANA CITIZENS PROPERTY INS.	361,641	378,775	N/A	N/A	1.21 %	68.38 %
	26	62	EMC INS CO GRP	308,553	302,578	32.43 %	32.56 %	1.03 %	69.41 %
	27	181	SWISS RE GRP	308,227	320,126	N/A	N/A	1.03 %	70.44 %
	28	123	SHELTER INS GRP	290,227	258,482	72.56 %	73.60 %	0.97 %	71.41 %
	29	7	FEDERATED MUT GRP	286,402	254,045	33.27 %	33.84 %	0.96 %	72.37 %
	30	3484	TOWER HILL INS GRP	280,118	264,894	2.98 %	4.95 %	0.93 %	73.30 %
	31	244	CINCINNATI FIN GRP	272,101	261,381	33.84 %	36.63 %	0.91 %	74.21 %
	32	158	FAIRFAX FIN GRP	241,752	244,595	25.70 %	28.89 %	0.81 %	75.02 %
	33	783	RLI INS GRP	237,385	263,773	N/A	N/A	0.79 %	75.81 %
	34	796	QBE INS GRP	230,511	276,184	N/A	N/A	0.77 %	76.58 %
	35	38920	KINSALE INS CO	229,005	236,051	13.21 %	13.34 %	0.76 %	77.34 %
	36	698	NORTH STAR CO GRP	225,407	215,033	29.18 %	29.44 %	0.75 %	78.09 %
	37	5028	SAFEPOINT HOLDINGS INC GRP	203,008	189,313	9.69 %	10.75 %	0.68 %	78.77 %
	38	5076	WEST BEND INS GRP	197,984	188,879	36.24 %	37.01 %	0.66 %	79.43 %
	39	785	MARKEL GRP	193,321	197,179	9.47 %	10.35 %	0.65 %	80.08 %
	40	84	AMERICAN FINANCIAL GRP	190,863	160,877	42.38 %	43.23 %	0.64 %	80.71 %
	41	169	SENTRY INS GRP	179,813	181,172	34.80 %	35.49 %	0.60 %	81.31 %
	42	14184	ACUITY A MUT INS CO	171,690	162,593	54.12 %	55.31 %	0.57 %	81.89 %
	43	408	BROOKFIELD WEALTH SOLUTIONS GRP	168,994	170,342	48.40 %	47.98 %	0.56 %	82.45 %
	44	88	THE HANOVER INS GRP	162,993	153,677	24.72 %	24.99 %	0.54 %	82.99 %
	45	12841	AMERICAN INTEGRITY INS CO	160,156	165,260	N/A	N/A	0.53 %	83.53 %
	46	4904	INTACT FINANCIAL GRP	157,402	152,733	24.38 %	24.63 %	0.53 %	84.05 %
	47	5108	RTC FINANCIAL GRP	147,123	118,660	31.69 %	32.90 %	0.49 %	84.55 %
	48	4773	FRONTLINE INS GRP	142,239	145,014	N/A	N/A	0.47 %	85.02 %
	49	4861	HERITAGE INS HOLDINGS GRP	141,309	135,736	1.74 %	N/A	0.47 %	85.49 %
	50	98	WR BERKLEY CORP GRP	135,197	139,426	36.45 %	38.45 %	0.45 %	85.94 %
	51	3098	TOKIO MARINE HOLDINGS INC GRP	127,268	133,400	N/A	N/A	0.42 %	86.37 %
	52	150	OLD REPUBLIC GRP	112,005	117,942	38.73 %	42.93 %	0.37 %	86.74 %
	53	5019	KIN INS INC GRP	110,750	105,054	5.70 %	9.17 %	0.37 %	87.11 %
	54	228	WESTFIELD GRP	110,309	121,973	15.21 %	14.98 %	0.37 %	87.48 %
	55	5065	SUTTON NATL GRP	107,896	110,652	21.73 %	22.55 %	0.36 %	87.84 %
	56	4663	UNIVERSAL INS HOLDING GRP	106,914	103,703	16.57 %	17.53 %	0.36 %	88.20 %
	57	4381	SKYWARD SPECIALTY INS GRP INC GRP	103,389	106,240	30.20 %	37.16 %	0.35 %	88.54 %
	58	517	HANNOVER GRP	103,103	116,011	N/A	N/A	0.34 %	88.89 %
	59	4997	ACCELERANT HOLDINGS GRP	101,151	122,219	68.61 %	70.29 %	0.34 %	89.22 %
	60	225	IAT REINS CO GRP	94,963	104,016	N/A	N/A	0.32 %	89.54 %
	61	4977	PALOMAR HOLDINGS GRP	92,988	87,104	0.66 %	0.57 %	0.31 %	89.85 %
	62	4980	MGI HOLDINGS GRP	92,126	86,355	32.16 %	34.69 %	0.31 %	90.16 %
	63	1279	ARCH INS GRP	88,650	102,591	49.28 %	51.17 %	0.30 %	90.45 %
	64	280	AUTO OWNERS GRP	87,187	84,256	53.80 %	55.87 %	0.29 %	90.75 %
	65	16427	ATEGRITY SPECIALTY INS CO	86,400	63,529	20.70 %	23.39 %	0.29 %	91.03 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	22	ANDOVER GRP	75,473	68,177	36.35 %	37.33 %	0.25 %	91.29 %
	67	306	TRUSTAGE GRP	71,738	54,412	28.00 %	30.20 %	0.24 %	91.52 %
	68	761	ALLIANZ INS GRP	70,611	68,051	N/A	N/A	0.24 %	91.76 %
	69	4051	OCEAN HARBOR GRP	65,854	62,445	12.92 %	17.17 %	0.22 %	91.98 %
	70	5111	HADRON HOLDCO GRP	64,713	55,446	49.31 %	50.38 %	0.22 %	92.20 %
	71	809	TEXAS FARM BUREAU MUT GRP	64,188	62,180	67.25 %	67.25 %	0.21 %	92.41 %
	72	309	WESTERN NATL MUT GRP	61,807	58,878	31.32 %	32.66 %	0.21 %	92.62 %
	73	11118	FEDERATED RURAL ELECTRIC INS EXCH	59,862	53,601	99.04 %	99.21 %	0.20 %	92.82 %
	74	5084	LILYPAD INS HOLDINGS GRP	58,706	52,983	N/A	0.48 %	0.20 %	93.01 %
	75	12954	OLYMPUS INS CO	55,827	54,700	13.73 %	16.40 %	0.19 %	93.20 %
	76	12961	CANOPIUS US INS	54,678	49,557	22.34 %	23.47 %	0.18 %	93.38 %
	77	303	GUIDEONE INS GRP	50,629	59,773	N/A	N/A	0.17 %	93.55 %
	78	4734	APOLLO GLOBAL MGMT GRP	48,816	54,727	29.08 %	29.24 %	0.16 %	93.71 %
	79	10199	RANCHERS & FARMERS MUT INS CO	42,886	42,017	46.59 %	46.61 %	0.14 %	93.86 %
	80	3494	JAMES RIVER GRP	41,590	55,005	21.37 %	23.83 %	0.14 %	94.00 %
	81	34843	NEW YORK SCHOOLS INS RECIP	40,351	38,415	32.20 %	37.58 %	0.13 %	94.13 %
	82	5101	SLIDE INS HOLDINGS GRP	38,691	34,540	0.20 %	2.54 %	0.13 %	94.26 %
	83	11186	FAIRMONT FARMERS MUT INS CO	37,485	34,745	19.17 %	19.17 %	0.13 %	94.38 %
	84	483	SOUTHERN FARM BUREAU CAS GRP	37,073	39,512	96.74 %	97.52 %	0.12 %	94.51 %
	85	411	MAPFRE INS GRP	35,542	35,512	N/A	N/A	0.12 %	94.63 %
	86	14974	PENNSYLVANIA LUMBERMENS MUT INS	34,504	36,897	102.55 %	106.38 %	0.12 %	94.74 %
	87	4792	HCI GRP INC	31,594	39,277	4.93 %	5.04 %	0.11 %	94.85 %
	88	91	HARTFORD FIRE & CAS GRP	30,413	28,691	9.42 %	13.00 %	0.10 %	94.95 %
	89	4851	CHURCH MUT GRP	30,356	34,138	26.84 %	28.33 %	0.10 %	95.05 %
	90	8	ALLSTATE INS GRP	29,785	28,926	96.91 %	98.13 %	0.10 %	95.15 %
	91	2538	AMTRUST FINANCIAL SERV GRP	29,601	23,282	18.10 %	19.47 %	0.10 %	95.25 %
	92	4804	MULTINATIONAL GRP	28,729	27,674	4.21 %	5.66 %	0.10 %	95.34 %
	93	234	VERMONT MUT GRP	27,811	27,122	30.34 %	30.37 %	0.09 %	95.44 %
	94	324	NORTH CAROLINA FARM BUREAU GRP	27,410	26,671	44.28 %	44.70 %	0.09 %	95.53 %
	95	4869	WT HOLDINGS GRP	27,361	28,153	38.33 %	39.07 %	0.09 %	95.62 %
	96	5010	SH1 HOLDINGS GRP	26,832	16,978	28.21 %	36.77 %	0.09 %	95.71 %
	97	256	COACTION GLOBAL INC GRP	25,360	25,603	8.50 %	9.70 %	0.08 %	95.79 %
	98	28	AMICA MUT GRP	25,278	24,894	40.11 %	41.32 %	0.08 %	95.88 %
	99	474	FCCI MUT INS GRP	25,036	24,789	29.42 %	27.79 %	0.08 %	95.96 %
	100	694	TENNESSEE FARMERS GRP	24,765	16,150	195.53 %	197.41 %	0.08 %	96.04 %
	101	17332	DELLWOOD SPECIALTY INS CO	24,113	15,456	85.59 %	85.44 %	0.08 %	96.12 %
	102	708	NEW JERSEY MANUFACTURERS GRP	24,093	22,132	53.20 %	54.48 %	0.08 %	96.21 %
	103	572	BCBS OF MI GRP	24,058	26,318	69.56 %	69.41 %	0.08 %	96.29 %
	104	10048	HYUNDAI MARINE & FIRE INS CO LTD	23,987	22,834	11.39 %	13.94 %	0.08 %	96.37 %
	105	316	NATIONAL SECURITY GRP	23,325	23,451	20.68 %	20.68 %	0.08 %	96.44 %
	106	155	PROGRESSIVE GRP	23,233	62,070	N/A	N/A	0.08 %	96.52 %
	107	10925	SOUTHERN VANGUARD INS CO	22,873	23,008	20.04 %	20.04 %	0.08 %	96.60 %
	108	12247	SOUTHERN OAK INS CO	22,692	13,446	N/A	N/A	0.08 %	96.67 %
	109	12359	AMERICAN TRADITIONS INS CO	19,079	17,393	N/A	N/A	0.06 %	96.74 %
	110	5096	PORCH GRP	18,976	17,158	26.38 %	26.21 %	0.06 %	96.80 %
	111	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	18,539	17,691	39.93 %	42.17 %	0.06 %	96.86 %
	112	4233	WL DUNN GRP	17,527	18,497	39.50 %	39.61 %	0.06 %	96.92 %
	113	15779	MUNICIPAL PROP INS CO	17,440	16,917	74.21 %	75.54 %	0.06 %	96.98 %
	114	14427	LOUISIANA FARM BUREAU INS CO	17,214	16,761	17.47 %	17.83 %	0.06 %	97.04 %
	115	20690	NEW YORK MUNICIPAL INS RECIP	17,098	16,547	34.94 %	38.20 %	0.06 %	97.09 %
	116	22390	AVENTUS INS CO	16,481	15,676	34.82 %	35.60 %	0.06 %	97.15 %
	117	4969	TRISURA GRP	15,912	8,744	15.69 %	23.70 %	0.05 %	97.20 %
	118	15816	ALLIED TRUST INS CO	15,911	16,333	8.71 %	10.61 %	0.05 %	97.25 %
	119	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	15,772	15,066	2.78 %	2.52 %	0.05 %	97.31 %
	120	220	OKLAHOMA FARM BUREAU GRP	15,182	14,132	70.16 %	70.35 %	0.05 %	97.36 %
	121	13668	KINGSTONE INS CO	14,860	13,454	0.00 %	0.00 %	0.05 %	97.41 %
	122	54	CUMBERLAND GRP	13,792	13,347	35.09 %	38.03 %	0.05 %	97.45 %
	123	13889	FMNE INS CO	13,695	13,925	43.70 %	43.69 %	0.05 %	97.50 %
	124	12468	HEARTLAND MUT INS CO	13,574	12,993	6.62 %	6.62 %	0.05 %	97.54 %
	125	5	ALFA INS GRP	13,561	13,384	44.05 %	44.02 %	0.05 %	97.59 %
			INDUSTRY TOTAL	29,962,296	30,254,171	25.31 %	26.24 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	31	BERKSHIRE HATHAWAY GRP	27,601	29,305	7.08 %	7.29 %	6.29 %	6.29 %
	2	65	FM GRP	25,933	24,435	23.18 %	21.81 %	5.91 %	12.20 %
	3	212	ZURICH INS GRP	23,347	23,458	41.96 %	41.05 %	5.32 %	17.52 %
	4	626	CHUBB LTD GRP	21,367	22,112	416.06 %	416.77 %	4.87 %	22.39 %
	5	19	ASSURANT INC GRP	21,132	20,840	12.53 %	12.53 %	4.82 %	27.20 %
	6	69	FARMERS INS GRP	20,318	19,268	18.33 %	18.77 %	4.63 %	31.83 %
	7	361	MUNICH RE GRP	20,041	18,973	24.54 %	24.73 %	4.57 %	36.40 %
	8	4715	MS & AD INS GRP	18,052	19,238	N/A	N/A	4.11 %	40.51 %
	9	3219	SOMPO GRP	17,907	13,493	33.60 %	36.23 %	4.08 %	44.59 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	16,903	16,430	38.86 %	38.89 %	3.85 %	48.44 %
			STATE TOTAL	438,855	438,101	39.77 %	39.98 %	100.00 %	100.00 %
Alaska	1	309	WESTERN NATL MUT GRP	17,358	16,834	43.34 %	45.70 %	28.52 %	28.52 %
	2	65	FM GRP	10,762	10,150	N/A	N/A	17.69 %	46.21 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	4,201	4,077	63.34 %	63.53 %	6.90 %	53.11 %
	4	111	LIBERTY MUT GRP	3,208	3,031	27.31 %	26.76 %	5.27 %	58.39 %
	5	4942	BEAZLEY GRP	3,175	2,714	0.25 %	1.62 %	5.22 %	63.60 %
	6	212	ZURICH INS GRP	2,843	2,644	10.38 %	N/A	4.67 %	68.28 %
	7	12	AMERICAN INTL GRP	1,819	1,796	N/A	N/A	2.99 %	71.26 %
	8	31	BERKSHIRE HATHAWAY GRP	1,587	1,603	N/A	N/A	2.61 %	73.87 %
	9	626	CHUBB LTD GRP	1,435	1,390	35.93 %	36.48 %	2.36 %	76.23 %
	10	19	ASSURANT INC GRP	1,404	1,436	14.81 %	14.81 %	2.31 %	78.54 %
			STATE TOTAL	60,851	58,504	13.03 %	11.97 %	100.00 %	100.00 %
Arizona	1	69	FARMERS INS GRP	37,053	33,192	21.57 %	21.94 %	11.21 %	11.21 %
	2	65	FM GRP	31,267	28,566	78.91 %	78.50 %	9.46 %	20.67 %
	3	111	LIBERTY MUT GRP	28,325	27,608	30.79 %	30.94 %	8.57 %	29.23 %
	4	3548	TRAVELERS GRP	21,621	23,451	4.28 %	5.23 %	6.54 %	35.78 %
	5	19	ASSURANT INC GRP	21,161	19,770	34.74 %	34.74 %	6.40 %	42.18 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	20,729	19,856	56.35 %	56.53 %	6.27 %	48.45 %
	7	212	ZURICH INS GRP	16,524	16,393	28.58 %	27.37 %	5.00 %	53.45 %
	8	3219	SOMPO GRP	14,521	19,540	30.27 %	32.20 %	4.39 %	57.84 %
	9	12	AMERICAN INTL GRP	12,871	14,979	25.78 %	26.07 %	3.89 %	61.73 %
	10	361	MUNICH RE GRP	11,527	10,560	50.45 %	50.66 %	3.49 %	65.22 %
			STATE TOTAL	330,577	324,060	47.28 %	48.03 %	100.00 %	100.00 %
Arkansas	1	123	SHELTER INS GRP	49,679	44,190	66.82 %	67.25 %	18.29 %	18.29 %
	2	65	FM GRP	20,492	19,162	N/A	N/A	7.55 %	25.84 %
	3	69	FARMERS INS GRP	19,560	16,628	62.21 %	62.83 %	7.20 %	33.04 %
	4	483	SOUTHERN FARM BUREAU CAS GRP	17,300	18,542	159.39 %	161.16 %	6.37 %	39.41 %
	5	3219	SOMPO GRP	13,261	7,630	15.04 %	15.16 %	4.88 %	44.29 %
	6	31	BERKSHIRE HATHAWAY GRP	13,139	14,624	38.65 %	39.07 %	4.84 %	49.13 %
	7	3548	TRAVELERS GRP	11,182	11,915	109.70 %	112.52 %	4.12 %	53.25 %
	8	111	LIBERTY MUT GRP	9,992	10,443	34.57 %	35.47 %	3.68 %	56.93 %
	9	19	ASSURANT INC GRP	8,678	8,571	37.97 %	37.97 %	3.20 %	60.12 %
	10	212	ZURICH INS GRP	8,617	8,959	N/A	N/A	3.17 %	63.30 %
			STATE TOTAL	271,571	263,009	58.23 %	59.29 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	69	FARMERS INS GRP	275,110	181,619	89.38 %	90.41 %	12.42 %	12.42 %
	2	65	FM GRP	172,806	164,891	12.43 %	11.34 %	7.80 %	20.22 %
	3	19	ASSURANT INC GRP	137,673	127,216	33.67 %	33.69 %	6.21 %	26.43 %
	4	12	AMERICAN INTL GRP	127,849	127,868	11.45 %	11.90 %	5.77 %	32.20 %
	5	140	NATIONWIDE CORP GRP	124,242	145,444	83.47 %	87.98 %	5.61 %	37.81 %
	6	3548	TRAVELERS GRP	111,790	116,846	27.17 %	28.19 %	5.05 %	42.85 %
	7	31	BERKSHIRE HATHAWAY GRP	107,010	114,278	25.56 %	27.31 %	4.83 %	47.68 %
	8	111	LIBERTY MUT GRP	95,917	106,059	64.19 %	65.02 %	4.33 %	52.01 %
	9	4942	BEAZLEY GRP	91,379	94,327	22.67 %	24.43 %	4.12 %	56.14 %
	10	212	ZURICH INS GRP	87,741	87,672	31.19 %	32.63 %	3.96 %	60.10 %
			STATE TOTAL	2,215,661	2,124,316	40.72 %	42.12 %	100.00 %	100.00 %
Colorado	1	111	LIBERTY MUT GRP	67,633	63,791	42.32 %	42.47 %	12.08 %	12.08 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	60,047	56,298	37.64 %	37.71 %	10.72 %	22.80 %
	3	31	BERKSHIRE HATHAWAY GRP	39,820	44,273	39.43 %	40.62 %	7.11 %	29.91 %
	4	69	FARMERS INS GRP	36,632	32,168	29.86 %	30.63 %	6.54 %	36.45 %
	5	65	FM GRP	33,775	31,992	31.19 %	31.15 %	6.03 %	42.48 %
	6	212	ZURICH INS GRP	29,799	28,067	13.29 %	12.66 %	5.32 %	47.80 %
	7	3548	TRAVELERS GRP	28,922	30,673	44.34 %	44.29 %	5.16 %	52.96 %
	8	12	AMERICAN INTL GRP	16,882	16,614	6.61 %	6.78 %	3.01 %	55.97 %
	9	19	ASSURANT INC GRP	16,070	14,747	29.79 %	29.89 %	2.87 %	58.84 %
	10	4715	MS & AD INS GRP	14,892	14,191	55.58 %	56.82 %	2.66 %	61.50 %
			STATE TOTAL	560,093	549,352	32.44 %	33.12 %	100.00 %	100.00 %
Connecticut	1	65	FM GRP	28,997	26,754	23.90 %	23.95 %	11.09 %	11.09 %
	2	3548	TRAVELERS GRP	17,943	17,997	13.45 %	14.15 %	6.86 %	17.96 %
	3	361	MUNICH RE GRP	16,515	14,156	52.72 %	52.58 %	6.32 %	24.27 %
	4	242	SELECTIVE INS GRP	15,391	14,460	40.23 %	40.70 %	5.89 %	30.16 %
	5	69	FARMERS INS GRP	13,995	12,593	16.88 %	18.16 %	5.35 %	35.52 %
	6	31	BERKSHIRE HATHAWAY GRP	13,446	14,169	8.06 %	8.48 %	5.14 %	40.66 %
	7	19	ASSURANT INC GRP	13,312	12,420	44.65 %	44.68 %	5.09 %	45.75 %
	8	212	ZURICH INS GRP	12,545	13,726	2.42 %	1.42 %	4.80 %	50.55 %
	9	22	ANDOVER GRP	7,664	6,895	43.92 %	44.82 %	2.93 %	53.48 %
	10	111	LIBERTY MUT GRP	7,165	7,787	23.83 %	23.54 %	2.74 %	56.22 %
			STATE TOTAL	261,401	256,969	23.66 %	24.26 %	100.00 %	100.00 %
Delaware	1	3219	SOMPO GRP	10,919	5,569	35.50 %	38.89 %	17.44 %	17.44 %
	2	212	ZURICH INS GRP	5,532	5,456	34.35 %	33.54 %	8.83 %	26.27 %
	3	242	SELECTIVE INS GRP	4,724	4,419	9.77 %	10.11 %	7.54 %	33.81 %
	4	31	BERKSHIRE HATHAWAY GRP	3,825	3,878	2.92 %	2.98 %	6.11 %	39.92 %
	5	65	FM GRP	3,115	2,699	N/A	N/A	4.97 %	44.89 %
	6	12	AMERICAN INTL GRP	2,394	2,373	N/A	N/A	3.82 %	48.72 %
	7	19	ASSURANT INC GRP	2,297	2,188	16.50 %	16.50 %	3.67 %	52.39 %
	8	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,215	2,124	9.28 %	9.17 %	3.54 %	55.92 %
	9	69	FARMERS INS GRP	1,904	1,591	27.73 %	29.27 %	3.04 %	58.96 %
	10	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	1,808	1,627	15.78 %	16.51 %	2.89 %	61.85 %
			STATE TOTAL	62,625	58,080	4.28 %	5.81 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	65	FM GRP	16,313	15,941	N/A	N/A	25.90 %	25.90 %
	2	3548	TRAVELERS GRP	6,777	7,659	32.62 %	33.28 %	10.76 %	36.66 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	4,973	4,656	46.98 %	47.04 %	7.89 %	44.56 %
	4	12	AMERICAN INTL GRP	4,314	4,516	54.41 %	54.54 %	6.85 %	51.40 %
	5	212	ZURICH INS GRP	3,610	4,428	0.15 %	N/A	5.73 %	57.14 %
	6	1120	EVEREST REINS HOLDINGS GRP	2,574	2,562	15.31 %	15.55 %	4.09 %	61.22 %
	7	968	AXA INS GRP	2,219	2,384	N/A	N/A	3.52 %	64.75 %
	8	19	ASSURANT INC GRP	2,142	2,024	10.42 %	10.42 %	3.40 %	68.15 %
	9	3219	SOMPO GRP	2,131	2,124	15.40 %	17.67 %	3.38 %	71.53 %
	10	626	CHUBB LTD GRP	1,933	2,190	4.15 %	4.53 %	3.07 %	74.60 %
			STATE TOTAL	62,983	64,193	11.33 %	11.41 %	100.00 %	100.00 %
Florida	1	10064	CITIZENS PROP INS CORP	1,035,976	1,351,912	3.90 %	7.11 %	17.05 %	17.05 %
	2	4830	AMERICAN COASTAL INS CORP GRP	612,599	644,870	N/A	N/A	10.08 %	27.14 %
	3	19	ASSURANT INC GRP	387,072	402,433	4.58 %	4.58 %	6.37 %	33.51 %
	4	31	BERKSHIRE HATHAWAY GRP	319,886	328,550	3.81 %	6.08 %	5.27 %	38.77 %
	5	4715	MS & AD INS GRP	269,750	314,590	14.30 %	15.36 %	4.44 %	43.21 %
	6	212	ZURICH INS GRP	259,899	296,428	N/A	N/A	4.28 %	47.49 %
	7	3484	TOWER HILL INS GRP	235,759	214,981	N/A	0.05 %	3.88 %	51.37 %
	8	626	CHUBB LTD GRP	193,524	200,748	22.88 %	23.09 %	3.19 %	54.56 %
	9	796	QBE INS GRP	161,746	199,499	N/A	N/A	2.66 %	57.22 %
	10	12841	AMERICAN INTEGRITY INS CO	160,156	165,260	N/A	N/A	2.64 %	59.85 %
			STATE TOTAL	6,075,432	6,616,061	N/A	0.75 %	100.00 %	100.00 %
Georgia	1	65	FM GRP	71,067	64,683	87.52 %	87.08 %	10.10 %	10.10 %
	2	31	BERKSHIRE HATHAWAY GRP	45,476	47,458	20.96 %	21.78 %	6.47 %	16.57 %
	3	3548	TRAVELERS GRP	44,595	48,348	46.28 %	46.66 %	6.34 %	22.91 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	40,105	38,926	N/A	N/A	5.70 %	28.61 %
	5	212	ZURICH INS GRP	39,820	37,426	N/A	N/A	5.66 %	34.27 %
	6	19	ASSURANT INC GRP	35,216	33,744	28.57 %	28.57 %	5.01 %	39.28 %
	7	69	FARMERS INS GRP	27,140	23,071	44.43 %	45.76 %	3.86 %	43.14 %
	8	242	SELECTIVE INS GRP	25,287	24,711	19.61 %	21.08 %	3.60 %	46.73 %
	9	111	LIBERTY MUT GRP	25,252	23,587	20.36 %	31.12 %	3.59 %	50.32 %
	10	12	AMERICAN INTL GRP	23,802	24,431	40.50 %	40.95 %	3.38 %	53.71 %
			STATE TOTAL	703,379	691,798	30.73 %	31.97 %	100.00 %	100.00 %
Hawaii	1	4861	HERITAGE INS HOLDINGS GRP	96,730	95,204	0.00 %	0.00 %	23.90 %	23.90 %
	2	4977	PALOMAR HOLDINGS GRP	76,727	68,947	0.00 %	0.00 %	18.96 %	42.85 %
	3	5084	LILYPAD INS HOLDINGS GRP	38,155	35,628	0.00 %	0.00 %	9.43 %	52.28 %
	4	212	ZURICH INS GRP	24,430	20,572	33.68 %	35.97 %	6.04 %	58.31 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	19,365	17,709	8.94 %	8.60 %	4.78 %	63.10 %
	6	4942	BEAZLEY GRP	18,300	21,048	11.06 %	11.69 %	4.52 %	67.62 %
	7	12	AMERICAN INTL GRP	15,149	20,188	6.54 %	6.65 %	3.74 %	71.36 %
	8	3416	AXIS CAPITAL GRP	13,090	13,558	10.99 %	11.47 %	3.23 %	74.60 %
	9	361	MUNICH RE GRP	9,713	8,795	N/A	0.09 %	2.40 %	77.00 %
	10	140	NATIONWIDE CORP GRP	7,581	6,800	8.87 %	8.92 %	1.87 %	78.87 %
			STATE TOTAL	404,774	400,788	3.52 %	3.90 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	65	FM GRP	17,425	15,561	9.72 %	9.76 %	18.89 %	18.89 %
	2	111	LIBERTY MUT GRP	13,982	12,967	42.70 %	43.18 %	15.15 %	34.04 %
	3	212	ZURICH INS GRP	4,485	4,249	633.36 %	645.10 %	4.86 %	38.90 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	4,345	3,986	68.38 %	68.30 %	4.71 %	43.61 %
	5	3548	TRAVELERS GRP	4,093	4,048	19.25 %	19.92 %	4.44 %	48.05 %
	6	69	FARMERS INS GRP	3,448	2,897	33.38 %	33.82 %	3.74 %	51.78 %
	7	4942	BEAZLEY GRP	3,196	2,336	11.24 %	14.06 %	3.46 %	55.25 %
	8	626	CHUBB LTD GRP	3,018	3,780	N/A	N/A	3.27 %	58.52 %
	9	242	SELECTIVE INS GRP	2,812	2,339	11.28 %	11.31 %	3.05 %	61.56 %
	10	244	CINCINNATI FIN GRP	2,516	2,552	21.22 %	24.33 %	2.73 %	64.29 %
			STATE TOTAL	92,268	89,647	41.61 %	43.02 %	100.00 %	100.00 %
Illinois	1	65	FM GRP	94,428	86,524	22.52 %	22.43 %	13.54 %	13.54 %
	2	3548	TRAVELERS GRP	68,886	72,294	14.97 %	15.52 %	9.88 %	23.41 %
	3	212	ZURICH INS GRP	49,449	46,019	3.24 %	2.54 %	7.09 %	30.50 %
	4	19	ASSURANT INC GRP	27,950	27,360	30.40 %	30.40 %	4.01 %	34.51 %
	5	5076	WEST BEND INS GRP	27,671	26,604	55.16 %	57.10 %	3.97 %	38.48 %
	6	31	BERKSHIRE HATHAWAY GRP	27,440	29,917	27.25 %	28.65 %	3.93 %	42.41 %
	7	69	FARMERS INS GRP	27,393	23,689	39.67 %	40.72 %	3.93 %	46.34 %
	8	12	AMERICAN INTL GRP	24,539	24,775	46.47 %	50.18 %	3.52 %	49.85 %
	9	244	CINCINNATI FIN GRP	21,935	21,769	34.51 %	36.44 %	3.14 %	53.00 %
	10	1120	EVEREST REINS HOLDINGS GRP	20,054	22,814	102.73 %	102.87 %	2.87 %	55.87 %
			STATE TOTAL	697,552	685,136	47.42 %	48.73 %	100.00 %	100.00 %
Indiana	1	65	FM GRP	38,765	37,482	N/A	N/A	10.93 %	10.93 %
	2	3548	TRAVELERS GRP	35,546	37,174	13.64 %	13.90 %	10.02 %	20.95 %
	3	212	ZURICH INS GRP	27,004	25,045	85.10 %	93.43 %	7.61 %	28.56 %
	4	242	SELECTIVE INS GRP	20,973	20,310	51.81 %	53.28 %	5.91 %	34.48 %
	5	361	MUNICH RE GRP	13,348	12,089	80.78 %	81.53 %	3.76 %	38.24 %
	6	19	ASSURANT INC GRP	13,232	12,589	30.34 %	30.34 %	3.73 %	41.97 %
	7	111	LIBERTY MUT GRP	12,584	12,613	22.67 %	17.79 %	3.55 %	45.52 %
	8	626	CHUBB LTD GRP	12,284	12,973	28.57 %	30.33 %	3.46 %	48.98 %
	9	12	AMERICAN INTL GRP	11,907	11,501	34.19 %	34.31 %	3.36 %	52.34 %
	10	4715	MS & AD INS GRP	11,799	10,514	N/A	N/A	3.33 %	55.66 %
			STATE TOTAL	354,699	352,604	12.61 %	13.50 %	100.00 %	100.00 %
Iowa	1	62	EMC INS CO GRP	59,210	54,851	40.84 %	41.19 %	20.00 %	20.00 %
	2	65	FM GRP	36,222	33,746	10.98 %	10.94 %	12.24 %	32.23 %
	3	5076	WEST BEND INS GRP	16,909	16,201	21.85 %	21.73 %	5.71 %	37.95 %
	4	3548	TRAVELERS GRP	15,530	15,473	N/A	N/A	5.25 %	43.19 %
	5	158	FAIRFAX FIN GRP	12,837	12,914	59.43 %	65.49 %	4.34 %	47.53 %
	6	212	ZURICH INS GRP	11,908	12,329	18.57 %	18.90 %	4.02 %	51.55 %
	7	69	FARMERS INS GRP	10,411	7,853	28.66 %	29.68 %	3.52 %	55.07 %
	8	14184	ACUITY A MUT INS CO	9,459	8,788	27.39 %	27.93 %	3.20 %	58.26 %
	9	123	SHELTER INS GRP	8,369	6,465	45.62 %	46.79 %	2.83 %	61.09 %
	10	31	BERKSHIRE HATHAWAY GRP	8,083	8,632	8.28 %	8.98 %	2.73 %	63.82 %
			STATE TOTAL	296,054	287,613	24.59 %	25.33 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	62	EMC INS CO GRP	45,912	45,199	22.43 %	22.47 %	13.35 %	13.35 %
	2	69	FARMERS INS GRP	28,899	19,670	74.08 %	74.58 %	8.41 %	21.76 %
	3	123	SHELTER INS GRP	21,886	20,124	123.55 %	126.58 %	6.37 %	28.13 %
	4	3548	TRAVELERS GRP	21,080	22,199	4.47 %	4.74 %	6.13 %	34.26 %
	5	65	FM GRP	19,179	18,856	309.99 %	309.99 %	5.58 %	39.84 %
	6	140	NATIONWIDE CORP GRP	17,377	18,219	35.89 %	37.10 %	5.05 %	44.89 %
	7	31	BERKSHIRE HATHAWAY GRP	13,217	13,996	42.30 %	43.91 %	3.84 %	48.73 %
	8	7	FEDERATED MUT GRP	12,591	11,141	29.01 %	28.90 %	3.66 %	52.40 %
	9	212	ZURICH INS GRP	11,375	13,296	15.74 %	14.03 %	3.31 %	55.71 %
	10	111	LIBERTY MUT GRP	10,775	12,515	74.76 %	75.20 %	3.13 %	58.84 %
			STATE TOTAL	343,799	334,736	60.19 %	61.13 %	100.00 %	100.00 %
Kentucky	1	65	FM GRP	35,759	34,854	173.56 %	174.44 %	16.08 %	16.08 %
	2	212	ZURICH INS GRP	14,274	13,935	17.10 %	16.27 %	6.42 %	22.50 %
	3	111	LIBERTY MUT GRP	12,536	12,823	116.07 %	117.27 %	5.64 %	28.14 %
	4	3548	TRAVELERS GRP	9,258	10,945	264.09 %	270.78 %	4.16 %	32.30 %
	5	4715	MS & AD INS GRP	7,748	7,107	88.03 %	87.98 %	3.48 %	35.78 %
	6	12	AMERICAN INTL GRP	7,248	6,608	454.68 %	455.44 %	3.26 %	39.04 %
	7	31	BERKSHIRE HATHAWAY GRP	7,245	7,937	28.80 %	31.28 %	3.26 %	42.30 %
	8	123	SHELTER INS GRP	7,062	6,077	115.93 %	119.45 %	3.18 %	45.48 %
	9	361	MUNICH RE GRP	7,039	6,219	181.28 %	182.19 %	3.17 %	48.64 %
	10	5076	WEST BEND INS GRP	6,783	6,370	152.60 %	155.09 %	3.05 %	51.69 %
			STATE TOTAL	222,384	218,062	144.31 %	146.49 %	100.00 %	100.00 %
Louisiana	1	17716	LOUISIANA CITIZENS PROP INS CORP	361,641	378,775	N/A	N/A	23.54 %	23.54 %
	2		LOUISIANA CITIZENS PROPERTY INS.	361,641	378,775	N/A	N/A	23.54 %	47.08 %
	3	5028	SAFEPOINT HOLDINGS INC GRP	87,049	103,194	4.89 %	5.32 %	5.67 %	52.74 %
	4	31	BERKSHIRE HATHAWAY GRP	65,807	71,193	9.57 %	10.58 %	4.28 %	57.03 %
	5	65	FM GRP	56,278	52,820	4.11 %	4.46 %	3.66 %	60.69 %
	6	212	ZURICH INS GRP	46,426	49,910	60.29 %	62.52 %	3.02 %	63.71 %
	7	626	CHUBB LTD GRP	45,993	48,901	N/A	N/A	2.99 %	66.71 %
	8	19	ASSURANT INC GRP	34,194	34,648	11.77 %	11.87 %	2.23 %	68.93 %
	9	123	SHELTER INS GRP	33,082	28,769	17.11 %	16.90 %	2.15 %	71.09 %
	10	69	FARMERS INS GRP	28,735	29,818	15.07 %	16.60 %	1.87 %	72.96 %
			STATE TOTAL	1,536,321	1,605,073	0.08 %	0.02 %	100.00 %	100.00 %
Maine	1	65	FM GRP	12,354	11,705	3.68 %	3.49 %	16.47 %	16.47 %
	2	69	FARMERS INS GRP	4,870	4,454	16.17 %	16.37 %	6.49 %	22.97 %
	3	234	VERMONT MUT GRP	4,320	4,299	20.83 %	20.86 %	5.76 %	28.73 %
	4	22	ANDOVER GRP	4,055	3,805	30.11 %	30.12 %	5.41 %	34.13 %
	5	98	WR BERKLEY CORP GRP	3,770	3,391	13.46 %	13.95 %	5.03 %	39.16 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,342	3,116	14.22 %	15.50 %	4.46 %	43.62 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	3,178	3,077	8.65 %	9.11 %	4.24 %	47.86 %
	8	3548	TRAVELERS GRP	3,128	3,475	6.92 %	7.06 %	4.17 %	52.03 %
	9	361	MUNICH RE GRP	3,013	2,683	224.56 %	227.13 %	4.02 %	56.04 %
	10	212	ZURICH INS GRP	2,872	3,265	N/A	N/A	3.83 %	59.87 %
			STATE TOTAL	74,993	73,564	32.42 %	32.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	65	FM GRP	32,605	30,648	3.65 %	2.98 %	11.57 %	11.57 %
	2	3548	TRAVELERS GRP	24,493	23,741	34.67 %	35.24 %	8.69 %	20.26 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	19,277	18,808	42.13 %	42.25 %	6.84 %	27.10 %
	4	242	SELECTIVE INS GRP	18,207	17,813	44.29 %	45.45 %	6.46 %	33.56 %
	5	212	ZURICH INS GRP	15,410	15,859	26.04 %	27.25 %	5.47 %	39.03 %
	6	19	ASSURANT INC GRP	13,560	13,035	27.62 %	27.67 %	4.81 %	43.85 %
	7	3219	SOMPO GRP	12,327	7,538	5.60 %	7.01 %	4.37 %	48.22 %
	8	111	LIBERTY MUT GRP	11,918	12,037	23.89 %	24.21 %	4.23 %	52.45 %
	9	31	BERKSHIRE HATHAWAY GRP	11,404	12,105	87.76 %	91.44 %	4.05 %	56.50 %
	10	12	AMERICAN INTL GRP	10,697	11,251	104.43 %	104.86 %	3.80 %	60.29 %
			STATE TOTAL	281,793	274,459	35.09 %	36.29 %	100.00 %	100.00 %
Massachusetts	1	65	FM GRP	82,250	75,270	9.15 %	9.10 %	15.68 %	15.68 %
	2	3548	TRAVELERS GRP	54,654	53,455	19.22 %	20.10 %	10.42 %	26.10 %
	3	212	ZURICH INS GRP	33,357	34,535	2.48 %	23.04 %	6.36 %	32.47 %
	4	22	ANDOVER GRP	25,530	21,404	32.74 %	33.63 %	4.87 %	37.33 %
	5	31	BERKSHIRE HATHAWAY GRP	21,500	22,861	31.01 %	32.60 %	4.10 %	41.43 %
	6	12	AMERICAN INTL GRP	20,219	21,134	17.03 %	17.09 %	3.86 %	45.29 %
	7	1120	EVEREST REINS HOLDINGS GRP	17,808	21,602	20.77 %	21.32 %	3.40 %	48.68 %
	8	242	SELECTIVE INS GRP	17,222	16,723	25.99 %	26.25 %	3.28 %	51.97 %
	9	19	ASSURANT INC GRP	16,915	15,989	4.58 %	5.19 %	3.23 %	55.19 %
	10	234	VERMONT MUT GRP	16,177	15,684	30.84 %	30.88 %	3.08 %	58.28 %
			STATE TOTAL	524,435	522,201	13.99 %	15.98 %	100.00 %	100.00 %
Michigan	1	65	FM GRP	43,289	37,904	22.46 %	22.24 %	11.97 %	11.97 %
	2	3548	TRAVELERS GRP	25,912	27,330	7.61 %	7.16 %	7.17 %	19.14 %
	3	69	FARMERS INS GRP	23,329	21,336	44.00 %	44.65 %	6.45 %	25.59 %
	4	212	ZURICH INS GRP	21,379	20,441	94.66 %	100.57 %	5.91 %	31.50 %
	5	19	ASSURANT INC GRP	17,132	17,106	16.20 %	16.20 %	4.74 %	36.24 %
	6	361	MUNICH RE GRP	15,390	13,555	61.09 %	61.51 %	4.26 %	40.49 %
	7	12	AMERICAN INTL GRP	14,875	13,809	N/A	N/A	4.11 %	44.61 %
	8	242	SELECTIVE INS GRP	14,651	14,414	72.90 %	74.26 %	4.05 %	48.66 %
	9	62	EMC INS CO GRP	11,531	12,079	44.65 %	44.85 %	3.19 %	51.85 %
	10	5076	WEST BEND INS GRP	10,371	9,778	14.98 %	15.50 %	2.87 %	54.71 %
			STATE TOTAL	361,623	350,037	21.89 %	22.68 %	100.00 %	100.00 %
Minnesota	1	698	NORTH STAR CO GRP	193,721	184,791	24.42 %	24.67 %	27.18 %	27.18 %
	2	3548	TRAVELERS GRP	49,594	48,862	15.02 %	15.38 %	6.96 %	34.14 %
	3	11186	FAIRMONT FARMERS MUT INS CO	35,688	33,290	18.47 %	18.47 %	5.01 %	39.15 %
	4	65	FM GRP	34,999	34,080	7.95 %	7.68 %	4.91 %	44.06 %
	5	5076	WEST BEND INS GRP	29,843	28,636	18.67 %	19.48 %	4.19 %	48.25 %
	6	69	FARMERS INS GRP	28,888	20,427	44.33 %	45.20 %	4.05 %	52.30 %
	7	62	EMC INS CO GRP	21,939	22,016	33.10 %	33.34 %	3.08 %	55.38 %
	8	31	BERKSHIRE HATHAWAY GRP	20,796	19,269	7.55 %	7.61 %	2.92 %	58.30 %
	9	7	FEDERATED MUT GRP	19,615	18,217	34.47 %	34.89 %	2.75 %	61.05 %
	10	111	LIBERTY MUT GRP	18,059	19,486	69.73 %	69.89 %	2.53 %	63.58 %
			STATE TOTAL	712,691	681,934	44.93 %	45.06 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	65	FM GRP	23,828	22,229	25.67 %	25.59 %	8.24 %	8.24 %
	2	31	BERKSHIRE HATHAWAY GRP	16,946	18,211	11.82 %	13.15 %	5.86 %	14.11 %
	3	212	ZURICH INS GRP	15,823	15,964	4.97 %	5.76 %	5.47 %	19.58 %
	4	483	SOUTHERN FARM BUREAU CAS GRP	14,445	15,734	49.35 %	49.27 %	5.00 %	24.58 %
	5	626	CHUBB LTD GRP	14,270	14,952	N/A	N/A	4.94 %	29.51 %
	6	111	LIBERTY MUT GRP	13,912	14,291	29.89 %	30.37 %	4.81 %	34.33 %
	7	19	ASSURANT INC GRP	13,562	13,687	15.33 %	15.33 %	4.69 %	39.02 %
	8	123	SHELTER INS GRP	12,587	10,410	24.02 %	24.18 %	4.35 %	43.37 %
	9	3548	TRAVELERS GRP	12,363	12,785	21.63 %	22.48 %	4.28 %	47.65 %
	10	4715	MS & AD INS GRP	11,555	11,970	15.82 %	16.34 %	4.00 %	51.65 %
			STATE TOTAL	289,055	295,941	22.63 %	23.14 %	100.00 %	100.00 %
Missouri	1	123	SHELTER INS GRP	63,915	57,254	115.96 %	117.53 %	12.89 %	12.89 %
	2	65	FM GRP	47,030	41,713	161.33 %	160.36 %	9.48 %	22.37 %
	3	3548	TRAVELERS GRP	29,222	31,435	145.24 %	146.78 %	5.89 %	28.26 %
	4	212	ZURICH INS GRP	29,122	32,163	108.29 %	110.84 %	5.87 %	34.14 %
	5	31	BERKSHIRE HATHAWAY GRP	26,847	27,693	192.17 %	202.12 %	5.41 %	39.55 %
	6	69	FARMERS INS GRP	20,660	15,367	57.37 %	58.44 %	4.17 %	43.71 %
	7	111	LIBERTY MUT GRP	17,880	19,051	83.24 %	86.76 %	3.61 %	47.32 %
	8	14184	ACUITY A MUT INS CO	15,562	15,177	57.50 %	59.67 %	3.14 %	50.46 %
	9	12	AMERICAN INTL GRP	14,355	13,853	333.26 %	333.60 %	2.89 %	53.35 %
	10	361	MUNICH RE GRP	14,144	13,246	132.19 %	132.67 %	2.85 %	56.20 %
			STATE TOTAL	495,940	478,860	126.35 %	128.95 %	100.00 %	100.00 %
Montana	1	111	LIBERTY MUT GRP	16,977	16,794	39.27 %	39.21 %	19.85 %	19.85 %
	2	69	FARMERS INS GRP	8,097	7,169	35.41 %	35.97 %	9.47 %	29.31 %
	3	244	CINCINNATI FIN GRP	5,912	5,507	138.99 %	146.13 %	6.91 %	36.23 %
	4	62	EMC INS CO GRP	4,905	4,732	38.43 %	38.58 %	5.73 %	41.96 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	4,787	4,553	28.46 %	28.49 %	5.60 %	47.56 %
	6	65	FM GRP	4,334	4,241	0.54 %	0.45 %	5.07 %	52.62 %
	7	361	MUNICH RE GRP	3,188	2,956	73.49 %	73.83 %	3.73 %	56.35 %
	8	14184	ACUITY A MUT INS CO	2,890	2,696	26.51 %	27.12 %	3.38 %	59.73 %
	9	12	AMERICAN INTL GRP	2,740	2,884	N/A	N/A	3.20 %	62.93 %
	10	309	WESTERN NATL MUT GRP	2,603	2,444	16.27 %	17.45 %	3.04 %	65.98 %
			STATE TOTAL	85,536	83,396	39.14 %	41.40 %	100.00 %	100.00 %
Nebraska	1	69	FARMERS INS GRP	20,519	14,049	31.37 %	32.44 %	10.47 %	10.47 %
	2	3548	TRAVELERS GRP	18,653	18,893	11.32 %	11.80 %	9.52 %	20.00 %
	3	65	FM GRP	15,369	13,420	N/A	N/A	7.85 %	27.84 %
	4	62	EMC INS CO GRP	15,176	15,250	27.62 %	27.21 %	7.75 %	35.59 %
	5	13889	FMNE INS CO	11,912	12,134	44.15 %	44.13 %	6.08 %	41.67 %
	6	212	ZURICH INS GRP	11,630	11,854	0.86 %	1.10 %	5.94 %	47.61 %
	7	698	NORTH STAR CO GRP	9,032	8,651	41.53 %	41.74 %	4.61 %	52.22 %
	8	7	FEDERATED MUT GRP	7,816	6,546	54.22 %	54.54 %	3.99 %	56.21 %
	9	31	BERKSHIRE HATHAWAY GRP	6,909	7,023	14.58 %	16.10 %	3.53 %	59.73 %
	10	361	MUNICH RE GRP	6,171	5,571	114.53 %	114.64 %	3.15 %	62.88 %
			STATE TOTAL	195,897	184,365	34.27 %	34.55 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	65	FM GRP	25,710	24,073	48.75 %	50.59 %	14.76 %	14.76 %
	2	3548	TRAVELERS GRP	14,694	14,817	37.77 %	38.47 %	8.43 %	23.19 %
	3	69	FARMERS INS GRP	14,136	11,322	21.12 %	21.81 %	8.11 %	31.31 %
	4	111	LIBERTY MUT GRP	14,009	14,146	43.26 %	43.35 %	8.04 %	39.35 %
	5	212	ZURICH INS GRP	11,176	10,679	47.37 %	34.49 %	6.41 %	45.76 %
	6	12	AMERICAN INTL GRP	9,851	10,064	N/A	N/A	5.65 %	51.42 %
	7	19	ASSURANT INC GRP	9,615	8,703	26.68 %	26.68 %	5.52 %	56.94 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	6,796	6,419	46.40 %	46.61 %	3.90 %	60.84 %
	9	31	BERKSHIRE HATHAWAY GRP	6,315	6,534	4.63 %	5.05 %	3.62 %	64.46 %
	10	4715	MS & AD INS GRP	5,063	4,623	N/A	N/A	2.91 %	67.37 %
			STATE TOTAL	174,217	171,104	29.04 %	28.85 %	100.00 %	100.00 %
New Hampshire	1	65	FM GRP	8,353	8,220	18.43 %	18.33 %	12.83 %	12.83 %
	2	212	ZURICH INS GRP	5,576	5,511	8.59 %	9.47 %	8.57 %	21.40 %
	3	3548	TRAVELERS GRP	3,636	3,820	107.65 %	110.43 %	5.59 %	26.99 %
	4	69	FARMERS INS GRP	3,356	2,694	18.55 %	18.93 %	5.16 %	32.15 %
	5	22	ANDOVER GRP	3,323	3,217	33.56 %	34.14 %	5.11 %	37.25 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,231	3,105	24.22 %	23.98 %	4.97 %	42.22 %
	7	234	VERMONT MUT GRP	2,445	2,399	34.91 %	34.95 %	3.76 %	45.97 %
	8	111	LIBERTY MUT GRP	2,249	2,236	4.17 %	N/A	3.46 %	49.43 %
	9	968	AXA INS GRP	2,201	2,105	6.89 %	12.13 %	3.38 %	52.81 %
	10	19	ASSURANT INC GRP	2,054	2,010	7.42 %	7.42 %	3.16 %	55.97 %
			STATE TOTAL	65,079	63,118	32.90 %	33.05 %	100.00 %	100.00 %
New Jersey	1	65	FM GRP	55,367	53,630	6.43 %	6.16 %	9.02 %	9.02 %
	2	3548	TRAVELERS GRP	47,588	47,435	9.53 %	10.02 %	7.75 %	16.76 %
	3	242	SELECTIVE INS GRP	42,308	40,878	19.91 %	20.59 %	6.89 %	23.65 %
	4	212	ZURICH INS GRP	42,089	44,592	28.95 %	26.55 %	6.85 %	30.51 %
	5	19	ASSURANT INC GRP	32,898	31,559	35.32 %	35.31 %	5.36 %	35.86 %
	6	31	BERKSHIRE HATHAWAY GRP	23,559	23,211	5.69 %	6.39 %	3.84 %	39.70 %
	7	12	AMERICAN INTL GRP	22,419	23,724	16.76 %	16.90 %	3.65 %	43.35 %
	8	708	NEW JERSEY MANUFACTURERS GRP	22,250	20,423	49.89 %	51.17 %	3.62 %	46.97 %
	9	626	CHUBB LTD GRP	17,918	17,737	9.38 %	10.46 %	2.92 %	49.89 %
	10	218	CNA INS GRP	16,223	15,904	0.16 %	0.52 %	2.64 %	52.53 %
			STATE TOTAL	614,137	609,494	19.38 %	20.25 %	100.00 %	100.00 %
New Mexico	1	111	LIBERTY MUT GRP	12,925	13,394	25.86 %	25.84 %	14.11 %	14.11 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	11,097	10,981	33.93 %	34.00 %	12.12 %	26.23 %
	3	69	FARMERS INS GRP	10,257	8,973	62.72 %	63.53 %	11.20 %	37.43 %
	4	19	ASSURANT INC GRP	5,400	5,323	67.60 %	67.60 %	5.90 %	43.32 %
	5	242	SELECTIVE INS GRP	4,947	4,498	23.56 %	23.96 %	5.40 %	48.72 %
	6	212	ZURICH INS GRP	3,962	3,711	15.25 %	15.76 %	4.33 %	53.05 %
	7	3548	TRAVELERS GRP	3,683	3,731	N/A	N/A	4.02 %	57.07 %
	8	361	MUNICH RE GRP	3,438	4,579	100.02 %	100.25 %	3.75 %	60.82 %
	9	65	FM GRP	3,080	3,187	1.43 %	1.27 %	3.36 %	64.19 %
	10	31	BERKSHIRE HATHAWAY GRP	2,937	3,121	53.73 %	56.80 %	3.21 %	67.39 %
			STATE TOTAL	91,589	93,911	42.40 %	43.27 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	65	FM GRP	171,966	163,745	19.52 %	18.84 %	11.91 %	11.91 %
	2	3548	TRAVELERS GRP	129,583	134,623	97.71 %	98.67 %	8.97 %	20.88 %
	3	140	NATIONWIDE CORP GRP	73,783	74,537	100.68 %	102.63 %	5.11 %	25.99 %
	4	212	ZURICH INS GRP	73,108	72,999	34.78 %	33.50 %	5.06 %	31.06 %
	5	12	AMERICAN INTL GRP	66,260	68,720	13.99 %	14.29 %	4.59 %	35.65 %
	6	158	FAIRFAX FIN GRP	51,977	53,220	5.59 %	7.47 %	3.60 %	39.24 %
	7	31	BERKSHIRE HATHAWAY GRP	48,896	53,150	59.71 %	64.58 %	3.39 %	42.63 %
	8	1120	EVEREST REINS HOLDINGS GRP	47,785	55,719	34.74 %	36.03 %	3.31 %	45.94 %
	9	19	ASSURANT INC GRP	44,386	43,096	28.48 %	28.48 %	3.07 %	49.01 %
	10	626	CHUBB LTD GRP	43,609	43,100	16.20 %	17.54 %	3.02 %	52.03 %
			STATE TOTAL	1,443,957	1,448,599	36.66 %	37.87 %	100.00 %	100.00 %
North Carolina	1	65	FM GRP	62,075	55,954	N/A	N/A	8.98 %	8.98 %
	2	212	ZURICH INS GRP	46,271	44,787	47.27 %	42.67 %	6.69 %	15.67 %
	3	3548	TRAVELERS GRP	44,062	46,043	44.66 %	45.39 %	6.37 %	22.05 %
	4	69	FARMERS INS GRP	40,683	36,552	20.35 %	21.19 %	5.88 %	27.93 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	37,616	35,964	23.35 %	23.43 %	5.44 %	33.37 %
	6	19	ASSURANT INC GRP	28,417	27,241	22.78 %	22.78 %	4.11 %	37.48 %
	7	31	BERKSHIRE HATHAWAY GRP	27,601	28,978	N/A	N/A	3.99 %	41.48 %
	8	324	NORTH CAROLINA FARM BUREAU GRP	27,410	26,671	44.28 %	44.70 %	3.96 %	45.44 %
	9	4773	FRONTLINE INS GRP	26,942	29,072	3.40 %	4.57 %	3.90 %	49.34 %
	10	244	CINCINNATI FIN GRP	25,615	23,609	25.14 %	28.43 %	3.71 %	53.04 %
			STATE TOTAL	691,305	671,321	5.54 %	6.34 %	100.00 %	100.00 %
North Dakota	1	65	FM GRP	13,793	11,948	5.43 %	4.46 %	18.55 %	18.55 %
	2	698	NORTH STAR CO GRP	5,039	4,900	105.68 %	106.15 %	6.78 %	25.33 %
	3	14184	ACUITY A MUT INS CO	4,509	4,470	10.94 %	11.67 %	6.06 %	31.40 %
	4	62	EMC INS CO GRP	3,855	3,904	34.66 %	35.11 %	5.19 %	36.58 %
	5	11101	HARTLAND MUT INS CO	3,611	3,433	65.90 %	65.90 %	4.86 %	41.44 %
	6	212	ZURICH INS GRP	3,441	2,273	47.06 %	49.78 %	4.63 %	46.07 %
	7	4919	AGRARIA MUT GRP	3,189	3,047	135.74 %	136.63 %	4.29 %	50.36 %
	8	7	FEDERATED MUT GRP	3,099	2,800	53.38 %	54.34 %	4.17 %	54.52 %
	9	111	LIBERTY MUT GRP	2,777	3,201	15.60 %	16.22 %	3.74 %	58.26 %
	10	3548	TRAVELERS GRP	2,458	4,306	N/A	N/A	3.31 %	61.56 %
			STATE TOTAL	74,346	71,149	59.07 %	59.56 %	100.00 %	100.00 %
Ohio	1	65	FM GRP	77,099	72,558	21.82 %	22.77 %	14.90 %	14.90 %
	2	3548	TRAVELERS GRP	44,197	45,908	8.38 %	8.87 %	8.54 %	23.44 %
	3	212	ZURICH INS GRP	35,598	36,036	10.39 %	6.56 %	6.88 %	30.31 %
	4	244	CINCINNATI FIN GRP	35,164	33,585	24.07 %	26.40 %	6.79 %	37.11 %
	5	19	ASSURANT INC GRP	20,076	19,261	29.75 %	29.75 %	3.88 %	40.99 %
	6	361	MUNICH RE GRP	18,800	17,153	36.57 %	35.99 %	3.63 %	44.62 %
	7	111	LIBERTY MUT GRP	18,145	19,533	20.71 %	22.61 %	3.51 %	48.13 %
	8	12	AMERICAN INTL GRP	17,385	19,833	23.59 %	23.92 %	3.36 %	51.48 %
	9	242	SELECTIVE INS GRP	16,640	15,886	27.22 %	28.14 %	3.22 %	54.70 %
	10	31	BERKSHIRE HATHAWAY GRP	15,631	17,313	N/A	N/A	3.02 %	57.72 %
			STATE TOTAL	517,562	514,950	20.32 %	21.38 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	123	SHELTER INS GRP	50,574	46,837	48.58 %	48.44 %	11.97 %	11.97 %
	2	31	BERKSHIRE HATHAWAY GRP	41,034	45,157	37.03 %	40.60 %	9.71 %	21.67 %
	3	140	NATIONWIDE CORP GRP	31,166	31,738	73.87 %	76.00 %	7.37 %	29.05 %
	4	111	LIBERTY MUT GRP	27,490	27,488	27.84 %	27.58 %	6.50 %	35.55 %
	5	65	FM GRP	27,306	25,078	123.52 %	123.77 %	6.46 %	42.01 %
	6	69	FARMERS INS GRP	27,098	27,972	34.14 %	34.71 %	6.41 %	48.42 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	20,904	19,880	45.08 %	45.07 %	4.95 %	53.37 %
	8	212	ZURICH INS GRP	17,724	20,310	48.91 %	44.12 %	4.19 %	57.56 %
	9	361	MUNICH RE GRP	16,388	16,948	55.36 %	55.79 %	3.88 %	61.44 %
	10	220	OKLAHOMA FARM BUREAU GRP	15,182	14,132	70.16 %	70.35 %	3.59 %	65.03 %
			STATE TOTAL	422,682	426,788	47.70 %	48.52 %	100.00 %	100.00 %
Oregon	1	111	LIBERTY MUT GRP	22,643	22,631	41.82 %	42.38 %	11.99 %	11.99 %
	2	65	FM GRP	19,215	17,612	33.01 %	33.08 %	10.18 %	22.17 %
	3	69	FARMERS INS GRP	15,408	13,714	34.69 %	35.72 %	8.16 %	30.33 %
	4	12	AMERICAN INTL GRP	11,381	11,962	7.29 %	7.41 %	6.03 %	36.36 %
	5	212	ZURICH INS GRP	11,158	11,332	N/A	N/A	5.91 %	42.27 %
	6	3548	TRAVELERS GRP	10,366	10,201	89.24 %	89.25 %	5.49 %	47.76 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	6,677	6,227	63.69 %	63.59 %	3.54 %	51.30 %
	8	19	ASSURANT INC GRP	6,103	5,560	22.83 %	22.83 %	3.23 %	54.53 %
	9	31	BERKSHIRE HATHAWAY GRP	5,391	6,952	1.01 %	1.65 %	2.86 %	57.39 %
	10	3219	SOMPO GRP	5,367	5,623	49.83 %	55.87 %	2.84 %	60.23 %
			STATE TOTAL	188,786	184,638	24.91 %	25.74 %	100.00 %	100.00 %
Pennsylvania	1	65	FM GRP	94,529	88,354	13.33 %	13.24 %	15.12 %	15.12 %
	2	242	SELECTIVE INS GRP	47,996	45,979	33.16 %	34.75 %	7.68 %	22.80 %
	3	3548	TRAVELERS GRP	41,148	42,732	15.00 %	15.69 %	6.58 %	29.38 %
	4	212	ZURICH INS GRP	41,030	41,820	111.39 %	112.82 %	6.56 %	35.95 %
	5	111	LIBERTY MUT GRP	32,678	32,747	24.03 %	24.93 %	5.23 %	41.17 %
	6	69	FARMERS INS GRP	22,995	20,701	31.60 %	33.18 %	3.68 %	44.85 %
	7	19	ASSURANT INC GRP	22,129	21,170	18.09 %	18.09 %	3.54 %	48.39 %
	8	140	NATIONWIDE CORP GRP	21,264	23,453	9.61 %	10.80 %	3.40 %	51.79 %
	9	968	AXA INS GRP	19,122	20,066	18.86 %	26.53 %	3.06 %	54.85 %
	10	361	MUNICH RE GRP	18,663	16,887	39.30 %	39.52 %	2.99 %	57.84 %
			STATE TOTAL	625,106	620,216	38.34 %	39.77 %	100.00 %	100.00 %
Rhode Island	1	212	ZURICH INS GRP	9,392	10,060	7.67 %	4.22 %	8.98 %	8.98 %
	2	65	FM GRP	7,412	8,057	17.73 %	17.74 %	7.08 %	16.06 %
	3	242	SELECTIVE INS GRP	6,229	5,818	28.96 %	29.44 %	5.95 %	22.01 %
	4	22	ANDOVER GRP	6,191	5,687	33.23 %	34.40 %	5.92 %	27.93 %
	5	111	LIBERTY MUT GRP	4,470	3,625	32.01 %	32.24 %	4.27 %	32.20 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	4,431	4,149	20.85 %	20.99 %	4.23 %	36.44 %
	7	3548	TRAVELERS GRP	4,228	4,337	14.56 %	15.02 %	4.04 %	40.48 %
	8	968	AXA INS GRP	3,768	2,262	N/A	N/A	3.60 %	44.08 %
	9	361	MUNICH RE GRP	3,609	3,111	34.00 %	34.49 %	3.45 %	47.53 %
	10	31	BERKSHIRE HATHAWAY GRP	3,526	4,085	N/A	N/A	3.37 %	50.90 %
			STATE TOTAL	104,625	98,697	22.65 %	23.03 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	212	ZURICH INS GRP	32,780	35,513	38.43 %	38.51 %	8.02 %	8.02 %
	2	31	BERKSHIRE HATHAWAY GRP	29,677	30,775	13.15 %	13.49 %	7.26 %	15.28 %
	3	626	CHUBB LTD GRP	29,280	30,356	6.78 %	7.31 %	7.16 %	22.44 %
	4	65	FM GRP	28,793	26,179	N/A	N/A	7.04 %	29.48 %
	5	4715	MS & AD INS GRP	25,018	28,787	0.98 %	1.02 %	6.12 %	35.60 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	16,079	15,216	7.32 %	7.46 %	3.93 %	39.53 %
	7	12	AMERICAN INTL GRP	15,656	16,363	N/A	0.52 %	3.83 %	43.36 %
	8	242	SELECTIVE INS GRP	13,776	13,138	11.08 %	11.58 %	3.37 %	46.73 %
	9	968	AXA INS GRP	11,769	10,435	8.69 %	15.43 %	2.88 %	49.61 %
	10	3548	TRAVELERS GRP	10,260	11,057	N/A	N/A	2.51 %	52.12 %
			STATE TOTAL	408,859	417,404	13.69 %	14.27 %	100.00 %	100.00 %
South Dakota	1	3548	TRAVELERS GRP	9,640	10,025	N/A	N/A	10.78 %	10.78 %
	2	14184	ACUITY A MUT INS CO	9,380	8,810	61.42 %	62.46 %	10.49 %	21.26 %
	3	62	EMC INS CO GRP	8,677	8,683	1.92 %	2.09 %	9.70 %	30.96 %
	4	408	BROOKFIELD WEALTH SOLUTIONS GRP	6,567	6,247	16.38 %	16.48 %	7.34 %	38.30 %
	5	698	NORTH STAR CO GRP	6,404	6,254	45.41 %	45.73 %	7.16 %	45.46 %
	6	65	FM GRP	5,044	5,013	199.68 %	201.35 %	5.64 %	51.10 %
	7	7	FEDERATED MUT GRP	4,163	3,319	22.33 %	22.71 %	4.65 %	55.75 %
	8	212	ZURICH INS GRP	3,759	3,120	22.74 %	25.59 %	4.20 %	59.96 %
	9	111	LIBERTY MUT GRP	3,288	3,574	30.34 %	30.11 %	3.68 %	63.63 %
	10	69	FARMERS INS GRP	2,588	2,151	45.62 %	45.84 %	2.89 %	66.52 %
			STATE TOTAL	89,454	87,183	38.95 %	39.65 %	100.00 %	100.00 %
Tennessee	1	65	FM GRP	66,071	62,215	N/A	N/A	13.73 %	13.73 %
	2	3548	TRAVELERS GRP	41,894	42,592	22.05 %	22.53 %	8.70 %	22.43 %
	3	694	TENNESSEE FARMERS GRP	24,765	16,150	195.53 %	197.41 %	5.15 %	27.58 %
	4	212	ZURICH INS GRP	20,983	19,416	11.17 %	2.69 %	4.36 %	31.94 %
	5	31	BERKSHIRE HATHAWAY GRP	20,941	22,844	16.62 %	17.36 %	4.35 %	36.29 %
	6	3219	SOMPO GRP	20,495	21,468	4.05 %	11.96 %	4.26 %	40.55 %
	7	242	SELECTIVE INS GRP	18,251	17,081	9.48 %	10.12 %	3.79 %	44.34 %
	8	19	ASSURANT INC GRP	15,159	14,968	8.01 %	8.01 %	3.15 %	47.49 %
	9	111	LIBERTY MUT GRP	14,590	15,120	8.87 %	9.55 %	3.03 %	50.52 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	13,575	13,156	44.67 %	44.80 %	2.82 %	53.34 %
			STATE TOTAL	481,262	469,710	18.74 %	19.31 %	100.00 %	100.00 %
Texas	1	4766	TFP & TWI GRP	892,006	858,740	22.63 %	23.59 %	20.83 %	20.83 %
	2	31	BERKSHIRE HATHAWAY GRP	299,309	347,888	25.95 %	28.08 %	6.99 %	27.81 %
	3	212	ZURICH INS GRP	208,244	204,473	20.18 %	20.56 %	4.86 %	32.68 %
	4	111	LIBERTY MUT GRP	178,535	172,733	44.46 %	45.06 %	4.17 %	36.84 %
	5	626	CHUBB LTD GRP	146,489	153,296	10.06 %	10.42 %	3.42 %	40.26 %
	6	3548	TRAVELERS GRP	142,119	164,178	46.19 %	47.22 %	3.32 %	43.58 %
	7	19	ASSURANT INC GRP	141,477	136,854	32.30 %	32.35 %	3.30 %	46.89 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	135,377	127,553	55.80 %	55.95 %	3.16 %	50.05 %
	9	4715	MS & AD INS GRP	135,120	145,793	14.45 %	14.85 %	3.15 %	53.20 %
	10	65	FM GRP	133,028	128,733	65.02 %	63.62 %	3.11 %	56.31 %
			STATE TOTAL	4,283,094	4,323,962	31.23 %	32.23 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	65	FM GRP	23,414	22,582	21.82 %	21.71 %	17.25 %	17.25 %
	2	111	LIBERTY MUT GRP	8,463	8,008	39.49 %	39.76 %	6.23 %	23.48 %
	3	19	ASSURANT INC GRP	8,065	7,778	41.15 %	41.15 %	5.94 %	29.42 %
	4	12	AMERICAN INTL GRP	7,590	7,865	N/A	N/A	5.59 %	35.02 %
	5	181	SWISS RE GRP	7,143	993	N/A	N/A	5.26 %	40.28 %
	6	69	FARMERS INS GRP	6,705	5,595	19.69 %	20.28 %	4.94 %	45.22 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	5,560	5,280	44.47 %	44.64 %	4.10 %	49.31 %
	8	244	CINCINNATI FIN GRP	4,929	4,443	31.98 %	34.68 %	3.63 %	52.94 %
	9	212	ZURICH INS GRP	4,783	4,994	165.51 %	167.46 %	3.52 %	56.47 %
	10	242	SELECTIVE INS GRP	4,609	4,038	7.30 %	7.81 %	3.40 %	59.86 %
			STATE TOTAL	135,745	128,290	18.76 %	19.49 %	100.00 %	100.00 %
Vermont	1	65	FM GRP	3,263	3,032	11.93 %	11.64 %	9.57 %	9.57 %
	2	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,170	2,974	91.28 %	92.74 %	9.30 %	18.87 %
	3	69	FARMERS INS GRP	2,539	2,115	3.17 %	3.23 %	7.45 %	26.31 %
	4	4942	BEAZLEY GRP	1,783	1,188	N/A	N/A	5.23 %	31.54 %
	5	212	ZURICH INS GRP	1,768	1,946	218.97 %	221.18 %	5.19 %	36.73 %
	6	361	MUNICH RE GRP	1,642	1,387	4.95 %	5.39 %	4.82 %	41.55 %
	7	234	VERMONT MUT GRP	1,450	1,421	19.38 %	19.41 %	4.25 %	45.80 %
	8	12	AMERICAN INTL GRP	1,186	1,325	13.60 %	16.24 %	3.48 %	49.28 %
	9	244	CINCINNATI FIN GRP	1,145	1,136	4.58 %	5.07 %	3.36 %	52.64 %
	10	111	LIBERTY MUT GRP	1,098	1,048	44.38 %	43.79 %	3.22 %	55.86 %
			STATE TOTAL	34,097	32,386	26.86 %	27.81 %	100.00 %	100.00 %
Virginia	1	3548	TRAVELERS GRP	56,042	41,715	26.15 %	26.91 %	13.55 %	13.55 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	50,817	49,312	34.96 %	35.22 %	12.29 %	25.85 %
	3	65	FM GRP	44,812	42,597	3.45 %	2.65 %	10.84 %	36.68 %
	4	212	ZURICH INS GRP	20,320	20,951	103.33 %	99.18 %	4.91 %	41.60 %
	5	968	AXA INS GRP	19,585	19,902	56.71 %	63.39 %	4.74 %	46.34 %
	6	242	SELECTIVE INS GRP	19,541	18,761	14.64 %	15.04 %	4.73 %	51.06 %
	7	19	ASSURANT INC GRP	16,036	15,351	20.92 %	21.10 %	3.88 %	54.94 %
	8	12	AMERICAN INTL GRP	13,273	14,410	29.22 %	29.51 %	3.21 %	58.15 %
	9	111	LIBERTY MUT GRP	11,375	11,773	17.48 %	37.68 %	2.75 %	60.90 %
	10	361	MUNICH RE GRP	10,623	9,333	76.91 %	81.05 %	2.57 %	63.47 %
			STATE TOTAL	413,457	396,372	29.07 %	30.58 %	100.00 %	100.00 %
Washington	1	111	LIBERTY MUT GRP	50,036	48,874	44.23 %	44.50 %	12.98 %	12.98 %
	2	65	FM GRP	49,088	44,372	27.63 %	27.88 %	12.73 %	25.71 %
	3	69	FARMERS INS GRP	26,357	21,395	23.04 %	23.67 %	6.84 %	32.54 %
	4	12	AMERICAN INTL GRP	25,286	26,280	N/A	N/A	6.56 %	39.10 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	22,202	20,097	66.08 %	68.45 %	5.76 %	44.86 %
	6	31	BERKSHIRE HATHAWAY GRP	17,212	17,044	2.46 %	3.34 %	4.46 %	49.32 %
	7	4942	BEAZLEY GRP	16,394	16,644	9.49 %	10.19 %	4.25 %	53.58 %
	8	3548	TRAVELERS GRP	15,622	15,523	16.15 %	17.06 %	4.05 %	57.63 %
	9	212	ZURICH INS GRP	13,504	15,169	17.63 %	2.21 %	3.50 %	61.13 %
	10	4715	MS & AD INS GRP	11,424	9,450	36.52 %	36.07 %	2.96 %	64.09 %
			STATE TOTAL	385,571	376,355	24.21 %	24.51 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	65	FM GRP	10,930	10,457	1.01 %	0.68 %	18.18 %	18.18 %
	2	408	BROOKFIELD WEALTH SOLUTIONS GRP	4,518	5,108	70.83 %	70.52 %	7.51 %	25.70 %
	3	212	ZURICH INS GRP	4,071	3,855	12.46 %	14.42 %	6.77 %	32.47 %
	4	361	MUNICH RE GRP	3,792	3,555	24.03 %	25.99 %	6.31 %	38.78 %
	5	244	CINCINNATI FIN GRP	2,873	2,953	61.76 %	63.59 %	4.78 %	43.56 %
	6	111	LIBERTY MUT GRP	2,638	2,913	41.79 %	43.24 %	4.39 %	47.94 %
	7	19	ASSURANT INC GRP	2,317	2,230	21.67 %	21.67 %	3.85 %	51.80 %
	8	3548	TRAVELERS GRP	2,275	2,486	21.64 %	23.67 %	3.78 %	55.58 %
	9	4339	FARMERS & MECHANICS GRP	1,574	1,504	26.15 %	26.15 %	2.62 %	58.20 %
	10	4942	BEAZLEY GRP	1,552	1,479	10.52 %	11.48 %	2.58 %	60.78 %
			STATE TOTAL	60,119	60,780	32.75 %	33.35 %	100.00 %	100.00 %
Wisconsin	1	65	FM GRP	43,293	35,114	134.45 %	134.92 %	12.44 %	12.44 %
	2	5076	WEST BEND INS GRP	39,470	38,854	45.97 %	46.41 %	11.34 %	23.78 %
	3	3548	TRAVELERS GRP	27,145	27,626	158.77 %	161.96 %	7.80 %	31.58 %
	4	14184	ACUITY A MUT INS CO	23,622	22,041	46.63 %	47.62 %	6.79 %	38.37 %
	5	212	ZURICH INS GRP	18,244	17,956	59.31 %	63.12 %	5.24 %	43.61 %
	6	15779	MUNICIPAL PROP INS CO	17,440	16,917	74.21 %	75.54 %	5.01 %	48.62 %
	7	62	EMC INS CO GRP	15,655	15,273	73.09 %	73.60 %	4.50 %	53.12 %
	8	69	FARMERS INS GRP	10,284	8,749	94.09 %	96.06 %	2.96 %	56.08 %
	9	244	CINCINNATI FIN GRP	9,049	8,744	46.95 %	51.77 %	2.60 %	58.68 %
	10	242	SELECTIVE INS GRP	8,681	7,932	82.98 %	83.93 %	2.49 %	61.17 %
			STATE TOTAL	347,999	331,648	71.01 %	72.34 %	100.00 %	100.00 %
Wyoming	1	65	FM GRP	7,798	6,955	11.47 %	10.28 %	16.17 %	16.17 %
	2	3548	TRAVELERS GRP	5,439	5,635	1,019.52 %	1,028.50 %	11.28 %	27.45 %
	3	111	LIBERTY MUT GRP	4,552	4,623	66.05 %	65.32 %	9.44 %	36.88 %
	4	244	CINCINNATI FIN GRP	3,237	2,832	41.31 %	42.21 %	6.71 %	43.60 %
	5	62	EMC INS CO GRP	2,318	2,574	160.88 %	161.43 %	4.81 %	48.40 %
	6	69	FARMERS INS GRP	2,302	1,957	303.31 %	304.64 %	4.77 %	53.18 %
	7	14184	ACUITY A MUT INS CO	2,155	2,099	91.33 %	95.28 %	4.47 %	57.65 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	1,897	1,828	173.38 %	173.93 %	3.93 %	61.58 %
	9	12	AMERICAN INTL GRP	1,863	1,691	154.82 %	158.00 %	3.86 %	65.44 %
	10	140	NATIONWIDE CORP GRP	1,566	1,916	15.55 %	16.42 %	3.25 %	68.69 %
			STATE TOTAL	48,227	46,636	194.63 %	196.24 %	100.00 %	100.00 %
American Samoa	1	65	FM GRP	0	0	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	0	0	115.00 %	2,030.00 %	100.00 %	100.00 %
Guam	1	4672	DB INS GRP	5,962	9,679	N/A	N/A	27.34 %	27.34 %
	2	4715	MS & AD INS GRP	4,617	4,783	89.07 %	90.68 %	21.17 %	48.51 %
	3	18380	PACIFIC IND INS CO	3,400	3,030	0.00 %	0.04 %	15.59 %	64.10 %
	4	5030	TAN HOLDINGS CORP GRP	2,678	1,055	36.94 %	42.76 %	12.28 %	76.38 %
	5	13597	CHUNG KUO INS CO LTD	2,271	2,341	N/A	N/A	10.41 %	86.79 %
	6	10972	FIRST NET INS CO	1,973	1,726	5.45 %	4.38 %	9.05 %	95.84 %
	7	12	AMERICAN INTL GRP	542	542	0.00 %	N/A	2.49 %	98.33 %
	8	19	ASSURANT INC GRP	148	134	N/A	N/A	0.68 %	99.01 %
	9	4734	APOLLO GLOBAL MGMT GRP	134	68	39.98 %	38.63 %	0.62 %	99.62 %
	10	65	FM GRP	29	33	0.00 %	0.00 %	0.13 %	99.75 %
			STATE TOTAL	21,808	23,542	15.63 %	15.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	12	AMERICAN INTL GRP	51,272	51,237	0.42 %	0.52 %	24.07 %	24.07 %
	2	411	MAPFRE INS GRP	35,150	33,956	N/A	N/A	16.50 %	40.56 %
	3	4804	MULTINATIONAL GRP	28,729	27,674	4.21 %	5.66 %	13.48 %	54.05 %
	4	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	15,772	15,066	2.78 %	2.52 %	7.40 %	61.45 %
	5	111	LIBERTY MUT GRP	15,640	16,936	N/A	N/A	7.34 %	68.79 %
	6	536	GUIDEWELL MUT HOLDING GRP	10,656	10,788	N/A	N/A	5.00 %	73.80 %
	7	44423	UNITED SURETY & IND CO	8,340	8,960	N/A	0.08 %	3.91 %	77.71 %
	8	65	FM GRP	8,078	6,973	0.00 %	0.00 %	3.79 %	81.50 %
	9	71	UNIVERSAL INS CO GRP	7,696	7,730	18.15 %	19.11 %	3.61 %	85.11 %
	10	626	CHUBB LTD GRP	5,269	4,653	N/A	N/A	2.47 %	87.59 %
			STATE TOTAL	213,047	212,032	N/A	N/A	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	4,677	3,994	0.66 %	4.11 %	67.99 %	67.99 %
	2	19	ASSURANT INC GRP	721	581	N/A	N/A	10.48 %	78.46 %
	3	5028	SAFEPOINT HOLDINGS INC GRP	382	255	0.00 %	0.00 %	5.55 %	84.02 %
	4	12	AMERICAN INTL GRP	337	346	0.00 %	0.00 %	4.90 %	88.91 %
	5	181	SWISS RE GRP	336	385	474.20 %	435.04 %	4.88 %	93.79 %
	6	65	FM GRP	142	146	0.00 %	0.00 %	2.06 %	95.85 %
	7	626	CHUBB LTD GRP	133	236	N/A	N/A	1.94 %	97.79 %
	8	31	BERKSHIRE HATHAWAY GRP	84	72	N/A	N/A	1.22 %	99.00 %
	9	1279	ARCH INS GRP	30	20	0.72 %	0.77 %	0.43 %	99.44 %
	10	3219	SOMPO GRP	29	23	18.27 %	20.30 %	0.42 %	99.86 %
			STATE TOTAL	6,879	6,104	30.97 %	30.68 %	100.00 %	100.00 %
N. Mariana Islands	1	10972	FIRST NET INS CO	3,199	3,298	N/A	N/A	52.93 %	52.93 %
	2	5030	TAN HOLDINGS CORP GRP	2,395	1,164	26.99 %	26.99 %	39.63 %	92.56 %
	3	4672	DB INS GRP	401	418	0.00 %	0.28 %	6.63 %	99.19 %
	4	18380	PACIFIC IND INS CO	49	45	0.00 %	0.00 %	0.81 %	100.00 %
	5	65	FM GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	6,044	4,926	6.03 %	6.08 %	100.00 %	100.00 %
Canada	1	65	FM GRP	275,212	271,757	17.16 %	17.01 %	68.36 %	68.36 %
	2	761	ALLIANZ INS GRP	51,789	51,803	N/A	N/A	12.86 %	81.22 %
	3	31	BERKSHIRE HATHAWAY GRP	30,638	29,227	24.93 %	27.86 %	7.61 %	88.83 %
	4	158	FAIRFAX FIN GRP	23,388	25,689	80.09 %	85.83 %	5.81 %	94.64 %
	5	181	SWISS RE GRP	19,269	24,704	N/A	N/A	4.79 %	99.43 %
	6	169	SENTRY INS GRP	1,078	1,131	4.08 %	3.95 %	0.27 %	99.70 %
	7	3548	TRAVELERS GRP	1,059	1,215	9.39 %	9.82 %	0.26 %	99.96 %
	8	218	CNA INS GRP	813	575	28.95 %	32.16 %	0.20 %	100.00 %
	9	84	AMERICAN FINANCIAL GRP	285	288	36.23 %	37.83 %	0.07 %	100.00 %
	10	140	NATIONWIDE CORP GRP	282	382	N/A	N/A	0.07 %	100.00 %
			STATE TOTAL	402,601	407,946	44.90 %	45.42 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.1 - Allied Lines

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	65	FM GRP	169,028	160,474	40.63 %	40.76 %	45.38 %	45.38 %
	2	31	BERKSHIRE HATHAWAY GRP	104,817	104,312	31.88 %	33.38 %	28.14 %	73.51 %
	3	111	LIBERTY MUT GRP	48,159	64,212	43.94 %	49.48 %	12.93 %	86.44 %
	4	12	AMERICAN INTL GRP	25,110	27,536	N/A	N/A	6.74 %	93.18 %
	5	140	NATIONWIDE CORP GRP	12,341	10,197	N/A	N/A	3.31 %	96.49 %
	6	212	ZURICH INS GRP	7,379	8,375	48.70 %	43.84 %	1.98 %	98.48 %
	7	761	ALLIANZ INS GRP	1,739	1,591	N/A	33.61 %	0.47 %	98.94 %
	8	5030	TAN HOLDINGS CORP GRP	1,062	353	0.00 %	0.00 %	0.29 %	99.23 %
	9	4381	SKYWARD SPECIALTY INS GRP INC GRP	821	(63)	N/A	N/A	0.22 %	99.45 %
	10	626	CHUBB LTD GRP	777	1,951	N/A	N/A	0.21 %	99.66 %
			STATE TOTAL	372,513	381,293	26.86 %	28.84 %	100.00 %	100.00 %

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02.2—Multiple Peril Crop

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	796	QBE INS GRP	3,967,353	3,889,354	79.47 %	79.46 %	20.88 %	20.88 %
	2	626	CHUBB LTD GRP	3,754,225	3,700,163	89.97 %	89.97 %	19.75 %	40.63 %
	3	212	ZURICH INS GRP	2,474,845	2,444,159	62.32 %	62.32 %	13.02 %	53.65 %
	4	3219	SOMPO GRP	2,424,653	2,377,607	93.82 %	93.82 %	12.76 %	66.41 %
	5	84	AMERICAN FINANCIAL GRP	2,051,305	2,038,701	68.23 %	68.51 %	10.79 %	77.20 %
	6	569	FARMERS MUT HAIL INS GRP	1,599,002	1,702,284	75.78 %	75.79 %	8.41 %	85.62 %
	7	158	FAIRFAX FIN GRP	1,038,320	983,026	89.30 %	89.43 %	5.46 %	91.08 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	901,294	865,621	57.40 %	57.50 %	4.74 %	95.82 %
	9	4977	PALOMAR HOLDINGS GRP	221,063	195,653	70.29 %	70.29 %	1.16 %	96.99 %
	10	513	IOWA FARM BUREAU GRP	185,695	183,438	43.21 %	43.21 %	0.98 %	97.96 %
	11	10103	AMERICAN AGRICULTURAL INS CO	133,516	127,837	57.21 %	60.96 %	0.70 %	98.67 %
	12	50	COUNTRY INS & FIN SERV GRP	108,099	107,836	38.85 %	38.85 %	0.57 %	99.24 %
	13	4850	CLEAR BLUE FINANCIAL GRP	86,811	86,606	65.15 %	65.15 %	0.46 %	99.69 %
	14	3500	NODAK MUT GRP	33,812	33,812	32.08 %	32.08 %	0.18 %	99.87 %
	15	542	INDIANA FARM BUREAU GRP	19,932	19,932	35.40 %	35.40 %	0.10 %	99.97 %
	16	842	FARM BUREAU GRP	4,818	4,665	120.18 %	120.18 %	0.03 %	100.00 %
	17	12	AMERICAN INTL GRP	13	13	N/A	N/A	0.00 %	100.00 %
	18	176	STATE FARM GRP	10	(36)	N/A	N/A	0.00 %	100.00 %
	19	4982	OBS HOLDINGS GRP	0	3	N/A	N/A	0.00 %	100.00 %
			INDUSTRY TOTAL	19,004,736	18,760,688	78.01 %	78.08 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	796	QBE INS GRP	3,967,353	3,889,354	79.47 %	79.46 %	22.08 %	22.08 %
	2	626	CHUBB LTD GRP	3,754,225	3,700,163	89.97 %	89.97 %	20.90 %	42.98 %
	3	212	ZURICH INS GRP	2,474,845	2,444,159	62.32 %	62.32 %	13.77 %	56.75 %
	4	3219	SOMPO GRP	2,424,653	2,377,607	93.82 %	93.82 %	13.50 %	70.25 %
	5	84	AMERICAN FINANCIAL GRP	2,051,305	2,038,701	68.23 %	68.51 %	11.42 %	81.67 %
	6	569	FARMERS MUT HAIL INS GRP	1,599,002	1,702,284	75.78 %	75.79 %	8.90 %	90.57 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	901,294	865,621	57.40 %	57.50 %	5.02 %	95.58 %
	8	4977	PALOMAR HOLDINGS GRP	221,063	195,653	70.29 %	70.29 %	1.23 %	96.81 %
	9	513	IOWA FARM BUREAU GRP	185,695	183,438	43.21 %	43.21 %	1.03 %	97.85 %
	10	10103	AMERICAN AGRICULTURAL INS CO	133,516	127,837	57.21 %	60.96 %	0.74 %	98.59 %
	11	50	COUNTRY INS & FIN SERV GRP	108,099	107,836	38.85 %	38.85 %	0.60 %	99.19 %
	12	4850	CLEAR BLUE FINANCIAL GRP	86,811	86,606	65.15 %	65.15 %	0.48 %	99.67 %
	13	3500	NODAK MUT GRP	33,812	33,812	32.08 %	32.08 %	0.19 %	99.86 %
	14	542	INDIANA FARM BUREAU GRP	19,932	19,932	35.40 %	35.40 %	0.11 %	99.97 %
	15	842	FARM BUREAU GRP	4,818	4,665	120.18 %	120.18 %	0.03 %	100.00 %
	16	12	AMERICAN INTL GRP	13	13	N/A	N/A	0.00 %	100.00 %
	17	176	STATE FARM GRP	10	(36)	N/A	N/A	0.00 %	100.00 %
	18	4982	OBS HOLDINGS GRP	0	3	N/A	N/A	0.00 %	100.00 %
			INDUSTRY TOTAL	17,966,416	17,777,661	77.39 %	77.45 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	3219	SOMPO GRP	31,274	29,708	150.92 %	150.92 %	30.14 %	30.14 %
	2	626	CHUBB LTD GRP	31,174	31,002	156.49 %	156.49 %	30.05 %	60.19 %
	3	212	ZURICH INS GRP	21,073	21,000	106.18 %	106.18 %	20.31 %	80.50 %
	4	84	AMERICAN FINANCIAL GRP	6,683	6,666	116.56 %	116.56 %	6.44 %	86.94 %
	5	796	QBE INS GRP	6,436	5,805	168.17 %	168.43 %	6.20 %	93.15 %
	6	569	FARMERS MUT HAIL INS GRP	3,640	4,016	67.12 %	67.12 %	3.51 %	96.66 %
	7	4977	PALOMAR HOLDINGS GRP	2,428	1,085	16.87 %	16.87 %	2.34 %	99.00 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	986	835	60.66 %	60.66 %	0.95 %	99.95 %
	9	10103	AMERICAN AGRICULTURAL INS CO	55	54	58.97 %	58.97 %	0.05 %	100.00 %
			STATE TOTAL	103,750	100,171	136.49 %	136.50 %	100.00 %	100.00 %
Alaska	1	212	ZURICH INS GRP	47	47	129.40 %	129.40 %	100.00 %	100.00 %
			STATE TOTAL	47	47	129.40 %	129.40 %	100.00 %	100.00 %
Arizona	1	796	QBE INS GRP	54,408	52,928	115.02 %	115.02 %	33.13 %	33.13 %
	2	626	CHUBB LTD GRP	46,351	42,745	258.76 %	258.76 %	28.23 %	61.36 %
	3	84	AMERICAN FINANCIAL GRP	37,008	36,718	174.41 %	174.53 %	22.54 %	83.89 %
	4	212	ZURICH INS GRP	6,707	5,860	171.09 %	171.09 %	4.08 %	87.98 %
	5	513	IOWA FARM BUREAU GRP	6,055	5,492	109.92 %	109.92 %	3.69 %	91.67 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	5,878	5,166	136.92 %	137.03 %	3.58 %	95.25 %
	7	3219	SOMPO GRP	3,873	4,029	114.43 %	114.43 %	2.36 %	97.60 %
	8	4850	CLEAR BLUE FINANCIAL GRP	1,982	1,982	114.34 %	114.34 %	1.21 %	98.81 %
	9	4977	PALOMAR HOLDINGS GRP	1,777	1,639	170.51 %	170.51 %	1.08 %	99.89 %
	10	10103	AMERICAN AGRICULTURAL INS CO	114	319	68.03 %	68.03 %	0.07 %	99.96 %
			STATE TOTAL	164,215	164,336	168.13 %	168.16 %	100.00 %	100.00 %
Arkansas	1	796	QBE INS GRP	78,429	77,829	180.07 %	180.04 %	29.77 %	29.77 %
	2	3219	SOMPO GRP	59,038	59,152	259.42 %	259.42 %	22.41 %	52.18 %
	3	569	FARMERS MUT HAIL INS GRP	48,294	48,360	198.18 %	198.19 %	18.33 %	70.51 %
	4	84	AMERICAN FINANCIAL GRP	34,371	34,410	160.14 %	160.32 %	13.05 %	83.56 %
	5	626	CHUBB LTD GRP	17,018	16,965	173.87 %	173.87 %	6.46 %	90.02 %
	6	4977	PALOMAR HOLDINGS GRP	12,612	12,655	159.89 %	159.89 %	4.79 %	94.81 %
	7	212	ZURICH INS GRP	11,417	11,428	185.35 %	185.35 %	4.33 %	99.14 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	2,036	2,198	57.44 %	57.53 %	0.77 %	99.91 %
	9	10103	AMERICAN AGRICULTURAL INS CO	241	241	145.87 %	145.87 %	0.09 %	100.00 %
			STATE TOTAL	263,442	263,223	195.27 %	195.28 %	100.00 %	100.00 %
California	1	796	QBE INS GRP	285,810	274,694	126.72 %	126.63 %	32.60 %	32.60 %
	2	626	CHUBB LTD GRP	229,250	215,466	143.72 %	143.72 %	26.15 %	58.76 %
	3	569	FARMERS MUT HAIL INS GRP	130,216	154,622	110.15 %	110.14 %	14.85 %	73.61 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	87,594	83,427	96.15 %	96.26 %	9.99 %	83.60 %
	5	212	ZURICH INS GRP	61,430	54,800	129.67 %	129.67 %	7.01 %	90.61 %
	6	3219	SOMPO GRP	52,808	49,888	123.74 %	123.74 %	6.02 %	96.64 %
	7	84	AMERICAN FINANCIAL GRP	25,603	25,342	88.61 %	89.44 %	2.92 %	99.56 %
	8	4850	CLEAR BLUE FINANCIAL GRP	3,704	3,704	77.14 %	77.14 %	0.42 %	99.98 %
	9	4977	PALOMAR HOLDINGS GRP	178	40	24.65 %	24.65 %	0.02 %	100.00 %
	10	176	STATE FARM GRP	14	13	3,028.27 %	3,028.27 %	0.00 %	100.00 %
			STATE TOTAL	876,607	861,996	123.79 %	123.80 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Colorado	1	626	CHUBB LTD GRP	78,291	76,587	82.89 %	82.89 %	24.59 %	24.59 %
	2	796	QBE INS GRP	49,410	48,099	81.90 %	81.90 %	15.52 %	40.10 %
	3	212	ZURICH INS GRP	46,880	47,617	63.27 %	63.27 %	14.72 %	54.82 %
	4	3219	SOMPO GRP	36,097	29,360	77.13 %	77.13 %	11.34 %	66.16 %
	5	84	AMERICAN FINANCIAL GRP	35,291	36,454	59.22 %	59.30 %	11.08 %	77.24 %
	6	569	FARMERS MUT HAIL INS GRP	32,312	33,481	76.01 %	76.01 %	10.15 %	87.39 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	16,201	15,396	73.82 %	73.93 %	5.09 %	92.48 %
	8	4977	PALOMAR HOLDINGS GRP	15,517	13,822	61.03 %	61.03 %	4.87 %	97.35 %
	9	10103	AMERICAN AGRICULTURAL INS CO	4,552	3,520	138.91 %	141.04 %	1.43 %	98.78 %
	10	4850	CLEAR BLUE FINANCIAL GRP	3,419	3,386	100.51 %	100.51 %	1.07 %	99.85 %
			STATE TOTAL	318,443	308,211	75.02 %	75.06 %	100.00 %	100.00 %
Connecticut	1	212	ZURICH INS GRP	12,002	11,279	53.23 %	53.23 %	97.67 %	97.67 %
	2	796	QBE INS GRP	195	204	99.54 %	99.54 %	1.59 %	99.26 %
	3	626	CHUBB LTD GRP	88	63	14.91 %	14.91 %	0.72 %	99.98 %
	4	3219	SOMPO GRP	3	3	104.41 %	104.41 %	0.02 %	100.00 %
			STATE TOTAL	12,288	11,549	53.86 %	53.86 %	100.00 %	100.00 %
Delaware	1	212	ZURICH INS GRP	7,499	7,690	61.75 %	61.75 %	61.54 %	61.54 %
	2	626	CHUBB LTD GRP	1,684	1,681	47.67 %	47.67 %	13.82 %	75.36 %
	3	569	FARMERS MUT HAIL INS GRP	1,431	1,380	45.35 %	45.35 %	11.75 %	87.10 %
	4	3219	SOMPO GRP	1,304	1,303	30.53 %	30.53 %	10.70 %	97.81 %
	5	796	QBE INS GRP	249	251	69.76 %	69.76 %	2.04 %	99.85 %
	6	84	AMERICAN FINANCIAL GRP	18	18	121.40 %	121.40 %	0.15 %	100.00 %
			STATE TOTAL	12,186	12,324	54.94 %	54.94 %	100.00 %	100.00 %
Florida	1	626	CHUBB LTD GRP	122,380	120,914	119.61 %	119.61 %	36.96 %	36.96 %
	2	3219	SOMPO GRP	81,702	73,898	122.96 %	122.96 %	24.68 %	61.64 %
	3	84	AMERICAN FINANCIAL GRP	78,045	75,488	149.77 %	150.04 %	23.57 %	85.21 %
	4	796	QBE INS GRP	33,923	30,444	144.74 %	144.46 %	10.25 %	95.46 %
	5	212	ZURICH INS GRP	13,466	11,871	86.39 %	86.39 %	4.07 %	99.53 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	2,284	1,846	81.98 %	82.11 %	0.69 %	100.00 %
			STATE TOTAL	331,083	323,257	128.89 %	128.92 %	100.00 %	100.00 %
Georgia	1	3219	SOMPO GRP	88,871	84,814	130.81 %	130.81 %	30.90 %	30.90 %
	2	626	CHUBB LTD GRP	61,109	59,983	113.54 %	113.54 %	21.25 %	52.15 %
	3	212	ZURICH INS GRP	41,229	39,250	118.89 %	118.89 %	14.34 %	66.49 %
	4	84	AMERICAN FINANCIAL GRP	35,787	35,480	84.23 %	84.27 %	12.44 %	78.94 %
	5	796	QBE INS GRP	22,872	23,036	100.53 %	100.77 %	7.95 %	86.89 %
	6	569	FARMERS MUT HAIL INS GRP	22,487	23,194	70.88 %	70.88 %	7.82 %	94.71 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	13,393	13,369	91.15 %	91.25 %	4.66 %	99.37 %
	8	10103	AMERICAN AGRICULTURAL INS CO	1,234	486	296.03 %	296.03 %	0.43 %	99.80 %
	9	4977	PALOMAR HOLDINGS GRP	586	561	30.32 %	30.32 %	0.20 %	100.00 %
			STATE TOTAL	287,568	280,173	110.27 %	110.30 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Hawaii	1	212	ZURICH INS GRP	1,798	1,724	386.36 %	386.36 %	49.44 %	49.44 %
	2	4977	PALOMAR HOLDINGS GRP	1,190	1,190	139.29 %	139.29 %	32.72 %	82.16 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	451	422	8.71 %	8.82 %	12.41 %	94.57 %
	4	626	CHUBB LTD GRP	112	113	138.43 %	138.43 %	3.07 %	97.64 %
	5	3219	SOMPO GRP	86	61	443.48 %	443.48 %	2.36 %	100.00 %
			STATE TOTAL	3,637	3,511	250.17 %	250.18 %	100.00 %	100.00 %
Idaho	1	626	CHUBB LTD GRP	57,768	54,702	122.01 %	122.01 %	28.42 %	28.42 %
	2	796	QBE INS GRP	53,547	45,367	80.22 %	80.21 %	26.35 %	54.77 %
	3	212	ZURICH INS GRP	29,953	27,227	115.19 %	115.19 %	14.74 %	69.51 %
	4	3219	SOMPO GRP	18,155	16,248	113.77 %	113.77 %	8.93 %	78.44 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	16,582	15,023	49.57 %	49.69 %	8.16 %	86.60 %
	6	569	FARMERS MUT HAIL INS GRP	11,829	13,704	96.65 %	96.65 %	5.82 %	92.42 %
	7	84	AMERICAN FINANCIAL GRP	7,591	7,506	95.60 %	95.53 %	3.74 %	96.16 %
	8	842	FARM BUREAU GRP	4,818	4,665	120.18 %	120.18 %	2.37 %	98.53 %
	9	4850	CLEAR BLUE FINANCIAL GRP	2,939	2,939	92.95 %	92.95 %	1.45 %	99.98 %
	10	513	IOWA FARM BUREAU GRP	31	45	102.43 %	102.43 %	0.02 %	99.99 %
			STATE TOTAL	203,232	187,441	101.06 %	101.06 %	100.00 %	100.00 %
Illinois	1	84	AMERICAN FINANCIAL GRP	234,910	235,082	53.50 %	53.87 %	24.15 %	24.15 %
	2	796	QBE INS GRP	134,974	135,180	49.67 %	49.66 %	13.88 %	38.03 %
	3	212	ZURICH INS GRP	133,427	137,371	71.09 %	71.09 %	13.72 %	51.75 %
	4	626	CHUBB LTD GRP	111,483	111,361	50.02 %	50.02 %	11.46 %	63.21 %
	5	50	COUNTRY INS & FIN SERV GRP	107,170	106,898	38.58 %	38.58 %	11.02 %	74.23 %
	6	3219	SOMPO GRP	98,114	99,166	40.78 %	40.78 %	10.09 %	84.32 %
	7	569	FARMERS MUT HAIL INS GRP	87,902	87,814	53.57 %	53.57 %	9.04 %	93.36 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	56,743	55,110	18.67 %	18.78 %	5.83 %	99.19 %
	9	4977	PALOMAR HOLDINGS GRP	7,234	7,151	19.90 %	19.90 %	0.74 %	99.93 %
	10	4850	CLEAR BLUE FINANCIAL GRP	613	613	13.98 %	13.98 %	0.06 %	100.00 %
			STATE TOTAL	972,601	975,776	48.68 %	48.78 %	100.00 %	100.00 %
Indiana	1	84	AMERICAN FINANCIAL GRP	115,162	115,184	49.15 %	49.41 %	21.72 %	21.72 %
	2	796	QBE INS GRP	114,423	115,924	57.88 %	57.88 %	21.58 %	43.30 %
	3	569	FARMERS MUT HAIL INS GRP	76,190	76,227	38.24 %	38.24 %	14.37 %	57.67 %
	4	3219	SOMPO GRP	63,218	63,331	52.90 %	52.90 %	11.92 %	69.60 %
	5	626	CHUBB LTD GRP	56,433	56,650	58.20 %	58.20 %	10.64 %	80.24 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	40,566	40,255	40.34 %	40.45 %	7.65 %	87.89 %
	7	212	ZURICH INS GRP	37,081	37,049	39.30 %	39.30 %	6.99 %	94.89 %
	8	542	INDIANA FARM BUREAU GRP	19,754	19,754	35.07 %	35.07 %	3.73 %	98.61 %
	9	513	IOWA FARM BUREAU GRP	4,399	2,815	50.61 %	50.61 %	0.83 %	99.44 %
	10	4977	PALOMAR HOLDINGS GRP	2,197	2,138	34.82 %	34.82 %	0.41 %	99.86 %
			STATE TOTAL	530,177	530,090	48.40 %	48.47 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Iowa	1	626	CHUBB LTD GRP	280,619	287,338	46.50 %	46.50 %	20.78 %	20.78 %
	2	796	QBE INS GRP	227,320	225,960	42.16 %	42.16 %	16.83 %	37.61 %
	3	569	FARMERS MUT HAIL INS GRP	206,641	207,233	37.99 %	37.99 %	15.30 %	52.90 %
	4	84	AMERICAN FINANCIAL GRP	183,723	183,274	32.32 %	32.61 %	13.60 %	66.51 %
	5	212	ZURICH INS GRP	146,115	153,517	44.22 %	44.22 %	10.82 %	77.32 %
	6	3219	SOMPO GRP	143,237	145,297	29.79 %	29.79 %	10.60 %	87.93 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	87,287	88,401	30.56 %	30.66 %	6.46 %	94.39 %
	8	513	IOWA FARM BUREAU GRP	50,031	49,888	35.11 %	35.11 %	3.70 %	98.10 %
	9	10103	AMERICAN AGRICULTURAL INS CO	23,191	23,227	27.06 %	30.49 %	1.72 %	99.81 %
	10	4977	PALOMAR HOLDINGS GRP	1,955	1,819	1.07 %	1.07 %	0.14 %	99.96 %
			STATE TOTAL	1,350,689	1,366,519	38.62 %	38.72 %	100.00 %	100.00 %
Kansas	1	796	QBE INS GRP	238,857	231,463	49.95 %	49.96 %	20.03 %	20.03 %
	2	212	ZURICH INS GRP	209,766	211,836	45.63 %	45.63 %	17.59 %	37.62 %
	3	626	CHUBB LTD GRP	190,455	186,140	57.72 %	57.72 %	15.97 %	53.59 %
	4	84	AMERICAN FINANCIAL GRP	149,408	150,463	64.02 %	64.68 %	12.53 %	66.12 %
	5	3219	SOMPO GRP	147,865	130,492	48.93 %	48.93 %	12.40 %	78.52 %
	6	569	FARMERS MUT HAIL INS GRP	110,756	124,263	43.08 %	43.09 %	9.29 %	87.81 %
	7	513	IOWA FARM BUREAU GRP	73,890	74,290	30.24 %	30.24 %	6.20 %	94.00 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	42,818	42,652	26.06 %	26.16 %	3.59 %	97.59 %
	9	4977	PALOMAR HOLDINGS GRP	18,919	15,575	9.69 %	9.69 %	1.59 %	99.18 %
	10	4850	CLEAR BLUE FINANCIAL GRP	7,912	7,851	79.47 %	79.47 %	0.66 %	99.84 %
			STATE TOTAL	1,192,505	1,176,266	49.23 %	49.32 %	100.00 %	100.00 %
Kentucky	1	796	QBE INS GRP	44,228	43,919	99.85 %	99.87 %	20.01 %	20.01 %
	2	84	AMERICAN FINANCIAL GRP	40,241	40,406	97.56 %	97.80 %	18.21 %	38.22 %
	3	569	FARMERS MUT HAIL INS GRP	38,583	37,896	145.74 %	145.74 %	17.46 %	55.68 %
	4	3219	SOMPO GRP	31,846	31,649	151.84 %	151.84 %	14.41 %	70.09 %
	5	212	ZURICH INS GRP	28,252	29,042	106.73 %	106.73 %	12.78 %	82.87 %
	6	626	CHUBB LTD GRP	13,625	13,635	99.39 %	99.39 %	6.17 %	89.04 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	11,526	9,759	50.39 %	50.51 %	5.22 %	94.25 %
	8	4977	PALOMAR HOLDINGS GRP	8,448	8,260	174.14 %	174.14 %	3.82 %	98.08 %
	9	10103	AMERICAN AGRICULTURAL INS CO	4,251	4,230	90.98 %	93.43 %	1.92 %	100.00 %
			STATE TOTAL	221,000	218,797	116.39 %	116.49 %	100.00 %	100.00 %
Louisiana	1	796	QBE INS GRP	69,891	70,575	87.23 %	87.21 %	37.94 %	37.94 %
	2	626	CHUBB LTD GRP	61,158	60,849	74.62 %	74.62 %	33.20 %	71.14 %
	3	3219	SOMPO GRP	26,353	26,899	78.76 %	78.76 %	14.31 %	85.44 %
	4	4977	PALOMAR HOLDINGS GRP	10,648	10,339	104.27 %	104.27 %	5.78 %	91.22 %
	5	569	FARMERS MUT HAIL INS GRP	8,320	9,065	46.98 %	46.98 %	4.52 %	95.74 %
	6	84	AMERICAN FINANCIAL GRP	3,907	3,907	60.49 %	60.48 %	2.12 %	97.86 %
	7	212	ZURICH INS GRP	3,499	3,408	32.34 %	32.34 %	1.90 %	99.76 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	439	323	129.39 %	129.53 %	0.24 %	100.00 %
	9	12	AMERICAN INTL GRP	0	0	167,394.52 %	167,394.52 %	0.00 %	100.00 %
			STATE TOTAL	184,215	185,363	79.54 %	79.54 %	100.00 %	100.00 %

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02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maine	1	626	CHUBB LTD GRP	12,243	12,076	56.91 %	56.91 %	76.67 %	76.67 %
	2	212	ZURICH INS GRP	3,053	2,942	40.95 %	40.95 %	19.12 %	95.78 %
	3	796	QBE INS GRP	641	586	141.35 %	141.35 %	4.01 %	99.79 %
	4	3219	SOMPO GRP	25	19	194.42 %	194.42 %	0.16 %	99.95 %
	5	84	AMERICAN FINANCIAL GRP	8	8	107.00 %	107.00 %	0.05 %	100.00 %
			STATE TOTAL	15,970	15,632	57.26 %	57.26 %	100.00 %	100.00 %
Maryland	1	626	CHUBB LTD GRP	16,772	16,645	65.12 %	65.12 %	42.27 %	42.27 %
	2	212	ZURICH INS GRP	10,469	10,296	88.81 %	88.81 %	26.39 %	68.66 %
	3	3219	SOMPO GRP	5,468	5,465	82.46 %	82.46 %	13.78 %	82.44 %
	4	569	FARMERS MUT HAIL INS GRP	5,038	4,969	53.67 %	53.69 %	12.70 %	95.13 %
	5	796	QBE INS GRP	1,006	1,041	68.82 %	68.82 %	2.53 %	97.67 %
	6	84	AMERICAN FINANCIAL GRP	432	437	113.58 %	113.58 %	1.09 %	98.76 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	394	337	76.50 %	76.62 %	0.99 %	99.75 %
	8	10103	AMERICAN AGRICULTURAL INS CO	98	91	225.29 %	225.71 %	0.25 %	100.00 %
			STATE TOTAL	39,676	39,280	73.31 %	73.32 %	100.00 %	100.00 %
Massachusetts	1	212	ZURICH INS GRP	4,734	4,727	60.84 %	60.84 %	75.99 %	75.99 %
	2	626	CHUBB LTD GRP	849	883	130.14 %	130.14 %	13.62 %	89.61 %
	3	796	QBE INS GRP	634	618	55.37 %	55.35 %	10.19 %	99.80 %
	4	3219	SOMPO GRP	10	2	34.15 %	34.15 %	0.16 %	99.96 %
	5	84	AMERICAN FINANCIAL GRP	2	2	71.01 %	71.01 %	0.04 %	100.00 %
			STATE TOTAL	6,229	6,232	69.57 %	69.57 %	100.00 %	100.00 %
Michigan	1	212	ZURICH INS GRP	56,653	56,236	52.88 %	52.88 %	20.37 %	20.37 %
	2	84	AMERICAN FINANCIAL GRP	53,679	53,989	53.89 %	54.26 %	19.30 %	39.67 %
	3	796	QBE INS GRP	51,268	51,391	59.77 %	59.78 %	18.43 %	58.10 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	32,613	34,515	47.95 %	48.05 %	11.73 %	69.83 %
	5	626	CHUBB LTD GRP	25,954	26,553	63.20 %	63.20 %	9.33 %	79.16 %
	6	10103	AMERICAN AGRICULTURAL INS CO	22,374	22,030	73.87 %	78.35 %	8.04 %	87.20 %
	7	569	FARMERS MUT HAIL INS GRP	21,498	21,119	77.86 %	77.86 %	7.73 %	94.93 %
	8	3219	SOMPO GRP	14,119	17,496	114.60 %	114.60 %	5.08 %	100.00 %
	9	4977	PALOMAR HOLDINGS GRP	37	37	N/A	N/A	0.01 %	100.00 %
			STATE TOTAL	278,136	283,305	61.97 %	62.40 %	100.00 %	100.00 %
Minnesota	1	212	ZURICH INS GRP	279,053	277,667	N/A	N/A	25.55 %	25.55 %
	2	796	QBE INS GRP	241,056	240,679	68.04 %	68.04 %	22.07 %	47.63 %
	3	569	FARMERS MUT HAIL INS GRP	150,229	152,010	45.90 %	45.93 %	13.76 %	61.39 %
	4	3219	SOMPO GRP	141,604	143,045	88.87 %	88.87 %	12.97 %	74.35 %
	5	626	CHUBB LTD GRP	101,639	102,691	60.75 %	60.75 %	9.31 %	83.66 %
	6	84	AMERICAN FINANCIAL GRP	87,726	87,621	61.56 %	61.70 %	8.03 %	91.69 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	59,006	57,106	58.95 %	59.05 %	5.40 %	97.10 %
	8	4977	PALOMAR HOLDINGS GRP	13,109	13,089	29.02 %	29.02 %	1.20 %	98.30 %
	9	10103	AMERICAN AGRICULTURAL INS CO	9,747	11,277	21.72 %	21.90 %	0.89 %	99.19 %
	10	3500	NODAK MUT GRP	4,610	4,610	42.56 %	42.56 %	0.42 %	99.61 %
			STATE TOTAL	1,092,020	1,094,087	46.91 %	46.94 %	100.00 %	100.00 %

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Mississippi	1	3219	SOMPO GRP	107,466	107,674	168.52 %	168.52 %	53.73 %	53.73 %
	2	626	CHUBB LTD GRP	20,657	20,288	162.45 %	162.45 %	10.33 %	64.05 %
	3	569	FARMERS MUT HAIL INS GRP	18,097	18,298	148.79 %	148.79 %	9.05 %	73.10 %
	4	796	QBE INS GRP	17,282	17,069	149.55 %	149.55 %	8.64 %	81.74 %
	5	212	ZURICH INS GRP	14,125	13,437	154.03 %	154.03 %	7.06 %	88.80 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	13,488	10,270	24.85 %	24.99 %	6.74 %	95.55 %
	7	84	AMERICAN FINANCIAL GRP	4,486	4,486	119.77 %	119.77 %	2.24 %	97.79 %
	8	4977	PALOMAR HOLDINGS GRP	4,420	3,769	137.58 %	137.58 %	2.21 %	100.00 %
			STATE TOTAL	200,021	195,291	154.19 %	154.20 %	100.00 %	100.00 %
Missouri	1	626	CHUBB LTD GRP	204,494	203,002	70.83 %	70.83 %	37.93 %	37.93 %
	2	84	AMERICAN FINANCIAL GRP	88,065	88,333	36.87 %	37.00 %	16.34 %	54.27 %
	3	796	QBE INS GRP	61,459	58,403	79.83 %	79.82 %	11.40 %	65.67 %
	4	3219	SOMPO GRP	59,413	59,287	40.88 %	40.88 %	11.02 %	76.69 %
	5	569	FARMERS MUT HAIL INS GRP	56,358	56,261	66.45 %	66.46 %	10.45 %	87.14 %
	6	212	ZURICH INS GRP	47,236	47,042	31.45 %	31.45 %	8.76 %	95.90 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	11,528	10,823	23.95 %	24.06 %	2.14 %	98.04 %
	8	4977	PALOMAR HOLDINGS GRP	7,946	7,884	54.42 %	54.42 %	1.47 %	99.52 %
	9	10103	AMERICAN AGRICULTURAL INS CO	1,739	1,756	62.10 %	74.40 %	0.32 %	99.84 %
	10	4850	CLEAR BLUE FINANCIAL GRP	593	593	40.47 %	40.47 %	0.11 %	99.95 %
			STATE TOTAL	539,104	533,660	57.66 %	57.72 %	100.00 %	100.00 %
Montana	1	626	CHUBB LTD GRP	117,110	118,142	140.20 %	140.20 %	34.51 %	34.51 %
	2	796	QBE INS GRP	110,967	111,894	132.61 %	132.60 %	32.70 %	67.21 %
	3	212	ZURICH INS GRP	59,481	53,629	101.17 %	101.17 %	17.53 %	84.74 %
	4	3219	SOMPO GRP	23,765	22,025	133.82 %	133.82 %	7.00 %	91.74 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	13,263	11,936	84.02 %	84.13 %	3.91 %	95.65 %
	6	84	AMERICAN FINANCIAL GRP	11,259	12,280	114.90 %	114.90 %	3.32 %	98.97 %
	7	4850	CLEAR BLUE FINANCIAL GRP	1,283	1,283	74.95 %	74.95 %	0.38 %	99.35 %
	8	569	FARMERS MUT HAIL INS GRP	853	8,241	76.17 %	76.17 %	0.25 %	99.60 %
	9	10103	AMERICAN AGRICULTURAL INS CO	686	695	69.32 %	79.09 %	0.20 %	99.80 %
	10	4977	PALOMAR HOLDINGS GRP	545	464	34.23 %	34.23 %	0.16 %	99.96 %
			STATE TOTAL	339,340	340,735	126.50 %	126.52 %	100.00 %	100.00 %
Nebraska	1	626	CHUBB LTD GRP	286,703	296,731	51.49 %	51.49 %	28.02 %	28.02 %
	2	796	QBE INS GRP	224,712	216,070	47.12 %	47.12 %	21.96 %	49.99 %
	3	3219	SOMPO GRP	149,305	145,664	26.06 %	26.06 %	14.59 %	64.58 %
	4	212	ZURICH INS GRP	131,135	129,818	62.04 %	62.04 %	12.82 %	77.40 %
	5	569	FARMERS MUT HAIL INS GRP	75,567	84,506	44.76 %	44.78 %	7.39 %	84.79 %
	6	84	AMERICAN FINANCIAL GRP	71,912	71,966	45.23 %	45.22 %	7.03 %	91.81 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	50,822	50,523	24.06 %	24.16 %	4.97 %	96.78 %
	8	513	IOWA FARM BUREAU GRP	19,080	18,744	37.00 %	37.00 %	1.86 %	98.65 %
	9	4977	PALOMAR HOLDINGS GRP	7,419	3,764	23.23 %	23.23 %	0.73 %	99.37 %
	10	10103	AMERICAN AGRICULTURAL INS CO	5,755	5,557	45.08 %	45.08 %	0.56 %	99.93 %
			STATE TOTAL	1,023,078	1,024,005	45.62 %	45.63 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	796	QBE INS GRP	78,521	77,012	135.82 %	135.82 %	66.67 %	66.67 %
	2	626	CHUBB LTD GRP	12,662	8,668	85.00 %	85.00 %	10.75 %	77.43 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	10,573	10,473	145.85 %	145.85 %	8.98 %	86.40 %
	4	84	AMERICAN FINANCIAL GRP	7,690	7,690	90.08 %	90.03 %	6.53 %	92.93 %
	5	212	ZURICH INS GRP	4,324	4,131	86.75 %	86.75 %	3.67 %	96.61 %
	6	4850	CLEAR BLUE FINANCIAL GRP	3,714	3,714	170.21 %	170.21 %	3.15 %	99.76 %
	7	513	IOWA FARM BUREAU GRP	1,704	1,359	142.85 %	142.85 %	1.45 %	100.00 %
	8	569	FARMERS MUT HAIL INS GRP	1,567	2,486	119.43 %	119.43 %	1.33 %	100.00 %
	9	4977	PALOMAR HOLDINGS GRP	340	92	15.48 %	15.48 %	0.29 %	100.00 %
			STATE TOTAL	117,768	115,954	129.78 %	129.78 %	100.00 %	100.00 %
New Hampshire	1	212	ZURICH INS GRP	514	413	136.25 %	136.25 %	82.48 %	82.48 %
	2	796	QBE INS GRP	67	62	205.98 %	205.44 %	10.79 %	93.26 %
	3	626	CHUBB LTD GRP	42	68	98.03 %	98.03 %	6.74 %	100.00 %
			STATE TOTAL	623	546	147.53 %	147.47 %	100.00 %	100.00 %
New Jersey	1	626	CHUBB LTD GRP	3,327	2,947	171.52 %	171.52 %	42.19 %	42.19 %
	2	212	ZURICH INS GRP	3,167	2,933	243.02 %	243.02 %	40.16 %	82.36 %
	3	796	QBE INS GRP	812	826	51.63 %	51.63 %	10.29 %	92.65 %
	4	569	FARMERS MUT HAIL INS GRP	339	324	76.70 %	76.70 %	4.30 %	96.95 %
	5	84	AMERICAN FINANCIAL GRP	151	155	393.15 %	393.15 %	1.92 %	98.87 %
	6	3219	SOMPO GRP	89	91	66.80 %	66.80 %	1.13 %	100.00 %
			STATE TOTAL	7,886	7,276	185.93 %	185.93 %	100.00 %	100.00 %
New Mexico	1	3219	SOMPO GRP	24,145	33,367	79.18 %	79.18 %	19.27 %	19.27 %
	2	626	CHUBB LTD GRP	23,754	15,760	120.11 %	120.11 %	18.96 %	38.22 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	16,096	14,774	65.28 %	65.39 %	12.84 %	51.07 %
	4	84	AMERICAN FINANCIAL GRP	15,236	15,134	42.70 %	42.90 %	12.16 %	63.23 %
	5	4977	PALOMAR HOLDINGS GRP	11,662	11,283	93.57 %	93.57 %	9.31 %	72.53 %
	6	796	QBE INS GRP	9,451	47,460	112.78 %	112.78 %	7.54 %	80.07 %
	7	212	ZURICH INS GRP	8,291	9,639	141.10 %	141.10 %	6.62 %	86.69 %
	8	569	FARMERS MUT HAIL INS GRP	6,738	8,872	135.22 %	135.22 %	5.38 %	92.07 %
	9	4850	CLEAR BLUE FINANCIAL GRP	5,731	5,731	91.38 %	91.38 %	4.57 %	96.64 %
	10	513	IOWA FARM BUREAU GRP	4,186	3,966	86.92 %	86.92 %	3.34 %	99.98 %
			STATE TOTAL	125,313	166,007	97.75 %	97.78 %	100.00 %	100.00 %
New York	1	626	CHUBB LTD GRP	35,684	36,949	139.06 %	139.06 %	38.38 %	38.38 %
	2	212	ZURICH INS GRP	27,519	26,615	127.80 %	127.80 %	29.60 %	67.97 %
	3	796	QBE INS GRP	18,053	18,572	185.02 %	185.02 %	19.42 %	87.39 %
	4	3219	SOMPO GRP	7,022	3,340	138.11 %	138.11 %	7.55 %	94.94 %
	5	84	AMERICAN FINANCIAL GRP	2,629	2,674	184.75 %	184.75 %	2.83 %	97.77 %
	6	569	FARMERS MUT HAIL INS GRP	1,202	1,252	212.31 %	212.31 %	1.29 %	99.06 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	873	860	137.26 %	137.26 %	0.94 %	100.00 %
			STATE TOTAL	92,982	90,262	148.04 %	148.04 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
North Carolina	1	796	QBE INS GRP	89,709	89,232	73.12 %	73.18 %	24.80 %	24.80 %
	2	212	ZURICH INS GRP	85,002	86,166	56.59 %	56.59 %	23.49 %	48.29 %
	3	626	CHUBB LTD GRP	77,591	76,003	96.44 %	96.44 %	21.45 %	69.74 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	51,409	45,768	64.55 %	64.67 %	14.21 %	83.95 %
	5	3219	SOMPO GRP	22,683	22,351	123.29 %	123.29 %	6.27 %	90.22 %
	6	84	AMERICAN FINANCIAL GRP	19,670	19,606	64.13 %	64.12 %	5.44 %	95.65 %
	7	10103	AMERICAN AGRICULTURAL INS CO	9,492	9,417	36.21 %	40.40 %	2.62 %	98.28 %
	8	569	FARMERS MUT HAIL INS GRP	6,235	6,253	39.83 %	40.07 %	1.72 %	100.00 %
			STATE TOTAL	361,790	354,795	74.10 %	74.24 %	100.00 %	100.00 %
North Dakota	1	796	QBE INS GRP	460,415	457,899	52.19 %	52.18 %	34.33 %	34.33 %
	2	626	CHUBB LTD GRP	319,114	318,392	60.32 %	60.32 %	23.80 %	58.13 %
	3	212	ZURICH INS GRP	240,884	239,833	41.10 %	41.10 %	17.96 %	76.09 %
	4	84	AMERICAN FINANCIAL GRP	107,702	107,363	58.64 %	59.35 %	8.03 %	84.12 %
	5	3219	SOMPO GRP	103,777	110,501	30.36 %	30.36 %	7.74 %	91.86 %
	6	569	FARMERS MUT HAIL INS GRP	37,133	42,865	33.58 %	33.77 %	2.77 %	94.63 %
	7	3500	NODAK MUT GRP	28,976	28,976	30.33 %	30.33 %	2.16 %	96.79 %
	8	4977	PALOMAR HOLDINGS GRP	20,803	20,706	57.66 %	57.66 %	1.55 %	98.34 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	16,270	16,350	35.44 %	35.55 %	1.21 %	99.56 %
	10	4850	CLEAR BLUE FINANCIAL GRP	5,400	5,398	23.87 %	23.87 %	0.40 %	99.96 %
			STATE TOTAL	1,341,010	1,348,810	49.58 %	49.65 %	100.00 %	100.00 %
Ohio	1	796	QBE INS GRP	71,701	70,652	63.36 %	63.33 %	19.57 %	19.57 %
	2	626	CHUBB LTD GRP	62,448	62,198	81.69 %	81.69 %	17.04 %	36.61 %
	3	569	FARMERS MUT HAIL INS GRP	60,050	58,991	58.01 %	58.01 %	16.39 %	53.00 %
	4	212	ZURICH INS GRP	58,990	59,019	89.37 %	89.37 %	16.10 %	69.10 %
	5	84	AMERICAN FINANCIAL GRP	51,785	51,667	80.94 %	80.94 %	14.13 %	83.23 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	29,570	29,565	56.76 %	56.86 %	8.07 %	91.30 %
	7	3219	SOMPO GRP	27,115	26,371	128.05 %	128.05 %	7.40 %	98.70 %
	8	10103	AMERICAN AGRICULTURAL INS CO	3,299	3,757	131.95 %	131.96 %	0.90 %	99.60 %
	9	513	IOWA FARM BUREAU GRP	1,263	3,257	7.07 %	7.07 %	0.34 %	99.94 %
	10	542	INDIANA FARM BUREAU GRP	178	178	71.98 %	71.98 %	0.05 %	99.99 %
			STATE TOTAL	366,435	365,679	76.84 %	76.85 %	100.00 %	100.00 %
Oklahoma	1	3219	SOMPO GRP	93,298	81,166	69.06 %	69.06 %	26.27 %	26.27 %
	2	796	QBE INS GRP	82,023	79,248	71.12 %	71.11 %	23.10 %	49.37 %
	3	84	AMERICAN FINANCIAL GRP	48,361	50,675	60.03 %	60.19 %	13.62 %	62.99 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	36,827	37,614	70.25 %	70.35 %	10.37 %	73.36 %
	5	212	ZURICH INS GRP	35,475	33,246	85.98 %	85.98 %	9.99 %	83.36 %
	6	4977	PALOMAR HOLDINGS GRP	23,449	16,919	54.57 %	54.57 %	6.60 %	89.96 %
	7	626	CHUBB LTD GRP	18,327	16,874	111.73 %	111.73 %	5.16 %	95.12 %
	8	10103	AMERICAN AGRICULTURAL INS CO	8,101	7,803	79.39 %	90.88 %	2.28 %	97.40 %
	9	569	FARMERS MUT HAIL INS GRP	7,352	8,070	78.44 %	78.49 %	2.07 %	99.47 %
	10	4850	CLEAR BLUE FINANCIAL GRP	1,591	1,580	62.99 %	62.99 %	0.45 %	99.92 %
			STATE TOTAL	355,089	333,459	72.58 %	72.89 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oregon	1	626	CHUBB LTD GRP	65,024	53,230	101.32 %	101.32 %	37.90 %	37.90 %
	2	796	QBE INS GRP	47,450	54,889	68.49 %	68.46 %	27.66 %	65.56 %
	3	212	ZURICH INS GRP	17,797	19,111	71.40 %	71.40 %	10.37 %	75.94 %
	4	3219	SOMPO GRP	17,075	22,052	88.88 %	88.88 %	9.95 %	85.89 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	11,605	10,161	35.82 %	35.93 %	6.76 %	92.66 %
	6	84	AMERICAN FINANCIAL GRP	9,353	9,428	171.23 %	171.21 %	5.45 %	98.11 %
	7	4850	CLEAR BLUE FINANCIAL GRP	1,691	1,691	30.11 %	30.11 %	0.99 %	99.09 %
	8	569	FARMERS MUT HAIL INS GRP	1,169	6,532	130.04 %	130.04 %	0.68 %	99.77 %
	9	4977	PALOMAR HOLDINGS GRP	386	385	120.60 %	120.60 %	0.23 %	100.00 %
			STATE TOTAL	171,552	177,480	86.78 %	86.78 %	100.00 %	100.00 %
Pennsylvania	1	626	CHUBB LTD GRP	23,351	22,619	137.04 %	137.04 %	28.00 %	28.00 %
	2	212	ZURICH INS GRP	14,755	14,156	85.54 %	85.54 %	17.69 %	45.70 %
	3	3219	SOMPO GRP	13,321	8,533	132.75 %	132.75 %	15.98 %	61.67 %
	4	569	FARMERS MUT HAIL INS GRP	10,748	10,629	72.64 %	72.64 %	12.89 %	74.56 %
	5	796	QBE INS GRP	9,747	9,050	101.44 %	101.43 %	11.69 %	86.25 %
	6	84	AMERICAN FINANCIAL GRP	7,224	7,217	85.73 %	85.73 %	8.66 %	94.92 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	2,980	3,078	64.88 %	64.98 %	3.57 %	98.49 %
	8	10103	AMERICAN AGRICULTURAL INS CO	1,258	1,421	165.12 %	165.12 %	1.51 %	100.00 %
			STATE TOTAL	83,383	76,703	107.07 %	107.08 %	100.00 %	100.00 %
Rhode Island	1	212	ZURICH INS GRP	128	121	78.44 %	78.44 %	67.06 %	67.06 %
	2	796	QBE INS GRP	61	55	157.44 %	157.44 %	31.72 %	98.78 %
	3	626	CHUBB LTD GRP	2	2	N/A	N/A	1.22 %	100.00 %
			STATE TOTAL	191	179	101.68 %	101.68 %	100.00 %	100.00 %
South Carolina	1	626	CHUBB LTD GRP	39,285	39,244	81.93 %	81.93 %	32.52 %	32.52 %
	2	569	FARMERS MUT HAIL INS GRP	23,617	29,151	43.68 %	43.68 %	19.55 %	52.07 %
	3	84	AMERICAN FINANCIAL GRP	19,903	19,894	N/A	N/A	16.48 %	68.55 %
	4	3219	SOMPO GRP	18,747	18,325	115.68 %	115.68 %	15.52 %	84.07 %
	5	212	ZURICH INS GRP	11,714	11,765	73.52 %	73.52 %	9.70 %	93.76 %
	6	796	QBE INS GRP	6,654	6,703	72.53 %	72.53 %	5.51 %	99.27 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	880	949	149.69 %	149.79 %	0.73 %	100.00 %
			STATE TOTAL	120,800	126,030	63.26 %	63.26 %	100.00 %	100.00 %
South Dakota	1	626	CHUBB LTD GRP	352,209	361,219	58.41 %	58.41 %	30.07 %	30.07 %
	2	796	QBE INS GRP	232,501	220,398	38.56 %	38.56 %	19.85 %	49.91 %
	3	212	ZURICH INS GRP	166,674	158,287	32.39 %	32.39 %	14.23 %	64.14 %
	4	84	AMERICAN FINANCIAL GRP	151,800	151,231	38.63 %	38.80 %	12.96 %	77.10 %
	5	3219	SOMPO GRP	100,805	97,820	37.54 %	37.54 %	8.60 %	85.70 %
	6	569	FARMERS MUT HAIL INS GRP	92,871	97,912	36.00 %	36.00 %	7.93 %	93.63 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	34,790	35,001	30.80 %	30.90 %	2.97 %	96.60 %
	8	4850	CLEAR BLUE FINANCIAL GRP	25,234	25,230	31.46 %	31.46 %	2.15 %	98.75 %
	9	10103	AMERICAN AGRICULTURAL INS CO	5,626	4,333	36.56 %	36.56 %	0.48 %	99.23 %
	10	513	IOWA FARM BUREAU GRP	5,054	5,191	35.04 %	35.04 %	0.43 %	99.66 %
			STATE TOTAL	1,171,489	1,159,283	42.47 %	42.50 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Tennessee	1	796	QBE INS GRP	29,060	28,932	175.93 %	175.85 %	22.67 %	22.67 %
	2	626	CHUBB LTD GRP	24,400	24,001	163.51 %	163.51 %	19.03 %	41.70 %
	3	3219	SOMPO GRP	23,821	23,268	218.29 %	218.29 %	18.58 %	60.29 %
	4	569	FARMERS MUT HAIL INS GRP	21,074	19,811	164.67 %	164.67 %	16.44 %	76.73 %
	5	84	AMERICAN FINANCIAL GRP	11,136	11,088	128.85 %	128.85 %	8.69 %	85.41 %
	6	212	ZURICH INS GRP	11,112	11,718	182.27 %	182.27 %	8.67 %	94.08 %
	7	4977	PALOMAR HOLDINGS GRP	2,678	2,579	0.69 %	0.69 %	2.09 %	96.17 %
	8	10103	AMERICAN AGRICULTURAL INS CO	2,461	2,226	27.99 %	34.09 %	1.92 %	98.09 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	2,448	2,451	32.56 %	32.66 %	1.91 %	100.00 %
			STATE TOTAL	128,190	126,074	167.08 %	167.17 %	100.00 %	100.00 %
Texas	1	3219	SOMPO GRP	564,062	544,350	112.51 %	112.51 %	28.39 %	28.39 %
	2	796	QBE INS GRP	495,995	455,521	99.47 %	99.46 %	24.96 %	53.35 %
	3	626	CHUBB LTD GRP	328,458	307,918	118.01 %	118.01 %	16.53 %	69.88 %
	4	84	AMERICAN FINANCIAL GRP	198,167	184,134	108.61 %	108.72 %	9.97 %	79.85 %
	5	212	ZURICH INS GRP	157,057	145,084	144.12 %	144.12 %	7.90 %	87.75 %
	6	569	FARMERS MUT HAIL INS GRP	135,441	115,258	118.78 %	118.78 %	6.82 %	94.57 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	69,096	59,929	84.27 %	84.39 %	3.48 %	98.05 %
	8	4977	PALOMAR HOLDINGS GRP	24,774	21,516	80.40 %	80.40 %	1.25 %	99.29 %
	9	4850	CLEAR BLUE FINANCIAL GRP	13,709	13,616	74.97 %	74.97 %	0.69 %	99.98 %
	10	513	IOWA FARM BUREAU GRP	221	221	108.19 %	108.19 %	0.01 %	99.99 %
			STATE TOTAL	1,987,083	1,847,834	111.74 %	111.75 %	100.00 %	100.00 %
Utah	1	796	QBE INS GRP	20,152	20,211	152.58 %	152.58 %	36.99 %	36.99 %
	2	513	IOWA FARM BUREAU GRP	12,453	11,319	129.74 %	129.74 %	22.86 %	59.84 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	8,258	8,185	100.53 %	100.53 %	15.16 %	75.00 %
	4	626	CHUBB LTD GRP	6,857	3,732	126.93 %	126.93 %	12.59 %	87.58 %
	5	4850	CLEAR BLUE FINANCIAL GRP	2,139	2,139	127.08 %	127.08 %	3.93 %	91.51 %
	6	4977	PALOMAR HOLDINGS GRP	2,051	752	2.74 %	2.74 %	3.76 %	95.27 %
	7	3219	SOMPO GRP	1,095	3,096	159.04 %	159.04 %	2.01 %	97.28 %
	8	84	AMERICAN FINANCIAL GRP	822	822	150.84 %	150.83 %	1.51 %	98.79 %
	9	212	ZURICH INS GRP	362	393	79.75 %	79.75 %	0.66 %	99.45 %
	10	569	FARMERS MUT HAIL INS GRP	284	678	151.73 %	151.73 %	0.52 %	99.97 %
			STATE TOTAL	54,487	51,341	133.95 %	133.94 %	100.00 %	100.00 %
Vermont	1	626	CHUBB LTD GRP	2,084	2,226	94.71 %	94.71 %	50.49 %	50.49 %
	2	212	ZURICH INS GRP	788	754	44.60 %	44.60 %	19.08 %	69.58 %
	3	796	QBE INS GRP	716	731	179.52 %	179.36 %	17.36 %	86.93 %
	4	3219	SOMPO GRP	406	243	77.51 %	77.51 %	9.84 %	96.77 %
	5	84	AMERICAN FINANCIAL GRP	71	71	175.00 %	175.00 %	1.72 %	98.49 %
	6	10103	AMERICAN AGRICULTURAL INS CO	61	63	176.69 %	176.69 %	1.48 %	99.96 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1	1	264.81 %	264.89 %	0.04 %	100.00 %
			STATE TOTAL	4,127	4,102	103.23 %	103.20 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Virginia	1	212	ZURICH INS GRP	46,417	46,730	66.96 %	66.96 %	47.97 %	47.97 %
	2	626	CHUBB LTD GRP	23,973	23,787	105.40 %	105.40 %	24.78 %	72.75 %
	3	796	QBE INS GRP	10,378	12,068	126.10 %	126.09 %	10.73 %	83.48 %
	4	10103	AMERICAN AGRICULTURAL INS CO	7,186	7,044	35.13 %	40.24 %	7.43 %	90.91 %
	5	569	FARMERS MUT HAIL INS GRP	3,267	3,219	23.58 %	23.58 %	3.38 %	94.28 %
	6	84	AMERICAN FINANCIAL GRP	2,177	2,177	82.28 %	82.28 %	2.25 %	96.53 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	2,085	2,098	50.20 %	50.30 %	2.16 %	98.69 %
	8	3219	SOMPO GRP	1,045	720	16.44 %	16.44 %	1.08 %	99.77 %
	9	4977	PALOMAR HOLDINGS GRP	224	143	17.52 %	17.52 %	0.23 %	100.00 %
			STATE TOTAL	96,753	97,988	79.68 %	80.05 %	100.00 %	100.00 %
Washington	1	626	CHUBB LTD GRP	120,476	117,292	234.96 %	234.96 %	34.18 %	34.18 %
	2	796	QBE INS GRP	70,685	54,376	125.80 %	125.80 %	20.05 %	54.23 %
	3	212	ZURICH INS GRP	63,232	62,773	116.82 %	116.82 %	17.94 %	72.17 %
	4	569	FARMERS MUT HAIL INS GRP	39,941	60,884	201.74 %	201.74 %	11.33 %	83.50 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	33,049	30,120	129.60 %	129.71 %	9.38 %	92.88 %
	6	84	AMERICAN FINANCIAL GRP	14,307	14,204	152.52 %	152.54 %	4.06 %	96.94 %
	7	3219	SOMPO GRP	10,178	20,019	478.77 %	478.77 %	2.89 %	99.82 %
	8	4977	PALOMAR HOLDINGS GRP	618	611	102.48 %	102.48 %	0.18 %	100.00 %
			STATE TOTAL	352,485	360,298	193.61 %	193.62 %	100.00 %	100.00 %
West Virginia	1	626	CHUBB LTD GRP	3,094	3,076	158.01 %	158.01 %	51.36 %	51.36 %
	2	212	ZURICH INS GRP	2,183	2,078	91.93 %	91.93 %	36.23 %	87.59 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	284	298	92.68 %	92.78 %	4.72 %	92.31 %
	4	796	QBE INS GRP	222	184	73.43 %	73.43 %	3.68 %	95.99 %
	5	84	AMERICAN FINANCIAL GRP	136	136	295.30 %	295.32 %	2.26 %	98.26 %
	6	569	FARMERS MUT HAIL INS GRP	97	95	53.73 %	53.73 %	1.61 %	99.87 %
	7	4977	PALOMAR HOLDINGS GRP	6	3	0.00 %	0.00 %	0.09 %	99.96 %
	8	3219	SOMPO GRP	2	2	N/A	N/A	0.04 %	100.00 %
			STATE TOTAL	6,024	5,871	129.72 %	129.72 %	100.00 %	100.00 %
Wisconsin	1	212	ZURICH INS GRP	96,707	95,284	39.79 %	39.79 %	24.94 %	24.94 %
	2	796	QBE INS GRP	86,186	84,624	47.63 %	47.75 %	22.22 %	47.16 %
	3	84	AMERICAN FINANCIAL GRP	76,853	77,005	46.13 %	47.09 %	19.82 %	66.98 %
	4	626	CHUBB LTD GRP	43,598	48,674	51.88 %	51.88 %	11.24 %	78.22 %
	5	569	FARMERS MUT HAIL INS GRP	42,836	43,392	99.44 %	99.44 %	11.05 %	89.26 %
	6	10103	AMERICAN AGRICULTURAL INS CO	16,298	13,580	57.57 %	62.42 %	4.20 %	93.47 %
	7	4977	PALOMAR HOLDINGS GRP	12,782	12,739	75.32 %	75.32 %	3.30 %	96.76 %
	8	3219	SOMPO GRP	7,162	6,770	60.13 %	60.13 %	1.85 %	98.61 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	3,319	3,191	21.73 %	21.83 %	0.86 %	99.46 %
	10	513	IOWA FARM BUREAU GRP	1,952	1,488	33.57 %	33.57 %	0.50 %	99.97 %
			STATE TOTAL	387,821	386,901	51.38 %	51.86 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.2 - Multiple Peril Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Wyoming	1	626	CHUBB LTD GRP	23,045	22,079	85.82 %	85.82 %	32.06 %	32.06 %
	2	796	QBE INS GRP	22,796	21,215	113.28 %	113.27 %	31.72 %	63.78 %
	3	3219	SOMPO GRP	7,113	8,922	73.25 %	73.25 %	9.90 %	73.68 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	4,981	5,064	85.97 %	85.97 %	6.93 %	80.61 %
	5	212	ZURICH INS GRP	4,172	6,103	20.52 %	20.52 %	5.80 %	86.41 %
	6	10103	AMERICAN AGRICULTURAL INS CO	3,712	3,102	25.57 %	28.22 %	5.16 %	91.57 %
	7	4850	CLEAR BLUE FINANCIAL GRP	3,359	3,359	64.70 %	64.70 %	4.67 %	96.25 %
	8	569	FARMERS MUT HAIL INS GRP	1,452	2,679	131.56 %	131.56 %	2.02 %	98.27 %
	9	84	AMERICAN FINANCIAL GRP	812	807	96.99 %	96.98 %	1.13 %	99.40 %
	10	4977	PALOMAR HOLDINGS GRP	296	96	0.55 %	0.55 %	0.41 %	99.81 %
			STATE TOTAL	71,874	73,513	85.05 %	85.16 %	100.00 %	100.00 %
Agg. Other Alien	1	158	FAIRFAX FIN GRP	1,038,320	983,026	89.30 %	89.43 %	100.00 %	100.00 %
			STATE TOTAL	1,038,320	983,026	89.30 %	89.43 %	100.00 %	100.00 %

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02.3—Federal Flood

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	11523	WRIGHT NATL FLOOD INS CO	1,074,497	1,040,789	1.98 %	2.07 %	29.72 %	29.72 %
	2	19	ASSURANT INC GRP	450,412	455,161	21.51 %	21.51 %	12.46 %	42.18 %
	3	8	ALLSTATE INS GRP	416,511	408,435	24.06 %	24.06 %	11.52 %	53.71 %
	4	242	SELECTIVE INS GRP	411,872	381,732	28.54 %	30.70 %	11.39 %	65.10 %
	5	91	HARTFORD FIRE & CAS GRP	279,896	276,880	152.72 %	160.01 %	7.74 %	72.84 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	184,774	181,975	19.19 %	26.89 %	5.11 %	77.96 %
	7	155	PROGRESSIVE GRP	134,764	135,622	5.46 %	6.61 %	3.73 %	81.68 %
	8	69	FARMERS INS GRP	128,287	131,409	22.86 %	22.90 %	3.55 %	85.23 %
	9	689	BANKERS INS GRP	92,619	89,074	N/A	N/A	2.56 %	87.79 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	68,438	67,017	32.19 %	32.19 %	1.89 %	89.69 %
	11	280	AUTO OWNERS GRP	53,810	53,378	24.62 %	28.74 %	1.49 %	91.18 %
	12	473	AMERICAN FAMILY INS GRP	50,663	50,769	133.01 %	133.28 %	1.40 %	92.58 %
	13	111	LIBERTY MUT GRP	33,576	33,886	68.78 %	68.21 %	0.93 %	93.51 %
	14	4773	FRONTLINE INS GRP	25,441	23,990	N/A	N/A	0.70 %	94.21 %
	15	4882	GULF STATES GRP	22,979	23,739	5.59 %	5.69 %	0.64 %	94.85 %
	16	483	SOUTHERN FARM BUREAU CAS GRP	22,458	22,082	13.43 %	15.79 %	0.62 %	95.47 %
	17	55	AUTOMOBILE CLUB MI GRP	19,718	19,689	N/A	22.43 %	0.55 %	96.01 %
	18	5074	HALE PARTNERSHIP GRP	19,651	20,157	43.33 %	43.33 %	0.54 %	96.56 %
	19	4718	TIPTREE FIN GRP	18,775	13,948	51.37 %	52.65 %	0.52 %	97.08 %
	20	324	NORTH CAROLINA FARM BUREAU GRP	16,597	16,597	14.53 %	14.53 %	0.46 %	97.53 %
	21	796	QBE INS GRP	16,051	16,124	107.88 %	115.35 %	0.44 %	97.98 %
	22	1278	CSAA INS GRP	11,692	11,399	5.28 %	5.28 %	0.32 %	98.30 %
	23	5092	5B ALLIANCE GRP	11,197	11,382	7.48 %	12.41 %	0.31 %	98.61 %
	24	4674	BARRINGTON CAPITAL GRP	8,553	8,304	N/A	N/A	0.24 %	98.85 %
	25	5084	LILYPAD INS HOLDINGS GRP	7,058	6,938	N/A	N/A	0.20 %	99.04 %
	26	408	BROOKFIELD WEALTH SOLUTIONS GRP	7,048	12,558	6.47 %	6.47 %	0.19 %	99.24 %
	27	411	MAPFRE INS GRP	5,190	5,250	1.81 %	1.81 %	0.14 %	99.38 %
	28	12359	AMERICAN TRADITIONS INS CO	3,759	3,452	48.13 %	48.13 %	0.10 %	99.49 %
	29	533	SOUTH CAROLINA FARM BUREAU MUT GRP	2,626	2,548	1.04 %	2.26 %	0.07 %	99.56 %
	30	5028	SAFEPOINT HOLDINGS INC GRP	2,582	2,187	4.24 %	4.24 %	0.07 %	99.63 %
	31	1227	PALISADES GRP	2,116	2,145	35.37 %	38.05 %	0.06 %	99.69 %
	32	44423	UNITED SURETY & IND CO	2,096	1,716	10.42 %	10.77 %	0.06 %	99.75 %
	33	561	GEORGIA FARM BUREAU GRP	1,968	1,968	0.00 %	0.00 %	0.05 %	99.80 %
	34	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	1,355	1,405	20.52 %	21.94 %	0.04 %	99.84 %
	35	203	VIRGINIA FARM BUREAU GRP	1,199	1,199	20.26 %	20.26 %	0.03 %	99.87 %
	36	144	N&D UNION MUT INS GRP	1,087	1,121	23.84 %	23.84 %	0.03 %	99.90 %
	37	71	UNIVERSAL INS CO GRP	1,047	987	N/A	N/A	0.03 %	99.93 %
	38	3456	CYPRESS GRP HOLDINGS INC GRP	648	605	260.06 %	279.41 %	0.02 %	99.95 %
	39	15816	ALLIED TRUST INS CO	611	428	0.00 %	0.00 %	0.02 %	99.97 %
	40	415	PLYMOUTH ROCK INS GRP	580	586	0.00 %	0.27 %	0.02 %	99.98 %
	41	106	ISLAND INS CO GRP	485	485	0.91 %	0.91 %	0.01 %	100.00 %
	42	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	91	86	0.00 %	0.00 %	0.00 %	100.00 %
	43	31186	BALDWIN MUT INS CO	71	71	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	3,614,848	3,539,366	26.61 %	28.14 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	11523	WRIGHT NATL FLOOD INS CO	1,074,497	1,040,789	1.98 %	2.07 %	29.72 %	29.72 %
	2	19	ASSURANT INC GRP	450,412	455,161	21.51 %	21.51 %	12.46 %	42.18 %
	3	8	ALLSTATE INS GRP	416,511	408,435	24.06 %	24.06 %	11.52 %	53.71 %
	4	242	SELECTIVE INS GRP	411,872	381,732	28.54 %	30.70 %	11.39 %	65.10 %
	5	91	HARTFORD FIRE & CAS GRP	279,896	276,880	152.72 %	160.01 %	7.74 %	72.84 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	184,774	181,975	19.19 %	26.89 %	5.11 %	77.96 %
	7	155	PROGRESSIVE GRP	134,764	135,622	5.46 %	6.61 %	3.73 %	81.68 %
	8	69	FARMERS INS GRP	128,287	131,409	22.86 %	22.90 %	3.55 %	85.23 %
	9	689	BANKERS INS GRP	92,619	89,074	N/A	N/A	2.56 %	87.79 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	68,438	67,017	32.19 %	32.19 %	1.89 %	89.69 %
	11	280	AUTO OWNERS GRP	53,810	53,378	24.62 %	28.74 %	1.49 %	91.18 %
	12	473	AMERICAN FAMILY INS GRP	50,663	50,769	133.01 %	133.28 %	1.40 %	92.58 %
	13	111	LIBERTY MUT GRP	33,576	33,886	68.78 %	68.21 %	0.93 %	93.51 %
	14	4773	FRONTLINE INS GRP	25,441	23,990	N/A	N/A	0.70 %	94.21 %
	15	4882	GULF STATES GRP	22,979	23,739	5.59 %	5.69 %	0.64 %	94.85 %
	16	483	SOUTHERN FARM BUREAU CAS GRP	22,458	22,082	13.43 %	15.79 %	0.62 %	95.47 %
	17	55	AUTOMOBILE CLUB MI GRP	19,718	19,689	N/A	22.43 %	0.55 %	96.01 %
	18	5074	HALE PARTNERSHIP GRP	19,651	20,157	43.33 %	43.33 %	0.54 %	96.56 %
	19	4718	TIPTREE FIN GRP	18,775	13,948	51.37 %	52.65 %	0.52 %	97.08 %
	20	324	NORTH CAROLINA FARM BUREAU GRP	16,597	16,597	14.53 %	14.53 %	0.46 %	97.53 %
	21	796	QBE INS GRP	16,051	16,124	107.88 %	115.35 %	0.44 %	97.98 %
	22	1278	CSAA INS GRP	11,692	11,399	5.28 %	5.28 %	0.32 %	98.30 %
	23	5092	5B ALLIANCE GRP	11,197	11,382	7.48 %	12.41 %	0.31 %	98.61 %
	24	4674	BARRINGTON CAPITAL GRP	8,553	8,304	N/A	N/A	0.24 %	98.85 %
	25	5084	LILYPAD INS HOLDINGS GRP	7,058	6,938	N/A	N/A	0.20 %	99.04 %
	26	408	BROOKFIELD WEALTH SOLUTIONS GRP	7,048	12,558	6.47 %	6.47 %	0.19 %	99.24 %
	27	411	MAPFRE INS GRP	5,190	5,250	1.81 %	1.81 %	0.14 %	99.38 %
	28	12359	AMERICAN TRADITIONS INS CO	3,759	3,452	48.13 %	48.13 %	0.10 %	99.49 %
	29	533	SOUTH CAROLINA FARM BUREAU MUT GRP	2,626	2,548	1.04 %	2.26 %	0.07 %	99.56 %
	30	5028	SAFEPOINT HOLDINGS INC GRP	2,582	2,187	4.24 %	4.24 %	0.07 %	99.63 %
	31	1227	PALISADES GRP	2,116	2,145	35.37 %	38.05 %	0.06 %	99.69 %
	32	44423	UNITED SURETY & IND CO	2,096	1,716	10.42 %	10.77 %	0.06 %	99.75 %
	33	561	GEORGIA FARM BUREAU GRP	1,968	1,968	0.00 %	0.00 %	0.05 %	99.80 %
	34	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	1,355	1,405	20.52 %	21.94 %	0.04 %	99.84 %
	35	203	VIRGINIA FARM BUREAU GRP	1,199	1,199	20.26 %	20.26 %	0.03 %	99.87 %
	36	144	N&D UNION MUT INS GRP	1,087	1,121	23.84 %	23.84 %	0.03 %	99.90 %
	37	71	UNIVERSAL INS CO GRP	1,047	987	N/A	N/A	0.03 %	99.93 %
	38	3456	CYPRESS GRP HOLDINGS INC GRP	648	605	260.06 %	279.41 %	0.02 %	99.95 %
	39	15816	ALLIED TRUST INS CO	611	428	0.00 %	0.00 %	0.02 %	99.97 %
	40	415	PLYMOUTH ROCK INS GRP	580	586	0.00 %	0.27 %	0.02 %	99.98 %
	41	106	ISLAND INS CO GRP	485	485	0.91 %	0.91 %	0.01 %	100.00 %
	42	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	91	86	0.00 %	0.00 %	0.00 %	100.00 %
	43	31186	BALDWIN MUT INS CO	71	71	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	3,614,848	3,539,366	26.61 %	28.14 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	11523	WRIGHT NATL FLOOD INS CO	7,493	7,225	2.26 %	2.26 %	23.35 %	23.35 %
	2	242	SELECTIVE INS GRP	6,027	5,803	3.20 %	3.41 %	18.78 %	42.13 %
	3	19	ASSURANT INC GRP	5,206	5,369	N/A	N/A	16.22 %	58.35 %
	4	8	ALLSTATE INS GRP	2,935	2,983	8.40 %	8.40 %	9.15 %	67.49 %
	5	280	AUTO OWNERS GRP	2,718	2,703	1.08 %	1.20 %	8.47 %	75.96 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	2,377	2,332	14.84 %	15.92 %	7.40 %	83.36 %
	7	69	FARMERS INS GRP	1,555	1,553	39.26 %	39.26 %	4.84 %	88.21 %
	8	91	HARTFORD FIRE & CAS GRP	1,490	1,468	10.51 %	11.11 %	4.64 %	92.85 %
	9	155	PROGRESSIVE GRP	508	517	22.48 %	22.48 %	1.58 %	94.43 %
	10	5084	LILYPAD INS HOLDINGS GRP	307	315	3.18 %	3.18 %	0.96 %	95.39 %
			STATE TOTAL	32,096	31,958	4.94 %	5.16 %	100.00 %	100.00 %
Alaska	1	8	ALLSTATE INS GRP	249	247	121.46 %	121.46 %	30.34 %	30.34 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	141	136	79.78 %	97.08 %	17.16 %	47.50 %
	3	242	SELECTIVE INS GRP	132	120	13.58 %	14.47 %	16.03 %	63.53 %
	4	11523	WRIGHT NATL FLOOD INS CO	124	121	25.31 %	25.31 %	15.16 %	78.69 %
	5	91	HARTFORD FIRE & CAS GRP	117	122	32.04 %	33.97 %	14.30 %	92.99 %
	6	19	ASSURANT INC GRP	42	42	N/A	N/A	5.07 %	98.06 %
	7	111	LIBERTY MUT GRP	6	5	0.00 %	0.00 %	0.68 %	98.73 %
	8	69	FARMERS INS GRP	3	4	N/A	N/A	0.39 %	99.13 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	2	3	1.38 %	1.38 %	0.29 %	99.41 %
	10	473	AMERICAN FAMILY INS GRP	2	3	0.00 %	0.00 %	0.28 %	99.70 %
			STATE TOTAL	821	803	61.96 %	65.41 %	100.00 %	100.00 %
Arizona	1	242	SELECTIVE INS GRP	2,260	2,042	7.01 %	7.57 %	15.19 %	15.19 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	1,798	1,815	21.26 %	22.53 %	12.08 %	27.27 %
	3	69	FARMERS INS GRP	1,720	1,774	N/A	N/A	11.56 %	38.84 %
	4	11523	WRIGHT NATL FLOOD INS CO	1,698	1,643	18.73 %	18.73 %	11.41 %	50.25 %
	5	8	ALLSTATE INS GRP	1,425	1,407	16.12 %	16.12 %	9.58 %	59.83 %
	6	19	ASSURANT INC GRP	1,401	1,439	0.02 %	0.02 %	9.42 %	69.25 %
	7	91	HARTFORD FIRE & CAS GRP	1,269	1,329	6.94 %	7.69 %	8.53 %	77.78 %
	8	155	PROGRESSIVE GRP	876	837	18.18 %	18.18 %	5.89 %	83.67 %
	9	473	AMERICAN FAMILY INS GRP	790	783	11.95 %	12.83 %	5.31 %	88.98 %
	10	280	AUTO OWNERS GRP	614	652	25.00 %	26.20 %	4.13 %	93.11 %
			STATE TOTAL	14,878	14,762	11.70 %	12.08 %	100.00 %	100.00 %
Arkansas	1	11523	WRIGHT NATL FLOOD INS CO	1,649	1,618	38.40 %	38.40 %	18.83 %	18.83 %
	2	19	ASSURANT INC GRP	1,310	1,368	98.63 %	98.63 %	14.96 %	33.79 %
	3	483	SOUTHERN FARM BUREAU CAS GRP	985	999	142.45 %	153.98 %	11.25 %	45.04 %
	4	280	AUTO OWNERS GRP	973	967	118.96 %	126.03 %	11.11 %	56.15 %
	5	8	ALLSTATE INS GRP	858	822	106.75 %	106.75 %	9.80 %	65.95 %
	6	242	SELECTIVE INS GRP	628	596	151.32 %	160.01 %	7.17 %	73.12 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	595	585	148.09 %	158.86 %	6.79 %	79.91 %
	8	69	FARMERS INS GRP	562	555	111.39 %	111.39 %	6.41 %	86.32 %
	9	91	HARTFORD FIRE & CAS GRP	475	497	179.46 %	188.92 %	5.42 %	91.75 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	170	176	76.99 %	76.99 %	1.94 %	93.68 %
			STATE TOTAL	8,758	8,739	113.63 %	117.73 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	11523	WRIGHT NATL FLOOD INS CO	23,978	23,409	11.19 %	11.26 %	17.24 %	17.24 %
	2	69	FARMERS INS GRP	23,610	24,414	N/A	N/A	16.98 %	34.22 %
	3	91	HARTFORD FIRE & CAS GRP	20,229	21,322	3.27 %	3.46 %	14.55 %	48.77 %
	4	19	ASSURANT INC GRP	15,909	16,311	3.29 %	3.29 %	11.44 %	60.21 %
	5	8	ALLSTATE INS GRP	12,782	12,828	5.51 %	5.51 %	9.19 %	69.40 %
	6	242	SELECTIVE INS GRP	12,468	11,260	3.89 %	4.14 %	8.97 %	78.37 %
	7	1278	CSAA INS GRP	10,423	10,139	2.83 %	2.83 %	7.50 %	85.87 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	9,363	9,218	0.29 %	0.38 %	6.73 %	92.60 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	2,448	2,336	16.25 %	16.25 %	1.76 %	94.36 %
	10	111	LIBERTY MUT GRP	2,391	2,426	14.79 %	14.90 %	1.72 %	96.08 %
			STATE TOTAL	139,052	139,037	4.58 %	4.69 %	100.00 %	100.00 %
Colorado	1	242	SELECTIVE INS GRP	1,620	1,490	1.09 %	1.21 %	13.43 %	13.43 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	1,575	1,615	18.04 %	19.71 %	13.06 %	26.48 %
	3	91	HARTFORD FIRE & CAS GRP	1,519	1,554	3.41 %	3.70 %	12.59 %	39.08 %
	4	11523	WRIGHT NATL FLOOD INS CO	1,420	1,347	N/A	N/A	11.77 %	50.85 %
	5	69	FARMERS INS GRP	1,394	1,415	N/A	N/A	11.56 %	62.41 %
	6	19	ASSURANT INC GRP	1,329	1,333	N/A	N/A	11.02 %	73.42 %
	7	473	AMERICAN FAMILY INS GRP	892	930	0.22 %	0.51 %	7.40 %	80.82 %
	8	8	ALLSTATE INS GRP	730	710	0.00 %	0.00 %	6.05 %	86.88 %
	9	280	AUTO OWNERS GRP	633	610	0.00 %	0.00 %	5.25 %	92.13 %
	10	155	PROGRESSIVE GRP	374	377	2.92 %	2.92 %	3.10 %	95.23 %
			STATE TOTAL	12,063	11,980	3.56 %	3.95 %	100.00 %	100.00 %
Connecticut	1	19	ASSURANT INC GRP	9,974	10,210	1.14 %	1.14 %	24.39 %	24.39 %
	2	242	SELECTIVE INS GRP	7,138	6,646	3.39 %	3.63 %	17.45 %	41.84 %
	3	91	HARTFORD FIRE & CAS GRP	5,672	5,716	0.15 %	0.16 %	13.87 %	55.71 %
	4	11523	WRIGHT NATL FLOOD INS CO	4,910	4,805	N/A	N/A	12.01 %	67.72 %
	5	8	ALLSTATE INS GRP	3,427	3,364	0.79 %	0.79 %	8.38 %	76.10 %
	6	411	MAPFRE INS GRP	2,850	2,924	1.03 %	1.03 %	6.97 %	83.06 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	2,309	2,275	1.03 %	1.18 %	5.65 %	88.71 %
	8	111	LIBERTY MUT GRP	961	955	22.45 %	22.88 %	2.35 %	91.06 %
	9	69	FARMERS INS GRP	929	929	N/A	N/A	2.27 %	93.33 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	804	751	8.26 %	8.26 %	1.97 %	95.30 %
			STATE TOTAL	40,897	40,477	1.72 %	1.78 %	100.00 %	100.00 %
Delaware	1	242	SELECTIVE INS GRP	6,654	6,178	2.24 %	2.37 %	40.55 %	40.55 %
	2	19	ASSURANT INC GRP	3,625	3,774	0.71 %	0.71 %	22.09 %	62.65 %
	3	11523	WRIGHT NATL FLOOD INS CO	1,679	1,630	N/A	N/A	10.24 %	72.88 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	1,393	1,364	N/A	N/A	8.49 %	81.37 %
	5	91	HARTFORD FIRE & CAS GRP	1,097	1,074	0.00 %	0.05 %	6.68 %	88.05 %
	6	8	ALLSTATE INS GRP	727	708	0.00 %	0.00 %	4.43 %	92.48 %
	7	155	PROGRESSIVE GRP	424	424	1.87 %	1.87 %	2.59 %	95.07 %
	8	111	LIBERTY MUT GRP	236	242	0.00 %	0.00 %	1.44 %	96.51 %
	9	796	QBE INS GRP	152	148	6.07 %	7.70 %	0.93 %	97.44 %
	10	473	AMERICAN FAMILY INS GRP	97	155	N/A	N/A	0.59 %	98.03 %
			STATE TOTAL	16,407	15,992	1.06 %	1.15 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	242	SELECTIVE INS GRP	219	180	2.76 %	2.85 %	23.93 %	23.93 %
	2	19	ASSURANT INC GRP	216	232	N/A	N/A	23.60 %	47.52 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	130	137	2.72 %	3.49 %	14.13 %	61.66 %
	4	91	HARTFORD FIRE & CAS GRP	125	133	0.00 %	0.38 %	13.68 %	75.34 %
	5	11523	WRIGHT NATL FLOOD INS CO	115	106	32.63 %	32.63 %	12.51 %	87.84 %
	6	8	ALLSTATE INS GRP	31	35	0.00 %	0.00 %	3.36 %	91.20 %
	7	473	AMERICAN FAMILY INS GRP	25	26	N/A	N/A	2.68 %	93.88 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	14	40	17.52 %	17.52 %	1.48 %	95.37 %
	9	4718	TIPTREE FIN GRP	12	7	42.57 %	42.57 %	1.27 %	96.63 %
	10	111	LIBERTY MUT GRP	11	11	0.00 %	0.00 %	1.17 %	97.80 %
			STATE TOTAL	917	925	7.39 %	7.89 %	100.00 %	100.00 %
Florida	1	11523	WRIGHT NATL FLOOD INS CO	546,852	527,570	N/A	N/A	38.99 %	38.99 %
	2	8	ALLSTATE INS GRP	150,421	145,951	34.03 %	34.03 %	10.73 %	49.72 %
	3	19	ASSURANT INC GRP	131,664	129,767	24.25 %	24.25 %	9.39 %	59.10 %
	4	242	SELECTIVE INS GRP	108,791	98,974	52.82 %	57.66 %	7.76 %	66.86 %
	5	91	HARTFORD FIRE & CAS GRP	102,469	97,683	371.50 %	388.88 %	7.31 %	74.17 %
	6	155	PROGRESSIVE GRP	77,683	77,800	N/A	N/A	5.54 %	79.70 %
	7	689	BANKERS INS GRP	68,390	65,516	N/A	N/A	4.88 %	84.58 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	48,231	47,593	N/A	19.06 %	3.44 %	88.02 %
	9	4773	FRONTLINE INS GRP	24,573	23,154	N/A	N/A	1.75 %	89.77 %
	10	5074	HALE PARTNERSHIP GRP	19,651	20,157	43.33 %	43.33 %	1.40 %	91.17 %
			STATE TOTAL	1,402,523	1,354,207	36.65 %	39.63 %	100.00 %	100.00 %
Georgia	1	11523	WRIGHT NATL FLOOD INS CO	11,856	11,414	N/A	N/A	23.95 %	23.95 %
	2	19	ASSURANT INC GRP	8,378	8,454	9.71 %	9.71 %	16.93 %	40.88 %
	3	8	ALLSTATE INS GRP	6,659	6,568	13.83 %	13.83 %	13.45 %	54.33 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	5,968	5,840	4.27 %	9.52 %	12.06 %	66.39 %
	5	242	SELECTIVE INS GRP	4,685	4,411	1.16 %	1.48 %	9.47 %	75.86 %
	6	91	HARTFORD FIRE & CAS GRP	2,556	2,523	140.64 %	148.15 %	5.16 %	81.02 %
	7	280	AUTO OWNERS GRP	2,411	2,408	N/A	N/A	4.87 %	85.89 %
	8	561	GEORGIA FARM BUREAU GRP	1,968	1,968	0.00 %	0.00 %	3.98 %	89.87 %
	9	155	PROGRESSIVE GRP	1,630	1,661	23.84 %	26.51 %	3.29 %	93.16 %
	10	69	FARMERS INS GRP	963	994	24.10 %	24.10 %	1.95 %	95.11 %
			STATE TOTAL	49,495	48,524	1.71 %	2.97 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	22,368	21,818	6.66 %	6.66 %	49.66 %	49.66 %
	2	242	SELECTIVE INS GRP	13,285	12,105	2.57 %	2.70 %	29.50 %	79.16 %
	3	11523	WRIGHT NATL FLOOD INS CO	3,141	2,682	N/A	N/A	6.97 %	86.13 %
	4	8	ALLSTATE INS GRP	2,153	2,031	5.15 %	5.15 %	4.78 %	90.91 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	924	866	14.61 %	15.50 %	2.05 %	92.96 %
	6	19	ASSURANT INC GRP	906	904	0.03 %	0.03 %	2.01 %	94.98 %
	7	111	LIBERTY MUT GRP	706	688	9.34 %	9.28 %	1.57 %	96.54 %
	8	91	HARTFORD FIRE & CAS GRP	631	672	0.00 %	0.00 %	1.40 %	97.94 %
	9	106	ISLAND INS CO GRP	485	485	0.91 %	0.91 %	1.08 %	99.02 %
	10	473	AMERICAN FAMILY INS GRP	218	247	N/A	N/A	0.48 %	99.50 %
			STATE TOTAL	45,040	42,693	4.84 %	4.89 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	19	ASSURANT INC GRP	546	564	4.62 %	4.62 %	13.97 %	13.97 %
	2	91	HARTFORD FIRE & CAS GRP	507	529	0.00 %	0.00 %	12.98 %	26.95 %
	3	242	SELECTIVE INS GRP	462	417	1.35 %	1.39 %	11.82 %	38.77 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	449	449	0.00 %	0.00 %	11.48 %	50.25 %
	5	11523	WRIGHT NATL FLOOD INS CO	448	436	2.71 %	2.71 %	11.45 %	61.71 %
	6	69	FARMERS INS GRP	436	459	N/A	N/A	11.16 %	72.86 %
	7	8	ALLSTATE INS GRP	364	341	0.54 %	0.54 %	9.32 %	82.18 %
	8	280	AUTO OWNERS GRP	262	259	0.00 %	0.00 %	6.70 %	88.87 %
	9	473	AMERICAN FAMILY INS GRP	219	229	N/A	N/A	5.62 %	94.49 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	62	67	16.10 %	16.10 %	1.60 %	96.09 %
			STATE TOTAL	3,908	3,912	1.31 %	1.33 %	100.00 %	100.00 %
Illinois	1	91	HARTFORD FIRE & CAS GRP	3,579	3,549	2.14 %	2.59 %	15.88 %	15.88 %
	2	242	SELECTIVE INS GRP	3,099	2,940	2.92 %	3.15 %	13.75 %	29.63 %
	3	8	ALLSTATE INS GRP	2,872	2,809	1.31 %	1.31 %	12.75 %	42.37 %
	4	19	ASSURANT INC GRP	2,672	2,843	3.60 %	3.60 %	11.86 %	54.23 %
	5	11523	WRIGHT NATL FLOOD INS CO	2,482	2,459	23.72 %	23.72 %	11.01 %	65.24 %
	6	280	AUTO OWNERS GRP	2,026	2,030	5.57 %	5.93 %	8.99 %	74.23 %
	7	69	FARMERS INS GRP	1,647	1,691	0.56 %	0.56 %	7.31 %	81.54 %
	8	473	AMERICAN FAMILY INS GRP	1,352	1,390	17.39 %	17.85 %	6.00 %	87.54 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	1,143	1,135	2.25 %	3.17 %	5.07 %	92.61 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	648	658	16.14 %	16.14 %	2.88 %	95.48 %
			STATE TOTAL	22,537	22,515	7.04 %	7.31 %	100.00 %	100.00 %
Indiana	1	242	SELECTIVE INS GRP	2,258	2,239	310.70 %	323.31 %	18.83 %	18.83 %
	2	280	AUTO OWNERS GRP	2,092	2,055	151.57 %	161.42 %	17.45 %	36.29 %
	3	11523	WRIGHT NATL FLOOD INS CO	1,658	1,640	51.36 %	51.36 %	13.83 %	50.12 %
	4	19	ASSURANT INC GRP	1,420	1,518	77.34 %	77.34 %	11.84 %	61.96 %
	5	8	ALLSTATE INS GRP	1,060	1,046	62.16 %	62.16 %	8.84 %	70.80 %
	6	91	HARTFORD FIRE & CAS GRP	833	839	75.54 %	80.66 %	6.95 %	77.74 %
	7	69	FARMERS INS GRP	605	615	125.48 %	125.48 %	5.05 %	82.79 %
	8	473	AMERICAN FAMILY INS GRP	511	538	7.44 %	8.65 %	4.27 %	87.06 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	503	501	60.83 %	66.34 %	4.19 %	91.25 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	464	292	27.27 %	27.27 %	3.87 %	95.12 %
			STATE TOTAL	11,989	11,851	127.29 %	132.13 %	100.00 %	100.00 %
Iowa	1	242	SELECTIVE INS GRP	3,224	3,138	14.16 %	14.75 %	34.06 %	34.06 %
	2	280	AUTO OWNERS GRP	2,041	2,024	18.20 %	21.17 %	21.56 %	55.63 %
	3	19	ASSURANT INC GRP	1,050	1,091	6.66 %	6.66 %	11.10 %	66.72 %
	4	11523	WRIGHT NATL FLOOD INS CO	956	934	3.39 %	3.39 %	10.10 %	76.82 %
	5	91	HARTFORD FIRE & CAS GRP	799	824	0.15 %	0.41 %	8.44 %	85.26 %
	6	473	AMERICAN FAMILY INS GRP	445	462	10.40 %	11.54 %	4.70 %	89.96 %
	7	69	FARMERS INS GRP	243	243	N/A	N/A	2.57 %	92.53 %
	8	8	ALLSTATE INS GRP	187	186	0.00 %	0.00 %	1.97 %	94.51 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	183	181	N/A	N/A	1.93 %	96.44 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	110	111	22.50 %	22.50 %	1.16 %	97.60 %
			STATE TOTAL	9,465	9,440	10.50 %	11.47 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	11523	WRIGHT NATL FLOOD INS CO	995	959	135.05 %	135.05 %	18.29 %	18.29 %
	2	19	ASSURANT INC GRP	800	841	89.73 %	89.73 %	14.69 %	32.98 %
	3	91	HARTFORD FIRE & CAS GRP	600	635	118.44 %	124.45 %	11.03 %	44.01 %
	4	69	FARMERS INS GRP	538	544	56.48 %	56.48 %	9.88 %	53.88 %
	5	242	SELECTIVE INS GRP	537	485	37.72 %	40.44 %	9.87 %	63.75 %
	6	473	AMERICAN FAMILY INS GRP	473	487	26.81 %	27.29 %	8.69 %	72.44 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	410	408	72.37 %	79.86 %	7.53 %	79.97 %
	8	280	AUTO OWNERS GRP	344	342	58.74 %	62.02 %	6.31 %	86.29 %
	9	8	ALLSTATE INS GRP	302	295	99.27 %	99.27 %	5.54 %	91.82 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	272	311	142.33 %	142.33 %	4.99 %	96.82 %
			STATE TOTAL	5,443	5,488	86.77 %	88.57 %	100.00 %	100.00 %
Kentucky	1	19	ASSURANT INC GRP	2,824	2,871	644.02 %	644.02 %	20.51 %	20.51 %
	2	91	HARTFORD FIRE & CAS GRP	2,151	2,042	260.62 %	276.80 %	15.62 %	36.13 %
	3	242	SELECTIVE INS GRP	1,931	1,777	315.70 %	334.75 %	14.02 %	50.15 %
	4	280	AUTO OWNERS GRP	1,748	1,687	515.65 %	543.81 %	12.70 %	62.85 %
	5	11523	WRIGHT NATL FLOOD INS CO	1,711	1,803	597.96 %	597.96 %	12.42 %	75.27 %
	6	8	ALLSTATE INS GRP	1,116	1,088	475.57 %	475.57 %	8.11 %	83.37 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	673	655	406.29 %	427.72 %	4.89 %	88.26 %
	8	155	PROGRESSIVE GRP	411	367	477.97 %	479.65 %	2.98 %	91.24 %
	9	69	FARMERS INS GRP	398	417	349.13 %	349.13 %	2.89 %	94.14 %
	10	111	LIBERTY MUT GRP	300	302	222.66 %	219.36 %	2.18 %	96.32 %
			STATE TOTAL	13,771	13,510	455.59 %	465.18 %	100.00 %	100.00 %
Louisiana	1	11523	WRIGHT NATL FLOOD INS CO	111,192	107,588	11.52 %	11.64 %	35.71 %	35.71 %
	2	8	ALLSTATE INS GRP	64,534	62,889	8.11 %	8.11 %	20.72 %	56.43 %
	3	19	ASSURANT INC GRP	22,839	22,969	3.80 %	3.80 %	7.33 %	63.77 %
	4	4882	GULF STATES GRP	22,495	23,265	5.71 %	5.80 %	7.22 %	70.99 %
	5	242	SELECTIVE INS GRP	18,996	18,078	12.39 %	13.15 %	6.10 %	77.09 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	13,973	13,588	17.38 %	18.78 %	4.49 %	81.58 %
	7	483	SOUTHERN FARM BUREAU CAS GRP	12,593	12,425	12.08 %	13.05 %	4.04 %	85.62 %
	8	155	PROGRESSIVE GRP	9,504	9,652	N/A	N/A	3.05 %	88.67 %
	9	689	BANKERS INS GRP	9,450	9,021	3.02 %	3.42 %	3.03 %	91.71 %
	10	91	HARTFORD FIRE & CAS GRP	7,671	7,835	17.43 %	18.24 %	2.46 %	94.17 %
			STATE TOTAL	311,395	307,089	9.56 %	9.80 %	100.00 %	100.00 %
Maine	1	242	SELECTIVE INS GRP	1,854	1,665	7.11 %	7.42 %	18.21 %	18.21 %
	2	11523	WRIGHT NATL FLOOD INS CO	1,742	1,675	22.81 %	22.81 %	17.12 %	35.33 %
	3	8	ALLSTATE INS GRP	1,093	1,070	21.76 %	21.76 %	10.74 %	46.07 %
	4	91	HARTFORD FIRE & CAS GRP	998	1,100	27.56 %	28.94 %	9.81 %	55.87 %
	5	280	AUTO OWNERS GRP	863	1,109	15.87 %	16.79 %	8.48 %	64.36 %
	6	19	ASSURANT INC GRP	693	712	32.33 %	32.33 %	6.81 %	71.17 %
	7	473	AMERICAN FAMILY INS GRP	647	584	45.98 %	45.98 %	6.35 %	77.52 %
	8	411	MAPFRE INS GRP	589	574	7.89 %	7.89 %	5.78 %	83.30 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	555	533	N/A	N/A	5.46 %	88.76 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	395	386	125.87 %	125.87 %	3.88 %	92.64 %
			STATE TOTAL	10,179	10,143	28.29 %	28.81 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	19	ASSURANT INC GRP	7,966	8,202	2.63 %	2.63 %	31.54 %	31.54 %
	2	242	SELECTIVE INS GRP	7,150	6,759	20.35 %	21.60 %	28.31 %	59.85 %
	3	11523	WRIGHT NATL FLOOD INS CO	2,700	2,672	12.83 %	12.83 %	10.69 %	70.54 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	2,326	2,353	14.84 %	16.64 %	9.21 %	79.75 %
	5	91	HARTFORD FIRE & CAS GRP	1,952	2,003	19.24 %	20.53 %	7.73 %	87.47 %
	6	8	ALLSTATE INS GRP	1,606	1,615	1.36 %	1.36 %	6.36 %	93.83 %
	7	69	FARMERS INS GRP	442	439	35.72 %	35.72 %	1.75 %	95.58 %
	8	155	PROGRESSIVE GRP	336	333	16.48 %	24.82 %	1.33 %	96.91 %
	9	111	LIBERTY MUT GRP	251	254	106.77 %	107.95 %	0.99 %	97.90 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	171	180	20.78 %	20.78 %	0.68 %	98.58 %
			STATE TOTAL	25,257	25,151	13.03 %	13.77 %	100.00 %	100.00 %
Massachusetts	1	19	ASSURANT INC GRP	13,240	13,254	N/A	N/A	21.22 %	21.22 %
	2	91	HARTFORD FIRE & CAS GRP	13,167	13,260	0.97 %	1.06 %	21.10 %	42.32 %
	3	11523	WRIGHT NATL FLOOD INS CO	12,264	11,897	N/A	N/A	19.66 %	61.98 %
	4	242	SELECTIVE INS GRP	11,936	10,721	1.59 %	1.72 %	19.13 %	81.11 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	2,126	2,068	N/A	N/A	3.41 %	84.52 %
	6	8	ALLSTATE INS GRP	1,830	1,700	2.41 %	2.41 %	2.93 %	87.45 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,736	1,667	15.95 %	15.96 %	2.78 %	90.23 %
	8	473	AMERICAN FAMILY INS GRP	1,249	1,290	N/A	N/A	2.00 %	92.24 %
	9	111	LIBERTY MUT GRP	1,234	1,210	31.35 %	31.74 %	1.98 %	94.21 %
	10	69	FARMERS INS GRP	1,021	1,008	0.27 %	0.27 %	1.64 %	95.85 %
			STATE TOTAL	62,392	60,217	1.62 %	1.73 %	100.00 %	100.00 %
Michigan	1	280	AUTO OWNERS GRP	4,423	4,404	6.05 %	6.63 %	34.26 %	34.26 %
	2	242	SELECTIVE INS GRP	1,558	1,501	3.37 %	3.54 %	12.07 %	46.33 %
	3	91	HARTFORD FIRE & CAS GRP	1,195	1,293	8.44 %	9.43 %	9.26 %	55.58 %
	4	19	ASSURANT INC GRP	1,020	1,063	0.18 %	0.18 %	7.90 %	63.48 %
	5	8	ALLSTATE INS GRP	941	943	8.51 %	8.51 %	7.29 %	70.77 %
	6	11523	WRIGHT NATL FLOOD INS CO	847	850	1.43 %	1.43 %	6.56 %	77.33 %
	7	69	FARMERS INS GRP	802	803	5.75 %	5.75 %	6.21 %	83.54 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	675	685	12.99 %	17.23 %	5.23 %	88.77 %
	9	155	PROGRESSIVE GRP	490	471	3.64 %	3.64 %	3.79 %	92.56 %
	10	473	AMERICAN FAMILY INS GRP	447	452	2.30 %	2.30 %	3.46 %	96.02 %
			STATE TOTAL	12,912	12,970	6.61 %	7.24 %	100.00 %	100.00 %
Minnesota	1	280	AUTO OWNERS GRP	1,729	1,735	17.54 %	20.00 %	31.74 %	31.74 %
	2	242	SELECTIVE INS GRP	527	516	0.28 %	0.51 %	9.68 %	41.43 %
	3	473	AMERICAN FAMILY INS GRP	474	497	1.29 %	1.48 %	8.70 %	50.13 %
	4	19	ASSURANT INC GRP	464	460	0.13 %	0.13 %	8.53 %	58.66 %
	5	11523	WRIGHT NATL FLOOD INS CO	431	428	51.38 %	51.38 %	7.91 %	66.57 %
	6	69	FARMERS INS GRP	407	416	37.28 %	42.27 %	7.48 %	74.05 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	405	405	0.99 %	1.88 %	7.44 %	81.49 %
	8	91	HARTFORD FIRE & CAS GRP	327	329	4.58 %	5.24 %	6.00 %	87.49 %
	9	8	ALLSTATE INS GRP	247	248	0.00 %	0.00 %	4.53 %	92.03 %
	10	155	PROGRESSIVE GRP	195	187	N/A	N/A	3.58 %	95.61 %
			STATE TOTAL	5,445	5,462	13.39 %	14.79 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	11523	WRIGHT NATL FLOOD INS CO	16,746	16,121	2.90 %	3.00 %	37.45 %	37.45 %
	2	19	ASSURANT INC GRP	6,720	6,848	4.08 %	4.08 %	15.03 %	52.47 %
	3	242	SELECTIVE INS GRP	6,190	6,083	5.16 %	5.47 %	13.84 %	66.32 %
	4	8	ALLSTATE INS GRP	4,399	4,338	3.05 %	3.05 %	9.84 %	76.16 %
	5	483	SOUTHERN FARM BUREAU CAS GRP	2,444	2,437	N/A	N/A	5.47 %	81.62 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	1,998	1,978	10.55 %	11.59 %	4.47 %	86.09 %
	7	91	HARTFORD FIRE & CAS GRP	1,968	1,995	21.88 %	23.02 %	4.40 %	90.49 %
	8	69	FARMERS INS GRP	1,631	1,656	13.98 %	13.98 %	3.65 %	94.14 %
	9	155	PROGRESSIVE GRP	541	554	N/A	N/A	1.21 %	95.35 %
	10	473	AMERICAN FAMILY INS GRP	524	503	N/A	N/A	1.17 %	96.52 %
			STATE TOTAL	44,718	44,119	4.91 %	5.16 %	100.00 %	100.00 %
Missouri	1	242	SELECTIVE INS GRP	3,076	2,899	20.83 %	22.44 %	18.85 %	18.85 %
	2	19	ASSURANT INC GRP	2,764	2,832	37.47 %	37.47 %	16.94 %	35.79 %
	3	11523	WRIGHT NATL FLOOD INS CO	2,508	2,483	8.29 %	8.29 %	15.37 %	51.16 %
	4	91	HARTFORD FIRE & CAS GRP	1,648	1,690	27.23 %	29.30 %	10.10 %	61.26 %
	5	280	AUTO OWNERS GRP	1,526	1,505	13.43 %	15.21 %	9.35 %	70.61 %
	6	473	AMERICAN FAMILY INS GRP	1,206	1,209	31.31 %	33.37 %	7.39 %	78.00 %
	7	69	FARMERS INS GRP	991	990	27.58 %	27.58 %	6.08 %	84.07 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	811	790	29.56 %	34.31 %	4.97 %	89.05 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	590	580	43.11 %	43.11 %	3.62 %	92.66 %
	10	8	ALLSTATE INS GRP	525	532	5.57 %	5.57 %	3.22 %	95.88 %
			STATE TOTAL	16,319	16,169	19.45 %	20.31 %	100.00 %	100.00 %
Montana	1	91	HARTFORD FIRE & CAS GRP	947	951	0.00 %	0.00 %	34.62 %	34.62 %
	2	69	FARMERS INS GRP	356	355	N/A	N/A	13.01 %	47.63 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	272	266	0.00 %	0.05 %	9.93 %	57.56 %
	4	11523	WRIGHT NATL FLOOD INS CO	260	252	23.01 %	23.01 %	9.52 %	67.07 %
	5	19	ASSURANT INC GRP	255	269	N/A	N/A	9.31 %	76.39 %
	6	8	ALLSTATE INS GRP	246	244	0.00 %	0.00 %	8.98 %	85.37 %
	7	242	SELECTIVE INS GRP	220	197	1.48 %	1.53 %	8.06 %	93.43 %
	8	155	PROGRESSIVE GRP	30	30	0.00 %	0.00 %	1.10 %	94.53 %
	9	1278	CSAA INS GRP	29	31	0.00 %	0.00 %	1.06 %	95.58 %
	10	473	AMERICAN FAMILY INS GRP	28	37	N/A	N/A	1.03 %	96.62 %
			STATE TOTAL	2,736	2,730	1.83 %	1.88 %	100.00 %	100.00 %
Nebraska	1	280	AUTO OWNERS GRP	1,009	985	6.02 %	6.38 %	18.20 %	18.20 %
	2	242	SELECTIVE INS GRP	963	914	3.69 %	3.86 %	17.37 %	35.57 %
	3	11523	WRIGHT NATL FLOOD INS CO	871	846	N/A	N/A	15.70 %	51.27 %
	4	19	ASSURANT INC GRP	847	870	15.27 %	15.27 %	15.28 %	66.56 %
	5	91	HARTFORD FIRE & CAS GRP	471	514	0.00 %	0.00 %	8.49 %	75.05 %
	6	473	AMERICAN FAMILY INS GRP	359	374	6.82 %	7.91 %	6.47 %	81.52 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	239	238	3.78 %	4.24 %	4.32 %	85.84 %
	8	8	ALLSTATE INS GRP	236	245	0.00 %	0.00 %	4.25 %	90.09 %
	9	69	FARMERS INS GRP	225	232	N/A	N/A	4.05 %	94.14 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	153	156	22.75 %	22.75 %	2.75 %	96.90 %
			STATE TOTAL	5,544	5,539	6.08 %	6.33 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	91	HARTFORD FIRE & CAS GRP	1,353	1,385	5.65 %	6.00 %	20.61 %	20.61 %
	2	69	FARMERS INS GRP	880	1,303	N/A	N/A	13.41 %	34.02 %
	3	11523	WRIGHT NATL FLOOD INS CO	727	677	23.42 %	23.42 %	11.08 %	45.10 %
	4	19	ASSURANT INC GRP	685	738	2.02 %	2.02 %	10.44 %	55.54 %
	5	473	AMERICAN FAMILY INS GRP	611	580	0.17 %	0.35 %	9.31 %	64.85 %
	6	8	ALLSTATE INS GRP	599	571	7.07 %	7.07 %	9.13 %	73.99 %
	7	242	SELECTIVE INS GRP	529	452	2.13 %	2.20 %	8.06 %	82.04 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	483	491	2.07 %	2.87 %	7.36 %	89.40 %
	9	1278	CSAA INS GRP	179	175	5.15 %	5.15 %	2.72 %	92.13 %
	10	155	PROGRESSIVE GRP	161	164	0.00 %	0.00 %	2.45 %	94.57 %
			STATE TOTAL	6,563	6,902	5.25 %	5.44 %	100.00 %	100.00 %
New Hampshire	1	242	SELECTIVE INS GRP	1,487	1,376	1.01 %	1.04 %	19.45 %	19.45 %
	2	11523	WRIGHT NATL FLOOD INS CO	1,469	1,394	7.54 %	7.54 %	19.22 %	38.67 %
	3	19	ASSURANT INC GRP	867	921	3.27 %	3.27 %	11.34 %	50.02 %
	4	91	HARTFORD FIRE & CAS GRP	690	726	0.93 %	1.07 %	9.03 %	59.05 %
	5	8	ALLSTATE INS GRP	627	627	2.93 %	2.93 %	8.21 %	67.26 %
	6	411	MAPFRE INS GRP	479	499	0.00 %	0.00 %	6.27 %	73.53 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	441	441	N/A	N/A	5.77 %	79.30 %
	8	473	AMERICAN FAMILY INS GRP	347	334	N/A	N/A	4.55 %	83.85 %
	9	280	AUTO OWNERS GRP	328	309	0.00 %	0.00 %	4.29 %	88.14 %
	10	111	LIBERTY MUT GRP	251	248	34.97 %	34.97 %	3.28 %	91.42 %
			STATE TOTAL	7,642	7,536	3.78 %	3.81 %	100.00 %	100.00 %
New Jersey	1	242	SELECTIVE INS GRP	59,503	55,627	13.92 %	14.73 %	31.87 %	31.87 %
	2	11523	WRIGHT NATL FLOOD INS CO	47,644	47,231	8.06 %	8.06 %	25.51 %	57.38 %
	3	19	ASSURANT INC GRP	25,878	26,153	9.64 %	9.64 %	13.86 %	71.24 %
	4	91	HARTFORD FIRE & CAS GRP	21,422	21,235	13.24 %	13.89 %	11.47 %	82.71 %
	5	8	ALLSTATE INS GRP	12,315	12,167	20.77 %	20.77 %	6.59 %	89.31 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	4,608	4,482	17.40 %	18.96 %	2.47 %	91.77 %
	7	69	FARMERS INS GRP	2,476	2,540	31.03 %	31.03 %	1.33 %	93.10 %
	8	111	LIBERTY MUT GRP	2,473	2,479	73.81 %	73.97 %	1.32 %	94.42 %
	9	1227	PALISADES GRP	2,113	2,142	35.43 %	38.12 %	1.13 %	95.56 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	1,555	1,521	48.61 %	48.61 %	0.83 %	96.39 %
			STATE TOTAL	186,731	182,065	14.63 %	15.05 %	100.00 %	100.00 %
New Mexico	1	69	FARMERS INS GRP	1,669	1,696	109.40 %	109.40 %	22.82 %	22.82 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	1,000	965	89.87 %	100.04 %	13.67 %	36.49 %
	3	11523	WRIGHT NATL FLOOD INS CO	969	927	121.97 %	121.97 %	13.24 %	49.73 %
	4	8	ALLSTATE INS GRP	890	895	111.36 %	111.36 %	12.16 %	61.89 %
	5	91	HARTFORD FIRE & CAS GRP	714	718	517.44 %	542.70 %	9.76 %	71.65 %
	6	19	ASSURANT INC GRP	689	740	279.36 %	279.36 %	9.42 %	81.07 %
	7	242	SELECTIVE INS GRP	614	590	104.07 %	111.36 %	8.39 %	89.47 %
	8	155	PROGRESSIVE GRP	275	277	22.94 %	25.06 %	3.77 %	93.23 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	165	161	65.72 %	65.72 %	2.26 %	95.49 %
	10	111	LIBERTY MUT GRP	149	148	307.28 %	307.28 %	2.04 %	97.53 %
			STATE TOTAL	7,314	7,328	164.75 %	169.25 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	19	ASSURANT INC GRP	43,526	44,080	1.49 %	1.49 %	25.32 %	25.32 %
	2	11523	WRIGHT NATL FLOOD INS CO	39,164	38,150	2.35 %	2.39 %	22.79 %	48.11 %
	3	8	ALLSTATE INS GRP	32,986	32,665	2.87 %	2.87 %	19.19 %	67.30 %
	4	242	SELECTIVE INS GRP	23,885	21,547	7.37 %	7.93 %	13.90 %	81.20 %
	5	91	HARTFORD FIRE & CAS GRP	12,688	12,593	6.15 %	6.49 %	7.38 %	88.58 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	5,354	5,218	29.92 %	29.92 %	3.11 %	91.69 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	3,775	3,703	3.79 %	4.52 %	2.20 %	93.89 %
	8	111	LIBERTY MUT GRP	3,491	3,468	15.38 %	16.46 %	2.03 %	95.92 %
	9	69	FARMERS INS GRP	3,002	3,118	6.56 %	6.64 %	1.75 %	97.67 %
	10	473	AMERICAN FAMILY INS GRP	1,551	1,509	1.41 %	1.41 %	0.90 %	98.57 %
			STATE TOTAL	171,882	168,383	4.58 %	4.74 %	100.00 %	100.00 %
North Carolina	1	324	NORTH CAROLINA FARM BUREAU GRP	16,597	16,597	14.53 %	14.53 %	17.30 %	17.30 %
	2	242	SELECTIVE INS GRP	14,832	13,594	57.62 %	61.87 %	15.46 %	32.76 %
	3	8	ALLSTATE INS GRP	13,643	13,232	43.10 %	43.10 %	14.22 %	46.99 %
	4	91	HARTFORD FIRE & CAS GRP	10,957	11,111	212.43 %	222.90 %	11.42 %	58.41 %
	5	19	ASSURANT INC GRP	10,376	10,591	86.38 %	86.38 %	10.82 %	69.23 %
	6	11523	WRIGHT NATL FLOOD INS CO	9,602	9,387	N/A	N/A	10.01 %	79.24 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	7,983	7,710	25.07 %	33.21 %	8.32 %	87.56 %
	8	280	AUTO OWNERS GRP	3,739	3,634	N/A	N/A	3.90 %	91.46 %
	9	689	BANKERS INS GRP	3,538	3,432	16.72 %	16.70 %	3.69 %	95.15 %
	10	155	PROGRESSIVE GRP	872	872	31.10 %	33.46 %	0.91 %	96.06 %
			STATE TOTAL	95,923	93,673	56.69 %	59.67 %	100.00 %	100.00 %
North Dakota	1	280	AUTO OWNERS GRP	1,083	1,082	0.00 %	0.01 %	28.05 %	28.05 %
	2	19	ASSURANT INC GRP	513	508	0.34 %	0.34 %	13.29 %	41.34 %
	3	11523	WRIGHT NATL FLOOD INS CO	487	483	N/A	N/A	12.61 %	53.95 %
	4	91	HARTFORD FIRE & CAS GRP	426	436	0.00 %	0.00 %	11.03 %	64.98 %
	5	473	AMERICAN FAMILY INS GRP	342	387	N/A	N/A	8.86 %	73.84 %
	6	69	FARMERS INS GRP	231	231	N/A	N/A	5.98 %	79.82 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	219	218	0.00 %	0.00 %	5.67 %	85.49 %
	8	8	ALLSTATE INS GRP	193	233	0.00 %	0.00 %	5.00 %	90.49 %
	9	689	BANKERS INS GRP	149	139	0.00 %	0.00 %	3.85 %	94.34 %
	10	242	SELECTIVE INS GRP	140	139	0.11 %	0.11 %	3.62 %	97.95 %
			STATE TOTAL	3,862	3,936	N/A	N/A	100.00 %	100.00 %
Ohio	1	19	ASSURANT INC GRP	3,958	4,099	18.68 %	18.68 %	20.39 %	20.39 %
	2	280	AUTO OWNERS GRP	3,221	3,280	21.02 %	23.01 %	16.59 %	36.99 %
	3	11523	WRIGHT NATL FLOOD INS CO	2,888	2,876	8.18 %	8.18 %	14.88 %	51.87 %
	4	242	SELECTIVE INS GRP	2,004	1,867	31.99 %	33.69 %	10.32 %	62.19 %
	5	91	HARTFORD FIRE & CAS GRP	1,764	1,838	23.73 %	25.52 %	9.09 %	71.28 %
	6	8	ALLSTATE INS GRP	1,702	1,666	27.10 %	27.10 %	8.77 %	80.05 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	909	901	15.26 %	17.25 %	4.68 %	84.73 %
	8	69	FARMERS INS GRP	784	807	14.56 %	14.56 %	4.04 %	88.77 %
	9	473	AMERICAN FAMILY INS GRP	757	813	N/A	N/A	3.90 %	92.67 %
	10	155	PROGRESSIVE GRP	680	661	56.38 %	56.38 %	3.50 %	96.17 %
			STATE TOTAL	19,410	19,563	20.28 %	21.12 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	11523	WRIGHT NATL FLOOD INS CO	1,262	1,249	45.31 %	45.31 %	18.78 %	18.78 %
	2	19	ASSURANT INC GRP	1,112	1,151	60.10 %	60.10 %	16.56 %	35.34 %
	3	69	FARMERS INS GRP	950	972	62.11 %	62.11 %	14.15 %	49.49 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	802	795	78.86 %	83.61 %	11.94 %	61.43 %
	5	91	HARTFORD FIRE & CAS GRP	673	692	96.65 %	100.90 %	10.01 %	71.44 %
	6	242	SELECTIVE INS GRP	613	581	16.62 %	17.92 %	9.12 %	80.56 %
	7	8	ALLSTATE INS GRP	462	469	54.95 %	54.95 %	6.88 %	87.44 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	270	283	42.51 %	42.51 %	4.02 %	91.46 %
	9	155	PROGRESSIVE GRP	150	142	0.00 %	0.00 %	2.24 %	93.70 %
	10	473	AMERICAN FAMILY INS GRP	115	116	N/A	N/A	1.71 %	95.41 %
			STATE TOTAL	6,718	6,767	56.52 %	57.67 %	100.00 %	100.00 %
Oregon	1	19	ASSURANT INC GRP	3,320	3,395	11.28 %	11.28 %	20.57 %	20.57 %
	2	91	HARTFORD FIRE & CAS GRP	3,123	3,212	19.87 %	21.05 %	19.35 %	39.92 %
	3	69	FARMERS INS GRP	2,552	2,659	22.75 %	22.75 %	15.81 %	55.73 %
	4	11523	WRIGHT NATL FLOOD INS CO	1,767	1,679	35.81 %	35.81 %	10.95 %	66.67 %
	5	8	ALLSTATE INS GRP	1,355	1,368	14.29 %	14.29 %	8.40 %	75.07 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	1,331	1,305	30.08 %	31.39 %	8.24 %	83.31 %
	7	242	SELECTIVE INS GRP	970	781	3.05 %	3.15 %	6.01 %	89.32 %
	8	473	AMERICAN FAMILY INS GRP	780	822	4.51 %	4.51 %	4.84 %	94.16 %
	9	155	PROGRESSIVE GRP	396	392	3.50 %	3.50 %	2.46 %	96.61 %
	10	111	LIBERTY MUT GRP	185	191	71.57 %	73.30 %	1.15 %	97.76 %
			STATE TOTAL	16,141	16,164	19.86 %	20.26 %	100.00 %	100.00 %
Pennsylvania	1	242	SELECTIVE INS GRP	14,726	13,785	5.64 %	6.33 %	28.58 %	28.58 %
	2	19	ASSURANT INC GRP	13,550	13,687	6.22 %	6.22 %	26.30 %	54.88 %
	3	11523	WRIGHT NATL FLOOD INS CO	7,565	7,384	19.35 %	19.35 %	14.68 %	69.57 %
	4	8	ALLSTATE INS GRP	3,684	3,675	4.73 %	4.73 %	7.15 %	76.72 %
	5	91	HARTFORD FIRE & CAS GRP	2,847	2,736	9.34 %	9.63 %	5.53 %	82.24 %
	6	69	FARMERS INS GRP	2,030	2,056	3.61 %	3.61 %	3.94 %	86.18 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	1,881	1,901	8.05 %	9.54 %	3.65 %	89.83 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	1,177	1,281	24.55 %	24.55 %	2.28 %	92.12 %
	9	111	LIBERTY MUT GRP	992	984	58.22 %	58.90 %	1.93 %	94.04 %
	10	473	AMERICAN FAMILY INS GRP	837	867	N/A	N/A	1.63 %	95.67 %
			STATE TOTAL	51,520	50,573	9.96 %	10.33 %	100.00 %	100.00 %
Rhode Island	1	242	SELECTIVE INS GRP	3,370	3,175	16.64 %	17.43 %	29.51 %	29.51 %
	2	19	ASSURANT INC GRP	2,914	3,004	8.05 %	8.05 %	25.52 %	55.03 %
	3	11523	WRIGHT NATL FLOOD INS CO	2,103	2,063	N/A	N/A	18.41 %	73.45 %
	4	8	ALLSTATE INS GRP	819	774	1.31 %	1.31 %	7.17 %	80.62 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	661	662	N/A	N/A	5.79 %	86.41 %
	6	91	HARTFORD FIRE & CAS GRP	613	664	2.41 %	2.66 %	5.37 %	91.78 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	218	212	9.23 %	9.23 %	1.91 %	93.69 %
	8	69	FARMERS INS GRP	198	199	2.33 %	2.33 %	1.74 %	95.43 %
	9	111	LIBERTY MUT GRP	156	155	4.88 %	4.88 %	1.36 %	96.79 %
	10	473	AMERICAN FAMILY INS GRP	132	125	45.34 %	45.34 %	1.16 %	97.95 %
			STATE TOTAL	11,418	11,273	7.37 %	7.70 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	242	SELECTIVE INS GRP	27,340	26,151	2.67 %	2.98 %	22.87 %	22.87 %
	2	11523	WRIGHT NATL FLOOD INS CO	23,491	22,790	N/A	N/A	19.65 %	42.53 %
	3	19	ASSURANT INC GRP	21,612	21,966	2.37 %	2.37 %	18.08 %	60.61 %
	4	91	HARTFORD FIRE & CAS GRP	9,247	9,337	19.25 %	20.40 %	7.74 %	68.34 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	8,718	8,564	7.37 %	9.00 %	7.29 %	75.64 %
	6	8	ALLSTATE INS GRP	6,979	6,889	4.58 %	4.58 %	5.84 %	81.48 %
	7	689	BANKERS INS GRP	5,137	5,053	N/A	N/A	4.30 %	85.77 %
	8	155	PROGRESSIVE GRP	3,783	3,795	1.62 %	1.91 %	3.17 %	88.94 %
	9	280	AUTO OWNERS GRP	2,841	2,827	N/A	N/A	2.38 %	91.32 %
	10	533	SOUTH CAROLINA FARM BUREAU MUT GRP	2,626	2,548	1.04 %	2.26 %	2.20 %	93.51 %
			STATE TOTAL	119,526	117,395	N/A	N/A	100.00 %	100.00 %
South Dakota	1	280	AUTO OWNERS GRP	670	669	11.82 %	14.22 %	28.66 %	28.66 %
	2	19	ASSURANT INC GRP	321	354	156.41 %	156.41 %	13.73 %	42.39 %
	3	11523	WRIGHT NATL FLOOD INS CO	284	266	1.88 %	1.88 %	12.17 %	54.56 %
	4	69	FARMERS INS GRP	216	218	N/A	6.90 %	9.25 %	63.81 %
	5	242	SELECTIVE INS GRP	201	171	2.18 %	2.25 %	8.59 %	72.40 %
	6	473	AMERICAN FAMILY INS GRP	198	195	N/A	N/A	8.46 %	80.86 %
	7	91	HARTFORD FIRE & CAS GRP	180	186	46.81 %	48.56 %	7.72 %	88.57 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	109	107	1.81 %	9.25 %	4.66 %	93.24 %
	9	8	ALLSTATE INS GRP	53	52	0.00 %	0.00 %	2.25 %	95.48 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	51	69	10.41 %	10.41 %	2.16 %	97.65 %
			STATE TOTAL	2,337	2,355	31.23 %	33.28 %	100.00 %	100.00 %
Tennessee	1	11523	WRIGHT NATL FLOOD INS CO	5,098	5,009	N/A	N/A	23.29 %	23.29 %
	2	242	SELECTIVE INS GRP	3,217	2,950	107.55 %	113.29 %	14.69 %	37.99 %
	3	19	ASSURANT INC GRP	3,155	3,259	100.85 %	100.85 %	14.41 %	52.40 %
	4	280	AUTO OWNERS GRP	2,719	2,728	38.40 %	41.26 %	12.42 %	64.82 %
	5	91	HARTFORD FIRE & CAS GRP	1,767	1,835	67.79 %	71.59 %	8.07 %	72.89 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	1,591	1,571	27.84 %	33.12 %	7.27 %	80.16 %
	7	8	ALLSTATE INS GRP	1,492	1,423	43.76 %	43.76 %	6.81 %	86.97 %
	8	69	FARMERS INS GRP	1,034	1,056	32.84 %	32.84 %	4.72 %	91.70 %
	9	155	PROGRESSIVE GRP	436	432	49.88 %	51.93 %	1.99 %	93.69 %
	10	473	AMERICAN FAMILY INS GRP	336	350	N/A	N/A	1.53 %	95.22 %
			STATE TOTAL	21,890	21,678	23.89 %	25.87 %	100.00 %	100.00 %
Texas	1	11523	WRIGHT NATL FLOOD INS CO	154,205	149,750	26.51 %	26.52 %	34.32 %	34.32 %
	2	8	ALLSTATE INS GRP	63,697	63,500	28.33 %	28.33 %	14.18 %	48.50 %
	3	19	ASSURANT INC GRP	51,411	53,135	22.88 %	22.88 %	11.44 %	59.94 %
	4	69	FARMERS INS GRP	50,918	51,896	29.32 %	29.32 %	11.33 %	71.27 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	34,838	34,395	49.02 %	52.13 %	7.75 %	79.03 %
	6	91	HARTFORD FIRE & CAS GRP	25,559	25,022	12.65 %	13.44 %	5.69 %	84.72 %
	7	155	PROGRESSIVE GRP	24,420	25,204	15.68 %	15.79 %	5.44 %	90.15 %
	8	242	SELECTIVE INS GRP	14,496	13,899	35.75 %	37.67 %	3.23 %	93.38 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	5,779	6,003	40.50 %	40.50 %	1.29 %	94.66 %
	10	111	LIBERTY MUT GRP	5,183	5,369	26.74 %	27.09 %	1.15 %	95.82 %
			STATE TOTAL	449,300	449,222	28.03 %	28.43 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	200	UNITED SERV AUTOMOBILE ASSN GRP	346	362	11.16 %	12.25 %	15.03 %	15.03 %
	2	242	SELECTIVE INS GRP	315	293	0.93 %	0.96 %	13.67 %	28.70 %
	3	19	ASSURANT INC GRP	280	282	6.49 %	6.49 %	12.15 %	40.85 %
	4	280	AUTO OWNERS GRP	255	262	0.00 %	0.19 %	11.05 %	51.90 %
	5	69	FARMERS INS GRP	226	237	7.93 %	7.93 %	9.79 %	61.70 %
	6	91	HARTFORD FIRE & CAS GRP	182	183	0.00 %	0.00 %	7.91 %	69.61 %
	7	8	ALLSTATE INS GRP	181	182	7.06 %	7.06 %	7.84 %	77.45 %
	8	11523	WRIGHT NATL FLOOD INS CO	156	148	N/A	N/A	6.76 %	84.21 %
	9	473	AMERICAN FAMILY INS GRP	121	126	N/A	N/A	5.26 %	89.47 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	81	79	15.44 %	15.43 %	3.50 %	92.97 %
			STATE TOTAL	2,305	2,328	5.32 %	5.69 %	100.00 %	100.00 %
Vermont	1	242	SELECTIVE INS GRP	954	816	1.02 %	1.06 %	17.21 %	17.21 %
	2	19	ASSURANT INC GRP	735	756	N/A	N/A	13.25 %	30.46 %
	3	144	N&D UNION MUT INS GRP	685	700	35.25 %	35.25 %	12.35 %	42.81 %
	4	11523	WRIGHT NATL FLOOD INS CO	679	636	4.85 %	4.85 %	12.24 %	55.05 %
	5	91	HARTFORD FIRE & CAS GRP	623	666	102.06 %	106.41 %	11.24 %	66.29 %
	6	280	AUTO OWNERS GRP	334	320	6.20 %	7.21 %	6.02 %	72.31 %
	7	8	ALLSTATE INS GRP	304	321	37.05 %	37.05 %	5.48 %	77.79 %
	8	473	AMERICAN FAMILY INS GRP	303	324	9.96 %	9.96 %	5.47 %	83.25 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	236	236	N/A	0.70 %	4.25 %	87.50 %
	10	411	MAPFRE INS GRP	235	233	14.40 %	14.40 %	4.24 %	91.74 %
			STATE TOTAL	5,547	5,450	29.85 %	30.95 %	100.00 %	100.00 %
Virginia	1	19	ASSURANT INC GRP	10,552	10,774	6.56 %	6.56 %	19.34 %	19.34 %
	2	242	SELECTIVE INS GRP	10,132	9,387	13.36 %	14.33 %	18.57 %	37.91 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	9,999	9,921	3.57 %	4.48 %	18.33 %	56.24 %
	4	8	ALLSTATE INS GRP	6,437	6,382	23.53 %	23.53 %	11.80 %	68.03 %
	5	11523	WRIGHT NATL FLOOD INS CO	6,223	6,166	N/A	N/A	11.40 %	79.44 %
	6	91	HARTFORD FIRE & CAS GRP	3,356	3,459	14.22 %	15.06 %	6.15 %	85.59 %
	7	155	PROGRESSIVE GRP	2,887	2,876	3.22 %	3.33 %	5.29 %	90.88 %
	8	203	VIRGINIA FARM BUREAU GRP	1,199	1,199	20.26 %	20.26 %	2.20 %	93.08 %
	9	69	FARMERS INS GRP	1,197	1,223	5.10 %	5.10 %	2.19 %	95.27 %
	10	280	AUTO OWNERS GRP	854	832	140.68 %	147.01 %	1.57 %	96.84 %
			STATE TOTAL	54,562	53,896	9.14 %	9.66 %	100.00 %	100.00 %
Washington	1	19	ASSURANT INC GRP	3,916	4,037	2.53 %	2.53 %	16.59 %	16.59 %
	2	69	FARMERS INS GRP	3,860	3,966	0.87 %	0.87 %	16.35 %	32.93 %
	3	91	HARTFORD FIRE & CAS GRP	3,038	3,142	35.09 %	36.33 %	12.87 %	45.80 %
	4	11523	WRIGHT NATL FLOOD INS CO	2,854	2,796	198.78 %	198.78 %	12.09 %	57.89 %
	5	8	ALLSTATE INS GRP	2,718	2,702	18.15 %	18.15 %	11.51 %	69.40 %
	6	242	SELECTIVE INS GRP	2,377	2,287	61.77 %	64.25 %	10.07 %	79.47 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	2,305	2,260	129.05 %	131.04 %	9.76 %	89.23 %
	8	473	AMERICAN FAMILY INS GRP	1,125	1,145	N/A	N/A	4.77 %	94.00 %
	9	155	PROGRESSIVE GRP	480	469	138.09 %	138.09 %	2.03 %	96.03 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	302	298	15.57 %	15.58 %	1.28 %	97.31 %
			STATE TOTAL	23,611	23,747	52.04 %	52.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.3 - Federal Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	19	ASSURANT INC GRP	3,555	3,724	131.44 %	131.44 %	33.20 %	33.20 %
	2	11523	WRIGHT NATL FLOOD INS CO	2,233	2,220	97.57 %	97.57 %	20.85 %	54.05 %
	3	91	HARTFORD FIRE & CAS GRP	1,488	1,491	102.23 %	108.94 %	13.89 %	67.94 %
	4	242	SELECTIVE INS GRP	1,131	1,016	68.77 %	72.43 %	10.56 %	78.51 %
	5	8	ALLSTATE INS GRP	956	936	77.51 %	77.51 %	8.92 %	87.43 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	429	429	155.22 %	165.98 %	4.01 %	91.44 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	247	252	465.89 %	465.89 %	2.31 %	93.74 %
	8	111	LIBERTY MUT GRP	143	143	66.49 %	66.49 %	1.34 %	95.08 %
	9	69	FARMERS INS GRP	114	110	129.82 %	129.82 %	1.06 %	96.14 %
	10	473	AMERICAN FAMILY INS GRP	114	128	N/A	N/A	1.06 %	97.20 %
			STATE TOTAL	10,707	10,765	109.52 %	111.23 %	100.00 %	100.00 %
Wisconsin	1	280	AUTO OWNERS GRP	2,232	2,172	205.51 %	216.04 %	27.16 %	27.16 %
	2	473	AMERICAN FAMILY INS GRP	1,039	1,039	78.44 %	85.76 %	12.64 %	39.81 %
	3	242	SELECTIVE INS GRP	982	931	430.10 %	458.17 %	11.96 %	51.76 %
	4	19	ASSURANT INC GRP	869	863	181.65 %	181.65 %	10.57 %	62.33 %
	5	11523	WRIGHT NATL FLOOD INS CO	714	705	22.26 %	22.26 %	8.69 %	71.02 %
	6	91	HARTFORD FIRE & CAS GRP	555	572	244.08 %	255.64 %	6.76 %	77.78 %
	7	69	FARMERS INS GRP	485	49	1,597.27 %	1,597.27 %	5.90 %	83.68 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	467	447	137.69 %	149.27 %	5.69 %	89.36 %
	9	8	ALLSTATE INS GRP	340	335	84.55 %	84.55 %	4.14 %	93.50 %
	10	155	PROGRESSIVE GRP	277	257	258.36 %	259.42 %	3.37 %	96.87 %
			STATE TOTAL	8,217	7,620	197.14 %	206.49 %	100.00 %	100.00 %
Wyoming	1	19	ASSURANT INC GRP	229	230	N/A	N/A	18.76 %	18.76 %
	2	11523	WRIGHT NATL FLOOD INS CO	188	188	N/A	N/A	15.42 %	34.18 %
	3	242	SELECTIVE INS GRP	167	182	N/A	N/A	13.71 %	47.89 %
	4	91	HARTFORD FIRE & CAS GRP	163	156	0.00 %	0.00 %	13.38 %	61.27 %
	5	69	FARMERS INS GRP	137	138	N/A	N/A	11.21 %	72.48 %
	6	8	ALLSTATE INS GRP	125	125	27.49 %	27.49 %	10.22 %	82.70 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	100	101	0.00 %	0.00 %	8.20 %	90.90 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	68	73	4.23 %	4.22 %	5.58 %	96.48 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	17	29	0.00 %	0.00 %	1.42 %	97.90 %
	10	473	AMERICAN FAMILY INS GRP	14	15	N/A	N/A	1.16 %	99.06 %
			STATE TOTAL	1,220	1,244	2.97 %	3.05 %	100.00 %	100.00 %
Puerto Rico	1	44423	UNITED SURETY & IND CO	2,096	1,716	10.42 %	10.77 %	64.54 %	64.54 %
	2	71	UNIVERSAL INS CO GRP	1,047	987	N/A	N/A	32.23 %	96.77 %
	3	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	91	86	0.00 %	0.00 %	2.80 %	99.58 %
	4	19	ASSURANT INC GRP	11	6	9.34 %	9.34 %	0.33 %	99.90 %
	5	91	HARTFORD FIRE & CAS GRP	3	3	0.00 %	0.00 %	0.10 %	100.00 %
			STATE TOTAL	3,248	2,798	4.72 %	4.93 %	100.00 %	100.00 %
U.S. Virgin Islands	1	19	ASSURANT INC GRP	297	298	38.14 %	38.14 %	99.79 %	99.79 %
	2	91	HARTFORD FIRE & CAS GRP	1	1	0.00 %	0.00 %	0.21 %	100.00 %
			STATE TOTAL	297	299	38.06 %	38.06 %	100.00 %	100.00 %

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02.4—Private Crop

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	796	QBE INS GRP	275,327	275,379	91.06 %	91.06 %	19.35 %	19.35 %
	2	626	CHUBB LTD GRP	258,149	258,149	88.51 %	88.51 %	18.14 %	37.49 %
	3	212	ZURICH INS GRP	217,677	217,814	83.64 %	83.64 %	15.30 %	52.78 %
	4	3219	SOMPO GRP	191,358	191,865	89.27 %	91.00 %	13.45 %	66.23 %
	5	569	FARMERS MUT HAIL INS GRP	183,971	181,814	75.84 %	75.84 %	12.93 %	79.16 %
	6	84	AMERICAN FINANCIAL GRP	159,804	159,813	70.17 %	70.34 %	11.23 %	90.39 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	44,534	44,627	116.19 %	116.27 %	3.13 %	93.52 %
	8	158	FAIRFAX FIN GRP	25,368	25,368	117.36 %	117.77 %	1.78 %	95.30 %
	9	50	COUNTRY INS & FIN SERV GRP	23,135	23,135	82.56 %	82.56 %	1.63 %	96.93 %
	10	4977	PALOMAR HOLDINGS GRP	16,546	16,658	109.85 %	109.85 %	1.16 %	98.09 %
	11	513	IOWA FARM BUREAU GRP	13,557	13,557	53.63 %	53.63 %	0.95 %	99.04 %
	12	10103	AMERICAN AGRICULTURAL INS CO	4,149	4,149	80.25 %	82.75 %	0.29 %	99.33 %
	13	3500	NODAK MUT GRP	2,894	2,894	140.75 %	140.75 %	0.20 %	99.54 %
	14	542	INDIANA FARM BUREAU GRP	2,814	2,814	43.84 %	43.84 %	0.20 %	99.73 %
	15	4990	CORE SPECIALTY INS HOLDINGS GRP	1,533	1,428	25.48 %	12.03 %	0.11 %	99.84 %
	16	4850	CLEAR BLUE FINANCIAL GRP	1,417	1,417	67.05 %	67.05 %	0.10 %	99.94 %
	17	324	NORTH CAROLINA FARM BUREAU GRP	838	838	19.28 %	19.28 %	0.06 %	100.00 %
	18	12	AMERICAN INTL GRP	18	18	15,513.74 %	15,513.74 %	0.00 %	100.00 %
	19	4851	CHURCH MUT GRP	1	1	3,053.02 %	3,053.02 %	0.00 %	100.00 %
			INDUSTRY TOTAL	1,423,067	1,421,739	86.20 %	86.46 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	796	QBE INS GRP	275,327	275,379	91.06 %	91.06 %	19.35 %	19.35 %
	2	626	CHUBB LTD GRP	258,149	258,149	88.51 %	88.51 %	18.14 %	37.49 %
	3	212	ZURICH INS GRP	217,677	217,814	83.64 %	83.64 %	15.30 %	52.78 %
	4	3219	SOMPO GRP	191,358	191,865	89.27 %	91.00 %	13.45 %	66.23 %
	5	569	FARMERS MUT HAIL INS GRP	183,971	181,814	75.84 %	75.84 %	12.93 %	79.16 %
	6	84	AMERICAN FINANCIAL GRP	159,804	159,813	70.17 %	70.34 %	11.23 %	90.39 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	44,534	44,627	116.19 %	116.27 %	3.13 %	93.52 %
	8	158	FAIRFAX FIN GRP	25,368	25,368	117.36 %	117.77 %	1.78 %	95.30 %
	9	50	COUNTRY INS & FIN SERV GRP	23,135	23,135	82.56 %	82.56 %	1.63 %	96.93 %
	10	4977	PALOMAR HOLDINGS GRP	16,546	16,658	109.85 %	109.85 %	1.16 %	98.09 %
	11	513	IOWA FARM BUREAU GRP	13,557	13,557	53.63 %	53.63 %	0.95 %	99.04 %
	12	10103	AMERICAN AGRICULTURAL INS CO	4,149	4,149	80.25 %	82.75 %	0.29 %	99.33 %
	13	3500	NODAK MUT GRP	2,894	2,894	140.75 %	140.75 %	0.20 %	99.54 %
	14	542	INDIANA FARM BUREAU GRP	2,814	2,814	43.84 %	43.84 %	0.20 %	99.73 %
	15	4990	CORE SPECIALTY INS HOLDINGS GRP	1,533	1,428	25.48 %	12.03 %	0.11 %	99.84 %
	16	4850	CLEAR BLUE FINANCIAL GRP	1,417	1,417	67.05 %	67.05 %	0.10 %	99.94 %
	17	324	NORTH CAROLINA FARM BUREAU GRP	838	838	19.28 %	19.28 %	0.06 %	100.00 %
	18	12	AMERICAN INTL GRP	18	18	15,513.74 %	15,513.74 %	0.00 %	100.00 %
	19	4851	CHURCH MUT GRP	1	1	3,053.02 %	3,053.02 %	0.00 %	100.00 %
			INDUSTRY TOTAL	1,423,067	1,421,739	86.19 %	86.44 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	212	ZURICH INS GRP	559	559	119.49 %	119.49 %	62.67 %	62.67 %
	2	3219	SOMPO GRP	134	134	20.55 %	22.28 %	14.97 %	77.64 %
	3	796	QBE INS GRP	87	87	24.51 %	24.51 %	9.70 %	87.34 %
	4	626	CHUBB LTD GRP	66	66	42.53 %	42.53 %	7.37 %	94.71 %
	5	569	FARMERS MUT HAIL INS GRP	44	44	180.40 %	180.40 %	4.96 %	99.67 %
	6	84	AMERICAN FINANCIAL GRP	2	2	0.00 %	0.00 %	0.22 %	99.89 %
	7	158	FAIRFAX FIN GRP	1	1	N/A	N/A	0.10 %	99.99 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	0	0	N/A	N/A	0.01 %	100.00 %
			STATE TOTAL	893	893	93.49 %	93.74 %	100.00 %	100.00 %
Arizona	1	212	ZURICH INS GRP	5,352	5,352	196.03 %	196.03 %	82.56 %	82.56 %
	2	626	CHUBB LTD GRP	720	720	N/A	N/A	11.10 %	93.66 %
	3	796	QBE INS GRP	343	343	113.58 %	113.58 %	5.29 %	98.95 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	66	66	20.54 %	20.64 %	1.02 %	99.97 %
	5	513	IOWA FARM BUREAU GRP	1	1	0.00 %	0.00 %	0.02 %	99.99 %
	6	3219	SOMPO GRP	1	1	37.61 %	39.66 %	0.01 %	100.00 %
			STATE TOTAL	6,483	6,483	167.86 %	167.86 %	100.00 %	100.00 %
Arkansas	1	796	QBE INS GRP	16,630	16,630	118.04 %	118.04 %	40.04 %	40.04 %
	2	569	FARMERS MUT HAIL INS GRP	10,441	10,415	55.44 %	55.44 %	25.14 %	65.17 %
	3	3219	SOMPO GRP	5,095	5,094	64.58 %	66.25 %	12.27 %	77.44 %
	4	84	AMERICAN FINANCIAL GRP	4,001	4,001	43.60 %	43.60 %	9.63 %	87.07 %
	5	10103	AMERICAN AGRICULTURAL INS CO	1,925	1,925	71.70 %	74.10 %	4.63 %	91.70 %
	6	626	CHUBB LTD GRP	1,873	1,873	94.53 %	94.53 %	4.51 %	96.21 %
	7	212	ZURICH INS GRP	944	944	129.55 %	129.55 %	2.27 %	98.49 %
	8	4977	PALOMAR HOLDINGS GRP	569	570	105.76 %	105.76 %	1.37 %	99.85 %
	9	158	FAIRFAX FIN GRP	60	60	N/A	N/A	0.15 %	100.00 %
			STATE TOTAL	41,538	41,512	84.44 %	84.76 %	100.00 %	100.00 %
California	1	569	FARMERS MUT HAIL INS GRP	3,258	1,823	102.80 %	102.80 %	22.48 %	22.48 %
	2	212	ZURICH INS GRP	3,029	3,029	50.96 %	50.96 %	20.90 %	43.38 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	2,856	2,837	66.84 %	66.84 %	19.71 %	63.08 %
	4	796	QBE INS GRP	2,251	2,251	59.99 %	59.99 %	15.53 %	78.61 %
	5	3219	SOMPO GRP	1,820	2,516	22.40 %	23.63 %	12.55 %	91.16 %
	6	626	CHUBB LTD GRP	1,086	1,086	109.69 %	109.69 %	7.49 %	98.66 %
	7	84	AMERICAN FINANCIAL GRP	212	222	19.62 %	34.25 %	1.46 %	100.00 %
	8	4977	PALOMAR HOLDINGS GRP	3	1	15.52 %	15.52 %	0.02 %	100.00 %
			STATE TOTAL	14,495	13,746	77.00 %	77.46 %	100.00 %	100.00 %
Colorado	1	212	ZURICH INS GRP	5,849	5,849	108.71 %	108.71 %	25.08 %	25.08 %
	2	569	FARMERS MUT HAIL INS GRP	5,632	5,611	65.95 %	65.95 %	24.15 %	49.24 %
	3	626	CHUBB LTD GRP	4,674	4,674	96.89 %	96.89 %	20.05 %	69.28 %
	4	3219	SOMPO GRP	2,372	2,265	55.33 %	57.12 %	10.17 %	79.45 %
	5	84	AMERICAN FINANCIAL GRP	1,703	1,703	55.85 %	55.85 %	7.30 %	86.76 %
	6	796	QBE INS GRP	1,403	1,415	31.67 %	31.67 %	6.02 %	92.77 %
	7	4977	PALOMAR HOLDINGS GRP	1,269	1,269	127.96 %	127.96 %	5.44 %	98.22 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	359	359	226.61 %	226.71 %	1.54 %	99.76 %
	9	158	FAIRFAX FIN GRP	57	57	65.11 %	65.24 %	0.24 %	100.00 %
			STATE TOTAL	23,318	23,208	82.50 %	82.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Delaware	1	212	ZURICH INS GRP	307	307	69.70 %	69.70 %	90.18 %	90.18 %
	2	3219	SOMPO GRP	21	24	N/A	N/A	6.12 %	96.29 %
	3	626	CHUBB LTD GRP	7	7	0.53 %	0.53 %	1.95 %	98.24 %
	4	796	QBE INS GRP	5	5	5.11 %	5.11 %	1.42 %	99.66 %
	5	569	FARMERS MUT HAIL INS GRP	1	1	0.00 %	0.00 %	0.34 %	100.00 %
			STATE TOTAL	340	344	62.10 %	62.20 %	100.00 %	100.00 %
Florida	1	212	ZURICH INS GRP	162	162	19.01 %	19.01 %	33.38 %	33.38 %
	2	84	AMERICAN FINANCIAL GRP	160	160	N/A	N/A	32.87 %	66.26 %
	3	796	QBE INS GRP	85	85	28.75 %	28.75 %	17.55 %	83.81 %
	4	3219	SOMPO GRP	73	73	N/A	N/A	14.99 %	98.80 %
	5	626	CHUBB LTD GRP	6	6	1,326.10 %	1,326.10 %	1.20 %	100.00 %
			STATE TOTAL	486	486	231.52 %	231.77 %	100.00 %	100.00 %
Georgia	1	3219	SOMPO GRP	1,348	1,348	N/A	N/A	29.53 %	29.53 %
	2	212	ZURICH INS GRP	881	881	36.72 %	36.72 %	19.30 %	48.83 %
	3	796	QBE INS GRP	707	707	134.71 %	134.71 %	15.48 %	64.31 %
	4	84	AMERICAN FINANCIAL GRP	514	514	N/A	N/A	11.27 %	75.58 %
	5	626	CHUBB LTD GRP	433	433	30.05 %	30.05 %	9.49 %	85.07 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	393	393	14.67 %	14.78 %	8.61 %	93.68 %
	7	569	FARMERS MUT HAIL INS GRP	289	289	34.48 %	34.48 %	6.32 %	100.00 %
			STATE TOTAL	4,564	4,564	N/A	0.38 %	100.00 %	100.00 %
Idaho	1	569	FARMERS MUT HAIL INS GRP	3,872	3,867	3.46 %	3.46 %	27.44 %	27.44 %
	2	212	ZURICH INS GRP	3,375	3,375	68.63 %	68.63 %	23.91 %	51.35 %
	3	796	QBE INS GRP	3,121	3,123	33.49 %	33.49 %	22.11 %	73.46 %
	4	84	AMERICAN FINANCIAL GRP	1,348	1,341	19.35 %	19.35 %	9.55 %	83.02 %
	5	626	CHUBB LTD GRP	1,294	1,294	55.22 %	55.22 %	9.17 %	92.18 %
	6	3219	SOMPO GRP	958	962	76.89 %	78.66 %	6.79 %	98.97 %
	7	158	FAIRFAX FIN GRP	134	134	38.42 %	38.42 %	0.95 %	99.92 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	11	11	169.51 %	169.61 %	0.08 %	100.00 %
			STATE TOTAL	14,113	14,107	37.43 %	37.55 %	100.00 %	100.00 %
Illinois	1	84	AMERICAN FINANCIAL GRP	32,379	32,379	69.31 %	69.47 %	19.94 %	19.94 %
	2	50	COUNTRY INS & FIN SERV GRP	23,002	23,002	82.79 %	82.79 %	14.16 %	34.10 %
	3	626	CHUBB LTD GRP	21,053	21,053	133.06 %	133.06 %	12.96 %	47.07 %
	4	796	QBE INS GRP	20,033	20,033	88.09 %	88.09 %	12.34 %	59.40 %
	5	212	ZURICH INS GRP	18,945	19,078	140.21 %	140.21 %	11.67 %	71.07 %
	6	3219	SOMPO GRP	16,981	16,980	92.02 %	93.73 %	10.46 %	81.52 %
	7	569	FARMERS MUT HAIL INS GRP	16,377	16,272	81.94 %	81.94 %	10.08 %	91.61 %
	8	158	FAIRFAX FIN GRP	6,632	6,632	150.01 %	151.38 %	4.08 %	95.69 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	5,888	5,889	110.31 %	110.41 %	3.63 %	99.32 %
	10	4977	PALOMAR HOLDINGS GRP	952	952	140.66 %	140.66 %	0.59 %	99.90 %
			STATE TOTAL	162,400	162,428	98.81 %	99.08 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Indiana	1	569	FARMERS MUT HAIL INS GRP	11,123	11,081	81.59 %	81.59 %	22.68 %	22.68 %
	2	84	AMERICAN FINANCIAL GRP	7,952	7,952	49.70 %	49.70 %	16.22 %	38.90 %
	3	796	QBE INS GRP	6,316	6,316	58.15 %	58.15 %	12.88 %	51.79 %
	4	212	ZURICH INS GRP	6,166	6,168	100.57 %	100.57 %	12.58 %	64.36 %
	5	3219	SOMPO GRP	5,892	5,892	36.66 %	38.39 %	12.02 %	76.38 %
	6	626	CHUBB LTD GRP	4,157	4,157	52.55 %	52.55 %	8.48 %	84.86 %
	7	542	INDIANA FARM BUREAU GRP	2,814	2,814	43.84 %	43.84 %	5.74 %	90.60 %
	8	158	FAIRFAX FIN GRP	2,320	2,320	58.86 %	58.86 %	4.73 %	95.33 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	1,673	1,676	96.67 %	96.77 %	3.41 %	98.74 %
	10	4990	CORE SPECIALTY INS HOLDINGS GRP	366	152	N/A	N/A	0.75 %	99.49 %
			STATE TOTAL	49,033	48,782	64.48 %	64.62 %	100.00 %	100.00 %
Iowa	1	569	FARMERS MUT HAIL INS GRP	28,050	28,047	64.10 %	64.10 %	20.66 %	20.66 %
	2	626	CHUBB LTD GRP	23,776	23,776	57.19 %	57.19 %	17.51 %	38.16 %
	3	796	QBE INS GRP	20,708	20,708	103.06 %	103.06 %	15.25 %	53.41 %
	4	84	AMERICAN FINANCIAL GRP	20,067	20,067	69.42 %	69.42 %	14.78 %	68.19 %
	5	212	ZURICH INS GRP	17,655	17,655	55.29 %	55.29 %	13.00 %	81.19 %
	6	3219	SOMPO GRP	13,179	13,179	92.34 %	93.99 %	9.70 %	90.90 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	5,738	5,738	116.63 %	116.72 %	4.23 %	95.12 %
	8	513	IOWA FARM BUREAU GRP	4,521	4,521	33.76 %	33.76 %	3.33 %	98.45 %
	9	158	FAIRFAX FIN GRP	1,187	1,187	65.15 %	65.16 %	0.87 %	99.33 %
	10	10103	AMERICAN AGRICULTURAL INS CO	516	516	68.03 %	68.73 %	0.38 %	99.71 %
			STATE TOTAL	135,796	135,793	73.01 %	73.16 %	100.00 %	100.00 %
Kansas	1	796	QBE INS GRP	15,570	15,582	65.14 %	65.14 %	21.16 %	21.16 %
	2	212	ZURICH INS GRP	14,807	14,808	82.39 %	82.39 %	20.12 %	41.27 %
	3	569	FARMERS MUT HAIL INS GRP	12,526	12,439	65.94 %	65.94 %	17.02 %	58.29 %
	4	84	AMERICAN FINANCIAL GRP	9,090	9,090	53.83 %	55.10 %	12.35 %	70.65 %
	5	626	CHUBB LTD GRP	7,627	7,627	82.09 %	82.09 %	10.36 %	81.01 %
	6	3219	SOMPO GRP	3,934	3,940	58.50 %	60.25 %	5.34 %	86.35 %
	7	513	IOWA FARM BUREAU GRP	3,155	3,155	53.76 %	53.76 %	4.29 %	90.64 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	2,716	2,716	110.59 %	110.69 %	3.69 %	94.33 %
	9	4977	PALOMAR HOLDINGS GRP	2,079	2,079	60.68 %	60.68 %	2.83 %	97.16 %
	10	158	FAIRFAX FIN GRP	1,903	1,903	82.00 %	82.25 %	2.59 %	99.74 %
			STATE TOTAL	73,597	73,545	69.57 %	69.84 %	100.00 %	100.00 %
Kentucky	1	569	FARMERS MUT HAIL INS GRP	3,101	3,023	173.72 %	173.72 %	35.45 %	35.45 %
	2	84	AMERICAN FINANCIAL GRP	1,858	1,863	112.85 %	112.85 %	21.24 %	56.69 %
	3	796	QBE INS GRP	1,333	1,333	181.78 %	181.78 %	15.24 %	71.93 %
	4	3219	SOMPO GRP	1,077	1,005	130.35 %	132.22 %	12.31 %	84.24 %
	5	212	ZURICH INS GRP	631	631	159.78 %	159.78 %	7.21 %	91.45 %
	6	158	FAIRFAX FIN GRP	301	301	211.32 %	211.32 %	3.45 %	94.90 %
	7	626	CHUBB LTD GRP	246	246	206.56 %	206.56 %	2.81 %	97.71 %
	8	4977	PALOMAR HOLDINGS GRP	195	195	N/A	N/A	2.23 %	99.94 %
	9	10103	AMERICAN AGRICULTURAL INS CO	4	4	0.00 %	N/A	0.05 %	99.99 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	1	1	1,453.11 %	1,453.11 %	0.01 %	100.00 %
			STATE TOTAL	8,747	8,602	151.29 %	151.51 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Louisiana	1	796	QBE INS GRP	6,144	6,144	185.87 %	185.87 %	60.36 %	60.36 %
	2	626	CHUBB LTD GRP	2,617	2,617	88.64 %	88.64 %	25.71 %	86.07 %
	3	3219	SOMPO GRP	695	695	177.62 %	179.34 %	6.83 %	92.89 %
	4	4977	PALOMAR HOLDINGS GRP	362	362	80.42 %	80.42 %	3.56 %	96.45 %
	5	84	AMERICAN FINANCIAL GRP	227	227	105.26 %	105.26 %	2.23 %	98.68 %
	6	569	FARMERS MUT HAIL INS GRP	124	124	73.79 %	73.79 %	1.22 %	99.89 %
	7	212	ZURICH INS GRP	11	11	22.56 %	22.56 %	0.11 %	100.00 %
			STATE TOTAL	10,179	10,179	153.23 %	153.34 %	100.00 %	100.00 %
Maine	1	626	CHUBB LTD GRP	0	0	24.71 %	24.71 %	100.00 %	100.00 %
			STATE TOTAL	0	0	24.71 %	24.71 %	100.00 %	100.00 %
Maryland	1	212	ZURICH INS GRP	87	87	111.21 %	111.21 %	41.20 %	41.20 %
	2	3219	SOMPO GRP	85	85	80.94 %	82.69 %	39.95 %	81.15 %
	3	626	CHUBB LTD GRP	21	21	7.99 %	7.99 %	9.79 %	90.94 %
	4	796	QBE INS GRP	17	17	5.10 %	5.10 %	8.24 %	99.18 %
	5	569	FARMERS MUT HAIL INS GRP	2	2	0.00 %	0.00 %	0.82 %	100.00 %
			STATE TOTAL	212	212	76.14 %	76.84 %	100.00 %	100.00 %
Massachusetts	1	4977	PALOMAR HOLDINGS GRP	2	0	11.54 %	11.54 %	100.00 %	100.00 %
			STATE TOTAL	2	0	11.54 %	11.54 %	100.00 %	100.00 %
Michigan	1	212	ZURICH INS GRP	1,903	1,903	29.46 %	29.46 %	24.15 %	24.15 %
	2	84	AMERICAN FINANCIAL GRP	1,463	1,463	25.93 %	25.93 %	18.56 %	42.70 %
	3	569	FARMERS MUT HAIL INS GRP	1,171	1,161	56.59 %	56.59 %	14.85 %	57.55 %
	4	796	QBE INS GRP	971	971	10.53 %	10.53 %	12.32 %	69.87 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	611	623	44.53 %	44.64 %	7.75 %	77.62 %
	6	10103	AMERICAN AGRICULTURAL INS CO	532	532	96.61 %	98.41 %	6.75 %	84.36 %
	7	626	CHUBB LTD GRP	478	478	6.29 %	6.29 %	6.07 %	90.43 %
	8	3219	SOMPO GRP	367	367	74.56 %	76.25 %	4.65 %	95.08 %
	9	4977	PALOMAR HOLDINGS GRP	263	322	18.04 %	18.04 %	3.34 %	98.43 %
	10	158	FAIRFAX FIN GRP	124	124	32.03 %	32.03 %	1.57 %	100.00 %
			STATE TOTAL	7,883	7,950	37.09 %	37.29 %	100.00 %	100.00 %
Minnesota	1	212	ZURICH INS GRP	34,848	34,848	44.11 %	44.11 %	25.54 %	25.54 %
	2	796	QBE INS GRP	28,458	28,458	104.78 %	104.78 %	20.86 %	46.41 %
	3	569	FARMERS MUT HAIL INS GRP	23,061	23,062	78.31 %	78.31 %	16.90 %	63.31 %
	4	3219	SOMPO GRP	22,456	22,457	113.11 %	114.79 %	16.46 %	79.77 %
	5	626	CHUBB LTD GRP	8,186	8,186	101.65 %	101.65 %	6.00 %	85.77 %
	6	84	AMERICAN FINANCIAL GRP	7,893	7,893	61.00 %	61.00 %	5.79 %	91.56 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	3,793	3,793	102.31 %	102.39 %	2.78 %	94.34 %
	8	158	FAIRFAX FIN GRP	3,372	3,372	128.29 %	128.29 %	2.47 %	96.81 %
	9	4977	PALOMAR HOLDINGS GRP	2,586	2,586	114.29 %	114.29 %	1.90 %	98.71 %
	10	3500	NODAK MUT GRP	539	539	181.86 %	181.86 %	0.40 %	99.10 %
			STATE TOTAL	136,420	136,392	89.16 %	89.43 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	3219	SOMPO GRP	6,070	6,070	70.06 %	71.82 %	75.75 %	75.75 %
	2	569	FARMERS MUT HAIL INS GRP	577	576	69.80 %	69.80 %	7.20 %	82.95 %
	3	796	QBE INS GRP	538	538	226.31 %	226.31 %	6.72 %	89.67 %
	4	212	ZURICH INS GRP	357	357	124.06 %	124.06 %	4.46 %	94.13 %
	5	4977	PALOMAR HOLDINGS GRP	225	225	108.77 %	108.77 %	2.81 %	96.94 %
	6	626	CHUBB LTD GRP	178	178	79.53 %	79.53 %	2.22 %	99.16 %
	7	84	AMERICAN FINANCIAL GRP	67	67	172.20 %	172.20 %	0.84 %	100.00 %
			STATE TOTAL	8,012	8,011	84.93 %	86.26 %	100.00 %	100.00 %
Missouri	1	626	CHUBB LTD GRP	16,633	16,633	90.24 %	90.24 %	39.04 %	39.04 %
	2	569	FARMERS MUT HAIL INS GRP	7,279	7,176	61.54 %	61.54 %	17.09 %	56.13 %
	3	84	AMERICAN FINANCIAL GRP	5,283	5,283	43.51 %	43.51 %	12.40 %	68.53 %
	4	3219	SOMPO GRP	3,615	3,617	30.30 %	31.82 %	8.49 %	77.02 %
	5	796	QBE INS GRP	3,473	3,473	83.90 %	83.90 %	8.15 %	85.17 %
	6	212	ZURICH INS GRP	3,176	3,176	52.63 %	52.63 %	7.45 %	92.62 %
	7	158	FAIRFAX FIN GRP	1,581	1,581	124.63 %	124.69 %	3.71 %	96.33 %
	8	4977	PALOMAR HOLDINGS GRP	1,044	1,045	96.67 %	96.67 %	2.45 %	98.78 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	370	370	56.35 %	56.43 %	0.87 %	99.65 %
	10	10103	AMERICAN AGRICULTURAL INS CO	110	110	190.75 %	190.67 %	0.26 %	99.91 %
			STATE TOTAL	42,602	42,498	72.79 %	72.91 %	100.00 %	100.00 %
Montana	1	212	ZURICH INS GRP	180	180	138.38 %	138.38 %	35.13 %	35.13 %
	2	4990	CORE SPECIALTY INS HOLDINGS GRP	148	139	N/A	N/A	28.94 %	64.07 %
	3	10103	AMERICAN AGRICULTURAL INS CO	103	103	171.25 %	173.94 %	20.14 %	84.22 %
	4	626	CHUBB LTD GRP	61	61	10.67 %	10.67 %	11.84 %	96.06 %
	5	3219	SOMPO GRP	12	12	0.00 %	2.30 %	2.28 %	98.34 %
	6	569	FARMERS MUT HAIL INS GRP	8	2	0.00 %	0.00 %	1.66 %	100.00 %
			STATE TOTAL	512	496	60.44 %	56.47 %	100.00 %	100.00 %
Nebraska	1	626	CHUBB LTD GRP	111,049	111,049	85.71 %	85.71 %	29.00 %	29.00 %
	2	796	QBE INS GRP	87,606	87,602	82.83 %	82.83 %	22.88 %	51.89 %
	3	3219	SOMPO GRP	74,944	74,944	96.02 %	97.83 %	19.57 %	71.46 %
	4	212	ZURICH INS GRP	36,733	36,733	97.50 %	97.50 %	9.59 %	81.06 %
	5	84	AMERICAN FINANCIAL GRP	26,512	26,512	84.72 %	84.72 %	6.92 %	87.98 %
	6	569	FARMERS MUT HAIL INS GRP	25,909	25,849	73.44 %	73.44 %	6.77 %	94.75 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	12,992	12,992	147.76 %	147.87 %	3.39 %	98.14 %
	8	513	IOWA FARM BUREAU GRP	5,059	5,059	71.23 %	71.23 %	1.32 %	99.46 %
	9	158	FAIRFAX FIN GRP	1,631	1,631	75.33 %	75.63 %	0.43 %	99.89 %
	10	4977	PALOMAR HOLDINGS GRP	415	415	10.13 %	10.13 %	0.11 %	100.00 %
			STATE TOTAL	382,865	382,796	88.71 %	89.07 %	100.00 %	100.00 %
Nevada	1	626	CHUBB LTD GRP	7	7	5.09 %	5.09 %	54.34 %	54.34 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	6	6	N/A	N/A	43.54 %	97.88 %
	3	796	QBE INS GRP	0	0	4.98 %	4.98 %	2.12 %	100.00 %
			STATE TOTAL	13	13	0.57 %	0.57 %	100.00 %	100.00 %
New Jersey	1	158	FAIRFAX FIN GRP	145	145	84.79 %	84.79 %	100.00 %	100.00 %
			STATE TOTAL	145	145	84.79 %	84.79 %	100.00 %	100.00 %

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02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New Mexico	1	212	ZURICH INS GRP	401	401	99.34 %	99.34 %	31.87 %	31.87 %
	2	84	AMERICAN FINANCIAL GRP	230	230	115.82 %	115.82 %	18.32 %	50.19 %
	3	626	CHUBB LTD GRP	168	168	15.71 %	15.71 %	13.38 %	63.57 %
	4	796	QBE INS GRP	119	119	15.68 %	15.68 %	9.43 %	73.00 %
	5	569	FARMERS MUT HAIL INS GRP	112	112	92.73 %	92.73 %	8.92 %	81.92 %
	6	3219	SOMPO GRP	111	111	60.62 %	62.13 %	8.81 %	90.73 %
	7	158	FAIRFAX FIN GRP	80	80	39.22 %	39.22 %	6.33 %	97.06 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	35	35	19.80 %	19.90 %	2.78 %	99.84 %
	9	4977	PALOMAR HOLDINGS GRP	2	3	17.30 %	17.30 %	0.16 %	100.00 %
			STATE TOTAL	1,257	1,258	53.79 %	53.92 %	100.00 %	100.00 %
New York	1	158	FAIRFAX FIN GRP	154	154	94.72 %	94.72 %	70.13 %	70.13 %
	2	796	QBE INS GRP	44	44	113.32 %	113.32 %	20.28 %	90.41 %
	3	4977	PALOMAR HOLDINGS GRP	17	7	15.17 %	15.17 %	7.99 %	98.41 %
	4	3219	SOMPO GRP	2	2	293.56 %	295.37 %	0.78 %	99.19 %
	5	212	ZURICH INS GRP	1	1	N/A	N/A	0.58 %	99.76 %
	6	84	AMERICAN FINANCIAL GRP	1	1	N/A	N/A	0.24 %	100.00 %
			STATE TOTAL	219	208	96.32 %	96.33 %	100.00 %	100.00 %
North Carolina	1	3098	TOKIO MARINE HOLDINGS INC GRP	890	890	65.61 %	65.61 %	28.78 %	28.78 %
	2	212	ZURICH INS GRP	851	851	21.54 %	21.54 %	27.52 %	56.30 %
	3	324	NORTH CAROLINA FARM BUREAU GRP	838	838	19.28 %	19.28 %	27.12 %	83.41 %
	4	796	QBE INS GRP	162	162	32.79 %	32.79 %	5.23 %	88.64 %
	5	3219	SOMPO GRP	121	121	71.98 %	73.66 %	3.92 %	92.56 %
	6	626	CHUBB LTD GRP	97	97	11.53 %	11.53 %	3.14 %	95.70 %
	7	158	FAIRFAX FIN GRP	69	69	162.71 %	165.38 %	2.25 %	97.95 %
	8	569	FARMERS MUT HAIL INS GRP	54	54	98.98 %	98.98 %	1.76 %	99.71 %
	9	84	AMERICAN FINANCIAL GRP	9	9	0.00 %	0.00 %	0.29 %	100.00 %
			STATE TOTAL	3,091	3,091	40.33 %	40.45 %	100.00 %	100.00 %
North Dakota	1	796	QBE INS GRP	34,136	34,137	110.96 %	110.96 %	27.89 %	27.89 %
	2	212	ZURICH INS GRP	29,254	29,254	88.61 %	88.61 %	23.90 %	51.79 %
	3	626	CHUBB LTD GRP	22,775	22,775	104.25 %	104.25 %	18.61 %	70.40 %
	4	3219	SOMPO GRP	11,152	11,152	119.59 %	121.29 %	9.11 %	79.51 %
	5	84	AMERICAN FINANCIAL GRP	10,194	10,194	83.53 %	83.97 %	8.33 %	87.84 %
	6	569	FARMERS MUT HAIL INS GRP	7,344	7,344	87.15 %	87.15 %	6.00 %	93.84 %
	7	4977	PALOMAR HOLDINGS GRP	2,657	2,655	125.50 %	125.50 %	2.17 %	96.01 %
	8	3500	NODAK MUT GRP	2,327	2,327	132.72 %	132.72 %	1.90 %	97.91 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	1,338	1,338	114.72 %	114.79 %	1.09 %	99.00 %
	10	158	FAIRFAX FIN GRP	1,170	1,170	171.14 %	172.52 %	0.96 %	99.96 %
			STATE TOTAL	122,398	122,396	102.58 %	102.78 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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02.4 - Private Crop

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Ohio	1	569	FARMERS MUT HAIL INS GRP	7,192	7,112	93.19 %	93.19 %	33.78 %	33.78 %
	2	626	CHUBB LTD GRP	3,348	3,348	121.97 %	121.97 %	15.73 %	49.51 %
	3	212	ZURICH INS GRP	3,032	3,033	100.61 %	100.61 %	14.24 %	63.74 %
	4	84	AMERICAN FINANCIAL GRP	2,862	2,862	90.58 %	90.58 %	13.44 %	77.19 %
	5	796	QBE INS GRP	1,559	1,559	71.47 %	71.47 %	7.32 %	84.51 %
	6	3219	SOMPO GRP	1,437	1,437	89.55 %	91.15 %	6.75 %	91.26 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,183	1,184	160.85 %	160.95 %	5.56 %	96.82 %
	8	158	FAIRFAX FIN GRP	566	566	145.99 %	146.03 %	2.66 %	99.47 %
	9	4990	CORE SPECIALTY INS HOLDINGS GRP	119	331	N/A	N/A	0.56 %	100.00 %
	10	10103	AMERICAN AGRICULTURAL INS CO	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	21,292	21,426	101.93 %	101.63 %	100.00 %	100.00 %
Oklahoma	1	84	AMERICAN FINANCIAL GRP	3,301	3,301	61.35 %	61.35 %	43.52 %	43.52 %
	2	796	QBE INS GRP	965	957	106.62 %	106.62 %	12.72 %	56.24 %
	3	212	ZURICH INS GRP	940	940	166.73 %	166.73 %	12.39 %	68.63 %
	4	3219	SOMPO GRP	680	682	114.35 %	115.84 %	8.96 %	77.58 %
	5	569	FARMERS MUT HAIL INS GRP	463	463	76.93 %	76.93 %	6.11 %	83.69 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	426	426	131.93 %	132.03 %	5.61 %	89.30 %
	7	4977	PALOMAR HOLDINGS GRP	346	353	68.39 %	68.39 %	4.57 %	93.87 %
	8	626	CHUBB LTD GRP	190	190	50.41 %	50.41 %	2.51 %	96.38 %
	9	158	FAIRFAX FIN GRP	139	139	42.64 %	44.49 %	1.84 %	98.21 %
	10	10103	AMERICAN AGRICULTURAL INS CO	136	136	234.20 %	251.46 %	1.79 %	100.00 %
			STATE TOTAL	7,586	7,587	77.37 %	77.85 %	100.00 %	100.00 %
Oregon	1	626	CHUBB LTD GRP	1,308	1,308	72.02 %	72.02 %	46.21 %	46.21 %
	2	212	ZURICH INS GRP	839	839	73.21 %	73.21 %	29.65 %	75.86 %
	3	84	AMERICAN FINANCIAL GRP	188	187	29.68 %	29.68 %	6.63 %	82.49 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	174	174	21.67 %	21.77 %	6.16 %	88.65 %
	5	796	QBE INS GRP	155	155	14.80 %	14.80 %	5.48 %	94.13 %
	6	3219	SOMPO GRP	86	86	N/A	1.53 %	3.05 %	97.18 %
	7	569	FARMERS MUT HAIL INS GRP	60	60	368.59 %	368.59 %	2.13 %	99.31 %
	8	4977	PALOMAR HOLDINGS GRP	20	16	18.79 %	18.79 %	0.69 %	100.00 %
			STATE TOTAL	2,831	2,827	67.14 %	67.20 %	100.00 %	100.00 %
Pennsylvania	1	158	FAIRFAX FIN GRP	1,549	1,549	109.40 %	109.40 %	83.16 %	83.16 %
	2	3219	SOMPO GRP	104	104	138.39 %	140.22 %	5.58 %	88.74 %
	3	84	AMERICAN FINANCIAL GRP	84	84	N/A	N/A	4.51 %	93.25 %
	4	626	CHUBB LTD GRP	55	55	116.81 %	116.81 %	2.96 %	96.22 %
	5	569	FARMERS MUT HAIL INS GRP	36	36	324.76 %	324.76 %	1.94 %	98.16 %
	6	212	ZURICH INS GRP	30	30	94.21 %	94.21 %	1.60 %	99.76 %
	7	796	QBE INS GRP	6	6	4.05 %	4.05 %	0.32 %	100.00 %
			STATE TOTAL	1,863	1,863	176.87 %	176.97 %	100.00 %	100.00 %
South Carolina	1	212	ZURICH INS GRP	188	188	93.04 %	93.04 %	59.64 %	59.64 %
	2	84	AMERICAN FINANCIAL GRP	55	55	0.00 %	0.00 %	17.35 %	76.99 %
	3	3219	SOMPO GRP	27	27	64.41 %	66.01 %	8.56 %	85.54 %
	4	796	QBE INS GRP	24	24	5.10 %	5.10 %	7.67 %	93.22 %
	5	569	FARMERS MUT HAIL INS GRP	13	13	122.77 %	122.77 %	4.22 %	97.44 %
	6	158	FAIRFAX FIN GRP	5	5	531.96 %	531.96 %	1.71 %	99.14 %
	7	626	CHUBB LTD GRP	3	3	24.39 %	24.39 %	0.86 %	100.00 %
			STATE TOTAL	315	315	75.49 %	75.63 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Dakota	1	212	ZURICH INS GRP	14,591	14,591	77.84 %	77.84 %	20.71 %	20.71 %
	2	626	CHUBB LTD GRP	14,204	14,204	89.00 %	89.00 %	20.16 %	40.86 %
	3	796	QBE INS GRP	11,446	11,446	62.12 %	62.12 %	16.24 %	57.11 %
	4	84	AMERICAN FINANCIAL GRP	10,460	10,460	74.71 %	74.71 %	14.84 %	71.95 %
	5	569	FARMERS MUT HAIL INS GRP	9,013	9,040	96.50 %	96.50 %	12.79 %	84.74 %
	6	3219	SOMPO GRP	6,503	6,503	88.65 %	90.35 %	9.23 %	93.97 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,794	1,794	123.78 %	123.87 %	2.55 %	96.51 %
	8	4850	CLEAR BLUE FINANCIAL GRP	1,002	1,002	62.80 %	62.80 %	1.42 %	97.93 %
	9	4977	PALOMAR HOLDINGS GRP	542	542	52.39 %	52.39 %	0.77 %	98.70 %
	10	158	FAIRFAX FIN GRP	390	390	138.69 %	138.69 %	0.55 %	99.26 %
			STATE TOTAL	70,467	70,469	80.02 %	80.16 %	100.00 %	100.00 %
Tennessee	1	569	FARMERS MUT HAIL INS GRP	849	800	128.36 %	128.36 %	24.00 %	24.00 %
	2	626	CHUBB LTD GRP	682	682	122.23 %	122.23 %	19.29 %	43.29 %
	3	796	QBE INS GRP	680	680	98.98 %	98.98 %	19.24 %	62.53 %
	4	3219	SOMPO GRP	576	520	137.57 %	139.67 %	16.28 %	78.82 %
	5	212	ZURICH INS GRP	420	420	87.52 %	87.52 %	11.88 %	90.70 %
	6	84	AMERICAN FINANCIAL GRP	252	254	129.49 %	129.49 %	7.12 %	97.82 %
	7	158	FAIRFAX FIN GRP	30	30	340.01 %	340.01 %	0.84 %	98.66 %
	8	4977	PALOMAR HOLDINGS GRP	22	88	28.93 %	28.93 %	0.63 %	99.29 %
	9	10103	AMERICAN AGRICULTURAL INS CO	17	17	19.93 %	21.54 %	0.48 %	99.77 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	8	8	26.30 %	26.40 %	0.23 %	100.00 %
			STATE TOTAL	3,537	3,501	116.53 %	116.85 %	100.00 %	100.00 %
Texas	1	3219	SOMPO GRP	8,245	8,272	68.73 %	70.31 %	27.25 %	27.25 %
	2	84	AMERICAN FINANCIAL GRP	6,149	6,149	123.56 %	123.56 %	20.32 %	47.57 %
	3	796	QBE INS GRP	4,756	4,753	67.88 %	67.88 %	15.72 %	63.29 %
	4	626	CHUBB LTD GRP	4,722	4,722	69.72 %	69.72 %	15.60 %	78.89 %
	5	212	ZURICH INS GRP	2,417	2,417	35.27 %	35.27 %	7.99 %	86.88 %
	6	569	FARMERS MUT HAIL INS GRP	1,718	1,718	276.30 %	276.30 %	5.68 %	92.56 %
	7	158	FAIRFAX FIN GRP	1,226	1,226	119.21 %	117.64 %	4.05 %	96.61 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	898	991	64.25 %	64.25 %	2.97 %	99.58 %
	9	4990	CORE SPECIALTY INS HOLDINGS GRP	127	92	N/A	N/A	0.42 %	100.00 %
			STATE TOTAL	30,257	30,341	87.32 %	87.65 %	100.00 %	100.00 %
Utah	1	626	CHUBB LTD GRP	33	33	22.95 %	22.95 %	34.47 %	34.47 %
	2	3219	SOMPO GRP	21	21	N/A	N/A	21.69 %	56.15 %
	3	4977	PALOMAR HOLDINGS GRP	18	15	13.25 %	13.25 %	18.54 %	74.69 %
	4	796	QBE INS GRP	13	13	444.25 %	444.25 %	13.28 %	87.97 %
	5	513	IOWA FARM BUREAU GRP	8	8	0.00 %	0.00 %	8.25 %	96.22 %
	6	569	FARMERS MUT HAIL INS GRP	3	3	0.00 %	0.00 %	2.75 %	98.97 %
	7	212	ZURICH INS GRP	1	1	5.52 %	5.52 %	1.03 %	100.00 %
			STATE TOTAL	95	93	70.57 %	70.92 %	100.00 %	100.00 %
Vermont	1	626	CHUBB LTD GRP	2	2	11.88 %	11.88 %	100.00 %	100.00 %
			STATE TOTAL	2	2	11.88 %	11.88 %	100.00 %	100.00 %

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Virginia	1	212	ZURICH INS GRP	852	852	61.97 %	61.97 %	64.95 %	64.95 %
	2	10103	AMERICAN AGRICULTURAL INS CO	351	351	8.53 %	10.79 %	26.75 %	91.69 %
	3	569	FARMERS MUT HAIL INS GRP	30	30	0.20 %	0.20 %	2.31 %	94.00 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	26	26	278.90 %	279.00 %	1.97 %	95.97 %
	5	796	QBE INS GRP	25	25	243.38 %	243.38 %	1.91 %	97.88 %
	6	626	CHUBB LTD GRP	20	20	5.85 %	5.85 %	1.51 %	99.39 %
	7	12	AMERICAN INTL GRP	8	8	113.49 %	113.49 %	0.61 %	100.00 %
			STATE TOTAL	1,312	1,312	52.88 %	53.49 %	100.00 %	100.00 %
Washington	1	212	ZURICH INS GRP	3,750	3,750	39.63 %	39.63 %	35.74 %	35.74 %
	2	626	CHUBB LTD GRP	2,450	2,450	60.99 %	60.99 %	23.35 %	59.09 %
	3	796	QBE INS GRP	2,306	2,346	29.67 %	29.67 %	21.98 %	81.06 %
	4	84	AMERICAN FINANCIAL GRP	941	940	52.36 %	52.36 %	8.97 %	90.03 %
	5	3219	SOMPO GRP	666	666	35.56 %	37.22 %	6.35 %	96.38 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	248	251	31.30 %	31.40 %	2.37 %	98.74 %
	7	158	FAIRFAX FIN GRP	131	131	4.75 %	4.75 %	1.25 %	99.99 %
	8	4977	PALOMAR HOLDINGS GRP	1	0	13.41 %	13.41 %	0.01 %	100.00 %
	9	569	FARMERS MUT HAIL INS GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	10,494	10,535	42.63 %	42.73 %	100.00 %	100.00 %
West Virginia	1	212	ZURICH INS GRP	5	5	22.59 %	22.59 %	96.66 %	96.66 %
	2	3219	SOMPO GRP	0	0	3.18 %	5.10 %	3.34 %	100.00 %
			STATE TOTAL	5	5	21.94 %	22.00 %	100.00 %	100.00 %
Wisconsin	1	84	AMERICAN FINANCIAL GRP	4,345	4,345	54.75 %	55.54 %	21.86 %	21.86 %
	2	569	FARMERS MUT HAIL INS GRP	4,126	4,056	32.54 %	32.54 %	20.76 %	42.61 %
	3	212	ZURICH INS GRP	3,222	3,222	50.97 %	50.97 %	16.21 %	58.82 %
	4	796	QBE INS GRP	2,796	2,796	49.88 %	49.92 %	14.07 %	72.89 %
	5	4977	PALOMAR HOLDINGS GRP	2,552	2,552	202.53 %	202.53 %	12.84 %	85.73 %
	6	626	CHUBB LTD GRP	1,806	1,806	67.66 %	67.66 %	9.08 %	94.81 %
	7	3219	SOMPO GRP	475	475	150.97 %	152.67 %	2.39 %	97.20 %
	8	158	FAIRFAX FIN GRP	410	410	178.53 %	178.53 %	2.06 %	99.26 %
	9	10103	AMERICAN AGRICULTURAL INS CO	125	125	115.61 %	117.11 %	0.63 %	99.89 %
	10	50	COUNTRY INS & FIN SERV GRP	13	13	0.00 %	0.00 %	0.06 %	99.96 %
			STATE TOTAL	19,878	19,809	74.27 %	74.50 %	100.00 %	100.00 %
Wyoming	1	212	ZURICH INS GRP	926	926	74.69 %	74.69 %	60.92 %	60.92 %
	2	796	QBE INS GRP	335	334	75.20 %	75.20 %	22.02 %	82.94 %
	3	569	FARMERS MUT HAIL INS GRP	112	109	79.24 %	79.24 %	7.37 %	90.31 %
	4	10103	AMERICAN AGRICULTURAL INS CO	47	47	102.90 %	106.93 %	3.07 %	93.38 %
	5	626	CHUBB LTD GRP	40	40	17.45 %	17.45 %	2.62 %	96.00 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	33	33	70.66 %	70.66 %	2.14 %	98.14 %
	7	3219	SOMPO GRP	27	27	311.81 %	313.76 %	1.79 %	99.94 %
	8	84	AMERICAN FINANCIAL GRP	1	1	0.00 %	0.00 %	0.06 %	100.00 %
			STATE TOTAL	1,521	1,517	78.62 %	78.78 %	100.00 %	100.00 %

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02.5—Private Flood

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	4715	MS & AD INS GRP	174,080	153,816	8.20 %	8.72 %	13.77 %	13.77 %
	2	968	AXA INS GRP	167,024	191,132	20.11 %	25.07 %	13.21 %	26.98 %
	3	31	BERKSHIRE HATHAWAY GRP	128,862	140,540	N/A	N/A	10.19 %	37.17 %
	4	19	ASSURANT INC GRP	120,656	131,678	12.88 %	12.88 %	9.54 %	46.72 %
	5	111	LIBERTY MUT GRP	99,881	98,568	N/A	N/A	7.90 %	54.62 %
	6	8	ALLSTATE INS GRP	71,413	69,754	4.54 %	6.67 %	5.65 %	60.26 %
	7	12	AMERICAN INTL GRP	70,211	73,783	61.34 %	65.15 %	5.55 %	65.82 %
	8	181	SWISS RE GRP	66,249	72,838	159.66 %	162.65 %	5.24 %	71.06 %
	9	626	CHUBB LTD GRP	55,582	54,596	28.36 %	28.23 %	4.40 %	75.45 %
	10	3219	SOMPO GRP	45,835	52,784	N/A	N/A	3.63 %	79.08 %
	11	1279	ARCH INS GRP	44,070	48,613	28.64 %	29.44 %	3.49 %	82.56 %
	12	761	ALLIANZ INS GRP	43,494	43,069	N/A	N/A	3.44 %	86.00 %
	13	4977	PALOMAR HOLDINGS GRP	26,800	24,877	48.43 %	50.45 %	2.12 %	88.12 %
	14	411	MAPFRE INS GRP	13,076	13,348	0.25 %	0.30 %	1.03 %	89.16 %
	15	383	AMERICAN EUROPEAN GRP	10,409	10,581	0.38 %	0.39 %	0.82 %	89.98 %
	16	98	WR BERKLEY CORP GRP	9,135	8,840	6.46 %	6.36 %	0.72 %	90.70 %
	17	244	CINCINNATI FIN GRP	9,045	8,798	6.97 %	7.17 %	0.72 %	91.42 %
	18	4381	SKYWARD SPECIALTY INS GRP INC GRP	8,032	7,478	N/A	N/A	0.64 %	92.06 %
	19	5065	SUTTON NATL GRP	7,576	7,102	15.59 %	15.81 %	0.60 %	92.65 %
	20	4987	INCLINE INS GRP LLC GRP	7,464	7,875	N/A	N/A	0.59 %	93.24 %
	21	140	NATIONWIDE CORP GRP	6,553	5,378	19.64 %	21.08 %	0.52 %	93.76 %
	22	4969	TRISURA GRP	6,534	8,231	N/A	N/A	0.52 %	94.28 %
	23	4982	OBS HOLDINGS GRP	6,480	3,190	3.31 %	4.59 %	0.51 %	94.79 %
	24	44423	UNITED SURETY & IND CO	5,695	5,844	0.10 %	0.43 %	0.45 %	95.24 %
	25	783	RLI INS GRP	5,586	5,228	31.60 %	31.60 %	0.44 %	95.68 %
	26	155	PROGRESSIVE GRP	5,249	5,460	N/A	N/A	0.42 %	96.10 %
	27	796	QBE INS GRP	4,844	2,575	4.89 %	5.66 %	0.38 %	96.48 %
	28	158	FAIRFAX FIN GRP	4,253	4,450	N/A	N/A	0.34 %	96.82 %
	29	3098	TOKIO MARINE HOLDINGS INC GRP	4,076	4,493	7.70 %	7.70 %	0.32 %	97.14 %
	30	922	ICW GRP ASSETS INC GRP	3,588	3,739	N/A	N/A	0.28 %	97.43 %
	31	11523	WRIGHT NATL FLOOD INS CO	3,148	3,197	5.20 %	5.20 %	0.25 %	97.67 %
	32	12841	AMERICAN INTEGRITY INS CO	3,047	3,012	139.12 %	142.57 %	0.24 %	97.92 %
	33	280	AUTO OWNERS GRP	2,872	2,742	18.66 %	18.85 %	0.23 %	98.14 %
	34	4051	OCEAN HARBOR GRP	2,371	2,449	N/A	N/A	0.19 %	98.33 %
	35	4769	FLORIDA PENINSULA HOLDINGS GRP	2,287	2,161	N/A	N/A	0.18 %	98.51 %
	36	169	SENTRY INS GRP	1,847	2,022	3.90 %	3.89 %	0.15 %	98.66 %
	37	88	THE HANOVER INS GRP	1,830	1,700	0.48 %	0.57 %	0.14 %	98.80 %
	38	4857	CABRILLO HOLDING GRP	1,615	1,662	N/A	N/A	0.13 %	98.93 %
	39	15545	THE WOODLANDS INS CO	1,543	1,495	N/A	N/A	0.12 %	99.05 %
	40	4734	APOLLO GLOBAL MGMT GRP	1,446	1,243	N/A	N/A	0.11 %	99.17 %
	41	4861	HERITAGE INS HOLDINGS GRP	1,148	1,195	N/A	N/A	0.09 %	99.26 %
	42	62	EMC INS CO GRP	1,001	990	N/A	N/A	0.08 %	99.34 %
	43	12247	SOUTHERN OAK INS CO	988	962	0.31 %	0.31 %	0.08 %	99.41 %
	44	17730	BRIGHTSHORE INS CO	906	390	8.85 %	9.42 %	0.07 %	99.49 %
	45	3484	TOWER HILL INS GRP	844	919	48.37 %	48.79 %	0.07 %	99.55 %
	46	306	TRUSTAGE GRP	790	564	125.53 %	133.06 %	0.06 %	99.62 %
	47	218	CNA INS GRP	720	783	N/A	N/A	0.06 %	99.67 %
	48	12898	AMERICAN RISK INS CO INC	662	712	N/A	N/A	0.05 %	99.72 %
	49	5010	SH1 HOLDINGS GRP	622	463	0.00 %	0.00 %	0.05 %	99.77 %
	50	5076	WEST BEND INS GRP	390	400	44.48 %	44.48 %	0.03 %	99.80 %
	51	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	357	305	0.00 %	0.00 %	0.03 %	99.83 %
	52	303	GUIDEONE INS GRP	281	376	N/A	N/A	0.02 %	99.86 %
	53	5111	HADRON HOLDCO GRP	276	326	49.31 %	50.39 %	0.02 %	99.88 %
	54	91	HARTFORD FIRE & CAS GRP	271	255	3.63 %	3.73 %	0.02 %	99.90 %
	55	4780	MENNONITE MUT GRP	260	252	23.01 %	23.27 %	0.02 %	99.92 %
	56	4792	HCI GRP INC	179	211	N/A	N/A	0.01 %	99.93 %
	57	4672	DB INS GRP	134	122	0.00 %	0.00 %	0.01 %	99.94 %
	58	4911	MIDWEST FAMILY GRP	116	116	0.00 %	0.00 %	0.01 %	99.95 %
	59	408	BROOKFIELD WEALTH SOLUTIONS GRP	112	132	120.55 %	120.55 %	0.01 %	99.96 %
	60	5096	PORCH GRP	112	139	0.00 %	0.00 %	0.01 %	99.97 %
	61	55	AUTOMOBILE CLUB MI GRP	112	109	15.47 %	20.02 %	0.01 %	99.98 %
	62	536	GUIDEWELL MUT HOLDING GRP	104	116	0.00 %	0.98 %	0.01 %	99.99 %
	63	785	MARKEL GRP	74	172	36.68 %	36.86 %	0.01 %	99.99 %
	64	96	SECURA INS GRP	73	63	N/A	N/A	0.01 %	100.00 %
	65	17493	NAZARETH MUT INS CO	69	34	48.77 %	48.77 %	0.01 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	4869	WT HOLDINGS GRP	66	65	N/A	N/A	0.01 %	100.00 %
	67	291	ENCOVA MUT INS GRP	61	56	0.00 %	0.00 %	0.00 %	100.00 %
	68	144	N&D UNION MUT INS GRP	55	67	0.00 %	0.00 %	0.00 %	100.00 %
	69	43877	FIRST MUT INS CO	52	41	0.00 %	0.00 %	0.00 %	100.00 %
	70	212	ZURICH INS GRP	40	261	N/A	N/A	0.00 %	100.00 %
	71	84	AMERICAN FINANCIAL GRP	16	11	11.66 %	11.80 %	0.00 %	100.00 %
	72	43290	WAYNE COOP INS CO	15	13	0.00 %	0.00 %	0.00 %	100.00 %
	73	46	BUCKEYE INS GRP	9	8	0.00 %	0.00 %	0.00 %	100.00 %
	74	201	UTICA GRP	6	5	0.00 %	0.00 %	0.00 %	100.00 %
	75	11061	FARMERS FIRE INS CO	4	4	0.00 %	0.00 %	0.00 %	100.00 %
	76	4997	ACCELERANT HOLDINGS GRP	0	40	236.33 %	232.91 %	0.00 %	100.00 %
			INDUSTRY TOTAL	1,264,298	1,302,260	17.52 %	18.54 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	4715	MS & AD INS GRP	174,080	153,816	8.20 %	8.72 %	14.02 %	14.02 %
	2	968	AXA INS GRP	167,024	191,132	20.11 %	25.07 %	13.45 %	27.47 %
	3	19	ASSURANT INC GRP	120,656	131,678	12.88 %	12.88 %	9.72 %	37.19 %
	4	31	BERKSHIRE HATHAWAY GRP	113,259	125,452	N/A	N/A	9.12 %	46.31 %
	5	111	LIBERTY MUT GRP	99,881	98,568	N/A	N/A	8.04 %	54.35 %
	6	8	ALLSTATE INS GRP	71,413	69,754	4.54 %	6.67 %	5.75 %	60.10 %
	7	12	AMERICAN INTL GRP	70,211	73,783	61.37 %	65.18 %	5.65 %	65.76 %
	8	181	SWISS RE GRP	60,332	64,186	177.40 %	180.70 %	4.86 %	70.62 %
	9	626	CHUBB LTD GRP	55,582	54,596	28.36 %	28.23 %	4.48 %	75.09 %
	10	3219	SOMPO GRP	45,835	52,784	N/A	N/A	3.69 %	78.79 %
	11	1279	ARCH INS GRP	44,070	48,613	28.64 %	29.44 %	3.55 %	82.34 %
	12	761	ALLIANZ INS GRP	42,801	42,188	N/A	N/A	3.45 %	85.78 %
	13	4977	PALOMAR HOLDINGS GRP	26,800	24,877	48.43 %	50.45 %	2.16 %	87.94 %
	14	411	MAPFRE INS GRP	13,076	13,348	0.25 %	0.30 %	1.05 %	88.99 %
	15	383	AMERICAN EUROPEAN GRP	10,409	10,581	0.38 %	0.39 %	0.84 %	89.83 %
	16	98	WR BERKLEY CORP GRP	9,133	8,838	6.46 %	6.36 %	0.74 %	90.57 %
	17	244	CINCINNATI FIN GRP	9,045	8,798	6.97 %	7.17 %	0.73 %	91.30 %
	18	4381	SKYWARD SPECIALTY INS GRP INC GRP	8,032	7,478	N/A	N/A	0.65 %	91.94 %
	19	5065	SUTTON NATL GRP	7,576	7,102	15.59 %	15.81 %	0.61 %	92.55 %
	20	4987	INCLINE INS GRP LLC GRP	7,464	7,875	N/A	N/A	0.60 %	93.15 %
	21	140	NATIONWIDE CORP GRP	6,553	5,378	19.64 %	21.08 %	0.53 %	93.68 %
	22	4969	TRISURA GRP	6,534	8,231	N/A	N/A	0.53 %	94.21 %
	23	4982	OBS HOLDINGS GRP	6,480	3,190	3.31 %	4.59 %	0.52 %	94.73 %
	24	44423	UNITED SURETY & IND CO	5,695	5,844	0.10 %	0.43 %	0.46 %	95.19 %
	25	783	RLI INS GRP	5,584	5,228	31.60 %	31.61 %	0.45 %	95.64 %
	26	155	PROGRESSIVE GRP	5,249	5,460	N/A	N/A	0.42 %	96.06 %
	27	796	QBE INS GRP	4,844	2,575	4.89 %	5.66 %	0.39 %	96.45 %
	28	158	FAIRFAX FIN GRP	4,253	4,450	N/A	N/A	0.34 %	96.79 %
	29	3098	TOKIO MARINE HOLDINGS INC GRP	4,076	4,493	7.70 %	7.70 %	0.33 %	97.12 %
	30	922	ICW GRP ASSETS INC GRP	3,588	3,739	N/A	N/A	0.29 %	97.41 %
	31	11523	WRIGHT NATL FLOOD INS CO	3,148	3,197	5.20 %	5.20 %	0.25 %	97.66 %
	32	12841	AMERICAN INTEGRITY INS CO	3,047	3,012	139.12 %	142.57 %	0.25 %	97.91 %
	33	280	AUTO OWNERS GRP	2,872	2,742	18.66 %	18.85 %	0.23 %	98.14 %
	34	4051	OCEAN HARBOR GRP	2,371	2,449	N/A	N/A	0.19 %	98.33 %
	35	4769	FLORIDA PENINSULA HOLDINGS GRP	2,287	2,161	N/A	N/A	0.18 %	98.52 %
	36	88	THE HANOVER INS GRP	1,830	1,700	0.48 %	0.57 %	0.15 %	98.66 %
	37	4857	CABRILLO HOLDING GRP	1,615	1,662	N/A	N/A	0.13 %	98.79 %
	38	15545	THE WOODLANDS INS CO	1,543	1,495	N/A	N/A	0.12 %	98.92 %
	39	169	SENTRY INS GRP	1,451	1,590	3.89 %	3.90 %	0.12 %	99.03 %
	40	4734	APOLLO GLOBAL MGMT GRP	1,446	1,243	N/A	N/A	0.12 %	99.15 %
	41	4861	HERITAGE INS HOLDINGS GRP	1,148	1,195	N/A	N/A	0.09 %	99.24 %
	42	62	EMC INS CO GRP	1,001	990	N/A	N/A	0.08 %	99.32 %
	43	12247	SOUTHERN OAK INS CO	988	962	0.31 %	0.31 %	0.08 %	99.40 %
	44	17730	BRIGHTSHORE INS CO	906	390	8.85 %	9.42 %	0.07 %	99.48 %
	45	3484	TOWER HILL INS GRP	844	919	48.37 %	48.79 %	0.07 %	99.54 %
	46	306	TRUSTAGE GRP	790	564	125.53 %	133.06 %	0.06 %	99.61 %
	47	218	CNA INS GRP	720	783	N/A	N/A	0.06 %	99.67 %
	48	12898	AMERICAN RISK INS CO INC	662	712	N/A	N/A	0.05 %	99.72 %
	49	5010	SH1 HOLDINGS GRP	622	463	0.00 %	0.00 %	0.05 %	99.77 %
	50	5076	WEST BEND INS GRP	390	400	44.48 %	44.48 %	0.03 %	99.80 %
	51	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	357	305	0.00 %	0.00 %	0.03 %	99.83 %
	52	303	GUIDEONE INS GRP	281	376	N/A	N/A	0.02 %	99.85 %
	53	5111	HADRON HOLDCO GRP	276	326	49.31 %	50.39 %	0.02 %	99.87 %
	54	91	HARTFORD FIRE & CAS GRP	271	255	3.63 %	3.73 %	0.02 %	99.90 %
	55	4780	MENNONITE MUT GRP	260	252	23.01 %	23.27 %	0.02 %	99.92 %
	56	4792	HCI GRP INC	179	211	N/A	N/A	0.01 %	99.93 %
	57	4672	DB INS GRP	134	122	0.00 %	0.00 %	0.01 %	99.94 %
	58	4911	MIDWEST FAMILY GRP	116	116	0.00 %	0.00 %	0.01 %	99.95 %
	59	408	BROOKFIELD WEALTH SOLUTIONS GRP	112	132	120.55 %	120.55 %	0.01 %	99.96 %
	60	5096	PORCH GRP	112	139	0.00 %	0.00 %	0.01 %	99.97 %
	61	55	AUTOMOBILE CLUB MI GRP	112	109	15.47 %	20.02 %	0.01 %	99.98 %
	62	536	GUIDEWELL MUT HOLDING GRP	104	116	0.00 %	0.98 %	0.01 %	99.99 %
	63	785	MARKEL GRP	74	172	36.68 %	36.86 %	0.01 %	99.99 %
	64	96	SECURA INS GRP	73	63	N/A	N/A	0.01 %	100.00 %
	65	17493	NAZARETH MUT INS CO	69	34	48.77 %	48.77 %	0.01 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	4869	WT HOLDINGS GRP	66	65	N/A	N/A	0.01 %	100.00 %
	67	291	ENCOVA MUT INS GRP	61	56	0.00 %	0.00 %	0.00 %	100.00 %
	68	144	N&D UNION MUT INS GRP	55	67	0.00 %	0.00 %	0.00 %	100.00 %
	69	43877	FIRST MUT INS CO	52	41	0.00 %	0.00 %	0.00 %	100.00 %
	70	212	ZURICH INS GRP	40	261	N/A	N/A	0.00 %	100.00 %
	71	84	AMERICAN FINANCIAL GRP	16	11	11.66 %	11.80 %	0.00 %	100.00 %
	72	43290	WAYNE COOP INS CO	15	13	0.00 %	0.00 %	0.00 %	100.00 %
	73	46	BUCKEYE INS GRP	9	8	0.00 %	0.00 %	0.00 %	100.00 %
	74	201	UTICA GRP	6	5	0.00 %	0.00 %	0.00 %	100.00 %
	75	11061	FARMERS FIRE INS CO	4	4	0.00 %	0.00 %	0.00 %	100.00 %
	76	4997	ACCELERANT HOLDINGS GRP	0	40	236.33 %	232.91 %	0.00 %	100.00 %
			INDUSTRY TOTAL	1,241,685	1,277,206	17.75 %	18.79 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	968	AXA INS GRP	2,347	2,819	20.34 %	23.31 %	17.35 %	17.35 %
	2	4715	MS & AD INS GRP	2,337	1,905	2.12 %	2.14 %	17.27 %	34.62 %
	3	19	ASSURANT INC GRP	1,757	1,799	2.16 %	2.16 %	12.98 %	47.60 %
	4	111	LIBERTY MUT GRP	1,105	1,197	0.00 %	0.00 %	8.16 %	55.76 %
	5	761	ALLIANZ INS GRP	948	849	5.22 %	5.90 %	7.00 %	62.77 %
	6	31	BERKSHIRE HATHAWAY GRP	836	851	N/A	N/A	6.18 %	68.95 %
	7	181	SWISS RE GRP	812	834	40.54 %	40.21 %	6.00 %	74.95 %
	8	8	ALLSTATE INS GRP	742	688	N/A	N/A	5.49 %	80.44 %
	9	12	AMERICAN INTL GRP	734	722	23.05 %	23.20 %	5.43 %	85.87 %
	10	3219	SOMPO GRP	424	504	N/A	N/A	3.13 %	89.00 %
			STATE TOTAL	13,530	13,559	1.99 %	2.26 %	100.00 %	100.00 %
Alaska	1	111	LIBERTY MUT GRP	734	738	0.00 %	0.00 %	35.94 %	35.94 %
	2	968	AXA INS GRP	564	624	3.34 %	0.18 %	27.63 %	63.57 %
	3	181	SWISS RE GRP	211	221	12.16 %	11.88 %	10.34 %	73.91 %
	4	31	BERKSHIRE HATHAWAY GRP	156	176	N/A	N/A	7.66 %	81.57 %
	5	12	AMERICAN INTL GRP	132	78	283.29 %	285.93 %	6.47 %	88.04 %
	6	19	ASSURANT INC GRP	106	104	N/A	N/A	5.18 %	93.23 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	31	30	31.21 %	31.21 %	1.50 %	94.73 %
	8	761	ALLIANZ INS GRP	30	33	47.21 %	54.94 %	1.45 %	96.18 %
	9	1279	ARCH INS GRP	25	27	3.87 %	4.13 %	1.24 %	97.42 %
	10	4715	MS & AD INS GRP	22	22	1.55 %	1.60 %	1.06 %	98.48 %
			STATE TOTAL	2,043	2,092	8.67 %	7.73 %	100.00 %	100.00 %
Arizona	1	181	SWISS RE GRP	2,314	2,499	12.15 %	11.60 %	15.24 %	15.24 %
	2	8	ALLSTATE INS GRP	1,736	1,072	1.38 %	1.68 %	11.44 %	26.68 %
	3	19	ASSURANT INC GRP	1,429	1,437	12.32 %	12.32 %	9.41 %	36.09 %
	4	968	AXA INS GRP	1,315	1,496	23.96 %	23.80 %	8.66 %	44.75 %
	5	111	LIBERTY MUT GRP	1,273	1,164	0.00 %	0.00 %	8.39 %	53.14 %
	6	3219	SOMPO GRP	1,071	1,202	N/A	N/A	7.06 %	60.20 %
	7	761	ALLIANZ INS GRP	1,019	1,022	55.85 %	79.35 %	6.72 %	66.91 %
	8	4977	PALOMAR HOLDINGS GRP	887	878	36.52 %	36.52 %	5.84 %	72.76 %
	9	31	BERKSHIRE HATHAWAY GRP	821	1,008	N/A	N/A	5.41 %	78.16 %
	10	1279	ARCH INS GRP	598	658	N/A	N/A	3.94 %	82.11 %
			STATE TOTAL	15,178	14,985	26.95 %	28.45 %	100.00 %	100.00 %
Arkansas	1	8	ALLSTATE INS GRP	836	774	24.35 %	24.52 %	14.98 %	14.98 %
	2	111	LIBERTY MUT GRP	715	657	0.00 %	0.00 %	12.82 %	27.80 %
	3	19	ASSURANT INC GRP	695	842	46.56 %	46.56 %	12.45 %	40.25 %
	4	968	AXA INS GRP	560	667	16.34 %	18.49 %	10.04 %	50.29 %
	5	761	ALLIANZ INS GRP	538	511	4.57 %	5.09 %	9.64 %	59.92 %
	6	4715	MS & AD INS GRP	443	336	80.59 %	81.46 %	7.94 %	67.86 %
	7	31	BERKSHIRE HATHAWAY GRP	404	525	N/A	N/A	7.25 %	75.11 %
	8	3219	SOMPO GRP	313	365	N/A	N/A	5.61 %	80.72 %
	9	181	SWISS RE GRP	222	310	11.44 %	10.33 %	3.97 %	84.69 %
	10	12	AMERICAN INTL GRP	216	178	988.11 %	1,018.33 %	3.88 %	88.57 %
			STATE TOTAL	5,581	5,998	49.16 %	50.57 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	31	BERKSHIRE HATHAWAY GRP	17,680	21,937	1.02 %	0.60 %	15.72 %	15.72 %
	2	4715	MS & AD INS GRP	14,706	11,833	N/A	N/A	13.07 %	28.79 %
	3	19	ASSURANT INC GRP	11,030	10,848	1.76 %	1.76 %	9.80 %	38.59 %
	4	968	AXA INS GRP	9,189	11,035	N/A	N/A	8.17 %	46.76 %
	5	181	SWISS RE GRP	8,648	8,979	24.19 %	24.44 %	7.69 %	54.45 %
	6	111	LIBERTY MUT GRP	8,031	7,661	1.79 %	1.79 %	7.14 %	61.59 %
	7	4977	PALOMAR HOLDINGS GRP	7,504	7,845	N/A	N/A	6.67 %	68.26 %
	8	1279	ARCH INS GRP	4,950	5,178	N/A	N/A	4.40 %	72.66 %
	9	626	CHUBB LTD GRP	4,913	4,731	146.69 %	146.58 %	4.37 %	77.03 %
	10	3219	SOMPO GRP	3,800	5,464	N/A	N/A	3.38 %	80.40 %
			STATE TOTAL	112,497	116,872	2.76 %	2.93 %	100.00 %	100.00 %
Colorado	1	111	LIBERTY MUT GRP	1,696	1,793	3.04 %	3.15 %	12.50 %	12.50 %
	2	626	CHUBB LTD GRP	1,496	1,310	17.92 %	17.87 %	11.02 %	23.52 %
	3	12	AMERICAN INTL GRP	1,396	1,518	294.87 %	295.59 %	10.29 %	33.82 %
	4	19	ASSURANT INC GRP	1,396	1,440	N/A	N/A	10.29 %	44.10 %
	5	968	AXA INS GRP	1,391	1,544	9.21 %	7.67 %	10.25 %	54.36 %
	6	31	BERKSHIRE HATHAWAY GRP	1,026	1,420	N/A	N/A	7.56 %	61.92 %
	7	181	SWISS RE GRP	878	1,139	10.51 %	9.44 %	6.47 %	68.39 %
	8	761	ALLIANZ INS GRP	869	791	2.66 %	3.05 %	6.40 %	74.79 %
	9	3219	SOMPO GRP	587	707	N/A	N/A	4.33 %	79.12 %
	10	4715	MS & AD INS GRP	471	538	2.64 %	2.53 %	3.47 %	82.60 %
			STATE TOTAL	13,568	14,592	29.94 %	29.30 %	100.00 %	100.00 %
Connecticut	1	31	BERKSHIRE HATHAWAY GRP	3,277	3,140	N/A	N/A	16.90 %	16.90 %
	2	12	AMERICAN INTL GRP	3,003	3,198	22.09 %	22.48 %	15.49 %	32.39 %
	3	4715	MS & AD INS GRP	2,210	1,828	N/A	N/A	11.40 %	43.79 %
	4	19	ASSURANT INC GRP	2,001	2,089	3.38 %	3.38 %	10.32 %	54.11 %
	5	181	SWISS RE GRP	1,753	1,042	14.78 %	14.95 %	9.04 %	63.15 %
	6	626	CHUBB LTD GRP	1,700	1,612	N/A	N/A	8.77 %	71.91 %
	7	968	AXA INS GRP	1,324	1,685	26.94 %	34.19 %	6.83 %	78.74 %
	8	111	LIBERTY MUT GRP	881	811	0.00 %	0.00 %	4.55 %	83.29 %
	9	761	ALLIANZ INS GRP	456	458	4.38 %	5.05 %	2.35 %	85.64 %
	10	3219	SOMPO GRP	439	676	N/A	N/A	2.26 %	87.90 %
			STATE TOTAL	19,391	18,891	N/A	N/A	100.00 %	100.00 %
Delaware	1	968	AXA INS GRP	977	1,148	12.57 %	15.89 %	21.98 %	21.98 %
	2	4715	MS & AD INS GRP	779	589	N/A	N/A	17.54 %	39.52 %
	3	181	SWISS RE GRP	614	716	11.01 %	10.19 %	13.81 %	53.33 %
	4	12	AMERICAN INTL GRP	415	410	53.91 %	54.45 %	9.33 %	62.66 %
	5	626	CHUBB LTD GRP	338	339	4.10 %	3.93 %	7.61 %	70.27 %
	6	19	ASSURANT INC GRP	331	316	N/A	N/A	7.45 %	77.72 %
	7	111	LIBERTY MUT GRP	290	270	N/A	N/A	6.53 %	84.25 %
	8	31	BERKSHIRE HATHAWAY GRP	273	307	N/A	N/A	6.15 %	90.40 %
	9	3219	SOMPO GRP	108	238	N/A	N/A	2.43 %	92.83 %
	10	1279	ARCH INS GRP	83	105	2.51 %	2.68 %	1.88 %	94.71 %
			STATE TOTAL	4,444	4,703	7.08 %	7.55 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	968	AXA INS GRP	718	587	6.88 %	5.43 %	21.69 %	21.69 %
	2	111	LIBERTY MUT GRP	677	625	0.00 %	0.00 %	20.44 %	42.13 %
	3	98	WR BERKLEY CORP GRP	402	382	3.77 %	3.67 %	12.14 %	54.27 %
	4	19	ASSURANT INC GRP	237	219	2.09 %	2.09 %	7.16 %	61.43 %
	5	1279	ARCH INS GRP	206	250	N/A	N/A	6.23 %	67.66 %
	6	3219	SOMPO GRP	186	256	N/A	N/A	5.62 %	73.28 %
	7	31	BERKSHIRE HATHAWAY GRP	151	111	N/A	N/A	4.55 %	77.83 %
	8	761	ALLIANZ INS GRP	126	133	3.36 %	3.44 %	3.82 %	81.65 %
	9	626	CHUBB LTD GRP	115	110	N/A	N/A	3.48 %	85.12 %
	10	181	SWISS RE GRP	113	172	5.62 %	5.15 %	3.43 %	88.55 %
			STATE TOTAL	3,310	3,191	N/A	N/A	100.00 %	100.00 %
Florida	1	4715	MS & AD INS GRP	69,382	70,405	4.73 %	5.19 %	25.37 %	25.37 %
	2	968	AXA INS GRP	43,255	52,963	49.31 %	57.63 %	15.82 %	41.18 %
	3	8	ALLSTATE INS GRP	30,988	33,677	N/A	0.31 %	11.33 %	52.52 %
	4	19	ASSURANT INC GRP	30,933	41,068	17.63 %	17.63 %	11.31 %	63.83 %
	5	31	BERKSHIRE HATHAWAY GRP	21,502	18,849	N/A	N/A	7.86 %	71.69 %
	6	626	CHUBB LTD GRP	14,834	15,160	31.24 %	30.90 %	5.42 %	77.11 %
	7	12	AMERICAN INTL GRP	8,582	10,352	83.69 %	93.75 %	3.14 %	80.25 %
	8	111	LIBERTY MUT GRP	6,500	7,124	N/A	N/A	2.38 %	82.63 %
	9	3219	SOMPO GRP	5,851	6,454	4.02 %	0.10 %	2.14 %	84.77 %
	10	181	SWISS RE GRP	5,735	5,457	92.52 %	94.64 %	2.10 %	86.86 %
			STATE TOTAL	273,490	296,875	14.90 %	17.00 %	100.00 %	100.00 %
Georgia	1	111	LIBERTY MUT GRP	3,118	3,032	4.51 %	4.04 %	14.07 %	14.07 %
	2	31	BERKSHIRE HATHAWAY GRP	2,873	3,534	4.45 %	3.30 %	12.96 %	27.03 %
	3	968	AXA INS GRP	2,171	2,487	76.35 %	83.10 %	9.79 %	36.82 %
	4	4715	MS & AD INS GRP	1,986	1,581	N/A	N/A	8.96 %	45.78 %
	5	19	ASSURANT INC GRP	1,680	1,731	N/A	N/A	7.58 %	53.36 %
	6	761	ALLIANZ INS GRP	1,248	1,284	5.03 %	5.56 %	5.63 %	58.99 %
	7	12	AMERICAN INTL GRP	1,202	1,259	12.42 %	12.83 %	5.42 %	64.41 %
	8	3219	SOMPO GRP	1,189	1,768	N/A	N/A	5.36 %	69.78 %
	9	181	SWISS RE GRP	1,074	1,096	10.81 %	10.34 %	4.85 %	74.62 %
	10	8	ALLSTATE INS GRP	993	868	17.63 %	18.50 %	4.48 %	79.10 %
			STATE TOTAL	22,167	22,933	N/A	N/A	100.00 %	100.00 %
Hawaii	1	4977	PALOMAR HOLDINGS GRP	5,830	5,927	4.54 %	4.31 %	42.67 %	42.67 %
	2	4715	MS & AD INS GRP	2,891	2,371	2.27 %	2.43 %	21.16 %	63.83 %
	3	12	AMERICAN INTL GRP	1,183	1,199	11.01 %	11.12 %	8.65 %	72.48 %
	4	19	ASSURANT INC GRP	961	940	N/A	N/A	7.04 %	79.52 %
	5	968	AXA INS GRP	845	1,046	5.31 %	7.69 %	6.18 %	85.70 %
	6	181	SWISS RE GRP	545	750	N/A	N/A	3.99 %	89.68 %
	7	1279	ARCH INS GRP	377	312	0.34 %	0.36 %	2.76 %	92.44 %
	8	3219	SOMPO GRP	353	422	N/A	N/A	2.59 %	95.03 %
	9	31	BERKSHIRE HATHAWAY GRP	157	170	N/A	N/A	1.15 %	96.18 %
	10	626	CHUBB LTD GRP	147	231	13.45 %	13.64 %	1.07 %	97.25 %
			STATE TOTAL	13,664	13,770	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	968	AXA INS GRP	583	534	5.12 %	5.30 %	18.97 %	18.97 %
	2	1279	ARCH INS GRP	368	334	N/A	N/A	11.98 %	30.95 %
	3	19	ASSURANT INC GRP	339	329	N/A	N/A	11.03 %	41.98 %
	4	8	ALLSTATE INS GRP	334	263	3.00 %	3.17 %	10.88 %	52.86 %
	5	626	CHUBB LTD GRP	324	226	4.96 %	4.82 %	10.55 %	63.41 %
	6	12	AMERICAN INTL GRP	242	233	47.72 %	48.20 %	7.89 %	71.30 %
	7	4715	MS & AD INS GRP	187	132	N/A	1.65 %	6.07 %	77.37 %
	8	111	LIBERTY MUT GRP	120	120	0.00 %	0.00 %	3.89 %	81.26 %
	9	761	ALLIANZ INS GRP	117	(37)	N/A	N/A	3.80 %	85.05 %
	10	181	SWISS RE GRP	109	141	12.97 %	12.44 %	3.55 %	88.60 %
			STATE TOTAL	3,073	2,791	1.91 %	1.93 %	100.00 %	100.00 %
Illinois	1	968	AXA INS GRP	4,946	5,105	N/A	N/A	17.13 %	17.13 %
	2	111	LIBERTY MUT GRP	4,393	4,566	N/A	N/A	15.22 %	32.35 %
	3	19	ASSURANT INC GRP	4,178	4,137	N/A	N/A	14.47 %	46.82 %
	4	761	ALLIANZ INS GRP	2,248	2,132	N/A	N/A	7.79 %	54.61 %
	5	31	BERKSHIRE HATHAWAY GRP	1,730	2,833	N/A	N/A	5.99 %	60.60 %
	6	626	CHUBB LTD GRP	1,509	1,452	7.11 %	7.05 %	5.23 %	65.83 %
	7	98	WR BERKLEY CORP GRP	1,335	1,370	7.58 %	7.51 %	4.63 %	70.46 %
	8	8	ALLSTATE INS GRP	1,222	1,037	N/A	N/A	4.23 %	74.69 %
	9	181	SWISS RE GRP	1,087	1,460	20.94 %	20.66 %	3.77 %	78.46 %
	10	12	AMERICAN INTL GRP	964	967	6.84 %	7.14 %	3.34 %	81.79 %
			STATE TOTAL	28,869	30,521	N/A	N/A	100.00 %	100.00 %
Indiana	1	111	LIBERTY MUT GRP	4,223	4,478	0.00 %	0.00 %	28.00 %	28.00 %
	2	968	AXA INS GRP	1,992	2,133	40.08 %	42.20 %	13.21 %	41.21 %
	3	761	ALLIANZ INS GRP	1,405	1,296	1.59 %	1.54 %	9.32 %	50.53 %
	4	181	SWISS RE GRP	1,182	1,486	10.10 %	9.56 %	7.84 %	58.37 %
	5	31	BERKSHIRE HATHAWAY GRP	999	1,241	46.82 %	47.89 %	6.63 %	65.00 %
	6	19	ASSURANT INC GRP	932	917	24.39 %	24.39 %	6.18 %	71.18 %
	7	3219	SOMPO GRP	843	739	N/A	N/A	5.59 %	76.77 %
	8	12	AMERICAN INTL GRP	788	810	146.05 %	152.79 %	5.23 %	82.00 %
	9	8	ALLSTATE INS GRP	530	460	18.79 %	18.95 %	3.51 %	85.51 %
	10	4715	MS & AD INS GRP	458	332	325.97 %	333.87 %	3.04 %	88.55 %
			STATE TOTAL	15,079	15,644	28.53 %	29.28 %	100.00 %	100.00 %
Iowa	1	31	BERKSHIRE HATHAWAY GRP	771	1,010	N/A	N/A	14.80 %	14.80 %
	2	1279	ARCH INS GRP	608	678	N/A	N/A	11.66 %	26.46 %
	3	968	AXA INS GRP	538	659	16.55 %	17.57 %	10.33 %	36.79 %
	4	181	SWISS RE GRP	472	499	17.89 %	16.56 %	9.05 %	45.84 %
	5	111	LIBERTY MUT GRP	416	414	0.00 %	0.00 %	7.98 %	53.82 %
	6	140	NATIONWIDE CORP GRP	349	290	14.13 %	15.57 %	6.70 %	60.52 %
	7	761	ALLIANZ INS GRP	321	330	N/A	N/A	6.16 %	66.68 %
	8	12	AMERICAN INTL GRP	251	300	16.21 %	18.30 %	4.82 %	71.50 %
	9	19	ASSURANT INC GRP	247	257	39.09 %	39.09 %	4.74 %	76.24 %
	10	4969	TRISURA GRP	182	103	N/A	N/A	3.49 %	79.73 %
			STATE TOTAL	5,209	5,619	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	968	AXA INS GRP	543	596	130.26 %	150.47 %	13.92 %	13.92 %
	2	3219	SOMPO GRP	433	247	N/A	N/A	11.10 %	25.02 %
	3	19	ASSURANT INC GRP	395	387	37.71 %	37.71 %	10.12 %	35.14 %
	4	181	SWISS RE GRP	334	462	10.71 %	9.63 %	8.57 %	43.72 %
	5	111	LIBERTY MUT GRP	330	615	0.00 %	0.00 %	8.46 %	52.17 %
	6	761	ALLIANZ INS GRP	269	289	N/A	N/A	6.91 %	59.08 %
	7	31	BERKSHIRE HATHAWAY GRP	230	211	60.05 %	59.83 %	5.91 %	64.99 %
	8	12	AMERICAN INTL GRP	212	211	12.96 %	13.09 %	5.42 %	70.41 %
	9	1279	ARCH INS GRP	202	199	2,505.13 %	2,580.00 %	5.17 %	75.58 %
	10	8	ALLSTATE INS GRP	187	168	N/A	0.09 %	4.79 %	80.37 %
			STATE TOTAL	3,900	4,091	148.50 %	154.58 %	100.00 %	100.00 %
Kentucky	1	968	AXA INS GRP	4,824	1,703	38.34 %	42.97 %	36.62 %	36.62 %
	2	111	LIBERTY MUT GRP	1,847	1,750	0.00 %	0.00 %	14.02 %	50.64 %
	3	19	ASSURANT INC GRP	1,228	1,554	726.51 %	726.51 %	9.32 %	59.96 %
	4	761	ALLIANZ INS GRP	1,101	1,094	5.95 %	6.46 %	8.36 %	68.32 %
	5	31	BERKSHIRE HATHAWAY GRP	849	897	N/A	N/A	6.44 %	74.76 %
	6	4977	PALOMAR HOLDINGS GRP	601	523	1,381.78 %	1,381.78 %	4.56 %	79.32 %
	7	8	ALLSTATE INS GRP	418	401	364.23 %	364.91 %	3.17 %	82.50 %
	8	4715	MS & AD INS GRP	364	194	508.93 %	513.13 %	2.76 %	85.26 %
	9	181	SWISS RE GRP	359	552	563.15 %	581.04 %	2.72 %	87.98 %
	10	12	AMERICAN INTL GRP	352	339	307.71 %	316.43 %	2.67 %	90.65 %
			STATE TOTAL	13,175	10,448	243.71 %	245.68 %	100.00 %	100.00 %
Louisiana	1	19	ASSURANT INC GRP	3,649	3,829	N/A	N/A	13.93 %	13.93 %
	2	8	ALLSTATE INS GRP	3,182	2,901	2.90 %	3.70 %	12.15 %	26.08 %
	3	12	AMERICAN INTL GRP	2,962	3,212	27.89 %	28.17 %	11.31 %	37.39 %
	4	4715	MS & AD INS GRP	2,815	2,042	2.40 %	2.45 %	10.75 %	48.14 %
	5	968	AXA INS GRP	2,803	3,089	8.85 %	8.79 %	10.70 %	58.84 %
	6	31	BERKSHIRE HATHAWAY GRP	2,091	2,741	N/A	N/A	7.98 %	66.82 %
	7	1279	ARCH INS GRP	1,950	1,992	0.01 %	0.11 %	7.45 %	74.27 %
	8	181	SWISS RE GRP	1,624	1,887	9.66 %	8.97 %	6.20 %	80.47 %
	9	111	LIBERTY MUT GRP	1,456	1,561	0.00 %	0.00 %	5.56 %	86.03 %
	10	3219	SOMPO GRP	1,321	1,262	N/A	N/A	5.04 %	91.07 %
			STATE TOTAL	26,191	26,755	N/A	N/A	100.00 %	100.00 %
Maine	1	181	SWISS RE GRP	2,213	1,043	N/A	N/A	38.32 %	38.32 %
	2	31	BERKSHIRE HATHAWAY GRP	679	516	N/A	N/A	11.76 %	50.08 %
	3	19	ASSURANT INC GRP	373	500	N/A	N/A	6.46 %	56.54 %
	4	12	AMERICAN INTL GRP	372	392	63.55 %	62.79 %	6.44 %	62.98 %
	5	111	LIBERTY MUT GRP	328	301	0.00 %	0.00 %	5.67 %	68.66 %
	6	626	CHUBB LTD GRP	296	293	3.58 %	3.39 %	5.12 %	73.78 %
	7	4715	MS & AD INS GRP	296	212	23.98 %	27.28 %	5.12 %	78.89 %
	8	8	ALLSTATE INS GRP	292	244	20.58 %	24.33 %	5.06 %	83.95 %
	9	968	AXA INS GRP	233	255	N/A	N/A	4.04 %	87.99 %
	10	1279	ARCH INS GRP	175	142	N/A	N/A	3.04 %	91.03 %
			STATE TOTAL	5,776	4,362	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	111	LIBERTY MUT GRP	2,382	2,302	0.00 %	0.00 %	20.58 %	20.58 %
	2	31	BERKSHIRE HATHAWAY GRP	1,711	1,754	N/A	N/A	14.78 %	35.37 %
	3	968	AXA INS GRP	1,158	1,370	N/A	N/A	10.01 %	45.37 %
	4	4715	MS & AD INS GRP	1,156	867	N/A	N/A	9.99 %	55.37 %
	5	19	ASSURANT INC GRP	1,024	1,089	N/A	N/A	8.85 %	64.22 %
	6	3219	SOMPO GRP	731	749	N/A	N/A	6.32 %	70.54 %
	7	12	AMERICAN INTL GRP	688	712	48.32 %	49.10 %	5.95 %	76.48 %
	8	626	CHUBB LTD GRP	556	531	1.12 %	0.87 %	4.81 %	81.29 %
	9	761	ALLIANZ INS GRP	344	381	6.25 %	7.30 %	2.97 %	84.26 %
	10	181	SWISS RE GRP	334	238	12.79 %	12.52 %	2.89 %	87.15 %
			STATE TOTAL	11,573	11,374	1.48 %	1.80 %	100.00 %	100.00 %
Massachusetts	1	19	ASSURANT INC GRP	3,758	3,296	N/A	N/A	12.25 %	12.25 %
	2	31	BERKSHIRE HATHAWAY GRP	3,115	2,884	N/A	N/A	10.15 %	22.40 %
	3	12	AMERICAN INTL GRP	3,103	3,273	25.86 %	26.14 %	10.11 %	32.51 %
	4	968	AXA INS GRP	2,754	3,383	5.83 %	8.16 %	8.98 %	41.49 %
	5	4715	MS & AD INS GRP	2,640	2,101	N/A	N/A	8.60 %	50.09 %
	6	626	CHUBB LTD GRP	2,541	2,437	3.24 %	2.82 %	8.28 %	58.37 %
	7	111	LIBERTY MUT GRP	2,319	2,143	0.00 %	0.00 %	7.56 %	65.93 %
	8	1279	ARCH INS GRP	2,006	2,113	N/A	N/A	6.54 %	72.47 %
	9	3219	SOMPO GRP	1,975	2,198	N/A	N/A	6.44 %	78.91 %
	10	181	SWISS RE GRP	1,187	1,267	9.30 %	8.74 %	3.87 %	82.78 %
			STATE TOTAL	30,682	30,452	N/A	N/A	100.00 %	100.00 %
Michigan	1	968	AXA INS GRP	4,764	4,908	9.31 %	9.12 %	26.09 %	26.09 %
	2	111	LIBERTY MUT GRP	3,685	3,592	0.00 %	0.00 %	20.18 %	46.26 %
	3	761	ALLIANZ INS GRP	1,662	1,578	8.40 %	9.61 %	9.10 %	55.37 %
	4	19	ASSURANT INC GRP	1,173	1,228	4.70 %	4.70 %	6.42 %	61.79 %
	5	31	BERKSHIRE HATHAWAY GRP	1,110	1,167	N/A	N/A	6.08 %	67.87 %
	6	4715	MS & AD INS GRP	834	654	N/A	N/A	4.57 %	72.44 %
	7	4969	TRISURA GRP	752	1,422	N/A	N/A	4.12 %	76.56 %
	8	280	AUTO OWNERS GRP	676	665	23.50 %	23.50 %	3.70 %	80.26 %
	9	181	SWISS RE GRP	633	1,193	9.61 %	8.75 %	3.47 %	83.73 %
	10	1279	ARCH INS GRP	573	570	N/A	N/A	3.14 %	86.87 %
			STATE TOTAL	18,261	19,600	N/A	N/A	100.00 %	100.00 %
Minnesota	1	111	LIBERTY MUT GRP	1,329	1,256	0.00 %	0.00 %	20.49 %	20.49 %
	2	968	AXA INS GRP	843	949	N/A	N/A	13.00 %	33.49 %
	3	31	BERKSHIRE HATHAWAY GRP	619	647	N/A	N/A	9.55 %	43.04 %
	4	761	ALLIANZ INS GRP	614	536	7.64 %	8.72 %	9.47 %	52.52 %
	5	3219	SOMPO GRP	448	432	N/A	N/A	6.91 %	59.43 %
	6	181	SWISS RE GRP	417	575	7.49 %	6.79 %	6.43 %	65.86 %
	7	8	ALLSTATE INS GRP	321	322	N/A	N/A	4.94 %	70.80 %
	8	280	AUTO OWNERS GRP	309	300	N/A	N/A	4.77 %	75.57 %
	9	19	ASSURANT INC GRP	262	274	26.54 %	26.54 %	4.04 %	79.61 %
	10	626	CHUBB LTD GRP	175	177	6.20 %	6.11 %	2.70 %	82.31 %
			STATE TOTAL	6,484	6,634	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	968	AXA INS GRP	2,575	2,021	10.97 %	13.74 %	24.05 %	24.05 %
	2	4715	MS & AD INS GRP	1,838	1,431	N/A	N/A	17.17 %	41.22 %
	3	111	LIBERTY MUT GRP	1,299	1,387	0.00 %	0.00 %	12.14 %	53.36 %
	4	19	ASSURANT INC GRP	977	998	2.02 %	2.02 %	9.12 %	62.48 %
	5	12	AMERICAN INTL GRP	630	592	15.56 %	15.92 %	5.89 %	68.36 %
	6	181	SWISS RE GRP	582	598	12.20 %	11.84 %	5.44 %	73.80 %
	7	1279	ARCH INS GRP	548	622	N/A	N/A	5.12 %	78.92 %
	8	761	ALLIANZ INS GRP	484	442	5.03 %	5.50 %	4.52 %	83.45 %
	9	31	BERKSHIRE HATHAWAY GRP	477	531	N/A	N/A	4.46 %	87.90 %
	10	8	ALLSTATE INS GRP	414	369	N/A	N/A	3.86 %	91.77 %
			STATE TOTAL	10,706	9,771	2.19 %	2.63 %	100.00 %	100.00 %
Missouri	1	968	AXA INS GRP	1,828	1,837	41.36 %	40.83 %	14.57 %	14.57 %
	2	31	BERKSHIRE HATHAWAY GRP	1,808	1,990	N/A	N/A	14.41 %	28.98 %
	3	19	ASSURANT INC GRP	1,157	1,250	11.35 %	11.35 %	9.22 %	38.21 %
	4	1279	ARCH INS GRP	905	823	N/A	N/A	7.22 %	45.42 %
	5	111	LIBERTY MUT GRP	892	806	0.00 %	0.00 %	7.11 %	52.54 %
	6	8	ALLSTATE INS GRP	886	857	4.20 %	4.41 %	7.07 %	59.61 %
	7	761	ALLIANZ INS GRP	871	820	68.66 %	69.70 %	6.95 %	66.55 %
	8	3219	SOMPO GRP	757	716	N/A	N/A	6.03 %	72.58 %
	9	181	SWISS RE GRP	556	707	N/A	N/A	4.43 %	77.02 %
	10	4715	MS & AD INS GRP	476	409	93.46 %	94.81 %	3.79 %	80.81 %
			STATE TOTAL	12,544	12,356	13.64 %	13.24 %	100.00 %	100.00 %
Montana	1	12	AMERICAN INTL GRP	406	366	22.04 %	22.27 %	23.43 %	23.43 %
	2	111	LIBERTY MUT GRP	375	1,449	35.53 %	50.27 %	21.66 %	45.10 %
	3	19	ASSURANT INC GRP	136	134	N/A	N/A	7.88 %	52.98 %
	4	3219	SOMPO GRP	123	104	2.53 %	2.81 %	7.09 %	60.07 %
	5	4715	MS & AD INS GRP	121	77	N/A	N/A	6.97 %	67.04 %
	6	626	CHUBB LTD GRP	93	81	10.55 %	10.46 %	5.38 %	72.43 %
	7	968	AXA INS GRP	85	123	5.57 %	3.54 %	4.92 %	77.35 %
	8	244	CINCINNATI FIN GRP	83	81	2.54 %	2.54 %	4.77 %	82.11 %
	9	1279	ARCH INS GRP	73	133	1.56 %	1.67 %	4.22 %	86.33 %
	10	761	ALLIANZ INS GRP	58	62	8.49 %	8.75 %	3.37 %	89.70 %
			STATE TOTAL	1,732	2,826	21.85 %	29.36 %	100.00 %	100.00 %
Nebraska	1	31	BERKSHIRE HATHAWAY GRP	498	527	N/A	N/A	13.43 %	13.43 %
	2	111	LIBERTY MUT GRP	492	229	0.00 %	0.00 %	13.27 %	26.70 %
	3	968	AXA INS GRP	456	464	N/A	N/A	12.29 %	38.99 %
	4	181	SWISS RE GRP	398	404	11.48 %	10.71 %	10.73 %	49.72 %
	5	19	ASSURANT INC GRP	392	360	N/A	N/A	10.58 %	60.30 %
	6	12	AMERICAN INTL GRP	251	287	0.59 %	0.60 %	6.77 %	67.07 %
	7	140	NATIONWIDE CORP GRP	211	204	16.99 %	17.60 %	5.68 %	72.75 %
	8	761	ALLIANZ INS GRP	177	170	9.81 %	10.90 %	4.78 %	77.52 %
	9	8	ALLSTATE INS GRP	169	127	34.14 %	34.25 %	4.55 %	82.07 %
	10	1279	ARCH INS GRP	146	178	N/A	N/A	3.94 %	86.01 %
			STATE TOTAL	3,709	3,450	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	968	AXA INS GRP	970	960	7.20 %	6.09 %	16.52 %	16.52 %
	2	111	LIBERTY MUT GRP	785	810	0.00 %	0.00 %	13.38 %	29.90 %
	3	181	SWISS RE GRP	569	859	85.42 %	87.89 %	9.70 %	39.60 %
	4	31	BERKSHIRE HATHAWAY GRP	534	588	N/A	N/A	9.10 %	48.70 %
	5	19	ASSURANT INC GRP	468	435	N/A	N/A	7.97 %	56.68 %
	6	626	CHUBB LTD GRP	462	441	7.92 %	8.04 %	7.87 %	64.55 %
	7	796	QBE INS GRP	438	162	0.19 %	0.23 %	7.47 %	72.02 %
	8	4977	PALOMAR HOLDINGS GRP	278	301	14.14 %	14.14 %	4.73 %	76.75 %
	9	761	ALLIANZ INS GRP	243	266	4.47 %	5.11 %	4.15 %	80.89 %
	10	4715	MS & AD INS GRP	210	166	N/A	N/A	3.57 %	84.46 %
			STATE TOTAL	5,869	6,085	9.81 %	9.51 %	100.00 %	100.00 %
New Hampshire	1	968	AXA INS GRP	615	662	N/A	N/A	17.61 %	17.61 %
	2	761	ALLIANZ INS GRP	541	539	1.89 %	2.19 %	15.50 %	33.11 %
	3	19	ASSURANT INC GRP	505	502	N/A	N/A	14.45 %	47.56 %
	4	12	AMERICAN INTL GRP	372	359	33.14 %	33.47 %	10.65 %	58.21 %
	5	4715	MS & AD INS GRP	290	224	2.78 %	5.05 %	8.31 %	66.53 %
	6	111	LIBERTY MUT GRP	211	260	0.00 %	0.00 %	6.03 %	72.56 %
	7	181	SWISS RE GRP	177	170	10.02 %	9.57 %	5.07 %	77.63 %
	8	626	CHUBB LTD GRP	165	154	4.29 %	4.14 %	4.72 %	82.35 %
	9	31	BERKSHIRE HATHAWAY GRP	106	86	N/A	N/A	3.05 %	85.39 %
	10	3219	SOMPO GRP	88	77	N/A	N/A	2.53 %	87.92 %
			STATE TOTAL	3,492	3,486	N/A	N/A	100.00 %	100.00 %
New Jersey	1	4715	MS & AD INS GRP	14,304	11,651	18.40 %	20.53 %	19.23 %	19.23 %
	2	968	AXA INS GRP	10,754	13,664	21.76 %	28.56 %	14.46 %	33.69 %
	3	12	AMERICAN INTL GRP	6,807	7,542	39.02 %	41.18 %	9.15 %	42.84 %
	4	19	ASSURANT INC GRP	6,743	6,762	18.79 %	18.79 %	9.06 %	51.90 %
	5	31	BERKSHIRE HATHAWAY GRP	5,659	5,861	N/A	N/A	7.61 %	59.51 %
	6	111	LIBERTY MUT GRP	4,825	4,262	N/A	N/A	6.49 %	66.00 %
	7	383	AMERICAN EUROPEAN GRP	4,573	4,549	0.21 %	0.21 %	6.15 %	72.15 %
	8	626	CHUBB LTD GRP	3,435	3,321	6.33 %	6.11 %	4.62 %	76.76 %
	9	3219	SOMPO GRP	2,619	2,398	N/A	N/A	3.52 %	80.28 %
	10	1279	ARCH INS GRP	2,417	2,899	370.06 %	393.72 %	3.25 %	83.53 %
			STATE TOTAL	74,385	74,997	26.89 %	29.20 %	100.00 %	100.00 %
New Mexico	1	181	SWISS RE GRP	667	596	12.58 %	12.21 %	21.61 %	21.61 %
	2	19	ASSURANT INC GRP	607	650	3.67 %	3.67 %	19.67 %	41.28 %
	3	968	AXA INS GRP	328	356	23.18 %	22.85 %	10.64 %	51.92 %
	4	4715	MS & AD INS GRP	257	195	56.70 %	56.60 %	8.34 %	60.26 %
	5	12	AMERICAN INTL GRP	242	232	13.99 %	14.71 %	7.84 %	68.10 %
	6	111	LIBERTY MUT GRP	218	212	0.00 %	0.00 %	7.05 %	75.15 %
	7	761	ALLIANZ INS GRP	162	153	7.50 %	8.74 %	5.25 %	80.40 %
	8	8	ALLSTATE INS GRP	133	115	N/A	N/A	4.32 %	84.72 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	99	99	9.86 %	9.86 %	3.21 %	87.92 %
	10	1279	ARCH INS GRP	96	71	3,626.29 %	3,772.64 %	3.11 %	91.03 %
			STATE TOTAL	3,086	3,039	96.32 %	100.16 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	111	LIBERTY MUT GRP	12,419	11,193	N/A	N/A	12.86 %	12.86 %
	2	626	CHUBB LTD GRP	11,896	11,856	4.15 %	3.97 %	12.32 %	25.19 %
	3	31	BERKSHIRE HATHAWAY GRP	11,220	12,281	N/A	N/A	11.62 %	36.81 %
	4	968	AXA INS GRP	9,801	11,934	N/A	N/A	10.15 %	46.96 %
	5	4715	MS & AD INS GRP	8,534	6,644	5.02 %	4.92 %	8.84 %	55.80 %
	6	19	ASSURANT INC GRP	7,305	7,070	1.04 %	1.04 %	7.57 %	63.37 %
	7	1279	ARCH INS GRP	6,411	6,769	N/A	N/A	6.64 %	70.01 %
	8	12	AMERICAN INTL GRP	5,425	5,532	83.62 %	90.41 %	5.62 %	75.63 %
	9	3219	SOMPO GRP	5,050	5,780	N/A	N/A	5.23 %	80.86 %
	10	98	WR BERKLEY CORP GRP	4,166	3,960	3.73 %	3.55 %	4.32 %	85.18 %
			STATE TOTAL	96,537	96,986	0.55 %	1.28 %	100.00 %	100.00 %
North Carolina	1	4715	MS & AD INS GRP	4,651	3,600	38.19 %	39.27 %	13.66 %	13.66 %
	2	968	AXA INS GRP	4,458	5,564	60.29 %	69.54 %	13.09 %	26.75 %
	3	8	ALLSTATE INS GRP	4,279	3,491	10.09 %	10.56 %	12.57 %	39.32 %
	4	111	LIBERTY MUT GRP	3,007	3,089	N/A	N/A	8.83 %	48.15 %
	5	796	QBE INS GRP	2,780	1,416	0.10 %	0.13 %	8.17 %	56.32 %
	6	31	BERKSHIRE HATHAWAY GRP	2,671	2,774	N/A	N/A	7.85 %	64.16 %
	7	12	AMERICAN INTL GRP	2,602	2,533	246.33 %	261.22 %	7.64 %	71.80 %
	8	19	ASSURANT INC GRP	2,434	2,424	N/A	N/A	7.15 %	78.95 %
	9	761	ALLIANZ INS GRP	1,525	1,464	N/A	N/A	4.48 %	83.43 %
	10	3219	SOMPO GRP	1,261	1,301	117.24 %	122.67 %	3.70 %	87.13 %
			STATE TOTAL	34,049	31,534	339.32 %	347.11 %	100.00 %	100.00 %
North Dakota	1	968	AXA INS GRP	260	178	12.24 %	11.55 %	17.64 %	17.64 %
	2	31	BERKSHIRE HATHAWAY GRP	217	140	N/A	N/A	14.71 %	32.35 %
	3	12	AMERICAN INTL GRP	181	116	21.34 %	21.55 %	12.32 %	44.67 %
	4	1279	ARCH INS GRP	126	169	N/A	N/A	8.55 %	53.23 %
	5	761	ALLIANZ INS GRP	125	95	8.95 %	9.82 %	8.46 %	61.68 %
	6	111	LIBERTY MUT GRP	119	119	0.00 %	0.00 %	8.08 %	69.76 %
	7	19	ASSURANT INC GRP	90	76	0.25 %	0.25 %	6.12 %	75.89 %
	8	181	SWISS RE GRP	81	116	7.97 %	7.55 %	5.52 %	81.40 %
	9	8	ALLSTATE INS GRP	49	42	N/A	N/A	3.30 %	84.70 %
	10	4715	MS & AD INS GRP	40	30	0.54 %	0.57 %	2.75 %	87.45 %
			STATE TOTAL	1,472	1,292	4.50 %	4.29 %	100.00 %	100.00 %
Ohio	1	111	LIBERTY MUT GRP	5,868	5,821	0.91 %	0.93 %	29.94 %	29.94 %
	2	761	ALLIANZ INS GRP	2,009	2,085	5.31 %	5.94 %	10.25 %	40.18 %
	3	968	AXA INS GRP	1,967	2,393	13.88 %	14.08 %	10.04 %	50.22 %
	4	19	ASSURANT INC GRP	1,145	1,422	47.66 %	47.66 %	5.84 %	56.06 %
	5	31	BERKSHIRE HATHAWAY GRP	1,124	1,169	N/A	N/A	5.74 %	61.79 %
	6	181	SWISS RE GRP	1,085	1,476	8.77 %	8.27 %	5.54 %	67.33 %
	7	12	AMERICAN INTL GRP	1,066	1,091	26.27 %	28.16 %	5.44 %	72.77 %
	8	3219	SOMPO GRP	769	804	N/A	N/A	3.92 %	76.69 %
	9	4715	MS & AD INS GRP	765	590	21.16 %	21.39 %	3.90 %	80.59 %
	10	1279	ARCH INS GRP	642	600	477.98 %	507.00 %	3.27 %	83.87 %
			STATE TOTAL	19,601	20,746	19.81 %	20.56 %	100.00 %	100.00 %

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2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	1279	ARCH INS GRP	629	590	4.89 %	5.32 %	12.32 %	12.32 %
	2	19	ASSURANT INC GRP	604	660	194.43 %	194.43 %	11.84 %	24.16 %
	3	181	SWISS RE GRP	601	731	8.20 %	7.89 %	11.79 %	35.95 %
	4	968	AXA INS GRP	599	749	30.86 %	33.25 %	11.75 %	47.70 %
	5	31	BERKSHIRE HATHAWAY GRP	449	648	41.48 %	41.16 %	8.81 %	56.51 %
	6	8	ALLSTATE INS GRP	366	379	11.80 %	11.90 %	7.18 %	63.69 %
	7	4715	MS & AD INS GRP	332	255	N/A	N/A	6.50 %	70.19 %
	8	12	AMERICAN INTL GRP	327	306	11.91 %	12.03 %	6.41 %	76.60 %
	9	4977	PALOMAR HOLDINGS GRP	269	272	2.07 %	2.07 %	5.28 %	81.89 %
	10	3219	SOMPO GRP	247	333	N/A	N/A	4.85 %	86.73 %
			STATE TOTAL	5,100	5,552	29.90 %	29.84 %	100.00 %	100.00 %
Oregon	1	19	ASSURANT INC GRP	1,551	1,525	2.73 %	2.73 %	15.71 %	15.71 %
	2	968	AXA INS GRP	1,223	1,223	8.22 %	8.45 %	12.39 %	28.10 %
	3	3219	SOMPO GRP	888	847	N/A	N/A	9.00 %	37.10 %
	4	111	LIBERTY MUT GRP	882	861	0.00 %	0.00 %	8.93 %	46.03 %
	5	4715	MS & AD INS GRP	831	650	N/A	N/A	8.41 %	54.45 %
	6	181	SWISS RE GRP	748	825	7.14 %	6.69 %	7.58 %	62.03 %
	7	4977	PALOMAR HOLDINGS GRP	680	732	17.85 %	17.85 %	6.89 %	68.93 %
	8	761	ALLIANZ INS GRP	584	591	10.34 %	12.15 %	5.91 %	74.84 %
	9	31	BERKSHIRE HATHAWAY GRP	520	605	N/A	N/A	5.27 %	80.11 %
	10	1279	ARCH INS GRP	504	632	3.77 %	4.92 %	5.11 %	85.22 %
			STATE TOTAL	9,870	10,038	0.07 %	1.49 %	100.00 %	100.00 %
Pennsylvania	1	12	AMERICAN INTL GRP	5,196	5,333	31.34 %	32.09 %	15.58 %	15.58 %
	2	111	LIBERTY MUT GRP	4,317	4,245	N/A	0.16 %	12.95 %	28.53 %
	3	19	ASSURANT INC GRP	4,052	4,078	6.18 %	6.18 %	12.15 %	40.68 %
	4	968	AXA INS GRP	3,077	3,731	12.59 %	14.05 %	9.23 %	49.91 %
	5	31	BERKSHIRE HATHAWAY GRP	2,860	3,916	N/A	N/A	8.58 %	58.49 %
	6	181	SWISS RE GRP	2,257	2,482	1.67 %	1.45 %	6.77 %	65.26 %
	7	4715	MS & AD INS GRP	1,996	1,570	N/A	N/A	5.99 %	71.25 %
	8	3219	SOMPO GRP	1,671	1,723	N/A	N/A	5.01 %	76.26 %
	9	761	ALLIANZ INS GRP	1,619	1,640	4.10 %	4.86 %	4.85 %	81.11 %
	10	1279	ARCH INS GRP	887	960	2.81 %	2.92 %	2.66 %	83.77 %
			STATE TOTAL	33,344	35,023	5.46 %	5.46 %	100.00 %	100.00 %
Rhode Island	1	181	SWISS RE GRP	1,009	438	18.11 %	18.85 %	20.84 %	20.84 %
	2	968	AXA INS GRP	761	876	N/A	N/A	15.72 %	36.56 %
	3	12	AMERICAN INTL GRP	730	740	20.12 %	20.41 %	15.07 %	51.63 %
	4	4715	MS & AD INS GRP	728	558	N/A	N/A	15.03 %	66.66 %
	5	19	ASSURANT INC GRP	298	358	N/A	N/A	6.14 %	72.81 %
	6	31	BERKSHIRE HATHAWAY GRP	228	313	N/A	N/A	4.70 %	77.51 %
	7	626	CHUBB LTD GRP	228	246	2.13 %	1.91 %	4.70 %	82.22 %
	8	761	ALLIANZ INS GRP	192	179	3.21 %	3.70 %	3.96 %	86.18 %
	9	3219	SOMPO GRP	192	242	N/A	N/A	3.96 %	90.14 %
	10	111	LIBERTY MUT GRP	146	219	0.00 %	0.00 %	3.00 %	93.14 %
			STATE TOTAL	4,844	4,674	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	4715	MS & AD INS GRP	9,335	7,525	0.84 %	0.86 %	24.08 %	24.08 %
	2	968	AXA INS GRP	7,370	8,939	7.51 %	11.55 %	19.02 %	43.10 %
	3	8	ALLSTATE INS GRP	4,093	4,246	7.18 %	8.55 %	10.56 %	53.66 %
	4	12	AMERICAN INTL GRP	2,661	2,863	13.60 %	13.99 %	6.86 %	60.53 %
	5	31	BERKSHIRE HATHAWAY GRP	2,348	2,605	N/A	N/A	6.06 %	66.58 %
	6	19	ASSURANT INC GRP	2,240	2,275	2.63 %	2.63 %	5.78 %	72.36 %
	7	383	AMERICAN EUROPEAN GRP	2,196	2,268	0.00 %	0.00 %	5.67 %	78.03 %
	8	111	LIBERTY MUT GRP	1,410	1,380	0.00 %	0.00 %	3.64 %	81.67 %
	9	626	CHUBB LTD GRP	1,354	1,268	3.95 %	3.80 %	3.49 %	85.16 %
	10	761	ALLIANZ INS GRP	1,086	1,127	N/A	N/A	2.80 %	87.96 %
			STATE TOTAL	38,759	39,332	N/A	N/A	100.00 %	100.00 %
South Dakota	1	968	AXA INS GRP	280	296	N/A	N/A	20.29 %	20.29 %
	2	12	AMERICAN INTL GRP	187	137	10.30 %	10.41 %	13.52 %	33.81 %
	3	111	LIBERTY MUT GRP	174	123	0.00 %	0.00 %	12.60 %	46.40 %
	4	181	SWISS RE GRP	159	203	11.73 %	11.45 %	11.53 %	57.93 %
	5	19	ASSURANT INC GRP	115	112	0.03 %	0.03 %	8.30 %	66.23 %
	6	8	ALLSTATE INS GRP	84	79	3.46 %	3.64 %	6.09 %	72.32 %
	7	761	ALLIANZ INS GRP	80	85	28.58 %	55.84 %	5.82 %	78.14 %
	8	62	EMC INS CO GRP	57	59	0.90 %	0.92 %	4.16 %	82.30 %
	9	31	BERKSHIRE HATHAWAY GRP	51	62	N/A	N/A	3.71 %	86.01 %
	10	4969	TRISURA GRP	44	22	37.89 %	41.60 %	3.22 %	89.24 %
			STATE TOTAL	1,380	1,337	N/A	N/A	100.00 %	100.00 %
Tennessee	1	111	LIBERTY MUT GRP	2,497	2,373	0.00 %	0.00 %	16.08 %	16.08 %
	2	19	ASSURANT INC GRP	1,865	2,097	N/A	N/A	12.01 %	28.10 %
	3	968	AXA INS GRP	1,484	1,851	41.66 %	47.54 %	9.56 %	37.66 %
	4	31	BERKSHIRE HATHAWAY GRP	1,423	1,588	N/A	N/A	9.17 %	46.83 %
	5	761	ALLIANZ INS GRP	1,255	1,283	16.40 %	17.45 %	8.08 %	54.91 %
	6	3219	SOMPO GRP	1,068	1,119	N/A	N/A	6.88 %	61.79 %
	7	4715	MS & AD INS GRP	1,058	820	41.97 %	43.22 %	6.82 %	68.60 %
	8	4977	PALOMAR HOLDINGS GRP	1,023	915	165.61 %	167.69 %	6.59 %	75.20 %
	9	181	SWISS RE GRP	847	1,012	104.58 %	106.04 %	5.46 %	80.66 %
	10	12	AMERICAN INTL GRP	743	720	50.93 %	56.63 %	4.79 %	85.45 %
			STATE TOTAL	15,523	15,906	24.47 %	25.92 %	100.00 %	100.00 %
Texas	1	968	AXA INS GRP	18,029	19,931	N/A	N/A	15.11 %	15.11 %
	2	4715	MS & AD INS GRP	16,921	13,549	10.03 %	10.24 %	14.18 %	29.29 %
	3	31	BERKSHIRE HATHAWAY GRP	13,885	17,235	N/A	N/A	11.64 %	40.93 %
	4	19	ASSURANT INC GRP	12,130	12,190	N/A	N/A	10.17 %	51.09 %
	5	181	SWISS RE GRP	9,574	9,892	9.67 %	9.20 %	8.02 %	59.12 %
	6	1279	ARCH INS GRP	6,314	7,157	N/A	N/A	5.29 %	64.41 %
	7	111	LIBERTY MUT GRP	5,770	5,574	N/A	N/A	4.84 %	69.25 %
	8	3219	SOMPO GRP	5,687	6,121	N/A	N/A	4.77 %	74.01 %
	9	12	AMERICAN INTL GRP	5,063	4,869	N/A	N/A	4.24 %	78.26 %
	10	8	ALLSTATE INS GRP	4,706	4,441	7.20 %	7.32 %	3.94 %	82.20 %
			STATE TOTAL	119,318	121,127	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	4977	PALOMAR HOLDINGS GRP	669	707	11.27 %	11.27 %	12.68 %	12.68 %
	2	968	AXA INS GRP	563	512	N/A	N/A	10.67 %	23.35 %
	3	31	BERKSHIRE HATHAWAY GRP	526	524	N/A	N/A	9.97 %	33.32 %
	4	111	LIBERTY MUT GRP	437	380	0.00 %	0.00 %	8.27 %	41.59 %
	5	181	SWISS RE GRP	388	150	11.54 %	11.20 %	7.35 %	48.94 %
	6	761	ALLIANZ INS GRP	360	368	2.68 %	3.24 %	6.82 %	55.76 %
	7	3219	SOMPO GRP	340	352	N/A	N/A	6.45 %	62.21 %
	8	19	ASSURANT INC GRP	327	317	N/A	N/A	6.20 %	68.41 %
	9	12	AMERICAN INTL GRP	229	216	84.50 %	89.95 %	4.34 %	72.75 %
	10	1279	ARCH INS GRP	220	188	1.28 %	2.05 %	4.17 %	76.91 %
			STATE TOTAL	5,278	4,934	1.67 %	1.36 %	100.00 %	100.00 %
Vermont	1	968	AXA INS GRP	494	513	13.70 %	14.08 %	30.09 %	30.09 %
	2	19	ASSURANT INC GRP	215	215	46.18 %	46.18 %	13.07 %	43.16 %
	3	12	AMERICAN INTL GRP	206	207	90.65 %	92.91 %	12.55 %	55.72 %
	4	4715	MS & AD INS GRP	167	115	0.95 %	12.80 %	10.16 %	65.88 %
	5	111	LIBERTY MUT GRP	124	99	N/A	N/A	7.52 %	73.40 %
	6	3219	SOMPO GRP	79	98	251.32 %	271.27 %	4.81 %	78.22 %
	7	626	CHUBB LTD GRP	54	47	9.57 %	9.58 %	3.29 %	81.50 %
	8	181	SWISS RE GRP	53	53	13.88 %	13.22 %	3.20 %	84.70 %
	9	8	ALLSTATE INS GRP	45	38	N/A	N/A	2.74 %	87.44 %
	10	244	CINCINNATI FIN GRP	40	49	1.66 %	1.47 %	2.42 %	89.85 %
			STATE TOTAL	1,643	1,692	22.02 %	23.58 %	100.00 %	100.00 %
Virginia	1	968	AXA INS GRP	3,932	4,476	26.20 %	29.40 %	17.85 %	17.85 %
	2	4715	MS & AD INS GRP	2,618	2,145	5.09 %	5.09 %	11.89 %	29.74 %
	3	19	ASSURANT INC GRP	2,415	2,292	5.62 %	5.62 %	10.96 %	40.70 %
	4	12	AMERICAN INTL GRP	1,978	2,070	92.80 %	96.79 %	8.98 %	49.68 %
	5	111	LIBERTY MUT GRP	1,973	1,929	N/A	N/A	8.96 %	58.64 %
	6	761	ALLIANZ INS GRP	1,328	1,421	5.46 %	5.95 %	6.03 %	64.67 %
	7	31	BERKSHIRE HATHAWAY GRP	1,223	1,279	N/A	N/A	5.55 %	70.22 %
	8	181	SWISS RE GRP	1,171	829	12.49 %	12.47 %	5.32 %	75.54 %
	9	1279	ARCH INS GRP	1,023	976	0.74 %	N/A	4.65 %	80.19 %
	10	8	ALLSTATE INS GRP	943	796	13.15 %	13.83 %	4.28 %	84.47 %
			STATE TOTAL	22,025	21,507	14.82 %	15.52 %	100.00 %	100.00 %
Washington	1	968	AXA INS GRP	1,846	2,007	35.91 %	33.92 %	13.75 %	13.75 %
	2	19	ASSURANT INC GRP	1,373	1,412	N/A	N/A	10.22 %	23.97 %
	3	12	AMERICAN INTL GRP	1,261	1,231	43.07 %	43.50 %	9.39 %	33.36 %
	4	4715	MS & AD INS GRP	1,209	972	N/A	N/A	9.01 %	42.37 %
	5	111	LIBERTY MUT GRP	1,041	1,040	0.00 %	0.00 %	7.75 %	50.12 %
	6	31	BERKSHIRE HATHAWAY GRP	925	1,334	N/A	N/A	6.89 %	57.01 %
	7	761	ALLIANZ INS GRP	902	946	10.66 %	11.81 %	6.71 %	63.72 %
	8	181	SWISS RE GRP	755	882	10.46 %	10.26 %	5.62 %	69.34 %
	9	3219	SOMPO GRP	649	1,470	N/A	N/A	4.83 %	74.18 %
	10	8	ALLSTATE INS GRP	587	492	31.59 %	31.59 %	4.37 %	78.55 %
			STATE TOTAL	13,427	15,050	7.71 %	7.36 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	12	AMERICAN INTL GRP	1,318	1,317	186.11 %	194.81 %	21.83 %	21.83 %
	2	968	AXA INS GRP	913	1,085	N/A	38.01 %	15.12 %	36.95 %
	3	4715	MS & AD INS GRP	825	672	112.04 %	112.31 %	13.66 %	50.61 %
	4	181	SWISS RE GRP	651	771	8.10 %	8.09 %	10.78 %	61.40 %
	5	8	ALLSTATE INS GRP	641	560	20.38 %	21.50 %	10.61 %	72.00 %
	6	19	ASSURANT INC GRP	508	482	49.67 %	49.67 %	8.41 %	80.42 %
	7	31	BERKSHIRE HATHAWAY GRP	479	441	N/A	N/A	7.94 %	88.36 %
	8	111	LIBERTY MUT GRP	161	184	0.00 %	0.00 %	2.66 %	91.02 %
	9	1279	ARCH INS GRP	123	155	49.66 %	51.80 %	2.04 %	93.06 %
	10	3219	SOMPO GRP	103	97	N/A	N/A	1.71 %	94.77 %
			STATE TOTAL	6,040	6,022	58.72 %	67.36 %	100.00 %	100.00 %
Wisconsin	1	111	LIBERTY MUT GRP	2,230	2,054	N/A	N/A	22.10 %	22.10 %
	2	968	AXA INS GRP	1,462	1,730	31.29 %	33.82 %	14.49 %	36.59 %
	3	761	ALLIANZ INS GRP	895	815	5.49 %	6.10 %	8.87 %	45.46 %
	4	31	BERKSHIRE HATHAWAY GRP	830	831	2.72 %	2.00 %	8.23 %	53.69 %
	5	181	SWISS RE GRP	532	853	6.88 %	6.52 %	5.27 %	58.96 %
	6	19	ASSURANT INC GRP	443	501	43.27 %	43.27 %	4.39 %	63.35 %
	7	1279	ARCH INS GRP	432	340	2.17 %	2.32 %	4.28 %	67.63 %
	8	169	SENTRY INS GRP	404	450	0.99 %	1.20 %	4.00 %	71.63 %
	9	12	AMERICAN INTL GRP	379	403	169.38 %	174.57 %	3.75 %	75.38 %
	10	4715	MS & AD INS GRP	284	229	175.90 %	175.78 %	2.81 %	78.20 %
			STATE TOTAL	10,090	10,405	16.05 %	16.44 %	100.00 %	100.00 %
Wyoming	1	12	AMERICAN INTL GRP	220	216	25.67 %	25.92 %	19.84 %	19.84 %
	2	626	CHUBB LTD GRP	193	166	6.98 %	6.91 %	17.36 %	37.20 %
	3	968	AXA INS GRP	122	152	8.54 %	9.29 %	11.03 %	48.22 %
	4	761	ALLIANZ INS GRP	90	74	6.44 %	7.80 %	8.10 %	56.32 %
	5	19	ASSURANT INC GRP	88	81	0.12 %	0.12 %	7.93 %	64.25 %
	6	8	ALLSTATE INS GRP	85	77	N/A	N/A	7.68 %	71.93 %
	7	181	SWISS RE GRP	81	77	13.61 %	13.74 %	7.31 %	79.24 %
	8	4715	MS & AD INS GRP	73	51	N/A	5.83 %	6.60 %	85.84 %
	9	111	LIBERTY MUT GRP	51	37	0.00 %	0.00 %	4.62 %	90.46 %
	10	244	CINCINNATI FIN GRP	35	36	2.45 %	2.43 %	3.15 %	93.61 %
			STATE TOTAL	1,111	1,084	7.05 %	7.94 %	100.00 %	100.00 %
Guam	1	761	ALLIANZ INS GRP	22	21	0.67 %	0.79 %	42.55 %	42.55 %
	2	19	ASSURANT INC GRP	20	13	N/A	N/A	37.75 %	80.30 %
	3	4734	APOLLO GLOBAL MGMT GRP	5	3	39.92 %	41.16 %	9.72 %	90.02 %
	4	181	SWISS RE GRP	4	21	44.57 %	46.46 %	8.55 %	98.57 %
	5	968	AXA INS GRP	1	1	N/A	N/A	1.42 %	99.99 %
	6	3219	SOMPO GRP	0	0	0.00 %	0.00 %	0.01 %	100.00 %
			STATE TOTAL	52	59	17.84 %	18.56 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
02.5 - Private Flood

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	411	MAPFRE INS GRP	13,076	13,348	0.25 %	0.30 %	67.04 %	67.04 %
	2	44423	UNITED SURETY & IND CO	5,695	5,844	0.10 %	0.43 %	29.20 %	96.24 %
	3	19	ASSURANT INC GRP	299	320	N/A	N/A	1.53 %	97.77 %
	4	968	AXA INS GRP	132	118	9.56 %	7.75 %	0.68 %	98.45 %
	5	761	ALLIANZ INS GRP	124	130	N/A	N/A	0.63 %	99.08 %
	6	536	GUIDEWELL MUT HOLDING GRP	104	116	0.00 %	0.98 %	0.53 %	99.62 %
	7	181	SWISS RE GRP	61	195	18.35 %	16.44 %	0.31 %	99.93 %
	8	31	BERKSHIRE HATHAWAY GRP	7	7	8.29 %	8.73 %	0.04 %	99.96 %
	9	1279	ARCH INS GRP	4	3	1.11 %	1.16 %	0.02 %	99.98 %
	10	3219	SOMPO GRP	2	3	N/A	N/A	0.01 %	100.00 %
			STATE TOTAL	19,505	20,085	0.39 %	0.49 %	100.00 %	100.00 %
U.S. Virgin Islands	1	19	ASSURANT INC GRP	41	37	N/A	N/A	69.52 %	69.52 %
	2	181	SWISS RE GRP	15	20	28.91 %	22.45 %	25.95 %	95.48 %
	3	3219	SOMPO GRP	3	2	14.65 %	16.30 %	4.34 %	99.82 %
	4	31	BERKSHIRE HATHAWAY GRP	0	0	18.56 %	19.59 %	0.16 %	99.98 %
	5	761	ALLIANZ INS GRP	0	0	0.00 %	0.00 %	0.02 %	100.00 %
			STATE TOTAL	59	59	4.52 %	2.40 %	100.00 %	100.00 %
Canada	1	31	BERKSHIRE HATHAWAY GRP	5,933	5,206	N/A	N/A	49.00 %	49.00 %
	2	181	SWISS RE GRP	5,831	8,511	27.03 %	27.41 %	48.15 %	97.15 %
	3	169	SENTRY INS GRP	396	432	3.94 %	3.87 %	3.27 %	100.00 %
			STATE TOTAL	12,109	14,281	14.09 %	14.22 %	100.00 %	100.00 %
Agg. Other Alien	1	31	BERKSHIRE HATHAWAY GRP	9,670	9,882	N/A	N/A	92.07 %	92.07 %
	2	761	ALLIANZ INS GRP	743	750	N/A	N/A	7.08 %	99.15 %
	3	181	SWISS RE GRP	86	140	89.19 %	109.59 %	0.82 %	99.97 %
	4	783	RLI INS GRP	2	0	0.00 %	0.00 %	0.02 %	99.99 %
	5	98	WR BERKLEY CORP GRP	1	1	0.00 %	0.00 %	0.01 %	100.00 %
	6	12	AMERICAN INTL GRP	0	0	N/A	N/A	0.00 %	100.00 %
			STATE TOTAL	10,503	10,774	N/A	N/A	100.00 %	100.00 %

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03—Farmowners Multiple Peril

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	513	IOWA FARM BUREAU GRP	727,918	680,970	34.71 %	35.26 %	9.99 %	9.99 %
	2	140	NATIONWIDE CORP GRP	613,167	612,935	50.27 %	50.87 %	8.41 %	18.40 %
	3	176	STATE FARM GRP	435,676	412,412	60.52 %	61.97 %	5.98 %	24.38 %
	4	111	LIBERTY MUT GRP	396,183	377,480	51.88 %	52.79 %	5.44 %	29.82 %
	5	809	TEXAS FARM BUREAU MUT GRP	372,479	359,705	50.22 %	50.71 %	5.11 %	34.93 %
	6	3548	TRAVELERS GRP	303,159	294,428	42.89 %	44.37 %	4.16 %	39.09 %
	7	50	COUNTRY INS & FIN SERV GRP	270,345	259,434	67.02 %	67.84 %	3.71 %	42.80 %
	8	473	AMERICAN FAMILY INS GRP	256,643	247,334	41.44 %	41.78 %	3.52 %	46.32 %
	9	13889	FMNE INS CO	255,921	248,832	52.41 %	52.73 %	3.51 %	49.84 %
	10	109	KENTUCKY FARM BUREAU GRP	194,131	182,384	76.24 %	76.72 %	2.66 %	52.50 %
	11	694	TENNESSEE FARMERS GRP	183,235	180,625	61.04 %	61.40 %	2.51 %	55.02 %
	12	483	SOUTHERN FARM BUREAU CAS GRP	152,326	144,536	81.97 %	82.36 %	2.09 %	57.11 %
	13	67	MICHIGAN FARM BUREAU GRP	144,818	131,631	64.19 %	65.55 %	1.99 %	59.09 %
	14	214	ALLIANCE INS GRP	142,303	137,103	47.82 %	48.26 %	1.95 %	61.05 %
	15	228	WESTFIELD GRP	142,272	145,324	39.41 %	39.38 %	1.95 %	63.00 %
	16	542	INDIANA FARM BUREAU GRP	136,203	130,396	78.57 %	79.12 %	1.87 %	64.87 %
	17	626	CHUBB LTD GRP	118,083	114,062	52.20 %	53.43 %	1.62 %	66.49 %
	18	5099	RURAL MUT GRP	116,522	111,069	58.29 %	59.77 %	1.60 %	68.09 %
	19	698	NORTH STAR CO GRP	113,803	107,392	65.28 %	66.32 %	1.56 %	69.65 %
	20	561	GEORGIA FARM BUREAU GRP	110,731	110,135	56.67 %	57.85 %	1.52 %	71.17 %
	21	514	MISSOURI FARM BUREAU GRP	107,361	103,968	84.94 %	85.07 %	1.47 %	72.64 %
	22	220	OKLAHOMA FARM BUREAU GRP	102,899	96,408	67.62 %	68.32 %	1.41 %	74.05 %
	23	203	VIRGINIA FARM BUREAU GRP	88,962	86,926	47.66 %	48.13 %	1.22 %	75.28 %
	24	96	SECURA INS GRP	84,569	82,770	28.64 %	30.45 %	1.16 %	76.44 %
	25	5	ALFA INS GRP	73,277	71,128	72.54 %	73.15 %	1.01 %	77.44 %
	26	4787	GOODVILLE MUT GRP	71,989	68,149	46.92 %	47.52 %	0.99 %	78.43 %
	27	4761	ECM INS GRP	69,795	72,586	65.17 %	67.03 %	0.96 %	79.39 %
	28	84	AMERICAN FINANCIAL GRP	68,735	69,175	47.23 %	51.13 %	0.94 %	80.33 %
	29	1321	AMERICAN FARMERS & RANCHERS GRP	67,996	66,725	53.56 %	55.51 %	0.93 %	81.26 %
	30	5048	INDIANA FARMERS MUT GRP	66,314	64,316	76.86 %	77.42 %	0.91 %	82.17 %
	31	123	SHELTER INS GRP	61,160	58,108	84.38 %	85.19 %	0.84 %	83.01 %
	32	14176	HASTINGS INS CO	59,803	60,706	67.85 %	68.65 %	0.82 %	83.83 %
	33	333	MUTUAL OF ENUMCLAW GRP	55,116	54,053	66.63 %	70.48 %	0.76 %	84.59 %
	34	842	FARM BUREAU GRP	52,023	49,061	59.81 %	61.40 %	0.71 %	85.30 %
	35	4919	AGRARIA MUT GRP	50,632	49,623	94.24 %	94.59 %	0.69 %	86.00 %
	36	3500	NODAK MUT GRP	49,719	48,455	131.70 %	132.55 %	0.68 %	86.68 %
	37	4683	MOUNTAIN WEST FARM GRP	47,578	43,666	85.00 %	83.97 %	0.65 %	87.33 %
	38	280	AUTO OWNERS GRP	47,314	28,825	47.61 %	51.81 %	0.65 %	87.98 %
	39	8	ALLSTATE INS GRP	47,257	45,349	69.18 %	69.75 %	0.65 %	88.63 %
	40	963	OHIO MUT GRP	46,067	42,551	48.50 %	48.35 %	0.63 %	89.26 %
	41	207	WESTERN RESERVE GRP	41,558	38,765	53.91 %	54.16 %	0.57 %	89.84 %
	42	83	GRANWEST INS GRP	41,284	39,191	45.14 %	45.06 %	0.57 %	90.40 %
	43	324	NORTH CAROLINA FARM BUREAU GRP	38,724	37,292	48.76 %	48.63 %	0.53 %	90.93 %
	44	35	CELINA GRP	38,143	36,136	47.40 %	48.41 %	0.52 %	91.46 %
	45	16330	RAM MUT INS CO	35,593	35,307	48.09 %	48.71 %	0.49 %	91.95 %
	46	4997	ACCELERANT HOLDINGS GRP	33,560	32,827	28.21 %	29.08 %	0.46 %	92.41 %
	47	13501	BRETHREN MUT INS CO	31,377	31,610	58.13 %	58.16 %	0.43 %	92.84 %
	48	5064	MT MORRIS MUT GRP	23,798	22,769	42.92 %	43.22 %	0.33 %	93.16 %
	49	28436	FARMERS UNION MUT INS CO	22,108	21,565	75.13 %	75.09 %	0.30 %	93.47 %
	50	14451	MARYSVILLE MUT INS CO	21,365	20,530	50.39 %	52.40 %	0.29 %	93.76 %
	51	267	GRANGE MUT CAS GRP	18,305	17,970	36.87 %	37.36 %	0.25 %	94.01 %
	52	15881	BREMEN FARMERS MUT INS CO	17,369	16,432	36.20 %	38.02 %	0.24 %	94.25 %
	53	10374	ERIE & NIAGRA INS ASSOC	16,560	16,045	42.06 %	43.12 %	0.23 %	94.48 %
	54	55	AUTOMOBILE CLUB MI GRP	15,692	14,637	49.31 %	49.02 %	0.22 %	94.69 %
	55	4780	MENNONITE MUT GRP	15,515	14,873	70.29 %	71.80 %	0.21 %	94.90 %
	56	26735	FRONTIER MT CARROLL MUT INS CO	15,436	14,958	38.77 %	38.77 %	0.21 %	95.12 %
	57	645	OREGON MUT GRP	15,182	16,770	45.41 %	48.07 %	0.21 %	95.32 %
	58	98	WR BERKLEY CORP GRP	14,929	13,753	24.17 %	23.30 %	0.20 %	95.53 %
	59	27022	WISCONSIN MUT INS CO	14,886	14,036	54.30 %	56.24 %	0.20 %	95.73 %
	60	4678	WAYNE & WASHINGTON MUT GRP	14,869	13,646	37.27 %	38.08 %	0.20 %	95.94 %
	61	18686	CO OPERATIVE INS COS	14,650	14,297	26.30 %	26.65 %	0.20 %	96.14 %
	62	3098	TOKIO MARINE HOLDINGS INC GRP	14,286	13,184	33.94 %	35.61 %	0.20 %	96.34 %
	63	785	MARKEL GRP	14,062	14,281	46.36 %	53.55 %	0.19 %	96.53 %
	64	4233	WL DUNN GRP	14,057	14,410	56.53 %	57.35 %	0.19 %	96.72 %
	65	46	BUCKEYE INS GRP	13,426	13,648	43.63 %	43.70 %	0.18 %	96.91 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	18309	PIONEER STATE MUT INS CO	13,090	14,212	35.27 %	36.71 %	0.18 %	97.08 %
	67	4994	LOUDOUN MUT GRP	11,353	10,946	38.21 %	38.11 %	0.16 %	97.24 %
	68	27065	ROCKFORD MUT INS CO	10,917	10,677	96.56 %	97.47 %	0.15 %	97.39 %
	69	517	HANNOVER GRP	10,158	6,092	58.95 %	63.78 %	0.14 %	97.53 %
	70	11617	MUTUAL OF WAUSAU INS CORP	10,143	9,687	40.39 %	42.84 %	0.14 %	97.67 %
	71	15296	UPLAND MUT INS INC	9,263	8,741	33.28 %	34.16 %	0.13 %	97.80 %
	72	34606	CENTER MUT INS CO	9,136	8,904	100.23 %	100.15 %	0.13 %	97.92 %
	73	899	ROCKINGHAM GRP	8,921	8,681	45.73 %	46.39 %	0.12 %	98.04 %
	74	213	ERIE INS GRP	8,306	7,717	37.16 %	37.60 %	0.11 %	98.16 %
	75	250	DONEGAL GRP	7,370	7,515	52.28 %	53.51 %	0.10 %	98.26 %
	76	4339	FARMERS & MECHANICS GRP	7,095	6,809	74.82 %	76.42 %	0.10 %	98.36 %
	77	11036	MCMILLAN WARNER MUT INS CO	6,627	6,549	22.29 %	23.39 %	0.09 %	98.45 %
	78	5003	SOUTHLAKE FINANCIAL GRP	5,643	886	59.00 %	65.00 %	0.08 %	98.52 %
	79	28681	UNION MUT INS CO	5,300	5,889	42.35 %	44.11 %	0.07 %	98.60 %
	80	14885	NORTHWEST GF MUT INS CO	5,273	5,111	66.43 %	67.42 %	0.07 %	98.67 %
	81	31780	MAPLE VALLEY MUT INS CO	4,998	4,794	17.34 %	19.09 %	0.07 %	98.74 %
	82	4714	MILLVILLE MUT GRP	4,566	4,539	37.01 %	37.71 %	0.06 %	98.80 %
	83	14036	GERMANTOWN MUT INS CO	4,446	4,159	89.91 %	91.73 %	0.06 %	98.86 %
	84	4785	ALLEGANY INS GRP	4,350	4,202	37.80 %	39.02 %	0.06 %	98.92 %
	85	11767	EAGLE POINT MUT INS CO	4,287	4,526	55.52 %	55.52 %	0.06 %	98.98 %
	86	15997	MMG INS CO	4,096	4,023	32.64 %	33.30 %	0.06 %	99.04 %
	87	11607	RIVER VALLEY MUT INS CO	3,944	4,026	55.01 %	55.01 %	0.05 %	99.09 %
	88	14362	KANSAS MUT INS CO	3,690	3,438	59.33 %	62.76 %	0.05 %	99.14 %
	89	3407	MUTUAL CAPITAL GRP INC GRP	3,532	3,504	38.28 %	38.29 %	0.05 %	99.19 %
	90	16683	NORTH CAROLINA GRANGE MUT INS CO	3,181	3,079	15.20 %	15.65 %	0.04 %	99.23 %
	91	11763	CENTRAL WI MUT INS CO	3,107	3,012	32.10 %	32.10 %	0.04 %	99.28 %
	92	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	2,930	2,826	83.73 %	83.44 %	0.04 %	99.32 %
	93	43290	WAYNE COOP INS CO	2,647	2,593	58.97 %	58.55 %	0.04 %	99.35 %
	94	44377	HALIFAX MUT INS CO	2,588	2,578	45.62 %	45.62 %	0.04 %	99.39 %
	95	1319	LITITZ MUT GRP	2,573	2,537	27.52 %	27.53 %	0.04 %	99.42 %
	96	11713	SUGAR CREEK MUT INS CO	2,352	1,993	103.62 %	116.86 %	0.03 %	99.46 %
	97	3991	IMT MUT HOLDING GRP	2,195	2,269	9.00 %	8.97 %	0.03 %	99.49 %
	98	11749	LEBANON SENECA MUT INS CO	1,845	1,581	84.71 %	84.71 %	0.03 %	99.51 %
	99	27766	MISSOURI VALLEY MUT INS CO	1,831	1,782	27.61 %	27.61 %	0.03 %	99.54 %
	100	16888	BEDFORD GRANGE MUT INS CO	1,671	1,576	30.06 %	30.06 %	0.02 %	99.56 %
	101	14443	MADISON MUT INS COMPANY	1,585	1,387	56.82 %	57.90 %	0.02 %	99.58 %
	102	17094	FARMERS MUT FIRE INS CO OF MARBLE	1,538	1,545	37.19 %	37.20 %	0.02 %	99.60 %
	103	14427	LOUISIANA FARM BUREAU INS CO	1,534	862	N/A	5.60 %	0.02 %	99.62 %
	104	14656	MUNICIPAL MUT INS CO	1,483	1,496	76.77 %	76.77 %	0.02 %	99.64 %
	105	43826	CENTRAL CO OPERATIVE INS CO	1,307	1,307	22.31 %	22.47 %	0.02 %	99.66 %
	106	43842	FINGER LAKES FIRE & CAS INS CO	1,226	1,191	30.15 %	31.37 %	0.02 %	99.68 %
	107	10720	CAROLINA FARMERS MUT INS CO	1,220	1,177	13.75 %	13.75 %	0.02 %	99.70 %
	108	26835	MIDROX INS CO	1,219	1,258	107.86 %	114.51 %	0.02 %	99.71 %
	109	11387	FORWARD MUT INS CO	1,216	1,204	9.66 %	9.66 %	0.02 %	99.73 %
	110	17329	JUNIATA MUT INS CO	1,117	1,107	15.27 %	15.27 %	0.02 %	99.74 %
	111	11759	GREEN CNTY MUT INS CO	1,044	975	67.29 %	67.75 %	0.01 %	99.76 %
	112	43320	EASTERN MUT INS CO	1,025	993	33.38 %	34.58 %	0.01 %	99.77 %
	113	11658	THERESA MUT INS CO	996	918	15.22 %	15.22 %	0.01 %	99.79 %
	114	10364	GENESEE PATRONS COOP INS CO	949	929	13.69 %	14.88 %	0.01 %	99.80 %
	115	27014	MFS MUT INS CO	922	1,044	0.26 %	N/A	0.01 %	99.81 %
	116	14021	NORTHWEST FARMERS MUT INS CO	820	767	92.81 %	92.81 %	0.01 %	99.82 %
	117	408	BROOKFIELD WEALTH SOLUTIONS GRP	797	805	94.93 %	100.28 %	0.01 %	99.83 %
	118	16918	BRIAR CREEK MUT INS CO	790	764	76.56 %	76.56 %	0.01 %	99.84 %
	119	29122	DELAWARE GRANGE MUT INS CO	764	668	31.46 %	31.46 %	0.01 %	99.86 %
	120	17108	FARMERS MUT FIRE INS CO OF MCCANDLES	639	645	210.72 %	206.16 %	0.01 %	99.86 %
	121	10370	WASHINGTON CNTY COOP INS	627	598	39.83 %	39.83 %	0.01 %	99.87 %
	122	43877	FIRST MUT INS CO	624	903	19.11 %	19.11 %	0.01 %	99.88 %
	123	15455	HUTTERIAN BRETHREN MUT INS CORP	602	602	71.41 %	71.41 %	0.01 %	99.89 %
	124	30651	FARMERS MUT OF TN	564	580	115.45 %	115.56 %	0.01 %	99.90 %
	125	13190	ALAMANCE FARMERS MUT INS CO	560	596	43.42 %	44.68 %	0.01 %	99.91 %
			INDUSTRY TOTAL	7,286,734	7,004,914	54.71 %	55.55 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	513	IOWA FARM BUREAU GRP	727,918	680,970	34.71 %	35.26 %	9.99 %	9.99 %
	2	140	NATIONWIDE CORP GRP	613,167	612,935	50.27 %	50.87 %	8.42 %	18.41 %
	3	176	STATE FARM GRP	435,676	412,412	60.52 %	61.97 %	5.98 %	24.39 %
	4	111	LIBERTY MUT GRP	396,183	377,480	51.88 %	52.79 %	5.44 %	29.82 %
	5	809	TEXAS FARM BUREAU MUT GRP	372,479	359,705	50.22 %	50.71 %	5.11 %	34.94 %
	6	3548	TRAVELERS GRP	303,159	294,428	42.89 %	44.37 %	4.16 %	39.10 %
	7	50	COUNTRY INS & FIN SERV GRP	270,345	259,434	67.02 %	67.84 %	3.71 %	42.81 %
	8	473	AMERICAN FAMILY INS GRP	256,643	247,334	41.44 %	41.78 %	3.52 %	46.33 %
	9	13889	FMNE INS CO	255,921	248,832	52.41 %	52.73 %	3.51 %	49.84 %
	10	109	KENTUCKY FARM BUREAU GRP	194,131	182,384	76.24 %	76.72 %	2.66 %	52.51 %
	11	694	TENNESSEE FARMERS GRP	183,235	180,625	61.04 %	61.40 %	2.51 %	55.02 %
	12	483	SOUTHERN FARM BUREAU CAS GRP	152,326	144,536	81.97 %	82.36 %	2.09 %	57.11 %
	13	67	MICHIGAN FARM BUREAU GRP	144,818	131,631	64.19 %	65.55 %	1.99 %	59.10 %
	14	214	ALLIANCE INS GRP	142,303	137,103	47.82 %	48.26 %	1.95 %	61.05 %
	15	228	WESTFIELD GRP	142,272	145,324	39.41 %	39.38 %	1.95 %	63.01 %
	16	542	INDIANA FARM BUREAU GRP	136,203	130,396	78.57 %	79.12 %	1.87 %	64.87 %
	17	626	CHUBB LTD GRP	118,083	114,062	52.20 %	53.43 %	1.62 %	66.50 %
	18	5099	RURAL MUT GRP	116,522	111,069	58.29 %	59.77 %	1.60 %	68.09 %
	19	698	NORTH STAR CO GRP	113,803	107,392	65.28 %	66.32 %	1.56 %	69.66 %
	20	561	GEORGIA FARM BUREAU GRP	110,731	110,135	56.67 %	57.85 %	1.52 %	71.18 %
	21	514	MISSOURI FARM BUREAU GRP	107,361	103,968	84.94 %	85.07 %	1.47 %	72.65 %
	22	220	OKLAHOMA FARM BUREAU GRP	102,899	96,408	67.62 %	68.32 %	1.41 %	74.06 %
	23	203	VIRGINIA FARM BUREAU GRP	88,962	86,926	47.66 %	48.13 %	1.22 %	75.28 %
	24	96	SECURA INS GRP	84,569	82,770	28.64 %	30.45 %	1.16 %	76.44 %
	25	5	ALFA INS GRP	73,277	71,128	72.54 %	73.15 %	1.01 %	77.45 %
	26	4787	GOODVILLE MUT GRP	71,989	68,149	46.92 %	47.52 %	0.99 %	78.44 %
	27	4761	ECM INS GRP	69,795	72,586	65.17 %	67.03 %	0.96 %	79.40 %
	28	84	AMERICAN FINANCIAL GRP	68,028	68,329	48.01 %	51.98 %	0.93 %	80.33 %
	29	1321	AMERICAN FARMERS & RANCHERS GRP	67,996	66,725	53.56 %	55.50 %	0.93 %	81.26 %
	30	5048	INDIANA FARMERS MUT GRP	66,314	64,316	76.86 %	77.42 %	0.91 %	82.17 %
	31	123	SHELTER INS GRP	61,160	58,108	84.38 %	85.19 %	0.84 %	83.01 %
	32	14176	HASTINGS INS CO	59,803	60,706	67.85 %	68.65 %	0.82 %	83.83 %
	33	333	MUTUAL OF ENUMCLAW GRP	55,116	54,053	66.63 %	70.48 %	0.76 %	84.59 %
	34	842	FARM BUREAU GRP	52,023	49,061	59.81 %	61.40 %	0.71 %	85.30 %
	35	4919	AGRARIA MUT GRP	50,632	49,623	94.24 %	94.59 %	0.69 %	86.00 %
	36	3500	NODAK MUT GRP	49,719	48,455	131.70 %	132.55 %	0.68 %	86.68 %
	37	4683	MOUNTAIN WEST FARM GRP	47,578	43,666	85.00 %	83.97 %	0.65 %	87.33 %
	38	280	AUTO OWNERS GRP	47,314	28,825	47.61 %	51.81 %	0.65 %	87.98 %
	39	8	ALLSTATE INS GRP	47,257	45,349	69.18 %	69.75 %	0.65 %	88.63 %
	40	963	OHIO MUT GRP	46,067	42,551	48.50 %	48.35 %	0.63 %	89.26 %
	41	207	WESTERN RESERVE GRP	41,558	38,765	53.91 %	54.16 %	0.57 %	89.83 %
	42	83	GRANWEST INS GRP	41,284	39,191	45.14 %	45.06 %	0.57 %	90.40 %
	43	324	NORTH CAROLINA FARM BUREAU GRP	38,724	37,292	48.76 %	48.63 %	0.53 %	90.93 %
	44	35	CELINA GRP	38,143	36,136	47.40 %	48.41 %	0.52 %	91.46 %
	45	16330	RAM MUT INS CO	35,593	35,307	48.09 %	48.71 %	0.49 %	91.94 %
	46	4997	ACCELERANT HOLDINGS GRP	33,560	32,827	28.21 %	29.08 %	0.46 %	92.40 %
	47	13501	BRETHREN MUT INS CO	31,377	31,610	58.13 %	58.16 %	0.43 %	92.84 %
	48	5064	MT MORRIS MUT GRP	23,798	22,769	42.92 %	43.22 %	0.33 %	93.16 %
	49	28436	FARMERS UNION MUT INS CO	22,108	21,565	75.13 %	75.09 %	0.30 %	93.47 %
	50	14451	MARYSVILLE MUT INS CO	21,365	20,530	50.39 %	52.40 %	0.29 %	93.76 %
	51	267	GRANGE MUT CAS GRP	18,305	17,970	36.87 %	37.36 %	0.25 %	94.01 %
	52	15881	BREMEN FARMERS MUT INS CO	17,369	16,432	36.20 %	38.02 %	0.24 %	94.25 %
	53	10374	ERIE & NIAGRA INS ASSOC	16,560	16,045	42.06 %	43.12 %	0.23 %	94.48 %
	54	55	AUTOMOBILE CLUB MI GRP	15,692	14,637	49.31 %	49.02 %	0.22 %	94.69 %
	55	4780	MENNONITE MUT GRP	15,515	14,873	70.29 %	71.80 %	0.21 %	94.90 %
	56	26735	FRONTIER MT CARROLL MUT INS CO	15,436	14,958	38.77 %	38.77 %	0.21 %	95.12 %
	57	645	OREGON MUT GRP	15,182	16,770	45.41 %	48.07 %	0.21 %	95.32 %
	58	98	WR BERKLEY CORP GRP	14,929	13,753	24.17 %	23.30 %	0.20 %	95.53 %
	59	27022	WISCONSIN MUT INS CO	14,886	14,036	54.30 %	56.24 %	0.20 %	95.73 %
	60	4678	WAYNE & WASHINGTON MUT GRP	14,869	13,646	37.27 %	38.08 %	0.20 %	95.94 %
	61	18686	CO OPERATIVE INS COS	14,650	14,297	26.30 %	26.65 %	0.20 %	96.14 %
	62	3098	TOKIO MARINE HOLDINGS INC GRP	14,286	13,184	33.94 %	35.61 %	0.20 %	96.33 %
	63	785	MARKEL GRP	14,062	14,281	46.36 %	53.55 %	0.19 %	96.53 %
	64	4233	WL DUNN GRP	14,057	14,410	56.53 %	57.35 %	0.19 %	96.72 %
	65	46	BUCKEYE INS GRP	13,426	13,648	43.63 %	43.70 %	0.18 %	96.90 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	18309	PIONEER STATE MUT INS CO	13,090	14,212	35.27 %	36.71 %	0.18 %	97.08 %
	67	4994	LOUDOUN MUT GRP	11,353	10,946	38.21 %	38.11 %	0.16 %	97.24 %
	68	27065	ROCKFORD MUT INS CO	10,917	10,677	96.56 %	97.47 %	0.15 %	97.39 %
	69	517	HANNOVER GRP	10,158	6,092	58.95 %	63.78 %	0.14 %	97.53 %
	70	11617	MUTUAL OF WAUSAU INS CORP	10,143	9,687	40.39 %	42.84 %	0.14 %	97.67 %
	71	15296	UPLAND MUT INS INC	9,263	8,741	33.28 %	34.16 %	0.13 %	97.80 %
	72	34606	CENTER MUT INS CO	9,136	8,904	100.23 %	100.15 %	0.13 %	97.92 %
	73	899	ROCKINGHAM GRP	8,921	8,681	45.73 %	46.39 %	0.12 %	98.04 %
	74	213	ERIE INS GRP	8,306	7,717	37.16 %	37.60 %	0.11 %	98.16 %
	75	250	DONEGAL GRP	7,370	7,515	52.28 %	53.51 %	0.10 %	98.26 %
	76	4339	FARMERS & MECHANICS GRP	7,095	6,809	74.82 %	76.42 %	0.10 %	98.36 %
	77	11036	MCMILLAN WARNER MUT INS CO	6,627	6,549	22.29 %	23.39 %	0.09 %	98.45 %
	78	5003	SOUTHLAKE FINANCIAL GRP	5,643	886	59.00 %	65.00 %	0.08 %	98.52 %
	79	28681	UNION MUT INS CO	5,300	5,889	42.35 %	44.11 %	0.07 %	98.60 %
	80	14885	NORTHWEST GF MUT INS CO	5,273	5,111	66.43 %	67.42 %	0.07 %	98.67 %
	81	31780	MAPLE VALLEY MUT INS CO	4,998	4,794	17.34 %	19.09 %	0.07 %	98.74 %
	82	4714	MILLVILLE MUT GRP	4,566	4,539	37.01 %	37.71 %	0.06 %	98.80 %
	83	14036	GERMANTOWN MUT INS CO	4,446	4,159	89.91 %	91.73 %	0.06 %	98.86 %
	84	4785	ALLEGANY INS GRP	4,350	4,202	37.80 %	39.02 %	0.06 %	98.92 %
	85	11767	EAGLE POINT MUT INS CO	4,287	4,526	55.52 %	55.52 %	0.06 %	98.98 %
	86	15997	MMG INS CO	4,096	4,023	32.64 %	33.30 %	0.06 %	99.04 %
	87	11607	RIVER VALLEY MUT INS CO	3,944	4,026	55.01 %	55.01 %	0.05 %	99.09 %
	88	14362	KANSAS MUT INS CO	3,690	3,438	59.33 %	62.76 %	0.05 %	99.14 %
	89	3407	MUTUAL CAPITAL GRP INC GRP	3,532	3,504	38.28 %	38.29 %	0.05 %	99.19 %
	90	16683	NORTH CAROLINA GRANGE MUT INS CO	3,181	3,079	15.20 %	15.65 %	0.04 %	99.23 %
	91	11763	CENTRAL WI MUT INS CO	3,107	3,012	32.10 %	32.10 %	0.04 %	99.28 %
	92	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	2,930	2,826	83.73 %	83.44 %	0.04 %	99.32 %
	93	43290	WAYNE COOP INS CO	2,647	2,593	58.97 %	58.55 %	0.04 %	99.35 %
	94	44377	HALIFAX MUT INS CO	2,588	2,578	45.62 %	45.62 %	0.04 %	99.39 %
	95	1319	LITITZ MUT GRP	2,573	2,537	27.52 %	27.53 %	0.04 %	99.42 %
	96	11713	SUGAR CREEK MUT INS CO	2,352	1,993	103.62 %	116.86 %	0.03 %	99.46 %
	97	3991	IMT MUT HOLDING GRP	2,195	2,269	9.00 %	8.97 %	0.03 %	99.49 %
	98	11749	LEBANON SENECA MUT INS CO	1,845	1,581	84.71 %	84.71 %	0.03 %	99.51 %
	99	27766	MISSOURI VALLEY MUT INS CO	1,831	1,782	27.61 %	27.61 %	0.03 %	99.54 %
	100	16888	BEDFORD GRANGE MUT INS CO	1,671	1,576	30.06 %	30.06 %	0.02 %	99.56 %
	101	14443	MADISON MUT INS COMPANY	1,585	1,387	56.82 %	57.90 %	0.02 %	99.58 %
	102	17094	FARMERS MUT FIRE INS CO OF MARBLE	1,538	1,545	37.19 %	37.20 %	0.02 %	99.60 %
	103	14427	LOUISIANA FARM BUREAU INS CO	1,534	862	N/A	5.60 %	0.02 %	99.62 %
	104	14656	MUNICIPAL MUT INS CO	1,483	1,496	76.77 %	76.77 %	0.02 %	99.64 %
	105	43826	CENTRAL CO OPERATIVE INS CO	1,307	1,307	22.31 %	22.47 %	0.02 %	99.66 %
	106	43842	FINGER LAKES FIRE & CAS INS CO	1,226	1,191	30.15 %	31.37 %	0.02 %	99.68 %
	107	10720	CAROLINA FARMERS MUT INS CO	1,220	1,177	13.75 %	13.75 %	0.02 %	99.70 %
	108	26835	MIDROX INS CO	1,219	1,258	107.86 %	114.51 %	0.02 %	99.71 %
	109	11387	FORWARD MUT INS CO	1,216	1,204	9.66 %	9.66 %	0.02 %	99.73 %
	110	17329	JUNIATA MUT INS CO	1,117	1,107	15.27 %	15.27 %	0.02 %	99.74 %
	111	11759	GREEN CNTY MUT INS CO	1,044	975	67.29 %	67.75 %	0.01 %	99.76 %
	112	43320	EASTERN MUT INS CO	1,025	993	33.38 %	34.58 %	0.01 %	99.77 %
	113	11658	THERESA MUT INS CO	996	918	15.22 %	15.22 %	0.01 %	99.79 %
	114	10364	GENESEE PATRONS COOP INS CO	949	929	13.69 %	14.88 %	0.01 %	99.80 %
	115	27014	MFS MUT INS CO	922	1,044	0.26 %	N/A	0.01 %	99.81 %
	116	14021	NORTHWEST FARMERS MUT INS CO	820	767	92.81 %	92.81 %	0.01 %	99.82 %
	117	408	BROOKFIELD WEALTH SOLUTIONS GRP	797	805	94.93 %	100.28 %	0.01 %	99.83 %
	118	16918	BRIAR CREEK MUT INS CO	790	764	76.56 %	76.56 %	0.01 %	99.84 %
	119	29122	DELAWARE GRANGE MUT INS CO	764	668	31.46 %	31.46 %	0.01 %	99.86 %
	120	17108	FARMERS MUT FIRE INS CO OF MCCANDLES	639	645	210.72 %	206.16 %	0.01 %	99.86 %
	121	10370	WASHINGTON CNTY COOP INS	627	598	39.83 %	39.83 %	0.01 %	99.87 %
	122	43877	FIRST MUT INS CO	624	903	19.11 %	19.11 %	0.01 %	99.88 %
	123	15455	HUTTERIAN BRETHREN MUT INS CORP	602	602	71.41 %	71.41 %	0.01 %	99.89 %
	124	30651	FARMERS MUT OF TN	564	580	115.45 %	115.56 %	0.01 %	99.90 %
	125	13190	ALAMANCE FARMERS MUT INS CO	560	596	43.42 %	44.68 %	0.01 %	99.91 %
			INDUSTRY TOTAL	7,286,027	7,004,068	54.72 %	55.55 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	5	ALFA INS GRP	72,960	70,939	72.23 %	72.84 %	67.93 %	67.93 %
	2	111	LIBERTY MUT GRP	12,756	12,772	N/A	N/A	11.88 %	79.81 %
	3	50	COUNTRY INS & FIN SERV GRP	7,349	6,991	107.14 %	109.84 %	6.84 %	86.65 %
	4	140	NATIONWIDE CORP GRP	7,214	7,751	2.75 %	3.21 %	6.72 %	93.37 %
	5	3548	TRAVELERS GRP	5,466	5,503	30.88 %	32.88 %	5.09 %	98.46 %
	6	84	AMERICAN FINANCIAL GRP	1,002	1,087	66.26 %	67.03 %	0.93 %	99.39 %
	7	98	WR BERKLEY CORP GRP	320	318	174.10 %	175.44 %	0.30 %	99.69 %
	8	626	CHUBB LTD GRP	140	185	N/A	N/A	0.13 %	99.82 %
	9	785	MARKEL GRP	91	87	N/A	N/A	0.08 %	99.91 %
	10	474	FCCI MUT INS GRP	80	75	N/A	N/A	0.07 %	99.98 %
			STATE TOTAL	107,401	105,759	56.23 %	57.13 %	100.00 %	100.00 %
Alaska	1	50	COUNTRY INS & FIN SERV GRP	977	951	186.30 %	220.68 %	99.62 %	99.62 %
	2	4997	ACCELERANT HOLDINGS GRP	4	3	10.65 %	10.76 %	0.38 %	100.00 %
			STATE TOTAL	981	954	185.84 %	220.11 %	100.00 %	100.00 %
Arizona	1	513	IOWA FARM BUREAU GRP	10,549	10,082	36.04 %	36.40 %	39.47 %	39.47 %
	2	3548	TRAVELERS GRP	4,045	3,941	20.87 %	19.19 %	15.13 %	54.60 %
	3	140	NATIONWIDE CORP GRP	2,852	2,936	36.90 %	37.34 %	10.67 %	65.27 %
	4	228	WESTFIELD GRP	2,256	2,172	45.99 %	45.93 %	8.44 %	73.71 %
	5	111	LIBERTY MUT GRP	1,893	1,795	N/A	N/A	7.08 %	80.79 %
	6	626	CHUBB LTD GRP	1,629	1,525	56.18 %	59.63 %	6.09 %	86.89 %
	7	473	AMERICAN FAMILY INS GRP	1,241	1,158	133.50 %	139.26 %	4.64 %	91.53 %
	8	333	MUTUAL OF ENUMCLAW GRP	1,050	1,085	3.07 %	6.35 %	3.93 %	95.46 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	482	498	3.90 %	3.82 %	1.80 %	97.26 %
	10	84	AMERICAN FINANCIAL GRP	318	282	181.99 %	340.02 %	1.19 %	98.45 %
			STATE TOTAL	26,730	25,788	33.05 %	35.37 %	100.00 %	100.00 %
Arkansas	1	483	SOUTHERN FARM BUREAU CAS GRP	100,973	96,393	73.96 %	74.06 %	66.97 %	66.97 %
	2	4761	ECM INS GRP	12,786	12,944	103.26 %	104.64 %	8.48 %	75.45 %
	3	111	LIBERTY MUT GRP	11,570	10,525	N/A	N/A	7.67 %	83.12 %
	4	140	NATIONWIDE CORP GRP	6,956	7,242	93.92 %	92.96 %	4.61 %	87.73 %
	5	123	SHELTER INS GRP	6,110	6,067	78.37 %	78.78 %	4.05 %	91.79 %
	6	176	STATE FARM GRP	5,223	4,952	62.74 %	63.05 %	3.46 %	95.25 %
	7	3548	TRAVELERS GRP	4,682	4,486	42.38 %	43.61 %	3.10 %	98.35 %
	8	626	CHUBB LTD GRP	1,183	1,093	54.17 %	54.26 %	0.78 %	99.14 %
	9	98	WR BERKLEY CORP GRP	714	436	32.95 %	32.91 %	0.47 %	99.61 %
	10	84	AMERICAN FINANCIAL GRP	310	441	225.63 %	227.06 %	0.21 %	99.82 %
			STATE TOTAL	150,781	144,967	66.32 %	66.66 %	100.00 %	100.00 %
California	1	140	NATIONWIDE CORP GRP	82,662	81,819	57.36 %	59.51 %	32.30 %	32.30 %
	2	3548	TRAVELERS GRP	61,709	58,700	42.96 %	46.10 %	24.11 %	56.41 %
	3	280	AUTO OWNERS GRP	19,745	18,473	50.69 %	56.02 %	7.72 %	64.13 %
	4	83	GRANWEST INS GRP	18,318	16,852	26.23 %	25.17 %	7.16 %	71.28 %
	5	176	STATE FARM GRP	18,041	18,106	58.97 %	69.08 %	7.05 %	78.33 %
	6	111	LIBERTY MUT GRP	16,453	16,082	46.53 %	48.20 %	6.43 %	84.76 %
	7	626	CHUBB LTD GRP	14,473	14,136	43.82 %	46.59 %	5.66 %	90.42 %
	8	84	AMERICAN FINANCIAL GRP	12,903	12,993	40.19 %	50.34 %	5.04 %	95.46 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	5,793	5,104	55.52 %	59.23 %	2.26 %	97.72 %
	10	645	OREGON MUT GRP	4,466	4,703	14.27 %	17.62 %	1.74 %	99.47 %
			STATE TOTAL	255,926	248,473	47.27 %	50.90 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Colorado	1	140	NATIONWIDE CORP GRP	24,880	24,221	42.49 %	43.71 %	16.58 %	16.58 %
	2	8	ALLSTATE INS GRP	18,605	17,763	80.96 %	81.21 %	12.40 %	28.97 %
	3	214	ALLIANCE INS GRP	18,298	18,113	31.70 %	31.34 %	12.19 %	41.17 %
	4	483	SOUTHERN FARM BUREAU CAS GRP	18,049	18,368	66.36 %	68.01 %	12.03 %	53.19 %
	5	111	LIBERTY MUT GRP	17,726	16,630	131.87 %	132.83 %	11.81 %	65.00 %
	6	473	AMERICAN FAMILY INS GRP	13,636	13,076	79.64 %	79.80 %	9.09 %	74.09 %
	7	176	STATE FARM GRP	12,486	12,147	59.17 %	59.88 %	8.32 %	82.41 %
	8	3548	TRAVELERS GRP	9,470	9,485	17.34 %	19.83 %	6.31 %	88.72 %
	9	626	CHUBB LTD GRP	5,196	4,957	50.90 %	53.16 %	3.46 %	92.18 %
	10	96	SECURA INS GRP	3,571	4,169	53.89 %	54.97 %	2.38 %	94.56 %
			STATE TOTAL	150,082	146,567	63.54 %	64.40 %	100.00 %	100.00 %
Connecticut	1	111	LIBERTY MUT GRP	4,963	4,798	705.84 %	707.78 %	48.95 %	48.95 %
	2	140	NATIONWIDE CORP GRP	3,710	3,772	34.63 %	34.05 %	36.60 %	85.55 %
	3	84	AMERICAN FINANCIAL GRP	484	465	22.65 %	25.24 %	4.78 %	90.33 %
	4	98	WR BERKLEY CORP GRP	343	382	N/A	N/A	3.38 %	93.71 %
	5	4997	ACCELERANT HOLDINGS GRP	241	295	N/A	N/A	2.37 %	96.09 %
	6	473	AMERICAN FAMILY INS GRP	151	117	13.60 %	13.91 %	1.49 %	97.58 %
	7	785	MARKEL GRP	106	104	31.28 %	37.63 %	1.05 %	98.63 %
	8	3548	TRAVELERS GRP	103	104	3.26 %	1.79 %	1.01 %	99.64 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	37	17	5.61 %	5.67 %	0.36 %	100.00 %
			STATE TOTAL	10,138	10,055	349.57 %	350.32 %	100.00 %	100.00 %
Delaware	1	140	NATIONWIDE CORP GRP	3,656	3,796	64.27 %	64.30 %	33.21 %	33.21 %
	2	13501	BRETHREN MUT INS CO	2,505	2,490	86.42 %	86.42 %	22.76 %	55.96 %
	3	228	WESTFIELD GRP	1,715	1,809	39.46 %	39.36 %	15.58 %	71.54 %
	4	29122	DELAWARE GRANGE MUT INS CO	764	668	31.46 %	31.46 %	6.94 %	78.48 %
	5	4787	GOODVILLE MUT GRP	659	655	33.18 %	33.16 %	5.99 %	84.46 %
	6	250	DONEGAL GRP	650	660	12.72 %	13.40 %	5.90 %	90.37 %
	7	517	HANNOVER GRP	415	238	46.68 %	51.88 %	3.77 %	94.14 %
	8	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	405	410	20.50 %	20.50 %	3.68 %	97.82 %
	9	473	AMERICAN FAMILY INS GRP	96	67	5.10 %	5.39 %	0.87 %	98.69 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	72	58	42.70 %	42.71 %	0.65 %	99.34 %
			STATE TOTAL	11,009	10,929	55.26 %	55.41 %	100.00 %	100.00 %
District Of Columbia	1	4997	ACCELERANT HOLDINGS GRP	2	1	5.23 %	5.66 %	100.00 %	100.00 %
			STATE TOTAL	2	1	64.78 %	76.59 %	100.00 %	100.00 %
Florida	1	84	AMERICAN FINANCIAL GRP	16,049	16,713	11.63 %	13.43 %	78.17 %	78.17 %
	2	4997	ACCELERANT HOLDINGS GRP	3,355	3,930	26.53 %	27.60 %	16.34 %	94.52 %
	3	785	MARKEL GRP	638	676	99.22 %	101.38 %	3.11 %	97.62 %
	4	626	CHUBB LTD GRP	493	503	87.72 %	91.28 %	2.40 %	100.00 %
	5	98	WR BERKLEY CORP GRP	92	129	N/A	N/A	0.45 %	100.00 %
	6	474	FCCI MUT INS GRP	1	2	N/A	N/A	0.00 %	100.00 %
			STATE TOTAL	20,529	24,520	14.59 %	15.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Georgia	1	561	GEORGIA FARM BUREAU GRP	110,731	110,135	56.67 %	57.85 %	57.49 %	57.49 %
	2	50	COUNTRY INS & FIN SERV GRP	13,905	12,095	60.27 %	59.69 %	7.22 %	64.71 %
	3	3548	TRAVELERS GRP	13,839	12,935	43.21 %	43.52 %	7.18 %	71.89 %
	4	140	NATIONWIDE CORP GRP	11,096	11,269	50.51 %	52.93 %	5.76 %	77.65 %
	5	111	LIBERTY MUT GRP	10,835	9,959	N/A	N/A	5.63 %	83.28 %
	6	228	WESTFIELD GRP	9,520	11,545	N/A	N/A	4.94 %	88.22 %
	7	176	STATE FARM GRP	5,445	5,351	38.95 %	43.25 %	2.83 %	91.05 %
	8	4761	ECM INS GRP	4,582	4,774	119.03 %	124.84 %	2.38 %	93.42 %
	9	84	AMERICAN FINANCIAL GRP	4,533	4,720	40.76 %	41.23 %	2.35 %	95.78 %
	10	267	GRANGE MUT CAS GRP	3,423	3,462	N/A	N/A	1.78 %	97.56 %
			STATE TOTAL	192,619	190,192	41.16 %	42.36 %	100.00 %	100.00 %
Idaho	1	842	FARM BUREAU GRP	50,132	47,796	60.09 %	61.72 %	47.90 %	47.90 %
	2	333	MUTUAL OF ENUMCLAW GRP	11,094	10,914	39.31 %	42.52 %	10.60 %	58.50 %
	3	3548	TRAVELERS GRP	8,422	7,936	54.09 %	55.44 %	8.05 %	66.55 %
	4	626	CHUBB LTD GRP	8,064	7,458	49.64 %	49.97 %	7.71 %	74.25 %
	5	111	LIBERTY MUT GRP	6,539	6,847	54.73 %	54.72 %	6.25 %	80.50 %
	6	214	ALLIANCE INS GRP	4,500	4,286	57.50 %	58.58 %	4.30 %	84.80 %
	7	176	STATE FARM GRP	3,151	3,053	79.20 %	77.25 %	3.01 %	87.81 %
	8	645	OREGON MUT GRP	2,707	3,442	22.11 %	22.42 %	2.59 %	90.40 %
	9	83	GRANWEST INS GRP	2,449	2,312	51.43 %	54.03 %	2.34 %	92.74 %
	10	473	AMERICAN FAMILY INS GRP	2,391	2,209	N/A	N/A	2.28 %	95.02 %
			STATE TOTAL	104,656	100,956	51.36 %	52.63 %	100.00 %	100.00 %
Illinois	1	50	COUNTRY INS & FIN SERV GRP	194,780	187,635	67.62 %	68.11 %	62.35 %	62.35 %
	2	140	NATIONWIDE CORP GRP	25,124	24,199	58.86 %	60.01 %	8.04 %	70.39 %
	3	26735	FRONTIER MT CARROLL MUT INS CO	15,436	14,958	38.77 %	38.77 %	4.94 %	75.33 %
	4	176	STATE FARM GRP	15,199	14,574	73.57 %	74.64 %	4.87 %	80.20 %
	5	5048	INDIANA FARMERS MUT GRP	12,004	10,711	149.50 %	150.88 %	3.84 %	84.04 %
	6	96	SECURA INS GRP	7,663	7,355	38.65 %	42.10 %	2.45 %	86.49 %
	7	111	LIBERTY MUT GRP	7,452	7,134	98.24 %	99.51 %	2.39 %	88.88 %
	8	27065	ROCKFORD MUT INS CO	6,661	6,417	121.85 %	122.93 %	2.13 %	91.01 %
	9	473	AMERICAN FAMILY INS GRP	6,183	6,046	42.33 %	42.14 %	1.98 %	92.99 %
	10	228	WESTFIELD GRP	5,579	5,256	83.86 %	83.83 %	1.79 %	94.78 %
			STATE TOTAL	312,403	298,900	69.10 %	69.85 %	100.00 %	100.00 %
Indiana	1	542	INDIANA FARM BUREAU GRP	136,203	130,396	78.57 %	79.12 %	47.31 %	47.31 %
	2	5048	INDIANA FARMERS MUT GRP	50,571	50,234	64.40 %	64.82 %	17.56 %	64.87 %
	3	207	WESTERN RESERVE GRP	14,989	13,947	63.13 %	63.37 %	5.21 %	70.08 %
	4	140	NATIONWIDE CORP GRP	11,126	11,649	69.43 %	70.10 %	3.86 %	73.94 %
	5	111	LIBERTY MUT GRP	10,520	10,171	N/A	N/A	3.65 %	77.60 %
	6	176	STATE FARM GRP	9,342	9,282	63.30 %	65.42 %	3.24 %	80.84 %
	7	35	CELINA GRP	8,585	8,190	58.99 %	61.06 %	2.98 %	83.82 %
	8	14176	HASTINGS INS CO	8,076	7,987	99.55 %	100.63 %	2.81 %	86.63 %
	9	228	WESTFIELD GRP	7,251	7,193	38.28 %	38.22 %	2.52 %	89.15 %
	10	4780	MENNONITE MUT GRP	5,005	4,819	155.89 %	159.26 %	1.74 %	90.88 %
			STATE TOTAL	287,914	278,021	62.20 %	62.85 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
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03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Iowa	1	513	IOWA FARM BUREAU GRP	253,962	231,935	30.92 %	31.18 %	57.75 %	57.75 %
	2	140	NATIONWIDE CORP GRP	69,392	68,283	29.60 %	30.10 %	15.78 %	73.53 %
	3	176	STATE FARM GRP	34,728	32,355	57.36 %	57.35 %	7.90 %	81.43 %
	4	698	NORTH STAR CO GRP	16,793	15,456	43.63 %	44.72 %	3.82 %	85.25 %
	5	111	LIBERTY MUT GRP	14,022	11,871	N/A	N/A	3.19 %	88.44 %
	6	228	WESTFIELD GRP	12,565	12,109	20.92 %	20.92 %	2.86 %	91.30 %
	7	473	AMERICAN FAMILY INS GRP	12,047	11,408	11.24 %	11.66 %	2.74 %	94.04 %
	8	96	SECURA INS GRP	7,841	7,800	10.91 %	12.66 %	1.78 %	95.82 %
	9	5003	SOUTHLAKE FINANCIAL GRP	5,445	854	59.06 %	65.07 %	1.24 %	97.06 %
	10	626	CHUBB LTD GRP	3,966	3,492	57.56 %	57.78 %	0.90 %	97.96 %
			STATE TOTAL	439,736	403,174	26.96 %	27.34 %	100.00 %	100.00 %
Kansas	1	513	IOWA FARM BUREAU GRP	161,808	157,361	32.46 %	33.09 %	42.10 %	42.10 %
	2	214	ALLIANCE INS GRP	58,379	56,247	31.55 %	31.72 %	15.19 %	57.29 %
	3	140	NATIONWIDE CORP GRP	29,832	29,916	30.15 %	30.10 %	7.76 %	65.05 %
	4	14451	MARYSVILLE MUT INS CO	21,365	20,530	50.39 %	52.40 %	5.56 %	70.61 %
	5	176	STATE FARM GRP	19,599	18,420	46.19 %	46.49 %	5.10 %	75.71 %
	6	473	AMERICAN FAMILY INS GRP	18,499	18,207	34.06 %	34.29 %	4.81 %	80.52 %
	7	15881	BREMEN FARMERS MUT INS CO	17,369	16,432	36.20 %	38.02 %	4.52 %	85.04 %
	8	111	LIBERTY MUT GRP	10,056	10,190	68.82 %	69.81 %	2.62 %	87.65 %
	9	15296	UPLAND MUT INS INC	9,263	8,741	33.28 %	34.16 %	2.41 %	90.06 %
	10	8	ALLSTATE INS GRP	8,118	7,771	43.92 %	44.01 %	2.11 %	92.18 %
			STATE TOTAL	384,358	373,411	35.86 %	36.46 %	100.00 %	100.00 %
Kentucky	1	109	KENTUCKY FARM BUREAU GRP	192,695	181,424	76.39 %	76.87 %	74.14 %	74.14 %
	2	111	LIBERTY MUT GRP	12,917	12,384	N/A	N/A	4.97 %	79.11 %
	3	176	STATE FARM GRP	10,522	9,571	74.12 %	74.31 %	4.05 %	83.15 %
	4	3548	TRAVELERS GRP	6,723	6,416	33.21 %	33.70 %	2.59 %	85.74 %
	5	84	AMERICAN FINANCIAL GRP	6,684	6,608	54.84 %	56.33 %	2.57 %	88.31 %
	6	228	WESTFIELD GRP	5,631	6,222	117.38 %	117.87 %	2.17 %	90.48 %
	7	35	CELINA GRP	5,403	5,320	58.75 %	60.78 %	2.08 %	92.56 %
	8	203	VIRGINIA FARM BUREAU GRP	5,364	5,439	29.49 %	30.89 %	2.06 %	94.62 %
	9	140	NATIONWIDE CORP GRP	4,299	4,197	63.04 %	62.77 %	1.65 %	96.28 %
	10	123	SHELTER INS GRP	3,803	3,635	84.24 %	85.51 %	1.46 %	97.74 %
			STATE TOTAL	259,919	245,991	68.67 %	69.22 %	100.00 %	100.00 %
Louisiana	1	176	STATE FARM GRP	9,511	9,085	38.88 %	42.98 %	47.50 %	47.50 %
	2	3548	TRAVELERS GRP	5,734	5,600	102.90 %	106.15 %	28.64 %	76.14 %
	3	123	SHELTER INS GRP	2,718	2,662	59.57 %	62.09 %	13.57 %	89.71 %
	4	14427	LOUISIANA FARM BUREAU INS CO	1,534	862	N/A	5.60 %	7.66 %	97.37 %
	5	626	CHUBB LTD GRP	237	224	3.61 %	3.56 %	1.18 %	98.55 %
	6	4997	ACCELERANT HOLDINGS GRP	200	205	42.33 %	42.38 %	1.00 %	99.55 %
	7	785	MARKEL GRP	90	100	N/A	N/A	0.45 %	100.00 %
			STATE TOTAL	20,024	18,749	58.15 %	62.07 %	100.00 %	100.00 %

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Maine	1	203	VIRGINIA FARM BUREAU GRP	3,829	3,729	48.73 %	50.69 %	43.71 %	43.71 %
	2	15997	MMG INS CO	2,327	2,252	19.15 %	19.83 %	26.56 %	70.27 %
	3	98	WR BERKLEY CORP GRP	1,217	1,162	37.93 %	38.40 %	13.89 %	84.16 %
	4	140	NATIONWIDE CORP GRP	1,096	1,071	14.03 %	13.71 %	12.51 %	96.67 %
	5	473	AMERICAN FAMILY INS GRP	178	207	35.03 %	35.26 %	2.03 %	98.70 %
	6	3548	TRAVELERS GRP	44	43	3.09 %	2.34 %	0.50 %	99.20 %
	7	4997	ACCELERANT HOLDINGS GRP	18	20	N/A	N/A	0.21 %	99.41 %
	8	785	MARKEL GRP	18	13	1.73 %	3.33 %	0.20 %	99.61 %
	9	626	CHUBB LTD GRP	14	13	N/A	N/A	0.16 %	99.77 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	11	20	N/A	N/A	0.13 %	99.89 %
			STATE TOTAL	8,760	8,539	33.02 %	34.09 %	100.00 %	100.00 %
Maryland	1	13501	BRETHREN MUT INS CO	18,174	18,376	69.18 %	69.23 %	44.64 %	44.64 %
	2	140	NATIONWIDE CORP GRP	10,605	10,639	37.64 %	37.37 %	26.05 %	70.68 %
	3	228	WESTFIELD GRP	3,236	3,165	90.54 %	90.49 %	7.95 %	78.63 %
	4	111	LIBERTY MUT GRP	3,229	3,207	N/A	N/A	7.93 %	86.56 %
	5	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	1,642	1,545	59.17 %	58.74 %	4.03 %	90.59 %
	6	3548	TRAVELERS GRP	894	884	25.36 %	23.67 %	2.20 %	92.79 %
	7	84	AMERICAN FINANCIAL GRP	843	792	41.89 %	42.20 %	2.07 %	94.85 %
	8	517	HANNOVER GRP	623	344	26.17 %	29.51 %	1.53 %	96.38 %
	9	250	DONEGAL GRP	430	459	248.41 %	251.24 %	1.06 %	97.44 %
	10	4761	ECM INS GRP	310	334	11.23 %	12.43 %	0.76 %	98.20 %
			STATE TOTAL	40,716	40,442	50.59 %	50.71 %	100.00 %	100.00 %
Massachusetts	1	111	LIBERTY MUT GRP	2,363	2,293	78.99 %	79.95 %	37.90 %	37.90 %
	2	98	WR BERKLEY CORP GRP	1,345	1,381	2.68 %	2.25 %	21.57 %	59.47 %
	3	203	VIRGINIA FARM BUREAU GRP	1,034	962	298.39 %	299.59 %	16.58 %	76.05 %
	4	3548	TRAVELERS GRP	620	648	9.46 %	8.86 %	9.95 %	86.00 %
	5	84	AMERICAN FINANCIAL GRP	351	322	10.22 %	9.73 %	5.64 %	91.63 %
	6	473	AMERICAN FAMILY INS GRP	251	217	3.14 %	3.41 %	4.03 %	95.66 %
	7	4997	ACCELERANT HOLDINGS GRP	164	161	N/A	N/A	2.63 %	98.29 %
	8	785	MARKEL GRP	48	51	1.23 %	1.87 %	0.77 %	99.07 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	31	28	53.96 %	58.35 %	0.50 %	99.57 %
	10	140	NATIONWIDE CORP GRP	27	25	5.76 %	6.48 %	0.43 %	100.00 %
			STATE TOTAL	6,235	6,089	79.51 %	79.92 %	100.00 %	100.00 %
Michigan	1	67	MICHIGAN FARM BUREAU GRP	144,166	131,331	64.26 %	65.62 %	65.34 %	65.34 %
	2	14176	HASTINGS INS CO	16,295	15,842	42.19 %	42.53 %	7.39 %	72.73 %
	3	55	AUTOMOBILE CLUB MI GRP	15,692	14,637	49.31 %	49.02 %	7.11 %	79.84 %
	4	96	SECURA INS GRP	14,625	14,515	34.81 %	36.75 %	6.63 %	86.47 %
	5	18309	PIONEER STATE MUT INS CO	13,090	14,212	35.27 %	36.71 %	5.93 %	92.40 %
	6	140	NATIONWIDE CORP GRP	3,984	3,928	65.62 %	65.66 %	1.81 %	94.21 %
	7	176	STATE FARM GRP	3,220	3,136	75.33 %	77.88 %	1.46 %	95.67 %
	8	228	WESTFIELD GRP	2,749	2,539	52.61 %	52.59 %	1.25 %	96.92 %
	9	280	AUTO OWNERS GRP	2,064	115	N/A	N/A	0.94 %	97.85 %
	10	111	LIBERTY MUT GRP	1,694	1,678	308.58 %	308.76 %	0.77 %	98.62 %
			STATE TOTAL	220,626	204,987	59.87 %	61.05 %	100.00 %	100.00 %

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Minnesota	1	513	IOWA FARM BUREAU GRP	75,884	71,485	22.76 %	23.23 %	29.74 %	29.74 %
	2	176	STATE FARM GRP	36,960	33,671	43.15 %	42.66 %	14.48 %	44.22 %
	3	473	AMERICAN FAMILY INS GRP	31,152	29,821	35.67 %	36.14 %	12.21 %	56.43 %
	4	16330	RAM MUT INS CO	31,014	30,710	22.57 %	23.28 %	12.15 %	68.58 %
	5	96	SECURA INS GRP	21,531	20,200	21.93 %	23.43 %	8.44 %	77.02 %
	6	140	NATIONWIDE CORP GRP	17,882	18,008	23.73 %	24.26 %	7.01 %	84.03 %
	7	111	LIBERTY MUT GRP	16,392	14,677	N/A	N/A	6.42 %	90.45 %
	8	228	WESTFIELD GRP	6,350	8,435	20.91 %	20.72 %	2.49 %	92.94 %
	9	8	ALLSTATE INS GRP	6,231	6,045	58.32 %	59.62 %	2.44 %	95.38 %
	10	3548	TRAVELERS GRP	3,632	3,607	23.10 %	23.16 %	1.42 %	96.81 %
			STATE TOTAL	255,173	242,701	17.38 %	17.92 %	100.00 %	100.00 %
Mississippi	1	483	SOUTHERN FARM BUREAU CAS GRP	33,304	29,775	117.54 %	118.10 %	47.34 %	47.34 %
	2	3548	TRAVELERS GRP	12,186	11,805	48.27 %	50.56 %	17.32 %	64.66 %
	3	111	LIBERTY MUT GRP	10,260	10,579	N/A	N/A	14.59 %	79.25 %
	4	140	NATIONWIDE CORP GRP	4,679	4,946	17.12 %	15.58 %	6.65 %	85.90 %
	5	176	STATE FARM GRP	4,222	4,307	47.80 %	48.52 %	6.00 %	91.90 %
	6	626	CHUBB LTD GRP	1,853	1,739	80.98 %	81.91 %	2.63 %	94.54 %
	7	98	WR BERKLEY CORP GRP	1,553	1,522	34.21 %	33.96 %	2.21 %	96.74 %
	8	123	SHELTER INS GRP	708	674	28.08 %	29.74 %	1.01 %	97.75 %
	9	473	AMERICAN FAMILY INS GRP	407	426	N/A	N/A	0.58 %	98.33 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	365	355	N/A	N/A	0.52 %	98.85 %
			STATE TOTAL	70,348	66,993	62.11 %	62.81 %	100.00 %	100.00 %
Missouri	1	514	MISSOURI FARM BUREAU GRP	107,361	103,968	84.94 %	85.07 %	35.86 %	35.86 %
	2	473	AMERICAN FAMILY INS GRP	48,548	47,830	37.70 %	38.04 %	16.22 %	52.08 %
	3	176	STATE FARM GRP	41,417	39,157	90.11 %	90.47 %	13.83 %	65.91 %
	4	123	SHELTER INS GRP	34,410	32,361	104.08 %	104.89 %	11.49 %	77.41 %
	5	140	NATIONWIDE CORP GRP	29,288	29,484	54.52 %	55.17 %	9.78 %	87.19 %
	6	111	LIBERTY MUT GRP	19,035	16,948	N/A	N/A	6.36 %	93.55 %
	7	4761	ECM INS GRP	6,127	6,078	96.22 %	96.74 %	2.05 %	95.59 %
	8	626	CHUBB LTD GRP	5,246	5,001	51.26 %	52.32 %	1.75 %	97.35 %
	9	3548	TRAVELERS GRP	5,123	5,335	102.56 %	102.66 %	1.71 %	99.06 %
	10	280	AUTO OWNERS GRP	1,135	23	20.50 %	23.91 %	0.38 %	99.44 %
			STATE TOTAL	299,378	287,828	69.12 %	69.58 %	100.00 %	100.00 %
Montana	1	4683	MOUNTAIN WEST FARM GRP	24,440	22,085	91.20 %	89.84 %	18.08 %	18.08 %
	2	28436	FARMERS UNION MUT INS CO	22,108	21,565	75.13 %	75.09 %	16.36 %	34.44 %
	3	214	ALLIANCE INS GRP	18,704	19,130	56.22 %	57.80 %	13.84 %	48.28 %
	4	3548	TRAVELERS GRP	14,153	13,594	32.65 %	32.83 %	10.47 %	58.76 %
	5	140	NATIONWIDE CORP GRP	11,097	11,635	55.20 %	56.24 %	8.21 %	66.97 %
	6	176	STATE FARM GRP	10,663	9,746	62.76 %	64.49 %	7.89 %	74.86 %
	7	111	LIBERTY MUT GRP	10,591	10,446	99.13 %	96.44 %	7.84 %	82.69 %
	8	626	CHUBB LTD GRP	10,388	9,895	42.03 %	42.69 %	7.69 %	90.38 %
	9	333	MUTUAL OF ENUMCLAW GRP	5,907	4,911	52.17 %	54.72 %	4.37 %	94.75 %
	10	473	AMERICAN FAMILY INS GRP	4,574	4,555	49.60 %	49.83 %	3.38 %	98.14 %
			STATE TOTAL	135,145	130,056	64.85 %	65.06 %	100.00 %	100.00 %

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Nebraska	1	13889	FMNE INS CO	199,050	194,386	51.82 %	52.09 %	40.53 %	40.53 %
	2	513	IOWA FARM BUREAU GRP	147,205	136,780	46.84 %	47.29 %	29.97 %	70.50 %
	3	176	STATE FARM GRP	37,027	34,726	66.13 %	66.67 %	7.54 %	78.03 %
	4	140	NATIONWIDE CORP GRP	37,015	36,211	37.63 %	37.92 %	7.54 %	85.57 %
	5	698	NORTH STAR CO GRP	26,521	25,226	40.33 %	40.70 %	5.40 %	90.97 %
	6	214	ALLIANCE INS GRP	10,976	9,953	30.53 %	30.49 %	2.23 %	93.20 %
	7	3500	NODAK MUT GRP	10,384	10,183	29.93 %	30.22 %	2.11 %	95.32 %
	8	473	AMERICAN FAMILY INS GRP	9,172	8,632	38.27 %	38.53 %	1.87 %	97.19 %
	9	8	ALLSTATE INS GRP	4,277	3,970	70.59 %	71.62 %	0.87 %	98.06 %
	10	3548	TRAVELERS GRP	3,452	3,674	31.46 %	33.79 %	0.70 %	98.76 %
			STATE TOTAL	491,170	469,904	48.79 %	49.17 %	100.00 %	100.00 %
Nevada	1	3548	TRAVELERS GRP	3,323	3,273	20.78 %	20.77 %	31.82 %	31.82 %
	2	50	COUNTRY INS & FIN SERV GRP	3,066	3,006	72.13 %	76.15 %	29.36 %	61.18 %
	3	140	NATIONWIDE CORP GRP	1,464	1,431	42.70 %	43.46 %	14.02 %	75.20 %
	4	111	LIBERTY MUT GRP	1,154	1,141	28.73 %	27.52 %	11.05 %	86.25 %
	5	280	AUTO OWNERS GRP	487	428	12.92 %	13.94 %	4.66 %	90.91 %
	6	473	AMERICAN FAMILY INS GRP	284	249	60.33 %	60.56 %	2.72 %	93.63 %
	7	84	AMERICAN FINANCIAL GRP	212	203	76.84 %	76.66 %	2.03 %	95.66 %
	8	626	CHUBB LTD GRP	195	181	2.80 %	2.17 %	1.87 %	97.53 %
	9	4997	ACCELERANT HOLDINGS GRP	115	95	N/A	N/A	1.10 %	98.63 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	72	111	N/A	N/A	0.69 %	99.32 %
			STATE TOTAL	10,443	10,230	40.39 %	42.85 %	100.00 %	100.00 %
New Hampshire	1	18686	CO OPERATIVE INS COS	2,110	2,056	15.62 %	15.67 %	50.33 %	50.33 %
	2	140	NATIONWIDE CORP GRP	585	604	3.83 %	3.51 %	13.97 %	64.30 %
	3	15997	MMG INS CO	440	430	5.29 %	5.81 %	10.49 %	74.79 %
	4	98	WR BERKLEY CORP GRP	394	365	1.29 %	1.38 %	9.41 %	84.20 %
	5	3548	TRAVELERS GRP	154	145	49.13 %	50.61 %	3.67 %	87.87 %
	6	203	VIRGINIA FARM BUREAU GRP	147	138	2.06 %	2.06 %	3.51 %	91.38 %
	7	473	AMERICAN FAMILY INS GRP	126	124	0.69 %	0.91 %	3.01 %	94.39 %
	8	785	MARKEL GRP	110	120	N/A	N/A	2.63 %	97.03 %
	9	84	AMERICAN FINANCIAL GRP	74	76	N/A	N/A	1.78 %	98.80 %
	10	4997	ACCELERANT HOLDINGS GRP	50	68	N/A	N/A	1.20 %	100.00 %
			STATE TOTAL	4,192	4,126	10.63 %	10.66 %	100.00 %	100.00 %
New Jersey	1	84	AMERICAN FINANCIAL GRP	1,345	1,372	8.72 %	12.41 %	30.45 %	30.45 %
	2	3548	TRAVELERS GRP	970	990	122.65 %	129.95 %	21.97 %	52.42 %
	3	626	CHUBB LTD GRP	931	937	15.36 %	14.92 %	21.08 %	73.50 %
	4	203	VIRGINIA FARM BUREAU GRP	527	503	N/A	N/A	11.93 %	85.43 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	325	233	3.63 %	3.88 %	7.37 %	92.80 %
	6	4997	ACCELERANT HOLDINGS GRP	179	248	N/A	N/A	4.06 %	96.86 %
	7	785	MARKEL GRP	120	125	48.34 %	51.50 %	2.72 %	99.59 %
	8	98	WR BERKLEY CORP GRP	11	16	N/A	N/A	0.25 %	99.84 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	7	7	11.17 %	15.24 %	0.16 %	100.00 %
	10	140	NATIONWIDE CORP GRP	0	14	N/A	N/A	0.00 %	100.00 %
			STATE TOTAL	4,415	4,445	34.42 %	37.22 %	100.00 %	100.00 %

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BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New Mexico	1	513	IOWA FARM BUREAU GRP	22,421	20,873	40.19 %	42.81 %	54.30 %	54.30 %
	2	3548	TRAVELERS GRP	3,830	3,769	37.75 %	38.61 %	9.27 %	63.57 %
	3	626	CHUBB LTD GRP	3,828	3,446	18.46 %	18.56 %	9.27 %	72.84 %
	4	111	LIBERTY MUT GRP	3,759	3,767	33.78 %	33.35 %	9.10 %	81.94 %
	5	140	NATIONWIDE CORP GRP	3,118	3,213	19.32 %	21.00 %	7.55 %	89.49 %
	6	228	WESTFIELD GRP	2,422	2,497	N/A	N/A	5.86 %	95.36 %
	7	176	STATE FARM GRP	1,068	1,035	23.43 %	21.27 %	2.59 %	97.94 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	476	516	N/A	N/A	1.15 %	99.10 %
	9	517	HANNOVER GRP	152	168	203.88 %	220.85 %	0.37 %	99.47 %
	10	8	ALLSTATE INS GRP	89	194	53.34 %	52.90 %	0.21 %	99.68 %
			STATE TOTAL	41,294	39,705	31.98 %	33.56 %	100.00 %	100.00 %
New York	1	10374	ERIE & NIAGRA INS ASSOC	16,560	16,045	42.06 %	43.12 %	25.21 %	25.21 %
	2	140	NATIONWIDE CORP GRP	16,241	15,926	86.13 %	86.34 %	24.72 %	49.93 %
	3	84	AMERICAN FINANCIAL GRP	9,941	9,311	105.71 %	108.18 %	15.13 %	65.06 %
	4	203	VIRGINIA FARM BUREAU GRP	3,647	3,626	18.03 %	18.03 %	5.55 %	70.61 %
	5	43290	WAYNE COOP INS CO	2,647	2,593	58.97 %	58.55 %	4.03 %	74.64 %
	6	4785	ALLEGANY INS GRP	1,799	1,749	21.36 %	21.59 %	2.74 %	77.38 %
	7	3548	TRAVELERS GRP	1,357	1,391	80.95 %	90.10 %	2.07 %	79.44 %
	8	43826	CENTRAL CO OPERATIVE INS CO	1,307	1,307	22.31 %	22.47 %	1.99 %	81.43 %
	9	43842	FINGER LAKES FIRE & CAS INS CO	1,226	1,191	30.15 %	31.37 %	1.87 %	83.30 %
	10	26835	MIDROX INS CO	1,219	1,258	107.86 %	114.51 %	1.86 %	85.15 %
			STATE TOTAL	65,696	63,955	65.11 %	66.42 %	100.00 %	100.00 %
North Carolina	1	324	NORTH CAROLINA FARM BUREAU GRP	38,724	37,292	48.76 %	48.63 %	44.56 %	44.56 %
	2	4761	ECM INS GRP	11,928	12,102	39.44 %	40.62 %	13.73 %	58.29 %
	3	228	WESTFIELD GRP	10,989	10,643	21.59 %	21.55 %	12.65 %	70.93 %
	4	140	NATIONWIDE CORP GRP	4,825	5,152	32.51 %	31.55 %	5.55 %	76.48 %
	5	16683	NORTH CAROLINA GRANGE MUT INS CO	3,181	3,079	15.20 %	15.65 %	3.66 %	80.14 %
	6	111	LIBERTY MUT GRP	3,029	2,902	N/A	N/A	3.49 %	83.63 %
	7	44377	HALIFAX MUT INS CO	2,588	2,578	45.62 %	45.62 %	2.98 %	86.61 %
	8	3548	TRAVELERS GRP	2,532	2,499	18.23 %	17.61 %	2.91 %	89.52 %
	9	10720	CAROLINA FARMERS MUT INS CO	1,220	1,177	13.75 %	13.75 %	1.40 %	90.92 %
	10	517	HANNOVER GRP	1,100	652	26.96 %	30.84 %	1.27 %	92.19 %
			STATE TOTAL	86,903	85,049	12.89 %	12.98 %	100.00 %	100.00 %
North Dakota	1	4919	AGRARIA MUT GRP	49,949	48,989	94.34 %	94.68 %	25.53 %	25.53 %
	2	3500	NODAK MUT GRP	37,909	37,093	162.86 %	163.87 %	19.37 %	44.90 %
	3	698	NORTH STAR CO GRP	27,064	26,098	143.44 %	146.00 %	13.83 %	58.73 %
	4	473	AMERICAN FAMILY INS GRP	12,339	12,237	64.97 %	65.13 %	6.31 %	65.04 %
	5	214	ALLIANCE INS GRP	11,703	11,103	146.36 %	147.52 %	5.98 %	71.02 %
	6	13889	FMNE INS CO	10,110	8,848	111.83 %	112.63 %	5.17 %	76.19 %
	7	111	LIBERTY MUT GRP	9,621	9,668	N/A	N/A	4.92 %	81.11 %
	8	34606	CENTER MUT INS CO	8,212	7,999	105.32 %	105.27 %	4.20 %	85.30 %
	9	176	STATE FARM GRP	6,964	6,790	120.05 %	121.42 %	3.56 %	88.86 %
	10	140	NATIONWIDE CORP GRP	6,625	6,530	85.82 %	86.48 %	3.39 %	92.25 %
			STATE TOTAL	195,663	189,127	111.58 %	112.56 %	100.00 %	100.00 %

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Ohio	1	140	NATIONWIDE CORP GRP	53,271	51,829	69.34 %	68.81 %	20.88 %	20.88 %
	2	963	OHIO MUT GRP	37,380	35,184	44.71 %	43.74 %	14.65 %	35.53 %
	3	207	WESTERN RESERVE GRP	26,569	24,818	48.73 %	48.99 %	10.41 %	45.94 %
	4	228	WESTFIELD GRP	23,244	23,111	35.96 %	35.99 %	9.11 %	55.05 %
	5	35	CELINA GRP	14,949	13,632	33.84 %	33.97 %	5.86 %	60.91 %
	6	4678	WAYNE & WASHINGTON MUT GRP	14,869	13,646	37.27 %	38.08 %	5.83 %	66.74 %
	7	14176	HASTINGS INS CO	14,511	14,794	46.41 %	46.88 %	5.69 %	72.43 %
	8	176	STATE FARM GRP	13,647	13,371	59.93 %	60.19 %	5.35 %	77.78 %
	9	4780	MENNONITE MUT GRP	10,511	10,054	29.26 %	29.87 %	4.12 %	81.90 %
	10	4787	GOODVILLE MUT GRP	8,198	7,727	45.14 %	45.27 %	3.21 %	85.11 %
			STATE TOTAL	255,137	244,023	50.71 %	50.72 %	100.00 %	100.00 %
Oklahoma	1	220	OKLAHOMA FARM BUREAU GRP	102,899	96,408	67.62 %	68.32 %	36.58 %	36.58 %
	2	1321	AMERICAN FARMERS & RANCHERS GRP	67,996	66,725	53.56 %	55.51 %	24.17 %	60.75 %
	3	4997	ACCELERANT HOLDINGS GRP	21,942	19,745	33.73 %	34.12 %	7.80 %	68.55 %
	4	176	STATE FARM GRP	17,737	17,421	43.77 %	43.98 %	6.31 %	74.86 %
	5	111	LIBERTY MUT GRP	17,232	15,192	294.47 %	294.49 %	6.13 %	80.98 %
	6	4233	WL DUNN GRP	14,057	14,410	56.53 %	57.35 %	5.00 %	85.98 %
	7	214	ALLIANCE INS GRP	11,401	10,487	62.48 %	62.66 %	4.05 %	90.03 %
	8	698	NORTH STAR CO GRP	7,417	7,081	72.76 %	73.75 %	2.64 %	92.67 %
	9	28681	UNION MUT INS CO	5,300	5,889	42.35 %	44.11 %	1.88 %	94.55 %
	10	123	SHELTER INS GRP	4,458	4,012	51.32 %	51.31 %	1.58 %	96.14 %
			STATE TOTAL	281,301	269,217	70.37 %	71.29 %	100.00 %	100.00 %
Oregon	1	50	COUNTRY INS & FIN SERV GRP	29,872	28,933	59.34 %	60.11 %	26.52 %	26.52 %
	2	111	LIBERTY MUT GRP	15,731	15,675	51.09 %	50.94 %	13.96 %	40.48 %
	3	3548	TRAVELERS GRP	13,832	13,148	38.97 %	40.50 %	12.28 %	52.76 %
	4	333	MUTUAL OF ENUMCLAW GRP	12,375	12,830	52.53 %	56.68 %	10.98 %	63.74 %
	5	176	STATE FARM GRP	8,666	8,256	48.45 %	48.00 %	7.69 %	71.43 %
	6	140	NATIONWIDE CORP GRP	8,150	8,415	68.53 %	71.68 %	7.23 %	78.67 %
	7	473	AMERICAN FAMILY INS GRP	6,142	5,951	27.54 %	27.88 %	5.45 %	84.12 %
	8	645	OREGON MUT GRP	5,721	6,017	65.03 %	69.61 %	5.08 %	89.20 %
	9	83	GRANWEST INS GRP	3,875	3,897	67.10 %	67.54 %	3.44 %	92.64 %
	10	280	AUTO OWNERS GRP	2,612	2,455	28.92 %	32.81 %	2.32 %	94.96 %
			STATE TOTAL	112,656	111,141	54.97 %	56.42 %	100.00 %	100.00 %
Pennsylvania	1	140	NATIONWIDE CORP GRP	28,464	28,072	103.42 %	102.55 %	19.41 %	19.41 %
	2	228	WESTFIELD GRP	25,981	25,467	52.85 %	52.83 %	17.72 %	37.13 %
	3	4787	GOODVILLE MUT GRP	24,353	23,142	56.25 %	57.87 %	16.61 %	53.74 %
	4	4761	ECM INS GRP	16,737	16,942	46.73 %	49.14 %	11.41 %	65.15 %
	5	13501	BRETHREN MUT INS CO	7,125	7,162	22.85 %	22.85 %	4.86 %	70.01 %
	6	111	LIBERTY MUT GRP	6,186	5,684	104.82 %	106.12 %	4.22 %	74.23 %
	7	203	VIRGINIA FARM BUREAU GRP	4,647	4,603	64.96 %	65.36 %	3.17 %	77.40 %
	8	250	DONEGAL GRP	4,588	4,670	39.10 %	39.93 %	3.13 %	80.53 %
	9	4714	MILLVILLE MUT GRP	4,435	4,411	38.18 %	38.90 %	3.02 %	83.56 %
	10	3407	MUTUAL CAPITAL GRP INC GRP	3,532	3,504	38.28 %	38.29 %	2.41 %	85.96 %
			STATE TOTAL	146,626	143,421	61.04 %	61.66 %	100.00 %	100.00 %

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Rhode Island	1	140	NATIONWIDE CORP GRP	477	471	123.86 %	125.40 %	84.48 %	84.48 %
	2	98	WR BERKLEY CORP GRP	49	59	53.84 %	54.23 %	8.62 %	93.10 %
	3	785	MARKEL GRP	22	22	N/A	N/A	3.93 %	97.03 %
	4	4997	ACCELERANT HOLDINGS GRP	11	8	N/A	N/A	1.99 %	99.02 %
	5	3548	TRAVELERS GRP	6	16	N/A	N/A	0.98 %	100.00 %
			STATE TOTAL	565	576	106.63 %	107.83 %	100.00 %	100.00 %
South Carolina	1	140	NATIONWIDE CORP GRP	7,381	8,108	15.28 %	17.42 %	29.08 %	29.08 %
	2	228	WESTFIELD GRP	4,590	5,549	16.97 %	16.78 %	18.08 %	47.16 %
	3	3548	TRAVELERS GRP	2,892	2,733	34.60 %	34.74 %	11.40 %	58.56 %
	4	111	LIBERTY MUT GRP	2,775	2,525	N/A	N/A	10.93 %	69.49 %
	5	517	HANNOVER GRP	2,069	1,175	97.09 %	105.35 %	8.15 %	77.64 %
	6	176	STATE FARM GRP	1,526	1,492	10.27 %	10.37 %	6.01 %	83.66 %
	7	84	AMERICAN FINANCIAL GRP	1,256	1,254	3.32 %	7.62 %	4.95 %	88.61 %
	8	626	CHUBB LTD GRP	909	825	85.03 %	86.18 %	3.58 %	92.18 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	476	430	N/A	N/A	1.87 %	94.06 %
	10	473	AMERICAN FAMILY INS GRP	375	268	N/A	N/A	1.48 %	95.54 %
			STATE TOTAL	25,382	25,396	6.45 %	8.02 %	100.00 %	100.00 %
South Dakota	1	13889	FMNE INS CO	46,761	45,598	43.43 %	43.83 %	20.07 %	20.07 %
	2	513	IOWA FARM BUREAU GRP	38,982	36,351	41.33 %	42.10 %	16.73 %	36.81 %
	3	698	NORTH STAR CO GRP	31,563	29,985	31.04 %	31.34 %	13.55 %	50.35 %
	4	4787	GOODVILLE MUT GRP	28,782	27,564	39.38 %	39.33 %	12.35 %	62.71 %
	5	473	AMERICAN FAMILY INS GRP	17,352	16,754	25.19 %	25.54 %	7.45 %	70.16 %
	6	140	NATIONWIDE CORP GRP	16,893	17,486	31.51 %	32.09 %	7.25 %	77.41 %
	7	176	STATE FARM GRP	15,159	14,434	46.00 %	49.98 %	6.51 %	83.92 %
	8	111	LIBERTY MUT GRP	11,294	11,137	88.89 %	90.45 %	4.85 %	88.76 %
	9	214	ALLIANCE INS GRP	8,342	7,783	38.71 %	39.80 %	3.58 %	92.35 %
	10	8	ALLSTATE INS GRP	4,659	4,409	89.28 %	90.71 %	2.00 %	94.35 %
			STATE TOTAL	232,960	223,384	41.87 %	42.58 %	100.00 %	100.00 %
Tennessee	1	694	TENNESSEE FARMERS GRP	183,235	180,625	61.04 %	61.40 %	79.68 %	79.68 %
	2	176	STATE FARM GRP	8,228	7,907	58.71 %	59.11 %	3.58 %	83.25 %
	3	111	LIBERTY MUT GRP	6,122	6,471	N/A	N/A	2.66 %	85.92 %
	4	3548	TRAVELERS GRP	5,570	5,651	32.77 %	32.52 %	2.42 %	88.34 %
	5	4761	ECM INS GRP	4,537	4,590	74.93 %	76.50 %	1.97 %	90.31 %
	6	140	NATIONWIDE CORP GRP	4,034	3,979	91.62 %	91.78 %	1.75 %	92.06 %
	7	228	WESTFIELD GRP	3,999	4,018	135.08 %	134.98 %	1.74 %	93.80 %
	8	35	CELINA GRP	3,960	3,847	34.03 %	35.34 %	1.72 %	95.53 %
	9	267	GRANGE MUT CAS GRP	3,066	3,087	45.11 %	46.07 %	1.33 %	96.86 %
	10	123	SHELTER INS GRP	1,432	1,392	19.40 %	18.33 %	0.62 %	97.48 %
			STATE TOTAL	229,974	225,897	51.85 %	52.24 %	100.00 %	100.00 %

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Texas	1	809	TEXAS FARM BUREAU MUT GRP	372,479	359,705	50.22 %	50.71 %	57.44 %	57.44 %
	2	111	LIBERTY MUT GRP	79,336	74,550	127.96 %	129.13 %	12.23 %	69.67 %
	3	176	STATE FARM GRP	59,537	54,976	57.58 %	59.76 %	9.18 %	78.85 %
	4	3548	TRAVELERS GRP	54,904	53,148	42.35 %	43.32 %	8.47 %	87.32 %
	5	140	NATIONWIDE CORP GRP	32,809	32,799	38.36 %	38.75 %	5.06 %	92.38 %
	6	626	CHUBB LTD GRP	26,358	25,923	34.96 %	36.41 %	4.06 %	96.44 %
	7	473	AMERICAN FAMILY INS GRP	16,173	13,698	50.46 %	50.96 %	2.49 %	98.94 %
	8	785	MARKEL GRP	2,834	2,913	85.96 %	92.47 %	0.44 %	99.37 %
	9	4997	ACCELERANT HOLDINGS GRP	1,747	2,101	26.60 %	26.94 %	0.27 %	99.64 %
	10	98	WR BERKLEY CORP GRP	1,371	1,405	25.73 %	25.22 %	0.21 %	99.85 %
			STATE TOTAL	648,501	622,178	58.30 %	59.13 %	100.00 %	100.00 %
Utah	1	513	IOWA FARM BUREAU GRP	17,105	16,102	38.58 %	40.70 %	57.99 %	57.99 %
	2	176	STATE FARM GRP	2,028	1,934	74.35 %	95.81 %	6.87 %	64.86 %
	3	473	AMERICAN FAMILY INS GRP	1,985	1,897	99.71 %	98.77 %	6.73 %	71.59 %
	4	111	LIBERTY MUT GRP	1,860	1,848	625.93 %	626.92 %	6.31 %	77.89 %
	5	333	MUTUAL OF ENUMCLAW GRP	1,717	1,650	20.79 %	23.60 %	5.82 %	83.71 %
	6	140	NATIONWIDE CORP GRP	1,601	1,667	14.43 %	19.23 %	5.43 %	89.14 %
	7	8	ALLSTATE INS GRP	1,252	1,190	129.66 %	131.34 %	4.24 %	93.38 %
	8	3548	TRAVELERS GRP	885	859	14.87 %	14.86 %	3.00 %	96.38 %
	9	626	CHUBB LTD GRP	368	331	72.06 %	73.12 %	1.25 %	97.63 %
	10	280	AUTO OWNERS GRP	318	10	4.96 %	6.38 %	1.08 %	98.71 %
			STATE TOTAL	29,499	27,868	84.94 %	88.22 %	100.00 %	100.00 %
Vermont	1	18686	CO OPERATIVE INS COS	12,540	12,241	28.10 %	28.50 %	60.57 %	60.57 %
	2	140	NATIONWIDE CORP GRP	6,141	6,009	62.19 %	61.29 %	29.66 %	90.23 %
	3	15997	MMG INS CO	1,063	1,058	76.38 %	77.24 %	5.14 %	95.37 %
	4	203	VIRGINIA FARM BUREAU GRP	361	367	8.94 %	8.95 %	1.74 %	97.11 %
	5	98	WR BERKLEY CORP GRP	167	172	N/A	N/A	0.81 %	97.91 %
	6	785	MARKEL GRP	151	149	N/A	N/A	0.73 %	98.64 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	120	115	20.79 %	21.02 %	0.58 %	99.22 %
	8	84	AMERICAN FINANCIAL GRP	119	94	6.07 %	6.07 %	0.57 %	99.79 %
	9	4997	ACCELERANT HOLDINGS GRP	30	38	N/A	N/A	0.14 %	99.94 %
	10	3548	TRAVELERS GRP	11	13	1.90 %	1.15 %	0.05 %	99.99 %
			STATE TOTAL	20,704	20,255	39.70 %	39.71 %	100.00 %	100.00 %
Virginia	1	203	VIRGINIA FARM BUREAU GRP	69,406	67,558	46.58 %	46.91 %	56.69 %	56.69 %
	2	4994	LOUDOUN MUT GRP	11,190	10,803	38.51 %	38.41 %	9.14 %	65.82 %
	3	899	ROCKINGHAM GRP	8,921	8,681	45.73 %	46.39 %	7.29 %	73.11 %
	4	213	ERIE INS GRP	8,306	7,717	37.16 %	37.60 %	6.78 %	79.89 %
	5	13501	BRETHREN MUT INS CO	3,574	3,582	52.34 %	52.34 %	2.92 %	82.81 %
	6	140	NATIONWIDE CORP GRP	3,199	3,348	15.76 %	14.04 %	2.61 %	85.43 %
	7	3548	TRAVELERS GRP	2,824	2,725	34.74 %	35.72 %	2.31 %	87.73 %
	8	4761	ECM INS GRP	2,813	2,880	44.02 %	45.33 %	2.30 %	90.03 %
	9	176	STATE FARM GRP	2,250	2,165	N/A	N/A	1.84 %	91.87 %
	10	228	WESTFIELD GRP	2,130	2,075	32.44 %	32.39 %	1.74 %	93.61 %
			STATE TOTAL	122,441	119,074	40.16 %	40.53 %	100.00 %	100.00 %

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Washington	1	333	MUTUAL OF ENUMCLAW GRP	21,733	21,740	100.61 %	105.11 %	19.07 %	19.07 %
	2	50	COUNTRY INS & FIN SERV GRP	17,169	16,812	50.75 %	53.25 %	15.06 %	34.13 %
	3	3548	TRAVELERS GRP	15,104	14,373	34.99 %	36.37 %	13.25 %	47.39 %
	4	111	LIBERTY MUT GRP	14,241	14,056	44.82 %	45.89 %	12.50 %	59.88 %
	5	83	GRANWEST INS GRP	13,639	13,327	58.29 %	58.66 %	11.97 %	71.85 %
	6	280	AUTO OWNERS GRP	6,656	6,637	60.22 %	64.26 %	5.84 %	77.69 %
	7	140	NATIONWIDE CORP GRP	6,371	6,350	87.99 %	89.39 %	5.59 %	83.28 %
	8	473	AMERICAN FAMILY INS GRP	4,045	3,767	50.87 %	51.99 %	3.55 %	86.83 %
	9	176	STATE FARM GRP	3,687	3,618	42.38 %	44.92 %	3.23 %	90.07 %
	10	626	CHUBB LTD GRP	3,551	3,455	120.41 %	120.73 %	3.12 %	93.18 %
			STATE TOTAL	113,964	111,539	62.66 %	64.76 %	100.00 %	100.00 %
West Virginia	1	4339	FARMERS & MECHANICS GRP	7,095	6,809	74.82 %	76.42 %	30.26 %	30.26 %
	2	35	CELINA GRP	5,247	5,148	63.41 %	63.97 %	22.38 %	52.64 %
	3	140	NATIONWIDE CORP GRP	3,963	4,137	38.33 %	38.41 %	16.90 %	69.54 %
	4	228	WESTFIELD GRP	2,046	2,136	23.70 %	23.61 %	8.73 %	78.27 %
	5	111	LIBERTY MUT GRP	1,859	1,864	1,382.18 %	1,382.71 %	7.93 %	86.20 %
	6	109	KENTUCKY FARM BUREAU GRP	1,436	960	48.39 %	48.89 %	6.12 %	92.33 %
	7	14656	MUNICIPAL MUT INS CO	1,147	1,158	76.77 %	76.77 %	4.89 %	97.22 %
	8	40070	FARMERS MUT INS CO	391	410	32.50 %	32.50 %	1.67 %	98.89 %
	9	517	HANNOVER GRP	142	76	25.76 %	28.91 %	0.61 %	99.49 %
	10	3548	TRAVELERS GRP	89	85	9.84 %	9.18 %	0.38 %	99.87 %
			STATE TOTAL	23,445	22,822	165.29 %	165.97 %	100.00 %	100.00 %
Wisconsin	1	5099	RURAL MUT GRP	116,522	111,069	58.29 %	59.77 %	36.09 %	36.09 %
	2	473	AMERICAN FAMILY INS GRP	39,952	39,120	50.67 %	50.91 %	12.37 %	48.47 %
	3	5064	MT MORRIS MUT GRP	23,798	22,769	42.92 %	43.22 %	7.37 %	55.84 %
	4	96	SECURA INS GRP	21,120	20,650	18.02 %	19.73 %	6.54 %	62.38 %
	5	14176	HASTINGS INS CO	16,089	16,586	99.00 %	100.12 %	4.98 %	67.36 %
	6	27022	WISCONSIN MUT INS CO	14,680	13,867	53.96 %	55.91 %	4.55 %	71.91 %
	7	176	STATE FARM GRP	12,440	11,683	79.40 %	80.49 %	3.85 %	75.76 %
	8	11617	MUTUAL OF WAUSAU INS CORP	10,143	9,687	40.39 %	42.84 %	3.14 %	78.90 %
	9	228	WESTFIELD GRP	7,926	7,368	17.60 %	17.56 %	2.45 %	81.36 %
	10	11036	MCMILLAN WARNER MUT INS CO	6,627	6,549	22.29 %	23.39 %	2.05 %	83.41 %
			STATE TOTAL	322,853	308,958	64.81 %	66.04 %	100.00 %	100.00 %
Wyoming	1	4683	MOUNTAIN WEST FARM GRP	20,865	19,541	77.22 %	76.66 %	43.02 %	43.02 %
	2	3548	TRAVELERS GRP	7,953	8,139	33.04 %	33.42 %	16.40 %	59.42 %
	3	111	LIBERTY MUT GRP	5,431	5,317	36.01 %	35.84 %	11.20 %	70.62 %
	4	8	ALLSTATE INS GRP	3,906	3,813	29.49 %	29.32 %	8.05 %	78.67 %
	5	176	STATE FARM GRP	3,263	3,038	59.65 %	59.93 %	6.73 %	85.40 %
	6	626	CHUBB LTD GRP	2,549	2,583	14.82 %	14.61 %	5.26 %	90.66 %
	7	140	NATIONWIDE CORP GRP	1,681	1,699	21.58 %	21.86 %	3.47 %	94.12 %
	8	333	MUTUAL OF ENUMCLAW GRP	1,241	923	18.66 %	20.43 %	2.56 %	96.68 %
	9	83	GRANWEST INS GRP	854	870	83.26 %	82.85 %	1.76 %	98.44 %
	10	84	AMERICAN FINANCIAL GRP	584	476	4.98 %	5.07 %	1.20 %	99.65 %
			STATE TOTAL	48,498	46,554	52.84 %	52.68 %	100.00 %	100.00 %
Puerto Rico	1	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	154	177	N/A	N/A	100.00 %	100.00 %
			STATE TOTAL	154	177	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
03 - Farmowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Canada	1	84	AMERICAN FINANCIAL GRP	707	846	N/A	N/A	100.00 %	100.00 %
			STATE TOTAL	707	846	N/A	N/A	100.00 %	100.00 %

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04—Homeowners Multiple Peril

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	35,270,360	33,388,909	74.40 %	76.24 %	18.67 %	18.67 %
	2	8	ALLSTATE INS GRP	17,765,730	16,589,574	55.71 %	57.54 %	9.40 %	28.07 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	13,255,017	12,596,409	61.44 %	61.95 %	7.01 %	35.08 %
	4	111	LIBERTY MUT GRP	10,396,255	10,485,465	49.87 %	50.95 %	5.50 %	40.58 %
	5	69	FARMERS INS GRP	10,309,718	9,897,746	48.84 %	49.69 %	5.46 %	46.04 %
	6	473	AMERICAN FAMILY INS GRP	9,716,315	9,226,008	44.36 %	44.57 %	5.14 %	51.18 %
	7	3548	TRAVELERS GRP	8,622,262	8,413,066	57.56 %	58.58 %	4.56 %	55.74 %
	8	626	CHUBB LTD GRP	4,711,052	4,550,716	75.14 %	75.39 %	2.49 %	58.24 %
	9	280	AUTO OWNERS GRP	4,137,984	3,829,885	48.41 %	49.35 %	2.19 %	60.43 %
	10	213	ERIE INS GRP	3,710,291	3,530,888	66.80 %	68.13 %	1.96 %	62.39 %
	11	140	NATIONWIDE CORP GRP	3,494,633	3,578,670	38.17 %	40.27 %	1.85 %	64.24 %
	12	155	PROGRESSIVE GRP	3,336,270	3,290,016	28.13 %	28.27 %	1.77 %	66.01 %
	13	4663	UNIVERSAL INS HOLDING GRP	2,017,857	1,990,153	42.00 %	43.18 %	1.07 %	67.07 %
	14	3098	TOKIO MARINE HOLDINGS INC GRP	1,951,625	1,811,095	64.46 %	65.68 %	1.03 %	68.11 %
	15	244	CINCINNATI FIN GRP	1,906,623	1,758,659	89.56 %	92.54 %	1.01 %	69.11 %
	16	1318	AUTO CLUB ENTERPRISES INS GRP	1,797,224	1,734,664	167.42 %	172.58 %	0.95 %	70.07 %
	17	1278	CSAA INS GRP	1,719,232	1,635,044	48.32 %	49.69 %	0.91 %	70.98 %
	18	660	MERCURY GEN GRP	1,673,509	1,512,746	137.77 %	139.92 %	0.89 %	71.86 %
	19	10064	CITIZENS PROP INS CORP	1,502,737	2,134,391	9.31 %	18.75 %	0.80 %	72.66 %
	20	225	IAT REINS CO GRP	1,493,037	1,512,489	25.21 %	26.80 %	0.79 %	73.45 %
	21	4769	FLORIDA PENINSULA HOLDINGS GRP	1,476,260	1,343,710	7.96 %	9.82 %	0.78 %	74.23 %
	22	28	AMICA MUT GRP	1,320,730	1,282,224	55.31 %	57.16 %	0.70 %	74.93 %
	23	91	HARTFORD FIRE & CAS GRP	1,299,931	1,235,278	51.30 %	52.54 %	0.69 %	75.61 %
	24	55	AUTOMOBILE CLUB MI GRP	1,279,828	1,215,331	41.99 %	42.50 %	0.68 %	76.29 %
	25	5101	SLIDE INS HOLDINGS GRP	1,250,320	1,153,871	9.10 %	10.20 %	0.66 %	76.95 %
	26	50	COUNTRY INS & FIN SERV GRP	1,230,169	1,188,357	56.30 %	56.67 %	0.65 %	77.60 %
	27	361	MUNICH RE GRP	1,197,628	1,159,513	49.51 %	49.79 %	0.63 %	78.24 %
	28	19	ASSURANT INC GRP	1,191,509	1,124,735	48.66 %	49.28 %	0.63 %	78.87 %
	29	4773	FRONTLINE INS GRP	1,162,594	1,100,697	5.50 %	7.47 %	0.62 %	79.48 %
	30	88	THE HANOVER INS GRP	1,055,099	1,023,674	44.28 %	46.14 %	0.56 %	80.04 %
	31	4792	HCI GRP INC	1,037,288	974,007	7.01 %	9.25 %	0.55 %	80.59 %
	32	3484	TOWER HILL INS GRP	1,023,765	1,019,080	N/A	N/A	0.54 %	81.13 %
	33	4861	HERITAGE INS HOLDINGS GRP	983,747	979,210	24.92 %	21.37 %	0.52 %	81.65 %
	34	12	AMERICAN INTL GRP	955,095	926,803	60.35 %	63.58 %	0.51 %	82.16 %
	35	123	SHELTER INS GRP	774,965	745,707	76.81 %	78.02 %	0.41 %	82.57 %
	36	324	NORTH CAROLINA FARM BUREAU GRP	745,875	697,338	55.13 %	54.86 %	0.39 %	82.96 %
	37	483	SOUTHERN FARM BUREAU CAS GRP	744,793	743,723	50.28 %	50.38 %	0.39 %	83.36 %
	38	694	TENNESSEE FARMERS GRP	689,818	666,938	60.60 %	61.45 %	0.37 %	83.72 %
	39	708	NEW JERSEY MANUFACTURERS GRP	682,655	625,820	47.11 %	48.29 %	0.36 %	84.08 %
	40	513	IOWA FARM BUREAU GRP	678,843	638,423	33.53 %	33.86 %	0.36 %	84.44 %
	41	5	ALFA INS GRP	659,762	613,754	69.55 %	69.74 %	0.35 %	84.79 %
	42	12841	AMERICAN INTEGRITY INS CO	622,928	532,971	6.86 %	6.49 %	0.33 %	85.12 %
	43	22	ANDOVER GRP	606,150	568,947	37.65 %	38.90 %	0.32 %	85.44 %
	44	411	MAPFRE INS GRP	556,154	552,623	30.87 %	31.82 %	0.29 %	85.74 %
	45	5065	SUTTON NATL GRP	548,675	500,147	55.60 %	56.70 %	0.29 %	86.03 %
	46	5010	SH1 HOLDINGS GRP	540,557	541,862	44.28 %	47.67 %	0.29 %	86.31 %
	47	5032	LEMONADE INC GRP	517,004	510,944	51.64 %	52.68 %	0.27 %	86.59 %
	48	109	KENTUCKY FARM BUREAU GRP	500,828	468,160	99.15 %	99.14 %	0.27 %	86.85 %
	49	809	TEXAS FARM BUREAU MUT GRP	481,295	472,271	62.68 %	62.88 %	0.25 %	87.11 %
	50	267	GRANGE MUT CAS GRP	474,242	451,108	46.72 %	47.13 %	0.25 %	87.36 %
	51	5019	KIN INS INC GRP	473,593	436,853	13.61 %	13.67 %	0.25 %	87.61 %
	52	785	MARKEL GRP	445,178	401,405	27.15 %	29.74 %	0.24 %	87.85 %
	53	5042	ORION180 GRP	441,448	341,264	27.07 %	27.54 %	0.23 %	88.08 %
	54	5028	SAFEPOINT HOLDINGS INC GRP	418,314	342,655	24.30 %	26.36 %	0.22 %	88.30 %
	55	14184	ACUITY A MUT INS CO	418,255	399,650	82.38 %	83.75 %	0.22 %	88.52 %
	56	5074	HALE PARTNERSHIP GRP	414,948	368,026	17.99 %	22.12 %	0.22 %	88.74 %
	57	228	WESTFIELD GRP	413,568	415,315	50.60 %	50.95 %	0.22 %	88.96 %
	58	98	WR BERKLEY CORP GRP	405,379	346,331	43.78 %	44.04 %	0.21 %	89.17 %
	59	796	QBE INS GRP	400,420	445,734	34.73 %	39.32 %	0.21 %	89.39 %
	60	12954	OLYMPUS INS CO	383,859	384,984	12.11 %	14.56 %	0.20 %	89.59 %
	61	5096	PORCH GRP	353,030	372,499	27.91 %	28.27 %	0.19 %	89.78 %
	62	2518	NYCM INS GRP	347,318	324,643	44.52 %	44.58 %	0.18 %	89.96 %
	63	4869	WT HOLDINGS GRP	344,234	344,880	68.84 %	70.13 %	0.18 %	90.14 %
	64	12247	SOUTHERN OAK INS CO	337,042	316,302	12.08 %	12.22 %	0.18 %	90.32 %
	65	10117	SECURITY FIRST INS CO	333,263	321,721	0.17 %	4.59 %	0.18 %	90.50 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	4051	OCEAN HARBOR GRP	324,490	311,148	16.32 %	17.12 %	0.17 %	90.67 %
	67	300	HORACE MANN GRP	319,179	304,454	43.30 %	43.98 %	0.17 %	90.84 %
	68	188	SAFETY GRP	314,057	298,983	37.88 %	39.03 %	0.17 %	91.00 %
	69	4850	CLEAR BLUE FINANCIAL GRP	306,103	321,242	54.33 %	58.27 %	0.16 %	91.17 %
	70	234	VERMONT MUT GRP	305,136	298,769	32.00 %	32.24 %	0.16 %	91.33 %
	71	5076	WEST BEND INS GRP	293,916	286,222	48.65 %	49.19 %	0.16 %	91.48 %
	72	1227	PALISADES GRP	279,056	267,701	38.45 %	40.59 %	0.15 %	91.63 %
	73	31	BERKSHIRE HATHAWAY GRP	277,271	378,182	87.26 %	90.12 %	0.15 %	91.78 %
	74	2898	WESTERN SERV CONTRACT GRP	270,791	263,304	89.06 %	94.41 %	0.14 %	91.92 %
	75	542	INDIANA FARM BUREAU GRP	268,483	258,017	83.95 %	84.31 %	0.14 %	92.06 %
	76	67	MICHIGAN FARM BUREAU GRP	256,615	245,507	59.60 %	60.93 %	0.14 %	92.20 %
	77	586	ARBELLA INS GRP	252,494	240,687	27.40 %	28.72 %	0.13 %	92.33 %
	78	415	PLYMOUTH ROCK INS GRP	241,282	228,995	34.65 %	36.75 %	0.13 %	92.46 %
	79	5000	VAULT HOLDINGS GRP	239,872	211,498	33.83 %	35.93 %	0.13 %	92.59 %
	80	15816	ALLIED TRUST INS CO	237,747	242,665	15.57 %	17.07 %	0.13 %	92.71 %
	81	4886	BENCHMARK HOLDING GRP	237,337	224,498	15.37 %	17.13 %	0.13 %	92.84 %
	82	3829	GEOVERA HOLDINGS INC GRP	231,881	222,221	42.16 %	44.30 %	0.12 %	92.96 %
	83	5031	IRON FAMILY HOLDINGS GRP	230,132	132,467	27.03 %	25.86 %	0.12 %	93.08 %
	84	13125	PEOPLES TRUST INS CO	222,378	216,639	N/A	N/A	0.12 %	93.20 %
	85	144	N&D UNION MUT INS GRP	220,903	207,067	30.75 %	31.34 %	0.12 %	93.32 %
	86	4766	TFP & TWI GRP	219,991	207,031	22.27 %	23.12 %	0.12 %	93.43 %
	87	242	SELECTIVE INS GRP	216,987	214,649	54.44 %	55.79 %	0.11 %	93.55 %
	88	13668	KINGSTONE INS CO	216,749	198,785	29.01 %	32.04 %	0.11 %	93.66 %
	89	698	NORTH STAR CO GRP	216,055	206,558	44.31 %	44.90 %	0.11 %	93.78 %
	90	3456	CYPRESS GRP HOLDINGS INC GRP	212,531	201,699	2.89 %	5.00 %	0.11 %	93.89 %
	91	5092	5B ALLIANCE GRP	212,287	203,778	29.24 %	33.09 %	0.11 %	94.00 %
	92	12359	AMERICAN TRADITIONS INS CO	204,583	194,090	N/A	N/A	0.11 %	94.11 %
	93	4715	MS & AD INS GRP	199,663	187,775	95.12 %	95.98 %	0.11 %	94.22 %
	94	24341	PEMCO MUT INS CO	191,407	194,193	50.64 %	52.03 %	0.10 %	94.32 %
	95	4857	CABRILLO HOLDING GRP	188,356	169,741	27.09 %	28.77 %	0.10 %	94.42 %
	96	4672	DB INS GRP	185,036	158,302	29.41 %	35.36 %	0.10 %	94.52 %
	97	561	GEORGIA FARM BUREAU GRP	183,604	172,981	57.74 %	58.34 %	0.10 %	94.61 %
	98	13889	FMNE INS CO	182,156	184,877	28.75 %	28.70 %	0.10 %	94.71 %
	99	17360	LOGGERHEAD RECP INTERINSURANCE EXCH	177,247	164,957	30.93 %	32.21 %	0.09 %	94.80 %
	100	250	DONEGAL GRP	162,256	173,974	51.09 %	53.61 %	0.09 %	94.89 %
	101	271	PENNSYLVANIA NATL INS GRP	161,098	156,671	49.87 %	50.14 %	0.09 %	94.97 %
	102	1309	FRANKENMUTH GRP	159,897	155,464	59.12 %	60.54 %	0.08 %	95.06 %
	103	15024	PREFERRED MUT INS CO	156,826	149,797	45.08 %	46.41 %	0.08 %	95.14 %
	104	12898	AMERICAN RISK INS CO INC	155,372	155,123	35.51 %	36.35 %	0.08 %	95.22 %
	105	514	MISSOURI FARM BUREAU GRP	151,933	147,910	80.42 %	81.00 %	0.08 %	95.30 %
	106	383	AMERICAN EUROPEAN GRP	147,902	149,942	19.13 %	19.71 %	0.08 %	95.38 %
	107	4674	BARRINGTON CAPITAL GRP	143,192	145,113	11.47 %	11.46 %	0.08 %	95.46 %
	108	201	UTICA GRP	141,530	129,800	34.67 %	35.97 %	0.07 %	95.53 %
	109	333	MUTUAL OF ENUMCLAW GRP	138,851	144,049	40.00 %	40.36 %	0.07 %	95.61 %
	110	212	ZURICH INS GRP	134,812	134,999	50.04 %	53.16 %	0.07 %	95.68 %
	111	4787	GOODVILLE MUT GRP	132,460	123,464	60.48 %	60.85 %	0.07 %	95.75 %
	112	14427	LOUISIANA FARM BUREAU INS CO	131,185	135,122	31.57 %	32.53 %	0.07 %	95.82 %
	113	533	SOUTH CAROLINA FARM BUREAU MUT GRP	129,502	115,757	30.22 %	30.42 %	0.07 %	95.89 %
	114	1275	QUINCY MUT GRP	129,029	126,868	32.84 %	34.16 %	0.07 %	95.95 %
	115	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	127,457	121,914	46.18 %	49.19 %	0.07 %	96.02 %
	116	36	CENTRAL MUT INS CO GRP	123,699	146,424	70.68 %	71.10 %	0.07 %	96.09 %
	117	5077	ACCREDITED INS HOLDINGS GRP	122,914	109,481	N/A	N/A	0.07 %	96.15 %
	118	17153	VYRD INS CO	122,467	113,094	25.76 %	27.93 %	0.06 %	96.22 %
	119	291	ENCOVA MUT INS GRP	122,432	120,158	56.24 %	59.08 %	0.06 %	96.28 %
	120	800	WESTERN MUT INS GRP	120,310	110,162	43.80 %	49.16 %	0.06 %	96.35 %
	121	762	FRANKLIN MUT GRP	117,567	110,477	57.92 %	58.68 %	0.06 %	96.41 %
	122	4942	BEAZLEY GRP	115,180	84,265	43.88 %	48.41 %	0.06 %	96.47 %
	123	1319	LITITZ MUT GRP	114,848	105,501	68.97 %	69.32 %	0.06 %	96.53 %
	124	963	OHIO MUT GRP	114,385	107,012	51.83 %	53.05 %	0.06 %	96.59 %
	125	4882	GULF STATES GRP	113,750	109,075	10.35 %	10.67 %	0.06 %	96.65 %
			INDUSTRY TOTAL	188,963,465	181,352,502	55.14 %	56.53 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	35,270,360	33,388,909	74.41 %	76.24 %	18.67 %	18.67 %
	2	8	ALLSTATE INS GRP	17,765,730	16,589,574	55.71 %	57.54 %	9.40 %	28.07 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	13,255,017	12,596,409	61.44 %	61.95 %	7.01 %	35.08 %
	4	111	LIBERTY MUT GRP	10,396,255	10,485,465	49.87 %	50.95 %	5.50 %	40.59 %
	5	69	FARMERS INS GRP	10,309,718	9,897,746	48.84 %	49.69 %	5.46 %	46.04 %
	6	473	AMERICAN FAMILY INS GRP	9,716,315	9,226,008	44.36 %	44.57 %	5.14 %	51.18 %
	7	3548	TRAVELERS GRP	8,622,262	8,413,066	57.56 %	58.58 %	4.56 %	55.75 %
	8	626	CHUBB LTD GRP	4,707,138	4,547,022	75.14 %	75.39 %	2.49 %	58.24 %
	9	280	AUTO OWNERS GRP	4,137,984	3,829,885	48.41 %	49.35 %	2.19 %	60.43 %
	10	213	ERIE INS GRP	3,710,291	3,530,888	66.80 %	68.13 %	1.96 %	62.39 %
	11	140	NATIONWIDE CORP GRP	3,494,633	3,578,670	38.17 %	40.27 %	1.85 %	64.24 %
	12	155	PROGRESSIVE GRP	3,336,270	3,290,016	28.13 %	28.27 %	1.77 %	66.01 %
	13	4663	UNIVERSAL INS HOLDING GRP	2,017,857	1,990,153	42.00 %	43.18 %	1.07 %	67.07 %
	14	3098	TOKIO MARINE HOLDINGS INC GRP	1,949,976	1,810,144	63.58 %	64.80 %	1.03 %	68.11 %
	15	244	CINCINNATI FIN GRP	1,906,623	1,758,659	89.56 %	92.54 %	1.01 %	69.12 %
	16	1318	AUTO CLUB ENTERPRISES INS GRP	1,797,224	1,734,664	167.42 %	172.58 %	0.95 %	70.07 %
	17	1278	CSAA INS GRP	1,719,232	1,635,044	48.32 %	49.69 %	0.91 %	70.98 %
	18	660	MERCURY GEN GRP	1,673,509	1,512,746	137.77 %	139.92 %	0.89 %	71.86 %
	19	10064	CITIZENS PROP INS CORP	1,502,737	2,134,391	9.31 %	18.75 %	0.80 %	72.66 %
	20	225	IAT REINS CO GRP	1,493,037	1,512,489	25.21 %	26.80 %	0.79 %	73.45 %
	21	4769	FLORIDA PENINSULA HOLDINGS GRP	1,476,260	1,343,710	7.96 %	9.82 %	0.78 %	74.23 %
	22	28	AMICA MUT GRP	1,320,730	1,282,224	55.31 %	57.16 %	0.70 %	74.93 %
	23	91	HARTFORD FIRE & CAS GRP	1,299,931	1,235,278	51.30 %	52.52 %	0.69 %	75.62 %
	24	55	AUTOMOBILE CLUB MI GRP	1,279,828	1,215,331	41.99 %	42.50 %	0.68 %	76.29 %
	25	5101	SLIDE INS HOLDINGS GRP	1,250,320	1,153,871	9.10 %	10.20 %	0.66 %	76.95 %
	26	50	COUNTRY INS & FIN SERV GRP	1,230,169	1,188,357	56.30 %	56.67 %	0.65 %	77.61 %
	27	361	MUNICH RE GRP	1,197,628	1,159,513	49.51 %	49.79 %	0.63 %	78.24 %
	28	19	ASSURANT INC GRP	1,191,509	1,124,735	48.66 %	49.28 %	0.63 %	78.87 %
	29	4773	FRONTLINE INS GRP	1,162,594	1,100,697	5.50 %	7.47 %	0.62 %	79.49 %
	30	88	THE HANOVER INS GRP	1,055,099	1,023,674	44.28 %	46.14 %	0.56 %	80.04 %
	31	4792	HCI GRP INC	1,037,288	974,007	7.01 %	9.25 %	0.55 %	80.59 %
	32	3484	TOWER HILL INS GRP	1,023,765	1,019,080	N/A	N/A	0.54 %	81.13 %
	33	4861	HERITAGE INS HOLDINGS GRP	983,747	979,210	24.92 %	21.37 %	0.52 %	81.66 %
	34	12	AMERICAN INTL GRP	954,107	925,011	60.67 %	63.91 %	0.50 %	82.16 %
	35	123	SHELTER INS GRP	774,965	745,707	76.81 %	78.02 %	0.41 %	82.57 %
	36	324	NORTH CAROLINA FARM BUREAU GRP	745,875	697,338	55.13 %	54.86 %	0.39 %	82.97 %
	37	483	SOUTHERN FARM BUREAU CAS GRP	744,793	743,723	50.28 %	50.38 %	0.39 %	83.36 %
	38	694	TENNESSEE FARMERS GRP	689,818	666,938	60.60 %	61.45 %	0.37 %	83.72 %
	39	708	NEW JERSEY MANUFACTURERS GRP	682,655	625,820	47.11 %	48.29 %	0.36 %	84.09 %
	40	513	IOWA FARM BUREAU GRP	678,843	638,423	33.53 %	33.86 %	0.36 %	84.45 %
	41	5	ALFA INS GRP	659,762	613,754	69.55 %	69.74 %	0.35 %	84.79 %
	42	12841	AMERICAN INTEGRITY INS CO	622,928	532,971	6.86 %	6.49 %	0.33 %	85.12 %
	43	22	ANDOVER GRP	606,150	568,947	37.65 %	38.90 %	0.32 %	85.44 %
	44	411	MAPFRE INS GRP	556,154	552,623	30.87 %	31.82 %	0.29 %	85.74 %
	45	5065	SUTTON NATL GRP	548,675	500,147	55.60 %	56.70 %	0.29 %	86.03 %
	46	5010	SH1 HOLDINGS GRP	540,557	541,862	44.28 %	47.67 %	0.29 %	86.32 %
	47	5032	LEMONADE INC GRP	517,004	510,944	51.64 %	52.68 %	0.27 %	86.59 %
	48	109	KENTUCKY FARM BUREAU GRP	500,828	468,160	99.15 %	99.14 %	0.27 %	86.85 %
	49	809	TEXAS FARM BUREAU MUT GRP	481,295	472,271	62.68 %	62.88 %	0.25 %	87.11 %
	50	267	GRANGE MUT CAS GRP	474,242	451,108	46.72 %	47.13 %	0.25 %	87.36 %
	51	5019	KIN INS INC GRP	473,593	436,853	13.61 %	13.67 %	0.25 %	87.61 %
	52	785	MARKEL GRP	445,178	401,405	27.15 %	29.74 %	0.24 %	87.85 %
	53	5042	ORION180 GRP	441,448	341,264	27.07 %	27.54 %	0.23 %	88.08 %
	54	5028	SAFEPOINT HOLDINGS INC GRP	418,314	342,655	24.30 %	26.36 %	0.22 %	88.30 %
	55	14184	ACUITY A MUT INS CO	418,255	399,650	82.38 %	83.75 %	0.22 %	88.52 %
	56	5074	HALE PARTNERSHIP GRP	414,948	368,026	17.99 %	22.12 %	0.22 %	88.74 %
	57	228	WESTFIELD GRP	413,568	415,315	50.60 %	50.95 %	0.22 %	88.96 %
	58	98	WR BERKLEY CORP GRP	405,379	346,331	43.78 %	44.04 %	0.21 %	89.18 %
	59	796	QBE INS GRP	400,420	445,734	34.73 %	39.32 %	0.21 %	89.39 %
	60	12954	OLYMPUS INS CO	383,859	384,984	12.11 %	14.56 %	0.20 %	89.59 %
	61	5096	PORCH GRP	353,030	372,499	27.91 %	28.27 %	0.19 %	89.78 %
	62	2518	NYCM INS GRP	347,318	324,643	44.52 %	44.58 %	0.18 %	89.96 %
	63	4869	WT HOLDINGS GRP	344,234	344,880	68.84 %	70.13 %	0.18 %	90.14 %
	64	12247	SOUTHERN OAK INS CO	337,042	316,302	12.08 %	12.22 %	0.18 %	90.32 %
	65	10117	SECURITY FIRST INS CO	333,263	321,721	0.17 %	4.59 %	0.18 %	90.50 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	4051	OCEAN HARBOR GRP	324,490	311,148	16.32 %	17.12 %	0.17 %	90.67 %
	67	300	HORACE MANN GRP	319,179	304,454	43.30 %	43.98 %	0.17 %	90.84 %
	68	188	SAFETY GRP	314,057	298,983	37.88 %	39.03 %	0.17 %	91.01 %
	69	4850	CLEAR BLUE FINANCIAL GRP	306,103	321,242	54.33 %	58.27 %	0.16 %	91.17 %
	70	234	VERMONT MUT GRP	305,136	298,769	32.00 %	32.24 %	0.16 %	91.33 %
	71	5076	WEST BEND INS GRP	293,916	286,222	48.65 %	49.19 %	0.16 %	91.48 %
	72	1227	PALISADES GRP	279,056	267,701	38.45 %	40.59 %	0.15 %	91.63 %
	73	31	BERKSHIRE HATHAWAY GRP	277,271	378,182	87.26 %	90.12 %	0.15 %	91.78 %
	74	2898	WESTERN SERV CONTRACT GRP	270,791	263,304	89.06 %	94.41 %	0.14 %	91.92 %
	75	542	INDIANA FARM BUREAU GRP	268,483	258,017	83.95 %	84.31 %	0.14 %	92.06 %
	76	67	MICHIGAN FARM BUREAU GRP	256,615	245,507	59.60 %	60.93 %	0.14 %	92.20 %
	77	586	ARBELLA INS GRP	252,494	240,687	27.40 %	28.72 %	0.13 %	92.33 %
	78	415	PLYMOUTH ROCK INS GRP	241,282	228,995	34.65 %	36.75 %	0.13 %	92.46 %
	79	5000	VAULT HOLDINGS GRP	239,872	211,498	33.83 %	35.93 %	0.13 %	92.59 %
	80	15816	ALLIED TRUST INS CO	237,747	242,665	15.57 %	17.07 %	0.13 %	92.71 %
	81	4886	BENCHMARK HOLDING GRP	237,337	224,498	15.37 %	17.13 %	0.13 %	92.84 %
	82	3829	GEOVERA HOLDINGS INC GRP	231,881	222,221	42.16 %	44.30 %	0.12 %	92.96 %
	83	5031	IRON FAMILY HOLDINGS GRP	230,132	132,467	27.03 %	25.86 %	0.12 %	93.08 %
	84	13125	PEOPLES TRUST INS CO	222,378	216,639	N/A	N/A	0.12 %	93.20 %
	85	144	N&D UNION MUT INS GRP	220,903	207,067	30.75 %	31.34 %	0.12 %	93.32 %
	86	4766	TFP & TWI GRP	219,991	207,031	22.27 %	23.12 %	0.12 %	93.43 %
	87	242	SELECTIVE INS GRP	216,987	214,649	54.44 %	55.79 %	0.11 %	93.55 %
	88	13668	KINGSTONE INS CO	216,749	198,785	29.01 %	32.04 %	0.11 %	93.66 %
	89	698	NORTH STAR CO GRP	216,055	206,558	44.31 %	44.90 %	0.11 %	93.78 %
	90	3456	CYPRESS GRP HOLDINGS INC GRP	212,531	201,699	2.89 %	5.00 %	0.11 %	93.89 %
	91	5092	5B ALLIANCE GRP	212,287	203,778	29.24 %	33.09 %	0.11 %	94.00 %
	92	12359	AMERICAN TRADITIONS INS CO	204,583	194,090	N/A	N/A	0.11 %	94.11 %
	93	4715	MS & AD INS GRP	199,663	187,775	95.12 %	95.98 %	0.11 %	94.22 %
	94	24341	PEMCO MUT INS CO	191,407	194,193	50.64 %	52.03 %	0.10 %	94.32 %
	95	4857	CABRILLO HOLDING GRP	188,356	169,741	27.09 %	28.77 %	0.10 %	94.42 %
	96	4672	DB INS GRP	185,036	158,302	29.41 %	35.36 %	0.10 %	94.52 %
	97	561	GEORGIA FARM BUREAU GRP	183,604	172,981	57.74 %	58.34 %	0.10 %	94.61 %
	98	13889	FMNE INS CO	182,156	184,877	28.75 %	28.70 %	0.10 %	94.71 %
	99	17360	LOGGERHEAD RECP INTERINSURANCE EXCH	177,247	164,957	30.93 %	32.21 %	0.09 %	94.80 %
	100	250	DONEGAL GRP	162,256	173,974	51.09 %	53.61 %	0.09 %	94.89 %
	101	271	PENNSYLVANIA NATL INS GRP	161,098	156,671	49.87 %	50.14 %	0.09 %	94.97 %
	102	1309	FRANKENMUTH GRP	159,897	155,464	59.12 %	60.54 %	0.08 %	95.06 %
	103	15024	PREFERRED MUT INS CO	156,826	149,797	45.08 %	46.41 %	0.08 %	95.14 %
	104	12898	AMERICAN RISK INS CO INC	155,372	155,123	35.51 %	36.35 %	0.08 %	95.22 %
	105	514	MISSOURI FARM BUREAU GRP	151,933	147,910	80.42 %	81.00 %	0.08 %	95.31 %
	106	383	AMERICAN EUROPEAN GRP	147,902	149,942	19.13 %	19.71 %	0.08 %	95.38 %
	107	4674	BARRINGTON CAPITAL GRP	143,192	145,113	11.47 %	11.46 %	0.08 %	95.46 %
	108	201	UTICA GRP	141,530	129,800	34.67 %	35.97 %	0.07 %	95.53 %
	109	333	MUTUAL OF ENUMCLAW GRP	138,851	144,049	40.00 %	40.36 %	0.07 %	95.61 %
	110	212	ZURICH INS GRP	134,812	134,999	50.04 %	53.16 %	0.07 %	95.68 %
	111	4787	GOODVILLE MUT GRP	132,460	123,464	60.48 %	60.85 %	0.07 %	95.75 %
	112	14427	LOUISIANA FARM BUREAU INS CO	131,185	135,122	31.57 %	32.53 %	0.07 %	95.82 %
	113	533	SOUTH CAROLINA FARM BUREAU MUT GRP	129,502	115,757	30.22 %	30.42 %	0.07 %	95.89 %
	114	1275	QUINCY MUT GRP	129,029	126,868	32.84 %	34.16 %	0.07 %	95.96 %
	115	308	PHILADELPHIA CONTRIBUTIONSHIP GRP	127,457	121,914	46.18 %	49.19 %	0.07 %	96.02 %
	116	36	CENTRAL MUT INS CO GRP	123,699	146,424	70.68 %	71.10 %	0.07 %	96.09 %
	117	5077	ACCREDITED INS HOLDINGS GRP	122,914	109,481	N/A	N/A	0.07 %	96.15 %
	118	17153	VYRD INS CO	122,467	113,094	25.76 %	27.93 %	0.06 %	96.22 %
	119	291	ENCOVA MUT INS GRP	122,432	120,158	56.24 %	59.08 %	0.06 %	96.28 %
	120	800	WESTERN MUT INS GRP	120,310	110,162	43.80 %	49.16 %	0.06 %	96.35 %
	121	762	FRANKLIN MUT GRP	117,567	110,477	57.92 %	58.68 %	0.06 %	96.41 %
	122	4942	BEAZLEY GRP	115,180	84,265	43.88 %	48.41 %	0.06 %	96.47 %
	123	1319	LITITZ MUT GRP	114,848	105,501	68.97 %	69.32 %	0.06 %	96.53 %
	124	963	OHIO MUT GRP	114,385	107,012	51.83 %	53.05 %	0.06 %	96.59 %
	125	4882	GULF STATES GRP	113,750	109,075	10.35 %	10.67 %	0.06 %	96.65 %
			INDUSTRY TOTAL	188,953,631	181,343,551	55.14 %	56.52 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	176	STATE FARM GRP	855,539	821,696	47.20 %	48.33 %	26.74 %	26.74 %
	2	5	ALFA INS GRP	518,866	484,286	70.97 %	71.17 %	16.22 %	42.96 %
	3	8	ALLSTATE INS GRP	381,545	357,608	39.44 %	40.83 %	11.93 %	54.89 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	315,562	306,604	46.06 %	46.33 %	9.86 %	64.76 %
	5	3548	TRAVELERS GRP	122,377	123,413	36.42 %	36.72 %	3.83 %	68.58 %
	6	280	AUTO OWNERS GRP	108,565	101,102	50.38 %	52.12 %	3.39 %	71.98 %
	7	111	LIBERTY MUT GRP	105,563	110,263	39.13 %	39.46 %	3.30 %	75.28 %
	8	69	FARMERS INS GRP	99,782	98,170	33.63 %	34.02 %	3.12 %	78.40 %
	9	5042	ORION180 GRP	60,468	55,285	25.39 %	25.90 %	1.89 %	80.29 %
	10	244	CINCINNATI FIN GRP	60,012	55,933	56.67 %	58.90 %	1.88 %	82.16 %
			STATE TOTAL	3,198,902	3,071,391	47.32 %	48.16 %	100.00 %	100.00 %
Alaska	1	176	STATE FARM GRP	83,392	78,741	76.31 %	77.10 %	32.15 %	32.15 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	49,289	47,935	64.66 %	65.30 %	19.00 %	51.15 %
	3	8	ALLSTATE INS GRP	46,875	42,605	51.21 %	52.42 %	18.07 %	69.22 %
	4	111	LIBERTY MUT GRP	29,546	29,543	65.78 %	66.56 %	11.39 %	80.61 %
	5	50	COUNTRY INS & FIN SERV GRP	22,360	20,024	87.16 %	88.71 %	8.62 %	89.23 %
	6	309	WESTERN NATL MUT GRP	11,473	11,434	52.60 %	53.61 %	4.42 %	93.66 %
	7	225	IAT REINS CO GRP	6,183	6,390	87.21 %	97.34 %	2.38 %	96.04 %
	8	300	HORACE MANN GRP	2,733	2,724	71.92 %	72.38 %	1.05 %	97.09 %
	9	69	FARMERS INS GRP	2,588	2,532	21.64 %	21.54 %	1.00 %	98.09 %
	10	19	ASSURANT INC GRP	1,075	1,031	17.81 %	18.97 %	0.41 %	98.51 %
			STATE TOTAL	259,391	246,729	66.90 %	68.04 %	100.00 %	100.00 %
Arizona	1	176	STATE FARM GRP	659,910	620,195	59.42 %	61.04 %	17.98 %	17.98 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	360,465	351,317	45.49 %	45.88 %	9.82 %	27.80 %
	3	69	FARMERS INS GRP	350,881	359,144	33.14 %	33.66 %	9.56 %	37.36 %
	4	8	ALLSTATE INS GRP	340,869	319,818	50.49 %	52.00 %	9.29 %	46.64 %
	5	473	AMERICAN FAMILY INS GRP	337,503	333,048	43.40 %	43.84 %	9.19 %	55.84 %
	6	111	LIBERTY MUT GRP	323,036	312,566	36.55 %	37.22 %	8.80 %	64.64 %
	7	3548	TRAVELERS GRP	255,185	249,449	44.95 %	45.95 %	6.95 %	71.59 %
	8	155	PROGRESSIVE GRP	106,426	103,378	25.86 %	26.01 %	2.90 %	74.49 %
	9	280	AUTO OWNERS GRP	84,672	82,359	47.83 %	49.77 %	2.31 %	76.79 %
	10	1278	CSAA INS GRP	71,180	70,778	48.22 %	49.16 %	1.94 %	78.73 %
			STATE TOTAL	3,670,797	3,552,041	45.52 %	46.60 %	100.00 %	100.00 %
Arkansas	1	176	STATE FARM GRP	499,289	475,733	62.78 %	63.87 %	27.43 %	27.43 %
	2	483	SOUTHERN FARM BUREAU CAS GRP	237,409	247,104	74.50 %	74.63 %	13.04 %	40.48 %
	3	8	ALLSTATE INS GRP	181,272	159,129	54.62 %	55.57 %	9.96 %	50.44 %
	4	69	FARMERS INS GRP	154,670	144,722	58.70 %	59.16 %	8.50 %	58.94 %
	5	123	SHELTER INS GRP	154,012	147,878	81.17 %	81.99 %	8.46 %	67.40 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	112,827	104,335	73.73 %	73.89 %	6.20 %	73.60 %
	7	3548	TRAVELERS GRP	71,304	72,653	56.36 %	56.94 %	3.92 %	77.52 %
	8	111	LIBERTY MUT GRP	71,212	65,815	32.21 %	32.31 %	3.91 %	81.43 %
	9	280	AUTO OWNERS GRP	63,061	59,826	65.96 %	66.77 %	3.46 %	84.90 %
	10	155	PROGRESSIVE GRP	43,713	43,561	45.76 %	45.11 %	2.40 %	87.30 %
			STATE TOTAL	1,819,937	1,742,782	63.77 %	64.54 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	176	STATE FARM GRP	3,300,826	3,118,124	236.11 %	240.35 %	18.62 %	18.62 %
	2	69	FARMERS INS GRP	2,534,959	2,410,379	78.03 %	78.81 %	14.30 %	32.92 %
	3	660	MERCURY GEN GRP	1,214,927	1,088,960	175.37 %	177.40 %	6.85 %	39.77 %
	4	1318	AUTO CLUB ENTERPRISES INS GRP	1,090,623	1,075,956	222.39 %	229.64 %	6.15 %	45.93 %
	5	1278	CSAA INS GRP	1,067,001	1,033,037	41.44 %	42.80 %	6.02 %	51.94 %
	6	8	ALLSTATE INS GRP	1,060,515	963,385	203.13 %	206.80 %	5.98 %	57.93 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	1,000,258	899,003	235.77 %	236.76 %	5.64 %	63.57 %
	8	111	LIBERTY MUT GRP	902,273	897,359	224.19 %	228.29 %	5.09 %	68.66 %
	9	473	AMERICAN FAMILY INS GRP	781,409	697,665	81.38 %	82.71 %	4.41 %	73.07 %
	10	3548	TRAVELERS GRP	663,221	613,960	231.15 %	234.69 %	3.74 %	76.81 %
			STATE TOTAL	17,727,256	16,621,412	169.62 %	172.70 %	100.00 %	100.00 %
Colorado	1	176	STATE FARM GRP	1,352,204	1,241,582	38.12 %	39.31 %	23.48 %	23.48 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	698,899	670,563	31.97 %	32.34 %	12.13 %	35.61 %
	3	8	ALLSTATE INS GRP	685,829	596,323	26.25 %	28.66 %	11.91 %	47.52 %
	4	111	LIBERTY MUT GRP	636,859	685,699	33.93 %	34.79 %	11.06 %	58.57 %
	5	473	AMERICAN FAMILY INS GRP	538,084	512,370	15.19 %	15.36 %	9.34 %	67.91 %
	6	69	FARMERS INS GRP	446,027	413,833	32.08 %	32.72 %	7.74 %	75.66 %
	7	3548	TRAVELERS GRP	364,579	352,050	35.48 %	36.07 %	6.33 %	81.99 %
	8	626	CHUBB LTD GRP	178,587	167,609	28.15 %	27.94 %	3.10 %	85.09 %
	9	140	NATIONWIDE CORP GRP	129,403	140,843	11.18 %	12.91 %	2.25 %	87.33 %
	10	91	HARTFORD FIRE & CAS GRP	64,286	56,929	24.26 %	24.12 %	1.12 %	88.45 %
			STATE TOTAL	5,760,128	5,487,329	30.86 %	31.76 %	100.00 %	100.00 %
Connecticut	1	3548	TRAVELERS GRP	264,152	250,597	38.13 %	38.99 %	10.36 %	10.36 %
	2	176	STATE FARM GRP	234,519	216,133	75.69 %	77.78 %	9.19 %	19.55 %
	3	626	CHUBB LTD GRP	182,621	179,950	38.86 %	38.58 %	7.16 %	26.71 %
	4	8	ALLSTATE INS GRP	154,894	158,651	43.21 %	45.10 %	6.07 %	32.78 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	148,237	142,999	46.37 %	47.08 %	5.81 %	38.59 %
	6	111	LIBERTY MUT GRP	141,110	147,201	31.17 %	32.31 %	5.53 %	44.13 %
	7	473	AMERICAN FAMILY INS GRP	110,512	112,178	53.56 %	52.80 %	4.33 %	48.46 %
	8	28	AMICA MUT GRP	106,268	101,987	47.22 %	48.83 %	4.17 %	52.63 %
	9	69	FARMERS INS GRP	101,943	102,843	36.74 %	37.96 %	4.00 %	56.62 %
	10	91	HARTFORD FIRE & CAS GRP	90,518	82,471	48.46 %	49.57 %	3.55 %	60.17 %
			STATE TOTAL	2,550,669	2,454,134	47.39 %	48.74 %	100.00 %	100.00 %
Delaware	1	176	STATE FARM GRP	146,082	134,752	51.17 %	52.50 %	27.30 %	27.30 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	52,978	48,510	45.26 %	45.70 %	9.90 %	37.19 %
	3	8	ALLSTATE INS GRP	43,365	39,542	40.96 %	42.27 %	8.10 %	45.30 %
	4	473	AMERICAN FAMILY INS GRP	41,030	39,794	50.33 %	50.63 %	7.67 %	52.96 %
	5	140	NATIONWIDE CORP GRP	37,818	36,023	36.25 %	36.90 %	7.07 %	60.03 %
	6	111	LIBERTY MUT GRP	37,596	37,406	20.61 %	21.27 %	7.02 %	67.05 %
	7	3548	TRAVELERS GRP	23,160	22,050	29.28 %	29.87 %	4.33 %	71.38 %
	8	626	CHUBB LTD GRP	15,982	15,478	16.05 %	15.91 %	2.99 %	74.37 %
	9	155	PROGRESSIVE GRP	15,446	14,560	31.50 %	31.37 %	2.89 %	77.25 %
	10	69	FARMERS INS GRP	14,573	12,817	44.31 %	45.13 %	2.72 %	79.98 %
			STATE TOTAL	535,197	501,963	42.66 %	43.50 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	3548	TRAVELERS GRP	62,076	59,327	46.78 %	47.76 %	23.40 %	23.40 %
	2	176	STATE FARM GRP	45,372	43,934	49.61 %	50.84 %	17.11 %	40.51 %
	3	626	CHUBB LTD GRP	32,071	31,241	48.19 %	47.81 %	12.09 %	52.60 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	28,253	27,189	41.75 %	42.02 %	10.65 %	63.25 %
	5	111	LIBERTY MUT GRP	16,593	16,139	50.26 %	51.03 %	6.26 %	69.50 %
	6	8	ALLSTATE INS GRP	16,401	15,834	35.00 %	35.95 %	6.18 %	75.69 %
	7	213	ERIE INS GRP	10,005	9,331	73.40 %	74.16 %	3.77 %	79.46 %
	8	473	AMERICAN FAMILY INS GRP	7,419	6,714	51.49 %	50.51 %	2.80 %	82.26 %
	9	140	NATIONWIDE CORP GRP	7,310	7,408	62.86 %	63.36 %	2.76 %	85.01 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	5,137	4,876	40.00 %	40.70 %	1.94 %	86.95 %
			STATE TOTAL	265,255	254,335	50.81 %	51.48 %	100.00 %	100.00 %
Florida	1	10064	CITIZENS PROP INS CORP	1,502,737	2,134,391	9.31 %	18.75 %	7.98 %	7.98 %
	2	4769	FLORIDA PENINSULA HOLDINGS GRP	1,476,260	1,343,710	7.96 %	9.82 %	7.84 %	15.82 %
	3	4663	UNIVERSAL INS HOLDING GRP	1,432,904	1,460,022	35.23 %	36.71 %	7.61 %	23.43 %
	4	176	STATE FARM GRP	1,291,846	1,288,773	20.62 %	25.57 %	6.86 %	30.29 %
	5	5101	SLIDE INS HOLDINGS GRP	1,221,588	1,139,688	9.02 %	10.11 %	6.49 %	36.78 %
	6	4792	HCI GRP INC	933,357	868,228	3.48 %	5.93 %	4.96 %	41.73 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	917,626	884,734	9.95 %	10.54 %	4.87 %	46.61 %
	8	3484	TOWER HILL INS GRP	900,717	896,048	N/A	N/A	4.78 %	51.39 %
	9	4773	FRONTLINE INS GRP	871,746	826,779	1.71 %	3.75 %	4.63 %	56.02 %
	10	12841	AMERICAN INTEGRITY INS CO	589,985	513,303	5.64 %	5.23 %	3.13 %	59.15 %
			STATE TOTAL	18,830,898	18,724,385	11.43 %	13.80 %	100.00 %	100.00 %
Georgia	1	176	STATE FARM GRP	1,566,905	1,470,050	57.83 %	59.07 %	24.60 %	24.60 %
	2	8	ALLSTATE INS GRP	984,303	906,864	48.89 %	49.90 %	15.45 %	40.05 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	697,405	656,361	40.88 %	41.43 %	10.95 %	50.99 %
	4	3548	TRAVELERS GRP	441,066	421,001	42.45 %	43.15 %	6.92 %	57.92 %
	5	280	AUTO OWNERS GRP	382,003	347,325	38.72 %	38.87 %	6.00 %	63.91 %
	6	473	AMERICAN FAMILY INS GRP	284,072	269,822	49.64 %	49.93 %	4.46 %	68.37 %
	7	69	FARMERS INS GRP	264,923	264,675	41.61 %	42.40 %	4.16 %	72.53 %
	8	111	LIBERTY MUT GRP	246,693	245,754	33.29 %	33.72 %	3.87 %	76.40 %
	9	561	GEORGIA FARM BUREAU GRP	183,604	172,981	57.74 %	58.34 %	2.88 %	79.28 %
	10	155	PROGRESSIVE GRP	140,302	131,391	34.60 %	34.90 %	2.20 %	81.49 %
			STATE TOTAL	6,370,665	6,014,801	47.93 %	48.85 %	100.00 %	100.00 %
Hawaii	1	176	STATE FARM GRP	195,205	190,896	N/A	N/A	30.26 %	30.26 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	102,695	92,844	35.36 %	36.04 %	15.92 %	46.17 %
	3	8	ALLSTATE INS GRP	68,442	61,530	N/A	N/A	10.61 %	56.78 %
	4	783	RLI INS GRP	40,309	37,534	23.68 %	23.68 %	6.25 %	63.03 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	39,216	38,180	13.90 %	13.86 %	6.08 %	69.11 %
	6	111	LIBERTY MUT GRP	33,653	32,223	40.98 %	41.69 %	5.22 %	74.32 %
	7	106	ISLAND INS CO GRP	30,466	29,592	10.99 %	11.12 %	4.72 %	79.05 %
	8	10048	HYUNDAI MARINE & FIRE INS CO LTD	24,481	20,984	7.67 %	10.61 %	3.79 %	82.84 %
	9	4672	DB INS GRP	21,924	21,114	13.69 %	12.05 %	3.40 %	86.24 %
	10	4051	OCEAN HARBOR GRP	21,281	18,824	N/A	N/A	3.30 %	89.54 %
			STATE TOTAL	645,184	609,357	7.76 %	8.52 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	111	LIBERTY MUT GRP	189,239	178,318	31.40 %	31.90 %	19.52 %	19.52 %
	2	176	STATE FARM GRP	153,610	141,156	47.08 %	48.21 %	15.84 %	35.36 %
	3	69	FARMERS INS GRP	88,904	89,516	27.55 %	28.05 %	9.17 %	44.52 %
	4	8	ALLSTATE INS GRP	88,232	81,893	43.13 %	44.53 %	9.10 %	53.62 %
	5	842	FARM BUREAU GRP	87,289	78,153	50.94 %	51.95 %	9.00 %	62.63 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	81,214	75,083	46.88 %	47.30 %	8.38 %	71.00 %
	7	473	AMERICAN FAMILY INS GRP	56,153	50,807	43.31 %	43.22 %	5.79 %	76.79 %
	8	3548	TRAVELERS GRP	43,968	42,551	41.97 %	42.99 %	4.53 %	81.33 %
	9	280	AUTO OWNERS GRP	35,208	32,824	28.72 %	29.62 %	3.63 %	84.96 %
	10	626	CHUBB LTD GRP	17,937	17,896	13.39 %	13.10 %	1.85 %	86.81 %
			STATE TOTAL	969,693	914,275	40.54 %	41.29 %	100.00 %	100.00 %
Illinois	1	176	STATE FARM GRP	2,336,966	2,177,809	77.37 %	78.68 %	33.68 %	33.68 %
	2	8	ALLSTATE INS GRP	990,077	924,907	58.17 %	59.86 %	14.27 %	47.95 %
	3	50	COUNTRY INS & FIN SERV GRP	540,489	530,568	58.29 %	58.73 %	7.79 %	55.74 %
	4	473	AMERICAN FAMILY INS GRP	442,164	438,278	32.74 %	32.58 %	6.37 %	62.11 %
	5	69	FARMERS INS GRP	341,236	326,817	45.71 %	46.47 %	4.92 %	67.03 %
	6	3548	TRAVELERS GRP	315,606	311,548	46.76 %	47.52 %	4.55 %	71.58 %
	7	111	LIBERTY MUT GRP	287,762	279,823	39.29 %	39.95 %	4.15 %	75.73 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	225,231	213,840	84.50 %	84.77 %	3.25 %	78.97 %
	9	213	ERIE INS GRP	190,294	177,427	91.52 %	93.61 %	2.74 %	81.71 %
	10	280	AUTO OWNERS GRP	173,619	160,542	41.13 %	41.75 %	2.50 %	84.22 %
			STATE TOTAL	6,938,582	6,614,140	61.35 %	62.47 %	100.00 %	100.00 %
Indiana	1	176	STATE FARM GRP	836,569	793,447	60.49 %	61.64 %	23.56 %	23.56 %
	2	8	ALLSTATE INS GRP	357,831	332,539	55.56 %	57.01 %	10.08 %	33.64 %
	3	213	ERIE INS GRP	278,595	264,743	80.88 %	82.04 %	7.85 %	41.49 %
	4	542	INDIANA FARM BUREAU GRP	267,684	257,198	83.48 %	83.81 %	7.54 %	49.03 %
	5	473	AMERICAN FAMILY INS GRP	264,122	256,536	45.64 %	45.80 %	7.44 %	56.47 %
	6	111	LIBERTY MUT GRP	234,370	231,005	42.42 %	42.90 %	6.60 %	63.07 %
	7	280	AUTO OWNERS GRP	196,345	184,582	52.35 %	53.50 %	5.53 %	68.60 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	123,591	118,611	69.33 %	69.67 %	3.48 %	72.08 %
	9	3548	TRAVELERS GRP	118,665	114,751	52.83 %	53.60 %	3.34 %	75.42 %
	10	69	FARMERS INS GRP	96,847	89,578	49.97 %	50.91 %	2.73 %	78.15 %
			STATE TOTAL	3,550,510	3,399,238	59.13 %	60.08 %	100.00 %	100.00 %
Iowa	1	176	STATE FARM GRP	442,750	399,101	48.95 %	49.45 %	25.04 %	25.04 %
	2	513	IOWA FARM BUREAU GRP	184,928	169,975	23.86 %	24.02 %	10.46 %	35.49 %
	3	473	AMERICAN FAMILY INS GRP	172,039	160,900	23.40 %	23.32 %	9.73 %	45.22 %
	4	280	AUTO OWNERS GRP	151,596	143,173	31.28 %	31.57 %	8.57 %	53.79 %
	5	140	NATIONWIDE CORP GRP	126,782	127,582	26.29 %	27.04 %	7.17 %	60.96 %
	6	8	ALLSTATE INS GRP	95,769	79,701	35.82 %	36.61 %	5.42 %	66.38 %
	7	5076	WEST BEND INS GRP	77,980	73,196	23.57 %	23.79 %	4.41 %	70.79 %
	8	3548	TRAVELERS GRP	47,000	47,061	37.57 %	37.99 %	2.66 %	73.44 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	46,760	43,450	45.56 %	45.69 %	2.64 %	76.09 %
	10	69	FARMERS INS GRP	42,980	41,055	22.58 %	23.07 %	2.43 %	78.52 %
			STATE TOTAL	1,768,512	1,655,409	33.82 %	34.20 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	176	STATE FARM GRP	436,641	418,179	88.92 %	89.39 %	22.12 %	22.12 %
	2	473	AMERICAN FAMILY INS GRP	311,709	305,754	51.51 %	51.55 %	15.79 %	37.92 %
	3	8	ALLSTATE INS GRP	157,817	136,700	66.66 %	67.71 %	8.00 %	45.92 %
	4	3548	TRAVELERS GRP	154,596	160,209	83.32 %	83.55 %	7.83 %	53.75 %
	5	513	IOWA FARM BUREAU GRP	151,510	147,911	51.65 %	51.93 %	7.68 %	61.43 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	123,036	118,086	73.11 %	73.39 %	6.23 %	67.66 %
	7	69	FARMERS INS GRP	107,094	107,429	64.97 %	65.35 %	5.43 %	73.09 %
	8	111	LIBERTY MUT GRP	63,276	68,179	42.83 %	43.16 %	3.21 %	76.29 %
	9	123	SHELTER INS GRP	52,933	51,534	102.97 %	104.90 %	2.68 %	78.98 %
	10	140	NATIONWIDE CORP GRP	52,024	56,630	53.40 %	54.50 %	2.64 %	81.61 %
			STATE TOTAL	1,973,530	1,916,096	69.97 %	70.56 %	100.00 %	100.00 %
Kentucky	1	176	STATE FARM GRP	532,316	493,403	95.40 %	96.62 %	24.26 %	24.26 %
	2	109	KENTUCKY FARM BUREAU GRP	499,107	467,152	99.01 %	99.00 %	22.75 %	47.02 %
	3	111	LIBERTY MUT GRP	173,270	171,386	47.19 %	47.81 %	7.90 %	54.91 %
	4	8	ALLSTATE INS GRP	160,774	145,020	89.01 %	90.96 %	7.33 %	62.24 %
	5	213	ERIE INS GRP	145,538	134,982	140.22 %	141.86 %	6.63 %	68.88 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	104,845	101,658	75.30 %	75.62 %	4.78 %	73.65 %
	7	3548	TRAVELERS GRP	80,686	74,487	58.01 %	58.56 %	3.68 %	77.33 %
	8	280	AUTO OWNERS GRP	77,191	74,220	66.34 %	67.20 %	3.52 %	80.85 %
	9	155	PROGRESSIVE GRP	69,438	62,735	67.48 %	67.91 %	3.17 %	84.02 %
	10	473	AMERICAN FAMILY INS GRP	63,898	57,782	58.37 %	59.15 %	2.91 %	86.93 %
			STATE TOTAL	2,193,813	2,062,818	88.15 %	89.10 %	100.00 %	100.00 %
Louisiana	1	176	STATE FARM GRP	754,157	720,995	32.56 %	35.22 %	21.73 %	21.73 %
	2	8	ALLSTATE INS GRP	530,000	503,245	22.63 %	23.68 %	15.27 %	37.00 %
	3	225	IAT REINS CO GRP	305,049	311,266	17.47 %	18.10 %	8.79 %	45.79 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	276,013	269,195	35.22 %	36.77 %	7.95 %	53.74 %
	5	111	LIBERTY MUT GRP	165,527	185,957	24.65 %	27.12 %	4.77 %	58.51 %
	6	14427	LOUISIANA FARM BUREAU INS CO	131,185	135,122	31.57 %	32.53 %	3.78 %	62.29 %
	7	5028	SAFEPOINT HOLDINGS INC GRP	116,028	121,336	14.60 %	14.97 %	3.34 %	65.63 %
	8	155	PROGRESSIVE GRP	115,747	127,188	14.41 %	14.71 %	3.33 %	68.96 %
	9	15816	ALLIED TRUST INS CO	97,858	101,681	10.97 %	12.55 %	2.82 %	71.78 %
	10	5031	IRON FAMILY HOLDINGS GRP	97,651	52,522	15.22 %	15.22 %	2.81 %	74.60 %
			STATE TOTAL	3,470,959	3,399,123	23.25 %	24.54 %	100.00 %	100.00 %
Maine	1	176	STATE FARM GRP	89,162	83,318	54.09 %	54.84 %	12.36 %	12.36 %
	2	111	LIBERTY MUT GRP	71,952	73,609	21.88 %	22.15 %	9.98 %	22.34 %
	3	8	ALLSTATE INS GRP	51,471	51,716	36.72 %	37.87 %	7.14 %	29.48 %
	4	69	FARMERS INS GRP	49,033	47,849	22.00 %	22.42 %	6.80 %	36.28 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	45,980	44,114	32.20 %	32.57 %	6.38 %	42.66 %
	6	88	THE HANOVER INS GRP	36,831	35,193	23.38 %	24.03 %	5.11 %	47.76 %
	7	234	VERMONT MUT GRP	35,871	34,663	24.14 %	24.31 %	4.97 %	52.74 %
	8	626	CHUBB LTD GRP	33,401	32,288	12.49 %	12.53 %	4.63 %	57.37 %
	9	15997	MMG INS CO	33,234	32,367	21.97 %	22.21 %	4.61 %	61.98 %
	10	3548	TRAVELERS GRP	32,721	30,307	37.78 %	38.26 %	4.54 %	66.52 %
			STATE TOTAL	721,121	695,132	31.93 %	32.39 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	176	STATE FARM GRP	611,367	583,106	58.84 %	59.97 %	17.49 %	17.49 %
	2	3548	TRAVELERS GRP	443,114	421,960	48.07 %	49.05 %	12.67 %	30.16 %
	3	213	ERIE INS GRP	437,424	416,629	56.82 %	57.90 %	12.51 %	42.67 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	368,418	361,770	61.52 %	61.93 %	10.54 %	53.21 %
	5	8	ALLSTATE INS GRP	352,892	343,632	49.55 %	51.03 %	10.09 %	63.30 %
	6	111	LIBERTY MUT GRP	274,365	278,511	41.45 %	42.18 %	7.85 %	71.15 %
	7	473	AMERICAN FAMILY INS GRP	209,469	194,117	53.62 %	53.59 %	5.99 %	77.14 %
	8	140	NATIONWIDE CORP GRP	157,737	164,663	38.50 %	39.15 %	4.51 %	81.65 %
	9	626	CHUBB LTD GRP	72,676	71,036	98.27 %	98.16 %	2.08 %	83.73 %
	10	155	PROGRESSIVE GRP	57,394	54,951	29.23 %	29.22 %	1.64 %	85.38 %
			STATE TOTAL	3,496,169	3,377,809	53.41 %	54.37 %	100.00 %	100.00 %
Massachusetts	1	411	MAPFRE INS GRP	400,362	403,017	28.27 %	29.10 %	9.93 %	9.93 %
	2	111	LIBERTY MUT GRP	299,205	297,414	16.28 %	16.86 %	7.42 %	17.34 %
	3	188	SAFETY GRP	292,630	279,358	36.45 %	37.53 %	7.25 %	24.60 %
	4	22	ANDOVER GRP	276,153	256,959	33.09 %	34.44 %	6.85 %	31.44 %
	5	3548	TRAVELERS GRP	250,520	233,693	38.33 %	39.01 %	6.21 %	37.66 %
	6	586	ARBELLA INS GRP	220,579	210,946	26.14 %	27.47 %	5.47 %	43.12 %
	7	626	CHUBB LTD GRP	205,844	213,251	17.74 %	17.71 %	5.10 %	48.23 %
	8	415	PLYMOUTH ROCK INS GRP	170,728	160,174	27.16 %	28.80 %	4.23 %	52.46 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	168,450	160,161	36.46 %	37.13 %	4.18 %	56.64 %
	10	28	AMICA MUT GRP	144,563	139,527	26.87 %	27.98 %	3.58 %	60.22 %
			STATE TOTAL	4,033,564	3,887,267	29.12 %	30.03 %	100.00 %	100.00 %
Michigan	1	176	STATE FARM GRP	832,704	776,035	62.66 %	64.40 %	17.57 %	17.57 %
	2	280	AUTO OWNERS GRP	811,629	744,178	58.09 %	59.57 %	17.12 %	34.69 %
	3	55	AUTOMOBILE CLUB MI GRP	650,476	626,225	48.92 %	49.40 %	13.72 %	48.41 %
	4	88	THE HANOVER INS GRP	353,559	344,618	51.91 %	53.55 %	7.46 %	55.87 %
	5	8	ALLSTATE INS GRP	334,239	306,872	57.40 %	59.55 %	7.05 %	62.92 %
	6	67	MICHIGAN FARM BUREAU GRP	256,615	245,507	59.60 %	60.93 %	5.41 %	68.33 %
	7	473	AMERICAN FAMILY INS GRP	213,514	201,168	50.81 %	50.70 %	4.50 %	72.84 %
	8	111	LIBERTY MUT GRP	186,487	189,758	38.43 %	38.92 %	3.93 %	76.77 %
	9	69	FARMERS INS GRP	178,496	166,042	47.91 %	48.46 %	3.77 %	80.54 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	149,431	144,067	59.08 %	59.54 %	3.15 %	83.69 %
			STATE TOTAL	4,740,299	4,505,202	53.83 %	55.03 %	100.00 %	100.00 %
Minnesota	1	176	STATE FARM GRP	1,261,962	1,164,106	47.25 %	48.03 %	27.39 %	27.39 %
	2	473	AMERICAN FAMILY INS GRP	696,161	663,333	28.58 %	28.40 %	15.11 %	42.50 %
	3	280	AUTO OWNERS GRP	419,667	383,685	41.30 %	42.02 %	9.11 %	51.61 %
	4	69	FARMERS INS GRP	320,325	313,697	33.83 %	34.30 %	6.95 %	58.56 %
	5	111	LIBERTY MUT GRP	224,549	214,027	44.18 %	44.13 %	4.87 %	63.44 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	212,719	194,619	48.63 %	48.76 %	4.62 %	68.06 %
	7	8	ALLSTATE INS GRP	198,974	180,174	48.10 %	49.13 %	4.32 %	72.37 %
	8	3548	TRAVELERS GRP	180,473	179,727	42.59 %	42.81 %	3.92 %	76.29 %
	9	55	AUTOMOBILE CLUB MI GRP	110,177	95,566	34.03 %	34.14 %	2.39 %	78.68 %
	10	140	NATIONWIDE CORP GRP	90,124	93,807	36.26 %	37.65 %	1.96 %	80.64 %
			STATE TOTAL	4,607,074	4,317,774	41.38 %	41.83 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	176	STATE FARM GRP	410,765	389,926	44.35 %	45.55 %	23.31 %	23.31 %
	2	483	SOUTHERN FARM BUREAU CAS GRP	267,798	257,832	54.06 %	54.08 %	15.20 %	38.51 %
	3	8	ALLSTATE INS GRP	133,147	120,770	43.99 %	45.25 %	7.56 %	46.06 %
	4	111	LIBERTY MUT GRP	124,115	118,655	32.80 %	33.48 %	7.04 %	53.11 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	96,233	90,136	49.36 %	49.71 %	5.46 %	58.57 %
	6	69	FARMERS INS GRP	95,308	89,924	26.88 %	27.40 %	5.41 %	63.98 %
	7	5	ALFA INS GRP	91,282	83,944	63.57 %	63.75 %	5.18 %	69.16 %
	8	5042	ORION180 GRP	69,311	65,839	21.57 %	21.99 %	3.93 %	73.09 %
	9	140	NATIONWIDE CORP GRP	60,377	61,001	42.92 %	44.13 %	3.43 %	76.52 %
	10	3548	TRAVELERS GRP	60,219	61,505	53.36 %	54.21 %	3.42 %	79.93 %
			STATE TOTAL	1,762,135	1,688,759	43.23 %	43.94 %	100.00 %	100.00 %
Missouri	1	176	STATE FARM GRP	960,149	915,414	140.04 %	141.05 %	25.84 %	25.84 %
	2	473	AMERICAN FAMILY INS GRP	577,538	568,203	56.91 %	56.99 %	15.54 %	41.39 %
	3	8	ALLSTATE INS GRP	244,272	216,025	108.45 %	110.75 %	6.57 %	47.96 %
	4	111	LIBERTY MUT GRP	222,416	220,986	79.21 %	80.12 %	5.99 %	53.95 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	214,258	196,904	96.68 %	96.99 %	5.77 %	59.71 %
	6	123	SHELTER INS GRP	195,702	183,078	83.74 %	84.92 %	5.27 %	64.98 %
	7	69	FARMERS INS GRP	191,375	185,919	84.53 %	85.44 %	5.15 %	70.13 %
	8	3548	TRAVELERS GRP	185,484	189,465	105.13 %	107.09 %	4.99 %	75.12 %
	9	514	MISSOURI FARM BUREAU GRP	151,919	147,896	80.42 %	81.01 %	4.09 %	79.21 %
	10	280	AUTO OWNERS GRP	116,864	110,931	74.48 %	75.56 %	3.15 %	82.36 %
			STATE TOTAL	3,715,529	3,586,230	102.38 %	103.48 %	100.00 %	100.00 %
Montana	1	176	STATE FARM GRP	197,188	182,560	68.48 %	70.16 %	24.43 %	24.43 %
	2	111	LIBERTY MUT GRP	118,163	118,696	43.36 %	44.08 %	14.64 %	39.07 %
	3	69	FARMERS INS GRP	97,495	95,083	59.34 %	59.80 %	12.08 %	51.14 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	75,581	68,887	59.18 %	59.59 %	9.36 %	60.51 %
	5	3548	TRAVELERS GRP	57,879	56,325	32.17 %	32.43 %	7.17 %	67.68 %
	6	4683	MOUNTAIN WEST FARM GRP	44,007	39,904	91.36 %	91.54 %	5.45 %	73.13 %
	7	626	CHUBB LTD GRP	28,177	25,484	47.51 %	47.97 %	3.49 %	76.62 %
	8	8	ALLSTATE INS GRP	25,109	23,259	65.02 %	66.36 %	3.11 %	79.73 %
	9	473	AMERICAN FAMILY INS GRP	24,263	22,379	50.84 %	51.59 %	3.01 %	82.73 %
	10	28436	FARMERS UNION MUT INS CO	16,701	16,040	42.80 %	44.23 %	2.07 %	84.80 %
			STATE TOTAL	807,233	766,091	57.69 %	58.57 %	100.00 %	100.00 %
Nebraska	1	176	STATE FARM GRP	388,459	363,929	45.56 %	45.98 %	24.18 %	24.18 %
	2	8	ALLSTATE INS GRP	170,356	141,772	34.98 %	35.59 %	10.60 %	34.78 %
	3	473	AMERICAN FAMILY INS GRP	156,392	147,472	19.20 %	19.29 %	9.73 %	44.51 %
	4	13889	FMNE INS CO	149,463	152,717	27.74 %	27.67 %	9.30 %	53.82 %
	5	513	IOWA FARM BUREAU GRP	136,990	131,175	27.52 %	27.78 %	8.53 %	62.34 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	91,601	82,207	48.60 %	48.73 %	5.70 %	68.04 %
	7	280	AUTO OWNERS GRP	90,516	86,670	49.95 %	49.77 %	5.63 %	73.68 %
	8	140	NATIONWIDE CORP GRP	78,440	87,647	19.33 %	20.89 %	4.88 %	78.56 %
	9	3548	TRAVELERS GRP	67,365	70,674	42.28 %	42.62 %	4.19 %	82.75 %
	10	69	FARMERS INS GRP	66,289	62,864	38.92 %	39.53 %	4.13 %	86.88 %
			STATE TOTAL	1,606,720	1,531,929	36.66 %	37.01 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	176	STATE FARM GRP	212,695	198,412	66.23 %	68.79 %	18.46 %	18.46 %
	2	69	FARMERS INS GRP	129,366	123,924	46.42 %	47.47 %	11.23 %	29.68 %
	3	8	ALLSTATE INS GRP	123,990	114,794	64.23 %	65.46 %	10.76 %	40.44 %
	4	473	AMERICAN FAMILY INS GRP	110,271	102,868	45.61 %	47.67 %	9.57 %	50.01 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	100,868	92,699	46.84 %	47.70 %	8.75 %	58.76 %
	6	3548	TRAVELERS GRP	84,232	81,473	60.03 %	61.43 %	7.31 %	66.07 %
	7	1278	CSAA INS GRP	66,794	62,260	61.25 %	63.06 %	5.80 %	71.87 %
	8	111	LIBERTY MUT GRP	59,771	58,572	45.14 %	46.26 %	5.19 %	77.05 %
	9	50	COUNTRY INS & FIN SERV GRP	28,193	26,221	38.24 %	38.66 %	2.45 %	79.50 %
	10	155	PROGRESSIVE GRP	25,936	24,881	45.77 %	46.49 %	2.25 %	81.75 %
			STATE TOTAL	1,152,458	1,096,389	52.40 %	54.11 %	100.00 %	100.00 %
New Hampshire	1	111	LIBERTY MUT GRP	87,726	88,978	15.63 %	15.93 %	12.35 %	12.35 %
	2	176	STATE FARM GRP	82,826	76,914	53.85 %	54.21 %	11.66 %	24.01 %
	3	8	ALLSTATE INS GRP	58,863	57,228	46.55 %	47.69 %	8.29 %	32.30 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	51,949	50,152	47.87 %	48.43 %	7.31 %	39.61 %
	5	69	FARMERS INS GRP	45,675	43,693	19.22 %	19.82 %	6.43 %	46.04 %
	6	3548	TRAVELERS GRP	37,142	35,276	35.56 %	36.03 %	5.23 %	51.27 %
	7	234	VERMONT MUT GRP	29,989	29,047	37.05 %	37.25 %	4.22 %	55.49 %
	8	22	ANDOVER GRP	29,304	27,403	30.73 %	31.53 %	4.13 %	59.62 %
	9	473	AMERICAN FAMILY INS GRP	26,797	26,868	37.27 %	36.42 %	3.77 %	63.39 %
	10	280	AUTO OWNERS GRP	26,582	25,756	38.11 %	38.64 %	3.74 %	67.13 %
			STATE TOTAL	710,343	686,603	36.97 %	37.55 %	100.00 %	100.00 %
New Jersey	1	708	NEW JERSEY MANUFACTURERS GRP	622,653	572,341	44.10 %	45.08 %	13.49 %	13.49 %
	2	176	STATE FARM GRP	496,258	466,422	60.48 %	63.57 %	10.75 %	24.24 %
	3	8	ALLSTATE INS GRP	484,696	463,434	37.49 %	38.56 %	10.50 %	34.74 %
	4	473	AMERICAN FAMILY INS GRP	307,949	285,510	51.09 %	50.49 %	6.67 %	41.41 %
	5	3548	TRAVELERS GRP	291,481	278,366	36.87 %	37.71 %	6.31 %	47.73 %
	6	111	LIBERTY MUT GRP	243,182	236,045	34.30 %	35.61 %	5.27 %	53.00 %
	7	626	CHUBB LTD GRP	227,031	221,396	42.59 %	42.95 %	4.92 %	57.91 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	195,579	180,782	50.79 %	51.34 %	4.24 %	62.15 %
	9	1227	PALISADES GRP	190,779	183,619	38.67 %	40.39 %	4.13 %	66.28 %
	10	69	FARMERS INS GRP	117,261	115,429	34.92 %	36.23 %	2.54 %	68.82 %
			STATE TOTAL	4,615,878	4,360,670	43.94 %	45.37 %	100.00 %	100.00 %
New Mexico	1	176	STATE FARM GRP	208,743	198,602	N/A	N/A	21.14 %	21.14 %
	2	69	FARMERS INS GRP	142,011	145,921	19.10 %	19.72 %	14.39 %	35.53 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	119,413	116,774	36.27 %	36.64 %	12.10 %	47.63 %
	4	111	LIBERTY MUT GRP	101,095	100,928	25.51 %	25.79 %	10.24 %	57.87 %
	5	8	ALLSTATE INS GRP	100,732	90,654	56.52 %	57.85 %	10.20 %	68.07 %
	6	3548	TRAVELERS GRP	56,948	57,569	33.29 %	34.04 %	5.77 %	73.84 %
	7	513	IOWA FARM BUREAU GRP	43,971	40,735	4.52 %	5.14 %	4.45 %	78.29 %
	8	473	AMERICAN FAMILY INS GRP	40,784	39,099	26.07 %	26.57 %	4.13 %	82.42 %
	9	361	MUNICH RE GRP	30,331	31,460	33.47 %	33.46 %	3.07 %	85.50 %
	10	1318	AUTO CLUB ENTERPRISES INS GRP	18,357	18,069	30.92 %	33.25 %	1.86 %	87.36 %
			STATE TOTAL	987,212	966,906	22.20 %	23.05 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	176	STATE FARM GRP	1,276,338	1,213,006	54.51 %	57.27 %	14.14 %	14.14 %
	2	8	ALLSTATE INS GRP	1,081,585	1,051,153	43.84 %	46.34 %	11.98 %	26.11 %
	3	626	CHUBB LTD GRP	1,035,280	1,007,687	29.57 %	29.83 %	11.47 %	37.58 %
	4	3548	TRAVELERS GRP	631,083	596,911	37.53 %	38.63 %	6.99 %	44.57 %
	5	111	LIBERTY MUT GRP	531,398	513,985	29.26 %	30.30 %	5.89 %	50.46 %
	6	2518	NYCM INS GRP	347,318	324,643	44.52 %	44.58 %	3.85 %	54.30 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	281,222	255,404	39.28 %	40.49 %	3.11 %	57.42 %
	8	473	AMERICAN FAMILY INS GRP	247,402	232,307	47.36 %	46.94 %	2.74 %	60.16 %
	9	4861	HERITAGE INS HOLDINGS GRP	244,316	242,507	40.93 %	43.29 %	2.71 %	62.86 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	213,932	206,634	53.52 %	54.28 %	2.37 %	65.23 %
			STATE TOTAL	9,029,040	8,627,294	41.88 %	43.50 %	100.00 %	100.00 %
North Carolina	1	176	STATE FARM GRP	843,289	804,446	44.67 %	45.88 %	15.33 %	15.33 %
	2	324	NORTH CAROLINA FARM BUREAU GRP	745,875	697,338	55.13 %	54.86 %	13.56 %	28.90 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	596,792	543,786	30.51 %	30.82 %	10.85 %	39.75 %
	4	8	ALLSTATE INS GRP	392,286	374,903	36.01 %	37.03 %	7.13 %	46.88 %
	5	213	ERIE INS GRP	385,052	353,454	44.63 %	45.44 %	7.00 %	53.89 %
	6	280	AUTO OWNERS GRP	277,888	246,921	47.82 %	48.62 %	5.05 %	58.94 %
	7	140	NATIONWIDE CORP GRP	258,789	248,780	30.45 %	31.40 %	4.71 %	63.64 %
	8	3548	TRAVELERS GRP	248,423	232,130	36.44 %	37.22 %	4.52 %	68.16 %
	9	473	AMERICAN FAMILY INS GRP	183,486	178,236	37.08 %	36.95 %	3.34 %	71.50 %
	10	111	LIBERTY MUT GRP	182,198	176,736	33.50 %	34.04 %	3.31 %	74.81 %
			STATE TOTAL	5,499,223	5,154,495	40.51 %	41.17 %	100.00 %	100.00 %
North Dakota	1	176	STATE FARM GRP	56,666	53,753	36.18 %	36.35 %	14.59 %	14.59 %
	2	473	AMERICAN FAMILY INS GRP	50,005	47,143	23.72 %	24.07 %	12.87 %	27.47 %
	3	4919	AGRARIA MUT GRP	37,989	36,886	65.98 %	66.28 %	9.78 %	37.25 %
	4	280	AUTO OWNERS GRP	35,303	33,805	57.79 %	58.69 %	9.09 %	46.34 %
	5	69	FARMERS INS GRP	31,478	30,334	44.27 %	44.79 %	8.10 %	54.44 %
	6	3500	NODAK MUT GRP	29,396	26,857	64.44 %	66.27 %	7.57 %	62.01 %
	7	698	NORTH STAR CO GRP	22,602	21,942	59.94 %	61.00 %	5.82 %	67.83 %
	8	111	LIBERTY MUT GRP	17,785	17,664	28.38 %	28.56 %	4.58 %	72.41 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	17,686	16,990	46.36 %	46.45 %	4.55 %	76.96 %
	10	50	COUNTRY INS & FIN SERV GRP	12,335	11,440	50.93 %	50.92 %	3.18 %	80.14 %
			STATE TOTAL	388,388	371,732	45.88 %	46.39 %	100.00 %	100.00 %
Ohio	1	176	STATE FARM GRP	1,082,312	1,026,814	51.65 %	52.97 %	21.22 %	21.22 %
	2	8	ALLSTATE INS GRP	617,914	559,652	50.50 %	52.25 %	12.12 %	33.34 %
	3	213	ERIE INS GRP	389,373	379,628	58.42 %	59.40 %	7.63 %	40.97 %
	4	111	LIBERTY MUT GRP	334,357	349,892	26.63 %	26.97 %	6.56 %	47.53 %
	5	473	AMERICAN FAMILY INS GRP	324,603	315,608	41.04 %	41.09 %	6.36 %	53.89 %
	6	267	GRANGE MUT CAS GRP	237,527	232,263	37.45 %	37.71 %	4.66 %	58.55 %
	7	140	NATIONWIDE CORP GRP	224,477	224,353	34.65 %	35.68 %	4.40 %	62.95 %
	8	244	CINCINNATI FIN GRP	214,858	203,112	41.68 %	43.98 %	4.21 %	67.16 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	212,991	197,677	53.55 %	53.82 %	4.18 %	71.34 %
	10	280	AUTO OWNERS GRP	200,973	182,982	36.96 %	37.94 %	3.94 %	75.28 %
			STATE TOTAL	5,100,334	4,892,202	45.64 %	46.62 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	176	STATE FARM GRP	922,547	877,651	67.80 %	69.27 %	31.90 %	31.90 %
	2	8	ALLSTATE INS GRP	366,277	334,471	45.20 %	48.17 %	12.67 %	44.57 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	258,533	250,874	58.52 %	58.83 %	8.94 %	53.51 %
	4	69	FARMERS INS GRP	238,137	247,310	29.85 %	30.61 %	8.23 %	61.74 %
	5	111	LIBERTY MUT GRP	177,741	178,168	27.84 %	28.41 %	6.15 %	67.89 %
	6	473	AMERICAN FAMILY INS GRP	125,754	113,957	26.52 %	27.15 %	4.35 %	72.24 %
	7	660	MERCURY GEN GRP	86,501	80,776	35.88 %	37.71 %	2.99 %	75.23 %
	8	1278	CSAA INS GRP	78,233	77,575	49.33 %	49.99 %	2.71 %	77.94 %
	9	123	SHELTER INS GRP	70,458	69,447	68.71 %	68.68 %	2.44 %	80.37 %
	10	220	OKLAHOMA FARM BUREAU GRP	63,151	59,406	57.78 %	59.07 %	2.18 %	82.56 %
			STATE TOTAL	2,891,792	2,803,006	52.17 %	53.45 %	100.00 %	100.00 %
Oregon	1	176	STATE FARM GRP	396,437	368,143	53.11 %	55.46 %	22.03 %	22.03 %
	2	111	LIBERTY MUT GRP	246,391	238,672	32.67 %	33.63 %	13.69 %	35.72 %
	3	69	FARMERS INS GRP	241,250	241,189	25.86 %	26.41 %	13.41 %	49.13 %
	4	8	ALLSTATE INS GRP	148,230	138,055	47.41 %	49.07 %	8.24 %	57.37 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	142,295	133,182	42.16 %	42.82 %	7.91 %	65.27 %
	6	473	AMERICAN FAMILY INS GRP	136,418	131,795	49.45 %	49.96 %	7.58 %	72.85 %
	7	3548	TRAVELERS GRP	101,126	95,138	37.67 %	38.56 %	5.62 %	78.47 %
	8	50	COUNTRY INS & FIN SERV GRP	88,181	84,431	54.43 %	54.93 %	4.90 %	83.37 %
	9	155	PROGRESSIVE GRP	41,907	39,915	42.66 %	43.56 %	2.33 %	85.70 %
	10	361	MUNICH RE GRP	35,697	33,339	53.00 %	53.42 %	1.98 %	87.69 %
			STATE TOTAL	1,799,505	1,724,823	43.12 %	44.33 %	100.00 %	100.00 %
Pennsylvania	1	176	STATE FARM GRP	1,054,220	1,010,638	68.15 %	69.91 %	18.50 %	18.50 %
	2	213	ERIE INS GRP	952,336	922,335	57.40 %	59.06 %	16.71 %	35.21 %
	3	8	ALLSTATE INS GRP	724,462	682,216	49.09 %	51.89 %	12.71 %	47.93 %
	4	3548	TRAVELERS GRP	435,952	409,805	46.76 %	47.74 %	7.65 %	55.58 %
	5	111	LIBERTY MUT GRP	406,891	418,259	27.66 %	28.80 %	7.14 %	62.72 %
	6	140	NATIONWIDE CORP GRP	298,183	294,086	40.88 %	42.03 %	5.23 %	67.95 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	229,824	223,553	56.75 %	57.67 %	4.03 %	71.98 %
	8	473	AMERICAN FAMILY INS GRP	158,919	150,589	43.83 %	44.42 %	2.79 %	74.77 %
	9	69	FARMERS INS GRP	158,289	164,411	38.31 %	39.42 %	2.78 %	77.55 %
	10	626	CHUBB LTD GRP	146,175	141,412	32.14 %	31.83 %	2.57 %	80.12 %
			STATE TOTAL	5,698,284	5,505,015	51.81 %	53.41 %	100.00 %	100.00 %
Rhode Island	1	8	ALLSTATE INS GRP	109,123	99,900	34.26 %	35.66 %	14.03 %	14.03 %
	2	28	AMICA MUT GRP	94,885	91,775	50.65 %	52.72 %	12.20 %	26.22 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	61,427	55,957	29.23 %	30.03 %	7.90 %	34.12 %
	4	111	LIBERTY MUT GRP	47,058	45,828	22.47 %	23.81 %	6.05 %	40.17 %
	5	22	ANDOVER GRP	42,679	40,875	35.06 %	35.62 %	5.49 %	45.65 %
	6	140	NATIONWIDE CORP GRP	39,656	37,518	39.53 %	40.41 %	5.10 %	50.75 %
	7	473	AMERICAN FAMILY INS GRP	36,301	35,677	31.53 %	31.08 %	4.67 %	55.41 %
	8	4861	HERITAGE INS HOLDINGS GRP	34,701	35,141	34.99 %	37.06 %	4.46 %	59.87 %
	9	155	PROGRESSIVE GRP	28,577	26,568	19.66 %	19.76 %	3.67 %	63.55 %
	10	69	FARMERS INS GRP	27,324	27,182	28.08 %	28.97 %	3.51 %	67.06 %
			STATE TOTAL	778,014	732,264	33.59 %	34.65 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	176	STATE FARM GRP	708,480	665,292	26.69 %	27.82 %	20.21 %	20.21 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	324,324	305,974	29.55 %	30.18 %	9.25 %	29.45 %
	3	8	ALLSTATE INS GRP	295,758	274,279	40.64 %	41.93 %	8.43 %	37.89 %
	4	3548	TRAVELERS GRP	213,116	211,763	11.17 %	12.14 %	6.08 %	43.97 %
	5	473	AMERICAN FAMILY INS GRP	153,211	139,559	37.59 %	37.71 %	4.37 %	48.34 %
	6	4773	FRONTLINE INS GRP	137,964	133,331	18.33 %	19.85 %	3.93 %	52.27 %
	7	225	IAT REINS CO GRP	134,814	132,730	18.81 %	19.92 %	3.84 %	56.12 %
	8	533	SOUTH CAROLINA FARM BUREAU MUT GRP	129,502	115,757	30.22 %	30.42 %	3.69 %	59.81 %
	9	280	AUTO OWNERS GRP	123,100	111,552	41.24 %	41.66 %	3.51 %	63.32 %
	10	111	LIBERTY MUT GRP	121,521	113,164	20.54 %	20.98 %	3.47 %	66.79 %
			STATE TOTAL	3,506,382	3,302,435	26.36 %	27.24 %	100.00 %	100.00 %
South Dakota	1	176	STATE FARM GRP	121,573	113,516	48.34 %	48.69 %	21.92 %	21.92 %
	2	473	AMERICAN FAMILY INS GRP	73,440	69,710	19.81 %	19.95 %	13.24 %	35.15 %
	3	69	FARMERS INS GRP	42,039	39,882	29.91 %	30.16 %	7.58 %	42.73 %
	4	280	AUTO OWNERS GRP	40,879	39,207	33.29 %	33.91 %	7.37 %	50.10 %
	5	698	NORTH STAR CO GRP	27,874	26,200	32.29 %	32.59 %	5.02 %	55.13 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	27,501	23,892	56.96 %	57.66 %	4.96 %	60.08 %
	7	13889	FMNE INS CO	24,031	24,372	14.11 %	14.06 %	4.33 %	64.41 %
	8	140	NATIONWIDE CORP GRP	23,891	25,447	23.03 %	23.88 %	4.31 %	68.72 %
	9	513	IOWA FARM BUREAU GRP	22,363	21,714	19.31 %	19.51 %	4.03 %	72.75 %
	10	4787	GOODVILLE MUT GRP	21,304	19,841	43.24 %	43.80 %	3.84 %	76.59 %
			STATE TOTAL	554,743	532,761	33.88 %	34.24 %	100.00 %	100.00 %
Tennessee	1	176	STATE FARM GRP	862,328	816,184	51.85 %	52.60 %	22.31 %	22.31 %
	2	694	TENNESSEE FARMERS GRP	689,818	666,938	60.60 %	61.45 %	17.85 %	40.16 %
	3	8	ALLSTATE INS GRP	388,453	352,166	49.72 %	50.89 %	10.05 %	50.22 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	286,232	277,715	50.68 %	51.00 %	7.41 %	57.62 %
	5	213	ERIE INS GRP	228,241	217,339	69.00 %	69.95 %	5.91 %	63.53 %
	6	3548	TRAVELERS GRP	176,966	169,520	44.29 %	45.30 %	4.58 %	68.11 %
	7	111	LIBERTY MUT GRP	173,087	178,143	26.65 %	27.02 %	4.48 %	72.59 %
	8	69	FARMERS INS GRP	133,195	135,511	36.97 %	37.41 %	3.45 %	76.03 %
	9	155	PROGRESSIVE GRP	115,207	106,227	33.86 %	33.96 %	2.98 %	79.02 %
	10	280	AUTO OWNERS GRP	100,954	96,760	45.86 %	46.61 %	2.61 %	81.63 %
			STATE TOTAL	3,864,465	3,717,253	50.39 %	51.16 %	100.00 %	100.00 %
Texas	1	176	STATE FARM GRP	4,025,560	3,910,503	56.84 %	58.55 %	19.66 %	19.66 %
	2	8	ALLSTATE INS GRP	3,317,136	3,158,231	48.08 %	50.08 %	16.20 %	35.86 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	2,216,569	2,135,410	60.70 %	61.15 %	10.83 %	46.69 %
	4	69	FARMERS INS GRP	1,609,124	1,436,520	42.77 %	43.70 %	7.86 %	54.55 %
	5	111	LIBERTY MUT GRP	1,195,165	1,294,833	29.98 %	30.99 %	5.84 %	60.38 %
	6	3548	TRAVELERS GRP	1,017,100	1,092,717	43.36 %	43.99 %	4.97 %	65.35 %
	7	473	AMERICAN FAMILY INS GRP	786,827	732,014	38.49 %	39.11 %	3.84 %	69.19 %
	8	225	IAT REINS CO GRP	527,916	560,817	18.49 %	19.32 %	2.58 %	71.77 %
	9	809	TEXAS FARM BUREAU MUT GRP	481,295	472,271	62.68 %	62.88 %	2.35 %	74.12 %
	10	155	PROGRESSIVE GRP	471,773	480,434	33.13 %	33.83 %	2.30 %	76.43 %
			STATE TOTAL	20,475,101	19,966,241	45.46 %	46.77 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	176	STATE FARM GRP	234,298	214,186	59.55 %	61.25 %	16.67 %	16.67 %
	2	69	FARMERS INS GRP	138,903	140,152	25.03 %	26.05 %	9.89 %	26.56 %
	3	8	ALLSTATE INS GRP	138,822	130,009	52.64 %	54.02 %	9.88 %	36.44 %
	4	111	LIBERTY MUT GRP	125,125	114,344	36.40 %	37.21 %	8.90 %	45.34 %
	5	473	AMERICAN FAMILY INS GRP	110,250	104,999	42.87 %	43.09 %	7.85 %	53.19 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	96,612	93,165	46.03 %	46.62 %	6.88 %	60.07 %
	7	13471	BEAR RIVER MUT INS CO	91,678	88,329	54.81 %	55.57 %	6.52 %	66.59 %
	8	280	AUTO OWNERS GRP	79,004	78,853	41.28 %	41.54 %	5.62 %	72.21 %
	9	3548	TRAVELERS GRP	70,377	66,879	53.72 %	54.79 %	5.01 %	77.22 %
	10	155	PROGRESSIVE GRP	45,101	41,427	36.84 %	37.22 %	3.21 %	80.43 %
			STATE TOTAL	1,405,150	1,340,153	45.46 %	46.44 %	100.00 %	100.00 %
Vermont	1	234	VERMONT MUT GRP	39,098	37,672	38.81 %	38.94 %	11.98 %	11.98 %
	2	111	LIBERTY MUT GRP	37,073	38,094	19.93 %	20.41 %	11.36 %	23.34 %
	3	176	STATE FARM GRP	31,345	28,971	32.10 %	32.58 %	9.61 %	32.95 %
	4	18686	CO OPERATIVE INS COS	29,621	29,175	29.31 %	29.99 %	9.08 %	42.03 %
	5	3548	TRAVELERS GRP	22,236	20,449	33.55 %	33.41 %	6.81 %	48.84 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	20,064	19,166	33.47 %	34.63 %	6.15 %	54.99 %
	7	280	AUTO OWNERS GRP	17,461	16,351	52.91 %	53.46 %	5.35 %	60.34 %
	8	8	ALLSTATE INS GRP	16,404	15,173	43.80 %	45.45 %	5.03 %	65.37 %
	9	626	CHUBB LTD GRP	15,709	15,200	7.76 %	7.41 %	4.81 %	70.19 %
	10	473	AMERICAN FAMILY INS GRP	14,104	13,444	31.12 %	32.65 %	4.32 %	74.51 %
			STATE TOTAL	326,295	314,105	32.94 %	33.55 %	100.00 %	100.00 %
Virginia	1	176	STATE FARM GRP	741,928	713,029	41.70 %	42.46 %	17.06 %	17.06 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	709,111	688,849	46.31 %	46.49 %	16.31 %	33.37 %
	3	8	ALLSTATE INS GRP	425,871	389,414	41.74 %	43.07 %	9.79 %	43.16 %
	4	3548	TRAVELERS GRP	392,401	396,082	36.00 %	36.73 %	9.02 %	52.18 %
	5	213	ERIE INS GRP	303,828	283,367	50.07 %	51.03 %	6.99 %	59.17 %
	6	111	LIBERTY MUT GRP	226,665	226,999	27.95 %	28.38 %	5.21 %	64.38 %
	7	140	NATIONWIDE CORP GRP	206,350	207,789	30.16 %	30.68 %	4.74 %	69.12 %
	8	473	AMERICAN FAMILY INS GRP	176,503	173,283	35.88 %	35.92 %	4.06 %	73.18 %
	9	203	VIRGINIA FARM BUREAU GRP	94,037	90,544	51.46 %	51.77 %	2.16 %	75.34 %
	10	155	PROGRESSIVE GRP	91,299	88,922	28.18 %	28.89 %	2.10 %	77.44 %
			STATE TOTAL	4,348,957	4,181,291	41.71 %	42.43 %	100.00 %	100.00 %
Washington	1	176	STATE FARM GRP	629,528	583,498	52.01 %	54.77 %	16.35 %	16.35 %
	2	111	LIBERTY MUT GRP	551,138	541,826	35.70 %	36.63 %	14.31 %	30.66 %
	3	8	ALLSTATE INS GRP	439,988	411,239	47.24 %	49.56 %	11.43 %	42.08 %
	4	69	FARMERS INS GRP	433,097	424,487	36.15 %	37.19 %	11.25 %	53.33 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	385,050	367,719	48.46 %	49.17 %	10.00 %	63.33 %
	6	473	AMERICAN FAMILY INS GRP	342,709	302,160	59.48 %	60.08 %	8.90 %	72.23 %
	7	3548	TRAVELERS GRP	185,581	166,988	44.84 %	46.04 %	4.82 %	77.05 %
	8	24341	PEMCO MUT INS CO	180,767	183,069	51.29 %	52.68 %	4.69 %	81.74 %
	9	333	MUTUAL OF ENUMCLAW GRP	87,787	90,798	25.17 %	25.47 %	2.28 %	84.02 %
	10	155	PROGRESSIVE GRP	80,746	72,173	36.62 %	37.15 %	2.10 %	86.12 %
			STATE TOTAL	3,851,076	3,657,822	45.84 %	47.27 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	176	STATE FARM GRP	192,072	180,331	100.95 %	101.83 %	29.19 %	29.19 %
	2	213	ERIE INS GRP	128,321	127,424	106.07 %	107.95 %	19.50 %	48.69 %
	3	111	LIBERTY MUT GRP	52,194	50,441	80.82 %	82.26 %	7.93 %	56.63 %
	4	8	ALLSTATE INS GRP	50,160	48,482	78.95 %	81.50 %	7.62 %	64.25 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	40,288	37,907	83.53 %	84.89 %	6.12 %	70.37 %
	6	140	NATIONWIDE CORP GRP	39,634	38,912	65.79 %	67.38 %	6.02 %	76.39 %
	7	228	WESTFIELD GRP	22,507	22,076	90.34 %	90.60 %	3.42 %	79.82 %
	8	4339	FARMERS & MECHANICS GRP	20,819	19,830	90.50 %	90.98 %	3.16 %	82.98 %
	9	14656	MUNICIPAL MUT INS CO	15,015	14,859	84.17 %	84.26 %	2.28 %	85.26 %
	10	69	FARMERS INS GRP	12,985	11,676	33.17 %	34.61 %	1.97 %	87.23 %
			STATE TOTAL	657,989	636,544	88.10 %	89.39 %	100.00 %	100.00 %
Wisconsin	1	473	AMERICAN FAMILY INS GRP	569,855	554,595	57.74 %	57.48 %	21.01 %	21.01 %
	2	176	STATE FARM GRP	503,564	458,530	109.72 %	110.95 %	18.57 %	39.58 %
	3	280	AUTO OWNERS GRP	167,379	156,041	75.98 %	77.73 %	6.17 %	45.75 %
	4	213	ERIE INS GRP	160,546	152,678	101.49 %	103.24 %	5.92 %	51.67 %
	5	8	ALLSTATE INS GRP	139,813	124,824	93.78 %	95.76 %	5.16 %	56.83 %
	6	14184	ACUITY A MUT INS CO	131,975	126,004	105.67 %	107.33 %	4.87 %	61.69 %
	7	69	FARMERS INS GRP	97,201	90,651	53.08 %	53.99 %	3.58 %	65.28 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	91,258	85,188	98.10 %	98.62 %	3.36 %	68.64 %
	9	5076	WEST BEND INS GRP	84,463	83,561	71.86 %	72.35 %	3.11 %	71.75 %
	10	111	LIBERTY MUT GRP	82,409	81,706	47.37 %	47.92 %	3.04 %	74.79 %
			STATE TOTAL	2,712,107	2,580,631	80.97 %	81.97 %	100.00 %	100.00 %
Wyoming	1	176	STATE FARM GRP	99,283	95,317	78.22 %	79.01 %	23.52 %	23.52 %
	2	69	FARMERS INS GRP	72,268	71,831	86.36 %	86.72 %	17.12 %	40.63 %
	3	4683	MOUNTAIN WEST FARM GRP	52,743	49,214	91.35 %	91.59 %	12.49 %	53.13 %
	4	111	LIBERTY MUT GRP	39,752	38,943	29.24 %	29.81 %	9.42 %	62.54 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	30,895	30,387	91.10 %	91.15 %	7.32 %	69.86 %
	6	8	ALLSTATE INS GRP	25,230	23,344	63.56 %	64.40 %	5.98 %	75.84 %
	7	626	CHUBB LTD GRP	20,373	19,124	8.29 %	8.27 %	4.83 %	80.66 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	13,771	13,123	16.69 %	17.16 %	3.26 %	83.92 %
	9	3548	TRAVELERS GRP	12,490	11,730	61.92 %	63.05 %	2.96 %	86.88 %
	10	140	NATIONWIDE CORP GRP	10,551	10,516	55.10 %	56.41 %	2.50 %	89.38 %
			STATE TOTAL	422,193	411,925	66.85 %	67.31 %	100.00 %	100.00 %
Guam	1	13597	CHUNG KUO INS CO LTD	11,702	11,097	7.36 %	7.95 %	46.87 %	46.87 %
	2	12	AMERICAN INTL GRP	5,614	5,214	3.64 %	6.50 %	22.48 %	69.36 %
	3	10972	FIRST NET INS CO	2,344	2,405	8.38 %	6.94 %	9.39 %	78.74 %
	4	4672	DB INS GRP	1,223	1,230	N/A	N/A	4.90 %	83.64 %
	5	5030	TAN HOLDINGS CORP GRP	1,119	413	57.85 %	58.92 %	4.48 %	88.13 %
	6	18380	PACIFIC IND INS CO	1,082	1,055	5.22 %	4.66 %	4.33 %	92.46 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	1,037	1,051	22.80 %	21.62 %	4.15 %	96.61 %
	8	31658	ISLAND HOME INS CO	847	163	145.42 %	150.20 %	3.39 %	100.00 %
			STATE TOTAL	24,967	22,623	8.55 %	9.30 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
04 - Homeowners Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	71	UNIVERSAL INS CO GRP	72,088	69,860	30.09 %	30.95 %	45.49 %	45.49 %
	2	411	MAPFRE INS GRP	48,473	49,162	2.19 %	2.91 %	30.59 %	76.07 %
	3	44423	UNITED SURETY & IND CO	19,394	19,209	3.70 %	4.27 %	12.24 %	88.31 %
	4	10308	ANTILLES INS CO	14,956	13,709	0.83 %	1.18 %	9.44 %	97.75 %
	5	4804	MULTINATIONAL GRP	2,448	2,251	6.18 %	7.28 %	1.54 %	99.29 %
	6	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	662	676	N/A	N/A	0.42 %	99.71 %
	7	10140	OPTIMA SEGUROS	363	313	6.45 %	6.45 %	0.23 %	99.94 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	70	70	19.92 %	18.36 %	0.04 %	99.98 %
	9	536	GUIDEWELL MUT HOLDING GRP	20	23	120.80 %	132.58 %	0.01 %	99.99 %
	10	12	AMERICAN INTL GRP	9	9	0.00 %	N/A	0.01 %	100.00 %
			STATE TOTAL	158,482	155,282	14.74 %	15.46 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	4,563	4,555	0.00 %	1.24 %	91.48 %	91.48 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	340	338	17.20 %	15.79 %	6.83 %	98.30 %
	3	5028	SAFEPOINT HOLDINGS INC GRP	72	27	0.00 %	0.00 %	1.44 %	99.75 %
	4	12	AMERICAN INTL GRP	13	12	0.00 %	0.00 %	0.25 %	100.00 %
			STATE TOTAL	4,988	4,932	2.18 %	3.63 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	346	(5)	N/A	N/A	64.09 %	64.09 %
	2	10972	FIRST NET INS CO	117	126	N/A	N/A	21.72 %	85.81 %
	3	4672	DB INS GRP	34	36	0.00 %	0.00 %	6.37 %	92.18 %
	4	18380	PACIFIC IND INS CO	22	21	0.00 %	0.00 %	4.11 %	96.30 %
	5	12	AMERICAN INTL GRP	20	25	N/A	N/A	3.70 %	100.00 %
			STATE TOTAL	541	203	N/A	N/A	100.00 %	100.00 %
Canada	1	2538	AMTRUST FINANCIAL SERV GRP	3,195	2,459	62.55 %	62.55 %	65.49 %	65.49 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	1,649	951	1,734.99 %	1,734.99 %	33.80 %	99.29 %
	3	65	FM GRP	35	34	0.00 %	0.00 %	0.71 %	100.00 %
			STATE TOTAL	4,878	3,425	533.37 %	502.09 %	100.00 %	100.00 %
Agg. Other Alien	1	626	CHUBB LTD GRP	3,914	3,694	68.31 %	68.95 %	78.99 %	78.99 %
	2	12	AMERICAN INTL GRP	988	1,792	N/A	N/A	19.94 %	98.93 %
	3	84	AMERICAN FINANCIAL GRP	41	32	35.75 %	35.75 %	0.82 %	99.76 %
	4	18380	PACIFIC IND INS CO	5	5	0.00 %	0.00 %	0.10 %	99.86 %
	5	5030	TAN HOLDINGS CORP GRP	4	0	0.00 %	0.00 %	0.08 %	99.94 %
	6	10972	FIRST NET INS CO	3	3	N/A	N/A	0.05 %	99.99 %
	7	4672	DB INS GRP	1	1	0.00 %	0.00 %	0.01 %	100.00 %
			STATE TOTAL	4,955	5,526	12.55 %	17.24 %	100.00 %	100.00 %

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05.1, 05.2—Total Commercial Multi-Peril

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	3548	TRAVELERS GRP	6,264,126	6,142,172	43.93 %	51.22 %	8.94 %	8.94 %
	2	91	HARTFORD FIRE & CAS GRP	4,007,849	3,796,781	44.91 %	48.71 %	5.72 %	14.66 %
	3	626	CHUBB LTD GRP	3,795,698	3,706,503	34.21 %	36.66 %	5.42 %	20.08 %
	4	176	STATE FARM GRP	2,935,506	2,893,857	84.22 %	95.14 %	4.19 %	24.27 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	2,806,430	2,711,981	44.57 %	51.99 %	4.01 %	28.28 %
	6	280	AUTO OWNERS GRP	2,746,664	2,685,356	44.19 %	51.47 %	3.92 %	32.20 %
	7	111	LIBERTY MUT GRP	2,361,446	2,421,883	51.20 %	58.00 %	3.37 %	35.57 %
	8	244	CINCINNATI FIN GRP	1,957,331	1,901,596	37.69 %	44.15 %	2.79 %	38.36 %
	9	213	ERIE INS GRP	1,923,213	1,820,855	54.85 %	58.38 %	2.75 %	41.11 %
	10	69	FARMERS INS GRP	1,773,072	1,861,979	62.44 %	66.24 %	2.53 %	43.64 %
	11	8	ALLSTATE INS GRP	1,699,385	1,577,156	43.88 %	45.91 %	2.43 %	46.07 %
	12	140	NATIONWIDE CORP GRP	1,633,556	1,670,244	37.11 %	47.49 %	2.33 %	48.40 %
	13	218	CNA INS GRP	1,602,131	1,618,302	51.72 %	63.66 %	2.29 %	50.68 %
	14	88	THE HANOVER INS GRP	1,501,907	1,470,335	48.46 %	57.16 %	2.14 %	52.83 %
	15	12	AMERICAN INTL GRP	1,383,273	1,330,913	40.02 %	44.01 %	1.97 %	54.80 %
	16	222	GREATER NY GRP	1,126,703	1,146,601	42.39 %	52.85 %	1.61 %	56.41 %
	17	98	WR BERKLEY CORP GRP	1,070,346	1,062,704	40.25 %	45.31 %	1.53 %	57.94 %
	18	31	BERKSHIRE HATHAWAY GRP	1,037,133	1,207,636	55.68 %	64.67 %	1.48 %	59.42 %
	19	2538	AMTRUST FINANCIAL SERV GRP	906,841	833,853	37.53 %	47.94 %	1.29 %	60.71 %
	20	13528	BROTHERHOOD MUT INS CO	823,661	784,449	46.74 %	51.97 %	1.18 %	61.89 %
	21	761	ALLIANZ INS GRP	774,599	769,058	43.00 %	58.27 %	1.11 %	62.99 %
	22	4851	CHURCH MUT GRP	769,584	767,001	50.08 %	55.93 %	1.10 %	64.09 %
	23	201	UTICA GRP	746,047	698,064	42.77 %	53.00 %	1.06 %	65.16 %
	24	361	MUNICH RE GRP	727,546	712,631	47.19 %	56.30 %	1.04 %	66.20 %
	25	785	MARKEL GRP	719,321	764,842	55.53 %	62.04 %	1.03 %	67.22 %
	26	158	FAIRFAX FIN GRP	693,441	710,075	57.10 %	67.21 %	0.99 %	68.21 %
	27	212	ZURICH INS GRP	682,385	673,023	51.66 %	58.23 %	0.97 %	69.19 %
	28	228	WESTFIELD GRP	635,557	641,723	42.75 %	47.26 %	0.91 %	70.09 %
	29	473	AMERICAN FAMILY INS GRP	494,555	692,255	48.44 %	50.62 %	0.71 %	70.80 %
	30	303	GUIDEONE INS GRP	481,890	442,706	47.62 %	53.71 %	0.69 %	71.49 %
	31	242	SELECTIVE INS GRP	462,237	444,478	39.78 %	43.15 %	0.66 %	72.15 %
	32	248	UNITED FIRE & CAS GRP	431,894	268,996	188.83 %	229.62 %	0.62 %	72.77 %
	33	14184	ACUITY A MUT INS CO	394,020	386,111	47.38 %	53.10 %	0.56 %	73.33 %
	34	84	AMERICAN FINANCIAL GRP	388,859	427,293	38.79 %	44.83 %	0.56 %	73.88 %
	35	749	SCOR GRP	379,300	197,633	252.78 %	282.01 %	0.54 %	74.42 %
	36	1309	FRANKENMUTH GRP	364,101	346,767	46.73 %	54.81 %	0.52 %	74.94 %
	37	408	BROOKFIELD WEALTH SOLUTIONS GRP	362,043	390,347	50.61 %	56.05 %	0.52 %	75.46 %
	38	234	VERMONT MUT GRP	339,929	330,954	28.53 %	29.59 %	0.49 %	75.95 %
	39	144	N&D UNION MUT INS GRP	331,721	318,193	24.84 %	30.99 %	0.47 %	76.42 %
	40	96	SECURA INS GRP	316,922	303,055	39.76 %	45.64 %	0.45 %	76.87 %
	41	36	CENTRAL MUT INS CO GRP	306,363	295,168	38.94 %	43.09 %	0.44 %	77.31 %
	42	250	DONEGAL GRP	286,044	281,590	38.98 %	43.08 %	0.41 %	77.72 %
	43	150	OLD REPUBLIC GRP	280,401	249,394	52.19 %	62.76 %	0.40 %	78.12 %
	44	4861	HERITAGE INS HOLDINGS GRP	274,375	278,161	2.68 %	N/A	0.39 %	78.51 %
	45	291	ENCOVA MUT INS GRP	270,991	266,083	64.93 %	67.43 %	0.39 %	78.90 %
	46	4773	FRONTLINE INS GRP	269,819	270,731	4.27 %	4.56 %	0.39 %	79.28 %
	47	5010	SH1 HOLDINGS GRP	267,994	210,794	31.88 %	37.42 %	0.38 %	79.66 %
	48	4997	ACCELERANT HOLDINGS GRP	257,052	232,254	44.96 %	45.94 %	0.37 %	80.03 %
	49	3829	GEOVERA HOLDINGS INC GRP	254,956	271,288	10.03 %	10.67 %	0.36 %	80.39 %
	50	572	BCBS OF MI GRP	250,893	252,893	52.32 %	58.24 %	0.36 %	80.75 %
	51	39640	VELOCITY SPECIALTY INS CO	249,672	243,467	11.49 %	13.70 %	0.36 %	81.11 %
	52	447	HARFORD GRP	248,989	247,003	44.36 %	49.40 %	0.36 %	81.46 %
	53	474	FCCI MUT INS GRP	226,778	231,787	72.13 %	86.97 %	0.32 %	81.79 %
	54	124	AMERISURE CO GRP	225,296	220,796	55.71 %	73.40 %	0.32 %	82.11 %
	55	22	ANDOVER GRP	222,805	216,034	39.24 %	43.40 %	0.32 %	82.43 %
	56	15326	UTICA FIRST INS CO	217,526	213,728	57.90 %	71.11 %	0.31 %	82.74 %
	57	5080	EMERALD BAY GRP	216,573	122,523	21.15 %	23.49 %	0.31 %	83.05 %
	58	4359	HOUSING AUTHORITY PROP GRP	215,925	212,739	34.05 %	34.12 %	0.31 %	83.36 %
	59	4804	MULTINATIONAL GRP	210,638	193,952	7.91 %	10.02 %	0.30 %	83.66 %
	60	267	GRANGE MUT CAS GRP	209,729	206,815	46.89 %	51.46 %	0.30 %	83.96 %
	61	34215	NUCLEAR ELECTRIC INS LTD	204,489	199,538	45.11 %	45.21 %	0.29 %	84.25 %
	62	4718	TIPTREE FIN GRP	198,816	160,315	65.81 %	72.47 %	0.28 %	84.53 %
	63	5103	NEXTERA ENERGY GRP	198,044	164,123	48.81 %	52.32 %	0.28 %	84.81 %
	64	50	COUNTRY INS & FIN SERV GRP	188,661	199,233	51.75 %	54.26 %	0.27 %	85.08 %
	65	920	GLOBAL IND GRP	186,480	190,345	46.41 %	50.93 %	0.27 %	85.35 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	1279	ARCH INS GRP	185,972	201,799	37.67 %	38.59 %	0.27 %	85.62 %
	67	4969	TRISURA GRP	179,358	192,586	14.12 %	31.89 %	0.26 %	85.87 %
	68	7	FEDERATED MUT GRP	168,923	187,392	52.28 %	57.43 %	0.24 %	86.11 %
	69	15261	SOCIETY INS A MUT CO	168,163	165,977	56.18 %	59.94 %	0.24 %	86.35 %
	70	226	MERCHANTS MUT GRP	167,951	166,555	63.12 %	73.37 %	0.24 %	86.59 %
	71	513	IOWA FARM BUREAU GRP	153,964	155,747	36.27 %	38.17 %	0.22 %	86.81 %
	72	586	ARBELLA INS GRP	151,555	146,978	32.95 %	41.30 %	0.22 %	87.03 %
	73	153	PEKIN INS GRP	150,170	144,870	54.12 %	58.17 %	0.21 %	87.24 %
	74	5013	VANTAGE RISK HOLDINGS GRP	143,608	130,184	14.38 %	15.33 %	0.20 %	87.45 %
	75	4672	DB INS GRP	141,033	141,073	38.76 %	49.31 %	0.20 %	87.65 %
	76	4908	ASCOT INS US GRP	140,037	127,504	28.40 %	35.41 %	0.20 %	87.85 %
	77	5101	SLIDE INS HOLDINGS GRP	138,918	45,427	2.85 %	2.85 %	0.20 %	88.05 %
	78	4715	MS & AD INS GRP	137,946	136,854	13.53 %	16.06 %	0.20 %	88.24 %
	79	807	COLUMBIA INS GRP	136,966	136,938	44.32 %	47.40 %	0.20 %	88.44 %
	80	28535	TRIANGLE INS CO INC	136,887	138,929	63.33 %	63.38 %	0.20 %	88.64 %
	81	155	PROGRESSIVE GRP	135,587	120,064	55.25 %	60.05 %	0.19 %	88.83 %
	82	4911	MIDWEST FAMILY GRP	135,416	132,408	51.07 %	59.78 %	0.19 %	89.02 %
	83	3407	MUTUAL CAPITAL GRP INC GRP	132,094	128,232	35.17 %	37.96 %	0.19 %	89.21 %
	84	306	TRUSTAGE GRP	131,187	125,661	39.38 %	48.48 %	0.19 %	89.40 %
	85	14575	MILLERS CAPITAL INS CO	123,067	122,310	40.65 %	43.32 %	0.18 %	89.57 %
	86	67	MICHIGAN FARM BUREAU GRP	122,202	115,104	69.35 %	74.41 %	0.17 %	89.75 %
	87	4507	BUILDERS GRP	121,340	117,748	50.99 %	68.64 %	0.17 %	89.92 %
	88	5077	ACCREDITED INS HOLDINGS GRP	118,802	133,264	83.38 %	99.19 %	0.17 %	90.09 %
	89	71	UNIVERSAL INS CO GRP	117,711	115,760	10.49 %	11.87 %	0.17 %	90.26 %
	90	109	KENTUCKY FARM BUREAU GRP	114,669	107,692	92.91 %	93.31 %	0.16 %	90.42 %
	91	660	MERCURY GEN GRP	112,529	111,069	101.49 %	113.98 %	0.16 %	90.58 %
	92	5099	RURAL MUT GRP	110,970	105,532	88.11 %	99.21 %	0.16 %	90.74 %
	93	1302	BUILDERS INS GRP	110,658	82,009	33.77 %	56.28 %	0.16 %	90.90 %
	94	1275	QUINCY MUT GRP	107,640	103,120	48.80 %	53.40 %	0.15 %	91.05 %
	95	542	INDIANA FARM BUREAU GRP	106,460	100,563	55.21 %	55.48 %	0.15 %	91.20 %
	96	518	GRINNELL MUT GRP	105,343	105,393	43.04 %	42.03 %	0.15 %	91.36 %
	97	15997	MMG INS CO	104,953	99,745	53.57 %	56.37 %	0.15 %	91.51 %
	98	5076	WEST BEND INS GRP	103,824	101,850	55.68 %	60.65 %	0.15 %	91.65 %
	99	411	MAPFRE INS GRP	103,699	117,910	26.85 %	29.84 %	0.15 %	91.80 %
	100	4904	INTACT FINANCIAL GRP	101,453	102,431	55.71 %	61.52 %	0.14 %	91.95 %
	101	16427	ATEGRITY SPECIALTY INS CO	100,151	131,503	52.18 %	63.98 %	0.14 %	92.09 %
	102	517	HANNOVER GRP	94,631	86,230	91.24 %	108.74 %	0.14 %	92.22 %
	103	4761	ECM INS GRP	94,406	94,362	40.46 %	43.73 %	0.13 %	92.36 %
	104	17710	ALABAMA MUNICIPAL INS CORP	85,620	78,560	62.19 %	79.83 %	0.12 %	92.48 %
	105	309	WESTERN NATL MUT GRP	85,572	85,838	56.73 %	67.26 %	0.12 %	92.60 %
	106	536	GUIDEWELL MUT HOLDING GRP	85,278	84,009	53.85 %	53.21 %	0.12 %	92.73 %
	107	16098	WESTMINSTER AMER INS CO	85,006	79,539	14.37 %	17.06 %	0.12 %	92.85 %
	108	5	ALFA INS GRP	84,919	80,071	44.86 %	54.14 %	0.12 %	92.97 %
	109	14176	HASTINGS INS CO	84,670	84,476	18.75 %	23.82 %	0.12 %	93.09 %
	110	5092	5B ALLIANCE GRP	84,440	76,644	32.03 %	35.00 %	0.12 %	93.21 %
	111	5065	SUTTON NATL GRP	84,034	76,347	22.12 %	25.96 %	0.12 %	93.33 %
	112	775	PHARMACISTS MUT GRP	83,775	79,740	43.63 %	46.77 %	0.12 %	93.45 %
	113	10374	ERIE & NIAGRA INS ASSOC	83,762	79,379	43.30 %	47.48 %	0.12 %	93.57 %
	114	15024	PREFERRED MUT INS CO	81,682	80,773	34.47 %	40.39 %	0.12 %	93.68 %
	115	694	TENNESSEE FARMERS GRP	79,455	65,593	39.15 %	40.86 %	0.11 %	93.80 %
	116	55	AUTOMOBILE CLUB MI GRP	78,550	71,680	43.95 %	46.99 %	0.11 %	93.91 %
	117	5111	HADRON HOLDCO GRP	77,849	47,726	49.44 %	50.51 %	0.11 %	94.02 %
	118	62	EMC INS CO GRP	77,185	78,187	61.80 %	65.77 %	0.11 %	94.13 %
	119	123	SHELTER INS GRP	77,127	69,092	71.49 %	73.57 %	0.11 %	94.24 %
	120	256	COACTION GLOBAL INC GRP	76,991	75,783	47.68 %	55.43 %	0.11 %	94.35 %
	121	17499	VICTOR INS EXCHANGE	76,687	69,397	12.27 %	12.27 %	0.11 %	94.46 %
	122	5049	GRANADA FIN GRP	76,217	85,372	23.97 %	40.85 %	0.11 %	94.57 %
	123	1120	EVEREST REINS HOLDINGS GRP	73,201	114,469	133.37 %	165.10 %	0.10 %	94.67 %
	124	12961	CANOPIUS US INS	73,045	43,795	39.34 %	40.45 %	0.10 %	94.78 %
	125	271	PENNSYLVANIA NATL INS GRP	73,007	70,889	76.47 %	77.77 %	0.10 %	94.88 %
			INDUSTRY TOTAL	70,054,679	68,500,175	47.45 %	54.02 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
05 - Total Commercial Multi-Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	3548	TRAVELERS GRP	6,264,126	6,142,172	43.93 %	51.22 %	8.97 %	8.97 %
	2	91	HARTFORD FIRE & CAS GRP	4,006,892	3,795,866	44.91 %	48.67 %	5.74 %	14.71 %
	3	626	CHUBB LTD GRP	3,768,898	3,661,905	33.49 %	35.91 %	5.40 %	20.11 %
	4	176	STATE FARM GRP	2,935,506	2,893,857	84.26 %	95.24 %	4.21 %	24.32 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	2,806,239	2,711,838	44.55 %	51.97 %	4.02 %	28.34 %
	6	280	AUTO OWNERS GRP	2,746,664	2,685,356	44.19 %	51.47 %	3.93 %	32.27 %
	7	111	LIBERTY MUT GRP	2,345,440	2,406,543	51.76 %	58.59 %	3.36 %	35.63 %
	8	244	CINCINNATI FIN GRP	1,957,331	1,901,596	37.69 %	44.15 %	2.80 %	38.44 %
	9	213	ERIE INS GRP	1,923,213	1,820,855	54.85 %	58.38 %	2.76 %	41.19 %
	10	69	FARMERS INS GRP	1,773,072	1,861,979	62.44 %	66.24 %	2.54 %	43.73 %
	11	8	ALLSTATE INS GRP	1,699,385	1,577,156	43.88 %	45.91 %	2.43 %	46.17 %
	12	140	NATIONWIDE CORP GRP	1,633,556	1,670,244	37.12 %	47.49 %	2.34 %	48.51 %
	13	218	CNA INS GRP	1,513,660	1,529,039	52.60 %	65.40 %	2.17 %	50.68 %
	14	88	THE HANOVER INS GRP	1,499,957	1,468,431	48.52 %	57.24 %	2.15 %	52.83 %
	15	12	AMERICAN INTL GRP	1,287,250	1,234,540	50.21 %	56.48 %	1.84 %	54.67 %
	16	222	GREATER NY GRP	1,126,703	1,146,601	42.39 %	52.85 %	1.61 %	56.28 %
	17	98	WR BERKLEY CORP GRP	1,063,169	1,055,681	40.39 %	45.47 %	1.52 %	57.81 %
	18	31	BERKSHIRE HATHAWAY GRP	1,034,935	1,204,799	55.63 %	64.62 %	1.48 %	59.29 %
	19	2538	AMTRUST FINANCIAL SERV GRP	906,841	833,853	37.53 %	47.94 %	1.30 %	60.59 %
	20	13528	BROTHERHOOD MUT INS CO	823,661	784,449	46.74 %	51.97 %	1.18 %	61.77 %
	21	761	ALLIANZ INS GRP	774,604	769,046	43.64 %	58.56 %	1.11 %	62.88 %
	22	4851	CHURCH MUT GRP	769,584	767,001	50.08 %	55.93 %	1.10 %	63.98 %
	23	201	UTICA GRP	746,047	698,064	42.77 %	53.00 %	1.07 %	65.05 %
	24	361	MUNICH RE GRP	727,546	712,631	47.19 %	56.30 %	1.04 %	66.09 %
	25	785	MARKEL GRP	719,321	764,842	55.53 %	62.04 %	1.03 %	67.12 %
	26	158	FAIRFAX FIN GRP	693,441	710,075	57.10 %	67.22 %	0.99 %	68.12 %
	27	212	ZURICH INS GRP	682,368	673,005	51.66 %	58.25 %	0.98 %	69.09 %
	28	228	WESTFIELD GRP	635,557	641,723	42.75 %	47.26 %	0.91 %	70.00 %
	29	473	AMERICAN FAMILY INS GRP	494,555	692,255	48.44 %	50.62 %	0.71 %	70.71 %
	30	303	GUIDEONE INS GRP	481,890	442,706	47.62 %	53.71 %	0.69 %	71.40 %
	31	242	SELECTIVE INS GRP	462,237	444,478	39.78 %	43.15 %	0.66 %	72.07 %
	32	248	UNITED FIRE & CAS GRP	431,894	268,996	188.83 %	229.62 %	0.62 %	72.68 %
	33	14184	ACUITY A MUT INS CO	394,020	386,111	47.38 %	53.10 %	0.56 %	73.25 %
	34	84	AMERICAN FINANCIAL GRP	384,242	422,824	38.76 %	44.85 %	0.55 %	73.80 %
	35	749	SCOR GRP	378,713	197,630	251.71 %	280.81 %	0.54 %	74.34 %
	36	1309	FRANKENMUTH GRP	364,101	346,767	46.73 %	54.81 %	0.52 %	74.86 %
	37	408	BROOKFIELD WEALTH SOLUTIONS GRP	362,043	390,347	50.61 %	56.05 %	0.52 %	75.38 %
	38	234	VERMONT MUT GRP	339,929	330,954	28.53 %	29.59 %	0.49 %	75.87 %
	39	144	N&D UNION MUT INS GRP	331,721	318,193	24.84 %	30.99 %	0.48 %	76.34 %
	40	96	SECURA INS GRP	316,922	303,055	39.76 %	45.64 %	0.45 %	76.80 %
	41	36	CENTRAL MUT INS CO GRP	306,363	295,168	38.94 %	43.09 %	0.44 %	77.24 %
	42	250	DONEGAL GRP	286,044	281,590	38.98 %	43.08 %	0.41 %	77.65 %
	43	150	OLD REPUBLIC GRP	280,401	249,394	52.19 %	62.76 %	0.40 %	78.05 %
	44	4861	HERITAGE INS HOLDINGS GRP	274,375	278,161	2.68 %	N/A	0.39 %	78.44 %
	45	291	ENCOVA MUT INS GRP	270,991	266,083	64.93 %	67.43 %	0.39 %	78.83 %
	46	4773	FRONTLINE INS GRP	269,819	270,731	4.27 %	4.56 %	0.39 %	79.22 %
	47	5010	SH1 HOLDINGS GRP	267,994	210,794	31.88 %	37.42 %	0.38 %	79.60 %
	48	4997	ACCELERANT HOLDINGS GRP	257,052	232,254	44.96 %	45.94 %	0.37 %	79.97 %
	49	3829	GEOVERA HOLDINGS INC GRP	254,956	271,288	10.03 %	10.67 %	0.37 %	80.33 %
	50	572	BCBS OF MI GRP	250,893	252,893	52.32 %	58.24 %	0.36 %	80.69 %
	51	39640	VELOCITY SPECIALTY INS CO	249,672	243,467	11.49 %	13.70 %	0.36 %	81.05 %
	52	447	HARFORD GRP	248,989	247,003	44.36 %	49.40 %	0.36 %	81.41 %
	53	474	FCCI MUT INS GRP	226,778	231,787	72.13 %	86.97 %	0.32 %	81.73 %
	54	124	AMERISURE CO GRP	225,296	220,796	55.71 %	73.40 %	0.32 %	82.06 %
	55	22	ANDOVER GRP	222,805	216,034	39.24 %	43.40 %	0.32 %	82.37 %
	56	15326	UTICA FIRST INS CO	217,526	213,728	57.90 %	71.11 %	0.31 %	82.69 %
	57	5080	EMERALD BAY GRP	216,573	122,523	21.15 %	23.49 %	0.31 %	83.00 %
	58	4359	HOUSING AUTHORITY PROP GRP	215,925	212,739	34.05 %	34.12 %	0.31 %	83.31 %
	59	4804	MULTINATIONAL GRP	210,638	193,952	7.91 %	10.02 %	0.30 %	83.61 %
	60	267	GRANGE MUT CAS GRP	209,729	206,815	46.89 %	51.46 %	0.30 %	83.91 %
	61	34215	NUCLEAR ELECTRIC INS LTD	204,489	199,538	45.11 %	45.21 %	0.29 %	84.20 %
	62	4718	TIPTREE FIN GRP	198,816	160,315	65.81 %	72.47 %	0.28 %	84.49 %
	63	5103	NEXTERA ENERGY GRP	198,044	164,123	48.81 %	52.32 %	0.28 %	84.77 %
	64	50	COUNTRY INS & FIN SERV GRP	188,661	199,233	51.75 %	54.26 %	0.27 %	85.04 %
	65	920	GLOBAL IND GRP	186,480	190,345	46.41 %	50.93 %	0.27 %	85.31 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
05 - Total Commercial Multi-Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	1279	ARCH INS GRP	185,973	201,800	37.67 %	38.59 %	0.27 %	85.57 %
	67	4969	TRISURA GRP	179,358	192,586	14.12 %	31.89 %	0.26 %	85.83 %
	68	7	FEDERATED MUT GRP	168,923	187,392	52.28 %	57.43 %	0.24 %	86.07 %
	69	15261	SOCIETY INS A MUT CO	168,163	165,977	56.18 %	59.94 %	0.24 %	86.31 %
	70	226	MERCHANTS MUT GRP	167,951	166,555	63.12 %	73.37 %	0.24 %	86.55 %
	71	513	IOWA FARM BUREAU GRP	153,964	155,747	36.27 %	38.17 %	0.22 %	86.77 %
	72	586	ARBELLA INS GRP	151,555	146,978	32.95 %	41.30 %	0.22 %	86.99 %
	73	153	PEKIN INS GRP	150,170	144,870	54.12 %	58.17 %	0.22 %	87.21 %
	74	5013	VANTAGE RISK HOLDINGS GRP	143,608	130,184	14.38 %	15.33 %	0.21 %	87.41 %
	75	4672	DB INS GRP	141,033	141,073	38.76 %	49.31 %	0.20 %	87.61 %
	76	4908	ASCOT INS US GRP	140,037	127,504	28.40 %	35.41 %	0.20 %	87.82 %
	77	5101	SLIDE INS HOLDINGS GRP	138,918	45,427	2.85 %	2.85 %	0.20 %	88.01 %
	78	4715	MS & AD INS GRP	137,946	136,854	13.53 %	16.06 %	0.20 %	88.21 %
	79	807	COLUMBIA INS GRP	136,966	136,938	44.32 %	47.40 %	0.20 %	88.41 %
	80	28535	TRIANGLE INS CO INC	136,887	138,929	63.33 %	63.38 %	0.20 %	88.60 %
	81	155	PROGRESSIVE GRP	135,587	120,064	55.25 %	60.05 %	0.19 %	88.80 %
	82	4911	MIDWEST FAMILY GRP	135,416	132,408	51.07 %	59.78 %	0.19 %	88.99 %
	83	3407	MUTUAL CAPITAL GRP INC GRP	132,094	128,232	35.17 %	37.96 %	0.19 %	89.18 %
	84	306	TRUSTAGE GRP	131,187	125,661	39.38 %	48.48 %	0.19 %	89.37 %
	85	14575	MILLERS CAPITAL INS CO	123,067	122,310	40.65 %	43.32 %	0.18 %	89.55 %
	86	67	MICHIGAN FARM BUREAU GRP	122,202	115,104	69.35 %	74.41 %	0.18 %	89.72 %
	87	4507	BUILDERS GRP	121,340	117,748	50.99 %	68.60 %	0.17 %	89.89 %
	88	5077	ACCREDITED INS HOLDINGS GRP	118,802	133,264	83.38 %	99.19 %	0.17 %	90.06 %
	89	71	UNIVERSAL INS CO GRP	117,711	115,760	10.49 %	11.87 %	0.17 %	90.23 %
	90	109	KENTUCKY FARM BUREAU GRP	114,669	107,692	92.91 %	93.31 %	0.16 %	90.40 %
	91	660	MERCURY GEN GRP	112,529	111,069	101.49 %	113.98 %	0.16 %	90.56 %
	92	5099	RURAL MUT GRP	110,970	105,532	88.11 %	99.21 %	0.16 %	90.72 %
	93	1302	BUILDERS INS GRP	110,658	82,009	33.77 %	56.28 %	0.16 %	90.88 %
	94	1275	QUINCY MUT GRP	107,640	103,120	48.80 %	53.40 %	0.15 %	91.03 %
	95	542	INDIANA FARM BUREAU GRP	106,460	100,563	55.21 %	55.48 %	0.15 %	91.18 %
	96	518	GRINNELL MUT GRP	105,343	105,393	43.04 %	42.03 %	0.15 %	91.33 %
	97	15997	MMG INS CO	104,953	99,745	53.57 %	56.37 %	0.15 %	91.48 %
	98	5076	WEST BEND INS GRP	103,824	101,850	55.68 %	60.65 %	0.15 %	91.63 %
	99	411	MAPFRE INS GRP	103,699	117,910	26.85 %	29.84 %	0.15 %	91.78 %
	100	16427	ATEGRITY SPECIALTY INS CO	100,151	131,503	52.18 %	63.98 %	0.14 %	91.93 %
	101	4904	INTACT FINANCIAL GRP	99,888	100,951	56.52 %	62.44 %	0.14 %	92.07 %
	102	517	HANNOVER GRP	94,627	86,226	91.25 %	108.74 %	0.14 %	92.20 %
	103	4761	ECM INS GRP	94,406	94,362	40.46 %	43.73 %	0.14 %	92.34 %
	104	17710	ALABAMA MUNICIPAL INS CORP	85,620	78,560	62.19 %	79.83 %	0.12 %	92.46 %
	105	309	WESTERN NATL MUT GRP	85,572	85,838	56.73 %	67.26 %	0.12 %	92.58 %
	106	536	GUIDEWELL MUT HOLDING GRP	85,278	84,009	53.85 %	53.21 %	0.12 %	92.71 %
	107	16098	WESTMINSTER AMER INS CO	85,006	79,539	14.37 %	17.06 %	0.12 %	92.83 %
	108	5	ALFA INS GRP	84,919	80,071	44.86 %	54.14 %	0.12 %	92.95 %
	109	14176	HASTINGS INS CO	84,670	84,476	18.75 %	23.82 %	0.12 %	93.07 %
	110	5092	5B ALLIANCE GRP	84,440	76,644	32.03 %	35.00 %	0.12 %	93.19 %
	111	5065	SUTTON NATL GRP	84,034	76,347	22.12 %	25.96 %	0.12 %	93.31 %
	112	775	PHARMACISTS MUT GRP	83,775	79,740	43.63 %	46.77 %	0.12 %	93.43 %
	113	10374	ERIE & NIAGRA INS ASSOC	83,762	79,379	43.30 %	47.48 %	0.12 %	93.55 %
	114	15024	PREFERRED MUT INS CO	81,682	80,773	34.47 %	40.39 %	0.12 %	93.67 %
	115	694	TENNESSEE FARMERS GRP	79,455	65,593	39.15 %	40.86 %	0.11 %	93.78 %
	116	55	AUTOMOBILE CLUB MI GRP	78,550	71,680	43.95 %	46.97 %	0.11 %	93.90 %
	117	5111	HADRON HOLDCO GRP	77,849	47,726	49.44 %	50.51 %	0.11 %	94.01 %
	118	62	EMC INS CO GRP	77,185	78,187	61.80 %	65.77 %	0.11 %	94.12 %
	119	123	SHELTER INS GRP	77,127	69,092	71.49 %	73.57 %	0.11 %	94.23 %
	120	256	COACTION GLOBAL INC GRP	76,991	75,783	47.68 %	55.43 %	0.11 %	94.34 %
	121	17499	VICTOR INS EXCHANGE	76,687	69,397	12.27 %	12.27 %	0.11 %	94.45 %
	122	5049	GRANADA FIN GRP	76,217	85,372	23.97 %	40.85 %	0.11 %	94.56 %
	123	12961	CANOPIUS US INS	73,045	43,795	39.34 %	40.45 %	0.10 %	94.66 %
	124	271	PENNSYLVANIA NATL INS GRP	73,007	70,889	76.47 %	77.77 %	0.10 %	94.77 %
	125	1120	EVEREST REINS HOLDINGS GRP	72,859	114,108	133.71 %	165.54 %	0.10 %	94.87 %
			INDUSTRY TOTAL	69,802,712	68,228,300	47.66 %	54.29 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	3548	TRAVELERS GRP	121,273	117,994	39.75 %	43.97 %	11.52 %	11.52 %
	2	280	AUTO OWNERS GRP	92,453	90,061	37.70 %	41.20 %	8.79 %	20.31 %
	3	17710	ALABAMA MUNICIPAL INS CORP	85,620	78,560	62.19 %	79.83 %	8.14 %	28.45 %
	4	244	CINCINNATI FIN GRP	65,139	62,533	24.00 %	28.48 %	6.19 %	34.64 %
	5	5	ALFA INS GRP	57,202	54,544	40.74 %	41.76 %	5.44 %	40.07 %
	6	91	HARTFORD FIRE & CAS GRP	55,171	50,793	25.48 %	19.46 %	5.24 %	45.31 %
	7	176	STATE FARM GRP	51,466	50,906	48.00 %	51.51 %	4.89 %	50.20 %
	8	626	CHUBB LTD GRP	32,348	31,194	52.14 %	54.61 %	3.07 %	53.28 %
	9	8	ALLSTATE INS GRP	31,787	29,539	33.12 %	34.24 %	3.02 %	56.30 %
	10	1309	FRANKENMUTH GRP	31,642	30,553	40.84 %	47.34 %	3.01 %	59.31 %
			STATE TOTAL	1,052,348	1,026,518	42.05 %	47.81 %	100.00 %	100.00 %
Alaska	1	111	LIBERTY MUT GRP	24,729	24,760	23.33 %	26.55 %	20.32 %	20.32 %
	2	4485	COPPERPOINT GRP	20,807	18,755	40.61 %	42.77 %	17.10 %	37.42 %
	3	176	STATE FARM GRP	19,520	19,062	82.72 %	86.94 %	16.04 %	53.46 %
	4	8	ALLSTATE INS GRP	7,352	6,726	31.56 %	32.55 %	6.04 %	59.50 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	5,122	5,286	2.01 %	4.52 %	4.21 %	63.71 %
	6	50	COUNTRY INS & FIN SERV GRP	4,903	5,408	86.83 %	86.85 %	4.03 %	67.73 %
	7	4851	CHURCH MUT GRP	4,792	4,695	72.35 %	76.06 %	3.94 %	71.67 %
	8	626	CHUBB LTD GRP	3,975	4,131	843.37 %	844.46 %	3.27 %	74.94 %
	9	3548	TRAVELERS GRP	3,705	3,555	N/A	N/A	3.04 %	77.98 %
	10	785	MARKEL GRP	2,943	2,770	22.10 %	25.71 %	2.42 %	80.40 %
			STATE TOTAL	121,700	117,134	66.92 %	69.37 %	100.00 %	100.00 %
Arizona	1	3548	TRAVELERS GRP	100,252	97,620	51.27 %	62.11 %	9.24 %	9.24 %
	2	280	AUTO OWNERS GRP	80,503	75,290	51.81 %	58.81 %	7.42 %	16.66 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	68,841	65,808	28.24 %	36.16 %	6.34 %	23.00 %
	4	91	HARTFORD FIRE & CAS GRP	66,056	61,977	73.11 %	85.33 %	6.09 %	29.09 %
	5	8	ALLSTATE INS GRP	55,564	46,245	32.76 %	33.82 %	5.12 %	34.21 %
	6	69	FARMERS INS GRP	45,731	48,466	38.83 %	34.82 %	4.21 %	38.43 %
	7	176	STATE FARM GRP	45,572	43,500	65.92 %	70.32 %	4.20 %	42.63 %
	8	626	CHUBB LTD GRP	44,154	42,307	33.02 %	34.74 %	4.07 %	46.69 %
	9	111	LIBERTY MUT GRP	40,990	41,145	74.87 %	80.72 %	3.78 %	50.47 %
	10	218	CNA INS GRP	34,766	35,850	120.51 %	129.16 %	3.20 %	53.68 %
			STATE TOTAL	1,085,078	1,049,867	52.35 %	58.92 %	100.00 %	100.00 %
Arkansas	1	3548	TRAVELERS GRP	55,072	53,048	20.47 %	25.46 %	8.89 %	8.89 %
	2	280	AUTO OWNERS GRP	53,415	52,836	39.10 %	41.60 %	8.63 %	17.52 %
	3	176	STATE FARM GRP	39,489	37,739	58.53 %	60.79 %	6.38 %	23.90 %
	4	244	CINCINNATI FIN GRP	32,402	32,521	20.18 %	23.60 %	5.23 %	29.13 %
	5	13528	BROTHERHOOD MUT INS CO	30,251	28,803	31.93 %	33.46 %	4.89 %	34.01 %
	6	91	HARTFORD FIRE & CAS GRP	27,955	25,775	64.08 %	66.82 %	4.51 %	38.53 %
	7	626	CHUBB LTD GRP	24,296	23,341	10.95 %	11.22 %	3.92 %	42.45 %
	8	123	SHELTER INS GRP	22,360	19,564	86.49 %	87.85 %	3.61 %	46.06 %
	9	111	LIBERTY MUT GRP	21,522	22,091	36.08 %	39.79 %	3.48 %	49.54 %
	10	4851	CHURCH MUT GRP	20,869	20,700	45.24 %	48.57 %	3.37 %	52.91 %
			STATE TOTAL	619,247	597,119	42.85 %	45.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	3548	TRAVELERS GRP	983,958	965,608	43.69 %	55.45 %	12.67 %	12.67 %
	2	69	FARMERS INS GRP	947,863	1,033,563	91.24 %	98.65 %	12.21 %	24.88 %
	3	91	HARTFORD FIRE & CAS GRP	622,193	577,237	73.41 %	81.99 %	8.01 %	32.90 %
	4	626	CHUBB LTD GRP	492,263	486,949	37.42 %	38.70 %	6.34 %	39.24 %
	5	176	STATE FARM GRP	373,297	377,670	202.06 %	237.11 %	4.81 %	44.05 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	370,204	356,917	80.43 %	95.32 %	4.77 %	48.82 %
	7	280	AUTO OWNERS GRP	288,146	275,423	46.12 %	57.98 %	3.71 %	52.53 %
	8	111	LIBERTY MUT GRP	238,127	241,634	N/A	6.39 %	3.07 %	55.60 %
	9	140	NATIONWIDE CORP GRP	210,470	210,692	56.16 %	65.47 %	2.71 %	58.31 %
	10	218	CNA INS GRP	204,103	210,722	64.91 %	78.15 %	2.63 %	60.94 %
			STATE TOTAL	7,763,013	7,634,465	73.63 %	85.50 %	100.00 %	100.00 %
Colorado	1	176	STATE FARM GRP	159,382	153,689	57.92 %	61.24 %	10.99 %	10.99 %
	2	3548	TRAVELERS GRP	149,714	150,893	36.98 %	41.06 %	10.32 %	21.31 %
	3	69	FARMERS INS GRP	89,229	83,738	25.05 %	25.17 %	6.15 %	27.47 %
	4	91	HARTFORD FIRE & CAS GRP	84,313	79,394	53.05 %	59.78 %	5.81 %	33.28 %
	5	111	LIBERTY MUT GRP	74,084	75,352	28.42 %	33.39 %	5.11 %	38.39 %
	6	626	CHUBB LTD GRP	65,062	62,989	10.28 %	14.27 %	4.49 %	42.87 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	57,721	55,093	37.12 %	41.75 %	3.98 %	46.85 %
	8	8	ALLSTATE INS GRP	49,506	43,183	18.15 %	19.73 %	3.41 %	50.27 %
	9	280	AUTO OWNERS GRP	41,792	43,537	22.12 %	24.77 %	2.88 %	53.15 %
	10	473	AMERICAN FAMILY INS GRP	41,331	61,074	15.11 %	15.55 %	2.85 %	56.00 %
			STATE TOTAL	1,450,281	1,431,501	36.27 %	40.96 %	100.00 %	100.00 %
Connecticut	1	3548	TRAVELERS GRP	115,765	112,053	52.32 %	57.68 %	11.69 %	11.69 %
	2	91	HARTFORD FIRE & CAS GRP	91,905	88,893	55.91 %	59.06 %	9.28 %	20.98 %
	3	626	CHUBB LTD GRP	82,811	79,219	27.83 %	27.86 %	8.36 %	29.34 %
	4	222	GREATER NY GRP	75,470	74,015	33.71 %	40.03 %	7.62 %	36.96 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	69,103	67,892	43.03 %	49.29 %	6.98 %	43.94 %
	6	234	VERMONT MUT GRP	52,447	50,773	31.72 %	34.04 %	5.30 %	49.24 %
	7	98	WR BERKLEY CORP GRP	37,247	35,601	85.17 %	91.00 %	3.76 %	53.00 %
	8	111	LIBERTY MUT GRP	36,158	40,910	50.30 %	55.42 %	3.65 %	56.65 %
	9	88	THE HANOVER INS GRP	33,300	34,244	75.12 %	81.00 %	3.36 %	60.02 %
	10	201	UTICA GRP	31,069	30,209	57.34 %	68.36 %	3.14 %	63.16 %
			STATE TOTAL	990,055	976,732	49.57 %	55.23 %	100.00 %	100.00 %
Delaware	1	34215	NUCLEAR ELECTRIC INS LTD	204,489	199,538	45.11 %	45.21 %	50.34 %	50.34 %
	2	250	DONEGAL GRP	24,106	23,189	31.58 %	34.17 %	5.93 %	56.27 %
	3	447	HARFORD GRP	19,928	18,828	34.74 %	38.74 %	4.91 %	61.18 %
	4	3548	TRAVELERS GRP	18,025	17,844	69.53 %	77.44 %	4.44 %	65.61 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	14,990	15,191	24.89 %	29.35 %	3.69 %	69.30 %
	6	91	HARTFORD FIRE & CAS GRP	10,872	10,432	54.37 %	66.13 %	2.68 %	71.98 %
	7	626	CHUBB LTD GRP	10,121	9,137	22.27 %	24.07 %	2.49 %	74.47 %
	8	244	CINCINNATI FIN GRP	8,653	8,454	21.30 %	26.12 %	2.13 %	76.60 %
	9	140	NATIONWIDE CORP GRP	7,028	7,504	19.62 %	30.17 %	1.73 %	78.33 %
	10	111	LIBERTY MUT GRP	6,446	6,621	17.83 %	23.15 %	1.59 %	79.92 %
			STATE TOTAL	406,236	394,907	42.18 %	44.66 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	3548	TRAVELERS GRP	36,099	35,810	15.93 %	21.54 %	14.41 %	14.41 %
	2	91	HARTFORD FIRE & CAS GRP	28,523	29,656	28.57 %	32.25 %	11.39 %	25.80 %
	3	213	ERIE INS GRP	27,660	26,500	61.81 %	64.22 %	11.04 %	36.84 %
	4	626	CHUBB LTD GRP	18,481	18,565	14.56 %	14.16 %	7.38 %	44.22 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	16,982	15,448	32.34 %	41.72 %	6.78 %	51.00 %
	6	222	GREATER NY GRP	14,878	14,787	22.49 %	29.47 %	5.94 %	56.94 %
	7	447	HARFORD GRP	13,766	13,454	52.82 %	55.76 %	5.50 %	62.43 %
	8	88	THE HANOVER INS GRP	10,024	9,637	53.33 %	55.57 %	4.00 %	66.43 %
	9	218	CNA INS GRP	8,854	8,978	17.49 %	58.74 %	3.53 %	69.97 %
	10	176	STATE FARM GRP	7,591	7,501	55.03 %	61.55 %	3.03 %	73.00 %
			STATE TOTAL	250,497	243,799	31.13 %	37.90 %	100.00 %	100.00 %
Florida	1	4861	HERITAGE INS HOLDINGS GRP	266,810	272,252	2.67 %	N/A	6.71 %	6.71 %
	2	4773	FRONTLINE INS GRP	249,785	252,231	4.28 %	4.57 %	6.29 %	13.00 %
	3	8	ALLSTATE INS GRP	221,470	217,131	15.90 %	17.95 %	5.57 %	18.57 %
	4	91	HARTFORD FIRE & CAS GRP	220,386	213,746	12.68 %	12.93 %	5.55 %	24.12 %
	5	111	LIBERTY MUT GRP	188,726	192,559	36.85 %	41.92 %	4.75 %	28.87 %
	6	626	CHUBB LTD GRP	167,690	166,462	N/A	N/A	4.22 %	33.09 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	156,140	153,806	32.92 %	39.44 %	3.93 %	37.02 %
	8	5101	SLIDE INS HOLDINGS GRP	138,918	45,427	2.85 %	2.85 %	3.50 %	40.51 %
	9	280	AUTO OWNERS GRP	138,197	134,606	56.20 %	90.78 %	3.48 %	43.99 %
	10	785	MARKEL GRP	137,312	160,502	6.24 %	8.49 %	3.46 %	47.45 %
			STATE TOTAL	3,973,920	3,942,523	19.70 %	25.01 %	100.00 %	100.00 %
Georgia	1	3548	TRAVELERS GRP	188,876	182,941	52.35 %	59.85 %	9.71 %	9.71 %
	2	91	HARTFORD FIRE & CAS GRP	127,401	118,135	58.86 %	65.85 %	6.55 %	16.25 %
	3	280	AUTO OWNERS GRP	125,620	124,832	46.61 %	57.47 %	6.46 %	22.71 %
	4	176	STATE FARM GRP	106,438	102,358	57.74 %	63.69 %	5.47 %	28.18 %
	5	626	CHUBB LTD GRP	99,167	98,895	26.63 %	27.68 %	5.10 %	33.28 %
	6	8	ALLSTATE INS GRP	78,614	70,386	39.23 %	40.18 %	4.04 %	37.32 %
	7	244	CINCINNATI FIN GRP	68,431	67,334	16.73 %	24.88 %	3.52 %	40.83 %
	8	88	THE HANOVER INS GRP	56,016	53,498	31.50 %	46.67 %	2.88 %	43.71 %
	9	201	UTICA GRP	52,630	50,051	39.51 %	48.98 %	2.70 %	46.42 %
	10	361	MUNICH RE GRP	47,570	45,841	56.97 %	65.95 %	2.44 %	48.86 %
			STATE TOTAL	1,945,753	1,882,601	43.91 %	51.16 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	105,209	96,478	26.72 %	29.35 %	29.16 %	29.16 %
	2	761	ALLIANZ INS GRP	66,047	65,886	N/A	N/A	18.31 %	47.46 %
	3	4672	DB INS GRP	35,732	36,662	9.23 %	13.45 %	9.90 %	57.37 %
	4	106	ISLAND INS CO GRP	26,225	23,056	60.46 %	74.56 %	7.27 %	64.64 %
	5	12	AMERICAN INTL GRP	21,707	16,701	16.36 %	17.02 %	6.02 %	70.65 %
	6	176	STATE FARM GRP	13,694	13,691	41.62 %	45.40 %	3.80 %	74.45 %
	7	158	FAIRFAX FIN GRP	10,314	9,254	13.59 %	22.60 %	2.86 %	77.31 %
	8	785	MARKEL GRP	9,919	12,609	68.14 %	75.57 %	2.75 %	80.06 %
	9	749	SCOR GRP	6,846	4,197	245.68 %	277.77 %	1.90 %	81.95 %
	10	140	NATIONWIDE CORP GRP	6,577	6,190	13.61 %	15.57 %	1.82 %	83.78 %
			STATE TOTAL	360,809	347,502	20.71 %	25.63 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	842	FARM BUREAU GRP	57,767	54,589	33.85 %	35.41 %	14.08 %	14.08 %
	2	36480	IDAHO COUNTIES RISK MGMT PROGRAM	47,626	52,598	44.15 %	53.12 %	11.61 %	25.68 %
	3	280	AUTO OWNERS GRP	35,304	33,790	26.39 %	34.62 %	8.60 %	34.29 %
	4	111	LIBERTY MUT GRP	27,527	27,580	41.83 %	47.54 %	6.71 %	40.99 %
	5	3548	TRAVELERS GRP	24,406	23,477	27.26 %	32.41 %	5.95 %	46.94 %
	6	244	CINCINNATI FIN GRP	19,732	20,119	17.04 %	23.50 %	4.81 %	51.75 %
	7	91	HARTFORD FIRE & CAS GRP	18,444	17,730	5.38 %	3.43 %	4.49 %	56.24 %
	8	158	FAIRFAX FIN GRP	14,367	13,376	44.54 %	47.48 %	3.50 %	59.74 %
	9	69	FARMERS INS GRP	13,261	13,260	3.93 %	5.66 %	3.23 %	62.98 %
	10	176	STATE FARM GRP	12,185	11,364	52.60 %	53.02 %	2.97 %	65.94 %
			STATE TOTAL	410,373	404,384	35.62 %	40.33 %	100.00 %	100.00 %
Illinois	1	3548	TRAVELERS GRP	259,210	254,596	49.66 %	58.11 %	9.08 %	9.08 %
	2	176	STATE FARM GRP	215,404	212,605	69.99 %	75.99 %	7.54 %	16.62 %
	3	626	CHUBB LTD GRP	146,160	142,335	63.22 %	62.54 %	5.12 %	21.74 %
	4	213	ERIE INS GRP	123,732	109,127	69.04 %	74.30 %	4.33 %	26.07 %
	5	91	HARTFORD FIRE & CAS GRP	117,964	113,408	42.23 %	49.74 %	4.13 %	30.20 %
	6	222	GREATER NY GRP	114,862	116,700	44.99 %	52.33 %	4.02 %	34.22 %
	7	88	THE HANOVER INS GRP	97,393	93,797	42.14 %	44.32 %	3.41 %	37.63 %
	8	244	CINCINNATI FIN GRP	94,649	92,708	53.33 %	58.88 %	3.31 %	40.95 %
	9	50	COUNTRY INS & FIN SERV GRP	91,252	93,976	37.17 %	37.19 %	3.20 %	44.14 %
	10	280	AUTO OWNERS GRP	87,873	86,789	51.75 %	57.53 %	3.08 %	47.22 %
			STATE TOTAL	2,855,781	2,785,761	50.93 %	57.32 %	100.00 %	100.00 %
Indiana	1	244	CINCINNATI FIN GRP	108,947	104,849	32.87 %	38.52 %	7.98 %	7.98 %
	2	542	INDIANA FARM BUREAU GRP	106,409	100,523	55.23 %	55.50 %	7.79 %	15.77 %
	3	280	AUTO OWNERS GRP	91,614	91,161	43.56 %	50.41 %	6.71 %	22.48 %
	4	3548	TRAVELERS GRP	90,820	90,090	55.20 %	59.60 %	6.65 %	29.14 %
	5	213	ERIE INS GRP	87,943	81,952	78.09 %	81.32 %	6.44 %	35.58 %
	6	626	CHUBB LTD GRP	75,981	72,415	50.13 %	50.60 %	5.57 %	41.14 %
	7	5048	INDIANA FARMERS MUT GRP	60,489	58,776	42.29 %	46.68 %	4.43 %	45.57 %
	8	176	STATE FARM GRP	39,640	38,438	71.27 %	77.39 %	2.90 %	48.48 %
	9	91	HARTFORD FIRE & CAS GRP	33,399	30,780	53.12 %	56.53 %	2.45 %	50.92 %
	10	12	AMERICAN INTL GRP	30,774	33,678	N/A	N/A	2.25 %	53.18 %
			STATE TOTAL	1,365,232	1,329,236	53.47 %	59.31 %	100.00 %	100.00 %
Iowa	1	280	AUTO OWNERS GRP	98,580	92,088	37.09 %	39.38 %	12.59 %	12.59 %
	2	3548	TRAVELERS GRP	61,877	61,119	11.35 %	14.68 %	7.90 %	20.49 %
	3	176	STATE FARM GRP	49,007	48,997	42.60 %	46.68 %	6.26 %	26.75 %
	4	140	NATIONWIDE CORP GRP	46,988	48,623	31.78 %	38.32 %	6.00 %	32.75 %
	5	513	IOWA FARM BUREAU GRP	46,260	45,647	27.57 %	28.74 %	5.91 %	38.65 %
	6	626	CHUBB LTD GRP	34,927	34,624	14.45 %	15.15 %	4.46 %	43.11 %
	7	244	CINCINNATI FIN GRP	28,475	27,299	26.50 %	31.48 %	3.64 %	46.75 %
	8	248	UNITED FIRE & CAS GRP	28,303	18,464	128.14 %	155.29 %	3.61 %	50.36 %
	9	518	GRINNELL MUT GRP	24,118	23,987	35.61 %	35.01 %	3.08 %	53.44 %
	10	98	WR BERKLEY CORP GRP	22,556	20,728	11.31 %	13.16 %	2.88 %	56.32 %
			STATE TOTAL	783,122	757,672	29.06 %	31.76 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	3548	TRAVELERS GRP	66,483	67,237	39.10 %	43.07 %	10.51 %	10.51 %
	2	626	CHUBB LTD GRP	40,999	40,215	41.48 %	42.06 %	6.48 %	16.99 %
	3	280	AUTO OWNERS GRP	32,911	33,039	49.46 %	55.97 %	5.20 %	22.19 %
	4	244	CINCINNATI FIN GRP	32,670	32,077	34.08 %	40.49 %	5.16 %	27.36 %
	5	513	IOWA FARM BUREAU GRP	32,476	34,442	38.81 %	39.98 %	5.13 %	32.49 %
	6	91	HARTFORD FIRE & CAS GRP	31,764	30,432	42.84 %	46.68 %	5.02 %	37.51 %
	7	140	NATIONWIDE CORP GRP	30,981	32,689	20.94 %	25.26 %	4.90 %	42.41 %
	8	176	STATE FARM GRP	30,609	29,433	39.08 %	41.62 %	4.84 %	47.25 %
	9	98	WR BERKLEY CORP GRP	24,915	24,377	25.67 %	27.26 %	3.94 %	51.19 %
	10	13528	BROTHERHOOD MUT INS CO	24,045	23,320	50.91 %	56.58 %	3.80 %	54.99 %
			STATE TOTAL	632,609	631,307	45.62 %	49.35 %	100.00 %	100.00 %
Kentucky	1	109	KENTUCKY FARM BUREAU GRP	114,669	107,692	92.91 %	93.31 %	12.73 %	12.73 %
	2	213	ERIE INS GRP	92,773	83,276	93.49 %	97.23 %	10.30 %	23.03 %
	3	244	CINCINNATI FIN GRP	73,087	70,326	83.79 %	91.40 %	8.11 %	31.14 %
	4	280	AUTO OWNERS GRP	68,992	67,163	16.46 %	14.64 %	7.66 %	38.80 %
	5	3548	TRAVELERS GRP	64,192	61,674	85.71 %	94.08 %	7.13 %	45.93 %
	6	626	CHUBB LTD GRP	40,889	39,121	32.22 %	31.50 %	4.54 %	50.46 %
	7	111	LIBERTY MUT GRP	34,502	37,378	534.92 %	536.68 %	3.83 %	54.29 %
	8	176	STATE FARM GRP	29,737	29,081	84.78 %	89.58 %	3.30 %	57.60 %
	9	228	WESTFIELD GRP	21,670	22,173	72.84 %	75.96 %	2.41 %	60.00 %
	10	13528	BROTHERHOOD MUT INS CO	21,616	20,674	78.14 %	80.75 %	2.40 %	62.40 %
			STATE TOTAL	900,844	863,889	95.27 %	98.96 %	100.00 %	100.00 %
Louisiana	1	176	STATE FARM GRP	111,482	118,124	48.28 %	53.17 %	13.46 %	13.46 %
	2	12	AMERICAN INTL GRP	58,778	59,163	23.57 %	27.15 %	7.10 %	20.56 %
	3	3548	TRAVELERS GRP	54,520	52,931	22.76 %	28.82 %	6.58 %	27.14 %
	4	91	HARTFORD FIRE & CAS GRP	47,398	43,953	26.72 %	31.82 %	5.72 %	32.86 %
	5	111	LIBERTY MUT GRP	41,307	42,440	130.02 %	131.99 %	4.99 %	37.85 %
	6	140	NATIONWIDE CORP GRP	29,589	26,931	10.52 %	8.53 %	3.57 %	41.42 %
	7	39640	VELOCITY SPECIALTY INS CO	29,515	29,947	N/A	N/A	3.56 %	44.98 %
	8	2538	AMTRUST FINANCIAL SERV GRP	29,421	27,503	18.93 %	22.99 %	3.55 %	48.53 %
	9	626	CHUBB LTD GRP	26,787	26,133	N/A	N/A	3.23 %	51.77 %
	10	303	GUIDEONE INS GRP	24,845	24,791	30.32 %	35.91 %	3.00 %	54.77 %
			STATE TOTAL	828,311	832,483	34.74 %	39.89 %	100.00 %	100.00 %
Maine	1	98	WR BERKLEY CORP GRP	62,214	62,302	42.33 %	45.31 %	15.12 %	15.12 %
	2	15997	MMG INS CO	41,575	39,125	53.99 %	55.56 %	10.11 %	25.23 %
	3	88	THE HANOVER INS GRP	38,432	38,012	28.80 %	33.82 %	9.34 %	34.57 %
	4	111	LIBERTY MUT GRP	30,713	31,102	26.67 %	32.00 %	7.47 %	42.04 %
	5	1309	FRANKENMUTH GRP	27,085	26,362	22.59 %	30.78 %	6.58 %	48.62 %
	6	3548	TRAVELERS GRP	25,490	24,775	21.99 %	25.56 %	6.20 %	54.82 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	23,955	22,467	34.07 %	38.23 %	5.82 %	60.64 %
	8	234	VERMONT MUT GRP	20,103	19,451	29.97 %	30.69 %	4.89 %	65.53 %
	9	280	AUTO OWNERS GRP	20,026	18,699	49.18 %	51.27 %	4.87 %	70.40 %
	10	1275	QUINCY MUT GRP	15,867	15,344	22.58 %	23.34 %	3.86 %	74.25 %
			STATE TOTAL	411,382	400,040	32.94 %	36.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	213	ERIE INS GRP	134,920	130,747	48.93 %	52.57 %	13.46 %	13.46 %
	2	3548	TRAVELERS GRP	114,171	111,625	31.15 %	36.32 %	11.39 %	24.86 %
	3	91	HARTFORD FIRE & CAS GRP	76,674	74,441	22.10 %	19.65 %	7.65 %	32.51 %
	4	447	HARFORD GRP	54,996	53,712	30.54 %	34.67 %	5.49 %	38.00 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	50,914	49,153	44.18 %	50.58 %	5.08 %	43.08 %
	6	176	STATE FARM GRP	44,126	43,425	60.97 %	65.92 %	4.40 %	47.48 %
	7	626	CHUBB LTD GRP	38,013	38,014	13.03 %	20.74 %	3.79 %	51.27 %
	8	222	GREATER NY GRP	35,269	35,423	49.66 %	56.94 %	3.52 %	54.79 %
	9	111	LIBERTY MUT GRP	30,309	31,258	39.89 %	43.92 %	3.02 %	57.82 %
	10	88	THE HANOVER INS GRP	29,958	28,961	37.69 %	39.82 %	2.99 %	60.81 %
			STATE TOTAL	1,002,129	982,756	43.73 %	48.78 %	100.00 %	100.00 %
Massachusetts	1	3548	TRAVELERS GRP	216,573	211,298	33.60 %	38.36 %	10.44 %	10.44 %
	2	234	VERMONT MUT GRP	159,349	157,524	29.61 %	30.15 %	7.68 %	18.11 %
	3	144	N&D UNION MUT INS GRP	139,856	134,090	21.90 %	26.97 %	6.74 %	24.85 %
	4	91	HARTFORD FIRE & CAS GRP	136,578	129,563	37.85 %	38.21 %	6.58 %	31.43 %
	5	626	CHUBB LTD GRP	132,822	128,786	9.97 %	8.08 %	6.40 %	37.83 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	124,418	121,993	37.10 %	42.64 %	5.99 %	43.83 %
	7	586	ARBELLA INS GRP	117,865	114,763	30.79 %	39.04 %	5.68 %	49.51 %
	8	88	THE HANOVER INS GRP	88,826	88,482	31.98 %	43.10 %	4.28 %	53.79 %
	9	98	WR BERKLEY CORP GRP	83,028	81,275	26.57 %	33.88 %	4.00 %	57.79 %
	10	222	GREATER NY GRP	71,229	72,645	35.09 %	41.00 %	3.43 %	61.22 %
			STATE TOTAL	2,075,410	2,032,817	33.21 %	38.05 %	100.00 %	100.00 %
Michigan	1	280	AUTO OWNERS GRP	216,364	211,578	46.36 %	53.04 %	12.01 %	12.01 %
	2	67	MICHIGAN FARM BUREAU GRP	122,202	115,104	69.35 %	74.41 %	6.79 %	18.80 %
	3	3548	TRAVELERS GRP	116,934	115,253	49.01 %	53.47 %	6.49 %	25.29 %
	4	626	CHUBB LTD GRP	97,087	93,407	17.96 %	17.31 %	5.39 %	30.69 %
	5	1309	FRANKENMUTH GRP	84,163	80,198	56.21 %	64.51 %	4.67 %	35.36 %
	6	88	THE HANOVER INS GRP	80,026	78,428	38.37 %	50.43 %	4.44 %	39.80 %
	7	244	CINCINNATI FIN GRP	76,397	75,379	31.07 %	35.22 %	4.24 %	44.04 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	75,142	71,952	47.94 %	53.40 %	4.17 %	48.22 %
	9	91	HARTFORD FIRE & CAS GRP	75,107	69,782	43.39 %	48.11 %	4.17 %	52.39 %
	10	55	AUTOMOBILE CLUB MI GRP	73,732	68,505	41.87 %	45.00 %	4.09 %	56.48 %
			STATE TOTAL	1,800,836	1,745,555	47.34 %	52.48 %	100.00 %	100.00 %
Minnesota	1	280	AUTO OWNERS GRP	163,549	163,234	40.32 %	41.27 %	13.19 %	13.19 %
	2	3548	TRAVELERS GRP	129,071	127,060	97.76 %	105.51 %	10.41 %	23.59 %
	3	176	STATE FARM GRP	100,420	93,854	49.37 %	51.33 %	8.10 %	31.69 %
	4	626	CHUBB LTD GRP	66,783	62,574	59.20 %	59.85 %	5.38 %	37.07 %
	5	96	SECURA INS GRP	47,846	46,428	26.14 %	29.66 %	3.86 %	40.93 %
	6	88	THE HANOVER INS GRP	43,715	43,576	32.10 %	32.86 %	3.52 %	44.45 %
	7	244	CINCINNATI FIN GRP	43,407	41,621	27.44 %	31.46 %	3.50 %	47.95 %
	8	91	HARTFORD FIRE & CAS GRP	42,345	39,902	44.38 %	57.68 %	3.41 %	51.37 %
	9	111	LIBERTY MUT GRP	33,018	27,452	7.14 %	12.28 %	2.66 %	54.03 %
	10	14184	ACUITY A MUT INS CO	27,675	27,651	44.14 %	44.77 %	2.23 %	56.26 %
			STATE TOTAL	1,240,345	1,213,427	48.01 %	51.69 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	3548	TRAVELERS GRP	84,127	79,529	17.30 %	20.52 %	14.87 %	14.87 %
	2	111	LIBERTY MUT GRP	38,759	39,162	32.16 %	35.88 %	6.85 %	21.73 %
	3	176	STATE FARM GRP	38,310	37,814	48.14 %	53.15 %	6.77 %	28.50 %
	4	91	HARTFORD FIRE & CAS GRP	38,135	35,741	13.89 %	13.25 %	6.74 %	35.24 %
	5	98	WR BERKLEY CORP GRP	23,054	24,177	56.86 %	59.64 %	4.08 %	39.32 %
	6	474	FCCI MUT INS GRP	23,017	22,559	25.23 %	30.31 %	4.07 %	43.39 %
	7	13528	BROTHERHOOD MUT INS CO	21,697	20,502	33.10 %	37.09 %	3.84 %	47.22 %
	8	5	ALFA INS GRP	20,112	18,448	49.81 %	53.03 %	3.56 %	50.78 %
	9	626	CHUBB LTD GRP	18,216	18,881	N/A	N/A	3.22 %	54.00 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	17,262	17,710	7.82 %	8.87 %	3.05 %	57.05 %
			STATE TOTAL	565,620	554,435	29.37 %	32.97 %	100.00 %	100.00 %
Missouri	1	3548	TRAVELERS GRP	114,805	111,805	67.18 %	73.99 %	8.67 %	8.67 %
	2	176	STATE FARM GRP	87,429	83,199	110.56 %	115.34 %	6.60 %	15.27 %
	3	280	AUTO OWNERS GRP	83,156	81,117	49.88 %	55.14 %	6.28 %	21.55 %
	4	626	CHUBB LTD GRP	76,772	74,048	45.30 %	46.36 %	5.80 %	27.35 %
	5	91	HARTFORD FIRE & CAS GRP	75,163	70,554	53.60 %	57.39 %	5.68 %	33.03 %
	6	244	CINCINNATI FIN GRP	73,772	74,355	54.49 %	61.26 %	5.57 %	38.60 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	54,480	53,890	132.25 %	138.23 %	4.11 %	42.72 %
	8	514	MISSOURI FARM BUREAU GRP	40,714	38,951	96.49 %	100.49 %	3.07 %	45.79 %
	9	111	LIBERTY MUT GRP	40,201	40,800	51.99 %	60.26 %	3.04 %	48.83 %
	10	12	AMERICAN INTL GRP	39,671	39,381	30.31 %	32.85 %	3.00 %	51.82 %
			STATE TOTAL	1,324,042	1,300,702	73.89 %	79.72 %	100.00 %	100.00 %
Montana	1	244	CINCINNATI FIN GRP	33,498	32,134	44.82 %	51.52 %	9.91 %	9.91 %
	2	3548	TRAVELERS GRP	28,853	27,406	59.37 %	64.28 %	8.54 %	18.45 %
	3	111	LIBERTY MUT GRP	27,060	26,696	50.40 %	55.77 %	8.01 %	26.46 %
	4	4683	MOUNTAIN WEST FARM GRP	24,999	24,084	56.45 %	65.64 %	7.40 %	33.86 %
	5	176	STATE FARM GRP	17,265	16,364	59.69 %	65.42 %	5.11 %	38.97 %
	6	91	HARTFORD FIRE & CAS GRP	16,862	15,545	28.81 %	17.41 %	4.99 %	43.96 %
	7	69	FARMERS INS GRP	16,848	16,788	12.50 %	14.49 %	4.99 %	48.94 %
	8	140	NATIONWIDE CORP GRP	16,687	16,982	47.60 %	54.59 %	4.94 %	53.88 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	14,749	15,019	62.23 %	69.47 %	4.36 %	58.25 %
	10	28436	FARMERS UNION MUT INS CO	13,347	13,505	31.53 %	34.19 %	3.95 %	62.20 %
			STATE TOTAL	337,916	328,832	46.59 %	52.06 %	100.00 %	100.00 %
Nebraska	1	3548	TRAVELERS GRP	60,850	58,281	N/A	N/A	10.88 %	10.88 %
	2	176	STATE FARM GRP	58,124	55,811	66.98 %	68.14 %	10.40 %	21.28 %
	3	280	AUTO OWNERS GRP	55,505	52,927	38.32 %	38.36 %	9.93 %	31.21 %
	4	140	NATIONWIDE CORP GRP	43,401	45,134	35.80 %	39.72 %	7.76 %	38.97 %
	5	98	WR BERKLEY CORP GRP	31,747	30,342	33.47 %	36.18 %	5.68 %	44.65 %
	6	513	IOWA FARM BUREAU GRP	21,547	21,732	30.33 %	31.12 %	3.85 %	48.51 %
	7	244	CINCINNATI FIN GRP	19,446	19,079	27.22 %	32.56 %	3.48 %	51.98 %
	8	291	ENCOVA MUT INS GRP	19,086	18,909	64.32 %	63.38 %	3.41 %	55.40 %
	9	626	CHUBB LTD GRP	18,306	19,045	27.99 %	27.77 %	3.27 %	58.67 %
	10	807	COLUMBIA INS GRP	16,365	16,466	15.28 %	14.11 %	2.93 %	61.60 %
			STATE TOTAL	559,048	542,516	36.71 %	39.15 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	3548	TRAVELERS GRP	72,942	71,107	62.86 %	72.35 %	12.74 %	12.74 %
	2	91	HARTFORD FIRE & CAS GRP	53,780	50,245	66.13 %	73.72 %	9.39 %	22.13 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	37,278	34,964	58.21 %	66.50 %	6.51 %	28.64 %
	4	69	FARMERS INS GRP	34,512	35,334	32.18 %	29.02 %	6.03 %	34.67 %
	5	626	CHUBB LTD GRP	28,280	27,714	17.37 %	21.19 %	4.94 %	39.61 %
	6	111	LIBERTY MUT GRP	27,417	29,112	N/A	N/A	4.79 %	44.39 %
	7	280	AUTO OWNERS GRP	23,519	21,784	44.03 %	57.18 %	4.11 %	48.50 %
	8	218	CNA INS GRP	22,994	23,320	29.69 %	41.70 %	4.02 %	52.52 %
	9	8	ALLSTATE INS GRP	22,177	20,519	2.92 %	N/A	3.87 %	56.39 %
	10	176	STATE FARM GRP	18,246	17,761	81.98 %	96.76 %	3.19 %	59.58 %
			STATE TOTAL	572,625	561,231	57.74 %	67.67 %	100.00 %	100.00 %
New Hampshire	1	98	WR BERKLEY CORP GRP	50,277	48,949	26.14 %	29.47 %	12.43 %	12.43 %
	2	3548	TRAVELERS GRP	29,551	27,744	43.18 %	46.10 %	7.31 %	19.74 %
	3	234	VERMONT MUT GRP	29,267	29,028	23.53 %	24.13 %	7.24 %	26.98 %
	4	15997	MMG INS CO	24,098	23,135	55.77 %	59.36 %	5.96 %	32.93 %
	5	111	LIBERTY MUT GRP	23,475	23,951	95.12 %	99.26 %	5.80 %	38.74 %
	6	88	THE HANOVER INS GRP	21,719	21,142	27.36 %	34.92 %	5.37 %	44.11 %
	7	18686	CO OPERATIVE INS COS	20,301	18,817	79.16 %	80.28 %	5.02 %	49.13 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	19,621	18,602	40.58 %	46.80 %	4.85 %	53.98 %
	9	280	AUTO OWNERS GRP	19,008	17,804	56.98 %	62.25 %	4.70 %	58.68 %
	10	91	HARTFORD FIRE & CAS GRP	12,542	11,895	36.12 %	28.14 %	3.10 %	61.78 %
			STATE TOTAL	404,420	393,181	39.90 %	42.37 %	100.00 %	100.00 %
New Jersey	1	3548	TRAVELERS GRP	259,909	256,530	68.44 %	77.10 %	11.10 %	11.10 %
	2	91	HARTFORD FIRE & CAS GRP	217,613	206,041	36.54 %	32.78 %	9.29 %	20.39 %
	3	626	CHUBB LTD GRP	158,937	156,382	32.78 %	46.32 %	6.79 %	27.17 %
	4	222	GREATER NY GRP	138,672	137,648	27.01 %	36.76 %	5.92 %	33.09 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	117,252	113,974	26.58 %	32.77 %	5.01 %	38.10 %
	6	88	THE HANOVER INS GRP	80,855	79,431	35.94 %	47.30 %	3.45 %	41.55 %
	7	201	UTICA GRP	74,684	70,195	34.28 %	44.37 %	3.19 %	44.74 %
	8	176	STATE FARM GRP	73,386	73,899	63.68 %	70.87 %	3.13 %	47.87 %
	9	218	CNA INS GRP	71,872	71,204	57.93 %	69.62 %	3.07 %	50.94 %
	10	111	LIBERTY MUT GRP	70,992	76,550	98.37 %	104.99 %	3.03 %	53.97 %
			STATE TOTAL	2,342,388	2,292,629	44.99 %	53.50 %	100.00 %	100.00 %
New Mexico	1	3548	TRAVELERS GRP	51,895	50,134	21.15 %	27.32 %	13.98 %	13.98 %
	2	176	STATE FARM GRP	23,423	21,275	N/A	N/A	6.31 %	20.30 %
	3	69	FARMERS INS GRP	23,248	23,252	46.16 %	46.53 %	6.26 %	26.56 %
	4	111	LIBERTY MUT GRP	23,043	21,916	47.08 %	53.36 %	6.21 %	32.77 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	19,415	18,394	23.64 %	42.04 %	5.23 %	38.00 %
	6	228	WESTFIELD GRP	18,132	17,567	91.33 %	99.05 %	4.89 %	42.89 %
	7	91	HARTFORD FIRE & CAS GRP	16,950	16,743	42.58 %	32.50 %	4.57 %	47.46 %
	8	250	DONEGAL GRP	15,710	16,384	93.81 %	86.58 %	4.23 %	51.69 %
	9	8	ALLSTATE INS GRP	14,146	13,115	47.31 %	48.71 %	3.81 %	55.50 %
	10	218	CNA INS GRP	11,609	13,073	67.70 %	76.50 %	3.13 %	58.63 %
			STATE TOTAL	371,092	359,730	42.42 %	48.28 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	222	GREATER NY GRP	530,637	541,783	49.17 %	62.87 %	8.74 %	8.74 %
	2	3548	TRAVELERS GRP	501,092	496,415	49.25 %	60.76 %	8.25 %	16.99 %
	3	91	HARTFORD FIRE & CAS GRP	385,951	373,707	62.49 %	67.88 %	6.36 %	23.35 %
	4	626	CHUBB LTD GRP	381,201	367,622	40.57 %	44.96 %	6.28 %	29.63 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	336,597	314,755	28.47 %	36.24 %	5.54 %	35.17 %
	6	201	UTICA GRP	295,702	274,945	47.97 %	60.45 %	4.87 %	40.05 %
	7	213	ERIE INS GRP	212,981	200,577	63.34 %	67.84 %	3.51 %	43.55 %
	8	2538	AMTRUST FINANCIAL SERV GRP	207,633	211,798	17.16 %	32.41 %	3.42 %	46.97 %
	9	158	FAIRFAX FIN GRP	201,650	199,557	47.16 %	58.36 %	3.32 %	50.30 %
	10	218	CNA INS GRP	147,585	143,833	45.67 %	62.09 %	2.43 %	52.73 %
			STATE TOTAL	6,071,036	5,929,459	51.05 %	62.86 %	100.00 %	100.00 %
North Carolina	1	213	ERIE INS GRP	181,670	171,334	35.87 %	38.02 %	10.55 %	10.55 %
	2	3548	TRAVELERS GRP	172,335	166,456	31.96 %	35.68 %	10.00 %	20.55 %
	3	280	AUTO OWNERS GRP	143,694	143,089	33.70 %	36.05 %	8.34 %	28.89 %
	4	244	CINCINNATI FIN GRP	121,673	117,850	37.23 %	41.85 %	7.06 %	35.96 %
	5	91	HARTFORD FIRE & CAS GRP	91,803	87,133	31.64 %	29.15 %	5.33 %	41.28 %
	6	626	CHUBB LTD GRP	80,401	77,981	158.06 %	155.56 %	4.67 %	45.95 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	58,193	53,530	30.10 %	35.36 %	3.38 %	49.33 %
	8	111	LIBERTY MUT GRP	52,097	53,028	92.83 %	93.34 %	3.02 %	52.35 %
	9	4507	BUILDERS GRP	51,166	49,648	47.20 %	64.71 %	2.97 %	55.33 %
	10	176	STATE FARM GRP	47,888	47,379	43.22 %	45.11 %	2.78 %	58.11 %
			STATE TOTAL	1,722,606	1,669,675	45.17 %	48.45 %	100.00 %	100.00 %
North Dakota	1	3548	TRAVELERS GRP	28,247	27,295	45.70 %	48.91 %	12.04 %	12.04 %
	2	280	AUTO OWNERS GRP	27,894	27,544	32.20 %	34.16 %	11.88 %	23.92 %
	3	96	SECURA INS GRP	15,968	15,458	32.41 %	35.90 %	6.80 %	30.72 %
	4	98	WR BERKLEY CORP GRP	12,652	13,809	88.44 %	90.22 %	5.39 %	36.11 %
	5	4919	AGRARIA MUT GRP	11,463	10,634	63.35 %	66.40 %	4.88 %	41.00 %
	6	140	NATIONWIDE CORP GRP	10,328	10,121	47.72 %	50.64 %	4.40 %	45.40 %
	7	111	LIBERTY MUT GRP	10,130	9,457	28.78 %	31.82 %	4.32 %	49.71 %
	8	28535	TRIANGLE INS CO INC	9,033	9,061	249.67 %	250.05 %	3.85 %	53.56 %
	9	3500	NODAK MUT GRP	8,986	8,444	73.55 %	74.82 %	3.83 %	57.39 %
	10	626	CHUBB LTD GRP	8,580	7,177	5.68 %	7.43 %	3.66 %	61.05 %
			STATE TOTAL	234,704	231,357	61.28 %	64.93 %	100.00 %	100.00 %
Ohio	1	244	CINCINNATI FIN GRP	271,935	263,623	33.06 %	36.87 %	13.14 %	13.14 %
	2	3548	TRAVELERS GRP	139,259	138,612	33.20 %	38.24 %	6.73 %	19.86 %
	3	228	WESTFIELD GRP	133,566	132,553	45.39 %	47.93 %	6.45 %	26.32 %
	4	213	ERIE INS GRP	133,059	127,596	44.27 %	46.91 %	6.43 %	32.74 %
	5	280	AUTO OWNERS GRP	111,983	109,286	32.10 %	35.41 %	5.41 %	38.15 %
	6	626	CHUBB LTD GRP	101,479	94,903	16.43 %	32.51 %	4.90 %	43.05 %
	7	176	STATE FARM GRP	98,753	94,090	63.98 %	67.57 %	4.77 %	47.83 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	64,107	61,635	31.94 %	36.25 %	3.10 %	50.92 %
	9	218	CNA INS GRP	60,985	59,779	54.96 %	69.90 %	2.95 %	53.87 %
	10	111	LIBERTY MUT GRP	60,367	62,559	66.15 %	80.31 %	2.92 %	56.78 %
			STATE TOTAL	2,070,118	2,011,963	39.67 %	44.58 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	3548	TRAVELERS GRP	115,017	113,741	31.13 %	34.27 %	13.62 %	13.62 %
	2	176	STATE FARM GRP	79,825	76,482	47.21 %	50.56 %	9.45 %	23.08 %
	3	626	CHUBB LTD GRP	62,007	62,650	45.29 %	45.31 %	7.34 %	30.42 %
	4	13528	BROTHERHOOD MUT INS CO	48,776	46,700	36.58 %	38.11 %	5.78 %	36.20 %
	5	31	BERKSHIRE HATHAWAY GRP	39,336	38,241	28.41 %	31.40 %	4.66 %	40.86 %
	6	91	HARTFORD FIRE & CAS GRP	39,063	37,399	13.70 %	16.32 %	4.63 %	45.48 %
	7	111	LIBERTY MUT GRP	32,307	32,701	57.25 %	61.13 %	3.83 %	49.31 %
	8	218	CNA INS GRP	31,209	32,991	130.48 %	135.58 %	3.70 %	53.01 %
	9	220	OKLAHOMA FARM BUREAU GRP	29,325	29,357	58.78 %	59.60 %	3.47 %	56.48 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	26,077	27,648	63.19 %	70.40 %	3.09 %	59.57 %
			STATE TOTAL	844,294	830,600	45.09 %	48.25 %	100.00 %	100.00 %
Oregon	1	111	LIBERTY MUT GRP	96,581	98,073	44.07 %	49.73 %	11.67 %	11.67 %
	2	69	FARMERS INS GRP	89,601	87,697	16.77 %	17.25 %	10.82 %	22.49 %
	3	626	CHUBB LTD GRP	62,901	61,739	25.18 %	26.53 %	7.60 %	30.09 %
	4	3548	TRAVELERS GRP	60,133	58,231	27.23 %	30.69 %	7.26 %	37.35 %
	5	176	STATE FARM GRP	50,942	48,033	61.09 %	64.43 %	6.15 %	43.50 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	42,572	40,254	55.88 %	61.39 %	5.14 %	48.64 %
	7	244	CINCINNATI FIN GRP	41,633	39,897	32.23 %	43.26 %	5.03 %	53.67 %
	8	91	HARTFORD FIRE & CAS GRP	33,667	31,960	67.97 %	107.65 %	4.07 %	57.74 %
	9	140	NATIONWIDE CORP GRP	22,312	23,114	58.70 %	63.76 %	2.69 %	60.43 %
	10	280	AUTO OWNERS GRP	21,259	20,850	82.75 %	93.62 %	2.57 %	63.00 %
			STATE TOTAL	827,905	814,001	44.48 %	50.84 %	100.00 %	100.00 %
Pennsylvania	1	213	ERIE INS GRP	432,685	414,435	52.59 %	56.79 %	15.64 %	15.64 %
	2	3548	TRAVELERS GRP	260,921	259,071	51.01 %	58.30 %	9.43 %	25.07 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	141,964	133,610	28.34 %	34.00 %	5.13 %	30.20 %
	4	626	CHUBB LTD GRP	127,054	121,807	61.34 %	66.19 %	4.59 %	34.79 %
	5	244	CINCINNATI FIN GRP	109,549	106,605	39.97 %	48.23 %	3.96 %	38.75 %
	6	91	HARTFORD FIRE & CAS GRP	100,163	95,217	52.22 %	51.43 %	3.62 %	42.37 %
	7	4851	CHURCH MUT GRP	85,187	81,935	40.83 %	47.24 %	3.08 %	45.45 %
	8	250	DONEGAL GRP	77,308	76,572	34.65 %	40.71 %	2.79 %	48.25 %
	9	14575	MILLERS CAPITAL INS CO	76,833	74,396	46.79 %	50.02 %	2.78 %	51.02 %
	10	176	STATE FARM GRP	68,968	66,936	74.22 %	80.77 %	2.49 %	53.52 %
			STATE TOTAL	2,766,666	2,692,002	47.35 %	53.95 %	100.00 %	100.00 %
Rhode Island	1	3548	TRAVELERS GRP	30,377	29,062	9.50 %	14.44 %	10.44 %	10.44 %
	2	91	HARTFORD FIRE & CAS GRP	26,615	24,864	74.37 %	89.12 %	9.15 %	19.59 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	19,259	18,516	26.98 %	26.57 %	6.62 %	26.20 %
	4	785	MARKEL GRP	17,406	11,896	301.38 %	302.56 %	5.98 %	32.19 %
	5	234	VERMONT MUT GRP	16,339	15,761	13.99 %	15.55 %	5.61 %	37.80 %
	6	626	CHUBB LTD GRP	15,795	15,019	53.71 %	47.90 %	5.43 %	43.23 %
	7	586	ARBELLA INS GRP	12,771	12,771	38.16 %	41.82 %	4.39 %	47.62 %
	8	222	GREATER NY GRP	9,912	9,870	25.21 %	31.70 %	3.41 %	51.02 %
	9	8	ALLSTATE INS GRP	8,998	8,099	54.95 %	58.34 %	3.09 %	54.11 %
	10	88	THE HANOVER INS GRP	8,922	8,461	29.23 %	35.11 %	3.07 %	57.18 %
			STATE TOTAL	290,995	278,708	58.15 %	61.99 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	3548	TRAVELERS GRP	91,358	88,258	26.44 %	31.24 %	8.98 %	8.98 %
	2	91	HARTFORD FIRE & CAS GRP	84,689	79,965	29.67 %	32.86 %	8.32 %	17.30 %
	3	280	AUTO OWNERS GRP	80,982	78,524	58.42 %	72.24 %	7.96 %	25.26 %
	4	176	STATE FARM GRP	50,953	50,350	46.47 %	53.85 %	5.01 %	30.26 %
	5	8	ALLSTATE INS GRP	50,634	48,059	28.49 %	29.98 %	4.98 %	35.24 %
	6	626	CHUBB LTD GRP	41,113	38,600	19.98 %	24.34 %	4.04 %	39.28 %
	7	111	LIBERTY MUT GRP	38,580	38,322	N/A	0.08 %	3.79 %	43.07 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	34,135	32,857	31.12 %	37.47 %	3.35 %	46.42 %
	9	13528	BROTHERHOOD MUT INS CO	25,739	24,395	16.65 %	17.14 %	2.53 %	48.95 %
	10	88	THE HANOVER INS GRP	25,620	24,216	81.68 %	86.55 %	2.52 %	51.47 %
			STATE TOTAL	1,017,725	990,997	37.79 %	44.86 %	100.00 %	100.00 %
South Dakota	1	176	STATE FARM GRP	31,951	28,677	81.34 %	84.24 %	10.81 %	10.81 %
	2	280	AUTO OWNERS GRP	28,429	27,719	37.35 %	40.03 %	9.62 %	20.43 %
	3	98	WR BERKLEY CORP GRP	21,457	21,908	18.74 %	19.38 %	7.26 %	27.69 %
	4	140	NATIONWIDE CORP GRP	20,977	20,599	62.84 %	65.46 %	7.10 %	34.78 %
	5	3548	TRAVELERS GRP	19,002	18,268	35.71 %	37.18 %	6.43 %	41.21 %
	6	14184	ACUITY A MUT INS CO	17,436	17,178	10.56 %	7.77 %	5.90 %	47.11 %
	7	4911	MIDWEST FAMILY GRP	14,973	14,777	25.48 %	30.89 %	5.07 %	52.18 %
	8	248	UNITED FIRE & CAS GRP	11,982	7,592	127.47 %	153.45 %	4.05 %	56.23 %
	9	244	CINCINNATI FIN GRP	8,167	7,583	13.65 %	17.96 %	2.76 %	58.99 %
	10	12	AMERICAN INTL GRP	8,110	7,303	54.02 %	56.04 %	2.74 %	61.74 %
			STATE TOTAL	295,581	282,427	39.96 %	43.04 %	100.00 %	100.00 %
Tennessee	1	213	ERIE INS GRP	151,849	143,539	46.14 %	49.00 %	10.77 %	10.77 %
	2	3548	TRAVELERS GRP	111,885	106,691	31.92 %	35.47 %	7.93 %	18.70 %
	3	280	AUTO OWNERS GRP	88,577	85,444	30.56 %	32.21 %	6.28 %	24.98 %
	4	694	TENNESSEE FARMERS GRP	79,455	65,593	39.15 %	40.86 %	5.63 %	30.62 %
	5	244	CINCINNATI FIN GRP	71,140	70,829	16.38 %	20.61 %	5.04 %	35.66 %
	6	91	HARTFORD FIRE & CAS GRP	66,770	62,673	15.22 %	14.65 %	4.73 %	40.40 %
	7	626	CHUBB LTD GRP	59,355	56,661	18.90 %	19.47 %	4.21 %	44.61 %
	8	176	STATE FARM GRP	57,537	55,846	45.06 %	47.75 %	4.08 %	48.69 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	35,108	36,282	28.36 %	32.04 %	2.49 %	51.18 %
	10	228	WESTFIELD GRP	33,905	34,629	65.91 %	68.91 %	2.40 %	53.58 %
			STATE TOTAL	1,410,141	1,355,197	38.30 %	42.04 %	100.00 %	100.00 %
Texas	1	91	HARTFORD FIRE & CAS GRP	509,538	488,479	35.89 %	39.76 %	9.54 %	9.54 %
	2	3548	TRAVELERS GRP	496,268	493,838	44.29 %	50.71 %	9.29 %	18.84 %
	3	8	ALLSTATE INS GRP	365,653	327,253	43.72 %	45.33 %	6.85 %	25.68 %
	4	626	CHUBB LTD GRP	339,449	328,508	34.73 %	37.35 %	6.36 %	32.04 %
	5	176	STATE FARM GRP	275,548	278,712	54.07 %	61.77 %	5.16 %	37.20 %
	6	111	LIBERTY MUT GRP	250,553	255,683	72.25 %	78.18 %	4.69 %	41.89 %
	7	12	AMERICAN INTL GRP	190,859	163,562	60.36 %	65.35 %	3.57 %	45.47 %
	8	140	NATIONWIDE CORP GRP	177,038	180,173	38.28 %	47.97 %	3.32 %	48.78 %
	9	218	CNA INS GRP	150,401	156,777	42.51 %	55.55 %	2.82 %	51.60 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	142,876	147,535	27.03 %	34.46 %	2.68 %	54.27 %
			STATE TOTAL	5,339,889	5,214,277	44.34 %	50.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	280	AUTO OWNERS GRP	98,277	92,389	56.07 %	66.73 %	18.37 %	18.37 %
	2	3548	TRAVELERS GRP	55,506	52,310	50.76 %	55.03 %	10.38 %	28.75 %
	3	111	LIBERTY MUT GRP	27,568	28,061	57.35 %	61.74 %	5.15 %	33.90 %
	4	626	CHUBB LTD GRP	25,632	25,109	4.03 %	6.02 %	4.79 %	38.70 %
	5	91	HARTFORD FIRE & CAS GRP	23,753	22,940	24.83 %	27.76 %	4.44 %	43.14 %
	6	69	FARMERS INS GRP	20,994	21,163	56.02 %	54.39 %	3.92 %	47.06 %
	7	1147	WCF INS CO GRP	19,793	18,432	100.45 %	107.76 %	3.70 %	50.76 %
	8	176	STATE FARM GRP	18,437	17,798	56.66 %	62.83 %	3.45 %	54.21 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	17,747	17,903	20.86 %	31.81 %	3.32 %	57.53 %
	10	140	NATIONWIDE CORP GRP	17,618	17,565	19.39 %	23.41 %	3.29 %	60.82 %
			STATE TOTAL	534,908	522,868	47.58 %	54.44 %	100.00 %	100.00 %
Vermont	1	234	VERMONT MUT GRP	24,524	24,200	43.06 %	43.65 %	11.49 %	11.49 %
	2	98	WR BERKLEY CORP GRP	23,170	23,003	5.62 %	7.66 %	10.86 %	22.35 %
	3	18686	CO OPERATIVE INS COS	19,774	18,455	48.75 %	49.45 %	9.27 %	31.61 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	15,799	14,203	52.47 %	58.07 %	7.40 %	39.02 %
	5	3548	TRAVELERS GRP	14,405	13,787	25.34 %	30.34 %	6.75 %	45.77 %
	6	15997	MMG INS CO	12,923	12,543	25.32 %	25.66 %	6.06 %	51.82 %
	7	111	LIBERTY MUT GRP	12,329	12,870	47.71 %	52.78 %	5.78 %	57.60 %
	8	244	CINCINNATI FIN GRP	11,437	10,992	14.22 %	16.21 %	5.36 %	62.96 %
	9	144	N&D UNION MUT INS GRP	10,208	9,632	N/A	N/A	4.78 %	67.74 %
	10	280	AUTO OWNERS GRP	7,321	6,989	44.89 %	49.06 %	3.43 %	71.17 %
			STATE TOTAL	213,404	207,942	32.50 %	35.15 %	100.00 %	100.00 %
Virginia	1	213	ERIE INS GRP	229,973	223,222	43.71 %	46.20 %	16.44 %	16.44 %
	2	3548	TRAVELERS GRP	119,465	116,383	40.50 %	43.66 %	8.54 %	24.98 %
	3	626	CHUBB LTD GRP	96,017	94,852	14.86 %	14.87 %	6.86 %	31.85 %
	4	91	HARTFORD FIRE & CAS GRP	75,565	72,353	32.52 %	31.82 %	5.40 %	37.25 %
	5	244	CINCINNATI FIN GRP	70,250	67,610	24.39 %	29.59 %	5.02 %	42.27 %
	6	280	AUTO OWNERS GRP	58,572	58,466	41.02 %	42.91 %	4.19 %	46.46 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	56,226	53,604	51.68 %	56.57 %	4.02 %	50.48 %
	8	176	STATE FARM GRP	47,861	46,209	34.68 %	35.66 %	3.42 %	53.90 %
	9	88	THE HANOVER INS GRP	45,371	44,790	47.40 %	48.15 %	3.24 %	57.15 %
	10	8	ALLSTATE INS GRP	38,289	35,551	31.08 %	32.26 %	2.74 %	59.88 %
			STATE TOTAL	1,398,713	1,360,050	42.84 %	46.32 %	100.00 %	100.00 %
Washington	1	111	LIBERTY MUT GRP	170,349	169,335	84.83 %	94.14 %	11.96 %	11.96 %
	2	69	FARMERS INS GRP	127,186	125,015	30.34 %	31.28 %	8.93 %	20.90 %
	3	3548	TRAVELERS GRP	105,483	101,740	34.05 %	39.49 %	7.41 %	28.30 %
	4	626	CHUBB LTD GRP	96,828	83,491	8.63 %	8.18 %	6.80 %	35.10 %
	5	91	HARTFORD FIRE & CAS GRP	72,882	66,767	37.33 %	39.52 %	5.12 %	40.22 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	64,918	63,100	124.21 %	138.33 %	4.56 %	44.78 %
	7	176	STATE FARM GRP	57,314	52,099	78.96 %	87.57 %	4.03 %	48.81 %
	8	8	ALLSTATE INS GRP	48,839	46,438	78.26 %	81.12 %	3.43 %	52.24 %
	9	280	AUTO OWNERS GRP	45,162	45,353	37.20 %	43.57 %	3.17 %	55.41 %
	10	140	NATIONWIDE CORP GRP	43,369	42,672	76.52 %	78.60 %	3.05 %	58.45 %
			STATE TOTAL	1,423,924	1,389,225	55.00 %	61.87 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	213	ERIE INS GRP	66,817	64,676	63.65 %	67.75 %	21.46 %	21.46 %
	2	3548	TRAVELERS GRP	36,959	36,677	41.85 %	45.74 %	11.87 %	33.34 %
	3	228	WESTFIELD GRP	24,371	24,949	48.45 %	50.72 %	7.83 %	41.17 %
	4	291	ENCOVA MUT INS GRP	17,723	17,715	68.98 %	70.04 %	5.69 %	46.86 %
	5	244	CINCINNATI FIN GRP	16,328	15,050	46.38 %	53.93 %	5.25 %	52.10 %
	6	12	AMERICAN INTL GRP	15,513	15,846	126.99 %	130.90 %	4.98 %	57.09 %
	7	4339	FARMERS & MECHANICS GRP	14,820	14,059	39.04 %	40.17 %	4.76 %	61.85 %
	8	626	CHUBB LTD GRP	12,688	11,819	N/A	N/A	4.08 %	65.92 %
	9	111	LIBERTY MUT GRP	10,388	10,584	56.59 %	66.52 %	3.34 %	69.26 %
	10	140	NATIONWIDE CORP GRP	9,408	9,772	50.35 %	56.76 %	3.02 %	72.28 %
			STATE TOTAL	311,296	303,267	55.11 %	59.39 %	100.00 %	100.00 %
Wisconsin	1	3548	TRAVELERS GRP	93,772	91,097	39.74 %	44.42 %	7.68 %	7.68 %
	2	280	AUTO OWNERS GRP	90,676	87,928	81.11 %	86.49 %	7.43 %	15.10 %
	3	5099	RURAL MUT GRP	77,092	72,412	66.66 %	70.84 %	6.31 %	21.42 %
	4	14184	ACUITY A MUT INS CO	67,200	63,719	51.83 %	51.14 %	5.50 %	26.92 %
	5	96	SECURA INS GRP	62,404	60,544	43.68 %	49.75 %	5.11 %	32.03 %
	6	626	CHUBB LTD GRP	60,930	60,792	63.96 %	65.45 %	4.99 %	37.02 %
	7	15261	SOCIETY INS A MUT CO	54,195	55,649	52.21 %	48.70 %	4.44 %	41.46 %
	8	213	ERIE INS GRP	47,150	43,875	75.89 %	79.36 %	3.86 %	45.32 %
	9	176	STATE FARM GRP	43,478	41,330	119.71 %	123.18 %	3.56 %	48.88 %
	10	244	CINCINNATI FIN GRP	43,471	41,431	62.59 %	67.75 %	3.56 %	52.44 %
			STATE TOTAL	1,221,108	1,190,526	59.54 %	63.05 %	100.00 %	100.00 %
Wyoming	1	4683	MOUNTAIN WEST FARM GRP	23,680	22,745	56.32 %	61.57 %	13.64 %	13.64 %
	2	3548	TRAVELERS GRP	22,054	22,429	26.74 %	30.35 %	12.70 %	26.34 %
	3	111	LIBERTY MUT GRP	14,541	14,097	67.07 %	72.27 %	8.37 %	34.71 %
	4	176	STATE FARM GRP	12,131	11,927	46.80 %	47.21 %	6.99 %	41.70 %
	5	12	AMERICAN INTL GRP	10,899	11,651	16.81 %	19.23 %	6.28 %	47.98 %
	6	140	NATIONWIDE CORP GRP	9,058	9,630	33.33 %	33.06 %	5.22 %	53.19 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	7,714	7,745	18.22 %	17.40 %	4.44 %	57.63 %
	8	69	FARMERS INS GRP	7,525	7,788	90.64 %	90.29 %	4.33 %	61.97 %
	9	14184	ACUITY A MUT INS CO	6,754	6,656	21.16 %	N/A	3.89 %	65.86 %
	10	785	MARKEL GRP	5,812	5,318	56.84 %	61.92 %	3.35 %	69.21 %
			STATE TOTAL	173,642	170,901	50.04 %	52.46 %	100.00 %	100.00 %
American Samoa	1	626	CHUBB LTD GRP	0	0	29.10 %	27.55 %	100.00 %	100.00 %
			STATE TOTAL	0	0	29.10 %	27.55 %	100.00 %	100.00 %
Guam	1	18380	PACIFIC IND INS CO	1,134	1,095	3.32 %	3.54 %	46.64 %	46.64 %
	2	626	CHUBB LTD GRP	981	966	15.94 %	16.70 %	40.33 %	86.97 %
	3	12	AMERICAN INTL GRP	289	286	4.45 %	4.92 %	11.88 %	98.85 %
	4	218	CNA INS GRP	29	28	51.79 %	70.48 %	1.19 %	100.00 %
	5	111	LIBERTY MUT GRP	0	0	N/A	N/A	0.00 %	100.00 %
			STATE TOTAL	2,431	2,388	9.45 %	10.15 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
05 - Total Commercial Multiple Peril

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	4804	MULTINATIONAL GRP	210,638	193,952	7.91 %	10.02 %	25.51 %	25.51 %
	2	71	UNIVERSAL INS CO GRP	117,711	115,760	10.49 %	11.87 %	14.25 %	39.76 %
	3	626	CHUBB LTD GRP	85,579	88,703	3.65 %	4.18 %	10.36 %	50.12 %
	4	536	GUIDEWELL MUT HOLDING GRP	85,278	83,998	53.86 %	53.21 %	10.33 %	60.45 %
	5	5092	5B ALLIANCE GRP	82,595	74,904	36.20 %	38.68 %	10.00 %	70.45 %
	6	411	MAPFRE INS GRP	64,649	81,067	20.57 %	22.87 %	7.83 %	78.28 %
	7	10308	ANTILLES INS CO	62,279	62,591	5.22 %	5.65 %	7.54 %	85.82 %
	8	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	58,552	57,327	16.39 %	17.94 %	7.09 %	92.91 %
	9	10140	OPTIMA SEGUROS	39,240	41,293	8.14 %	9.39 %	4.75 %	97.66 %
	10	16991	COVERNET INS CO	6,515	6,536	15.31 %	15.31 %	0.79 %	98.45 %
			STATE TOTAL	825,863	818,854	16.63 %	18.07 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	2,372	3,527	0.35 %	1.65 %	72.10 %	72.10 %
	2	5028	SAFEPOINT HOLDINGS INC GRP	478	332	0.00 %	0.00 %	14.53 %	86.63 %
	3	749	SCOR GRP	405	405	52.19 %	59.69 %	12.31 %	98.94 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	16	16	15.07 %	16.75 %	0.49 %	99.43 %
	5	626	CHUBB LTD GRP	14	22	1,768.95 %	2,254.05 %	0.44 %	99.87 %
	6	4734	APOLLO GLOBAL MGMT GRP	3	22	13.90 %	15.52 %	0.09 %	99.96 %
	7	111	LIBERTY MUT GRP	1	14	N/A	N/A	0.03 %	99.98 %
	8	920	GLOBAL IND GRP	1	1	6.44 %	8.41 %	0.02 %	100.00 %
			STATE TOTAL	3,290	4,350	31.82 %	35.53 %	100.00 %	100.00 %
N. Mariana Islands	1	18380	PACIFIC IND INS CO	10	11	0.00 %	0.00 %	84.41 %	84.41 %
	2	12	AMERICAN INTL GRP	2	2	N/A	N/A	15.46 %	99.87 %
	3	626	CHUBB LTD GRP	0	0	25.00 %	25.00 %	0.13 %	100.00 %
			STATE TOTAL	12	13	N/A	N/A	100.00 %	100.00 %
Canada	1	218	CNA INS GRP	87,949	88,823	36.71 %	33.77 %	88.76 %	88.76 %
	2	4889	JEWELERS MUT GRP	4,452	4,176	96.41 %	99.61 %	4.49 %	93.25 %
	3	98	WR BERKLEY CORP GRP	4,413	4,300	26.34 %	26.39 %	4.45 %	97.71 %
	4	91	HARTFORD FIRE & CAS GRP	956	914	18.02 %	171.67 %	0.97 %	98.67 %
	5	31	BERKSHIRE HATHAWAY GRP	300	300	N/A	N/A	0.30 %	98.97 %
	6	88	THE HANOVER INS GRP	214	260	34.92 %	29.41 %	0.22 %	99.19 %
	7	84	AMERICAN FINANCIAL GRP	189	271	1.94 %	3.76 %	0.19 %	99.38 %
	8	4904	INTACT FINANCIAL GRP	187	158	N/A	N/A	0.19 %	99.57 %
	9	749	SCOR GRP	179	105	107.61 %	107.49 %	0.18 %	99.75 %
	10	968	AXA INS GRP	149	0	N/A	N/A	0.15 %	99.90 %
			STATE TOTAL	99,086	99,335	28.19 %	28.35 %	100.00 %	100.00 %
Agg. Other Alien	1	12	AMERICAN INTL GRP	96,023	96,373	N/A	N/A	62.81 %	62.81 %
	2	626	CHUBB LTD GRP	26,800	44,598	93.01 %	97.94 %	17.53 %	80.34 %
	3	111	LIBERTY MUT GRP	16,006	15,334	N/A	N/A	10.47 %	90.81 %
	4	84	AMERICAN FINANCIAL GRP	4,428	4,198	44.36 %	45.41 %	2.90 %	93.70 %
	5	98	WR BERKLEY CORP GRP	2,764	2,723	8.91 %	11.44 %	1.81 %	95.51 %
	6	31	BERKSHIRE HATHAWAY GRP	1,898	2,536	225.80 %	234.67 %	1.24 %	96.75 %
	7	88	THE HANOVER INS GRP	1,736	1,644	N/A	N/A	1.14 %	97.89 %
	8	4904	INTACT FINANCIAL GRP	1,377	1,322	0.78 %	0.77 %	0.90 %	98.79 %
	9	218	CNA INS GRP	523	440	43.20 %	45.49 %	0.34 %	99.13 %
	10	749	SCOR GRP	408	(102)	N/A	N/A	0.27 %	99.40 %
			STATE TOTAL	152,881	172,540	N/A	N/A	100.00 %	100.00 %

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06—Mortgage Guaranty

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	105	MGIC GRP	1,114,011	1,134,629	6.23 %	6.32 %	18.86 %	18.86 %
	2	4011	GENWORTH FIN GRP	1,058,877	1,081,918	8.60 %	8.60 %	17.92 %	36.78 %
	3	766	RADIAN GRP	1,024,415	1,050,434	7.52 %	7.52 %	17.34 %	54.12 %
	4	1279	ARCH INS GRP	987,408	1,010,223	3.52 %	3.58 %	16.71 %	70.83 %
	5	4694	ESSENT GRP	985,968	1,014,596	16.88 %	16.95 %	16.69 %	87.52 %
	6	4760	NMI HOLDINGS GRP	718,930	737,487	9.38 %	9.38 %	12.17 %	99.69 %
	7	27251	PMI MORTGAGE INS CO	17,149	17,166	N/A	N/A	0.29 %	99.98 %
	8	4973	BIGLARI HOLDINGS GRP	940	940	0.06 %	0.06 %	0.02 %	99.99 %
	9	17583	BERRY ROCK INS CO	273	57	5.82 %	5.82 %	0.00 %	100.00 %
	10	5105	ANZA INVESTMENT HOLDINGS GRP	184	184	168.35 %	168.35 %	0.00 %	100.00 %
	11	626	CHUBB LTD GRP	13	13	N/A	N/A	0.00 %	100.00 %
			INDUSTRY TOTAL	5,908,167	6,047,647	8.45 %	8.49 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	105	MGIC GRP	1,114,011	1,134,629	6.23 %	6.32 %	18.86 %	18.86 %
	2	4011	GENWORTH FIN GRP	1,058,706	1,081,748	8.62 %	8.62 %	17.92 %	36.78 %
	3	766	RADIAN GRP	1,024,415	1,050,434	7.52 %	7.52 %	17.34 %	54.12 %
	4	1279	ARCH INS GRP	987,408	1,010,223	3.52 %	3.58 %	16.71 %	70.83 %
	5	4694	ESSENT GRP	985,968	1,014,596	16.88 %	16.95 %	16.69 %	87.52 %
	6	4760	NMI HOLDINGS GRP	718,930	737,487	9.38 %	9.38 %	12.17 %	99.69 %
	7	27251	PMI MORTGAGE INS CO	17,149	17,166	N/A	N/A	0.29 %	99.98 %
	8	4973	BIGLARI HOLDINGS GRP	940	940	0.06 %	0.06 %	0.02 %	99.99 %
	9	17583	BERRY ROCK INS CO	273	57	5.82 %	5.82 %	0.00 %	100.00 %
	10	5105	ANZA INVESTMENT HOLDINGS GRP	184	184	168.35 %	168.35 %	0.00 %	100.00 %
	11	626	CHUBB LTD GRP	13	13	N/A	N/A	0.00 %	100.00 %
			INDUSTRY TOTAL	5,907,996	6,047,476	8.45 %	8.49 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	1279	ARCH INS GRP	13,424	14,562	3.75 %	3.77 %	20.55 %	20.55 %
	2	4011	GENWORTH FIN GRP	12,732	13,252	6.94 %	6.94 %	19.49 %	40.04 %
	3	105	MGIC GRP	11,638	11,869	7.66 %	7.73 %	17.81 %	57.85 %
	4	766	RADIAN GRP	10,214	10,596	5.41 %	5.41 %	15.63 %	73.48 %
	5	4694	ESSENT GRP	9,508	9,808	19.18 %	19.33 %	14.55 %	88.04 %
	6	4760	NMI HOLDINGS GRP	7,691	7,843	11.13 %	11.13 %	11.77 %	99.81 %
	7	27251	PMI MORTGAGE INS CO	124	124	N/A	N/A	0.19 %	100.00 %
			STATE TOTAL	65,331	68,053	8.27 %	8.31 %	100.00 %	100.00 %
Alaska	1	1279	ARCH INS GRP	4,685	4,780	N/A	N/A	26.72 %	26.72 %
	2	766	RADIAN GRP	4,265	4,340	5.38 %	5.38 %	24.32 %	51.04 %
	3	105	MGIC GRP	3,429	3,481	4.56 %	4.57 %	19.55 %	70.60 %
	4	4760	NMI HOLDINGS GRP	1,972	1,977	1.52 %	1.52 %	11.24 %	81.84 %
	5	4011	GENWORTH FIN GRP	1,599	1,654	N/A	N/A	9.12 %	90.96 %
	6	4694	ESSENT GRP	1,575	1,655	N/A	N/A	8.99 %	99.95 %
	7	27251	PMI MORTGAGE INS CO	9	9	74.99 %	74.99 %	0.05 %	100.00 %
			STATE TOTAL	17,534	17,897	N/A	N/A	100.00 %	100.00 %
Arizona	1	4011	GENWORTH FIN GRP	40,900	41,822	21.16 %	21.16 %	23.81 %	23.81 %
	2	4694	ESSENT GRP	38,386	39,388	22.40 %	22.50 %	22.35 %	46.16 %
	3	766	RADIAN GRP	28,909	29,540	8.17 %	8.17 %	16.83 %	62.99 %
	4	105	MGIC GRP	26,499	26,848	28.87 %	29.50 %	15.43 %	78.42 %
	5	4760	NMI HOLDINGS GRP	22,907	23,303	15.11 %	15.11 %	13.34 %	91.75 %
	6	1279	ARCH INS GRP	13,932	14,295	10.27 %	10.32 %	8.11 %	99.86 %
	7	27251	PMI MORTGAGE INS CO	235	236	103.57 %	103.57 %	0.14 %	100.00 %
			STATE TOTAL	171,768	175,433	18.85 %	18.97 %	100.00 %	100.00 %
Arkansas	1	4694	ESSENT GRP	8,084	8,324	9.74 %	9.76 %	21.84 %	21.84 %
	2	1279	ARCH INS GRP	6,858	7,161	6.58 %	6.58 %	18.53 %	40.38 %
	3	766	RADIAN GRP	6,271	6,450	5.47 %	5.47 %	16.95 %	57.32 %
	4	4011	GENWORTH FIN GRP	5,156	5,435	5.42 %	5.42 %	13.93 %	71.25 %
	5	105	MGIC GRP	4,912	4,964	11.60 %	11.67 %	13.27 %	84.53 %
	6	4760	NMI HOLDINGS GRP	4,749	4,794	8.88 %	8.88 %	12.83 %	97.36 %
	7	4973	BIGLARI HOLDINGS GRP	940	940	0.06 %	0.06 %	2.54 %	99.90 %
	8	27251	PMI MORTGAGE INS CO	37	37	N/A	N/A	0.10 %	100.00 %
			STATE TOTAL	37,007	38,105	7.69 %	7.71 %	100.00 %	100.00 %
California	1	4011	GENWORTH FIN GRP	117,934	118,929	13.17 %	13.17 %	21.89 %	21.89 %
	2	4694	ESSENT GRP	109,442	112,474	20.18 %	20.24 %	20.32 %	42.21 %
	3	105	MGIC GRP	92,906	94,959	8.26 %	8.40 %	17.25 %	59.45 %
	4	766	RADIAN GRP	75,891	78,143	7.25 %	7.25 %	14.09 %	73.54 %
	5	1279	ARCH INS GRP	72,223	74,105	9.06 %	9.15 %	13.41 %	86.95 %
	6	4760	NMI HOLDINGS GRP	67,863	70,491	12.36 %	12.36 %	12.60 %	99.55 %
	7	27251	PMI MORTGAGE INS CO	2,448	2,456	N/A	N/A	0.45 %	100.00 %
			STATE TOTAL	538,709	551,557	11.92 %	11.96 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Colorado	1	4694	ESSENT GRP	34,799	36,044	15.43 %	15.51 %	22.94 %	22.94 %
	2	766	RADIAN GRP	34,389	34,951	12.20 %	12.20 %	22.67 %	45.61 %
	3	4011	GENWORTH FIN GRP	25,222	25,567	11.53 %	11.53 %	16.63 %	62.23 %
	4	105	MGIC GRP	19,907	20,071	13.33 %	13.71 %	13.12 %	75.36 %
	5	1279	ARCH INS GRP	19,069	19,435	9.11 %	9.12 %	12.57 %	87.93 %
	6	4760	NMI HOLDINGS GRP	18,243	19,171	13.23 %	13.23 %	12.03 %	99.95 %
	7	27251	PMI MORTGAGE INS CO	70	70	135.32 %	135.32 %	0.05 %	100.00 %
			STATE TOTAL	151,699	155,309	12.78 %	12.85 %	100.00 %	100.00 %
Connecticut	1	766	RADIAN GRP	16,441	16,650	1.60 %	1.60 %	22.55 %	22.55 %
	2	105	MGIC GRP	14,815	15,062	N/A	N/A	20.32 %	42.87 %
	3	4011	GENWORTH FIN GRP	14,408	14,871	1.40 %	1.40 %	19.76 %	62.63 %
	4	1279	ARCH INS GRP	11,602	11,757	1.55 %	1.57 %	15.91 %	78.54 %
	5	4694	ESSENT GRP	7,850	8,034	9.76 %	9.76 %	10.77 %	89.31 %
	6	4760	NMI HOLDINGS GRP	7,441	7,509	6.33 %	6.33 %	10.21 %	99.51 %
	7	27251	PMI MORTGAGE INS CO	354	354	N/A	N/A	0.49 %	100.00 %
			STATE TOTAL	72,911	74,237	1.11 %	1.07 %	100.00 %	100.00 %
Delaware	1	766	RADIAN GRP	5,853	6,057	9.75 %	9.75 %	26.32 %	26.32 %
	2	105	MGIC GRP	5,660	5,835	18.13 %	18.79 %	25.45 %	51.77 %
	3	4011	GENWORTH FIN GRP	3,086	3,257	N/A	N/A	13.87 %	65.64 %
	4	1279	ARCH INS GRP	2,990	3,099	N/A	N/A	13.44 %	79.08 %
	5	4694	ESSENT GRP	2,338	2,454	1.91 %	1.88 %	10.51 %	89.59 %
	6	4760	NMI HOLDINGS GRP	2,246	2,321	2.73 %	2.73 %	10.10 %	99.69 %
	7	27251	PMI MORTGAGE INS CO	69	70	N/A	N/A	0.31 %	100.00 %
			STATE TOTAL	22,242	23,093	N/A	N/A	100.00 %	100.00 %
District Of Columbia	1	105	MGIC GRP	3,653	3,840	39.75 %	40.26 %	21.77 %	21.77 %
	2	766	RADIAN GRP	3,175	3,266	23.69 %	23.69 %	18.92 %	40.69 %
	3	1279	ARCH INS GRP	2,979	3,058	N/A	N/A	17.75 %	58.45 %
	4	4760	NMI HOLDINGS GRP	2,934	3,300	16.51 %	16.51 %	17.49 %	75.94 %
	5	4011	GENWORTH FIN GRP	2,092	2,334	24.96 %	24.96 %	12.47 %	88.41 %
	6	4694	ESSENT GRP	1,721	1,879	34.56 %	34.82 %	10.26 %	98.66 %
	7	27251	PMI MORTGAGE INS CO	224	226	N/A	N/A	1.34 %	100.00 %
			STATE TOTAL	16,778	17,903	10.22 %	11.23 %	100.00 %	100.00 %
Florida	1	4694	ESSENT GRP	128,504	130,174	29.62 %	29.67 %	27.52 %	27.52 %
	2	4011	GENWORTH FIN GRP	90,125	91,275	18.62 %	18.62 %	19.30 %	46.83 %
	3	105	MGIC GRP	82,177	83,093	10.52 %	10.88 %	17.60 %	64.43 %
	4	766	RADIAN GRP	64,910	66,379	7.44 %	7.44 %	13.90 %	78.33 %
	5	4760	NMI HOLDINGS GRP	58,225	59,241	19.41 %	19.41 %	12.47 %	90.80 %
	6	1279	ARCH INS GRP	41,561	42,141	2.36 %	2.67 %	8.90 %	99.70 %
	7	27251	PMI MORTGAGE INS CO	1,394	1,395	29.23 %	29.23 %	0.30 %	100.00 %
			STATE TOTAL	466,897	473,697	17.34 %	17.44 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Georgia	1	1279	ARCH INS GRP	41,968	42,715	8.63 %	8.61 %	19.85 %	19.85 %
	2	4694	ESSENT GRP	40,600	41,314	24.45 %	24.57 %	19.20 %	39.06 %
	3	4011	GENWORTH FIN GRP	36,915	37,767	13.27 %	13.27 %	17.46 %	56.52 %
	4	105	MGIC GRP	36,014	36,503	10.70 %	10.95 %	17.04 %	73.55 %
	5	4760	NMI HOLDINGS GRP	29,755	30,280	12.49 %	12.49 %	14.08 %	87.63 %
	6	766	RADIAN GRP	25,595	26,378	6.84 %	6.84 %	12.11 %	99.74 %
	7	27251	PMI MORTGAGE INS CO	558	558	29.27 %	29.27 %	0.26 %	100.00 %
			STATE TOTAL	211,404	215,517	13.20 %	13.26 %	100.00 %	100.00 %
Hawaii	1	105	MGIC GRP	5,346	5,447	N/A	N/A	26.15 %	26.15 %
	2	766	RADIAN GRP	4,269	4,378	N/A	N/A	20.88 %	47.04 %
	3	4011	GENWORTH FIN GRP	3,217	3,374	N/A	N/A	15.74 %	62.77 %
	4	4760	NMI HOLDINGS GRP	2,974	3,062	2.20 %	2.20 %	14.55 %	77.32 %
	5	4694	ESSENT GRP	2,288	2,494	23.71 %	23.74 %	11.19 %	88.51 %
	6	1279	ARCH INS GRP	2,245	2,352	0.11 %	0.15 %	10.98 %	99.49 %
	7	27251	PMI MORTGAGE INS CO	104	103	20.69 %	20.69 %	0.51 %	100.00 %
			STATE TOTAL	20,442	21,210	N/A	N/A	100.00 %	100.00 %
Idaho	1	4694	ESSENT GRP	10,749	10,897	13.51 %	13.59 %	25.88 %	25.88 %
	2	766	RADIAN GRP	8,227	8,178	4.74 %	4.74 %	19.81 %	45.69 %
	3	105	MGIC GRP	6,647	6,721	N/A	N/A	16.01 %	61.70 %
	4	4011	GENWORTH FIN GRP	6,620	6,714	10.67 %	10.67 %	15.94 %	77.64 %
	5	4760	NMI HOLDINGS GRP	5,110	5,151	6.01 %	6.01 %	12.31 %	89.95 %
	6	1279	ARCH INS GRP	4,154	4,189	6.03 %	6.11 %	10.00 %	99.95 %
	7	27251	PMI MORTGAGE INS CO	21	21	173.96 %	173.96 %	0.05 %	100.00 %
			STATE TOTAL	41,528	41,871	6.80 %	6.77 %	100.00 %	100.00 %
Illinois	1	766	RADIAN GRP	55,017	56,151	7.38 %	7.38 %	21.54 %	21.54 %
	2	4011	GENWORTH FIN GRP	50,987	51,811	3.68 %	3.68 %	19.96 %	41.50 %
	3	105	MGIC GRP	49,607	50,186	N/A	N/A	19.42 %	60.91 %
	4	1279	ARCH INS GRP	43,509	42,964	3.36 %	3.36 %	17.03 %	77.95 %
	5	4760	NMI HOLDINGS GRP	28,941	29,311	7.24 %	7.24 %	11.33 %	89.27 %
	6	4694	ESSENT GRP	26,278	26,779	7.14 %	7.22 %	10.29 %	99.56 %
	7	27251	PMI MORTGAGE INS CO	1,123	1,125	N/A	N/A	0.44 %	100.00 %
			STATE TOTAL	255,462	258,326	1.06 %	0.94 %	100.00 %	100.00 %
Indiana	1	1279	ARCH INS GRP	32,159	32,552	7.10 %	7.10 %	24.37 %	24.37 %
	2	4011	GENWORTH FIN GRP	27,830	28,474	6.58 %	6.58 %	21.09 %	45.45 %
	3	105	MGIC GRP	20,771	20,997	N/A	N/A	15.74 %	61.19 %
	4	766	RADIAN GRP	17,575	18,116	8.10 %	8.10 %	13.32 %	74.50 %
	5	4694	ESSENT GRP	16,828	17,291	11.90 %	11.96 %	12.75 %	87.25 %
	6	4760	NMI HOLDINGS GRP	16,673	16,988	9.35 %	9.35 %	12.63 %	99.89 %
	7	27251	PMI MORTGAGE INS CO	149	149	N/A	N/A	0.11 %	100.00 %
			STATE TOTAL	131,985	134,568	6.39 %	6.38 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Iowa	1	105	MGIC GRP	14,870	14,985	14.84 %	15.09 %	27.77 %	27.77 %
	2	1279	ARCH INS GRP	14,404	14,630	2.21 %	2.20 %	26.90 %	54.67 %
	3	766	RADIAN GRP	8,374	8,699	13.31 %	13.31 %	15.64 %	70.31 %
	4	4011	GENWORTH FIN GRP	8,369	8,524	10.45 %	10.45 %	15.63 %	85.94 %
	5	4694	ESSENT GRP	3,914	4,060	7.40 %	7.48 %	7.31 %	93.25 %
	6	4760	NMI HOLDINGS GRP	3,576	3,673	8.43 %	8.43 %	6.68 %	99.93 %
	7	27251	PMI MORTGAGE INS CO	40	40	N/A	N/A	0.07 %	100.00 %
			STATE TOTAL	53,547	54,611	9.45 %	9.52 %	100.00 %	100.00 %
Kansas	1	1279	ARCH INS GRP	11,428	11,654	5.98 %	5.96 %	24.18 %	24.18 %
	2	4011	GENWORTH FIN GRP	11,065	11,374	8.63 %	8.63 %	23.42 %	47.60 %
	3	105	MGIC GRP	8,410	8,565	11.47 %	11.62 %	17.80 %	65.40 %
	4	766	RADIAN GRP	6,997	7,261	1.24 %	1.24 %	14.81 %	80.21 %
	5	4760	NMI HOLDINGS GRP	4,736	4,831	6.76 %	6.76 %	10.02 %	90.23 %
	6	4694	ESSENT GRP	4,586	4,726	13.92 %	14.01 %	9.71 %	99.93 %
	7	27251	PMI MORTGAGE INS CO	31	31	161.21 %	161.21 %	0.07 %	100.00 %
			STATE TOTAL	47,253	48,442	7.81 %	7.84 %	100.00 %	100.00 %
Kentucky	1	1279	ARCH INS GRP	11,719	11,442	2.02 %	2.04 %	22.32 %	22.32 %
	2	105	MGIC GRP	9,665	9,957	2.08 %	2.09 %	18.41 %	40.73 %
	3	766	RADIAN GRP	9,441	9,628	2.30 %	2.30 %	17.98 %	58.71 %
	4	4694	ESSENT GRP	8,264	8,346	9.86 %	9.90 %	15.74 %	74.45 %
	5	4011	GENWORTH FIN GRP	8,029	8,145	10.65 %	10.65 %	15.29 %	89.74 %
	6	4760	NMI HOLDINGS GRP	5,337	5,442	7.14 %	7.14 %	10.16 %	99.90 %
	7	27251	PMI MORTGAGE INS CO	51	52	N/A	N/A	0.10 %	100.00 %
			STATE TOTAL	52,507	53,012	5.17 %	5.18 %	100.00 %	100.00 %
Louisiana	1	766	RADIAN GRP	12,905	13,290	8.72 %	8.72 %	22.60 %	22.60 %
	2	105	MGIC GRP	10,588	10,861	19.14 %	19.41 %	18.54 %	41.15 %
	3	4011	GENWORTH FIN GRP	10,218	11,067	5.70 %	5.70 %	17.90 %	59.05 %
	4	4694	ESSENT GRP	8,956	9,331	22.17 %	22.29 %	15.69 %	74.73 %
	5	1279	ARCH INS GRP	8,426	8,580	13.33 %	13.37 %	14.76 %	89.49 %
	6	4760	NMI HOLDINGS GRP	5,826	6,055	13.74 %	13.74 %	10.20 %	99.70 %
	7	27251	PMI MORTGAGE INS CO	173	173	211.61 %	211.61 %	0.30 %	100.00 %
			STATE TOTAL	57,092	59,357	13.95 %	14.02 %	100.00 %	100.00 %
Maine	1	105	MGIC GRP	5,181	5,245	5.73 %	5.86 %	25.11 %	25.11 %
	2	1279	ARCH INS GRP	4,152	4,250	N/A	N/A	20.13 %	45.24 %
	3	766	RADIAN GRP	3,438	3,541	4.05 %	4.05 %	16.67 %	61.91 %
	4	4011	GENWORTH FIN GRP	2,866	2,957	12.69 %	12.69 %	13.89 %	75.80 %
	5	4760	NMI HOLDINGS GRP	2,729	2,793	N/A	N/A	13.23 %	89.03 %
	6	4694	ESSENT GRP	2,237	2,297	2.75 %	2.87 %	10.84 %	99.87 %
	7	27251	PMI MORTGAGE INS CO	26	26	88.43 %	88.43 %	0.13 %	100.00 %
			STATE TOTAL	20,630	21,109	3.18 %	3.22 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	766	RADIAN GRP	36,627	37,619	14.11 %	14.11 %	22.90 %	22.90 %
	2	105	MGIC GRP	32,706	34,271	13.55 %	14.05 %	20.45 %	43.35 %
	3	4011	GENWORTH FIN GRP	24,947	27,336	12.73 %	12.73 %	15.60 %	58.95 %
	4	1279	ARCH INS GRP	24,719	25,800	8.02 %	8.00 %	15.46 %	74.40 %
	5	4694	ESSENT GRP	21,141	22,961	15.84 %	15.95 %	13.22 %	87.62 %
	6	4760	NMI HOLDINGS GRP	18,128	20,005	9.33 %	9.33 %	11.33 %	98.96 %
	7	27251	PMI MORTGAGE INS CO	1,669	1,668	N/A	N/A	1.04 %	100.00 %
			STATE TOTAL	159,936	169,661	11.98 %	12.09 %	100.00 %	100.00 %
Massachusetts	1	1279	ARCH INS GRP	33,740	34,643	0.29 %	0.30 %	28.02 %	28.02 %
	2	105	MGIC GRP	20,588	21,166	N/A	N/A	17.10 %	45.11 %
	3	4011	GENWORTH FIN GRP	19,690	20,248	N/A	N/A	16.35 %	61.47 %
	4	766	RADIAN GRP	18,665	19,094	2.69 %	2.69 %	15.50 %	76.97 %
	5	4760	NMI HOLDINGS GRP	15,444	15,674	0.93 %	0.93 %	12.82 %	89.79 %
	6	4694	ESSENT GRP	11,766	12,220	4.92 %	4.94 %	9.77 %	99.56 %
	7	27251	PMI MORTGAGE INS CO	529	529	N/A	N/A	0.44 %	100.00 %
			STATE TOTAL	120,422	123,574	N/A	N/A	100.00 %	100.00 %
Michigan	1	4011	GENWORTH FIN GRP	42,206	42,636	6.27 %	6.27 %	21.52 %	21.52 %
	2	105	MGIC GRP	39,887	40,446	5.67 %	5.68 %	20.34 %	41.86 %
	3	1279	ARCH INS GRP	36,696	39,880	6.60 %	6.67 %	18.71 %	60.56 %
	4	4694	ESSENT GRP	27,247	27,585	11.56 %	11.67 %	13.89 %	74.46 %
	5	4760	NMI HOLDINGS GRP	25,460	25,839	7.22 %	7.22 %	12.98 %	87.44 %
	6	766	RADIAN GRP	24,357	24,782	7.52 %	7.52 %	12.42 %	99.85 %
	7	27251	PMI MORTGAGE INS CO	285	285	99.34 %	99.34 %	0.15 %	100.00 %
			STATE TOTAL	196,138	201,454	7.34 %	7.38 %	100.00 %	100.00 %
Minnesota	1	1279	ARCH INS GRP	41,685	43,370	N/A	N/A	26.87 %	26.87 %
	2	105	MGIC GRP	30,768	31,447	N/A	N/A	19.83 %	46.70 %
	3	766	RADIAN GRP	27,824	28,773	7.45 %	7.45 %	17.93 %	64.63 %
	4	4694	ESSENT GRP	20,261	20,992	11.80 %	11.91 %	13.06 %	77.69 %
	5	4011	GENWORTH FIN GRP	16,950	17,386	5.22 %	5.22 %	10.93 %	88.62 %
	6	4760	NMI HOLDINGS GRP	15,490	15,806	1.45 %	1.45 %	9.98 %	98.60 %
	7	27251	PMI MORTGAGE INS CO	2,168	2,168	N/A	N/A	1.40 %	100.00 %
			STATE TOTAL	155,145	159,942	1.99 %	1.97 %	100.00 %	100.00 %
Mississippi	1	105	MGIC GRP	7,701	7,750	13.16 %	13.34 %	31.07 %	31.07 %
	2	766	RADIAN GRP	3,946	4,035	10.44 %	10.44 %	15.92 %	46.99 %
	3	4011	GENWORTH FIN GRP	3,841	4,043	N/A	N/A	15.50 %	62.49 %
	4	1279	ARCH INS GRP	3,478	3,498	25.42 %	25.49 %	14.03 %	76.52 %
	5	4694	ESSENT GRP	2,931	2,989	12.98 %	13.02 %	11.83 %	88.35 %
	6	4760	NMI HOLDINGS GRP	2,825	2,859	14.43 %	14.43 %	11.40 %	99.75 %
	7	27251	PMI MORTGAGE INS CO	62	62	N/A	N/A	0.25 %	100.00 %
			STATE TOTAL	24,784	25,237	11.84 %	11.91 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Missouri	1	105	MGIC GRP	21,148	21,535	N/A	N/A	20.47 %	20.47 %
	2	1279	ARCH INS GRP	21,054	21,371	7.11 %	7.14 %	20.38 %	40.85 %
	3	4011	GENWORTH FIN GRP	17,081	17,517	6.00 %	6.00 %	16.54 %	57.39 %
	4	766	RADIAN GRP	16,644	17,110	6.12 %	6.12 %	16.11 %	73.50 %
	5	4694	ESSENT GRP	13,885	14,310	10.53 %	10.64 %	13.44 %	86.94 %
	6	4760	NMI HOLDINGS GRP	13,318	13,485	8.25 %	8.25 %	12.89 %	99.83 %
	7	27251	PMI MORTGAGE INS CO	171	171	26.83 %	26.83 %	0.17 %	100.00 %
			STATE TOTAL	103,302	105,499	4.74 %	4.71 %	100.00 %	100.00 %
Montana	1	105	MGIC GRP	3,712	3,755	N/A	N/A	25.33 %	25.33 %
	2	766	RADIAN GRP	3,677	3,773	N/A	N/A	25.09 %	50.42 %
	3	4011	GENWORTH FIN GRP	2,055	2,117	2.99 %	2.99 %	14.02 %	64.44 %
	4	4694	ESSENT GRP	1,878	1,942	3.02 %	3.01 %	12.81 %	77.26 %
	5	1279	ARCH INS GRP	1,815	1,836	N/A	N/A	12.39 %	89.64 %
	6	4760	NMI HOLDINGS GRP	1,508	1,543	N/A	N/A	10.29 %	99.93 %
	7	27251	PMI MORTGAGE INS CO	10	10	N/A	N/A	0.07 %	100.00 %
			STATE TOTAL	14,657	14,976	N/A	N/A	100.00 %	100.00 %
Nebraska	1	105	MGIC GRP	9,440	9,526	N/A	N/A	26.89 %	26.89 %
	2	1279	ARCH INS GRP	8,344	8,466	5.03 %	5.00 %	23.76 %	50.65 %
	3	766	RADIAN GRP	5,630	5,819	3.70 %	3.70 %	16.04 %	66.69 %
	4	4760	NMI HOLDINGS GRP	4,094	4,158	N/A	N/A	11.66 %	78.35 %
	5	4011	GENWORTH FIN GRP	3,951	4,060	3.92 %	3.92 %	11.25 %	89.60 %
	6	4694	ESSENT GRP	3,637	3,721	8.46 %	8.51 %	10.36 %	99.96 %
	7	27251	PMI MORTGAGE INS CO	15	15	N/A	N/A	0.04 %	100.00 %
			STATE TOTAL	35,111	35,766	2.71 %	2.67 %	100.00 %	100.00 %
Nevada	1	4694	ESSENT GRP	19,483	20,078	12.09 %	12.15 %	22.79 %	22.79 %
	2	4011	GENWORTH FIN GRP	18,580	17,636	10.31 %	10.31 %	21.74 %	44.53 %
	3	4760	NMI HOLDINGS GRP	14,406	14,742	9.41 %	9.41 %	16.85 %	61.39 %
	4	766	RADIAN GRP	13,133	13,586	7.51 %	7.51 %	15.37 %	76.75 %
	5	105	MGIC GRP	11,664	11,824	3.82 %	3.88 %	13.65 %	90.40 %
	6	1279	ARCH INS GRP	8,050	8,059	7.02 %	6.98 %	9.42 %	99.82 %
	7	27251	PMI MORTGAGE INS CO	156	156	N/A	N/A	0.18 %	100.00 %
			STATE TOTAL	85,471	86,082	8.87 %	8.89 %	100.00 %	100.00 %
New Hampshire	1	1279	ARCH INS GRP	6,457	6,475	0.18 %	0.41 %	21.66 %	21.66 %
	2	4011	GENWORTH FIN GRP	5,967	6,040	4.92 %	4.92 %	20.02 %	41.68 %
	3	105	MGIC GRP	5,924	6,130	N/A	N/A	19.87 %	61.55 %
	4	4760	NMI HOLDINGS GRP	4,392	4,434	4.72 %	4.72 %	14.73 %	76.28 %
	5	766	RADIAN GRP	3,919	4,087	N/A	N/A	13.15 %	89.43 %
	6	4694	ESSENT GRP	3,109	3,171	5.60 %	5.70 %	10.43 %	99.86 %
	7	27251	PMI MORTGAGE INS CO	41	41	18.33 %	18.33 %	0.14 %	100.00 %
			STATE TOTAL	29,810	30,379	0.90 %	0.94 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New Jersey	1	766	RADIAN GRP	33,666	34,633	N/A	N/A	20.79 %	20.79 %
	2	105	MGIC GRP	33,543	34,437	0.27 %	0.28 %	20.72 %	41.51 %
	3	1279	ARCH INS GRP	27,940	28,674	N/A	N/A	17.26 %	58.77 %
	4	4011	GENWORTH FIN GRP	23,140	23,756	N/A	N/A	14.29 %	73.06 %
	5	4694	ESSENT GRP	22,201	23,135	3.86 %	3.91 %	13.71 %	86.77 %
	6	4760	NMI HOLDINGS GRP	20,629	21,042	3.49 %	3.49 %	12.74 %	99.51 %
	7	27251	PMI MORTGAGE INS CO	790	791	N/A	N/A	0.49 %	100.00 %
			STATE TOTAL	161,908	166,469	N/A	N/A	100.00 %	100.00 %
New Mexico	1	105	MGIC GRP	7,197	7,241	18.90 %	19.39 %	23.66 %	23.66 %
	2	766	RADIAN GRP	7,132	7,340	6.56 %	6.56 %	23.45 %	47.11 %
	3	1279	ARCH INS GRP	4,874	4,846	4.89 %	4.88 %	16.02 %	63.14 %
	4	4011	GENWORTH FIN GRP	4,818	4,873	10.51 %	10.51 %	15.84 %	78.98 %
	5	4694	ESSENT GRP	3,787	3,887	6.62 %	6.61 %	12.45 %	91.43 %
	6	4760	NMI HOLDINGS GRP	2,547	2,553	4.35 %	4.35 %	8.37 %	99.80 %
	7	27251	PMI MORTGAGE INS CO	60	63	122.87 %	122.87 %	0.20 %	100.00 %
			STATE TOTAL	30,416	30,803	9.88 %	10.00 %	100.00 %	100.00 %
New York	1	4011	GENWORTH FIN GRP	51,083	51,920	N/A	N/A	24.95 %	24.95 %
	2	105	MGIC GRP	41,155	41,584	10.40 %	10.36 %	20.10 %	45.06 %
	3	766	RADIAN GRP	38,941	40,110	5.81 %	5.81 %	19.02 %	64.08 %
	4	1279	ARCH INS GRP	26,010	26,442	N/A	N/A	12.71 %	76.79 %
	5	4694	ESSENT GRP	23,565	24,274	12.94 %	13.01 %	11.51 %	88.30 %
	6	4760	NMI HOLDINGS GRP	22,982	23,321	N/A	N/A	11.23 %	99.53 %
	7	27251	PMI MORTGAGE INS CO	786	786	N/A	N/A	0.38 %	99.91 %
	8	5105	ANZA INVESTMENT HOLDINGS GRP	184	184	168.35 %	168.35 %	0.09 %	100.00 %
			STATE TOTAL	204,705	208,620	2.06 %	2.08 %	100.00 %	100.00 %
North Carolina	1	1279	ARCH INS GRP	40,919	41,566	N/A	N/A	21.48 %	21.48 %
	2	105	MGIC GRP	35,433	36,445	3.41 %	3.46 %	18.60 %	40.08 %
	3	4011	GENWORTH FIN GRP	33,509	34,420	7.34 %	7.34 %	17.59 %	57.67 %
	4	4694	ESSENT GRP	29,372	30,415	11.36 %	11.41 %	15.42 %	73.09 %
	5	766	RADIAN GRP	28,009	28,948	4.65 %	4.65 %	14.70 %	87.80 %
	6	4760	NMI HOLDINGS GRP	22,910	23,331	4.66 %	4.66 %	12.03 %	99.82 %
	7	27251	PMI MORTGAGE INS CO	335	335	N/A	N/A	0.18 %	100.00 %
			STATE TOTAL	190,486	195,459	3.39 %	3.41 %	100.00 %	100.00 %
North Dakota	1	105	MGIC GRP	6,209	6,292	N/A	N/A	38.71 %	38.71 %
	2	4011	GENWORTH FIN GRP	3,644	3,772	7.03 %	7.03 %	22.72 %	61.43 %
	3	766	RADIAN GRP	2,647	2,683	7.33 %	7.33 %	16.51 %	77.93 %
	4	1279	ARCH INS GRP	1,368	1,411	13.72 %	13.70 %	8.53 %	86.46 %
	5	4694	ESSENT GRP	1,139	1,161	10.02 %	10.15 %	7.10 %	93.56 %
	6	4760	NMI HOLDINGS GRP	1,031	1,018	N/A	N/A	6.43 %	99.99 %
	7	27251	PMI MORTGAGE INS CO	1	1	61.48 %	61.48 %	0.01 %	100.00 %
			STATE TOTAL	16,039	16,339	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Ohio	1	105	MGIC GRP	42,019	42,599	N/A	N/A	21.33 %	21.33 %
	2	1279	ARCH INS GRP	36,882	37,763	3.91 %	3.92 %	18.72 %	40.05 %
	3	4011	GENWORTH FIN GRP	33,698	34,392	8.01 %	8.01 %	17.10 %	57.15 %
	4	766	RADIAN GRP	31,314	32,142	3.20 %	3.20 %	15.89 %	73.05 %
	5	4694	ESSENT GRP	26,920	27,988	8.78 %	8.87 %	13.66 %	86.71 %
	6	4760	NMI HOLDINGS GRP	25,747	26,047	8.22 %	8.22 %	13.07 %	99.78 %
	7	27251	PMI MORTGAGE INS CO	431	431	N/A	N/A	0.22 %	100.00 %
			STATE TOTAL	197,009	201,362	4.71 %	4.71 %	100.00 %	100.00 %
Oklahoma	1	1279	ARCH INS GRP	12,112	12,357	10.88 %	10.89 %	24.19 %	24.19 %
	2	766	RADIAN GRP	10,658	11,073	12.15 %	12.15 %	21.29 %	45.47 %
	3	4011	GENWORTH FIN GRP	8,076	8,551	16.03 %	16.03 %	16.13 %	61.60 %
	4	4694	ESSENT GRP	7,778	8,079	15.07 %	15.20 %	15.53 %	77.14 %
	5	105	MGIC GRP	6,092	6,234	23.47 %	24.02 %	12.17 %	89.30 %
	6	4760	NMI HOLDINGS GRP	5,043	5,140	4.22 %	4.22 %	10.07 %	99.37 %
	7	17583	BERRY ROCK INS CO	273	57	5.82 %	5.82 %	0.55 %	99.92 %
	8	27251	PMI MORTGAGE INS CO	28	28	139.15 %	139.15 %	0.06 %	99.97 %
	9	626	CHUBB LTD GRP	13	13	N/A	N/A	0.03 %	100.00 %
			STATE TOTAL	50,074	51,530	13.58 %	13.67 %	100.00 %	100.00 %
Oregon	1	105	MGIC GRP	20,165	20,524	7.87 %	7.96 %	22.34 %	22.34 %
	2	766	RADIAN GRP	20,107	20,305	9.78 %	9.78 %	22.28 %	44.62 %
	3	4694	ESSENT GRP	13,700	14,113	14.73 %	14.83 %	15.18 %	59.80 %
	4	1279	ARCH INS GRP	12,746	12,817	11.37 %	11.34 %	14.12 %	73.92 %
	5	4760	NMI HOLDINGS GRP	12,101	12,362	12.67 %	12.67 %	13.41 %	87.33 %
	6	4011	GENWORTH FIN GRP	11,317	11,618	9.27 %	9.27 %	12.54 %	99.87 %
	7	27251	PMI MORTGAGE INS CO	118	118	N/A	N/A	0.13 %	100.00 %
			STATE TOTAL	90,255	91,856	10.59 %	10.62 %	100.00 %	100.00 %
Pennsylvania	1	105	MGIC GRP	56,718	57,860	3.39 %	3.41 %	28.00 %	28.00 %
	2	766	RADIAN GRP	35,804	36,994	0.96 %	0.96 %	17.67 %	45.67 %
	3	4011	GENWORTH FIN GRP	34,769	35,561	3.19 %	3.19 %	17.16 %	62.83 %
	4	1279	ARCH INS GRP	30,107	30,454	N/A	N/A	14.86 %	77.69 %
	5	4760	NMI HOLDINGS GRP	23,622	24,395	5.52 %	5.52 %	11.66 %	89.35 %
	6	4694	ESSENT GRP	21,141	22,078	6.08 %	6.15 %	10.44 %	99.79 %
	7	27251	PMI MORTGAGE INS CO	429	429	N/A	N/A	0.21 %	100.00 %
			STATE TOTAL	202,591	207,772	2.37 %	2.38 %	100.00 %	100.00 %
Rhode Island	1	1279	ARCH INS GRP	5,933	5,953	5.93 %	5.91 %	31.73 %	31.73 %
	2	766	RADIAN GRP	3,572	3,655	8.52 %	8.52 %	19.11 %	50.84 %
	3	105	MGIC GRP	3,066	3,141	N/A	N/A	16.40 %	67.24 %
	4	4011	GENWORTH FIN GRP	2,727	2,768	N/A	N/A	14.58 %	81.82 %
	5	4760	NMI HOLDINGS GRP	1,926	1,971	5.93 %	5.93 %	10.30 %	92.12 %
	6	4694	ESSENT GRP	1,420	1,465	N/A	N/A	7.60 %	99.72 %
	7	27251	PMI MORTGAGE INS CO	53	53	127.93 %	127.93 %	0.28 %	100.00 %
			STATE TOTAL	18,697	19,005	0.42 %	0.35 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	1279	ARCH INS GRP	20,914	21,315	0.14 %	0.11 %	22.67 %	22.67 %
	2	4011	GENWORTH FIN GRP	16,344	16,699	0.99 %	0.99 %	17.72 %	40.38 %
	3	105	MGIC GRP	15,961	16,276	2.10 %	2.04 %	17.30 %	57.69 %
	4	4694	ESSENT GRP	14,572	15,080	14.76 %	14.84 %	15.79 %	73.48 %
	5	766	RADIAN GRP	13,613	13,976	5.46 %	5.46 %	14.76 %	88.24 %
	6	4760	NMI HOLDINGS GRP	10,696	10,957	4.33 %	4.33 %	11.59 %	99.83 %
	7	27251	PMI MORTGAGE INS CO	157	157	90.81 %	90.81 %	0.17 %	100.00 %
			STATE TOTAL	92,256	94,459	4.39 %	4.38 %	100.00 %	100.00 %
South Dakota	1	1279	ARCH INS GRP	3,402	3,469	7.43 %	7.40 %	24.50 %	24.50 %
	2	105	MGIC GRP	3,310	3,345	1.64 %	1.66 %	23.84 %	48.34 %
	3	766	RADIAN GRP	2,428	2,463	13.18 %	13.18 %	17.49 %	65.82 %
	4	4760	NMI HOLDINGS GRP	2,068	2,084	5.41 %	5.41 %	14.90 %	80.72 %
	5	4011	GENWORTH FIN GRP	1,720	1,763	N/A	N/A	12.39 %	93.11 %
	6	4694	ESSENT GRP	949	974	15.30 %	15.49 %	6.83 %	99.94 %
	7	27251	PMI MORTGAGE INS CO	8	8	N/A	N/A	0.06 %	100.00 %
			STATE TOTAL	13,885	14,105	4.72 %	4.74 %	100.00 %	100.00 %
Tennessee	1	1279	ARCH INS GRP	24,324	24,933	8.88 %	8.88 %	21.86 %	21.86 %
	2	4694	ESSENT GRP	21,011	21,769	11.69 %	11.77 %	18.88 %	40.74 %
	3	4011	GENWORTH FIN GRP	18,699	19,684	7.51 %	7.51 %	16.80 %	57.55 %
	4	766	RADIAN GRP	17,568	18,147	5.78 %	5.78 %	15.79 %	73.33 %
	5	4760	NMI HOLDINGS GRP	14,919	15,320	10.20 %	10.20 %	13.41 %	86.74 %
	6	105	MGIC GRP	14,632	15,019	5.64 %	5.69 %	13.15 %	99.89 %
	7	27251	PMI MORTGAGE INS CO	120	120	78.60 %	78.60 %	0.11 %	100.00 %
			STATE TOTAL	111,274	114,992	8.52 %	8.53 %	100.00 %	100.00 %
Texas	1	4694	ESSENT GRP	118,808	120,622	23.39 %	23.49 %	21.18 %	21.18 %
	2	766	RADIAN GRP	113,898	116,082	15.00 %	15.00 %	20.30 %	41.48 %
	3	4011	GENWORTH FIN GRP	95,413	96,556	13.32 %	13.32 %	17.01 %	58.49 %
	4	105	MGIC GRP	90,592	91,477	22.84 %	23.37 %	16.15 %	74.64 %
	5	1279	ARCH INS GRP	76,857	78,828	7.83 %	7.81 %	13.70 %	88.34 %
	6	4760	NMI HOLDINGS GRP	64,949	65,926	13.84 %	13.84 %	11.58 %	99.91 %
	7	27251	PMI MORTGAGE INS CO	483	483	N/A	N/A	0.09 %	100.00 %
			STATE TOTAL	561,000	569,973	16.59 %	16.69 %	100.00 %	100.00 %
Utah	1	4694	ESSENT GRP	21,959	22,611	12.99 %	13.03 %	25.43 %	25.43 %
	2	4011	GENWORTH FIN GRP	14,858	13,915	6.68 %	6.68 %	17.20 %	42.63 %
	3	1279	ARCH INS GRP	14,289	14,900	8.91 %	8.88 %	16.54 %	59.17 %
	4	105	MGIC GRP	12,172	12,278	11.26 %	11.38 %	14.09 %	73.27 %
	5	766	RADIAN GRP	11,907	12,346	11.48 %	11.48 %	13.79 %	87.05 %
	6	4760	NMI HOLDINGS GRP	11,121	11,507	7.14 %	7.14 %	12.88 %	99.93 %
	7	27251	PMI MORTGAGE INS CO	60	60	51.30 %	51.30 %	0.07 %	100.00 %
			STATE TOTAL	86,366	87,617	10.10 %	10.12 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
06 - Mortgage Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Vermont	1	4011	GENWORTH FIN GRP	3,112	3,144	11.55 %	11.55 %	28.57 %	28.57 %
	2	105	MGIC GRP	2,888	2,878	2.04 %	2.12 %	26.51 %	55.07 %
	3	1279	ARCH INS GRP	2,241	2,248	2.82 %	2.84 %	20.57 %	75.64 %
	4	4760	NMI HOLDINGS GRP	1,003	1,002	N/A	N/A	9.21 %	84.85 %
	5	766	RADIAN GRP	903	918	13.66 %	13.66 %	8.28 %	93.13 %
	6	4694	ESSENT GRP	741	754	N/A	N/A	6.80 %	99.94 %
	7	27251	PMI MORTGAGE INS CO	7	7	290.81 %	290.81 %	0.06 %	100.00 %
			STATE TOTAL	10,894	10,950	5.06 %	5.07 %	100.00 %	100.00 %
Virginia	1	766	RADIAN GRP	38,177	39,475	3.89 %	3.89 %	23.01 %	23.01 %
	2	105	MGIC GRP	34,785	36,889	8.82 %	9.08 %	20.96 %	43.97 %
	3	1279	ARCH INS GRP	28,195	29,442	N/A	N/A	16.99 %	60.96 %
	4	4011	GENWORTH FIN GRP	21,738	23,732	1.33 %	1.33 %	13.10 %	74.06 %
	5	4760	NMI HOLDINGS GRP	21,548	23,544	7.81 %	7.81 %	12.98 %	87.04 %
	6	4694	ESSENT GRP	21,003	22,612	7.14 %	7.18 %	12.66 %	99.70 %
	7	27251	PMI MORTGAGE INS CO	501	502	N/A	N/A	0.30 %	100.00 %
			STATE TOTAL	165,948	176,195	3.89 %	3.95 %	100.00 %	100.00 %
Washington	1	766	RADIAN GRP	35,939	36,416	9.60 %	9.60 %	19.65 %	19.65 %
	2	105	MGIC GRP	31,757	32,095	3.74 %	3.77 %	17.37 %	37.02 %
	3	1279	ARCH INS GRP	31,663	32,084	6.87 %	6.89 %	17.31 %	54.33 %
	4	4694	ESSENT GRP	30,540	32,416	11.14 %	11.18 %	16.70 %	71.03 %
	5	4011	GENWORTH FIN GRP	28,190	29,566	7.69 %	7.69 %	15.42 %	86.45 %
	6	4760	NMI HOLDINGS GRP	24,512	25,157	10.16 %	10.16 %	13.40 %	99.85 %
	7	27251	PMI MORTGAGE INS CO	272	272	10.06 %	10.06 %	0.15 %	100.00 %
			STATE TOTAL	182,873	188,006	8.17 %	8.19 %	100.00 %	100.00 %
West Virginia	1	105	MGIC GRP	6,064	6,162	3.92 %	4.03 %	33.58 %	33.58 %
	2	4011	GENWORTH FIN GRP	3,139	3,198	5.60 %	5.60 %	17.38 %	50.96 %
	3	766	RADIAN GRP	3,104	3,154	9.99 %	9.99 %	17.19 %	68.15 %
	4	1279	ARCH INS GRP	2,044	2,085	10.22 %	14.58 %	11.32 %	79.47 %
	5	4694	ESSENT GRP	1,880	1,937	6.12 %	6.19 %	10.41 %	89.88 %
	6	4760	NMI HOLDINGS GRP	1,804	1,847	13.84 %	13.84 %	9.99 %	99.87 %
	7	27251	PMI MORTGAGE INS CO	24	24	84.83 %	84.83 %	0.13 %	100.00 %
			STATE TOTAL	18,059	18,407	7.30 %	7.83 %	100.00 %	100.00 %
Wisconsin	1	1279	ARCH INS GRP	33,566	34,015	4.38 %	4.37 %	30.53 %	30.53 %
	2	105	MGIC GRP	24,646	24,873	N/A	N/A	22.42 %	52.95 %
	3	766	RADIAN GRP	16,507	16,925	5.14 %	5.14 %	15.01 %	67.96 %
	4	4011	GENWORTH FIN GRP	12,849	13,000	N/A	N/A	11.69 %	79.65 %
	5	4760	NMI HOLDINGS GRP	12,054	12,152	1.51 %	1.51 %	10.96 %	90.61 %
	6	4694	ESSENT GRP	10,197	10,433	6.05 %	6.11 %	9.27 %	99.89 %
	7	27251	PMI MORTGAGE INS CO	125	125	80.01 %	80.01 %	0.11 %	100.00 %
			STATE TOTAL	109,944	111,522	N/A	N/A	100.00 %	100.00 %

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Wyoming	1	105	MGIC GRP	2,430	2,444	7.12 %	7.19 %	29.13 %	29.13 %
	2	766	RADIAN GRP	1,732	1,758	1.92 %	1.92 %	20.76 %	49.89 %
	3	4011	GENWORTH FIN GRP	1,219	1,232	N/A	N/A	14.61 %	64.51 %
	4	1279	ARCH INS GRP	1,192	1,193	N/A	N/A	14.29 %	78.79 %
	5	4694	ESSENT GRP	1,038	1,057	1.46 %	1.51 %	12.45 %	91.24 %
	6	4760	NMI HOLDINGS GRP	725	729	3.31 %	3.31 %	8.69 %	99.93 %
	7	27251	PMI MORTGAGE INS CO	6	6	6.93 %	6.93 %	0.07 %	100.00 %
			STATE TOTAL	8,342	8,420	2.52 %	2.54 %	100.00 %	100.00 %
Guam	1	105	MGIC GRP	926	923	2.30 %	2.37 %	80.34 %	80.34 %
	2	766	RADIAN GRP	210	217	N/A	N/A	18.21 %	98.55 %
	3	1279	ARCH INS GRP	17	17	0.00 %	0.00 %	1.45 %	100.00 %
			STATE TOTAL	1,152	1,156	1.39 %	1.44 %	100.00 %	100.00 %
Puerto Rico	1	105	MGIC GRP	6,017	6,278	N/A	N/A	95.29 %	95.29 %
	2	1279	ARCH INS GRP	291	292	8.21 %	8.17 %	4.61 %	99.90 %
	3	27251	PMI MORTGAGE INS CO	6	6	N/A	N/A	0.10 %	100.00 %
			STATE TOTAL	6,314	6,577	N/A	N/A	100.00 %	100.00 %
U.S. Virgin Islands	1	4011	GENWORTH FIN GRP	5	5	N/A	N/A	100.00 %	100.00 %
			STATE TOTAL	5	5	N/A	N/A	100.00 %	100.00 %
Agg. Other Alien	1	4011	GENWORTH FIN GRP	171	171	N/A	N/A	100.00 %	100.00 %
			STATE TOTAL	171	171	N/A	N/A	100.00 %	100.00 %

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08—Ocean Marine

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	12	AMERICAN INTL GRP	817,678	804,499	42.22 %	42.94 %	14.33 %	14.33 %
	2	4670	STARR GRP	444,396	440,044	78.39 %	81.13 %	7.79 %	22.12 %
	3	626	CHUBB LTD GRP	408,153	390,141	38.78 %	40.14 %	7.15 %	29.27 %
	4	3548	TRAVELERS GRP	343,307	350,243	28.81 %	32.98 %	6.02 %	35.29 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	343,054	351,973	49.62 %	52.16 %	6.01 %	41.30 %
	6	84	AMERICAN FINANCIAL GRP	235,856	235,032	42.78 %	46.79 %	4.13 %	45.43 %
	7	91	HARTFORD FIRE & CAS GRP	235,441	232,506	42.08 %	46.52 %	4.13 %	49.56 %
	8	218	CNA INS GRP	203,446	201,009	40.23 %	43.40 %	3.57 %	53.13 %
	9	212	ZURICH INS GRP	166,337	161,806	37.01 %	40.83 %	2.92 %	56.04 %
	10	4904	INTACT FINANCIAL GRP	153,615	154,128	31.78 %	29.83 %	2.69 %	58.73 %
	11	785	MARKEL GRP	150,500	149,181	67.72 %	70.91 %	2.64 %	61.37 %
	12	111	LIBERTY MUT GRP	129,977	132,861	43.47 %	51.14 %	2.28 %	63.65 %
	13	13366	AMERICAN STEAMSHIP OWNERS MUT PROT	129,387	145,347	52.93 %	59.10 %	2.27 %	65.92 %
	14	761	ALLIANZ INS GRP	123,720	127,045	36.47 %	39.43 %	2.17 %	68.08 %
	15	31	BERKSHIRE HATHAWAY GRP	120,336	196,002	13.41 %	13.64 %	2.11 %	70.19 %
	16	968	AXA INS GRP	103,004	105,994	69.65 %	70.06 %	1.81 %	72.00 %
	17	181	SWISS RE GRP	102,764	114,954	55.63 %	59.72 %	1.80 %	73.80 %
	18	4908	ASCOT INS US GRP	100,231	98,729	53.56 %	58.17 %	1.76 %	75.56 %
	19	3219	SOMPO GRP	99,493	98,766	54.38 %	56.28 %	1.74 %	77.30 %
	20	517	HANNOVER GRP	84,084	84,000	71.37 %	72.26 %	1.47 %	78.77 %
	21	88	THE HANOVER INS GRP	75,985	74,705	40.95 %	44.82 %	1.33 %	80.10 %
	22	3416	AXIS CAPITAL GRP	72,665	66,395	38.24 %	38.98 %	1.27 %	81.38 %
	23	256	COACTION GLOBAL INC GRP	71,764	74,077	51.47 %	54.60 %	1.26 %	82.64 %
	24	98	WR BERKLEY CORP GRP	67,448	65,428	55.58 %	56.27 %	1.18 %	83.82 %
	25	4942	BEAZLEY GRP	60,958	55,077	58.96 %	62.81 %	1.07 %	84.89 %
	26	783	RLI INS GRP	60,471	61,105	38.58 %	39.86 %	1.06 %	85.95 %
	27	4715	MS & AD INS GRP	59,406	60,814	52.71 %	55.64 %	1.04 %	86.99 %
	28	69	FARMERS INS GRP	58,859	59,561	47.79 %	48.05 %	1.03 %	88.02 %
	29	361	MUNICH RE GRP	49,196	51,113	39.09 %	40.89 %	0.86 %	88.88 %
	30	38300	SAMSUNG FIRE & MARINE INS CO LTD	48,832	48,212	41.71 %	47.38 %	0.86 %	89.74 %
	31	4381	SKYWARD SPECIALTY INS GRP INC GRP	47,491	22,687	33.74 %	41.44 %	0.83 %	90.57 %
	32	4990	CORE SPECIALTY INS HOLDINGS GRP	45,523	45,082	34.96 %	41.35 %	0.80 %	91.37 %
	33	140	NATIONWIDE CORP GRP	41,558	41,977	35.79 %	46.11 %	0.73 %	92.10 %
	34	4734	APOLLO GLOBAL MGMT GRP	40,461	42,238	25.07 %	26.69 %	0.71 %	92.80 %
	35	4997	ACCELERANT HOLDINGS GRP	36,919	40,599	59.36 %	74.16 %	0.65 %	93.45 %
	36	408	BROOKFIELD WEALTH SOLUTIONS GRP	33,984	35,004	79.81 %	80.33 %	0.60 %	94.05 %
	37	65	FM GRP	33,269	33,875	32.16 %	31.72 %	0.58 %	94.63 %
	38	37672	SEVEN SEAS INS CO INC	28,980	28,950	13.08 %	13.08 %	0.51 %	95.14 %
	39	796	QBE INS GRP	24,494	25,601	34.60 %	41.92 %	0.43 %	95.57 %
	40	19	ASSURANT INC GRP	22,718	22,718	9.93 %	9.93 %	0.40 %	95.97 %
	41	5065	SUTTON NATL GRP	20,641	18,352	37.57 %	39.79 %	0.36 %	96.33 %
	42	5111	HADRON HOLDCO GRP	18,164	21,369	46.00 %	47.00 %	0.32 %	96.65 %
	43	169	SENTRY INS GRP	17,760	16,676	37.92 %	39.85 %	0.31 %	96.96 %
	44	4962	AU HOLDING CO GRP	17,504	12,318	16.84 %	22.84 %	0.31 %	97.26 %
	45	158	FAIRFAX FIN GRP	16,357	17,347	66.70 %	70.37 %	0.29 %	97.55 %
	46	572	BCBS OF MI GRP	16,276	17,618	16.93 %	17.41 %	0.29 %	97.84 %
	47	5077	ACCREDITED INS HOLDINGS GRP	14,280	14,743	N/A	N/A	0.25 %	98.09 %
	48	4977	PALOMAR HOLDINGS GRP	13,482	15,074	25.13 %	25.13 %	0.24 %	98.32 %
	49	3299	AJK HOLDINGS GRP	11,668	11,614	31.64 %	26.57 %	0.20 %	98.53 %
	50	248	UNITED FIRE & CAS GRP	11,562	28,768	48.00 %	52.50 %	0.20 %	98.73 %
	51	5010	SH1 HOLDINGS GRP	10,412	3,399	36.26 %	38.69 %	0.18 %	98.91 %
	52	5000	VAULT HOLDINGS GRP	7,438	2,634	0.00 %	0.00 %	0.13 %	99.04 %
	53	8	ALLSTATE INS GRP	7,398	7,463	49.06 %	49.50 %	0.13 %	99.17 %
	54	3485	ROTHSCHILD INTL GRP	6,581	6,450	24.99 %	25.50 %	0.12 %	99.29 %
	55	28	AMICA MUT GRP	5,818	5,957	59.63 %	66.23 %	0.10 %	99.39 %
	56	4706	LOCKHART CO GRP	5,562	5,607	8.73 %	9.17 %	0.10 %	99.49 %
	57	10308	ANTILLES INS CO	4,886	4,184	5.13 %	5.95 %	0.09 %	99.57 %
	58	4889	JEWELERS MUT GRP	4,245	4,245	86.05 %	86.31 %	0.07 %	99.65 %
	59	38920	KINSALE INS CO	3,732	3,666	33.38 %	48.87 %	0.07 %	99.71 %
	60	10048	HYUNDAI MARINE & FIRE INS CO LTD	2,649	2,663	11.93 %	12.62 %	0.05 %	99.76 %
	61	200	UNITED SERV AUTOMOBILE ASSN GRP	2,478	2,614	31.79 %	32.93 %	0.04 %	99.80 %
	62	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	2,366	2,474	71.53 %	84.11 %	0.04 %	99.84 %
	63	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	1,580	1,524	52.87 %	54.54 %	0.03 %	99.87 %
	64	411	MAPFRE INS GRP	1,569	1,639	21.32 %	25.04 %	0.03 %	99.90 %
	65	280	AUTO OWNERS GRP	1,469	1,548	61.41 %	64.32 %	0.03 %	99.92 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	5049	GRANADA FIN GRP	1,421	1,391	6.14 %	7.17 %	0.02 %	99.95 %
	67	71	UNIVERSAL INS CO GRP	1,256	1,308	13.02 %	13.24 %	0.02 %	99.97 %
	68	10972	FIRST NET INS CO	596	424	1.24 %	1.05 %	0.01 %	99.98 %
	69	18380	PACIFIC IND INS CO	468	516	0.00 %	0.00 %	0.01 %	99.99 %
	70	4131	PRIME HOLDINGS INS GRP	256	234	0.00 %	0.00 %	0.00 %	99.99 %
	71	5092	5B ALLIANCE GRP	145	28	50.00 %	51.00 %	0.00 %	100.00 %
	72	4672	DB INS GRP	97	119	0.00 %	0.00 %	0.00 %	100.00 %
	73	536	GUIDEWELL MUT HOLDING GRP	77	78	64.05 %	61.83 %	0.00 %	100.00 %
	74	1279	ARCH INS GRP	57	60	N/A	N/A	0.00 %	100.00 %
	75	13597	CHUNG KUO INS CO LTD	35	35	0.00 %	0.00 %	0.00 %	100.00 %
	76	4485	COPPERPOINT GRP	25	67	N/A	N/A	0.00 %	100.00 %
	77	4841	MID-HUSON CLAVERACK CO-OP GRP	25	27	0.00 %	0.00 %	0.00 %	100.00 %
	78	5030	TAN HOLDINGS CORP GRP	13	12	0.00 %	0.00 %	0.00 %	100.00 %
	79	1321	AMERICAN FARMERS & RANCHERS GRP	6	8	155.14 %	155.14 %	0.00 %	100.00 %
	80	33502	MACHINERY INS INC ASSESSABLE MUT CO	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	5,705,991	5,765,372	45.38 %	48.04 %	100.00 %	100.00 %

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STATES AND U.S. TERRITORIES
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	12	AMERICAN INTL GRP	803,005	790,110	41.63 %	42.40 %	15.01 %	15.01 %
	2	4670	STARR GRP	431,911	426,741	80.96 %	83.74 %	8.07 %	23.08 %
	3	626	CHUBB LTD GRP	368,792	352,303	42.27 %	43.31 %	6.89 %	29.98 %
	4	3548	TRAVELERS GRP	337,010	343,795	29.04 %	33.17 %	6.30 %	36.27 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	316,497	327,831	47.80 %	50.37 %	5.92 %	42.19 %
	6	91	HARTFORD FIRE & CAS GRP	226,980	224,201	42.88 %	47.64 %	4.24 %	46.43 %
	7	84	AMERICAN FINANCIAL GRP	194,259	194,665	36.22 %	40.10 %	3.63 %	50.06 %
	8	212	ZURICH INS GRP	166,255	161,743	37.02 %	40.84 %	3.11 %	53.17 %
	9	4904	INTACT FINANCIAL GRP	153,615	154,128	31.77 %	29.83 %	2.87 %	56.04 %
	10	785	MARKEL GRP	150,500	149,181	67.72 %	70.91 %	2.81 %	58.86 %
	11	218	CNA INS GRP	138,452	137,996	42.09 %	45.27 %	2.59 %	61.44 %
	12	13366	AMERICAN STEAMSHIP OWNERS MUT PROT	129,387	145,347	52.93 %	59.10 %	2.42 %	63.86 %
	13	761	ALLIANZ INS GRP	105,622	109,407	38.74 %	41.83 %	1.97 %	65.84 %
	14	181	SWISS RE GRP	102,764	114,954	55.67 %	59.76 %	1.92 %	67.76 %
	15	111	LIBERTY MUT GRP	100,421	102,940	55.13 %	63.98 %	1.88 %	69.63 %
	16	4908	ASCOT INS US GRP	100,206	98,901	53.67 %	58.28 %	1.87 %	71.51 %
	17	3219	SOMPO GRP	99,493	98,766	54.38 %	56.28 %	1.86 %	73.37 %
	18	968	AXA INS GRP	96,142	99,866	70.60 %	71.31 %	1.80 %	75.16 %
	19	517	HANNOVER GRP	84,084	84,000	63.76 %	64.51 %	1.57 %	76.74 %
	20	88	THE HANOVER INS GRP	75,923	74,646	40.99 %	44.86 %	1.42 %	78.16 %
	21	3416	AXIS CAPITAL GRP	72,665	66,395	38.24 %	38.98 %	1.36 %	79.51 %
	22	256	COACTION GLOBAL INC GRP	71,764	74,077	51.54 %	54.68 %	1.34 %	80.85 %
	23	31	BERKSHIRE HATHAWAY GRP	71,720	149,101	N/A	N/A	1.34 %	82.20 %
	24	4942	BEAZLEY GRP	60,958	55,077	58.96 %	62.81 %	1.14 %	83.33 %
	25	4715	MS & AD INS GRP	59,406	60,814	52.71 %	55.64 %	1.11 %	84.45 %
	26	69	FARMERS INS GRP	58,859	59,561	47.79 %	48.05 %	1.10 %	85.55 %
	27	98	WR BERKLEY CORP GRP	55,823	54,093	60.09 %	60.92 %	1.04 %	86.59 %
	28	783	RLI INS GRP	52,786	52,862	38.36 %	39.84 %	0.99 %	87.58 %
	29	361	MUNICH RE GRP	49,196	51,113	39.09 %	40.89 %	0.92 %	88.49 %
	30	38300	SAMSUNG FIRE & MARINE INS CO LTD	48,832	48,212	41.71 %	47.38 %	0.91 %	89.41 %
	31	4381	SKYWARD SPECIALTY INS GRP INC GRP	47,491	22,771	35.16 %	42.92 %	0.89 %	90.30 %
	32	4990	CORE SPECIALTY INS HOLDINGS GRP	45,512	45,052	36.20 %	42.66 %	0.85 %	91.15 %
	33	140	NATIONWIDE CORP GRP	41,558	41,977	35.79 %	46.11 %	0.78 %	91.92 %
	34	4734	APOLLO GLOBAL MGMT GRP	40,461	42,238	25.07 %	26.69 %	0.76 %	92.68 %
	35	4997	ACCELERANT HOLDINGS GRP	36,919	40,599	59.36 %	74.16 %	0.69 %	93.37 %
	36	408	BROOKFIELD WEALTH SOLUTIONS GRP	32,766	34,812	80.25 %	80.77 %	0.61 %	93.98 %
	37	65	FM GRP	31,968	31,925	35.54 %	35.10 %	0.60 %	94.58 %
	38	37672	SEVEN SEAS INS CO INC	28,980	28,950	13.08 %	13.08 %	0.54 %	95.12 %
	39	796	QBE INS GRP	24,494	25,601	34.60 %	41.92 %	0.46 %	95.58 %
	40	19	ASSURANT INC GRP	22,718	22,718	9.93 %	9.93 %	0.42 %	96.00 %
	41	5065	SUTTON NATL GRP	20,641	18,352	37.57 %	39.79 %	0.39 %	96.39 %
	42	5111	HADRON HOLDCO GRP	18,161	21,368	46.00 %	47.00 %	0.34 %	96.73 %
	43	169	SENTRY INS GRP	17,760	16,676	37.92 %	39.85 %	0.33 %	97.06 %
	44	4962	AU HOLDING CO GRP	17,502	12,318	16.84 %	22.84 %	0.33 %	97.39 %
	45	572	BCBS OF MI GRP	16,276	17,618	16.93 %	17.41 %	0.30 %	97.69 %
	46	5077	ACCREDITED INS HOLDINGS GRP	14,280	14,743	N/A	N/A	0.27 %	97.96 %
	47	4977	PALOMAR HOLDINGS GRP	13,482	15,074	25.13 %	25.13 %	0.25 %	98.21 %
	48	3299	AJK HOLDINGS GRP	11,668	11,614	31.64 %	26.57 %	0.22 %	98.43 %
	49	248	UNITED FIRE & CAS GRP	11,562	28,768	48.00 %	52.50 %	0.22 %	98.64 %
	50	5010	SH1 HOLDINGS GRP	10,412	3,399	36.26 %	38.69 %	0.19 %	98.84 %
	51	5000	VAULT HOLDINGS GRP	7,438	2,634	0.00 %	0.00 %	0.14 %	98.98 %
	52	8	ALLSTATE INS GRP	7,398	7,463	49.06 %	49.50 %	0.14 %	99.12 %
	53	3485	ROTHSCHILD INTL GRP	6,581	6,450	24.99 %	25.50 %	0.12 %	99.24 %
	54	28	AMICA MUT GRP	5,818	5,957	59.63 %	66.23 %	0.11 %	99.35 %
	55	4706	LOCKHART CO GRP	5,562	5,607	8.73 %	9.17 %	0.10 %	99.45 %
	56	10308	ANTILLES INS CO	4,886	4,184	5.13 %	5.95 %	0.09 %	99.54 %
	57	4889	JEWELERS MUT GRP	4,245	4,245	86.05 %	86.31 %	0.08 %	99.62 %
	58	38920	KINSALE INS CO	3,732	3,666	33.38 %	48.87 %	0.07 %	99.69 %
	59	10048	HYUNDAI MARINE & FIRE INS CO LTD	2,649	2,663	11.93 %	12.62 %	0.05 %	99.74 %
	60	200	UNITED SERV AUTOMOBILE ASSN GRP	2,478	2,614	31.79 %	32.93 %	0.05 %	99.79 %
	61	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	2,366	2,474	71.53 %	84.11 %	0.04 %	99.83 %
	62	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	1,580	1,524	52.87 %	54.54 %	0.03 %	99.86 %
	63	411	MAPFRE INS GRP	1,569	1,639	21.32 %	25.04 %	0.03 %	99.89 %
	64	280	AUTO OWNERS GRP	1,469	1,548	61.41 %	64.32 %	0.03 %	99.92 %
	65	5049	GRANADA FIN GRP	1,421	1,391	6.14 %	7.17 %	0.03 %	99.95 %

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STATES AND U.S. TERRITORIES
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	71	UNIVERSAL INS CO GRP	1,256	1,308	13.02 %	13.24 %	0.02 %	99.97 %
	67	158	FAIRFAX FIN GRP	767	760	N/A	N/A	0.01 %	99.98 %
	68	10972	FIRST NET INS CO	300	100	39.51 %	40.47 %	0.01 %	99.99 %
	69	4131	PRIME HOLDINGS INS GRP	256	234	0.00 %	0.00 %	0.00 %	99.99 %
	70	5092	5B ALLIANCE GRP	145	28	50.00 %	51.00 %	0.00 %	100.00 %
	71	536	GUIDEWELL MUT HOLDING GRP	77	78	64.05 %	61.83 %	0.00 %	100.00 %
	72	1279	ARCH INS GRP	57	60	N/A	N/A	0.00 %	100.00 %
	73	4672	DB INS GRP	49	58	0.00 %	0.00 %	0.00 %	100.00 %
	74	13597	CHUNG KUO INS CO LTD	35	35	0.00 %	0.00 %	0.00 %	100.00 %
	75	4485	COPPERPOINT GRP	25	67	N/A	N/A	0.00 %	100.00 %
	76	4841	MID-HUSON CLAVERACK CO-OP GRP	25	27	0.00 %	0.00 %	0.00 %	100.00 %
	77	5030	TAN HOLDINGS CORP GRP	11	10	0.00 %	0.00 %	0.00 %	100.00 %
	78	1321	AMERICAN FARMERS & RANCHERS GRP	6	8	155.14 %	155.14 %	0.00 %	100.00 %
	79	18380	PACIFIC IND INS CO	5	5	0.00 %	0.00 %	0.00 %	100.00 %
	80	33502	MACHINERY INS INC ASSESSABLE MUT CO	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	5,350,022	5,417,875	45.54 %	48.17 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	12	AMERICAN INTL GRP	7,317	7,485	55.73 %	56.08 %	11.77 %	11.77 %
	2	785	MARKEL GRP	4,219	4,132	108.35 %	112.50 %	6.79 %	18.56 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	3,661	3,536	43.97 %	46.60 %	5.89 %	24.45 %
	4	3548	TRAVELERS GRP	3,639	3,727	35.25 %	40.70 %	5.85 %	30.31 %
	5	361	MUNICH RE GRP	3,429	3,143	47.74 %	49.05 %	5.52 %	35.82 %
	6	91	HARTFORD FIRE & CAS GRP	3,282	3,335	30.08 %	43.13 %	5.28 %	41.10 %
	7	111	LIBERTY MUT GRP	2,689	2,595	61.09 %	65.52 %	4.33 %	45.43 %
	8	84	AMERICAN FINANCIAL GRP	2,623	2,366	15.55 %	13.61 %	4.22 %	49.65 %
	9	626	CHUBB LTD GRP	2,616	2,502	27.80 %	26.42 %	4.21 %	53.86 %
	10	4670	STARR GRP	2,460	2,223	18.59 %	9.76 %	3.96 %	57.82 %
			STATE TOTAL	62,153	63,818	41.90 %	45.82 %	100.00 %	100.00 %
Alaska	1	12	AMERICAN INTL GRP	4,800	5,040	44.36 %	44.11 %	11.06 %	11.06 %
	2	4734	APOLLO GLOBAL MGMT GRP	4,384	4,904	40.73 %	37.59 %	10.10 %	21.15 %
	3	3548	TRAVELERS GRP	4,232	3,713	15.69 %	21.16 %	9.75 %	30.90 %
	4	91	HARTFORD FIRE & CAS GRP	3,388	3,431	24.03 %	28.43 %	7.80 %	38.70 %
	5	4904	INTACT FINANCIAL GRP	3,121	3,208	42.64 %	41.12 %	7.19 %	45.89 %
	6	111	LIBERTY MUT GRP	2,923	3,270	10.76 %	21.88 %	6.73 %	52.62 %
	7	84	AMERICAN FINANCIAL GRP	2,734	2,606	72.50 %	66.67 %	6.30 %	58.92 %
	8	4990	CORE SPECIALTY INS HOLDINGS GRP	2,526	2,357	35.15 %	41.26 %	5.82 %	64.74 %
	9	5065	SUTTON NATL GRP	2,153	1,422	112.10 %	116.44 %	4.96 %	69.70 %
	10	3219	SOMPO GRP	1,606	1,811	9.55 %	11.27 %	3.70 %	73.40 %
			STATE TOTAL	43,415	43,720	39.02 %	40.71 %	100.00 %	100.00 %
Arizona	1	785	MARKEL GRP	7,370	7,252	31.75 %	36.92 %	19.95 %	19.95 %
	2	12	AMERICAN INTL GRP	3,884	3,765	40.84 %	42.47 %	10.51 %	30.46 %
	3	626	CHUBB LTD GRP	3,015	2,923	22.13 %	20.37 %	8.16 %	38.62 %
	4	69	FARMERS INS GRP	2,617	2,562	34.76 %	34.87 %	7.08 %	45.70 %
	5	91	HARTFORD FIRE & CAS GRP	1,787	2,042	37.96 %	38.46 %	4.84 %	50.54 %
	6	218	CNA INS GRP	1,601	1,894	47.69 %	45.44 %	4.33 %	54.87 %
	7	212	ZURICH INS GRP	1,480	1,307	2.90 %	4.59 %	4.01 %	58.88 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	1,480	977	335.28 %	335.25 %	4.00 %	62.89 %
	9	761	ALLIANZ INS GRP	1,138	1,114	84.48 %	81.91 %	3.08 %	65.97 %
	10	3548	TRAVELERS GRP	1,135	1,214	32.80 %	37.00 %	3.07 %	69.04 %
			STATE TOTAL	36,947	37,521	44.08 %	45.77 %	100.00 %	100.00 %
Arkansas	1	4670	STARR GRP	12,594	12,535	40.86 %	42.85 %	34.24 %	34.24 %
	2	4904	INTACT FINANCIAL GRP	3,590	3,695	4.87 %	0.42 %	9.76 %	44.00 %
	3	12	AMERICAN INTL GRP	3,347	3,066	15.99 %	16.91 %	9.10 %	53.09 %
	4	91	HARTFORD FIRE & CAS GRP	2,062	2,071	20.60 %	21.02 %	5.61 %	58.70 %
	5	3548	TRAVELERS GRP	1,588	1,576	53.25 %	56.89 %	4.32 %	63.02 %
	6	218	CNA INS GRP	1,172	1,168	24.23 %	20.30 %	3.19 %	66.20 %
	7	4381	SKYWARD SPECIALTY INS GRP INC GRP	1,164	622	40.74 %	50.93 %	3.17 %	69.37 %
	8	69	FARMERS INS GRP	1,128	1,140	53.35 %	53.66 %	3.07 %	72.43 %
	9	4908	ASCOT INS US GRP	1,109	1,179	14.91 %	14.77 %	3.01 %	75.45 %
	10	88	THE HANOVER INS GRP	1,016	1,008	N/A	2.49 %	2.76 %	78.21 %
			STATE TOTAL	36,785	36,090	34.17 %	35.01 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	12	AMERICAN INTL GRP	87,251	85,706	42.79 %	43.27 %	16.48 %	16.48 %
	2	4670	STARR GRP	43,543	42,033	96.59 %	99.17 %	8.23 %	24.71 %
	3	3548	TRAVELERS GRP	39,909	40,088	30.28 %	31.99 %	7.54 %	32.25 %
	4	91	HARTFORD FIRE & CAS GRP	39,795	40,526	40.99 %	44.20 %	7.52 %	39.77 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	26,942	27,589	15.28 %	15.15 %	5.09 %	44.86 %
	6	212	ZURICH INS GRP	22,949	24,757	32.39 %	42.07 %	4.34 %	49.19 %
	7	19	ASSURANT INC GRP	22,718	22,718	9.95 %	9.95 %	4.29 %	53.48 %
	8	626	CHUBB LTD GRP	19,529	18,971	53.76 %	56.72 %	3.69 %	57.17 %
	9	218	CNA INS GRP	19,447	21,212	52.36 %	59.27 %	3.67 %	60.85 %
	10	4904	INTACT FINANCIAL GRP	18,025	18,382	26.67 %	25.01 %	3.41 %	64.25 %
			STATE TOTAL	529,330	534,123	46.74 %	50.69 %	100.00 %	100.00 %
Colorado	1	12	AMERICAN INTL GRP	5,039	4,844	4.40 %	3.53 %	16.58 %	16.58 %
	2	91	HARTFORD FIRE & CAS GRP	2,879	2,762	12.50 %	12.81 %	9.47 %	26.05 %
	3	65	FM GRP	2,193	2,249	83.28 %	83.56 %	7.21 %	33.26 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	1,993	5,718	24.39 %	27.50 %	6.56 %	39.82 %
	5	4670	STARR GRP	1,392	2,055	19.32 %	20.74 %	4.58 %	44.40 %
	6	84	AMERICAN FINANCIAL GRP	1,219	1,406	24.72 %	24.85 %	4.01 %	48.41 %
	7	256	COACTION GLOBAL INC GRP	1,208	1,372	735.66 %	735.66 %	3.98 %	52.39 %
	8	3548	TRAVELERS GRP	1,148	1,156	3.93 %	5.04 %	3.78 %	56.16 %
	9	218	CNA INS GRP	1,135	1,129	30.37 %	31.70 %	3.73 %	59.90 %
	10	517	HANNOVER GRP	1,125	784	88.20 %	91.26 %	3.70 %	63.60 %
			STATE TOTAL	30,396	35,467	60.37 %	62.27 %	100.00 %	100.00 %
Connecticut	1	761	ALLIANZ INS GRP	18,363	18,175	N/A	N/A	18.33 %	18.33 %
	2	626	CHUBB LTD GRP	11,210	10,750	35.59 %	32.63 %	11.19 %	29.52 %
	3	12	AMERICAN INTL GRP	11,028	11,366	79.28 %	81.96 %	11.01 %	40.52 %
	4	3548	TRAVELERS GRP	9,438	9,696	50.24 %	58.18 %	9.42 %	49.94 %
	5	4670	STARR GRP	7,253	5,163	45.46 %	47.34 %	7.24 %	57.18 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	5,763	5,601	26.16 %	26.34 %	5.75 %	62.93 %
	7	91	HARTFORD FIRE & CAS GRP	5,144	4,338	12.05 %	17.16 %	5.13 %	68.07 %
	8	98	WR BERKLEY CORP GRP	3,043	2,935	162.17 %	162.26 %	3.04 %	71.10 %
	9	4904	INTACT FINANCIAL GRP	2,964	2,825	15.73 %	14.18 %	2.96 %	74.06 %
	10	88	THE HANOVER INS GRP	2,658	2,619	N/A	N/A	2.65 %	76.71 %
			STATE TOTAL	100,195	99,036	45.48 %	47.50 %	100.00 %	100.00 %
Delaware	1	91	HARTFORD FIRE & CAS GRP	2,583	1,785	74.82 %	79.39 %	13.98 %	13.98 %
	2	761	ALLIANZ INS GRP	1,625	1,607	38.04 %	39.43 %	8.79 %	22.77 %
	3	626	CHUBB LTD GRP	1,601	1,512	149.94 %	152.08 %	8.66 %	31.43 %
	4	212	ZURICH INS GRP	1,256	1,393	7.97 %	6.90 %	6.80 %	38.23 %
	5	517	HANNOVER GRP	1,203	1,293	5.79 %	5.54 %	6.51 %	44.73 %
	6	3548	TRAVELERS GRP	1,094	1,151	N/A	N/A	5.92 %	50.66 %
	7	84	AMERICAN FINANCIAL GRP	914	780	94.07 %	93.38 %	4.95 %	55.60 %
	8	12	AMERICAN INTL GRP	833	1,434	96.36 %	94.51 %	4.51 %	60.11 %
	9	3219	SOMPO GRP	632	699	N/A	N/A	3.42 %	63.53 %
	10	4670	STARR GRP	607	568	30.06 %	33.26 %	3.28 %	66.82 %
			STATE TOTAL	18,481	18,479	52.60 %	52.89 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	968	AXA INS GRP	1,119	1,119	112.14 %	130.11 %	24.53 %	24.53 %
	2	4670	STARR GRP	546	517	8.12 %	8.30 %	11.97 %	36.50 %
	3	88	THE HANOVER INS GRP	410	395	9.33 %	7.89 %	9.00 %	45.50 %
	4	796	QBE INS GRP	342	1,369	N/A	N/A	7.50 %	53.00 %
	5	111	LIBERTY MUT GRP	312	318	N/A	N/A	6.85 %	59.85 %
	6	3548	TRAVELERS GRP	255	253	16.12 %	17.50 %	5.58 %	65.43 %
	7	785	MARKEL GRP	203	207	90.73 %	93.85 %	4.44 %	69.87 %
	8	626	CHUBB LTD GRP	196	197	50.14 %	50.01 %	4.31 %	74.18 %
	9	91	HARTFORD FIRE & CAS GRP	195	172	N/A	N/A	4.26 %	78.44 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	183	137	15.63 %	14.45 %	4.02 %	82.46 %
			STATE TOTAL	4,561	6,671	35.06 %	38.08 %	100.00 %	100.00 %
Florida	1	626	CHUBB LTD GRP	95,354	92,355	30.51 %	31.83 %	14.39 %	14.39 %
	2	12	AMERICAN INTL GRP	68,673	65,733	61.57 %	62.80 %	10.37 %	24.76 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	63,819	70,291	17.73 %	18.99 %	9.63 %	34.39 %
	4	361	MUNICH RE GRP	35,686	38,110	30.79 %	32.20 %	5.39 %	39.78 %
	5	84	AMERICAN FINANCIAL GRP	31,776	32,116	23.20 %	25.98 %	4.80 %	44.57 %
	6	3548	TRAVELERS GRP	31,775	32,200	20.93 %	26.29 %	4.80 %	49.37 %
	7	37672	SEVEN SEAS INS CO INC	27,295	27,265	11.60 %	11.60 %	4.12 %	53.49 %
	8	3416	AXIS CAPITAL GRP	26,612	27,058	29.11 %	29.46 %	4.02 %	57.51 %
	9	785	MARKEL GRP	23,136	22,910	60.75 %	65.26 %	3.49 %	61.00 %
	10	91	HARTFORD FIRE & CAS GRP	22,452	21,382	41.60 %	44.84 %	3.39 %	64.39 %
			STATE TOTAL	662,510	699,016	31.40 %	33.53 %	100.00 %	100.00 %
Georgia	1	12	AMERICAN INTL GRP	27,134	27,210	61.87 %	62.64 %	23.19 %	23.19 %
	2	212	ZURICH INS GRP	11,526	10,792	53.02 %	54.40 %	9.85 %	33.04 %
	3	626	CHUBB LTD GRP	8,721	8,473	85.25 %	93.00 %	7.45 %	40.49 %
	4	4670	STARR GRP	6,413	6,192	30.36 %	30.30 %	5.48 %	45.97 %
	5	3548	TRAVELERS GRP	6,336	6,536	N/A	11.41 %	5.42 %	51.39 %
	6	517	HANNOVER GRP	6,014	6,009	N/A	N/A	5.14 %	56.53 %
	7	218	CNA INS GRP	4,253	4,043	33.87 %	32.10 %	3.63 %	60.16 %
	8	968	AXA INS GRP	2,986	2,941	N/A	N/A	2.55 %	62.71 %
	9	761	ALLIANZ INS GRP	2,763	3,028	46.85 %	47.41 %	2.36 %	65.08 %
	10	111	LIBERTY MUT GRP	2,558	2,496	15.77 %	16.34 %	2.19 %	67.26 %
			STATE TOTAL	117,010	117,932	57.40 %	60.48 %	100.00 %	100.00 %
Hawaii	1	4990	CORE SPECIALTY INS HOLDINGS GRP	4,173	3,955	49.99 %	65.88 %	14.32 %	14.32 %
	2	4904	INTACT FINANCIAL GRP	3,741	3,727	8.13 %	6.15 %	12.84 %	27.15 %
	3	3219	SOMPO GRP	2,731	2,346	N/A	N/A	9.37 %	36.53 %
	4	12	AMERICAN INTL GRP	2,292	2,683	44.59 %	46.52 %	7.86 %	44.39 %
	5	37672	SEVEN SEAS INS CO INC	1,685	1,685	37.08 %	37.08 %	5.78 %	50.17 %
	6	785	MARKEL GRP	1,631	1,690	38.60 %	43.30 %	5.60 %	55.77 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,456	1,500	48.62 %	51.44 %	4.99 %	60.76 %
	8	4670	STARR GRP	1,204	1,021	N/A	0.90 %	4.13 %	64.89 %
	9	4908	ASCOT INS US GRP	1,201	1,028	139.32 %	146.12 %	4.12 %	69.01 %
	10	3548	TRAVELERS GRP	1,100	1,261	17.27 %	21.87 %	3.77 %	72.79 %
			STATE TOTAL	29,144	29,423	29.08 %	33.81 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	761	ALLIANZ INS GRP	2,144	2,497	N/A	N/A	12.30 %	12.30 %
	2	4670	STARR GRP	1,579	1,544	N/A	2.25 %	9.06 %	21.36 %
	3	12	AMERICAN INTL GRP	1,321	1,122	13.86 %	13.39 %	7.58 %	28.94 %
	4	84	AMERICAN FINANCIAL GRP	1,086	1,158	N/A	6.29 %	6.23 %	35.16 %
	5	3548	TRAVELERS GRP	984	817	60.47 %	63.50 %	5.64 %	40.81 %
	6	212	ZURICH INS GRP	902	915	N/A	N/A	5.17 %	45.98 %
	7	785	MARKEL GRP	877	957	19.05 %	23.39 %	5.03 %	51.01 %
	8	69	FARMERS INS GRP	859	871	39.32 %	39.35 %	4.93 %	55.94 %
	9	3219	SOMPO GRP	834	844	0.13 %	2.01 %	4.78 %	60.73 %
	10	218	CNA INS GRP	752	744	182.87 %	172.40 %	4.31 %	65.04 %
			STATE TOTAL	17,431	17,721	17.64 %	19.96 %	100.00 %	100.00 %
Illinois	1	12	AMERICAN INTL GRP	90,832	91,502	38.45 %	38.92 %	44.46 %	44.46 %
	2	4670	STARR GRP	12,668	13,170	55.51 %	56.40 %	6.20 %	50.66 %
	3	3548	TRAVELERS GRP	8,453	8,685	36.37 %	38.86 %	4.14 %	54.80 %
	4	761	ALLIANZ INS GRP	8,315	8,257	22.10 %	23.93 %	4.07 %	58.87 %
	5	256	COACTION GLOBAL INC GRP	7,702	8,001	13.14 %	14.71 %	3.77 %	62.64 %
	6	218	CNA INS GRP	6,918	6,826	209.97 %	204.03 %	3.39 %	66.03 %
	7	517	HANNOVER GRP	6,843	7,283	60.82 %	60.67 %	3.35 %	69.38 %
	8	91	HARTFORD FIRE & CAS GRP	6,445	5,951	37.32 %	44.47 %	3.15 %	72.53 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	5,549	5,239	98.06 %	104.04 %	2.72 %	75.25 %
	10	626	CHUBB LTD GRP	4,295	4,070	288.00 %	289.16 %	2.10 %	77.35 %
			STATE TOTAL	204,295	205,691	51.66 %	53.06 %	100.00 %	100.00 %
Indiana	1	12	AMERICAN INTL GRP	7,854	7,542	15.13 %	15.28 %	23.26 %	23.26 %
	2	3548	TRAVELERS GRP	3,574	3,323	59.68 %	78.53 %	10.58 %	33.84 %
	3	626	CHUBB LTD GRP	3,339	4,600	59.61 %	58.96 %	9.89 %	43.73 %
	4	218	CNA INS GRP	2,487	2,463	N/A	N/A	7.36 %	51.09 %
	5	517	HANNOVER GRP	1,948	1,026	12.89 %	15.40 %	5.77 %	56.86 %
	6	88	THE HANOVER INS GRP	1,206	1,138	135.85 %	147.91 %	3.57 %	60.43 %
	7	84	AMERICAN FINANCIAL GRP	1,160	1,137	15.69 %	20.84 %	3.43 %	63.86 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	1,057	9,343	76.01 %	77.14 %	3.13 %	66.99 %
	9	4381	SKYWARD SPECIALTY INS GRP INC GRP	1,042	338	40.75 %	50.93 %	3.08 %	70.08 %
	10	91	HARTFORD FIRE & CAS GRP	1,025	988	11.81 %	12.39 %	3.04 %	73.12 %
			STATE TOTAL	33,771	41,401	38.25 %	42.36 %	100.00 %	100.00 %
Iowa	1	12	AMERICAN INTL GRP	3,144	3,161	22.59 %	23.04 %	24.54 %	24.54 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	1,730	1,257	34.54 %	34.89 %	13.50 %	38.04 %
	3	3548	TRAVELERS GRP	984	1,015	65.26 %	67.47 %	7.68 %	45.72 %
	4	4904	INTACT FINANCIAL GRP	813	745	N/A	N/A	6.35 %	52.06 %
	5	84	AMERICAN FINANCIAL GRP	765	936	N/A	N/A	5.97 %	58.04 %
	6	626	CHUBB LTD GRP	637	566	274.61 %	284.53 %	4.97 %	63.01 %
	7	218	CNA INS GRP	478	500	N/A	N/A	3.73 %	66.74 %
	8	91	HARTFORD FIRE & CAS GRP	463	585	34.89 %	38.73 %	3.61 %	70.35 %
	9	140	NATIONWIDE CORP GRP	420	462	11.17 %	15.23 %	3.27 %	73.63 %
	10	968	AXA INS GRP	408	469	0.28 %	4.34 %	3.19 %	76.82 %
			STATE TOTAL	12,812	12,828	60.88 %	67.09 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	12	AMERICAN INTL GRP	3,277	3,357	100.28 %	100.26 %	25.95 %	25.95 %
	2	3548	TRAVELERS GRP	906	878	22.26 %	22.32 %	7.17 %	33.13 %
	3	4904	INTACT FINANCIAL GRP	791	776	12.74 %	9.62 %	6.27 %	39.39 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	752	705	6.83 %	9.08 %	5.96 %	45.35 %
	5	218	CNA INS GRP	663	712	N/A	N/A	5.25 %	50.60 %
	6	91	HARTFORD FIRE & CAS GRP	628	642	N/A	N/A	4.97 %	55.57 %
	7	4908	ASCOT INS US GRP	597	586	0.65 %	1.00 %	4.72 %	60.29 %
	8	256	COACTION GLOBAL INC GRP	514	482	N/A	N/A	4.07 %	64.37 %
	9	785	MARKEL GRP	440	406	232.19 %	238.95 %	3.48 %	67.85 %
	10	84	AMERICAN FINANCIAL GRP	349	279	N/A	N/A	2.76 %	70.61 %
			STATE TOTAL	12,628	12,726	49.13 %	50.62 %	100.00 %	100.00 %
Kentucky	1	3098	TOKIO MARINE HOLDINGS INC GRP	5,803	5,727	50.36 %	54.09 %	14.85 %	14.85 %
	2	12	AMERICAN INTL GRP	4,074	4,080	14.06 %	13.18 %	10.42 %	25.27 %
	3	3219	SOMPO GRP	3,131	2,828	23.13 %	20.66 %	8.01 %	33.28 %
	4	3548	TRAVELERS GRP	2,592	2,575	24.98 %	28.67 %	6.63 %	39.91 %
	5	84	AMERICAN FINANCIAL GRP	2,102	2,160	29.59 %	29.35 %	5.38 %	45.29 %
	6	626	CHUBB LTD GRP	2,039	2,062	163.96 %	164.63 %	5.22 %	50.51 %
	7	517	HANNOVER GRP	1,878	1,760	51.90 %	53.99 %	4.80 %	55.31 %
	8	4670	STARR GRP	1,630	1,392	21.06 %	20.09 %	4.17 %	59.48 %
	9	140	NATIONWIDE CORP GRP	1,513	1,452	25.93 %	27.05 %	3.87 %	63.35 %
	10	4908	ASCOT INS US GRP	1,377	1,295	13.54 %	21.48 %	3.52 %	66.87 %
			STATE TOTAL	39,086	38,859	54.19 %	56.19 %	100.00 %	100.00 %
Louisiana	1	3098	TOKIO MARINE HOLDINGS INC GRP	44,190	36,719	48.98 %	57.47 %	20.94 %	20.94 %
	2	12	AMERICAN INTL GRP	17,603	16,899	81.38 %	85.74 %	8.34 %	29.29 %
	3	91	HARTFORD FIRE & CAS GRP	12,695	12,050	74.60 %	90.35 %	6.02 %	35.30 %
	4	4670	STARR GRP	11,353	11,759	70.02 %	72.66 %	5.38 %	40.69 %
	5	4381	SKYWARD SPECIALTY INS GRP INC GRP	10,944	5,437	44.68 %	54.78 %	5.19 %	45.87 %
	6	4908	ASCOT INS US GRP	9,249	9,437	139.00 %	140.83 %	4.38 %	50.26 %
	7	4942	BEAZLEY GRP	8,539	7,794	107.53 %	105.15 %	4.05 %	54.30 %
	8	3548	TRAVELERS GRP	8,390	7,801	N/A	N/A	3.98 %	58.28 %
	9	256	COACTION GLOBAL INC GRP	7,810	7,469	96.33 %	97.03 %	3.70 %	61.98 %
	10	783	RLI INS GRP	7,300	7,384	72.07 %	73.76 %	3.46 %	65.44 %
			STATE TOTAL	210,987	202,313	55.37 %	61.54 %	100.00 %	100.00 %
Maine	1	4904	INTACT FINANCIAL GRP	9,461	9,020	37.41 %	34.61 %	19.61 %	19.61 %
	2	88	THE HANOVER INS GRP	7,895	7,805	62.00 %	63.34 %	16.36 %	35.97 %
	3	626	CHUBB LTD GRP	5,191	4,965	14.37 %	13.96 %	10.76 %	46.73 %
	4	98	WR BERKLEY CORP GRP	4,778	4,687	26.18 %	28.54 %	9.90 %	56.64 %
	5	3548	TRAVELERS GRP	4,482	4,494	25.65 %	28.25 %	9.29 %	65.92 %
	6	12	AMERICAN INTL GRP	2,906	3,024	N/A	N/A	6.02 %	71.95 %
	7	181	SWISS RE GRP	2,510	3,070	48.90 %	50.95 %	5.20 %	77.15 %
	8	4670	STARR GRP	1,421	1,417	18.25 %	20.89 %	2.95 %	80.09 %
	9	84	AMERICAN FINANCIAL GRP	1,247	1,180	N/A	N/A	2.58 %	82.68 %
	10	785	MARKEL GRP	1,176	1,176	19.64 %	18.30 %	2.44 %	85.12 %
			STATE TOTAL	48,247	48,923	31.63 %	31.54 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	626	CHUBB LTD GRP	15,219	14,312	30.91 %	33.64 %	19.43 %	19.43 %
	2	3548	TRAVELERS GRP	10,745	10,167	32.30 %	32.29 %	13.72 %	33.15 %
	3	12	AMERICAN INTL GRP	7,280	9,090	26.08 %	26.89 %	9.30 %	42.45 %
	4	88	THE HANOVER INS GRP	5,073	5,057	49.08 %	49.37 %	6.48 %	48.93 %
	5	785	MARKEL GRP	4,068	4,062	51.95 %	61.39 %	5.19 %	54.12 %
	6	84	AMERICAN FINANCIAL GRP	3,464	3,299	22.36 %	22.64 %	4.42 %	58.55 %
	7	4904	INTACT FINANCIAL GRP	3,418	3,392	29.20 %	27.38 %	4.36 %	62.91 %
	8	98	WR BERKLEY CORP GRP	2,628	2,392	38.35 %	38.35 %	3.36 %	66.27 %
	9	181	SWISS RE GRP	1,914	2,299	33.68 %	37.94 %	2.44 %	68.71 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	1,763	1,740	103.19 %	105.11 %	2.25 %	70.96 %
			STATE TOTAL	78,311	84,106	30.96 %	32.92 %	100.00 %	100.00 %
Massachusetts	1	626	CHUBB LTD GRP	25,848	25,367	68.63 %	70.18 %	16.19 %	16.19 %
	2	12	AMERICAN INTL GRP	19,519	19,513	46.27 %	46.89 %	12.22 %	28.41 %
	3	4904	INTACT FINANCIAL GRP	15,848	15,604	24.14 %	21.99 %	9.93 %	38.34 %
	4	3548	TRAVELERS GRP	13,860	13,911	14.10 %	13.92 %	8.68 %	47.02 %
	5	4670	STARR GRP	10,607	10,558	55.60 %	59.46 %	6.64 %	53.66 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	5,371	5,031	23.28 %	23.56 %	3.36 %	57.02 %
	7	88	THE HANOVER INS GRP	4,798	4,608	55.01 %	55.71 %	3.01 %	60.03 %
	8	91	HARTFORD FIRE & CAS GRP	4,424	5,221	75.41 %	85.05 %	2.77 %	62.80 %
	9	761	ALLIANZ INS GRP	4,332	4,112	5.69 %	5.97 %	2.71 %	65.51 %
	10	98	WR BERKLEY CORP GRP	4,318	4,336	60.42 %	63.01 %	2.70 %	68.22 %
			STATE TOTAL	159,670	159,134	52.19 %	54.27 %	100.00 %	100.00 %
Michigan	1	212	ZURICH INS GRP	35,309	28,502	26.67 %	28.94 %	19.14 %	19.14 %
	2	84	AMERICAN FINANCIAL GRP	34,934	35,563	49.82 %	60.08 %	18.93 %	38.07 %
	3	4670	STARR GRP	32,814	29,758	102.89 %	104.59 %	17.79 %	55.86 %
	4	12	AMERICAN INTL GRP	13,850	14,160	21.62 %	21.93 %	7.51 %	63.37 %
	5	626	CHUBB LTD GRP	9,453	9,039	21.99 %	22.89 %	5.12 %	68.49 %
	6	88	THE HANOVER INS GRP	6,508	6,331	41.58 %	46.52 %	3.53 %	72.02 %
	7	91	HARTFORD FIRE & CAS GRP	5,305	5,170	117.02 %	117.90 %	2.88 %	74.89 %
	8	3548	TRAVELERS GRP	5,059	4,753	35.22 %	35.67 %	2.74 %	77.63 %
	9	761	ALLIANZ INS GRP	4,420	5,075	95.64 %	105.71 %	2.40 %	80.03 %
	10	785	MARKEL GRP	4,334	4,278	66.49 %	70.31 %	2.35 %	82.38 %
			STATE TOTAL	184,494	177,014	51.21 %	54.80 %	100.00 %	100.00 %
Minnesota	1	12	AMERICAN INTL GRP	8,437	8,146	N/A	N/A	19.35 %	19.35 %
	2	3548	TRAVELERS GRP	4,495	4,774	47.30 %	48.03 %	10.31 %	29.66 %
	3	69	FARMERS INS GRP	2,927	2,881	61.94 %	61.97 %	6.71 %	36.37 %
	4	4670	STARR GRP	2,777	1,959	N/A	0.85 %	6.37 %	42.74 %
	5	218	CNA INS GRP	2,520	2,561	37.81 %	28.43 %	5.78 %	48.52 %
	6	626	CHUBB LTD GRP	2,324	2,165	27.09 %	27.31 %	5.33 %	53.85 %
	7	968	AXA INS GRP	2,074	2,136	67.18 %	71.82 %	4.76 %	58.60 %
	8	761	ALLIANZ INS GRP	1,770	1,903	12.74 %	12.56 %	4.06 %	62.66 %
	9	140	NATIONWIDE CORP GRP	1,450	1,419	87.46 %	102.92 %	3.33 %	65.99 %
	10	785	MARKEL GRP	1,393	1,413	110.31 %	112.59 %	3.19 %	69.18 %
			STATE TOTAL	43,604	43,240	28.40 %	30.53 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	3098	TOKIO MARINE HOLDINGS INC GRP	2,158	2,305	100.37 %	95.47 %	11.45 %	11.45 %
	2	12	AMERICAN INTL GRP	1,574	1,569	16.30 %	16.19 %	8.35 %	19.81 %
	3	3548	TRAVELERS GRP	1,306	1,574	7.74 %	8.40 %	6.93 %	26.74 %
	4	84	AMERICAN FINANCIAL GRP	1,295	1,312	14.99 %	14.84 %	6.88 %	33.61 %
	5	256	COACTION GLOBAL INC GRP	1,099	1,082	70.87 %	74.78 %	5.83 %	39.45 %
	6	4670	STARR GRP	991	1,015	69.47 %	67.56 %	5.26 %	44.71 %
	7	91	HARTFORD FIRE & CAS GRP	910	852	9.72 %	11.91 %	4.83 %	49.54 %
	8	4904	INTACT FINANCIAL GRP	883	820	37.51 %	35.99 %	4.69 %	54.23 %
	9	4381	SKYWARD SPECIALTY INS GRP INC GRP	794	361	39.13 %	48.98 %	4.21 %	58.44 %
	10	785	MARKEL GRP	782	816	104.52 %	111.69 %	4.15 %	62.59 %
			STATE TOTAL	18,842	20,353	48.45 %	48.80 %	100.00 %	100.00 %
Missouri	1	12	AMERICAN INTL GRP	8,220	8,214	33.14 %	33.29 %	14.38 %	14.38 %
	2	4670	STARR GRP	7,627	8,048	6.64 %	7.66 %	13.35 %	27.73 %
	3	785	MARKEL GRP	4,261	4,443	129.15 %	136.55 %	7.46 %	35.19 %
	4	3548	TRAVELERS GRP	3,377	3,441	8.47 %	8.42 %	5.91 %	41.10 %
	5	218	CNA INS GRP	2,869	2,809	N/A	N/A	5.02 %	46.12 %
	6	626	CHUBB LTD GRP	2,833	2,844	19.07 %	19.26 %	4.96 %	51.07 %
	7	91	HARTFORD FIRE & CAS GRP	2,460	2,217	10.00 %	10.36 %	4.30 %	55.38 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	2,057	1,956	N/A	N/A	3.60 %	58.98 %
	9	4904	INTACT FINANCIAL GRP	1,875	1,902	9.43 %	7.04 %	3.28 %	62.26 %
	10	517	HANNOVER GRP	1,807	1,774	45.29 %	44.99 %	3.16 %	65.42 %
			STATE TOTAL	57,146	57,445	36.34 %	37.91 %	100.00 %	100.00 %
Montana	1	12	AMERICAN INTL GRP	1,357	1,395	4.62 %	3.94 %	26.53 %	26.53 %
	2	69	FARMERS INS GRP	607	631	30.02 %	29.96 %	11.86 %	38.39 %
	3	785	MARKEL GRP	493	476	147.11 %	148.61 %	9.65 %	48.04 %
	4	3548	TRAVELERS GRP	307	321	11.60 %	13.50 %	6.01 %	54.05 %
	5	140	NATIONWIDE CORP GRP	250	259	45.29 %	67.21 %	4.89 %	58.95 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	244	239	N/A	N/A	4.77 %	63.72 %
	7	84	AMERICAN FINANCIAL GRP	223	197	17.17 %	16.01 %	4.36 %	68.08 %
	8	31	BERKSHIRE HATHAWAY GRP	188	260	2.73 %	3.44 %	3.68 %	71.75 %
	9	181	SWISS RE GRP	176	193	46.31 %	49.77 %	3.44 %	75.19 %
	10	111	LIBERTY MUT GRP	175	178	N/A	N/A	3.43 %	78.62 %
			STATE TOTAL	5,113	5,236	31.10 %	33.19 %	100.00 %	100.00 %
Nebraska	1	31	BERKSHIRE HATHAWAY GRP	62,671	62,943	55.16 %	55.08 %	92.02 %	92.02 %
	2	12	AMERICAN INTL GRP	1,685	1,749	15.87 %	15.30 %	2.47 %	94.49 %
	3	218	CNA INS GRP	569	513	N/A	N/A	0.84 %	95.33 %
	4	3548	TRAVELERS GRP	496	529	43.35 %	44.74 %	0.73 %	96.05 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	494	548	54.57 %	55.11 %	0.73 %	96.78 %
	6	69	FARMERS INS GRP	185	178	56.65 %	56.56 %	0.27 %	97.05 %
	7	91	HARTFORD FIRE & CAS GRP	177	248	N/A	N/A	0.26 %	97.31 %
	8	84	AMERICAN FINANCIAL GRP	168	166	33.61 %	37.93 %	0.25 %	97.56 %
	9	212	ZURICH INS GRP	162	1,100	50.85 %	46.78 %	0.24 %	97.80 %
	10	4908	ASCOT INS US GRP	156	260	N/A	N/A	0.23 %	98.02 %
			STATE TOTAL	68,109	69,647	52.78 %	52.62 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	12	AMERICAN INTL GRP	2,114	2,107	59.76 %	60.77 %	15.62 %	15.62 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	908	1,012	8.36 %	11.62 %	6.71 %	22.32 %
	3	218	CNA INS GRP	850	798	15.28 %	13.87 %	6.28 %	28.60 %
	4	88	THE HANOVER INS GRP	820	789	14.58 %	17.61 %	6.06 %	34.66 %
	5	785	MARKEL GRP	799	891	7.67 %	9.63 %	5.90 %	40.56 %
	6	3548	TRAVELERS GRP	756	755	2.59 %	1.66 %	5.58 %	46.15 %
	7	212	ZURICH INS GRP	721	695	186.94 %	187.39 %	5.32 %	51.47 %
	8	69	FARMERS INS GRP	588	596	132.46 %	134.47 %	4.35 %	55.82 %
	9	626	CHUBB LTD GRP	564	595	81.99 %	83.86 %	4.17 %	59.98 %
	10	91	HARTFORD FIRE & CAS GRP	480	481	N/A	N/A	3.55 %	63.53 %
			STATE TOTAL	13,539	13,659	66.01 %	68.90 %	100.00 %	100.00 %
New Hampshire	1	12	AMERICAN INTL GRP	2,748	2,622	11.28 %	12.20 %	11.91 %	11.91 %
	2	4904	INTACT FINANCIAL GRP	2,670	2,525	64.27 %	67.08 %	11.57 %	23.47 %
	3	88	THE HANOVER INS GRP	2,289	2,291	14.00 %	14.88 %	9.92 %	33.39 %
	4	3548	TRAVELERS GRP	1,645	1,676	12.59 %	13.09 %	7.12 %	40.51 %
	5	212	ZURICH INS GRP	1,564	367	37.61 %	43.04 %	6.77 %	47.29 %
	6	626	CHUBB LTD GRP	1,107	1,125	5.95 %	5.36 %	4.80 %	52.09 %
	7	218	CNA INS GRP	1,013	970	23.19 %	14.35 %	4.39 %	56.47 %
	8	785	MARKEL GRP	944	919	18.97 %	19.74 %	4.09 %	60.57 %
	9	98	WR BERKLEY CORP GRP	905	955	78.81 %	87.19 %	3.92 %	64.49 %
	10	4670	STARR GRP	828	983	203.68 %	206.49 %	3.59 %	68.07 %
			STATE TOTAL	23,082	22,393	31.35 %	31.84 %	100.00 %	100.00 %
New Jersey	1	12	AMERICAN INTL GRP	50,271	50,734	72.03 %	72.80 %	22.63 %	22.63 %
	2	3548	TRAVELERS GRP	25,822	27,032	16.97 %	20.56 %	11.62 %	34.25 %
	3	968	AXA INS GRP	12,114	11,976	109.42 %	95.05 %	5.45 %	39.70 %
	4	626	CHUBB LTD GRP	10,656	10,424	18.71 %	18.80 %	4.80 %	44.50 %
	5	4670	STARR GRP	9,943	10,492	112.53 %	114.85 %	4.48 %	48.97 %
	6	91	HARTFORD FIRE & CAS GRP	9,669	9,865	50.78 %	56.09 %	4.35 %	53.32 %
	7	212	ZURICH INS GRP	9,224	9,522	61.12 %	64.08 %	4.15 %	57.47 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	8,272	7,898	77.54 %	82.09 %	3.72 %	61.20 %
	9	218	CNA INS GRP	7,456	7,776	41.63 %	42.18 %	3.36 %	64.55 %
	10	111	LIBERTY MUT GRP	6,811	7,050	32.91 %	35.17 %	3.07 %	67.62 %
			STATE TOTAL	222,180	222,572	52.95 %	54.06 %	100.00 %	100.00 %
New Mexico	1	12	AMERICAN INTL GRP	532	541	36.53 %	36.41 %	18.00 %	18.00 %
	2	256	COACTION GLOBAL INC GRP	453	384	57.66 %	60.84 %	15.34 %	33.34 %
	3	4670	STARR GRP	444	451	65.45 %	67.46 %	15.03 %	48.37 %
	4	88	THE HANOVER INS GRP	263	274	N/A	1.82 %	8.90 %	57.27 %
	5	69	FARMERS INS GRP	237	238	38.94 %	39.47 %	8.01 %	65.28 %
	6	218	CNA INS GRP	206	203	63.81 %	65.02 %	6.97 %	72.24 %
	7	3548	TRAVELERS GRP	150	129	2.44 %	3.66 %	5.08 %	77.33 %
	8	785	MARKEL GRP	92	94	N/A	N/A	3.10 %	80.42 %
	9	626	CHUBB LTD GRP	81	75	N/A	N/A	2.75 %	83.17 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	78	91	62.40 %	64.26 %	2.65 %	85.82 %
			STATE TOTAL	2,956	3,068	23.15 %	24.70 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	13366	AMERICAN STEAMSHIP OWNERS MUT PROT	129,387	145,347	52.93 %	59.10 %	24.74 %	24.74 %
	2	12	AMERICAN INTL GRP	66,791	54,131	33.33 %	34.86 %	12.77 %	37.50 %
	3	3548	TRAVELERS GRP	35,087	37,704	54.29 %	58.54 %	6.71 %	44.21 %
	4	3219	SOMPO GRP	29,465	30,014	45.79 %	49.17 %	5.63 %	49.84 %
	5	4670	STARR GRP	24,559	24,566	42.22 %	43.63 %	4.69 %	54.54 %
	6	626	CHUBB LTD GRP	21,448	21,141	50.76 %	51.78 %	4.10 %	58.64 %
	7	38300	SAMSUNG FIRE & MARINE INS CO LTD	18,301	18,024	39.03 %	40.57 %	3.50 %	62.14 %
	8	212	ZURICH INS GRP	16,554	16,854	29.82 %	35.33 %	3.16 %	65.30 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	15,951	16,277	56.18 %	58.47 %	3.05 %	68.35 %
	10	218	CNA INS GRP	14,599	14,219	64.17 %	74.79 %	2.79 %	71.14 %
			STATE TOTAL	523,090	536,411	47.20 %	50.87 %	100.00 %	100.00 %
North Carolina	1	4670	STARR GRP	27,102	27,693	94.36 %	95.82 %	22.25 %	22.25 %
	2	12	AMERICAN INTL GRP	22,145	21,644	40.38 %	40.91 %	18.18 %	40.42 %
	3	626	CHUBB LTD GRP	10,982	10,237	37.14 %	36.69 %	9.02 %	49.44 %
	4	3548	TRAVELERS GRP	9,823	9,925	30.10 %	30.91 %	8.06 %	57.50 %
	5	181	SWISS RE GRP	4,604	5,055	47.76 %	51.97 %	3.78 %	61.28 %
	6	91	HARTFORD FIRE & CAS GRP	4,060	4,046	N/A	N/A	3.33 %	64.62 %
	7	84	AMERICAN FINANCIAL GRP	3,723	3,372	24.46 %	27.48 %	3.06 %	67.67 %
	8	4904	INTACT FINANCIAL GRP	3,127	3,053	3.77 %	2.92 %	2.57 %	70.24 %
	9	785	MARKEL GRP	2,881	2,863	43.92 %	46.75 %	2.37 %	72.60 %
	10	212	ZURICH INS GRP	2,423	2,391	49.04 %	57.13 %	1.99 %	74.59 %
			STATE TOTAL	121,822	124,217	48.59 %	50.50 %	100.00 %	100.00 %
North Dakota	1	12	AMERICAN INTL GRP	526	527	6.18 %	5.93 %	18.28 %	18.28 %
	2	69	FARMERS INS GRP	440	443	76.51 %	76.37 %	15.29 %	33.57 %
	3	98	WR BERKLEY CORP GRP	315	315	2.52 %	2.52 %	10.95 %	44.51 %
	4	91	HARTFORD FIRE & CAS GRP	296	303	10.87 %	10.83 %	10.29 %	54.81 %
	5	3548	TRAVELERS GRP	129	134	12.34 %	12.75 %	4.48 %	59.29 %
	6	218	CNA INS GRP	123	116	73.90 %	74.53 %	4.27 %	63.56 %
	7	4942	BEAZLEY GRP	116	121	33.21 %	32.04 %	4.04 %	67.60 %
	8	111	LIBERTY MUT GRP	114	115	N/A	N/A	3.98 %	71.58 %
	9	3219	SOMPO GRP	99	99	N/A	N/A	3.45 %	75.03 %
	10	4670	STARR GRP	91	83	0.67 %	0.72 %	3.16 %	78.19 %
			STATE TOTAL	2,877	3,005	24.41 %	25.78 %	100.00 %	100.00 %
Ohio	1	12	AMERICAN INTL GRP	20,278	20,411	7.20 %	7.15 %	19.53 %	19.53 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	17,448	11,365	47.76 %	49.24 %	16.80 %	36.33 %
	3	517	HANNOVER GRP	9,295	9,329	32.65 %	33.75 %	8.95 %	45.28 %
	4	212	ZURICH INS GRP	6,777	6,392	142.73 %	146.82 %	6.53 %	51.81 %
	5	218	CNA INS GRP	5,579	5,489	33.58 %	31.32 %	5.37 %	57.18 %
	6	4670	STARR GRP	5,007	5,903	4.33 %	5.74 %	4.82 %	62.00 %
	7	3548	TRAVELERS GRP	5,000	5,027	38.00 %	38.13 %	4.82 %	66.82 %
	8	626	CHUBB LTD GRP	4,907	4,582	72.26 %	72.52 %	4.73 %	71.55 %
	9	91	HARTFORD FIRE & CAS GRP	4,541	4,505	N/A	N/A	4.37 %	75.92 %
	10	84	AMERICAN FINANCIAL GRP	2,461	2,439	63.04 %	65.78 %	2.37 %	78.29 %
			STATE TOTAL	103,837	99,708	39.43 %	40.86 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	12	AMERICAN INTL GRP	4,255	4,292	18.50 %	18.70 %	20.31 %	20.31 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	2,379	2,366	15.40 %	23.18 %	11.35 %	31.66 %
	3	4904	INTACT FINANCIAL GRP	2,210	2,240	8.79 %	5.26 %	10.55 %	42.21 %
	4	69	FARMERS INS GRP	1,837	1,916	30.94 %	30.88 %	8.77 %	50.98 %
	5	626	CHUBB LTD GRP	1,362	1,311	84.81 %	84.27 %	6.50 %	57.48 %
	6	3548	TRAVELERS GRP	1,233	1,169	72.01 %	74.97 %	5.88 %	63.36 %
	7	785	MARKEL GRP	1,150	1,259	81.99 %	83.68 %	5.49 %	68.85 %
	8	4990	CORE SPECIALTY INS HOLDINGS GRP	1,039	1,068	15.46 %	20.95 %	4.96 %	73.81 %
	9	256	COACTION GLOBAL INC GRP	1,027	1,032	N/A	N/A	4.90 %	78.71 %
	10	91	HARTFORD FIRE & CAS GRP	539	586	N/A	N/A	2.57 %	81.28 %
			STATE TOTAL	20,953	21,529	35.68 %	37.30 %	100.00 %	100.00 %
Oregon	1	12	AMERICAN INTL GRP	12,042	11,492	35.49 %	36.99 %	22.15 %	22.15 %
	2	3548	TRAVELERS GRP	3,452	3,617	N/A	3.06 %	6.35 %	28.51 %
	3	91	HARTFORD FIRE & CAS GRP	3,087	3,051	16.92 %	24.06 %	5.68 %	34.18 %
	4	3485	ROTHSCHILD INTL GRP	2,704	2,598	14.19 %	15.38 %	4.97 %	39.16 %
	5	212	ZURICH INS GRP	2,415	2,367	N/A	N/A	4.44 %	43.60 %
	6	4904	INTACT FINANCIAL GRP	2,341	2,357	14.17 %	12.62 %	4.31 %	47.91 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	2,137	2,299	N/A	N/A	3.93 %	51.84 %
	8	517	HANNOVER GRP	2,030	2,028	N/A	N/A	3.73 %	55.57 %
	9	3219	SOMPO GRP	1,838	1,694	N/A	N/A	3.38 %	58.96 %
	10	4670	STARR GRP	1,652	1,534	7.94 %	7.94 %	3.04 %	62.00 %
			STATE TOTAL	54,358	53,831	4.82 %	6.31 %	100.00 %	100.00 %
Pennsylvania	1	12	AMERICAN INTL GRP	24,287	24,217	37.45 %	37.34 %	23.23 %	23.23 %
	2	91	HARTFORD FIRE & CAS GRP	8,838	8,043	43.31 %	46.10 %	8.45 %	31.69 %
	3	4670	STARR GRP	7,250	8,684	121.70 %	124.40 %	6.94 %	38.62 %
	4	212	ZURICH INS GRP	6,353	6,441	N/A	N/A	6.08 %	44.70 %
	5	3548	TRAVELERS GRP	6,302	6,778	26.86 %	29.81 %	6.03 %	50.73 %
	6	626	CHUBB LTD GRP	6,133	5,308	103.40 %	105.21 %	5.87 %	56.59 %
	7	968	AXA INS GRP	4,014	4,061	N/A	N/A	3.84 %	60.43 %
	8	218	CNA INS GRP	3,934	3,783	49.08 %	46.25 %	3.76 %	64.20 %
	9	4908	ASCOT INS US GRP	3,325	3,581	23.97 %	25.29 %	3.18 %	67.38 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	3,289	2,451	14.68 %	14.90 %	3.15 %	70.52 %
			STATE TOTAL	104,536	104,235	42.28 %	43.80 %	100.00 %	100.00 %
Rhode Island	1	84	AMERICAN FINANCIAL GRP	15,523	15,632	38.88 %	40.01 %	25.90 %	25.90 %
	2	626	CHUBB LTD GRP	9,377	8,736	N/A	N/A	15.65 %	41.55 %
	3	3548	TRAVELERS GRP	5,339	5,514	16.17 %	16.43 %	8.91 %	50.46 %
	4	12	AMERICAN INTL GRP	4,848	5,016	60.92 %	63.33 %	8.09 %	58.55 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	3,654	3,060	N/A	N/A	6.10 %	64.65 %
	6	4904	INTACT FINANCIAL GRP	3,586	3,728	42.12 %	39.83 %	5.98 %	70.63 %
	7	4670	STARR GRP	3,150	2,621	45.90 %	48.78 %	5.26 %	75.89 %
	8	785	MARKEL GRP	1,306	1,221	6.01 %	7.52 %	2.18 %	78.07 %
	9	88	THE HANOVER INS GRP	1,209	1,216	N/A	N/A	2.02 %	80.09 %
	10	761	ALLIANZ INS GRP	1,191	1,176	67.69 %	68.12 %	1.99 %	82.07 %
			STATE TOTAL	59,929	58,722	28.50 %	30.13 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	3548	TRAVELERS GRP	10,098	10,447	14.59 %	17.99 %	15.00 %	15.00 %
	2	626	CHUBB LTD GRP	8,942	8,767	10.04 %	11.00 %	13.28 %	28.28 %
	3	12	AMERICAN INTL GRP	5,985	6,366	68.12 %	73.91 %	8.89 %	37.17 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	4,481	3,711	16.54 %	19.01 %	6.66 %	43.83 %
	5	181	SWISS RE GRP	4,150	4,271	49.93 %	54.05 %	6.16 %	50.00 %
	6	785	MARKEL GRP	3,918	3,640	142.09 %	150.05 %	5.82 %	55.82 %
	7	84	AMERICAN FINANCIAL GRP	2,720	2,640	33.28 %	35.83 %	4.04 %	59.86 %
	8	91	HARTFORD FIRE & CAS GRP	2,234	2,222	16.79 %	19.68 %	3.32 %	63.17 %
	9	4904	INTACT FINANCIAL GRP	1,767	1,755	23.96 %	22.07 %	2.62 %	65.80 %
	10	4908	ASCOT INS US GRP	1,716	1,585	23.39 %	25.63 %	2.55 %	68.35 %
			STATE TOTAL	67,320	66,105	45.72 %	48.70 %	100.00 %	100.00 %
South Dakota	1	3098	TOKIO MARINE HOLDINGS INC GRP	765	553	46.34 %	46.88 %	23.44 %	23.44 %
	2	12	AMERICAN INTL GRP	595	603	10.10 %	10.10 %	18.24 %	41.68 %
	3	69	FARMERS INS GRP	360	369	197.08 %	197.43 %	11.02 %	52.70 %
	4	84	AMERICAN FINANCIAL GRP	318	262	10.29 %	11.48 %	9.74 %	62.44 %
	5	517	HANNOVER GRP	259	195	14.16 %	16.89 %	7.94 %	70.38 %
	6	140	NATIONWIDE CORP GRP	189	181	23.24 %	24.50 %	5.80 %	76.18 %
	7	785	MARKEL GRP	114	131	14.20 %	16.93 %	3.51 %	79.69 %
	8	91	HARTFORD FIRE & CAS GRP	97	103	N/A	N/A	2.98 %	82.67 %
	9	3548	TRAVELERS GRP	88	90	7.50 %	6.15 %	2.69 %	85.36 %
	10	218	CNA INS GRP	76	88	3.44 %	N/A	2.33 %	87.69 %
			STATE TOTAL	3,262	3,060	44.03 %	44.38 %	100.00 %	100.00 %
Tennessee	1	4670	STARR GRP	59,214	58,872	53.66 %	55.38 %	47.84 %	47.84 %
	2	12	AMERICAN INTL GRP	11,757	11,922	22.89 %	22.39 %	9.50 %	57.33 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	5,578	5,184	37.14 %	44.95 %	4.51 %	61.84 %
	4	3548	TRAVELERS GRP	4,556	4,763	59.88 %	60.12 %	3.68 %	65.52 %
	5	626	CHUBB LTD GRP	3,837	3,762	44.88 %	44.68 %	3.10 %	68.62 %
	6	785	MARKEL GRP	3,157	2,927	316.00 %	323.21 %	2.55 %	71.17 %
	7	4908	ASCOT INS US GRP	2,821	2,798	14.96 %	19.47 %	2.28 %	73.45 %
	8	91	HARTFORD FIRE & CAS GRP	2,744	2,731	30.67 %	36.37 %	2.22 %	75.67 %
	9	111	LIBERTY MUT GRP	2,694	2,786	43.01 %	46.25 %	2.18 %	77.84 %
	10	4904	INTACT FINANCIAL GRP	2,152	2,371	15.69 %	11.93 %	1.74 %	79.58 %
			STATE TOTAL	123,789	122,544	50.30 %	52.20 %	100.00 %	100.00 %
Texas	1	12	AMERICAN INTL GRP	76,021	77,032	44.75 %	45.85 %	16.33 %	16.33 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	57,012	66,176	70.66 %	73.06 %	12.24 %	28.57 %
	3	181	SWISS RE GRP	48,169	49,432	38.35 %	40.62 %	10.34 %	38.91 %
	4	626	CHUBB LTD GRP	23,096	16,423	54.88 %	56.39 %	4.96 %	43.87 %
	5	91	HARTFORD FIRE & CAS GRP	21,580	21,326	51.36 %	54.87 %	4.63 %	48.51 %
	6	4670	STARR GRP	15,892	16,555	62.14 %	69.09 %	3.41 %	51.92 %
	7	3548	TRAVELERS GRP	15,682	16,213	29.58 %	34.31 %	3.37 %	55.29 %
	8	256	COACTION GLOBAL INC GRP	14,750	16,102	48.71 %	51.00 %	3.17 %	58.46 %
	9	4908	ASCOT INS US GRP	13,016	13,018	54.81 %	62.37 %	2.80 %	61.25 %
	10	218	CNA INS GRP	12,125	11,289	33.08 %	50.36 %	2.60 %	63.86 %
			STATE TOTAL	465,652	475,749	47.03 %	50.19 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	968	AXA INS GRP	6,724	6,800	40.55 %	37.06 %	23.41 %	23.41 %
	2	12	AMERICAN INTL GRP	6,545	6,260	21.12 %	21.49 %	22.79 %	46.20 %
	3	218	CNA INS GRP	1,709	1,452	3.93 %	4.44 %	5.95 %	52.15 %
	4	785	MARKEL GRP	1,626	1,549	31.20 %	33.64 %	5.66 %	57.81 %
	5	91	HARTFORD FIRE & CAS GRP	847	766	32.35 %	33.03 %	2.95 %	60.76 %
	6	69	FARMERS INS GRP	822	856	67.29 %	67.25 %	2.86 %	63.62 %
	7	38300	SAMSUNG FIRE & MARINE INS CO LTD	733	737	22.50 %	24.67 %	2.55 %	66.17 %
	8	4942	BEAZLEY GRP	659	453	58.25 %	60.82 %	2.29 %	68.47 %
	9	4670	STARR GRP	644	648	9.50 %	42.49 %	2.24 %	70.71 %
	10	140	NATIONWIDE CORP GRP	623	626	22.20 %	26.17 %	2.17 %	72.88 %
			STATE TOTAL	28,719	28,442	30.32 %	31.58 %	100.00 %	100.00 %
Vermont	1	4904	INTACT FINANCIAL GRP	763	768	5.99 %	4.12 %	19.51 %	19.51 %
	2	88	THE HANOVER INS GRP	352	424	3.34 %	3.06 %	9.01 %	28.52 %
	3	3548	TRAVELERS GRP	311	330	3.06 %	3.00 %	7.95 %	36.47 %
	4	12	AMERICAN INTL GRP	299	324	14.12 %	13.93 %	7.64 %	44.11 %
	5	98	WR BERKLEY CORP GRP	276	290	4.75 %	4.07 %	7.06 %	51.17 %
	6	218	CNA INS GRP	247	239	N/A	N/A	6.31 %	57.48 %
	7	626	CHUBB LTD GRP	227	224	65.27 %	64.14 %	5.81 %	63.30 %
	8	84	AMERICAN FINANCIAL GRP	204	203	2.17 %	2.48 %	5.21 %	68.50 %
	9	91	HARTFORD FIRE & CAS GRP	179	180	10.16 %	11.96 %	4.58 %	73.08 %
	10	785	MARKEL GRP	174	167	N/A	N/A	4.45 %	77.52 %
			STATE TOTAL	3,910	3,928	4.46 %	3.64 %	100.00 %	100.00 %
Virginia	1	517	HANNOVER GRP	26,655	26,715	106.45 %	106.83 %	16.32 %	16.32 %
	2	626	CHUBB LTD GRP	24,770	24,535	29.44 %	28.69 %	15.16 %	31.48 %
	3	91	HARTFORD FIRE & CAS GRP	14,187	12,961	94.80 %	97.99 %	8.68 %	40.16 %
	4	3548	TRAVELERS GRP	13,092	13,166	46.59 %	52.33 %	8.01 %	48.18 %
	5	12	AMERICAN INTL GRP	12,293	13,502	5.68 %	6.43 %	7.52 %	55.70 %
	6	4670	STARR GRP	10,784	9,560	N/A	N/A	6.60 %	62.30 %
	7	218	CNA INS GRP	5,389	5,222	6.31 %	1.45 %	3.30 %	65.60 %
	8	4908	ASCOT INS US GRP	4,996	4,868	22.37 %	24.13 %	3.06 %	68.66 %
	9	212	ZURICH INS GRP	3,576	3,701	72.53 %	71.17 %	2.19 %	70.85 %
	10	111	LIBERTY MUT GRP	3,052	3,022	1.27 %	4.07 %	1.87 %	72.72 %
			STATE TOTAL	163,369	162,703	47.65 %	50.18 %	100.00 %	100.00 %
Washington	1	4670	STARR GRP	79,451	77,596	164.30 %	166.65 %	32.29 %	32.29 %
	2	3548	TRAVELERS GRP	20,101	20,935	24.25 %	29.25 %	8.17 %	40.46 %
	3	12	AMERICAN INTL GRP	19,398	18,809	31.46 %	31.71 %	7.88 %	48.34 %
	4	626	CHUBB LTD GRP	14,301	14,008	19.56 %	19.37 %	5.81 %	54.15 %
	5	212	ZURICH INS GRP	11,852	11,320	73.75 %	71.84 %	4.82 %	58.97 %
	6	91	HARTFORD FIRE & CAS GRP	10,607	10,915	27.26 %	35.63 %	4.31 %	63.28 %
	7	785	MARKEL GRP	9,686	10,059	46.39 %	52.02 %	3.94 %	67.22 %
	8	4904	INTACT FINANCIAL GRP	8,391	8,268	31.92 %	29.96 %	3.41 %	70.63 %
	9	3219	SOMPO GRP	8,322	8,591	39.63 %	39.93 %	3.38 %	74.01 %
	10	84	AMERICAN FINANCIAL GRP	5,965	5,853	N/A	N/A	2.42 %	76.43 %
			STATE TOTAL	246,066	246,462	76.02 %	78.62 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	84	AMERICAN FINANCIAL GRP	777	799	8.28 %	2.94 %	15.23 %	15.23 %
	2	12	AMERICAN INTL GRP	619	625	13.16 %	13.30 %	12.15 %	27.38 %
	3	4670	STARR GRP	536	544	N/A	N/A	10.51 %	37.88 %
	4	4904	INTACT FINANCIAL GRP	382	368	3.04 %	0.21 %	7.49 %	45.38 %
	5	4908	ASCOT INS US GRP	361	340	42.62 %	43.29 %	7.08 %	52.45 %
	6	4990	CORE SPECIALTY INS HOLDINGS GRP	354	376	21.23 %	24.12 %	6.94 %	59.39 %
	7	256	COACTION GLOBAL INC GRP	243	239	N/A	N/A	4.76 %	64.16 %
	8	3548	TRAVELERS GRP	240	235	N/A	N/A	4.71 %	68.86 %
	9	785	MARKEL GRP	218	213	17.52 %	21.58 %	4.27 %	73.13 %
	10	38300	SAMSUNG FIRE & MARINE INS CO LTD	190	183	6.97 %	8.47 %	3.72 %	76.85 %
			STATE TOTAL	5,099	5,300	10.24 %	8.99 %	100.00 %	100.00 %
Wisconsin	1	12	AMERICAN INTL GRP	27,662	27,232	26.50 %	26.68 %	38.45 %	38.45 %
	2	3548	TRAVELERS GRP	5,523	5,551	52.49 %	69.43 %	7.68 %	46.13 %
	3	4889	JEWELERS MUT GRP	4,245	4,245	86.05 %	86.31 %	5.90 %	52.03 %
	4	626	CHUBB LTD GRP	4,196	4,079	38.34 %	39.24 %	5.83 %	57.86 %
	5	785	MARKEL GRP	2,746	2,722	53.60 %	55.44 %	3.82 %	61.68 %
	6	218	CNA INS GRP	2,484	2,373	26.61 %	22.30 %	3.45 %	65.14 %
	7	4670	STARR GRP	2,364	2,507	42.45 %	49.35 %	3.29 %	68.42 %
	8	84	AMERICAN FINANCIAL GRP	2,025	1,990	N/A	N/A	2.82 %	71.24 %
	9	111	LIBERTY MUT GRP	1,872	1,504	21.62 %	22.30 %	2.60 %	73.84 %
	10	88	THE HANOVER INS GRP	1,674	1,745	16.54 %	16.84 %	2.33 %	76.17 %
			STATE TOTAL	71,936	71,215	58.12 %	60.22 %	100.00 %	100.00 %
Wyoming	1	12	AMERICAN INTL GRP	14,940	14,903	13.59 %	14.00 %	89.51 %	89.51 %
	2	69	FARMERS INS GRP	277	284	71.37 %	71.08 %	1.66 %	91.17 %
	3	4997	ACCELERANT HOLDINGS GRP	164	96	309.20 %	312.04 %	0.98 %	92.15 %
	4	3548	TRAVELERS GRP	146	150	N/A	N/A	0.88 %	93.03 %
	5	140	NATIONWIDE CORP GRP	140	100	31.76 %	32.37 %	0.84 %	93.86 %
	6	3416	AXIS CAPITAL GRP	137	118	22.75 %	23.72 %	0.82 %	94.69 %
	7	181	SWISS RE GRP	109	124	70.35 %	75.54 %	0.65 %	95.34 %
	8	785	MARKEL GRP	96	90	14.91 %	16.90 %	0.57 %	95.91 %
	9	4908	ASCOT INS US GRP	79	67	162.35 %	164.31 %	0.47 %	96.38 %
	10	84	AMERICAN FINANCIAL GRP	77	76	N/A	N/A	0.46 %	96.85 %
			STATE TOTAL	16,691	16,547	17.01 %	17.48 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	823	827	2.79 %	3.21 %	53.09 %	53.09 %
	2	10972	FIRST NET INS CO	294	96	40.67 %	41.66 %	18.99 %	72.09 %
	3	4990	CORE SPECIALTY INS HOLDINGS GRP	108	100	15.28 %	33.65 %	6.95 %	79.04 %
	4	626	CHUBB LTD GRP	94	91	N/A	N/A	6.07 %	85.11 %
	5	91	HARTFORD FIRE & CAS GRP	88	12	36.37 %	38.44 %	5.65 %	90.75 %
	6	4672	DB INS GRP	49	57	0.00 %	0.00 %	3.19 %	93.94 %
	7	761	ALLIANZ INS GRP	48	52	11.44 %	13.45 %	3.09 %	97.04 %
	8	13597	CHUNG KUO INS CO LTD	35	35	0.00 %	0.00 %	2.25 %	99.28 %
	9	5030	TAN HOLDINGS CORP GRP	5	5	0.00 %	0.00 %	0.35 %	99.64 %
	10	18380	PACIFIC IND INS CO	5	5	0.00 %	0.00 %	0.32 %	99.96 %
			STATE TOTAL	1,550	1,281	5.66 %	7.28 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	4734	APOLLO GLOBAL MGMT GRP	9,725	10,011	6.37 %	6.66 %	30.02 %	30.02 %
	2	4706	LOCKHART CO GRP	5,562	5,607	8.73 %	9.17 %	17.17 %	47.19 %
	3	10308	ANTILLES INS CO	4,886	4,184	5.13 %	5.95 %	15.08 %	62.27 %
	4	626	CHUBB LTD GRP	2,339	2,344	19.59 %	21.44 %	7.22 %	69.49 %
	5	111	LIBERTY MUT GRP	1,621	1,590	161.03 %	167.19 %	5.00 %	74.49 %
	6	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	1,580	1,524	52.87 %	54.54 %	4.88 %	79.37 %
	7	71	UNIVERSAL INS CO GRP	1,256	1,308	13.02 %	13.24 %	3.88 %	83.25 %
	8	3219	SOMPO GRP	927	821	51.73 %	53.63 %	2.86 %	86.11 %
	9	12	AMERICAN INTL GRP	870	816	N/A	2.21 %	2.68 %	88.79 %
	10	761	ALLIANZ INS GRP	802	767	45.49 %	44.36 %	2.47 %	91.27 %
			STATE TOTAL	32,396	31,672	22.64 %	23.44 %	100.00 %	100.00 %
U.S. Virgin Islands	1	256	COACTION GLOBAL INC GRP	412	392	6.18 %	8.41 %	25.71 %	25.71 %
	2	111	LIBERTY MUT GRP	323	324	N/A	N/A	20.19 %	45.90 %
	3	626	CHUBB LTD GRP	228	234	N/A	N/A	14.26 %	60.16 %
	4	968	AXA INS GRP	218	222	1.44 %	3.65 %	13.60 %	73.76 %
	5	218	CNA INS GRP	137	122	23.75 %	18.56 %	8.56 %	82.33 %
	6	98	WR BERKLEY CORP GRP	109	105	65.58 %	65.58 %	6.81 %	89.14 %
	7	3219	SOMPO GRP	68	41	N/A	N/A	4.27 %	93.41 %
	8	4734	APOLLO GLOBAL MGMT GRP	60	64	N/A	N/A	3.74 %	97.14 %
	9	3548	TRAVELERS GRP	37	37	N/A	N/A	2.34 %	99.48 %
	10	84	AMERICAN FINANCIAL GRP	28	43	N/A	N/A	1.75 %	100.00 %
			STATE TOTAL	1,602	1,561	N/A	N/A	100.00 %	100.00 %
N. Mariana Islands	1	761	ALLIANZ INS GRP	12	12	11.04 %	12.99 %	52.03 %	52.03 %
	2	10972	FIRST NET INS CO	6	4	11.16 %	11.44 %	24.11 %	76.14 %
	3	5030	TAN HOLDINGS CORP GRP	6	5	0.00 %	0.00 %	23.86 %	100.00 %
			STATE TOTAL	23	22	8.12 %	9.25 %	100.00 %	100.00 %
Canada	1	218	CNA INS GRP	64,945	62,965	35.78 %	38.92 %	51.12 %	51.12 %
	2	761	ALLIANZ INS GRP	18,098	17,638	22.39 %	24.51 %	14.24 %	65.36 %
	3	111	LIBERTY MUT GRP	13,340	13,271	N/A	N/A	10.50 %	75.86 %
	4	84	AMERICAN FINANCIAL GRP	11,472	10,944	67.83 %	71.31 %	9.03 %	84.89 %
	5	968	AXA INS GRP	6,427	6,125	62.91 %	58.60 %	5.06 %	89.95 %
	6	3548	TRAVELERS GRP	6,288	6,440	17.57 %	24.43 %	4.95 %	94.90 %
	7	98	WR BERKLEY CORP GRP	4,365	3,880	22.82 %	22.82 %	3.44 %	98.33 %
	8	626	CHUBB LTD GRP	704	728	33.32 %	33.71 %	0.55 %	98.88 %
	9	91	HARTFORD FIRE & CAS GRP	452	446	0.00 %	0.00 %	0.36 %	99.24 %
	10	65	FM GRP	409	428	N/A	N/A	0.32 %	99.56 %
			STATE TOTAL	127,055	123,330	29.06 %	31.71 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
08 - Ocean Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	31	BERKSHIRE HATHAWAY GRP	48,496	46,700	64.66 %	71.63 %	21.19 %	21.19 %
	2	626	CHUBB LTD GRP	38,657	37,110	5.81 %	10.11 %	16.89 %	38.07 %
	3	84	AMERICAN FINANCIAL GRP	30,126	29,423	76.83 %	81.96 %	13.16 %	51.23 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	26,174	23,852	74.71 %	76.76 %	11.43 %	62.67 %
	5	111	LIBERTY MUT GRP	16,217	16,650	25.53 %	29.61 %	7.08 %	69.75 %
	6	158	FAIRFAX FIN GRP	15,590	16,587	75.94 %	79.04 %	6.81 %	76.56 %
	7	12	AMERICAN INTL GRP	14,673	14,389	74.69 %	72.77 %	6.41 %	82.97 %
	8	4670	STARR GRP	12,484	13,303	N/A	N/A	5.45 %	88.42 %
	9	91	HARTFORD FIRE & CAS GRP	8,010	7,859	21.49 %	17.16 %	3.50 %	91.92 %
	10	783	RLI INS GRP	7,685	8,243	40.03 %	40.03 %	3.36 %	95.28 %
			STATE TOTAL	228,915	224,167	50.48 %	53.89 %	100.00 %	100.00 %

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09—Inland Marine

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	111	LIBERTY MUT GRP	4,494,344	4,502,482	55.40 %	55.59 %	12.59 %	12.59 %
	2	218	CNA INS GRP	2,611,783	2,480,036	54.47 %	54.51 %	7.32 %	19.91 %
	3	761	ALLIANZ INS GRP	2,557,834	2,468,332	31.47 %	32.25 %	7.16 %	27.07 %
	4	626	CHUBB LTD GRP	1,960,808	1,860,665	26.74 %	30.17 %	5.49 %	32.56 %
	5	212	ZURICH INS GRP	1,592,465	1,570,832	34.19 %	36.71 %	4.46 %	37.02 %
	6	12	AMERICAN INTL GRP	1,521,493	1,538,354	22.57 %	23.13 %	4.26 %	41.29 %
	7	19	ASSURANT INC GRP	1,297,195	1,314,110	50.08 %	50.08 %	3.63 %	44.92 %
	8	65	FM GRP	1,095,930	1,092,853	7.73 %	7.24 %	3.07 %	47.99 %
	9	3548	TRAVELERS GRP	1,022,800	1,010,392	44.21 %	45.12 %	2.87 %	50.85 %
	10	176	STATE FARM GRP	938,188	915,139	46.65 %	47.81 %	2.63 %	53.48 %
	11	5072	GENERALI GRP	856,488	797,278	38.33 %	38.52 %	2.40 %	55.88 %
	12	155	PROGRESSIVE GRP	849,793	840,768	37.86 %	38.14 %	2.38 %	58.26 %
	13	31	BERKSHIRE HATHAWAY GRP	680,735	602,120	53.01 %	56.43 %	1.91 %	60.17 %
	14	785	MARKEL GRP	677,344	677,734	33.52 %	34.97 %	1.90 %	62.07 %
	15	150	OLD REPUBLIC GRP	582,195	555,633	31.46 %	32.46 %	1.63 %	63.70 %
	16	4670	STARR GRP	573,388	536,989	22.02 %	22.69 %	1.61 %	65.30 %
	17	158	FAIRFAX FIN GRP	561,903	566,220	46.85 %	47.17 %	1.57 %	66.88 %
	18	225	IAT REINS CO GRP	532,439	535,436	13.47 %	13.49 %	1.49 %	68.37 %
	19	84	AMERICAN FINANCIAL GRP	493,753	471,370	32.49 %	33.14 %	1.38 %	69.75 %
	20	88	THE HANOVER INS GRP	423,235	401,429	37.97 %	38.74 %	1.19 %	70.94 %
	21	968	AXA INS GRP	408,080	396,476	33.29 %	37.75 %	1.14 %	72.08 %
	22	140	NATIONWIDE CORP GRP	400,752	397,925	39.91 %	40.74 %	1.12 %	73.20 %
	23	98	WR BERKLEY CORP GRP	395,743	393,723	38.46 %	39.16 %	1.11 %	74.31 %
	24	4889	JEWELERS MUT GRP	394,172	381,843	28.73 %	28.95 %	1.10 %	75.42 %
	25	1279	ARCH INS GRP	382,661	376,661	34.96 %	35.40 %	1.07 %	76.49 %
	26	200	UNITED SERV AUTOMOBILE ASSN GRP	375,827	364,969	27.31 %	27.62 %	1.05 %	77.54 %
	27	4904	INTACT FINANCIAL GRP	343,538	343,445	35.86 %	35.85 %	0.96 %	78.50 %
	28	3098	TOKIO MARINE HOLDINGS INC GRP	328,465	323,825	37.90 %	39.12 %	0.92 %	79.42 %
	29	869	MINNESOTA MUT GRP	325,444	293,472	42.54 %	46.73 %	0.91 %	80.33 %
	30	244	CINCINNATI FIN GRP	320,734	316,097	39.81 %	40.86 %	0.90 %	81.23 %
	31	91	HARTFORD FIRE & CAS GRP	303,520	291,477	34.35 %	35.16 %	0.85 %	82.08 %
	32	26565	OHIO IND CO	271,394	263,359	56.11 %	57.56 %	0.76 %	82.84 %
	33	280	AUTO OWNERS GRP	258,948	251,901	35.38 %	35.87 %	0.73 %	83.57 %
	34	4718	TIPTREE FIN GRP	221,542	212,055	7.49 %	7.47 %	0.62 %	84.19 %
	35	27928	AMEX ASSUR CO	195,195	195,195	69.87 %	70.13 %	0.55 %	84.74 %
	36	23	BCS INS GRP	192,965	189,241	42.00 %	42.04 %	0.54 %	85.28 %
	37	8	ALLSTATE INS GRP	192,551	196,897	34.29 %	34.79 %	0.54 %	85.82 %
	38	5108	RTC FINANCIAL GRP	190,322	171,716	48.88 %	51.56 %	0.53 %	86.35 %
	39	242	SELECTIVE INS GRP	185,316	185,721	32.35 %	32.62 %	0.52 %	86.87 %
	40	181	SWISS RE GRP	182,307	159,388	25.61 %	26.15 %	0.51 %	87.38 %
	41	4977	PALOMAR HOLDINGS GRP	170,902	156,955	16.54 %	16.54 %	0.48 %	87.86 %
	42	169	SENTRY INS GRP	169,325	187,299	47.30 %	47.62 %	0.47 %	88.33 %
	43	361	MUNICH RE GRP	166,892	174,567	10.53 %	11.39 %	0.47 %	88.80 %
	44	408	BROOKFIELD WEALTH SOLUTIONS GRP	152,147	144,953	45.01 %	46.59 %	0.43 %	89.23 %
	45	3219	SOMPO GRP	143,109	138,606	36.88 %	40.10 %	0.40 %	89.63 %
	46	313	AEGIS GRP	134,235	122,668	16.22 %	16.35 %	0.38 %	90.00 %
	47	4734	APOLLO GLOBAL MGMT GRP	122,690	118,980	34.41 %	34.29 %	0.34 %	90.35 %
	48	517	HANNOVER GRP	118,830	111,548	34.99 %	35.59 %	0.33 %	90.68 %
	49	783	RLI INS GRP	113,665	110,844	30.83 %	31.20 %	0.32 %	91.00 %
	50	4381	SKYWARD SPECIALTY INS GRP INC GRP	108,834	101,406	59.99 %	71.01 %	0.30 %	91.30 %
	51	7	FEDERATED MUT GRP	106,669	101,377	25.18 %	25.54 %	0.30 %	91.60 %
	52	2538	AMTRUST FINANCIAL SERV GRP	99,825	104,276	23.67 %	24.02 %	0.28 %	91.88 %
	53	3416	AXIS CAPITAL GRP	90,486	94,520	52.04 %	54.63 %	0.25 %	92.13 %
	54	4997	ACCELERANT HOLDINGS GRP	84,933	78,518	73.30 %	76.49 %	0.24 %	92.37 %
	55	574	UHAUL HOLDING GRP	84,588	84,588	8.45 %	8.73 %	0.24 %	92.61 %
	56	62	EMC INS CO GRP	78,631	79,145	27.30 %	27.46 %	0.22 %	92.83 %
	57	14184	ACUITY A MUT INS CO	77,455	74,107	31.45 %	31.92 %	0.22 %	93.05 %
	58	809	TEXAS FARM BUREAU MUT GRP	70,780	69,096	52.26 %	52.26 %	0.20 %	93.24 %
	59	1120	EVEREST REINS HOLDINGS GRP	70,165	50,435	36.74 %	37.17 %	0.20 %	93.44 %
	60	4990	CORE SPECIALTY INS HOLDINGS GRP	70,002	62,605	55.10 %	55.87 %	0.20 %	93.64 %
	61	69	FARMERS INS GRP	65,207	65,553	24.19 %	24.27 %	0.18 %	93.82 %
	62	473	AMERICAN FAMILY INS GRP	64,391	59,479	41.55 %	41.62 %	0.18 %	94.00 %
	63	629	PLATEAU GRP	64,098	62,054	42.86 %	42.86 %	0.18 %	94.18 %
	64	5001	SIRIUSPOINT GRP	61,656	42,670	61.44 %	65.60 %	0.17 %	94.35 %
	65	5076	WEST BEND INS GRP	61,082	59,358	35.61 %	35.71 %	0.17 %	94.52 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	228	WESTFIELD GRP	57,230	58,578	20.95 %	21.14 %	0.16 %	94.68 %
	67	4715	MS & AD INS GRP	55,850	58,127	50.60 %	56.27 %	0.16 %	94.84 %
	68	4962	AU HOLDING CO GRP	55,034	51,658	62.84 %	64.42 %	0.15 %	94.99 %
	69	572	BCBS OF MI GRP	54,238	54,255	36.57 %	36.95 %	0.15 %	95.15 %
	70	309	WESTERN NATL MUT GRP	54,079	51,637	22.03 %	22.52 %	0.15 %	95.30 %
	71	1309	FRANKENMUTH GRP	48,810	45,627	27.02 %	27.91 %	0.14 %	95.43 %
	72	3569	CATERPILLAR GRP	47,363	34,990	37.96 %	37.96 %	0.13 %	95.57 %
	73	256	COACTION GLOBAL INC GRP	43,866	45,173	17.54 %	18.92 %	0.12 %	95.69 %
	74	749	SCOR GRP	42,834	56,556	37.18 %	38.16 %	0.12 %	95.81 %
	75	4773	FRONTLINE INS GRP	42,552	43,035	N/A	N/A	0.12 %	95.93 %
	76	4982	OBS HOLDINGS GRP	38,349	26,847	17.61 %	18.14 %	0.11 %	96.04 %
	77	324	NORTH CAROLINA FARM BUREAU GRP	34,610	33,786	50.50 %	51.27 %	0.10 %	96.13 %
	78	4908	ASCOT INS US GRP	34,275	35,693	58.45 %	63.60 %	0.10 %	96.23 %
	79	10130	SU INS CO	31,481	30,101	60.50 %	60.50 %	0.09 %	96.32 %
	80	38300	SAMSUNG FIRE & MARINE INS CO LTD	31,204	22,004	8.10 %	8.26 %	0.09 %	96.41 %
	81	4666	HISCOX INS GRP	30,179	32,288	23.14 %	23.22 %	0.08 %	96.49 %
	82	479	IFG CO GRP	29,770	31,202	31.34 %	31.08 %	0.08 %	96.57 %
	83	213	ERIE INS GRP	28,162	28,594	22.04 %	22.32 %	0.08 %	96.65 %
	84	123	SHELTER INS GRP	27,095	26,646	46.66 %	47.27 %	0.08 %	96.73 %
	85	5077	ACCREDITED INS HOLDINGS GRP	27,047	27,173	19.74 %	20.38 %	0.08 %	96.80 %
	86	38920	KINSALE INS CO	26,820	26,468	61.06 %	61.32 %	0.08 %	96.88 %
	87	36	CENTRAL MUT INS CO GRP	26,543	28,212	25.31 %	25.51 %	0.07 %	96.95 %
	88	21806	AMERICAN PROP INS CO	26,497	25,201	14.27 %	16.47 %	0.07 %	97.03 %
	89	262	CANAL GRP	25,245	27,178	61.86 %	61.32 %	0.07 %	97.10 %
	90	5103	NEXTERA ENERGY GRP	25,022	20,141	50.57 %	52.44 %	0.07 %	97.17 %
	91	4507	BUILDERS GRP	24,336	24,329	28.35 %	30.03 %	0.07 %	97.24 %
	92	5013	VANTAGE RISK HOLDINGS GRP	23,534	20,216	54.91 %	54.73 %	0.07 %	97.30 %
	93	4980	MGI HOLDINGS GRP	22,984	23,156	62.44 %	67.86 %	0.06 %	97.37 %
	94	271	PENNSYLVANIA NATL INS GRP	22,910	22,224	33.84 %	33.83 %	0.06 %	97.43 %
	95	4850	CLEAR BLUE FINANCIAL GRP	22,863	19,517	34.84 %	15.49 %	0.06 %	97.49 %
	96	248	UNITED FIRE & CAS GRP	22,094	35,185	N/A	N/A	0.06 %	97.56 %
	97	291	ENCOVA MUT INS GRP	21,309	21,249	46.63 %	49.70 %	0.06 %	97.62 %
	98	4761	ECM INS GRP	20,884	21,228	44.61 %	44.75 %	0.06 %	97.67 %
	99	12961	CANOPIUS US INS	19,954	22,247	49.09 %	49.08 %	0.06 %	97.73 %
	100	67	MICHIGAN FARM BUREAU GRP	19,360	18,647	55.48 %	56.19 %	0.05 %	97.78 %
	101	689	BANKERS INS GRP	19,106	19,103	6.13 %	6.42 %	0.05 %	97.84 %
	102	796	QBE INS GRP	18,433	17,366	84.64 %	98.30 %	0.05 %	97.89 %
	103	474	FCCI MUT INS GRP	18,306	17,662	32.11 %	32.52 %	0.05 %	97.94 %
	104	922	ICW GRP ASSETS INC GRP	18,118	20,455	0.43 %	1.06 %	0.05 %	97.99 %
	105	5003	SOUTHLAKE FINANCIAL GRP	18,094	20,890	68.58 %	69.13 %	0.05 %	98.04 %
	106	698	NORTH STAR CO GRP	18,086	17,727	53.91 %	54.35 %	0.05 %	98.09 %
	107	483	SOUTHERN FARM BUREAU CAS GRP	17,515	20,930	30.91 %	31.33 %	0.05 %	98.14 %
	108	920	GLOBAL IND GRP	17,183	16,681	43.99 %	43.76 %	0.05 %	98.19 %
	109	5	ALFA INS GRP	16,886	15,925	41.55 %	41.59 %	0.05 %	98.24 %
	110	5010	SH1 HOLDINGS GRP	16,728	13,869	57.22 %	61.72 %	0.05 %	98.28 %
	111	5065	SUTTON NATL GRP	15,987	13,832	57.45 %	57.77 %	0.04 %	98.33 %
	112	50	COUNTRY INS & FIN SERV GRP	15,882	16,506	23.58 %	23.60 %	0.04 %	98.37 %
	113	518	GRINNELL MUT GRP	15,831	15,794	23.34 %	24.38 %	0.04 %	98.42 %
	114	842	FARM BUREAU GRP	15,829	14,848	42.48 %	43.17 %	0.04 %	98.46 %
	115	1302	BUILDERS INS GRP	15,269	11,172	34.20 %	23.44 %	0.04 %	98.51 %
	116	411	MAPFRE INS GRP	13,428	12,913	12.75 %	12.73 %	0.04 %	98.54 %
	117	4969	TRISURA GRP	13,301	14,712	54.02 %	66.19 %	0.04 %	98.58 %
	118	694	TENNESSEE FARMERS GRP	12,740	12,585	52.72 %	55.04 %	0.04 %	98.62 %
	119	4987	INCLINE INS GRP LLC GRP	12,511	9,248	52.28 %	52.39 %	0.04 %	98.65 %
	120	4485	COPPERPOINT GRP	12,502	11,329	36.54 %	37.15 %	0.04 %	98.69 %
	121	22	ANDOVER GRP	12,482	12,447	19.65 %	19.70 %	0.03 %	98.72 %
	122	28	AMICA MUT GRP	12,138	12,548	34.25 %	34.91 %	0.03 %	98.76 %
	123	20690	NEW YORK MUNICIPAL INS RECIP	12,033	11,643	66.65 %	69.15 %	0.03 %	98.79 %
	124	14427	LOUISIANA FARM BUREAU INS CO	11,880	11,905	56.82 %	57.50 %	0.03 %	98.82 %
	125	96	SECURA INS GRP	11,528	10,888	32.75 %	33.11 %	0.03 %	98.85 %
			INDUSTRY TOTAL	35,699,317	34,836,209	38.21 %	39.11 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	111	LIBERTY MUT GRP	4,357,249	4,359,322	56.37 %	56.47 %	12.48 %	12.48 %
	2	218	CNA INS GRP	2,574,204	2,442,930	54.80 %	54.83 %	7.37 %	19.85 %
	3	761	ALLIANZ INS GRP	2,465,303	2,393,098	30.77 %	31.39 %	7.06 %	26.91 %
	4	626	CHUBB LTD GRP	1,957,711	1,857,576	26.59 %	30.03 %	5.61 %	32.52 %
	5	212	ZURICH INS GRP	1,582,167	1,563,814	34.20 %	36.70 %	4.53 %	37.05 %
	6	12	AMERICAN INTL GRP	1,489,801	1,509,316	22.80 %	23.38 %	4.27 %	41.32 %
	7	19	ASSURANT INC GRP	1,284,282	1,301,053	50.14 %	50.14 %	3.68 %	44.99 %
	8	3548	TRAVELERS GRP	1,019,653	1,007,426	44.15 %	45.05 %	2.92 %	47.91 %
	9	176	STATE FARM GRP	938,188	915,139	46.65 %	47.81 %	2.69 %	50.60 %
	10	65	FM GRP	885,524	877,617	6.25 %	5.69 %	2.54 %	53.14 %
	11	5072	GENERALI GRP	855,176	796,090	38.35 %	38.54 %	2.45 %	55.59 %
	12	155	PROGRESSIVE GRP	849,793	840,768	37.86 %	38.14 %	2.43 %	58.02 %
	13	785	MARKEL GRP	677,344	677,734	33.52 %	34.97 %	1.94 %	59.96 %
	14	31	BERKSHIRE HATHAWAY GRP	584,352	503,513	50.91 %	54.31 %	1.67 %	61.63 %
	15	150	OLD REPUBLIC GRP	582,195	555,633	31.46 %	32.46 %	1.67 %	63.30 %
	16	4670	STARR GRP	570,325	533,091	21.83 %	22.51 %	1.63 %	64.93 %
	17	158	FAIRFAX FIN GRP	561,433	565,792	46.86 %	47.18 %	1.61 %	66.54 %
	18	225	IAT REINS CO GRP	532,439	535,436	13.47 %	13.49 %	1.52 %	68.07 %
	19	84	AMERICAN FINANCIAL GRP	470,062	448,368	33.13 %	33.77 %	1.35 %	69.41 %
	20	88	THE HANOVER INS GRP	423,185	401,383	37.97 %	38.74 %	1.21 %	70.63 %
	21	140	NATIONWIDE CORP GRP	400,752	397,925	39.91 %	40.74 %	1.15 %	71.77 %
	22	98	WR BERKLEY CORP GRP	388,397	386,285	37.53 %	38.23 %	1.11 %	72.89 %
	23	4889	JEWELERS MUT GRP	382,025	370,119	27.30 %	27.51 %	1.09 %	73.98 %
	24	1279	ARCH INS GRP	378,333	372,244	35.08 %	35.53 %	1.08 %	75.06 %
	25	200	UNITED SERV AUTOMOBILE ASSN GRP	375,827	364,969	27.31 %	27.62 %	1.08 %	76.14 %
	26	968	AXA INS GRP	370,354	360,286	37.94 %	42.03 %	1.06 %	77.20 %
	27	4904	INTACT FINANCIAL GRP	343,538	343,445	35.86 %	35.85 %	0.98 %	78.18 %
	28	3098	TOKIO MARINE HOLDINGS INC GRP	328,170	322,476	37.51 %	38.74 %	0.94 %	79.12 %
	29	869	MINNESOTA MUT GRP	325,444	293,472	42.54 %	46.73 %	0.93 %	80.06 %
	30	244	CINCINNATI FIN GRP	320,734	316,097	39.81 %	40.86 %	0.92 %	80.97 %
	31	91	HARTFORD FIRE & CAS GRP	287,815	275,499	33.77 %	34.63 %	0.82 %	81.80 %
	32	26565	OHIO IND CO	271,394	263,359	56.11 %	57.56 %	0.78 %	82.58 %
	33	280	AUTO OWNERS GRP	258,948	251,901	35.38 %	35.87 %	0.74 %	83.32 %
	34	4718	TIPTREE FIN GRP	221,542	212,055	7.49 %	7.47 %	0.63 %	83.95 %
	35	27928	AMEX ASSUR CO	195,196	195,196	69.95 %	70.21 %	0.56 %	84.51 %
	36	23	BCS INS GRP	192,965	189,241	42.00 %	42.04 %	0.55 %	85.06 %
	37	8	ALLSTATE INS GRP	192,551	196,897	34.29 %	34.79 %	0.55 %	85.62 %
	38	5108	RTC FINANCIAL GRP	190,322	171,716	48.88 %	51.56 %	0.55 %	86.16 %
	39	242	SELECTIVE INS GRP	185,316	185,721	32.35 %	32.62 %	0.53 %	86.69 %
	40	4977	PALOMAR HOLDINGS GRP	170,528	156,561	16.54 %	16.55 %	0.49 %	87.18 %
	41	169	SENTRY INS GRP	169,193	187,158	47.34 %	47.66 %	0.48 %	87.66 %
	42	361	MUNICH RE GRP	166,892	174,567	10.53 %	11.39 %	0.48 %	88.14 %
	43	408	BROOKFIELD WEALTH SOLUTIONS GRP	152,147	144,953	45.01 %	46.58 %	0.44 %	88.58 %
	44	181	SWISS RE GRP	146,646	133,868	24.45 %	24.99 %	0.42 %	89.00 %
	45	3219	SOMPO GRP	143,109	138,606	36.88 %	40.10 %	0.41 %	89.41 %
	46	313	AEGIS GRP	134,235	122,668	16.22 %	16.35 %	0.38 %	89.79 %
	47	4734	APOLLO GLOBAL MGMT GRP	122,690	118,980	34.41 %	34.29 %	0.35 %	90.14 %
	48	517	HANNOVER GRP	118,830	111,548	34.99 %	35.59 %	0.34 %	90.48 %
	49	783	RLI INS GRP	113,665	110,844	30.83 %	31.20 %	0.33 %	90.81 %
	50	4381	SKYWARD SPECIALTY INS GRP INC GRP	108,834	101,406	59.99 %	71.01 %	0.31 %	91.12 %
	51	7	FEDERATED MUT GRP	106,669	101,377	25.18 %	25.54 %	0.31 %	91.43 %
	52	2538	AMTRUST FINANCIAL SERV GRP	99,314	103,744	23.68 %	24.03 %	0.28 %	91.71 %
	53	3416	AXIS CAPITAL GRP	90,480	94,514	52.04 %	54.63 %	0.26 %	91.97 %
	54	4997	ACCELERANT HOLDINGS GRP	84,933	78,518	73.30 %	76.49 %	0.24 %	92.21 %
	55	574	UHAUL HOLDING GRP	84,588	84,588	8.45 %	8.73 %	0.24 %	92.46 %
	56	62	EMC INS CO GRP	78,631	79,145	27.30 %	27.46 %	0.23 %	92.68 %
	57	14184	ACUITY A MUT INS CO	77,455	74,107	31.45 %	31.92 %	0.22 %	92.90 %
	58	809	TEXAS FARM BUREAU MUT GRP	70,780	69,096	52.26 %	52.26 %	0.20 %	93.11 %
	59	1120	EVEREST REINS HOLDINGS GRP	70,165	50,435	36.74 %	37.17 %	0.20 %	93.31 %
	60	4990	CORE SPECIALTY INS HOLDINGS GRP	70,002	62,605	55.26 %	56.03 %	0.20 %	93.51 %
	61	69	FARMERS INS GRP	65,207	65,553	24.19 %	24.27 %	0.19 %	93.69 %
	62	473	AMERICAN FAMILY INS GRP	64,391	59,479	41.55 %	41.62 %	0.18 %	93.88 %
	63	629	PLATEAU GRP	64,098	62,054	42.86 %	42.86 %	0.18 %	94.06 %
	64	5001	SIRIUSPOINT GRP	61,656	42,670	61.44 %	65.60 %	0.18 %	94.24 %
	65	5076	WEST BEND INS GRP	61,082	59,358	35.61 %	35.71 %	0.17 %	94.41 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	228	WESTFIELD GRP	57,230	58,578	20.95 %	21.14 %	0.16 %	94.58 %
	67	4715	MS & AD INS GRP	55,850	58,127	50.60 %	56.27 %	0.16 %	94.74 %
	68	4962	AU HOLDING CO GRP	55,034	51,658	62.84 %	64.42 %	0.16 %	94.89 %
	69	572	BCBS OF MI GRP	54,238	54,255	36.57 %	36.95 %	0.16 %	95.05 %
	70	309	WESTERN NATL MUT GRP	54,079	51,637	22.03 %	22.52 %	0.15 %	95.20 %
	71	1309	FRANKENMUTH GRP	48,810	45,627	27.02 %	27.91 %	0.14 %	95.34 %
	72	3569	CATERPILLAR GRP	47,363	34,990	37.96 %	37.96 %	0.14 %	95.48 %
	73	256	COACTION GLOBAL INC GRP	43,866	45,173	17.54 %	18.92 %	0.13 %	95.61 %
	74	749	SCOR GRP	42,795	56,537	37.21 %	38.19 %	0.12 %	95.73 %
	75	4773	FRONTLINE INS GRP	42,552	43,035	N/A	N/A	0.12 %	95.85 %
	76	4982	OBS HOLDINGS GRP	38,349	26,847	17.61 %	18.14 %	0.11 %	95.96 %
	77	324	NORTH CAROLINA FARM BUREAU GRP	34,610	33,786	50.50 %	51.27 %	0.10 %	96.06 %
	78	4908	ASCOT INS US GRP	34,275	35,693	58.45 %	63.60 %	0.10 %	96.16 %
	79	10130	SU INS CO	31,481	30,101	60.50 %	60.50 %	0.09 %	96.25 %
	80	38300	SAMSUNG FIRE & MARINE INS CO LTD	31,204	22,004	8.10 %	8.26 %	0.09 %	96.34 %
	81	4666	HISCOX INS GRP	30,179	32,288	23.14 %	23.22 %	0.09 %	96.42 %
	82	479	IFG CO GRP	29,770	31,202	31.34 %	31.08 %	0.09 %	96.51 %
	83	213	ERIE INS GRP	28,162	28,594	22.04 %	22.32 %	0.08 %	96.59 %
	84	123	SHELTER INS GRP	27,095	26,646	46.66 %	47.27 %	0.08 %	96.67 %
	85	5077	ACCREDITED INS HOLDINGS GRP	27,047	27,173	19.74 %	20.38 %	0.08 %	96.74 %
	86	38920	KINSALE INS CO	26,820	26,468	61.06 %	61.32 %	0.08 %	96.82 %
	87	36	CENTRAL MUT INS CO GRP	26,543	28,212	25.31 %	25.51 %	0.08 %	96.90 %
	88	21806	AMERICAN PROP INS CO	26,497	25,201	14.27 %	16.47 %	0.08 %	96.97 %
	89	262	CANAL GRP	25,245	27,178	61.86 %	61.32 %	0.07 %	97.05 %
	90	5103	NEXTERA ENERGY GRP	25,022	20,141	50.57 %	52.44 %	0.07 %	97.12 %
	91	4507	BUILDERS GRP	24,336	24,329	28.35 %	30.03 %	0.07 %	97.19 %
	92	5013	VANTAGE RISK HOLDINGS GRP	23,534	20,216	54.91 %	54.73 %	0.07 %	97.25 %
	93	4980	MGI HOLDINGS GRP	22,984	23,156	62.44 %	67.86 %	0.07 %	97.32 %
	94	271	PENNSYLVANIA NATL INS GRP	22,910	22,224	33.84 %	33.83 %	0.07 %	97.39 %
	95	4850	CLEAR BLUE FINANCIAL GRP	22,863	19,517	34.84 %	15.49 %	0.07 %	97.45 %
	96	248	UNITED FIRE & CAS GRP	22,094	35,185	N/A	N/A	0.06 %	97.51 %
	97	291	ENCOVA MUT INS GRP	21,309	21,249	46.63 %	49.70 %	0.06 %	97.58 %
	98	4761	ECM INS GRP	20,884	21,228	44.61 %	44.75 %	0.06 %	97.63 %
	99	67	MICHIGAN FARM BUREAU GRP	19,360	18,647	55.48 %	56.19 %	0.06 %	97.69 %
	100	689	BANKERS INS GRP	19,106	19,103	6.13 %	6.42 %	0.05 %	97.75 %
	101	12961	CANOPIUS US INS	18,617	20,860	49.20 %	49.21 %	0.05 %	97.80 %
	102	796	QBE INS GRP	18,433	17,366	84.64 %	98.30 %	0.05 %	97.85 %
	103	474	FCCI MUT INS GRP	18,306	17,662	32.11 %	32.52 %	0.05 %	97.90 %
	104	922	ICW GRP ASSETS INC GRP	18,118	20,455	0.43 %	1.06 %	0.05 %	97.96 %
	105	5003	SOUTHLAKE FINANCIAL GRP	18,094	20,890	68.58 %	69.13 %	0.05 %	98.01 %
	106	698	NORTH STAR CO GRP	18,086	17,727	53.91 %	54.35 %	0.05 %	98.06 %
	107	483	SOUTHERN FARM BUREAU CAS GRP	17,515	20,930	30.91 %	31.33 %	0.05 %	98.11 %
	108	920	GLOBAL IND GRP	17,183	16,681	43.99 %	43.76 %	0.05 %	98.16 %
	109	5	ALFA INS GRP	16,886	15,925	41.55 %	41.59 %	0.05 %	98.21 %
	110	5010	SH1 HOLDINGS GRP	16,728	13,869	57.22 %	61.72 %	0.05 %	98.25 %
	111	5065	SUTTON NATL GRP	15,987	13,832	57.45 %	57.77 %	0.05 %	98.30 %
	112	50	COUNTRY INS & FIN SERV GRP	15,882	16,506	23.58 %	23.60 %	0.05 %	98.35 %
	113	518	GRINNELL MUT GRP	15,831	15,794	23.34 %	24.38 %	0.05 %	98.39 %
	114	842	FARM BUREAU GRP	15,829	14,848	42.48 %	43.17 %	0.05 %	98.44 %
	115	1302	BUILDERS INS GRP	15,269	11,172	34.20 %	23.44 %	0.04 %	98.48 %
	116	411	MAPFRE INS GRP	13,428	12,913	12.75 %	12.73 %	0.04 %	98.52 %
	117	4969	TRISURA GRP	13,301	14,712	54.02 %	66.19 %	0.04 %	98.56 %
	118	694	TENNESSEE FARMERS GRP	12,740	12,585	52.72 %	55.04 %	0.04 %	98.59 %
	119	4987	INCLINE INS GRP LLC GRP	12,511	9,248	52.28 %	52.39 %	0.04 %	98.63 %
	120	4485	COPPERPOINT GRP	12,502	11,329	36.54 %	37.15 %	0.04 %	98.67 %
	121	22	ANDOVER GRP	12,482	12,447	19.65 %	19.70 %	0.04 %	98.70 %
	122	28	AMICA MUT GRP	12,138	12,548	34.25 %	34.91 %	0.03 %	98.74 %
	123	20690	NEW YORK MUNICIPAL INS RECIP	12,033	11,643	66.65 %	69.15 %	0.03 %	98.77 %
	124	14427	LOUISIANA FARM BUREAU INS CO	11,880	11,905	56.82 %	57.50 %	0.03 %	98.80 %
	125	96	SECURA INS GRP	11,528	10,888	32.75 %	33.11 %	0.03 %	98.84 %
			INDUSTRY TOTAL	34,917,087	34,075,397	38.38 %	39.25 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	111	LIBERTY MUT GRP	65,415	65,618	76.82 %	76.84 %	12.21 %	12.21 %
	2	218	CNA INS GRP	51,099	49,534	48.97 %	48.92 %	9.54 %	21.75 %
	3	176	STATE FARM GRP	31,731	30,727	51.80 %	52.58 %	5.92 %	27.68 %
	4	761	ALLIANZ INS GRP	27,305	25,891	23.69 %	24.59 %	5.10 %	32.78 %
	5	155	PROGRESSIVE GRP	20,992	20,566	31.18 %	31.22 %	3.92 %	36.69 %
	6	212	ZURICH INS GRP	20,289	21,314	44.48 %	46.75 %	3.79 %	40.48 %
	7	3548	TRAVELERS GRP	18,298	18,030	51.35 %	52.07 %	3.42 %	43.90 %
	8	5072	GENERALI GRP	16,555	15,618	22.88 %	22.90 %	3.09 %	46.99 %
	9	12	AMERICAN INTL GRP	15,757	15,650	50.86 %	50.94 %	2.94 %	49.93 %
	10	626	CHUBB LTD GRP	15,681	15,661	125.17 %	115.74 %	2.93 %	52.86 %
			STATE TOTAL	535,610	522,340	49.28 %	49.75 %	100.00 %	100.00 %
Alaska	1	218	CNA INS GRP	12,539	11,945	39.72 %	39.68 %	12.94 %	12.94 %
	2	761	ALLIANZ INS GRP	12,457	12,303	11.73 %	11.71 %	12.85 %	25.79 %
	3	111	LIBERTY MUT GRP	7,052	7,112	45.38 %	45.61 %	7.28 %	33.07 %
	4	309	WESTERN NATL MUT GRP	6,842	6,898	2.37 %	3.36 %	7.06 %	40.12 %
	5	176	STATE FARM GRP	6,347	6,208	60.90 %	64.63 %	6.55 %	46.67 %
	6	212	ZURICH INS GRP	5,231	4,934	27.24 %	28.44 %	5.40 %	52.07 %
	7	65	FM GRP	4,815	5,113	16.40 %	16.38 %	4.97 %	57.04 %
	8	4485	COPPERPOINT GRP	4,550	4,318	43.32 %	43.97 %	4.69 %	61.73 %
	9	155	PROGRESSIVE GRP	3,447	3,315	30.63 %	30.80 %	3.56 %	65.29 %
	10	12	AMERICAN INTL GRP	3,384	3,153	14.90 %	14.80 %	3.49 %	68.78 %
			STATE TOTAL	96,923	91,976	28.86 %	29.42 %	100.00 %	100.00 %
Arizona	1	111	LIBERTY MUT GRP	117,413	118,158	67.55 %	67.60 %	17.01 %	17.01 %
	2	761	ALLIANZ INS GRP	51,615	49,736	28.61 %	29.10 %	7.48 %	24.49 %
	3	626	CHUBB LTD GRP	48,051	45,312	5.31 %	4.94 %	6.96 %	31.45 %
	4	218	CNA INS GRP	40,518	39,156	82.74 %	82.98 %	5.87 %	37.32 %
	5	4670	STARR GRP	37,607	18,605	14.23 %	15.06 %	5.45 %	42.77 %
	6	212	ZURICH INS GRP	35,134	37,842	15.35 %	16.42 %	5.09 %	47.86 %
	7	12	AMERICAN INTL GRP	23,742	25,848	35.33 %	35.30 %	3.44 %	51.30 %
	8	5072	GENERALI GRP	22,881	21,527	39.76 %	39.80 %	3.31 %	54.61 %
	9	176	STATE FARM GRP	21,382	20,593	31.15 %	32.09 %	3.10 %	57.71 %
	10	3548	TRAVELERS GRP	19,005	18,366	29.83 %	30.14 %	2.75 %	60.46 %
			STATE TOTAL	690,280	664,895	37.25 %	37.62 %	100.00 %	100.00 %
Arkansas	1	218	CNA INS GRP	45,462	42,416	46.75 %	46.77 %	13.84 %	13.84 %
	2	111	LIBERTY MUT GRP	41,087	40,646	60.59 %	60.50 %	12.51 %	26.36 %
	3	785	MARKEL GRP	18,641	18,658	38.28 %	43.65 %	5.68 %	32.03 %
	4	761	ALLIANZ INS GRP	17,903	17,903	13.89 %	14.94 %	5.45 %	37.48 %
	5	212	ZURICH INS GRP	17,367	16,460	41.40 %	43.34 %	5.29 %	42.77 %
	6	176	STATE FARM GRP	15,597	15,005	51.92 %	53.47 %	4.75 %	47.52 %
	7	483	SOUTHERN FARM BUREAU CAS GRP	13,235	15,019	32.36 %	32.84 %	4.03 %	51.55 %
	8	626	CHUBB LTD GRP	10,138	8,150	26.58 %	27.05 %	3.09 %	54.64 %
	9	155	PROGRESSIVE GRP	9,748	9,438	24.03 %	24.61 %	2.97 %	57.61 %
	10	3548	TRAVELERS GRP	9,480	9,433	60.75 %	61.32 %	2.89 %	60.49 %
			STATE TOTAL	328,389	320,382	39.67 %	40.62 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	111	LIBERTY MUT GRP	442,765	441,721	58.28 %	58.43 %	12.00 %	12.00 %
	2	761	ALLIANZ INS GRP	339,652	336,693	37.88 %	37.98 %	9.20 %	21.20 %
	3	218	CNA INS GRP	280,125	270,036	64.39 %	64.47 %	7.59 %	28.79 %
	4	626	CHUBB LTD GRP	211,978	192,862	57.43 %	63.58 %	5.74 %	34.54 %
	5	212	ZURICH INS GRP	203,385	201,811	56.85 %	59.13 %	5.51 %	40.05 %
	6	12	AMERICAN INTL GRP	173,139	181,116	17.70 %	17.78 %	4.69 %	44.74 %
	7	313	AEGIS GRP	134,235	122,668	16.22 %	16.35 %	3.64 %	48.38 %
	8	19	ASSURANT INC GRP	125,859	126,219	57.24 %	57.24 %	3.41 %	51.79 %
	9	3548	TRAVELERS GRP	88,612	88,975	51.68 %	52.63 %	2.40 %	54.19 %
	10	150	OLD REPUBLIC GRP	82,527	78,300	24.67 %	25.89 %	2.24 %	56.43 %
			STATE TOTAL	3,690,081	3,647,978	45.26 %	46.18 %	100.00 %	100.00 %
Colorado	1	111	LIBERTY MUT GRP	86,472	87,100	54.76 %	54.80 %	13.15 %	13.15 %
	2	626	CHUBB LTD GRP	48,617	44,268	40.84 %	49.68 %	7.39 %	20.55 %
	3	218	CNA INS GRP	41,774	39,543	50.36 %	50.86 %	6.35 %	26.90 %
	4	12	AMERICAN INTL GRP	37,585	39,895	42.55 %	42.91 %	5.72 %	32.62 %
	5	761	ALLIANZ INS GRP	35,928	34,265	19.59 %	19.46 %	5.46 %	38.08 %
	6	212	ZURICH INS GRP	30,622	32,093	28.50 %	30.31 %	4.66 %	42.74 %
	7	5072	GENERALI GRP	23,330	22,089	32.84 %	32.85 %	3.55 %	46.29 %
	8	4904	INTACT FINANCIAL GRP	19,140	14,347	25.06 %	25.10 %	2.91 %	49.20 %
	9	3548	TRAVELERS GRP	18,746	19,647	13.25 %	13.79 %	2.85 %	52.05 %
	10	176	STATE FARM GRP	17,339	17,070	34.41 %	34.50 %	2.64 %	54.69 %
			STATE TOTAL	657,471	642,069	34.43 %	35.59 %	100.00 %	100.00 %
Connecticut	1	111	LIBERTY MUT GRP	60,922	68,503	28.99 %	28.90 %	13.38 %	13.38 %
	2	626	CHUBB LTD GRP	48,599	45,336	14.27 %	17.96 %	10.68 %	24.06 %
	3	12	AMERICAN INTL GRP	36,870	36,561	13.56 %	13.86 %	8.10 %	32.16 %
	4	761	ALLIANZ INS GRP	30,123	29,110	21.30 %	20.24 %	6.62 %	38.78 %
	5	218	CNA INS GRP	25,412	24,494	35.66 %	35.65 %	5.58 %	44.36 %
	6	785	MARKEL GRP	16,955	16,645	28.53 %	28.62 %	3.72 %	48.08 %
	7	968	AXA INS GRP	15,610	12,659	9.88 %	10.34 %	3.43 %	51.51 %
	8	3548	TRAVELERS GRP	12,818	13,408	34.17 %	34.51 %	2.82 %	54.33 %
	9	5072	GENERALI GRP	12,078	11,662	32.02 %	31.98 %	2.65 %	56.98 %
	10	181	SWISS RE GRP	11,522	12,375	26.95 %	26.49 %	2.53 %	59.51 %
			STATE TOTAL	455,219	450,535	26.21 %	26.79 %	100.00 %	100.00 %
Delaware	1	19	ASSURANT INC GRP	216,909	201,957	98.55 %	98.56 %	51.51 %	51.51 %
	2	27928	AMEX ASSUR CO	90,445	90,445	93.48 %	93.76 %	21.48 %	72.98 %
	3	111	LIBERTY MUT GRP	18,253	18,512	45.92 %	45.84 %	4.33 %	77.32 %
	4	5072	GENERALI GRP	13,956	13,651	29.28 %	29.35 %	3.31 %	80.63 %
	5	761	ALLIANZ INS GRP	7,697	7,884	33.89 %	34.35 %	1.83 %	82.46 %
	6	218	CNA INS GRP	7,324	6,341	49.73 %	49.72 %	1.74 %	84.20 %
	7	626	CHUBB LTD GRP	6,239	6,002	30.70 %	31.78 %	1.48 %	85.68 %
	8	12	AMERICAN INTL GRP	6,029	6,330	38.31 %	41.19 %	1.43 %	87.11 %
	9	785	MARKEL GRP	4,960	5,140	73.14 %	77.22 %	1.18 %	88.29 %
	10	212	ZURICH INS GRP	3,557	3,711	11.06 %	11.84 %	0.84 %	89.14 %
			STATE TOTAL	421,122	403,387	80.05 %	80.33 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	111	LIBERTY MUT GRP	72,404	72,768	5.82 %	5.87 %	43.39 %	43.39 %
	2	626	CHUBB LTD GRP	16,590	16,182	17.73 %	15.64 %	9.94 %	53.33 %
	3	65	FM GRP	9,903	8,906	2.42 %	2.42 %	5.93 %	59.27 %
	4	796	QBE INS GRP	7,474	6,377	35.35 %	47.68 %	4.48 %	63.75 %
	5	761	ALLIANZ INS GRP	6,357	6,485	14.86 %	14.81 %	3.81 %	67.56 %
	6	212	ZURICH INS GRP	6,027	6,377	23.06 %	24.50 %	3.61 %	71.17 %
	7	218	CNA INS GRP	4,657	4,070	35.64 %	35.60 %	2.79 %	73.96 %
	8	12	AMERICAN INTL GRP	4,431	4,780	N/A	N/A	2.66 %	76.62 %
	9	158	FAIRFAX FIN GRP	3,005	3,000	18.12 %	18.18 %	1.80 %	78.42 %
	10	5072	GENERALI GRP	2,546	2,454	31.83 %	32.10 %	1.53 %	79.94 %
			STATE TOTAL	166,863	165,938	14.90 %	15.46 %	100.00 %	100.00 %
Florida	1	212	ZURICH INS GRP	261,741	257,759	8.87 %	9.96 %	9.62 %	9.62 %
	2	761	ALLIANZ INS GRP	216,015	210,188	30.01 %	30.56 %	7.94 %	17.56 %
	3	111	LIBERTY MUT GRP	207,699	205,797	90.42 %	90.80 %	7.63 %	25.19 %
	4	626	CHUBB LTD GRP	183,076	183,986	26.70 %	27.16 %	6.73 %	31.92 %
	5	218	CNA INS GRP	174,440	168,296	61.13 %	61.17 %	6.41 %	38.33 %
	6	155	PROGRESSIVE GRP	149,425	146,141	35.67 %	35.62 %	5.49 %	43.82 %
	7	12	AMERICAN INTL GRP	120,924	124,842	23.61 %	23.55 %	4.44 %	48.26 %
	8	31	BERKSHIRE HATHAWAY GRP	112,846	94,761	64.90 %	70.75 %	4.15 %	52.41 %
	9	19	ASSURANT INC GRP	74,776	74,363	36.66 %	36.66 %	2.75 %	55.16 %
	10	176	STATE FARM GRP	74,623	71,732	44.34 %	46.34 %	2.74 %	57.90 %
			STATE TOTAL	2,721,108	2,631,627	36.01 %	36.63 %	100.00 %	100.00 %
Georgia	1	111	LIBERTY MUT GRP	158,014	157,246	68.36 %	68.41 %	14.11 %	14.11 %
	2	761	ALLIANZ INS GRP	92,616	89,940	27.47 %	27.87 %	8.27 %	22.38 %
	3	218	CNA INS GRP	91,393	86,771	56.18 %	56.24 %	8.16 %	30.54 %
	4	212	ZURICH INS GRP	53,316	53,924	22.57 %	24.89 %	4.76 %	35.30 %
	5	626	CHUBB LTD GRP	48,827	47,391	29.44 %	32.39 %	4.36 %	39.66 %
	6	3548	TRAVELERS GRP	39,653	39,645	28.70 %	29.39 %	3.54 %	43.20 %
	7	176	STATE FARM GRP	39,602	38,011	48.36 %	48.47 %	3.54 %	46.73 %
	8	65	FM GRP	31,689	33,495	4.14 %	6.21 %	2.83 %	49.56 %
	9	5072	GENERALI GRP	30,788	29,377	29.67 %	29.64 %	2.75 %	52.31 %
	10	4718	TIPTREE FIN GRP	30,311	29,176	1.69 %	1.71 %	2.71 %	55.02 %
			STATE TOTAL	1,119,977	1,111,995	35.37 %	36.00 %	100.00 %	100.00 %
Hawaii	1	111	LIBERTY MUT GRP	18,389	18,684	44.11 %	44.23 %	12.61 %	12.61 %
	2	761	ALLIANZ INS GRP	17,644	16,956	13.73 %	13.65 %	12.10 %	24.70 %
	3	626	CHUBB LTD GRP	14,685	13,980	N/A	N/A	10.07 %	34.77 %
	4	785	MARKEL GRP	9,737	9,392	21.81 %	22.94 %	6.68 %	41.45 %
	5	218	CNA INS GRP	9,351	8,905	41.00 %	40.97 %	6.41 %	47.86 %
	6	12	AMERICAN INTL GRP	7,859	8,256	11.59 %	11.74 %	5.39 %	53.25 %
	7	212	ZURICH INS GRP	7,667	10,359	9.18 %	10.06 %	5.26 %	58.50 %
	8	5072	GENERALI GRP	3,560	3,308	39.33 %	39.17 %	2.44 %	60.94 %
	9	361	MUNICH RE GRP	3,485	1,412	93.27 %	100.50 %	2.39 %	63.33 %
	10	4977	PALOMAR HOLDINGS GRP	3,255	3,228	10.82 %	10.82 %	2.23 %	65.57 %
			STATE TOTAL	145,855	145,576	5.07 %	5.55 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	111	LIBERTY MUT GRP	38,786	39,029	47.35 %	47.33 %	18.94 %	18.94 %
	2	842	FARM BUREAU GRP	15,550	14,681	42.48 %	43.18 %	7.59 %	26.53 %
	3	761	ALLIANZ INS GRP	10,857	10,486	21.22 %	21.49 %	5.30 %	31.83 %
	4	212	ZURICH INS GRP	9,140	9,157	24.43 %	27.62 %	4.46 %	36.30 %
	5	65	FM GRP	8,450	7,980	0.00 %	0.00 %	4.13 %	40.42 %
	6	218	CNA INS GRP	8,282	7,977	41.73 %	41.71 %	4.04 %	44.47 %
	7	869	MINNESOTA MUT GRP	7,071	6,408	36.91 %	39.46 %	3.45 %	47.92 %
	8	12	AMERICAN INTL GRP	6,683	6,131	12.94 %	12.82 %	3.26 %	51.18 %
	9	626	CHUBB LTD GRP	5,998	5,359	17.34 %	22.47 %	2.93 %	54.11 %
	10	150	OLD REPUBLIC GRP	5,850	6,530	22.85 %	22.67 %	2.86 %	56.97 %
			STATE TOTAL	204,787	200,499	32.59 %	33.40 %	100.00 %	100.00 %
Illinois	1	111	LIBERTY MUT GRP	149,976	151,637	43.82 %	43.76 %	12.13 %	12.13 %
	2	761	ALLIANZ INS GRP	111,334	108,212	52.38 %	53.37 %	9.00 %	21.13 %
	3	218	CNA INS GRP	89,205	84,057	49.50 %	48.56 %	7.21 %	28.35 %
	4	626	CHUBB LTD GRP	76,321	73,809	N/A	N/A	6.17 %	34.52 %
	5	12	AMERICAN INTL GRP	59,850	60,732	19.03 %	19.26 %	4.84 %	39.36 %
	6	3548	TRAVELERS GRP	59,154	59,547	66.17 %	67.21 %	4.78 %	44.14 %
	7	176	STATE FARM GRP	51,001	49,768	52.77 %	53.58 %	4.12 %	48.27 %
	8	65	FM GRP	49,110	45,190	9.46 %	9.57 %	3.97 %	52.24 %
	9	212	ZURICH INS GRP	41,103	40,538	32.11 %	38.24 %	3.32 %	55.56 %
	10	5072	GENERALI GRP	31,976	30,954	32.48 %	33.82 %	2.59 %	58.15 %
			STATE TOTAL	1,236,575	1,208,408	40.42 %	41.90 %	100.00 %	100.00 %
Indiana	1	111	LIBERTY MUT GRP	95,013	94,542	52.11 %	52.33 %	16.07 %	16.07 %
	2	218	CNA INS GRP	54,633	52,683	42.22 %	42.21 %	9.24 %	25.31 %
	3	761	ALLIANZ INS GRP	38,893	36,702	42.60 %	43.24 %	6.58 %	31.88 %
	4	12	AMERICAN INTL GRP	30,835	31,424	11.43 %	11.71 %	5.21 %	37.10 %
	5	65	FM GRP	20,803	20,753	3.50 %	2.28 %	3.52 %	40.62 %
	6	3548	TRAVELERS GRP	20,001	18,222	72.94 %	73.99 %	3.38 %	44.00 %
	7	626	CHUBB LTD GRP	18,717	17,062	26.32 %	27.49 %	3.17 %	47.17 %
	8	176	STATE FARM GRP	18,210	17,598	37.90 %	39.90 %	3.08 %	50.24 %
	9	785	MARKEL GRP	17,984	17,573	22.60 %	22.98 %	3.04 %	53.29 %
	10	5072	GENERALI GRP	16,747	16,047	26.38 %	26.39 %	2.83 %	56.12 %
			STATE TOTAL	591,316	577,163	41.43 %	42.52 %	100.00 %	100.00 %
Iowa	1	111	LIBERTY MUT GRP	54,307	53,484	46.65 %	46.65 %	13.26 %	13.26 %
	2	761	ALLIANZ INS GRP	53,923	50,663	36.11 %	38.17 %	13.17 %	26.43 %
	3	10130	SU INS CO	30,064	28,764	61.22 %	61.22 %	7.34 %	33.77 %
	4	19	ASSURANT INC GRP	16,969	16,346	9.39 %	9.39 %	4.14 %	37.91 %
	5	626	CHUBB LTD GRP	12,996	7,776	62.39 %	72.73 %	3.17 %	41.09 %
	6	65	FM GRP	12,973	11,997	0.46 %	0.45 %	3.17 %	44.26 %
	7	212	ZURICH INS GRP	12,583	11,014	20.39 %	21.98 %	3.07 %	47.33 %
	8	3548	TRAVELERS GRP	12,301	11,744	55.66 %	56.72 %	3.00 %	50.33 %
	9	12	AMERICAN INTL GRP	12,142	9,632	23.15 %	23.11 %	2.96 %	53.30 %
	10	218	CNA INS GRP	11,182	7,636	43.21 %	43.12 %	2.73 %	56.03 %
			STATE TOTAL	409,509	383,441	34.73 %	35.69 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	111	LIBERTY MUT GRP	34,509	34,751	66.95 %	66.99 %	11.31 %	11.31 %
	2	218	CNA INS GRP	25,784	25,790	37.43 %	37.70 %	8.45 %	19.76 %
	3	31	BERKSHIRE HATHAWAY GRP	21,415	21,165	28.34 %	28.43 %	7.02 %	26.78 %
	4	761	ALLIANZ INS GRP	16,552	17,910	23.81 %	24.68 %	5.43 %	32.21 %
	5	626	CHUBB LTD GRP	15,538	14,653	28.48 %	33.19 %	5.09 %	37.30 %
	6	3548	TRAVELERS GRP	12,822	12,732	48.12 %	48.22 %	4.20 %	41.51 %
	7	785	MARKEL GRP	12,265	13,238	76.74 %	78.26 %	4.02 %	45.53 %
	8	65	FM GRP	9,641	9,635	6.37 %	6.41 %	3.16 %	48.69 %
	9	212	ZURICH INS GRP	9,551	9,552	42.97 %	46.68 %	3.13 %	51.82 %
	10	176	STATE FARM GRP	8,237	8,085	30.11 %	30.65 %	2.70 %	54.52 %
			STATE TOTAL	305,059	301,650	43.26 %	44.55 %	100.00 %	100.00 %
Kentucky	1	218	CNA INS GRP	48,695	46,509	34.25 %	34.26 %	13.56 %	13.56 %
	2	111	LIBERTY MUT GRP	38,861	40,179	55.86 %	55.89 %	10.82 %	24.39 %
	3	761	ALLIANZ INS GRP	21,115	20,863	23.24 %	23.68 %	5.88 %	30.27 %
	4	65	FM GRP	19,124	19,950	N/A	N/A	5.33 %	35.59 %
	5	4990	CORE SPECIALTY INS HOLDINGS GRP	13,318	15,574	47.97 %	48.50 %	3.71 %	39.30 %
	6	626	CHUBB LTD GRP	12,810	12,812	47.81 %	55.65 %	3.57 %	42.87 %
	7	176	STATE FARM GRP	12,497	12,200	44.94 %	45.66 %	3.48 %	46.35 %
	8	3548	TRAVELERS GRP	10,593	10,320	36.77 %	37.95 %	2.95 %	49.30 %
	9	181	SWISS RE GRP	10,310	12,773	63.30 %	63.61 %	2.87 %	52.17 %
	10	12	AMERICAN INTL GRP	9,754	10,168	61.08 %	61.51 %	2.72 %	54.89 %
			STATE TOTAL	359,044	361,484	38.68 %	39.47 %	100.00 %	100.00 %
Louisiana	1	218	CNA INS GRP	83,637	76,388	58.15 %	58.13 %	12.47 %	12.47 %
	2	111	LIBERTY MUT GRP	66,449	59,955	60.28 %	60.43 %	9.91 %	22.38 %
	3	761	ALLIANZ INS GRP	41,405	29,810	15.32 %	16.30 %	6.17 %	28.56 %
	4	212	ZURICH INS GRP	38,709	34,215	23.47 %	25.38 %	5.77 %	34.33 %
	5	181	SWISS RE GRP	31,732	7,525	10.59 %	12.09 %	4.73 %	39.06 %
	6	4718	TIPTREE FIN GRP	30,709	29,614	1.62 %	1.62 %	4.58 %	43.64 %
	7	176	STATE FARM GRP	28,247	27,817	42.05 %	42.24 %	4.21 %	47.85 %
	8	968	AXA INS GRP	23,790	18,733	18.15 %	23.06 %	3.55 %	51.40 %
	9	155	PROGRESSIVE GRP	21,629	20,728	26.65 %	26.99 %	3.23 %	54.63 %
	10	3548	TRAVELERS GRP	20,306	20,262	20.74 %	20.95 %	3.03 %	57.66 %
			STATE TOTAL	670,558	579,888	34.08 %	35.02 %	100.00 %	100.00 %
Maine	1	111	LIBERTY MUT GRP	20,645	20,228	42.54 %	42.44 %	14.66 %	14.66 %
	2	761	ALLIANZ INS GRP	15,550	15,740	39.03 %	41.07 %	11.05 %	25.71 %
	3	155	PROGRESSIVE GRP	9,699	9,473	30.56 %	30.81 %	6.89 %	32.60 %
	4	98	WR BERKLEY CORP GRP	9,691	9,466	26.99 %	28.31 %	6.88 %	39.48 %
	5	626	CHUBB LTD GRP	6,978	6,603	28.88 %	30.97 %	4.96 %	44.44 %
	6	218	CNA INS GRP	5,972	5,656	31.06 %	30.90 %	4.24 %	48.68 %
	7	3548	TRAVELERS GRP	4,973	4,495	3.85 %	3.83 %	3.53 %	52.21 %
	8	5072	GENERALI GRP	4,655	4,428	41.40 %	41.33 %	3.31 %	55.52 %
	9	12	AMERICAN INTL GRP	4,433	4,706	21.84 %	22.05 %	3.15 %	58.67 %
	10	88	THE HANOVER INS GRP	4,303	4,189	17.95 %	18.46 %	3.06 %	61.73 %
			STATE TOTAL	140,780	137,291	40.59 %	41.52 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	111	LIBERTY MUT GRP	60,923	60,534	77.48 %	77.62 %	11.89 %	11.89 %
	2	218	CNA INS GRP	41,653	39,553	62.14 %	62.72 %	8.13 %	20.01 %
	3	761	ALLIANZ INS GRP	34,056	34,109	24.43 %	24.85 %	6.64 %	26.66 %
	4	626	CHUBB LTD GRP	32,244	33,107	10.98 %	8.47 %	6.29 %	32.95 %
	5	12	AMERICAN INTL GRP	21,623	23,273	17.58 %	17.58 %	4.22 %	37.16 %
	6	5072	GENERALI GRP	20,492	19,750	33.37 %	33.41 %	4.00 %	41.16 %
	7	65	FM GRP	17,757	18,034	25.57 %	24.09 %	3.46 %	44.63 %
	8	176	STATE FARM GRP	16,820	16,540	48.26 %	50.42 %	3.28 %	47.91 %
	9	3548	TRAVELERS GRP	16,786	16,616	26.24 %	26.74 %	3.27 %	51.18 %
	10	785	MARKEL GRP	16,434	15,349	27.17 %	28.46 %	3.21 %	54.39 %
			STATE TOTAL	512,585	504,027	39.24 %	39.70 %	100.00 %	100.00 %
Massachusetts	1	111	LIBERTY MUT GRP	108,575	108,577	37.56 %	37.55 %	14.67 %	14.67 %
	2	761	ALLIANZ INS GRP	64,746	63,326	22.98 %	23.15 %	8.75 %	23.42 %
	3	626	CHUBB LTD GRP	57,971	56,581	21.97 %	36.13 %	7.83 %	31.25 %
	4	158	FAIRFAX FIN GRP	40,041	40,462	31.33 %	31.72 %	5.41 %	36.66 %
	5	218	CNA INS GRP	34,002	32,677	31.12 %	30.98 %	4.59 %	41.26 %
	6	12	AMERICAN INTL GRP	27,684	29,800	67.30 %	67.35 %	3.74 %	45.00 %
	7	3548	TRAVELERS GRP	25,656	25,771	42.41 %	43.07 %	3.47 %	48.46 %
	8	98	WR BERKLEY CORP GRP	24,929	23,872	24.08 %	24.91 %	3.37 %	51.83 %
	9	65	FM GRP	24,547	25,714	3.71 %	2.21 %	3.32 %	55.15 %
	10	5072	GENERALI GRP	24,461	23,456	29.82 %	29.79 %	3.31 %	58.45 %
			STATE TOTAL	740,087	738,834	29.33 %	30.95 %	100.00 %	100.00 %
Michigan	1	111	LIBERTY MUT GRP	137,292	138,906	54.63 %	54.65 %	16.69 %	16.69 %
	2	761	ALLIANZ INS GRP	59,543	58,406	46.85 %	47.79 %	7.24 %	23.93 %
	3	218	CNA INS GRP	53,265	49,339	47.51 %	47.56 %	6.48 %	30.41 %
	4	280	AUTO OWNERS GRP	37,932	36,589	34.48 %	34.83 %	4.61 %	35.02 %
	5	626	CHUBB LTD GRP	37,347	34,605	15.67 %	17.85 %	4.54 %	39.56 %
	6	155	PROGRESSIVE GRP	29,446	28,752	40.76 %	41.11 %	3.58 %	43.14 %
	7	176	STATE FARM GRP	27,898	27,138	55.68 %	56.62 %	3.39 %	46.54 %
	8	19	ASSURANT INC GRP	27,842	27,841	38.31 %	38.31 %	3.39 %	49.92 %
	9	12	AMERICAN INTL GRP	27,768	27,291	17.20 %	17.15 %	3.38 %	53.30 %
	10	212	ZURICH INS GRP	26,224	26,250	41.16 %	43.36 %	3.19 %	56.49 %
			STATE TOTAL	822,403	799,888	42.02 %	42.56 %	100.00 %	100.00 %
Minnesota	1	111	LIBERTY MUT GRP	93,536	94,405	39.84 %	39.79 %	15.37 %	15.37 %
	2	761	ALLIANZ INS GRP	41,917	40,806	20.69 %	20.86 %	6.89 %	22.26 %
	3	176	STATE FARM GRP	34,321	33,763	51.41 %	52.89 %	5.64 %	27.90 %
	4	155	PROGRESSIVE GRP	28,459	27,540	42.64 %	42.78 %	4.68 %	32.58 %
	5	218	CNA INS GRP	26,404	24,781	39.29 %	39.22 %	4.34 %	36.92 %
	6	65	FM GRP	23,875	24,134	4.90 %	4.88 %	3.92 %	40.84 %
	7	626	CHUBB LTD GRP	23,839	23,706	35.48 %	46.87 %	3.92 %	44.76 %
	8	3548	TRAVELERS GRP	21,894	20,542	60.54 %	61.10 %	3.60 %	48.36 %
	9	280	AUTO OWNERS GRP	20,740	20,349	26.50 %	26.41 %	3.41 %	51.76 %
	10	150	OLD REPUBLIC GRP	20,523	20,557	34.09 %	33.22 %	3.37 %	55.14 %
			STATE TOTAL	608,489	595,243	34.36 %	35.36 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	218	CNA INS GRP	39,744	38,279	56.19 %	56.13 %	13.16 %	13.16 %
	2	212	ZURICH INS GRP	31,717	27,890	11.15 %	11.81 %	10.50 %	23.66 %
	3	4718	TIPTREE FIN GRP	22,241	23,733	2.23 %	2.20 %	7.36 %	31.03 %
	4	111	LIBERTY MUT GRP	21,783	21,400	106.10 %	106.73 %	7.21 %	38.24 %
	5	176	STATE FARM GRP	12,749	12,321	45.48 %	45.97 %	4.22 %	42.46 %
	6	761	ALLIANZ INS GRP	11,178	11,369	12.05 %	12.16 %	3.70 %	46.16 %
	7	155	PROGRESSIVE GRP	10,895	10,653	30.61 %	30.78 %	3.61 %	49.77 %
	8	785	MARKEL GRP	10,179	10,139	25.45 %	26.49 %	3.37 %	53.14 %
	9	3548	TRAVELERS GRP	9,284	9,730	36.23 %	36.58 %	3.07 %	56.22 %
	10	12	AMERICAN INTL GRP	9,184	7,826	N/A	N/A	3.04 %	59.26 %
			STATE TOTAL	301,996	295,014	38.14 %	38.82 %	100.00 %	100.00 %
Missouri	1	111	LIBERTY MUT GRP	69,402	71,399	33.81 %	33.62 %	11.53 %	11.53 %
	2	218	CNA INS GRP	68,422	64,818	41.76 %	41.76 %	11.37 %	22.91 %
	3	761	ALLIANZ INS GRP	42,905	43,102	56.52 %	57.46 %	7.13 %	30.04 %
	4	176	STATE FARM GRP	27,285	26,460	42.46 %	43.61 %	4.53 %	34.57 %
	5	3548	TRAVELERS GRP	26,628	26,675	45.17 %	45.87 %	4.43 %	39.00 %
	6	12	AMERICAN INTL GRP	21,406	21,381	20.62 %	20.64 %	3.56 %	42.55 %
	7	626	CHUBB LTD GRP	21,361	21,477	10.16 %	13.71 %	3.55 %	46.10 %
	8	212	ZURICH INS GRP	20,450	22,072	15.03 %	16.32 %	3.40 %	49.50 %
	9	65	FM GRP	18,783	18,749	N/A	N/A	3.12 %	52.62 %
	10	155	PROGRESSIVE GRP	17,548	17,208	40.22 %	40.48 %	2.92 %	55.54 %
			STATE TOTAL	601,701	598,982	36.77 %	37.40 %	100.00 %	100.00 %
Montana	1	111	LIBERTY MUT GRP	29,854	29,826	47.30 %	47.26 %	20.38 %	20.38 %
	2	785	MARKEL GRP	13,221	12,062	23.68 %	24.86 %	9.03 %	29.41 %
	3	761	ALLIANZ INS GRP	8,419	8,244	18.34 %	18.40 %	5.75 %	35.16 %
	4	244	CINCINNATI FIN GRP	6,471	6,217	31.11 %	32.01 %	4.42 %	39.58 %
	5	212	ZURICH INS GRP	6,159	6,637	279.20 %	280.24 %	4.20 %	43.78 %
	6	626	CHUBB LTD GRP	5,683	6,226	16.98 %	18.02 %	3.88 %	47.66 %
	7	12	AMERICAN INTL GRP	5,140	5,409	28.11 %	29.16 %	3.51 %	51.17 %
	8	218	CNA INS GRP	4,852	4,858	41.66 %	41.55 %	3.31 %	54.48 %
	9	176	STATE FARM GRP	4,675	4,427	35.11 %	35.31 %	3.19 %	57.67 %
	10	155	PROGRESSIVE GRP	4,057	3,981	46.51 %	46.68 %	2.77 %	60.44 %
			STATE TOTAL	146,468	144,884	43.49 %	44.11 %	100.00 %	100.00 %
Nebraska	1	111	LIBERTY MUT GRP	47,951	48,509	46.33 %	46.43 %	16.70 %	16.70 %
	2	626	CHUBB LTD GRP	39,261	35,727	37.25 %	37.32 %	13.68 %	30.38 %
	3	31	BERKSHIRE HATHAWAY GRP	20,470	18,791	49.39 %	49.71 %	7.13 %	37.51 %
	4	761	ALLIANZ INS GRP	14,879	14,411	38.86 %	40.49 %	5.18 %	42.70 %
	5	91	HARTFORD FIRE & CAS GRP	12,318	12,180	47.69 %	47.56 %	4.29 %	46.99 %
	6	12	AMERICAN INTL GRP	12,198	11,801	3.37 %	3.31 %	4.25 %	51.24 %
	7	4997	ACCELERANT HOLDINGS GRP	10,932	7,373	25.94 %	28.03 %	3.81 %	55.04 %
	8	212	ZURICH INS GRP	9,020	9,363	31.16 %	32.93 %	3.14 %	58.19 %
	9	785	MARKEL GRP	8,750	11,061	49.80 %	50.58 %	3.05 %	61.23 %
	10	3548	TRAVELERS GRP	6,992	6,854	62.18 %	63.01 %	2.44 %	63.67 %
			STATE TOTAL	287,059	293,397	39.98 %	40.42 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	111	LIBERTY MUT GRP	35,546	33,456	67.01 %	67.23 %	12.00 %	12.00 %
	2	218	CNA INS GRP	25,739	25,244	49.27 %	49.60 %	8.69 %	20.68 %
	3	761	ALLIANZ INS GRP	19,399	19,342	27.18 %	27.02 %	6.55 %	27.23 %
	4	626	CHUBB LTD GRP	15,925	12,585	18.67 %	25.89 %	5.37 %	32.61 %
	5	212	ZURICH INS GRP	15,015	14,629	15.65 %	17.89 %	5.07 %	37.67 %
	6	12	AMERICAN INTL GRP	14,783	14,501	28.90 %	29.11 %	4.99 %	42.66 %
	7	785	MARKEL GRP	13,832	13,596	10.42 %	11.50 %	4.67 %	47.33 %
	8	65	FM GRP	11,879	11,939	17.04 %	26.00 %	4.01 %	51.34 %
	9	5072	GENERALI GRP	8,887	8,244	32.27 %	32.19 %	3.00 %	54.34 %
	10	19	ASSURANT INC GRP	8,330	8,307	51.23 %	51.23 %	2.81 %	57.15 %
			STATE TOTAL	296,297	282,409	38.04 %	39.59 %	100.00 %	100.00 %
New Hampshire	1	111	LIBERTY MUT GRP	26,655	26,552	42.43 %	42.50 %	18.25 %	18.25 %
	2	761	ALLIANZ INS GRP	12,053	11,924	21.24 %	21.87 %	8.25 %	26.51 %
	3	98	WR BERKLEY CORP GRP	7,673	7,506	1.62 %	0.48 %	5.25 %	31.76 %
	4	155	PROGRESSIVE GRP	6,454	6,248	29.11 %	29.37 %	4.42 %	36.18 %
	5	626	CHUBB LTD GRP	6,356	5,518	9.00 %	7.64 %	4.35 %	40.53 %
	6	12	AMERICAN INTL GRP	6,074	6,156	9.12 %	9.20 %	4.16 %	44.69 %
	7	869	MINNESOTA MUT GRP	5,929	3,803	37.13 %	40.77 %	4.06 %	48.75 %
	8	218	CNA INS GRP	4,883	4,530	36.17 %	37.30 %	3.34 %	52.10 %
	9	5072	GENERALI GRP	4,576	4,237	37.42 %	37.47 %	3.13 %	55.23 %
	10	65	FM GRP	4,046	4,266	2.02 %	2.05 %	2.77 %	58.00 %
			STATE TOTAL	146,024	140,490	26.80 %	27.12 %	100.00 %	100.00 %
New Jersey	1	111	LIBERTY MUT GRP	132,494	133,310	55.10 %	55.09 %	13.53 %	13.53 %
	2	626	CHUBB LTD GRP	81,567	76,108	22.01 %	26.10 %	8.33 %	21.85 %
	3	19	ASSURANT INC GRP	63,314	64,595	22.95 %	22.95 %	6.46 %	28.32 %
	4	761	ALLIANZ INS GRP	61,887	61,018	97.61 %	98.04 %	6.32 %	34.64 %
	5	12	AMERICAN INTL GRP	50,712	52,264	18.15 %	18.18 %	5.18 %	39.81 %
	6	218	CNA INS GRP	45,583	43,232	49.57 %	49.47 %	4.65 %	44.47 %
	7	3548	TRAVELERS GRP	38,378	37,814	43.28 %	45.59 %	3.92 %	48.38 %
	8	212	ZURICH INS GRP	37,435	37,754	14.41 %	17.51 %	3.82 %	52.21 %
	9	84	AMERICAN FINANCIAL GRP	36,288	32,059	14.13 %	14.49 %	3.70 %	55.91 %
	10	5072	GENERALI GRP	28,483	27,497	32.76 %	32.85 %	2.91 %	58.82 %
			STATE TOTAL	979,534	962,965	34.58 %	35.51 %	100.00 %	100.00 %
New Mexico	1	111	LIBERTY MUT GRP	34,644	34,493	68.32 %	68.21 %	19.13 %	19.13 %
	2	218	CNA INS GRP	18,543	14,485	54.84 %	54.96 %	10.24 %	29.37 %
	3	761	ALLIANZ INS GRP	11,111	10,219	26.01 %	29.40 %	6.14 %	35.51 %
	4	626	CHUBB LTD GRP	8,571	6,693	16.71 %	20.76 %	4.73 %	40.24 %
	5	212	ZURICH INS GRP	7,161	6,538	29.98 %	34.42 %	3.95 %	44.20 %
	6	12	AMERICAN INTL GRP	6,986	5,730	19.99 %	20.26 %	3.86 %	48.06 %
	7	150	OLD REPUBLIC GRP	6,679	4,860	47.25 %	49.61 %	3.69 %	51.74 %
	8	785	MARKEL GRP	5,731	5,657	26.57 %	27.39 %	3.17 %	54.91 %
	9	3548	TRAVELERS GRP	5,448	5,561	342.60 %	345.11 %	3.01 %	57.92 %
	10	5072	GENERALI GRP	5,361	5,079	39.09 %	39.04 %	2.96 %	60.88 %
			STATE TOTAL	181,070	164,778	29.83 %	31.06 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	19	ASSURANT INC GRP	273,150	273,851	48.16 %	48.16 %	12.09 %	12.09 %
	2	626	CHUBB LTD GRP	236,237	237,089	20.99 %	24.91 %	10.45 %	22.54 %
	3	111	LIBERTY MUT GRP	226,646	227,449	49.56 %	49.63 %	10.03 %	32.57 %
	4	12	AMERICAN INTL GRP	197,810	193,852	33.14 %	36.81 %	8.75 %	41.32 %
	5	761	ALLIANZ INS GRP	111,933	104,554	22.22 %	23.91 %	4.95 %	46.27 %
	6	218	CNA INS GRP	89,514	82,398	64.57 %	64.90 %	3.96 %	50.23 %
	7	212	ZURICH INS GRP	64,907	63,870	78.14 %	86.03 %	2.87 %	53.10 %
	8	3548	TRAVELERS GRP	64,482	62,615	24.71 %	25.49 %	2.85 %	55.96 %
	9	98	WR BERKLEY CORP GRP	62,029	60,776	33.55 %	33.92 %	2.74 %	58.70 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	55,824	49,194	25.56 %	24.86 %	2.47 %	61.17 %
			STATE TOTAL	2,260,167	2,223,425	39.38 %	40.68 %	100.00 %	100.00 %
North Carolina	1	111	LIBERTY MUT GRP	154,115	154,074	62.91 %	62.89 %	14.38 %	14.38 %
	2	761	ALLIANZ INS GRP	84,087	81,260	27.37 %	28.25 %	7.84 %	22.22 %
	3	218	CNA INS GRP	64,278	61,456	56.46 %	56.48 %	6.00 %	28.22 %
	4	212	ZURICH INS GRP	42,973	46,719	14.42 %	15.53 %	4.01 %	32.23 %
	5	785	MARKEL GRP	37,982	36,377	38.82 %	38.79 %	3.54 %	35.77 %
	6	5072	GENERALI GRP	35,940	34,268	30.40 %	30.43 %	3.35 %	39.12 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	34,679	33,879	24.42 %	24.50 %	3.24 %	42.36 %
	8	324	NORTH CAROLINA FARM BUREAU GRP	34,610	33,786	50.50 %	51.27 %	3.23 %	45.59 %
	9	626	CHUBB LTD GRP	33,983	31,999	13.62 %	18.07 %	3.17 %	48.76 %
	10	12	AMERICAN INTL GRP	30,627	31,218	34.25 %	34.22 %	2.86 %	51.61 %
			STATE TOTAL	1,071,963	1,052,663	36.35 %	36.88 %	100.00 %	100.00 %
North Dakota	1	111	LIBERTY MUT GRP	23,519	23,395	45.87 %	45.88 %	17.21 %	17.21 %
	2	3548	TRAVELERS GRP	6,912	7,798	22.46 %	19.62 %	5.06 %	22.27 %
	3	212	ZURICH INS GRP	6,292	7,073	28.62 %	31.50 %	4.60 %	26.87 %
	4	761	ALLIANZ INS GRP	5,854	5,929	10.74 %	10.96 %	4.28 %	31.16 %
	5	155	PROGRESSIVE GRP	5,372	5,391	65.72 %	65.79 %	3.93 %	35.09 %
	6	218	CNA INS GRP	4,916	4,467	50.76 %	51.19 %	3.60 %	38.68 %
	7	150	OLD REPUBLIC GRP	4,387	4,742	8.19 %	7.25 %	3.21 %	41.89 %
	8	88	THE HANOVER INS GRP	4,122	4,399	35.29 %	35.73 %	3.02 %	44.91 %
	9	4381	SKYWARD SPECIALTY INS GRP INC GRP	4,020	3,677	26.29 %	36.54 %	2.94 %	47.85 %
	10	65	FM GRP	3,911	3,833	22.44 %	22.59 %	2.86 %	50.71 %
			STATE TOTAL	136,658	136,936	37.85 %	38.41 %	100.00 %	100.00 %
Ohio	1	111	LIBERTY MUT GRP	180,889	182,191	42.30 %	42.38 %	18.79 %	18.79 %
	2	218	CNA INS GRP	67,137	65,250	36.62 %	36.65 %	6.97 %	25.77 %
	3	761	ALLIANZ INS GRP	63,697	60,826	25.12 %	25.43 %	6.62 %	32.38 %
	4	626	CHUBB LTD GRP	50,527	48,635	51.00 %	51.18 %	5.25 %	37.63 %
	5	244	CINCINNATI FIN GRP	36,650	34,920	19.02 %	20.67 %	3.81 %	41.44 %
	6	65	FM GRP	35,917	34,611	N/A	N/A	3.73 %	45.17 %
	7	212	ZURICH INS GRP	32,757	30,266	190.93 %	197.72 %	3.40 %	48.58 %
	8	3548	TRAVELERS GRP	32,454	30,925	35.91 %	37.05 %	3.37 %	51.95 %
	9	12	AMERICAN INTL GRP	32,177	30,279	16.68 %	16.66 %	3.34 %	55.29 %
	10	5072	GENERALI GRP	29,856	28,885	25.93 %	25.92 %	3.10 %	58.39 %
			STATE TOTAL	962,567	941,679	38.75 %	39.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	218	CNA INS GRP	62,610	60,678	42.77 %	42.88 %	16.09 %	16.09 %
	2	111	LIBERTY MUT GRP	30,650	30,617	68.44 %	68.23 %	7.88 %	23.97 %
	3	761	ALLIANZ INS GRP	20,245	19,730	35.71 %	37.36 %	5.20 %	29.17 %
	4	176	STATE FARM GRP	17,671	17,372	36.31 %	36.75 %	4.54 %	33.72 %
	5	212	ZURICH INS GRP	15,167	15,345	53.45 %	59.79 %	3.90 %	37.61 %
	6	3548	TRAVELERS GRP	13,561	13,066	40.87 %	41.30 %	3.49 %	41.10 %
	7	626	CHUBB LTD GRP	11,729	11,395	16.85 %	27.71 %	3.01 %	44.12 %
	8	84	AMERICAN FINANCIAL GRP	11,640	11,572	45.64 %	47.22 %	2.99 %	47.11 %
	9	155	PROGRESSIVE GRP	11,525	11,473	43.35 %	43.59 %	2.96 %	50.07 %
	10	12	AMERICAN INTL GRP	10,981	12,511	20.94 %	21.16 %	2.82 %	52.89 %
			STATE TOTAL	389,058	382,674	38.76 %	40.20 %	100.00 %	100.00 %
Oregon	1	111	LIBERTY MUT GRP	72,804	73,820	37.87 %	37.75 %	19.57 %	19.57 %
	2	761	ALLIANZ INS GRP	34,604	34,913	25.68 %	26.04 %	9.30 %	28.87 %
	3	218	CNA INS GRP	28,681	27,481	42.12 %	42.07 %	7.71 %	36.58 %
	4	626	CHUBB LTD GRP	17,390	17,758	26.18 %	24.63 %	4.67 %	41.26 %
	5	12	AMERICAN INTL GRP	15,609	15,251	12.31 %	12.19 %	4.20 %	45.45 %
	6	212	ZURICH INS GRP	15,157	17,212	5.28 %	6.29 %	4.07 %	49.53 %
	7	5072	GENERALI GRP	13,323	12,752	34.19 %	34.37 %	3.58 %	53.11 %
	8	150	OLD REPUBLIC GRP	12,096	11,706	25.81 %	26.97 %	3.25 %	56.36 %
	9	176	STATE FARM GRP	11,653	11,404	45.70 %	45.51 %	3.13 %	59.49 %
	10	65	FM GRP	8,864	7,780	N/A	N/A	2.38 %	61.88 %
			STATE TOTAL	371,998	374,124	29.13 %	29.70 %	100.00 %	100.00 %
Pennsylvania	1	111	LIBERTY MUT GRP	195,663	196,147	35.58 %	35.63 %	17.39 %	17.39 %
	2	218	CNA INS GRP	80,553	76,773	41.96 %	41.92 %	7.16 %	24.54 %
	3	761	ALLIANZ INS GRP	78,610	76,250	28.54 %	28.71 %	6.99 %	31.53 %
	4	626	CHUBB LTD GRP	72,051	70,392	22.14 %	29.77 %	6.40 %	37.93 %
	5	19	ASSURANT INC GRP	50,840	50,419	23.49 %	23.49 %	4.52 %	42.45 %
	6	785	MARKEL GRP	45,051	44,007	26.10 %	27.81 %	4.00 %	46.45 %
	7	65	FM GRP	42,645	41,628	5.11 %	1.99 %	3.79 %	50.24 %
	8	12	AMERICAN INTL GRP	42,199	43,273	17.53 %	17.46 %	3.75 %	53.99 %
	9	3548	TRAVELERS GRP	42,124	40,765	29.75 %	30.06 %	3.74 %	57.73 %
	10	212	ZURICH INS GRP	30,098	31,469	20.84 %	23.33 %	2.67 %	60.41 %
			STATE TOTAL	1,125,388	1,097,745	30.36 %	31.25 %	100.00 %	100.00 %
Rhode Island	1	761	ALLIANZ INS GRP	16,145	15,511	15.27 %	15.24 %	13.91 %	13.91 %
	2	111	LIBERTY MUT GRP	15,959	15,469	42.12 %	42.00 %	13.75 %	27.67 %
	3	12	AMERICAN INTL GRP	6,020	5,918	6.05 %	5.87 %	5.19 %	32.86 %
	4	626	CHUBB LTD GRP	5,480	6,289	5.05 %	3.64 %	4.72 %	37.58 %
	5	3548	TRAVELERS GRP	5,170	4,907	206.33 %	213.91 %	4.46 %	42.03 %
	6	155	PROGRESSIVE GRP	4,703	4,391	53.47 %	53.27 %	4.05 %	46.09 %
	7	218	CNA INS GRP	4,659	4,438	47.17 %	48.62 %	4.02 %	50.10 %
	8	785	MARKEL GRP	4,340	3,951	33.30 %	34.75 %	3.74 %	53.84 %
	9	4670	STARR GRP	3,758	1,823	9.35 %	9.99 %	3.24 %	57.08 %
	10	5072	GENERALI GRP	3,191	3,084	27.44 %	27.36 %	2.75 %	59.83 %
			STATE TOTAL	116,030	111,629	32.81 %	33.35 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	111	LIBERTY MUT GRP	74,395	74,052	72.22 %	72.26 %	12.30 %	12.30 %
	2	4718	TIPTREE FIN GRP	43,366	40,428	6.95 %	6.95 %	7.17 %	19.48 %
	3	218	CNA INS GRP	40,568	38,111	59.38 %	59.47 %	6.71 %	26.18 %
	4	761	ALLIANZ INS GRP	37,785	36,858	20.27 %	20.41 %	6.25 %	32.43 %
	5	212	ZURICH INS GRP	24,340	24,866	17.57 %	18.80 %	4.03 %	36.46 %
	6	869	MINNESOTA MUT GRP	21,073	17,112	22.41 %	24.22 %	3.49 %	39.94 %
	7	155	PROGRESSIVE GRP	20,795	20,321	31.56 %	31.64 %	3.44 %	43.38 %
	8	626	CHUBB LTD GRP	20,056	16,011	43.36 %	43.73 %	3.32 %	46.70 %
	9	176	STATE FARM GRP	19,446	18,947	43.83 %	44.23 %	3.22 %	49.92 %
	10	5072	GENERALI GRP	18,181	17,237	35.46 %	35.49 %	3.01 %	52.92 %
			STATE TOTAL	604,656	581,816	34.72 %	35.03 %	100.00 %	100.00 %
South Dakota	1	111	LIBERTY MUT GRP	20,558	20,604	45.65 %	45.72 %	17.13 %	17.13 %
	2	218	CNA INS GRP	6,299	6,174	31.30 %	31.70 %	5.25 %	22.37 %
	3	761	ALLIANZ INS GRP	5,773	6,280	55.35 %	56.06 %	4.81 %	27.18 %
	4	572	BCBS OF MI GRP	5,475	5,473	47.32 %	47.42 %	4.56 %	31.74 %
	5	91	HARTFORD FIRE & CAS GRP	4,551	4,408	69.42 %	69.38 %	3.79 %	35.53 %
	6	14184	ACUITY A MUT INS CO	4,223	4,047	61.10 %	63.70 %	3.52 %	39.05 %
	7	176	STATE FARM GRP	4,046	3,953	45.66 %	46.16 %	3.37 %	42.42 %
	8	626	CHUBB LTD GRP	3,968	3,543	7.36 %	18.38 %	3.31 %	45.73 %
	9	212	ZURICH INS GRP	3,886	3,317	39.80 %	43.56 %	3.24 %	48.97 %
	10	3548	TRAVELERS GRP	3,652	3,434	N/A	N/A	3.04 %	52.01 %
			STATE TOTAL	120,041	119,095	40.67 %	42.15 %	100.00 %	100.00 %
Tennessee	1	111	LIBERTY MUT GRP	109,617	108,921	95.75 %	96.44 %	14.96 %	14.96 %
	2	218	CNA INS GRP	64,645	62,187	50.57 %	50.70 %	8.82 %	23.79 %
	3	761	ALLIANZ INS GRP	42,748	41,494	36.14 %	37.13 %	5.84 %	29.62 %
	4	626	CHUBB LTD GRP	31,274	29,372	20.74 %	20.30 %	4.27 %	33.89 %
	5	176	STATE FARM GRP	29,225	28,211	46.49 %	46.53 %	3.99 %	37.88 %
	6	65	FM GRP	28,329	28,367	3.15 %	3.14 %	3.87 %	41.75 %
	7	3548	TRAVELERS GRP	27,738	29,400	51.07 %	52.95 %	3.79 %	45.54 %
	8	212	ZURICH INS GRP	24,532	24,659	60.76 %	62.86 %	3.35 %	48.88 %
	9	785	MARKEL GRP	22,106	21,500	33.17 %	34.57 %	3.02 %	51.90 %
	10	5072	GENERALI GRP	21,245	20,162	29.83 %	29.75 %	2.90 %	54.80 %
			STATE TOTAL	732,558	721,804	44.43 %	45.23 %	100.00 %	100.00 %
Texas	1	218	CNA INS GRP	395,183	376,149	74.76 %	74.82 %	10.85 %	10.85 %
	2	111	LIBERTY MUT GRP	298,513	290,117	73.39 %	73.59 %	8.20 %	19.05 %
	3	26565	OHIO IND CO	246,232	242,184	55.36 %	56.76 %	6.76 %	25.82 %
	4	626	CHUBB LTD GRP	194,656	177,600	50.40 %	52.96 %	5.35 %	31.16 %
	5	212	ZURICH INS GRP	179,904	173,994	28.27 %	31.33 %	4.94 %	36.10 %
	6	761	ALLIANZ INS GRP	168,088	163,839	12.10 %	12.37 %	4.62 %	40.72 %
	7	3548	TRAVELERS GRP	130,919	128,373	39.49 %	40.80 %	3.60 %	44.32 %
	8	12	AMERICAN INTL GRP	122,744	121,465	20.03 %	20.34 %	3.37 %	47.69 %
	9	4670	STARR GRP	91,448	82,341	11.84 %	12.89 %	2.51 %	50.20 %
	10	65	FM GRP	80,596	79,831	14.65 %	13.90 %	2.21 %	52.41 %
			STATE TOTAL	3,640,929	3,506,753	42.63 %	43.64 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	111	LIBERTY MUT GRP	39,957	39,970	50.81 %	50.82 %	12.25 %	12.25 %
	2	761	ALLIANZ INS GRP	23,868	24,951	20.35 %	20.87 %	7.32 %	19.56 %
	3	212	ZURICH INS GRP	19,762	18,635	24.37 %	26.09 %	6.06 %	25.62 %
	4	869	MINNESOTA MUT GRP	17,185	15,713	49.76 %	54.47 %	5.27 %	30.89 %
	5	218	CNA INS GRP	16,694	16,054	38.98 %	39.02 %	5.12 %	36.00 %
	6	626	CHUBB LTD GRP	14,839	13,142	12.26 %	15.78 %	4.55 %	40.55 %
	7	65	FM GRP	13,225	12,307	6.27 %	6.17 %	4.05 %	44.61 %
	8	12	AMERICAN INTL GRP	11,364	11,089	N/A	N/A	3.48 %	48.09 %
	9	244	CINCINNATI FIN GRP	9,139	8,314	37.68 %	37.79 %	2.80 %	50.89 %
	10	5072	GENERALI GRP	8,865	8,426	24.10 %	24.16 %	2.72 %	53.61 %
			STATE TOTAL	326,251	317,753	31.87 %	32.42 %	100.00 %	100.00 %
Vermont	1	111	LIBERTY MUT GRP	11,568	11,522	36.44 %	36.26 %	17.72 %	17.72 %
	2	218	CNA INS GRP	5,645	5,118	27.71 %	27.73 %	8.65 %	26.37 %
	3	761	ALLIANZ INS GRP	4,882	4,817	35.24 %	35.45 %	7.48 %	33.85 %
	4	98	WR BERKLEY CORP GRP	4,011	3,938	14.34 %	14.38 %	6.15 %	40.00 %
	5	12	AMERICAN INTL GRP	3,057	3,093	8.52 %	8.47 %	4.68 %	44.68 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,993	2,844	39.16 %	39.52 %	4.59 %	49.27 %
	7	155	PROGRESSIVE GRP	2,565	2,523	43.36 %	43.41 %	3.93 %	53.20 %
	8	5072	GENERALI GRP	2,315	2,224	37.51 %	37.47 %	3.55 %	56.75 %
	9	3548	TRAVELERS GRP	2,158	2,040	58.74 %	60.97 %	3.31 %	60.05 %
	10	626	CHUBB LTD GRP	2,100	2,458	23.16 %	24.58 %	3.22 %	63.27 %
			STATE TOTAL	65,263	64,657	28.97 %	29.34 %	100.00 %	100.00 %
Virginia	1	111	LIBERTY MUT GRP	112,879	112,051	61.61 %	61.65 %	14.41 %	14.41 %
	2	761	ALLIANZ INS GRP	59,576	57,657	26.92 %	27.52 %	7.61 %	22.02 %
	3	212	ZURICH INS GRP	49,673	42,936	20.84 %	22.61 %	6.34 %	28.36 %
	4	218	CNA INS GRP	45,075	41,543	54.84 %	54.96 %	5.75 %	34.11 %
	5	626	CHUBB LTD GRP	44,770	42,025	15.20 %	16.42 %	5.72 %	39.83 %
	6	5072	GENERALI GRP	32,882	31,536	24.77 %	22.05 %	4.20 %	44.03 %
	7	12	AMERICAN INTL GRP	32,075	33,483	19.00 %	19.18 %	4.09 %	48.12 %
	8	3548	TRAVELERS GRP	29,678	29,612	34.57 %	35.36 %	3.79 %	51.91 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	22,670	22,225	23.91 %	24.20 %	2.89 %	54.81 %
	10	65	FM GRP	22,192	22,518	9.14 %	9.03 %	2.83 %	57.64 %
			STATE TOTAL	783,277	757,054	33.91 %	34.61 %	100.00 %	100.00 %
Washington	1	111	LIBERTY MUT GRP	106,923	109,135	50.56 %	50.84 %	14.44 %	14.44 %
	2	761	ALLIANZ INS GRP	76,931	75,660	21.90 %	24.53 %	10.39 %	24.84 %
	3	12	AMERICAN INTL GRP	64,763	68,028	9.73 %	10.09 %	8.75 %	33.58 %
	4	218	CNA INS GRP	43,268	43,150	33.33 %	33.37 %	5.84 %	39.43 %
	5	212	ZURICH INS GRP	35,500	35,955	25.30 %	26.53 %	4.80 %	44.22 %
	6	150	OLD REPUBLIC GRP	30,470	29,431	23.50 %	24.17 %	4.12 %	48.34 %
	7	626	CHUBB LTD GRP	29,322	29,878	22.77 %	20.30 %	3.96 %	52.30 %
	8	19	ASSURANT INC GRP	22,979	23,923	29.88 %	29.88 %	3.10 %	55.41 %
	9	176	STATE FARM GRP	21,595	21,250	47.36 %	48.23 %	2.92 %	58.32 %
	10	155	PROGRESSIVE GRP	21,480	21,221	43.49 %	44.67 %	2.90 %	61.22 %
			STATE TOTAL	740,280	744,365	31.91 %	32.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	218	CNA INS GRP	17,869	16,984	23.50 %	23.46 %	16.08 %	16.08 %
	2	111	LIBERTY MUT GRP	12,762	12,820	46.92 %	46.79 %	11.48 %	27.57 %
	3	761	ALLIANZ INS GRP	8,811	7,903	39.82 %	41.86 %	7.93 %	35.50 %
	4	12	AMERICAN INTL GRP	5,202	4,937	36.14 %	36.07 %	4.68 %	40.18 %
	5	3548	TRAVELERS GRP	4,569	4,491	89.47 %	88.86 %	4.11 %	44.29 %
	6	176	STATE FARM GRP	4,231	4,118	40.34 %	41.02 %	3.81 %	48.10 %
	7	5072	GENERALI GRP	3,439	3,380	24.60 %	24.68 %	3.09 %	51.19 %
	8	785	MARKEL GRP	3,293	3,232	40.08 %	41.49 %	2.96 %	54.15 %
	9	1279	ARCH INS GRP	3,237	3,301	29.08 %	29.43 %	2.91 %	57.07 %
	10	228	WESTFIELD GRP	3,106	3,087	23.90 %	24.14 %	2.80 %	59.86 %
			STATE TOTAL	111,119	108,230	38.47 %	39.05 %	100.00 %	100.00 %
Wisconsin	1	111	LIBERTY MUT GRP	55,941	56,515	51.54 %	51.66 %	9.66 %	9.66 %
	2	761	ALLIANZ INS GRP	46,484	45,993	31.24 %	32.88 %	8.02 %	17.68 %
	3	218	CNA INS GRP	35,924	29,553	37.86 %	38.03 %	6.20 %	23.88 %
	4	65	FM GRP	22,795	20,807	4.56 %	4.54 %	3.94 %	27.82 %
	5	155	PROGRESSIVE GRP	22,097	21,257	32.04 %	32.13 %	3.81 %	31.63 %
	6	176	STATE FARM GRP	21,924	20,984	33.11 %	32.92 %	3.78 %	35.42 %
	7	12	AMERICAN INTL GRP	21,028	20,599	21.21 %	21.21 %	3.63 %	39.05 %
	8	212	ZURICH INS GRP	20,839	16,191	31.23 %	32.76 %	3.60 %	42.64 %
	9	3548	TRAVELERS GRP	19,866	19,206	61.55 %	62.74 %	3.43 %	46.07 %
	10	5076	WEST BEND INS GRP	19,848	19,574	38.87 %	38.95 %	3.43 %	49.50 %
			STATE TOTAL	579,288	544,967	39.59 %	40.81 %	100.00 %	100.00 %
Wyoming	1	111	LIBERTY MUT GRP	17,175	17,354	44.87 %	46.51 %	20.57 %	20.57 %
	2	761	ALLIANZ INS GRP	4,516	4,280	9.33 %	10.47 %	5.41 %	25.98 %
	3	218	CNA INS GRP	4,077	3,814	41.15 %	41.07 %	4.88 %	30.86 %
	4	150	OLD REPUBLIC GRP	4,042	4,156	46.34 %	48.02 %	4.84 %	35.70 %
	5	626	CHUBB LTD GRP	3,882	3,768	13.78 %	13.91 %	4.65 %	40.35 %
	6	4683	MOUNTAIN WEST FARM GRP	3,618	3,635	27.37 %	27.32 %	4.33 %	44.68 %
	7	12	AMERICAN INTL GRP	3,159	3,252	45.61 %	45.91 %	3.78 %	48.46 %
	8	212	ZURICH INS GRP	2,861	4,076	132.40 %	138.70 %	3.43 %	51.89 %
	9	65	FM GRP	2,647	3,090	N/A	N/A	3.17 %	55.06 %
	10	3548	TRAVELERS GRP	2,463	2,594	23.60 %	23.43 %	2.95 %	58.01 %
			STATE TOTAL	83,507	83,617	31.77 %	32.81 %	100.00 %	100.00 %
American Samoa	1	65	FM GRP	0	0	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	0	0	0.00 %	0.00 %	100.00 %	100.00 %
Guam	1	212	ZURICH INS GRP	715	402	14.87 %	17.07 %	24.63 %	24.63 %
	2	4672	DB INS GRP	603	681	N/A	N/A	20.79 %	45.42 %
	3	12	AMERICAN INTL GRP	440	432	0.00 %	0.00 %	15.17 %	60.58 %
	4	10972	FIRST NET INS CO	417	207	1.65 %	1.65 %	14.38 %	74.97 %
	5	18380	PACIFIC IND INS CO	352	246	0.00 %	0.00 %	12.13 %	87.10 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	214	198	40.94 %	41.31 %	7.38 %	94.48 %
	7	4715	MS & AD INS GRP	114	108	0.00 %	0.67 %	3.92 %	98.39 %
	8	1279	ARCH INS GRP	18	17	34.72 %	34.72 %	0.62 %	99.02 %
	9	968	AXA INS GRP	11	11	N/A	N/A	0.37 %	99.38 %
	10	65	FM GRP	9	8	0.00 %	0.00 %	0.31 %	99.69 %
			STATE TOTAL	2,902	2,325	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	761	ALLIANZ INS GRP	23,632	20,374	N/A	N/A	19.74 %	19.74 %
	2	19	ASSURANT INC GRP	14,828	14,828	81.18 %	81.18 %	12.38 %	32.12 %
	3	218	CNA INS GRP	13,480	12,652	18.62 %	18.62 %	11.26 %	43.38 %
	4	12	AMERICAN INTL GRP	11,884	14,174	N/A	N/A	9.93 %	53.31 %
	5	4804	MULTINATIONAL GRP	9,824	20,758	3.75 %	3.88 %	8.21 %	61.51 %
	6	4670	STARR GRP	7,556	7,059	6.48 %	7.16 %	6.31 %	67.82 %
	7	411	MAPFRE INS GRP	6,690	5,976	8.07 %	8.06 %	5.59 %	73.41 %
	8	44423	UNITED SURETY & IND CO	5,475	5,890	1.01 %	1.36 %	4.57 %	77.99 %
	9	65	FM GRP	4,258	3,646	0.00 %	0.00 %	3.56 %	81.54 %
	10	111	LIBERTY MUT GRP	3,633	6,063	5.98 %	5.83 %	3.03 %	84.58 %
			STATE TOTAL	119,724	129,573	14.81 %	14.61 %	100.00 %	100.00 %
U.S. Virgin Islands	1	218	CNA INS GRP	1,907	1,818	26.54 %	26.54 %	61.40 %	61.40 %
	2	12	AMERICAN INTL GRP	512	512	58.59 %	68.14 %	16.48 %	77.88 %
	3	19	ASSURANT INC GRP	124	124	89.41 %	89.41 %	4.00 %	81.88 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	111	109	98.70 %	98.98 %	3.59 %	85.46 %
	5	65	FM GRP	99	97	0.00 %	0.00 %	3.20 %	88.66 %
	6	626	CHUBB LTD GRP	69	98	10.47 %	10.43 %	2.21 %	90.87 %
	7	411	MAPFRE INS GRP	63	6	0.00 %	0.00 %	2.01 %	92.89 %
	8	968	AXA INS GRP	46	45	8.02 %	6.87 %	1.48 %	94.36 %
	9	1279	ARCH INS GRP	44	39	10.24 %	10.24 %	1.41 %	95.77 %
	10	212	ZURICH INS GRP	37	27	18.36 %	20.97 %	1.18 %	96.95 %
			STATE TOTAL	3,107	2,965	35.12 %	36.81 %	100.00 %	100.00 %
N. Mariana Islands	1	4672	DB INS GRP	100	101	0.00 %	0.00 %	84.58 %	84.58 %
	2	5030	TAN HOLDINGS CORP GRP	17	17	0.00 %	0.00 %	14.63 %	99.21 %
	3	1279	ARCH INS GRP	1	1	14.10 %	14.10 %	0.76 %	99.97 %
	4	65	FM GRP	0	0	0.00 %	0.00 %	0.03 %	100.00 %
			STATE TOTAL	118	119	0.12 %	0.12 %	100.00 %	100.00 %
Canada	1	65	FM GRP	123,473	125,610	8.17 %	7.83 %	22.99 %	22.99 %
	2	111	LIBERTY MUT GRP	120,813	125,480	23.06 %	26.23 %	22.50 %	45.49 %
	3	761	ALLIANZ INS GRP	92,531	75,234	52.59 %	58.69 %	17.23 %	62.71 %
	4	968	AXA INS GRP	37,643	39,094	N/A	N/A	7.01 %	69.72 %
	5	218	CNA INS GRP	36,941	36,497	33.55 %	33.63 %	6.88 %	76.60 %
	6	181	SWISS RE GRP	35,662	25,520	31.69 %	32.22 %	6.64 %	83.24 %
	7	84	AMERICAN FINANCIAL GRP	21,917	21,298	20.63 %	21.56 %	4.08 %	87.32 %
	8	31	BERKSHIRE HATHAWAY GRP	16,156	17,331	40.11 %	42.81 %	3.01 %	90.33 %
	9	91	HARTFORD FIRE & CAS GRP	15,705	15,978	44.61 %	44.81 %	2.92 %	93.26 %
	10	19	ASSURANT INC GRP	12,912	13,057	44.09 %	44.09 %	2.40 %	95.66 %
			STATE TOTAL	537,066	518,300	25.99 %	28.34 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.1 - Inland Marine

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	65	FM GRP	86,932	89,626	21.54 %	21.57 %	35.46 %	35.46 %
	2	31	BERKSHIRE HATHAWAY GRP	80,228	81,276	68.82 %	72.53 %	32.72 %	68.18 %
	3	12	AMERICAN INTL GRP	31,692	29,038	10.21 %	10.15 %	12.93 %	81.11 %
	4	111	LIBERTY MUT GRP	16,282	17,680	45.69 %	48.49 %	6.64 %	87.75 %
	5	212	ZURICH INS GRP	10,298	7,018	30.86 %	38.46 %	4.20 %	91.95 %
	6	4670	STARR GRP	3,063	3,898	48.00 %	48.17 %	1.25 %	93.20 %
	7	98	WR BERKLEY CORP GRP	2,904	2,528	114.81 %	116.07 %	1.18 %	94.39 %
	8	626	CHUBB LTD GRP	2,896	2,895	118.13 %	118.57 %	1.18 %	95.57 %
	9	16014	NEW HORIZON INS CO	2,392	2,162	12.80 %	13.21 %	0.98 %	96.54 %
	10	84	AMERICAN FINANCIAL GRP	1,774	1,704	11.55 %	13.31 %	0.72 %	97.27 %
			STATE TOTAL	245,165	242,512	41.22 %	42.89 %	100.00 %	100.00 %

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09.2—Pet Insurance

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	5008	TRUPANION GRP	1,221,215	1,205,449	69.76 %	69.77 %	22.34 %	22.34 %
	2	140	NATIONWIDE CORP GRP	956,339	997,863	70.31 %	70.31 %	17.49 %	39.83 %
	3	5062	JAB HOLDING CO GRP	884,118	866,572	58.82 %	58.82 %	16.17 %	56.00 %
	4	626	CHUBB LTD GRP	479,626	479,627	79.66 %	79.66 %	8.77 %	64.78 %
	5	361	MUNICH RE GRP	467,374	439,576	55.68 %	55.68 %	8.55 %	73.33 %
	6	5032	LEMONADE INC GRP	441,162	354,649	65.66 %	65.66 %	8.07 %	81.40 %
	7	241	METROPOLITAN GRP	361,334	314,414	93.31 %	93.31 %	6.61 %	88.01 %
	8	3416	AXIS CAPITAL GRP	353,950	303,889	55.51 %	60.54 %	6.47 %	94.48 %
	9	158	FAIRFAX FIN GRP	198,749	202,483	76.56 %	76.56 %	3.64 %	98.12 %
	10	5077	ACCREDITED INS HOLDINGS GRP	19,976	23,308	83.42 %	83.42 %	0.37 %	98.48 %
	11	111	LIBERTY MUT GRP	17,562	17,149	51.38 %	67.37 %	0.32 %	98.80 %
	12	785	MARKEL GRP	16,638	14,000	60.49 %	60.92 %	0.30 %	99.11 %
	13	4969	TRISURA GRP	14,260	13,073	59.55 %	62.68 %	0.26 %	99.37 %
	14	4715	MS & AD INS GRP	11,259	1,533	50.36 %	55.28 %	0.21 %	99.57 %
	15	20400	CIMARRON INS CO INC	4,648	3,115	50.34 %	50.34 %	0.09 %	99.66 %
	16	5103	NEXTERA ENERGY GRP	3,966	4,144	54.29 %	54.73 %	0.07 %	99.73 %
	17	150	OLD REPUBLIC GRP	3,145	3,145	56.43 %	56.43 %	0.06 %	99.79 %
	18	1248	OCTAVE SPECIALTY GRP INC GRP	2,814	1,482	31.16 %	31.16 %	0.05 %	99.84 %
	19	1278	CSAA INS GRP	2,426	2,426	64.31 %	64.36 %	0.04 %	99.88 %
	20	4987	INCLINE INS GRP LLC GRP	2,298	4,174	53.39 %	53.39 %	0.04 %	99.93 %
	21	155	PROGRESSIVE GRP	2,251	393	107.86 %	107.86 %	0.04 %	99.97 %
	22	968	AXA INS GRP	1,102	25,560	34.57 %	32.07 %	0.02 %	99.99 %
	23	5015	CONCERT GRP HOLDINGS INC GRP	224	224	105.21 %	105.21 %	0.00 %	99.99 %
	24	3279	INSURORS IND GRP	187	153	1.44 %	1.44 %	0.00 %	100.00 %
	25	10308	ANTILLES INS CO	170	170	43.10 %	43.10 %	0.00 %	100.00 %
	26	4990	CORE SPECIALTY INS HOLDINGS GRP	53	476	70.34 %	69.81 %	0.00 %	100.00 %
	27	411	MAPFRE INS GRP	3	2	86.30 %	86.30 %	0.00 %	100.00 %
	28	4727	WARRIOR INVICTUS HOLDING CO GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	5,466,850	5,278,914	68.07 %	68.41 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	5008	TRUPANION GRP	1,221,215	1,205,449	69.76 %	69.77 %	22.64 %	22.64 %
	2	140	NATIONWIDE CORP GRP	956,339	997,863	70.31 %	70.31 %	17.73 %	40.38 %
	3	5062	JAB HOLDING CO GRP	884,118	866,572	58.82 %	58.82 %	16.39 %	56.77 %
	4	626	CHUBB LTD GRP	479,626	479,627	79.66 %	79.66 %	8.89 %	65.66 %
	5	361	MUNICH RE GRP	467,374	439,576	55.68 %	55.68 %	8.67 %	74.33 %
	6	5032	LEMONADE INC GRP	441,162	354,649	65.66 %	65.66 %	8.18 %	82.51 %
	7	241	METROPOLITAN GRP	361,334	314,414	93.31 %	93.31 %	6.70 %	89.21 %
	8	3416	AXIS CAPITAL GRP	280,112	237,087	55.46 %	60.44 %	5.19 %	94.41 %
	9	158	FAIRFAX FIN GRP	198,749	202,483	76.56 %	76.56 %	3.69 %	98.09 %
	10	5077	ACCREDITED INS HOLDINGS GRP	19,976	23,308	83.42 %	83.42 %	0.37 %	98.46 %
	11	111	LIBERTY MUT GRP	17,562	17,149	51.38 %	67.37 %	0.33 %	98.79 %
	12	785	MARKEL GRP	16,638	14,000	60.49 %	60.92 %	0.31 %	99.10 %
	13	4969	TRISURA GRP	14,260	13,073	59.55 %	62.68 %	0.26 %	99.36 %
	14	4715	MS & AD INS GRP	11,259	1,533	50.36 %	55.28 %	0.21 %	99.57 %
	15	20400	CIMARRON INS CO INC	4,648	3,115	50.34 %	50.34 %	0.09 %	99.65 %
	16	5103	NEXTERA ENERGY GRP	3,966	4,144	54.29 %	54.73 %	0.07 %	99.73 %
	17	150	OLD REPUBLIC GRP	3,145	3,145	56.43 %	56.43 %	0.06 %	99.79 %
	18	1248	OCTAVE SPECIALTY GRP INC GRP	2,814	1,482	31.16 %	31.16 %	0.05 %	99.84 %
	19	1278	CSAA INS GRP	2,426	2,426	64.31 %	64.36 %	0.04 %	99.88 %
	20	4987	INCLINE INS GRP LLC GRP	2,298	4,174	53.39 %	53.39 %	0.04 %	99.93 %
	21	155	PROGRESSIVE GRP	2,251	393	107.86 %	107.86 %	0.04 %	99.97 %
	22	968	AXA INS GRP	1,102	25,560	8.58 %	8.58 %	0.02 %	99.99 %
	23	5015	CONCERT GRP HOLDINGS INC GRP	224	224	105.21 %	105.21 %	0.00 %	99.99 %
	24	3279	INSURORS IND GRP	187	153	1.44 %	1.44 %	0.00 %	100.00 %
	25	10308	ANTILLES INS CO	170	170	43.10 %	43.10 %	0.00 %	100.00 %
	26	4990	CORE SPECIALTY INS HOLDINGS GRP	53	476	70.34 %	69.81 %	0.00 %	100.00 %
	27	411	MAPFRE INS GRP	3	2	86.30 %	86.30 %	0.00 %	100.00 %
	28	4727	WARRIOR INVICTUS HOLDING CO GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	5,393,012	5,212,111	68.10 %	68.39 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	5008	TRUPANION GRP	5,126	5,118	54.77 %	54.77 %	22.51 %	22.51 %
	2	5062	JAB HOLDING CO GRP	4,879	4,791	50.11 %	50.11 %	21.43 %	43.94 %
	3	140	NATIONWIDE CORP GRP	3,912	3,770	64.46 %	64.46 %	17.18 %	61.13 %
	4	361	MUNICH RE GRP	2,935	2,596	49.63 %	49.63 %	12.89 %	74.02 %
	5	241	METROPOLITAN GRP	1,736	1,580	74.78 %	74.78 %	7.63 %	81.65 %
	6	5032	LEMONADE INC GRP	1,391	1,050	52.74 %	52.74 %	6.11 %	87.76 %
	7	626	CHUBB LTD GRP	1,112	1,112	70.96 %	70.96 %	4.89 %	92.64 %
	8	3416	AXIS CAPITAL GRP	1,093	889	54.65 %	59.67 %	4.80 %	97.44 %
	9	4987	INCLINE INS GRP LLC GRP	117	211	36.66 %	36.66 %	0.51 %	97.96 %
	10	111	LIBERTY MUT GRP	71	70	29.94 %	49.72 %	0.31 %	98.27 %
			STATE TOTAL	22,766	21,599	56.06 %	56.34 %	100.00 %	100.00 %
Alaska	1	5008	TRUPANION GRP	4,108	4,056	60.69 %	60.69 %	27.73 %	27.73 %
	2	361	MUNICH RE GRP	3,437	3,064	48.29 %	48.29 %	23.20 %	50.94 %
	3	5062	JAB HOLDING CO GRP	3,086	3,029	43.71 %	43.71 %	20.83 %	71.76 %
	4	140	NATIONWIDE CORP GRP	1,542	1,667	60.97 %	60.97 %	10.41 %	82.17 %
	5	241	METROPOLITAN GRP	1,177	1,006	76.85 %	76.85 %	7.94 %	90.12 %
	6	626	CHUBB LTD GRP	707	707	60.55 %	60.55 %	4.77 %	94.89 %
	7	3416	AXIS CAPITAL GRP	643	537	49.28 %	54.23 %	4.34 %	99.23 %
	8	785	MARKEL GRP	51	41	55.15 %	55.58 %	0.34 %	99.58 %
	9	111	LIBERTY MUT GRP	17	17	31.17 %	54.33 %	0.12 %	99.69 %
	10	5103	NEXTERA ENERGY GRP	12	12	53.93 %	54.90 %	0.08 %	99.78 %
			STATE TOTAL	14,814	14,195	54.82 %	55.04 %	100.00 %	100.00 %
Arizona	1	5062	JAB HOLDING CO GRP	21,279	21,045	53.90 %	53.90 %	21.41 %	21.41 %
	2	140	NATIONWIDE CORP GRP	18,399	19,887	65.06 %	65.06 %	18.51 %	39.93 %
	3	5008	TRUPANION GRP	15,887	16,086	62.80 %	62.80 %	15.99 %	55.91 %
	4	5032	LEMONADE INC GRP	11,034	8,399	67.40 %	67.40 %	11.10 %	67.01 %
	5	241	METROPOLITAN GRP	8,400	7,745	84.77 %	84.77 %	8.45 %	75.47 %
	6	361	MUNICH RE GRP	8,335	8,236	46.04 %	46.04 %	8.39 %	83.85 %
	7	626	CHUBB LTD GRP	7,059	7,058	63.79 %	63.79 %	7.10 %	90.95 %
	8	3416	AXIS CAPITAL GRP	6,278	5,202	48.17 %	53.17 %	6.32 %	97.27 %
	9	111	LIBERTY MUT GRP	485	481	39.04 %	58.51 %	0.49 %	97.76 %
	10	785	MARKEL GRP	459	383	39.13 %	39.45 %	0.46 %	98.22 %
			STATE TOTAL	99,381	96,702	60.42 %	60.80 %	100.00 %	100.00 %
Arkansas	1	5062	JAB HOLDING CO GRP	2,389	2,359	48.32 %	48.32 %	22.72 %	22.72 %
	2	5008	TRUPANION GRP	1,986	1,991	49.43 %	49.43 %	18.89 %	41.61 %
	3	140	NATIONWIDE CORP GRP	1,816	1,882	57.90 %	57.90 %	17.27 %	58.88 %
	4	361	MUNICH RE GRP	1,213	1,143	56.68 %	56.68 %	11.54 %	70.42 %
	5	5032	LEMONADE INC GRP	791	600	36.40 %	36.40 %	7.52 %	77.94 %
	6	3416	AXIS CAPITAL GRP	744	576	52.91 %	57.79 %	7.08 %	85.03 %
	7	241	METROPOLITAN GRP	691	624	65.16 %	65.16 %	6.57 %	91.60 %
	8	626	CHUBB LTD GRP	544	544	69.79 %	69.79 %	5.18 %	96.77 %
	9	5103	NEXTERA ENERGY GRP	64	60	54.61 %	54.90 %	0.61 %	97.38 %
	10	785	MARKEL GRP	57	49	35.62 %	36.01 %	0.54 %	97.92 %
			STATE TOTAL	10,514	10,053	52.83 %	53.20 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	140	NATIONWIDE CORP GRP	191,087	216,367	73.46 %	73.46 %	18.01 %	18.01 %
	2	5008	TRUPANION GRP	190,571	188,401	80.08 %	80.08 %	17.96 %	35.97 %
	3	626	CHUBB LTD GRP	134,402	134,402	87.32 %	87.32 %	12.67 %	48.64 %
	4	5062	JAB HOLDING CO GRP	120,022	113,868	65.62 %	65.62 %	11.31 %	59.95 %
	5	158	FAIRFAX FIN GRP	113,082	115,424	87.04 %	87.04 %	10.66 %	70.61 %
	6	361	MUNICH RE GRP	85,374	78,704	73.22 %	73.22 %	8.05 %	78.66 %
	7	5032	LEMONADE INC GRP	85,305	72,010	66.80 %	66.80 %	8.04 %	86.70 %
	8	241	METROPOLITAN GRP	75,537	65,817	99.74 %	99.74 %	7.12 %	93.82 %
	9	3416	AXIS CAPITAL GRP	43,694	40,849	58.90 %	63.83 %	4.12 %	97.94 %
	10	4715	MS & AD INS GRP	11,259	1,533	50.36 %	55.28 %	1.06 %	99.00 %
			STATE TOTAL	1,060,940	1,037,576	77.14 %	77.37 %	100.00 %	100.00 %
Colorado	1	5062	JAB HOLDING CO GRP	37,709	37,352	53.63 %	53.63 %	21.95 %	21.95 %
	2	5008	TRUPANION GRP	36,669	36,955	60.04 %	60.04 %	21.34 %	43.29 %
	3	140	NATIONWIDE CORP GRP	29,459	29,914	66.19 %	66.19 %	17.14 %	60.43 %
	4	5032	LEMONADE INC GRP	15,052	11,997	60.93 %	60.93 %	8.76 %	69.19 %
	5	626	CHUBB LTD GRP	14,920	14,920	65.52 %	65.52 %	8.68 %	77.88 %
	6	361	MUNICH RE GRP	11,685	10,798	47.91 %	47.91 %	6.80 %	84.68 %
	7	241	METROPOLITAN GRP	11,573	10,455	85.77 %	85.77 %	6.74 %	91.41 %
	8	3416	AXIS CAPITAL GRP	10,087	7,962	45.98 %	50.95 %	5.87 %	97.28 %
	9	5077	ACCREDITED INS HOLDINGS GRP	786	974	92.79 %	92.79 %	0.46 %	97.74 %
	10	111	LIBERTY MUT GRP	727	712	53.69 %	72.51 %	0.42 %	98.16 %
			STATE TOTAL	171,822	165,383	60.24 %	60.57 %	100.00 %	100.00 %
Connecticut	1	5008	TRUPANION GRP	30,399	30,262	62.92 %	62.92 %	26.34 %	26.34 %
	2	140	NATIONWIDE CORP GRP	22,390	24,076	65.68 %	65.68 %	19.40 %	45.75 %
	3	5062	JAB HOLDING CO GRP	19,052	18,910	55.85 %	55.85 %	16.51 %	62.26 %
	4	626	CHUBB LTD GRP	13,007	13,007	73.51 %	73.51 %	11.27 %	73.53 %
	5	5032	LEMONADE INC GRP	8,633	6,975	63.73 %	63.73 %	7.48 %	81.01 %
	6	241	METROPOLITAN GRP	7,524	6,449	93.79 %	93.79 %	6.52 %	87.53 %
	7	361	MUNICH RE GRP	7,088	6,776	50.76 %	50.76 %	6.14 %	93.67 %
	8	3416	AXIS CAPITAL GRP	4,883	4,283	50.82 %	55.83 %	4.23 %	97.90 %
	9	158	FAIRFAX FIN GRP	563	604	36.77 %	36.77 %	0.49 %	98.39 %
	10	5077	ACCREDITED INS HOLDINGS GRP	539	621	116.84 %	116.84 %	0.47 %	98.86 %
			STATE TOTAL	115,394	113,378	64.10 %	64.33 %	100.00 %	100.00 %
Delaware	1	140	NATIONWIDE CORP GRP	3,944	3,934	74.12 %	74.12 %	22.98 %	22.98 %
	2	5062	JAB HOLDING CO GRP	3,314	3,259	50.23 %	50.23 %	19.31 %	42.29 %
	3	5008	TRUPANION GRP	2,859	2,850	75.10 %	75.10 %	16.66 %	58.95 %
	4	3416	AXIS CAPITAL GRP	2,144	1,907	53.10 %	58.11 %	12.49 %	71.44 %
	5	361	MUNICH RE GRP	1,782	1,610	52.08 %	52.08 %	10.38 %	81.82 %
	6	626	CHUBB LTD GRP	1,359	1,359	71.16 %	71.16 %	7.92 %	89.74 %
	7	241	METROPOLITAN GRP	1,213	1,085	85.61 %	85.61 %	7.07 %	96.81 %
	8	5032	LEMONADE INC GRP	160	27	31.31 %	31.31 %	0.93 %	97.74 %
	9	5077	ACCREDITED INS HOLDINGS GRP	94	105	130.87 %	130.87 %	0.55 %	98.29 %
	10	111	LIBERTY MUT GRP	79	74	14.63 %	27.58 %	0.46 %	98.76 %
			STATE TOTAL	17,163	16,495	64.18 %	64.81 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	5008	TRUPANION GRP	11,726	11,533	65.47 %	65.47 %	37.29 %	37.29 %
	2	5062	JAB HOLDING CO GRP	4,173	4,090	70.94 %	70.94 %	13.27 %	50.56 %
	3	5032	LEMONADE INC GRP	3,516	3,053	71.36 %	71.36 %	11.18 %	61.74 %
	4	140	NATIONWIDE CORP GRP	3,027	3,145	78.01 %	78.01 %	9.63 %	71.37 %
	5	361	MUNICH RE GRP	2,939	2,783	45.58 %	45.58 %	9.35 %	80.71 %
	6	626	CHUBB LTD GRP	2,799	2,799	82.17 %	82.17 %	8.90 %	89.61 %
	7	241	METROPOLITAN GRP	1,713	1,457	105.10 %	105.10 %	5.45 %	95.06 %
	8	3416	AXIS CAPITAL GRP	1,114	933	75.45 %	80.44 %	3.54 %	98.60 %
	9	158	FAIRFAX FIN GRP	112	132	71.74 %	71.74 %	0.36 %	98.96 %
	10	785	MARKEL GRP	87	75	78.74 %	79.07 %	0.28 %	99.24 %
			STATE TOTAL	31,444	30,294	69.85 %	70.04 %	100.00 %	100.00 %
Florida	1	5008	TRUPANION GRP	87,838	88,420	69.18 %	69.19 %	25.03 %	25.03 %
	2	5062	JAB HOLDING CO GRP	71,220	69,943	59.47 %	59.47 %	20.29 %	45.32 %
	3	140	NATIONWIDE CORP GRP	57,011	59,817	65.89 %	65.89 %	16.24 %	61.56 %
	4	361	MUNICH RE GRP	38,431	35,330	58.80 %	58.80 %	10.95 %	72.51 %
	5	626	CHUBB LTD GRP	26,776	26,776	73.99 %	73.99 %	7.63 %	80.14 %
	6	241	METROPOLITAN GRP	23,670	20,551	93.37 %	93.37 %	6.74 %	86.88 %
	7	5032	LEMONADE INC GRP	20,247	14,535	63.46 %	63.46 %	5.77 %	92.65 %
	8	3416	AXIS CAPITAL GRP	19,585	15,922	52.85 %	57.74 %	5.58 %	98.23 %
	9	4969	TRISURA GRP	2,002	1,866	47.86 %	49.73 %	0.57 %	98.80 %
	10	785	MARKEL GRP	957	789	44.35 %	44.90 %	0.27 %	99.07 %
			STATE TOTAL	350,987	338,517	65.70 %	65.98 %	100.00 %	100.00 %
Georgia	1	5008	TRUPANION GRP	21,644	21,394	61.04 %	61.04 %	20.40 %	20.40 %
	2	140	NATIONWIDE CORP GRP	20,942	21,967	69.58 %	69.58 %	19.73 %	40.13 %
	3	5062	JAB HOLDING CO GRP	18,334	18,166	51.34 %	51.34 %	17.28 %	57.41 %
	4	5032	LEMONADE INC GRP	11,060	8,767	68.84 %	68.84 %	10.42 %	67.83 %
	5	361	MUNICH RE GRP	10,101	9,353	52.98 %	52.98 %	9.52 %	77.35 %
	6	241	METROPOLITAN GRP	9,986	8,665	95.98 %	95.98 %	9.41 %	86.76 %
	7	626	CHUBB LTD GRP	6,335	6,335	79.63 %	79.63 %	5.97 %	92.73 %
	8	3416	AXIS CAPITAL GRP	4,738	3,437	54.02 %	58.94 %	4.46 %	97.19 %
	9	5077	ACCREDITED INS HOLDINGS GRP	774	881	44.02 %	44.02 %	0.73 %	97.92 %
	10	20400	CIMARRON INS CO INC	660	395	53.18 %	53.18 %	0.62 %	98.55 %
			STATE TOTAL	106,119	101,481	64.53 %	64.76 %	100.00 %	100.00 %
Hawaii	1	5008	TRUPANION GRP	8,500	8,440	70.77 %	70.77 %	27.35 %	27.35 %
	2	5062	JAB HOLDING CO GRP	6,466	6,328	55.99 %	55.99 %	20.80 %	48.15 %
	3	140	NATIONWIDE CORP GRP	5,144	5,710	61.20 %	61.20 %	16.55 %	64.70 %
	4	361	MUNICH RE GRP	4,788	4,355	53.77 %	53.77 %	15.40 %	80.11 %
	5	626	CHUBB LTD GRP	2,588	2,588	74.04 %	74.04 %	8.33 %	88.43 %
	6	3416	AXIS CAPITAL GRP	2,036	1,475	53.80 %	58.60 %	6.55 %	94.99 %
	7	241	METROPOLITAN GRP	1,040	804	82.89 %	82.89 %	3.35 %	98.33 %
	8	5032	LEMONADE INC GRP	187	30	162.87 %	162.87 %	0.60 %	98.93 %
	9	785	MARKEL GRP	156	125	56.06 %	56.36 %	0.50 %	99.44 %
	10	158	FAIRFAX FIN GRP	69	80	7.71 %	7.71 %	0.22 %	99.66 %
			STATE TOTAL	31,080	30,113	62.68 %	62.94 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	5062	JAB HOLDING CO GRP	5,143	5,084	50.06 %	50.06 %	26.43 %	26.43 %
	2	5008	TRUPANION GRP	4,745	4,715	58.63 %	58.63 %	24.39 %	50.81 %
	3	140	NATIONWIDE CORP GRP	2,832	2,883	61.48 %	61.48 %	14.55 %	65.37 %
	4	361	MUNICH RE GRP	2,157	1,945	52.35 %	52.35 %	11.08 %	76.45 %
	5	3416	AXIS CAPITAL GRP	1,766	1,237	53.38 %	58.22 %	9.08 %	85.53 %
	6	626	CHUBB LTD GRP	1,400	1,400	46.72 %	46.72 %	7.19 %	92.72 %
	7	241	METROPOLITAN GRP	1,091	915	63.89 %	63.89 %	5.60 %	98.32 %
	8	111	LIBERTY MUT GRP	100	97	47.89 %	67.55 %	0.51 %	98.84 %
	9	158	FAIRFAX FIN GRP	54	59	N/A	N/A	0.28 %	99.12 %
	10	4969	TRISURA GRP	49	45	66.32 %	68.92 %	0.25 %	99.37 %
			STATE TOTAL	19,460	18,614	54.67 %	55.10 %	100.00 %	100.00 %
Illinois	1	5062	JAB HOLDING CO GRP	38,632	38,067	58.65 %	58.66 %	21.35 %	21.35 %
	2	140	NATIONWIDE CORP GRP	38,099	39,763	65.10 %	65.10 %	21.06 %	42.41 %
	3	5008	TRUPANION GRP	32,105	32,055	59.64 %	59.64 %	17.75 %	60.16 %
	4	5032	LEMONADE INC GRP	18,717	15,121	60.53 %	60.53 %	10.35 %	70.51 %
	5	626	CHUBB LTD GRP	15,466	15,466	72.13 %	72.13 %	8.55 %	79.06 %
	6	241	METROPOLITAN GRP	13,603	11,843	92.51 %	92.51 %	7.52 %	86.58 %
	7	361	MUNICH RE GRP	12,819	11,899	50.23 %	50.23 %	7.09 %	93.66 %
	8	3416	AXIS CAPITAL GRP	7,122	5,941	54.01 %	59.02 %	3.94 %	97.60 %
	9	158	FAIRFAX FIN GRP	930	1,055	23.55 %	23.55 %	0.51 %	98.11 %
	10	111	LIBERTY MUT GRP	720	705	53.90 %	66.22 %	0.40 %	98.51 %
			STATE TOTAL	180,905	175,339	62.58 %	62.81 %	100.00 %	100.00 %
Indiana	1	5008	TRUPANION GRP	11,549	11,444	65.98 %	65.98 %	23.48 %	23.48 %
	2	140	NATIONWIDE CORP GRP	10,921	10,406	60.13 %	60.13 %	22.20 %	45.68 %
	3	5062	JAB HOLDING CO GRP	10,291	10,111	56.06 %	56.06 %	20.92 %	66.59 %
	4	5032	LEMONADE INC GRP	3,914	3,164	57.19 %	57.19 %	7.96 %	74.55 %
	5	361	MUNICH RE GRP	3,770	3,498	50.41 %	50.41 %	7.66 %	82.21 %
	6	241	METROPOLITAN GRP	3,062	2,778	70.53 %	70.53 %	6.22 %	88.44 %
	7	3416	AXIS CAPITAL GRP	2,416	2,051	49.39 %	54.41 %	4.91 %	93.35 %
	8	626	CHUBB LTD GRP	1,884	1,884	60.78 %	60.78 %	3.83 %	97.18 %
	9	5077	ACCREDITED INS HOLDINGS GRP	305	343	62.05 %	62.05 %	0.62 %	97.80 %
	10	111	LIBERTY MUT GRP	274	274	38.51 %	56.91 %	0.56 %	98.35 %
			STATE TOTAL	49,195	46,859	59.33 %	59.66 %	100.00 %	100.00 %
Iowa	1	5008	TRUPANION GRP	5,042	4,940	63.47 %	63.47 %	24.31 %	24.31 %
	2	5062	JAB HOLDING CO GRP	5,021	4,948	57.09 %	57.09 %	24.21 %	48.52 %
	3	140	NATIONWIDE CORP GRP	3,634	3,679	66.21 %	66.21 %	17.52 %	66.04 %
	4	5032	LEMONADE INC GRP	1,832	1,414	53.91 %	53.91 %	8.83 %	74.87 %
	5	361	MUNICH RE GRP	1,361	1,297	44.15 %	44.15 %	6.56 %	81.44 %
	6	3416	AXIS CAPITAL GRP	1,168	843	47.34 %	52.17 %	5.63 %	87.06 %
	7	241	METROPOLITAN GRP	1,153	1,029	68.54 %	68.54 %	5.56 %	92.62 %
	8	626	CHUBB LTD GRP	891	891	59.71 %	59.71 %	4.30 %	96.92 %
	9	785	MARKEL GRP	143	128	35.80 %	36.20 %	0.69 %	97.61 %
	10	150	OLD REPUBLIC GRP	105	105	25.04 %	25.04 %	0.51 %	98.12 %
			STATE TOTAL	20,742	19,662	59.11 %	59.39 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	5062	JAB HOLDING CO GRP	4,583	4,530	48.30 %	48.30 %	25.19 %	25.19 %
	2	5008	TRUPANION GRP	4,209	4,188	63.10 %	63.10 %	23.13 %	48.32 %
	3	140	NATIONWIDE CORP GRP	3,069	3,209	58.14 %	58.14 %	16.86 %	65.19 %
	4	361	MUNICH RE GRP	1,819	1,697	48.61 %	48.61 %	10.00 %	75.19 %
	5	241	METROPOLITAN GRP	1,528	1,379	59.98 %	59.98 %	8.40 %	83.58 %
	6	3416	AXIS CAPITAL GRP	1,034	837	57.56 %	62.48 %	5.68 %	89.27 %
	7	626	CHUBB LTD GRP	1,012	1,012	50.95 %	50.95 %	5.56 %	94.83 %
	8	150	OLD REPUBLIC GRP	528	528	63.61 %	63.61 %	2.90 %	97.73 %
	9	158	FAIRFAX FIN GRP	104	109	5.69 %	5.69 %	0.57 %	98.30 %
	10	5077	ACCREDITED INS HOLDINGS GRP	72	90	7.02 %	7.02 %	0.39 %	98.70 %
			STATE TOTAL	18,196	17,827	54.95 %	55.26 %	100.00 %	100.00 %
Kentucky	1	5062	JAB HOLDING CO GRP	5,656	5,581	51.47 %	51.47 %	24.71 %	24.71 %
	2	140	NATIONWIDE CORP GRP	5,264	5,206	57.86 %	57.86 %	22.99 %	47.70 %
	3	5008	TRUPANION GRP	5,049	4,997	62.66 %	62.66 %	22.05 %	69.75 %
	4	241	METROPOLITAN GRP	2,815	2,602	73.21 %	73.21 %	12.30 %	82.05 %
	5	361	MUNICH RE GRP	1,948	1,759	47.69 %	47.69 %	8.51 %	90.56 %
	6	626	CHUBB LTD GRP	1,122	1,122	54.90 %	54.90 %	4.90 %	95.46 %
	7	3416	AXIS CAPITAL GRP	442	364	50.49 %	55.52 %	1.93 %	97.39 %
	8	111	LIBERTY MUT GRP	175	175	24.89 %	45.05 %	0.76 %	98.15 %
	9	5077	ACCREDITED INS HOLDINGS GRP	114	155	16.00 %	16.00 %	0.50 %	98.65 %
	10	158	FAIRFAX FIN GRP	100	104	37.12 %	37.12 %	0.44 %	99.09 %
			STATE TOTAL	22,894	22,258	57.15 %	57.40 %	100.00 %	100.00 %
Louisiana	1	5008	TRUPANION GRP	7,627	7,636	69.62 %	69.62 %	29.25 %	29.25 %
	2	5062	JAB HOLDING CO GRP	5,843	5,789	56.30 %	56.30 %	22.40 %	51.65 %
	3	140	NATIONWIDE CORP GRP	4,781	4,629	66.13 %	66.13 %	18.33 %	69.98 %
	4	361	MUNICH RE GRP	2,896	2,682	54.43 %	54.43 %	11.10 %	81.09 %
	5	241	METROPOLITAN GRP	1,600	1,386	80.83 %	80.83 %	6.13 %	87.22 %
	6	3416	AXIS CAPITAL GRP	1,298	1,141	55.94 %	60.93 %	4.98 %	92.20 %
	7	626	CHUBB LTD GRP	1,202	1,203	66.47 %	66.47 %	4.61 %	96.81 %
	8	5032	LEMONADE INC GRP	261	96	36.72 %	36.72 %	1.00 %	97.81 %
	9	785	MARKEL GRP	142	120	96.86 %	97.24 %	0.54 %	98.35 %
	10	5077	ACCREDITED INS HOLDINGS GRP	100	124	62.07 %	62.07 %	0.38 %	98.73 %
			STATE TOTAL	26,079	25,144	63.17 %	63.47 %	100.00 %	100.00 %
Maine	1	5008	TRUPANION GRP	11,271	11,217	62.52 %	62.52 %	35.03 %	35.03 %
	2	5062	JAB HOLDING CO GRP	8,539	8,390	62.14 %	62.15 %	26.54 %	61.56 %
	3	140	NATIONWIDE CORP GRP	4,269	4,466	63.83 %	63.83 %	13.27 %	74.83 %
	4	626	CHUBB LTD GRP	2,428	2,428	63.72 %	63.72 %	7.54 %	82.37 %
	5	241	METROPOLITAN GRP	2,231	1,872	97.28 %	97.28 %	6.93 %	89.30 %
	6	361	MUNICH RE GRP	1,574	1,416	52.14 %	52.14 %	4.89 %	94.20 %
	7	3416	AXIS CAPITAL GRP	1,435	1,187	57.67 %	62.66 %	4.46 %	98.65 %
	8	111	LIBERTY MUT GRP	211	201	66.95 %	80.80 %	0.65 %	99.31 %
	9	5077	ACCREDITED INS HOLDINGS GRP	189	220	71.49 %	71.49 %	0.59 %	99.90 %
	10	785	MARKEL GRP	105	76	61.23 %	61.64 %	0.33 %	100.00 %
			STATE TOTAL	32,179	31,486	64.23 %	64.52 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	140	NATIONWIDE CORP GRP	22,888	23,533	63.07 %	63.07 %	19.22 %	19.22 %
	2	5062	JAB HOLDING CO GRP	22,103	21,765	58.86 %	58.87 %	18.56 %	37.78 %
	3	5008	TRUPANION GRP	21,568	21,867	68.98 %	68.98 %	18.11 %	55.89 %
	4	361	MUNICH RE GRP	16,007	15,715	50.36 %	50.36 %	13.44 %	69.33 %
	5	626	CHUBB LTD GRP	10,475	10,475	72.70 %	72.70 %	8.80 %	78.12 %
	6	5032	LEMONADE INC GRP	9,448	7,922	67.39 %	67.39 %	7.93 %	86.06 %
	7	241	METROPOLITAN GRP	9,417	8,078	91.14 %	91.14 %	7.91 %	93.96 %
	8	3416	AXIS CAPITAL GRP	4,914	3,596	45.43 %	50.49 %	4.13 %	98.09 %
	9	5077	ACCREDITED INS HOLDINGS GRP	608	717	68.85 %	68.85 %	0.51 %	98.60 %
	10	158	FAIRFAX FIN GRP	426	470	34.67 %	34.67 %	0.36 %	98.96 %
			STATE TOTAL	119,093	116,268	63.79 %	64.01 %	100.00 %	100.00 %
Massachusetts	1	5008	TRUPANION GRP	93,450	92,401	63.35 %	63.35 %	36.20 %	36.20 %
	2	140	NATIONWIDE CORP GRP	40,385	40,724	70.20 %	70.20 %	15.64 %	51.84 %
	3	5062	JAB HOLDING CO GRP	38,756	38,028	61.92 %	61.93 %	15.01 %	66.86 %
	4	626	CHUBB LTD GRP	25,232	25,232	70.06 %	70.06 %	9.77 %	76.63 %
	5	361	MUNICH RE GRP	18,940	17,727	49.87 %	49.87 %	7.34 %	83.97 %
	6	5032	LEMONADE INC GRP	14,760	11,711	69.27 %	69.27 %	5.72 %	89.68 %
	7	241	METROPOLITAN GRP	11,841	10,084	98.80 %	98.80 %	4.59 %	94.27 %
	8	3416	AXIS CAPITAL GRP	10,878	9,273	66.08 %	71.16 %	4.21 %	98.49 %
	9	111	LIBERTY MUT GRP	1,454	1,411	55.94 %	69.77 %	0.56 %	99.05 %
	10	4969	TRISURA GRP	886	810	111.38 %	116.35 %	0.34 %	99.39 %
			STATE TOTAL	258,153	249,580	65.43 %	65.72 %	100.00 %	100.00 %
Michigan	1	5062	JAB HOLDING CO GRP	20,695	20,378	53.74 %	53.74 %	23.26 %	23.26 %
	2	140	NATIONWIDE CORP GRP	19,087	19,061	64.48 %	64.48 %	21.45 %	44.71 %
	3	5008	TRUPANION GRP	18,985	18,927	61.66 %	61.66 %	21.34 %	66.04 %
	4	5032	LEMONADE INC GRP	9,267	7,338	64.58 %	64.58 %	10.41 %	76.46 %
	5	241	METROPOLITAN GRP	6,656	5,766	87.71 %	87.71 %	7.48 %	83.94 %
	6	626	CHUBB LTD GRP	4,471	4,471	66.00 %	66.00 %	5.03 %	88.96 %
	7	361	MUNICH RE GRP	4,160	3,935	45.75 %	45.75 %	4.68 %	93.64 %
	8	3416	AXIS CAPITAL GRP	3,363	3,086	54.19 %	59.24 %	3.78 %	97.42 %
	9	5077	ACCREDITED INS HOLDINGS GRP	542	665	10.14 %	10.14 %	0.61 %	98.03 %
	10	111	LIBERTY MUT GRP	511	494	29.65 %	46.71 %	0.57 %	98.60 %
			STATE TOTAL	88,981	85,178	60.58 %	60.88 %	100.00 %	100.00 %
Minnesota	1	5008	TRUPANION GRP	19,365	19,016	67.49 %	67.49 %	30.90 %	30.90 %
	2	5062	JAB HOLDING CO GRP	15,140	14,890	62.02 %	62.02 %	24.16 %	55.05 %
	3	140	NATIONWIDE CORP GRP	9,786	9,667	80.74 %	80.74 %	15.61 %	70.67 %
	4	241	METROPOLITAN GRP	6,280	5,325	98.44 %	98.44 %	10.02 %	80.69 %
	5	361	MUNICH RE GRP	3,733	3,566	44.60 %	44.60 %	5.96 %	86.64 %
	6	626	CHUBB LTD GRP	3,724	3,724	66.53 %	66.53 %	5.94 %	92.58 %
	7	3416	AXIS CAPITAL GRP	2,249	1,881	62.56 %	67.61 %	3.59 %	96.17 %
	8	5032	LEMONADE INC GRP	1,336	601	80.11 %	80.11 %	2.13 %	98.30 %
	9	785	MARKEL GRP	352	256	48.18 %	48.62 %	0.56 %	98.86 %
	10	111	LIBERTY MUT GRP	264	257	47.25 %	63.98 %	0.42 %	99.29 %
			STATE TOTAL	62,676	59,850	69.02 %	69.26 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	5062	JAB HOLDING CO GRP	1,932	1,905	41.71 %	41.71 %	24.04 %	24.04 %
	2	140	NATIONWIDE CORP GRP	1,609	1,622	53.76 %	53.76 %	20.02 %	44.06 %
	3	5008	TRUPANION GRP	1,528	1,523	59.68 %	59.68 %	19.02 %	63.08 %
	4	361	MUNICH RE GRP	763	728	46.54 %	46.54 %	9.50 %	72.58 %
	5	5032	LEMONADE INC GRP	691	515	55.48 %	55.48 %	8.60 %	81.17 %
	6	241	METROPOLITAN GRP	551	526	54.58 %	54.58 %	6.85 %	88.03 %
	7	3416	AXIS CAPITAL GRP	441	379	59.86 %	64.84 %	5.49 %	93.52 %
	8	626	CHUBB LTD GRP	317	317	55.97 %	55.97 %	3.95 %	97.46 %
	9	111	LIBERTY MUT GRP	47	47	7.52 %	33.73 %	0.58 %	98.04 %
	10	5103	NEXTERA ENERGY GRP	30	29	54.37 %	54.90 %	0.37 %	98.41 %
			STATE TOTAL	8,037	7,726	50.83 %	51.24 %	100.00 %	100.00 %
Missouri	1	5062	JAB HOLDING CO GRP	10,086	9,967	51.74 %	51.74 %	24.29 %	24.29 %
	2	140	NATIONWIDE CORP GRP	7,745	7,672	60.31 %	60.31 %	18.65 %	42.95 %
	3	5008	TRUPANION GRP	7,696	7,660	60.02 %	60.03 %	18.54 %	61.48 %
	4	241	METROPOLITAN GRP	4,461	3,967	78.34 %	78.34 %	10.74 %	72.23 %
	5	5032	LEMONADE INC GRP	2,904	2,304	52.21 %	52.21 %	6.99 %	79.22 %
	6	361	MUNICH RE GRP	2,835	2,623	45.79 %	45.79 %	6.83 %	86.05 %
	7	3416	AXIS CAPITAL GRP	2,642	1,964	45.68 %	50.64 %	6.36 %	92.41 %
	8	626	CHUBB LTD GRP	1,961	1,961	51.92 %	51.92 %	4.72 %	97.14 %
	9	111	LIBERTY MUT GRP	330	324	75.26 %	85.93 %	0.79 %	97.93 %
	10	150	OLD REPUBLIC GRP	189	189	65.70 %	65.70 %	0.46 %	98.39 %
			STATE TOTAL	41,519	39,544	57.12 %	57.46 %	100.00 %	100.00 %
Montana	1	5062	JAB HOLDING CO GRP	3,083	3,039	53.22 %	53.22 %	28.19 %	28.19 %
	2	5008	TRUPANION GRP	2,491	2,461	66.81 %	66.81 %	22.78 %	50.97 %
	3	361	MUNICH RE GRP	1,511	1,388	45.81 %	45.81 %	13.82 %	64.79 %
	4	140	NATIONWIDE CORP GRP	1,111	1,132	61.70 %	61.70 %	10.16 %	74.95 %
	5	5032	LEMONADE INC GRP	909	655	67.30 %	67.30 %	8.31 %	83.25 %
	6	626	CHUBB LTD GRP	625	625	62.45 %	62.45 %	5.72 %	88.97 %
	7	241	METROPOLITAN GRP	513	471	79.44 %	79.44 %	4.69 %	93.66 %
	8	3416	AXIS CAPITAL GRP	431	350	54.03 %	59.07 %	3.94 %	97.60 %
	9	158	FAIRFAX FIN GRP	70	83	53.75 %	53.75 %	0.64 %	98.25 %
	10	785	MARKEL GRP	53	46	53.09 %	53.43 %	0.49 %	98.73 %
			STATE TOTAL	10,936	10,417	58.93 %	59.19 %	100.00 %	100.00 %
Nebraska	1	5062	JAB HOLDING CO GRP	3,044	2,984	45.41 %	45.41 %	23.22 %	23.22 %
	2	5008	TRUPANION GRP	2,972	2,995	63.66 %	63.66 %	22.67 %	45.88 %
	3	140	NATIONWIDE CORP GRP	1,907	1,963	59.00 %	59.00 %	14.54 %	60.43 %
	4	361	MUNICH RE GRP	1,350	1,259	45.72 %	45.72 %	10.30 %	70.73 %
	5	3416	AXIS CAPITAL GRP	1,119	808	32.29 %	37.07 %	8.53 %	79.26 %
	6	5032	LEMONADE INC GRP	1,018	800	47.01 %	47.01 %	7.76 %	87.02 %
	7	241	METROPOLITAN GRP	914	789	71.44 %	71.44 %	6.97 %	93.99 %
	8	626	CHUBB LTD GRP	593	593	56.25 %	56.25 %	4.52 %	98.51 %
	9	111	LIBERTY MUT GRP	51	48	26.27 %	45.78 %	0.39 %	98.90 %
	10	5077	ACCREDITED INS HOLDINGS GRP	42	59	6.92 %	6.92 %	0.32 %	99.22 %
			STATE TOTAL	13,112	12,428	52.80 %	53.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	5008	TRUPANION GRP	19,943	20,015	62.35 %	62.35 %	27.95 %	27.95 %
	2	5062	JAB HOLDING CO GRP	14,579	14,403	55.83 %	55.83 %	20.43 %	48.38 %
	3	140	NATIONWIDE CORP GRP	12,898	12,502	72.29 %	72.29 %	18.07 %	66.45 %
	4	5032	LEMONADE INC GRP	6,263	4,988	59.66 %	59.66 %	8.78 %	75.23 %
	5	361	MUNICH RE GRP	5,428	4,670	61.53 %	61.53 %	7.61 %	82.83 %
	6	626	CHUBB LTD GRP	4,448	4,448	72.97 %	72.97 %	6.23 %	89.07 %
	7	241	METROPOLITAN GRP	3,252	2,764	63.43 %	63.43 %	4.56 %	93.62 %
	8	3416	AXIS CAPITAL GRP	3,153	2,467	56.80 %	61.71 %	4.42 %	98.04 %
	9	5077	ACCREDITED INS HOLDINGS GRP	283	373	65.33 %	65.33 %	0.40 %	98.44 %
	10	150	OLD REPUBLIC GRP	205	205	42.14 %	42.14 %	0.29 %	98.72 %
			STATE TOTAL	71,363	67,660	62.49 %	62.67 %	100.00 %	100.00 %
New Hampshire	1	5008	TRUPANION GRP	14,472	14,437	66.35 %	66.35 %	28.90 %	28.90 %
	2	5062	JAB HOLDING CO GRP	10,425	10,309	60.66 %	60.67 %	20.82 %	49.72 %
	3	361	MUNICH RE GRP	6,484	6,116	52.36 %	52.36 %	12.95 %	62.68 %
	4	140	NATIONWIDE CORP GRP	5,942	6,337	65.29 %	65.29 %	11.87 %	74.54 %
	5	626	CHUBB LTD GRP	3,822	3,822	60.04 %	60.04 %	7.63 %	82.17 %
	6	241	METROPOLITAN GRP	3,503	2,967	91.92 %	91.92 %	7.00 %	89.17 %
	7	5032	LEMONADE INC GRP	2,532	2,019	57.38 %	57.38 %	5.06 %	94.23 %
	8	3416	AXIS CAPITAL GRP	1,874	1,551	49.91 %	54.88 %	3.74 %	97.97 %
	9	111	LIBERTY MUT GRP	450	448	60.15 %	72.50 %	0.90 %	98.87 %
	10	5077	ACCREDITED INS HOLDINGS GRP	149	179	77.71 %	77.71 %	0.30 %	99.17 %
			STATE TOTAL	50,070	48,638	63.03 %	63.30 %	100.00 %	100.00 %
New Jersey	1	5008	TRUPANION GRP	63,702	63,278	87.21 %	87.21 %	23.21 %	23.21 %
	2	140	NATIONWIDE CORP GRP	53,615	53,492	84.56 %	84.56 %	19.53 %	42.74 %
	3	5062	JAB HOLDING CO GRP	45,370	44,564	64.43 %	64.43 %	16.53 %	59.27 %
	4	626	CHUBB LTD GRP	28,563	28,563	92.82 %	92.82 %	10.41 %	69.67 %
	5	5032	LEMONADE INC GRP	22,227	18,271	74.44 %	74.44 %	8.10 %	77.77 %
	6	3416	AXIS CAPITAL GRP	20,922	19,486	65.14 %	70.17 %	7.62 %	85.39 %
	7	361	MUNICH RE GRP	18,596	17,701	57.24 %	57.24 %	6.77 %	92.17 %
	8	241	METROPOLITAN GRP	16,013	13,418	115.32 %	115.32 %	5.83 %	98.00 %
	9	158	FAIRFAX FIN GRP	1,461	1,526	41.12 %	41.12 %	0.53 %	98.53 %
	10	5077	ACCREDITED INS HOLDINGS GRP	1,321	1,372	157.88 %	157.88 %	0.48 %	99.02 %
			STATE TOTAL	274,492	264,186	79.36 %	79.79 %	100.00 %	100.00 %
New Mexico	1	5062	JAB HOLDING CO GRP	4,108	4,048	53.09 %	53.09 %	23.49 %	23.49 %
	2	5008	TRUPANION GRP	3,903	3,867	64.79 %	64.79 %	22.32 %	45.82 %
	3	140	NATIONWIDE CORP GRP	2,664	2,790	56.80 %	56.80 %	15.24 %	61.06 %
	4	361	MUNICH RE GRP	1,806	1,679	43.10 %	43.10 %	10.33 %	71.39 %
	5	5032	LEMONADE INC GRP	1,659	1,262	52.83 %	52.83 %	9.49 %	80.88 %
	6	626	CHUBB LTD GRP	1,037	1,037	59.69 %	59.69 %	5.93 %	86.81 %
	7	241	METROPOLITAN GRP	1,024	890	78.27 %	78.27 %	5.86 %	92.67 %
	8	3416	AXIS CAPITAL GRP	826	743	43.44 %	48.36 %	4.73 %	97.39 %
	9	111	LIBERTY MUT GRP	98	94	14.87 %	36.97 %	0.56 %	97.95 %
	10	5077	ACCREDITED INS HOLDINGS GRP	82	114	34.48 %	34.48 %	0.47 %	98.42 %
			STATE TOTAL	17,483	16,811	55.69 %	56.03 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	5008	TRUPANION GRP	116,807	109,394	77.56 %	77.56 %	26.85 %	26.85 %
	2	140	NATIONWIDE CORP GRP	74,073	73,615	82.29 %	82.29 %	17.02 %	43.87 %
	3	5032	LEMONADE INC GRP	49,510	41,006	72.55 %	72.55 %	11.38 %	55.25 %
	4	626	CHUBB LTD GRP	49,482	49,482	96.32 %	96.32 %	11.37 %	66.62 %
	5	158	FAIRFAX FIN GRP	48,849	48,901	70.27 %	70.27 %	11.23 %	77.85 %
	6	361	MUNICH RE GRP	30,866	30,164	55.24 %	55.24 %	7.09 %	84.94 %
	7	3416	AXIS CAPITAL GRP	24,875	20,577	57.13 %	62.11 %	5.72 %	90.66 %
	8	241	METROPOLITAN GRP	22,636	20,283	108.32 %	108.32 %	5.20 %	95.86 %
	9	5062	JAB HOLDING CO GRP	14,246	14,108	66.62 %	66.63 %	3.27 %	99.13 %
	10	5077	ACCREDITED INS HOLDINGS GRP	2,318	2,572	139.30 %	139.30 %	0.53 %	99.67 %
			STATE TOTAL	435,113	421,285	78.59 %	78.89 %	100.00 %	100.00 %
North Carolina	1	5008	TRUPANION GRP	31,846	31,284	70.54 %	70.54 %	23.85 %	23.85 %
	2	5062	JAB HOLDING CO GRP	27,942	27,391	59.11 %	59.11 %	20.93 %	44.78 %
	3	140	NATIONWIDE CORP GRP	24,866	25,370	70.94 %	70.94 %	18.62 %	63.40 %
	4	361	MUNICH RE GRP	11,261	10,813	44.62 %	44.62 %	8.43 %	71.83 %
	5	241	METROPOLITAN GRP	10,573	8,958	95.97 %	95.97 %	7.92 %	79.75 %
	6	5032	LEMONADE INC GRP	9,780	7,639	57.99 %	57.99 %	7.32 %	87.08 %
	7	626	CHUBB LTD GRP	8,318	8,318	75.50 %	75.50 %	6.23 %	93.31 %
	8	3416	AXIS CAPITAL GRP	5,981	4,943	54.89 %	59.85 %	4.48 %	97.79 %
	9	5077	ACCREDITED INS HOLDINGS GRP	745	886	61.45 %	61.45 %	0.56 %	98.34 %
	10	4969	TRISURA GRP	473	439	37.67 %	40.13 %	0.35 %	98.70 %
			STATE TOTAL	133,522	128,142	65.94 %	66.20 %	100.00 %	100.00 %
North Dakota	1	5062	JAB HOLDING CO GRP	1,198	1,180	48.15 %	48.16 %	27.43 %	27.43 %
	2	5008	TRUPANION GRP	949	943	47.35 %	47.35 %	21.74 %	49.17 %
	3	361	MUNICH RE GRP	659	591	49.27 %	49.27 %	15.09 %	64.26 %
	4	140	NATIONWIDE CORP GRP	487	509	61.06 %	61.06 %	11.15 %	75.42 %
	5	241	METROPOLITAN GRP	364	307	74.95 %	74.95 %	8.34 %	83.75 %
	6	5032	LEMONADE INC GRP	238	186	33.38 %	33.38 %	5.45 %	89.20 %
	7	3416	AXIS CAPITAL GRP	198	163	53.85 %	58.93 %	4.54 %	93.74 %
	8	626	CHUBB LTD GRP	187	187	54.48 %	54.48 %	4.29 %	98.03 %
	9	785	MARKEL GRP	19	15	26.27 %	26.68 %	0.44 %	98.47 %
	10	111	LIBERTY MUT GRP	16	16	13.20 %	32.83 %	0.37 %	98.84 %
			STATE TOTAL	4,366	4,151	50.80 %	51.09 %	100.00 %	100.00 %
Ohio	1	5062	JAB HOLDING CO GRP	26,714	26,214	61.22 %	61.22 %	24.44 %	24.44 %
	2	140	NATIONWIDE CORP GRP	20,599	21,493	67.87 %	67.87 %	18.85 %	43.29 %
	3	5008	TRUPANION GRP	16,341	16,474	64.78 %	64.78 %	14.95 %	58.24 %
	4	361	MUNICH RE GRP	11,505	11,088	53.65 %	53.65 %	10.53 %	68.77 %
	5	241	METROPOLITAN GRP	10,431	9,143	85.28 %	85.28 %	9.54 %	78.31 %
	6	5032	LEMONADE INC GRP	9,078	6,975	63.08 %	63.08 %	8.31 %	86.62 %
	7	3416	AXIS CAPITAL GRP	6,116	5,155	45.16 %	50.10 %	5.60 %	92.21 %
	8	626	CHUBB LTD GRP	5,215	5,215	72.01 %	72.01 %	4.77 %	96.99 %
	9	20400	CIMARRON INS CO INC	651	209	52.88 %	52.88 %	0.60 %	97.58 %
	10	5077	ACCREDITED INS HOLDINGS GRP	499	635	38.80 %	38.80 %	0.46 %	98.04 %
			STATE TOTAL	109,293	104,958	63.58 %	63.92 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	5062	JAB HOLDING CO GRP	4,125	4,068	48.51 %	48.51 %	23.66 %	23.66 %
	2	5008	TRUPANION GRP	3,330	3,330	63.33 %	63.33 %	19.10 %	42.77 %
	3	140	NATIONWIDE CORP GRP	3,232	3,108	56.90 %	56.90 %	18.54 %	61.31 %
	4	5032	LEMONADE INC GRP	1,892	1,470	52.33 %	52.33 %	10.86 %	72.16 %
	5	361	MUNICH RE GRP	1,579	1,397	44.36 %	44.36 %	9.06 %	81.22 %
	6	241	METROPOLITAN GRP	1,141	1,047	69.46 %	69.46 %	6.54 %	87.77 %
	7	626	CHUBB LTD GRP	822	822	56.87 %	56.87 %	4.72 %	92.48 %
	8	3416	AXIS CAPITAL GRP	700	586	48.20 %	53.21 %	4.02 %	96.50 %
	9	4969	TRISURA GRP	274	238	22.11 %	24.07 %	1.57 %	98.07 %
	10	111	LIBERTY MUT GRP	76	74	12.85 %	38.53 %	0.44 %	98.51 %
			STATE TOTAL	17,431	16,425	53.86 %	54.19 %	100.00 %	100.00 %
Oregon	1	5008	TRUPANION GRP	23,382	23,202	68.02 %	68.03 %	25.94 %	25.94 %
	2	5062	JAB HOLDING CO GRP	18,326	18,140	57.07 %	57.08 %	20.33 %	46.27 %
	3	140	NATIONWIDE CORP GRP	10,004	10,327	67.99 %	67.99 %	11.10 %	57.37 %
	4	5032	LEMONADE INC GRP	9,561	7,369	58.18 %	58.18 %	10.61 %	67.97 %
	5	626	CHUBB LTD GRP	9,346	9,346	69.19 %	69.19 %	10.37 %	78.34 %
	6	3416	AXIS CAPITAL GRP	7,882	7,196	58.70 %	63.73 %	8.74 %	87.08 %
	7	361	MUNICH RE GRP	5,797	5,704	40.34 %	40.34 %	6.43 %	93.52 %
	8	241	METROPOLITAN GRP	4,265	3,784	87.38 %	87.38 %	4.73 %	98.25 %
	9	5077	ACCREDITED INS HOLDINGS GRP	414	500	104.95 %	104.95 %	0.46 %	98.71 %
	10	111	LIBERTY MUT GRP	269	258	23.36 %	44.69 %	0.30 %	99.01 %
			STATE TOTAL	90,141	86,689	62.74 %	63.22 %	100.00 %	100.00 %
Pennsylvania	1	140	NATIONWIDE CORP GRP	51,998	52,398	68.33 %	68.33 %	22.37 %	22.37 %
	2	5062	JAB HOLDING CO GRP	42,652	41,900	59.74 %	59.74 %	18.35 %	40.72 %
	3	5008	TRUPANION GRP	34,790	34,666	63.66 %	63.66 %	14.97 %	55.69 %
	4	626	CHUBB LTD GRP	21,967	21,967	71.59 %	71.59 %	9.45 %	65.14 %
	5	3416	AXIS CAPITAL GRP	20,597	15,081	53.80 %	58.92 %	8.86 %	74.00 %
	6	5032	LEMONADE INC GRP	19,251	15,490	66.25 %	66.25 %	8.28 %	82.28 %
	7	361	MUNICH RE GRP	18,414	17,327	52.58 %	52.58 %	7.92 %	90.20 %
	8	241	METROPOLITAN GRP	15,001	12,719	89.96 %	89.96 %	6.45 %	96.65 %
	9	968	AXA INS GRP	1,842	6,167	44.73 %	44.73 %	0.79 %	97.45 %
	10	5077	ACCREDITED INS HOLDINGS GRP	1,305	1,541	63.65 %	63.65 %	0.56 %	98.01 %
			STATE TOTAL	232,445	223,844	64.09 %	64.52 %	100.00 %	100.00 %
Rhode Island	1	5008	TRUPANION GRP	6,780	6,706	74.90 %	74.90 %	24.41 %	24.41 %
	2	5062	JAB HOLDING CO GRP	5,044	4,946	60.45 %	60.45 %	18.16 %	42.56 %
	3	140	NATIONWIDE CORP GRP	4,448	4,720	79.01 %	79.01 %	16.01 %	58.57 %
	4	361	MUNICH RE GRP	3,847	3,392	64.33 %	64.33 %	13.85 %	72.42 %
	5	241	METROPOLITAN GRP	2,226	1,953	97.52 %	97.52 %	8.01 %	80.43 %
	6	5032	LEMONADE INC GRP	2,027	1,588	64.07 %	64.07 %	7.29 %	87.72 %
	7	626	CHUBB LTD GRP	1,856	1,856	65.69 %	65.69 %	6.68 %	94.40 %
	8	3416	AXIS CAPITAL GRP	1,094	921	58.85 %	63.92 %	3.94 %	98.34 %
	9	111	LIBERTY MUT GRP	124	125	76.14 %	90.94 %	0.44 %	98.78 %
	10	4969	TRISURA GRP	100	104	40.98 %	43.48 %	0.36 %	99.14 %
			STATE TOTAL	27,783	26,565	70.94 %	71.20 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	5008	TRUPANION GRP	13,552	13,369	71.73 %	71.73 %	22.45 %	22.45 %
	2	5062	JAB HOLDING CO GRP	12,991	12,833	59.37 %	59.38 %	21.52 %	43.97 %
	3	140	NATIONWIDE CORP GRP	9,826	9,796	73.37 %	73.37 %	16.28 %	60.25 %
	4	361	MUNICH RE GRP	6,672	6,320	49.25 %	49.25 %	11.05 %	71.31 %
	5	3416	AXIS CAPITAL GRP	4,829	4,083	50.96 %	55.87 %	8.00 %	79.31 %
	6	5032	LEMONADE INC GRP	4,345	3,271	67.28 %	67.28 %	7.20 %	86.51 %
	7	241	METROPOLITAN GRP	3,781	3,173	86.23 %	86.23 %	6.26 %	92.77 %
	8	626	CHUBB LTD GRP	3,678	3,678	78.28 %	78.28 %	6.09 %	98.86 %
	9	158	FAIRFAX FIN GRP	188	213	26.83 %	26.83 %	0.31 %	99.18 %
	10	5077	ACCREDITED INS HOLDINGS GRP	176	188	116.90 %	116.90 %	0.29 %	99.47 %
			STATE TOTAL	60,361	57,791	65.80 %	66.20 %	100.00 %	100.00 %
South Dakota	1	5062	JAB HOLDING CO GRP	974	964	34.89 %	34.89 %	30.00 %	30.00 %
	2	5008	TRUPANION GRP	677	674	45.71 %	45.71 %	20.86 %	50.86 %
	3	140	NATIONWIDE CORP GRP	503	507	58.78 %	58.78 %	15.50 %	66.36 %
	4	361	MUNICH RE GRP	347	331	44.70 %	44.70 %	10.68 %	77.04 %
	5	3416	AXIS CAPITAL GRP	307	239	64.46 %	69.46 %	9.47 %	86.51 %
	6	626	CHUBB LTD GRP	190	190	41.05 %	41.05 %	5.86 %	92.36 %
	7	241	METROPOLITAN GRP	148	156	54.11 %	54.11 %	4.55 %	96.91 %
	8	158	FAIRFAX FIN GRP	18	20	N/A	N/A	0.57 %	97.48 %
	9	785	MARKEL GRP	15	10	68.58 %	68.92 %	0.47 %	97.95 %
	10	155	PROGRESSIVE GRP	12	3	83.37 %	83.37 %	0.38 %	98.33 %
			STATE TOTAL	3,246	3,161	44.20 %	44.66 %	100.00 %	100.00 %
Tennessee	1	5008	TRUPANION GRP	14,335	14,123	64.92 %	64.92 %	24.37 %	24.37 %
	2	5062	JAB HOLDING CO GRP	11,189	11,062	53.83 %	53.83 %	19.02 %	43.40 %
	3	140	NATIONWIDE CORP GRP	10,939	11,001	66.02 %	66.02 %	18.60 %	61.99 %
	4	5032	LEMONADE INC GRP	5,563	4,303	59.18 %	59.18 %	9.46 %	71.45 %
	5	361	MUNICH RE GRP	5,317	4,932	50.41 %	50.41 %	9.04 %	80.49 %
	6	241	METROPOLITAN GRP	3,893	3,446	78.03 %	78.03 %	6.62 %	87.11 %
	7	626	CHUBB LTD GRP	3,264	3,264	59.04 %	59.04 %	5.55 %	92.66 %
	8	3416	AXIS CAPITAL GRP	2,839	2,443	45.57 %	50.50 %	4.83 %	97.49 %
	9	5077	ACCREDITED INS HOLDINGS GRP	285	355	N/A	N/A	0.48 %	97.97 %
	10	4969	TRISURA GRP	230	243	53.50 %	55.89 %	0.39 %	98.36 %
			STATE TOTAL	58,817	56,339	59.81 %	60.09 %	100.00 %	100.00 %
Texas	1	5062	JAB HOLDING CO GRP	59,022	58,494	55.50 %	55.50 %	20.68 %	20.68 %
	2	140	NATIONWIDE CORP GRP	54,602	56,593	63.44 %	63.44 %	19.13 %	39.81 %
	3	5008	TRUPANION GRP	46,821	47,111	58.89 %	58.89 %	16.40 %	56.21 %
	4	5032	LEMONADE INC GRP	35,355	28,019	61.56 %	61.56 %	12.39 %	68.60 %
	5	361	MUNICH RE GRP	30,049	27,985	52.82 %	52.82 %	10.53 %	79.13 %
	6	241	METROPOLITAN GRP	19,334	17,259	83.58 %	83.58 %	6.77 %	85.90 %
	7	626	CHUBB LTD GRP	17,501	17,501	69.30 %	69.30 %	6.13 %	92.03 %
	8	3416	AXIS CAPITAL GRP	13,142	11,378	52.67 %	57.70 %	4.60 %	96.64 %
	9	20400	CIMARRON INS CO INC	2,125	1,703	47.80 %	47.80 %	0.74 %	97.38 %
	10	785	MARKEL GRP	1,513	1,295	75.77 %	76.20 %	0.53 %	97.91 %
			STATE TOTAL	285,420	274,041	60.05 %	60.34 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	140	NATIONWIDE CORP GRP	8,339	8,039	61.80 %	61.80 %	23.54 %	23.54 %
	2	5062	JAB HOLDING CO GRP	7,409	7,276	52.13 %	52.13 %	20.92 %	44.46 %
	3	5008	TRUPANION GRP	6,511	6,423	61.81 %	61.81 %	18.38 %	62.84 %
	4	5032	LEMONADE INC GRP	3,066	2,335	63.82 %	63.82 %	8.66 %	71.49 %
	5	3416	AXIS CAPITAL GRP	2,680	2,091	43.46 %	48.37 %	7.57 %	79.06 %
	6	361	MUNICH RE GRP	2,463	2,374	43.75 %	43.75 %	6.95 %	86.01 %
	7	241	METROPOLITAN GRP	2,297	2,074	72.60 %	72.60 %	6.48 %	92.50 %
	8	626	CHUBB LTD GRP	1,910	1,910	56.87 %	56.87 %	5.39 %	97.89 %
	9	4969	TRISURA GRP	171	149	39.81 %	42.27 %	0.48 %	98.37 %
	10	111	LIBERTY MUT GRP	136	134	22.76 %	45.10 %	0.38 %	98.76 %
			STATE TOTAL	35,421	33,364	57.03 %	57.44 %	100.00 %	100.00 %
Vermont	1	5008	TRUPANION GRP	4,790	4,668	69.75 %	69.75 %	32.93 %	32.93 %
	2	5062	JAB HOLDING CO GRP	3,738	3,654	60.65 %	60.65 %	25.70 %	58.63 %
	3	140	NATIONWIDE CORP GRP	2,191	2,303	64.95 %	64.95 %	15.07 %	73.70 %
	4	361	MUNICH RE GRP	1,162	1,064	54.93 %	54.93 %	7.99 %	81.69 %
	5	626	CHUBB LTD GRP	1,140	1,140	70.58 %	70.58 %	7.84 %	89.52 %
	6	241	METROPOLITAN GRP	706	613	81.69 %	81.69 %	4.85 %	94.38 %
	7	3416	AXIS CAPITAL GRP	622	473	48.02 %	53.19 %	4.28 %	98.65 %
	8	5015	CONCERT GRP HOLDINGS INC GRP	224	224	105.21 %	105.21 %	1.54 %	100.00 %
	9	785	MARKEL GRP	102	71	45.04 %	45.42 %	0.70 %	100.00 %
	10	111	LIBERTY MUT GRP	84	80	59.54 %	76.20 %	0.58 %	100.00 %
			STATE TOTAL	14,545	14,480	65.24 %	65.50 %	100.00 %	100.00 %
Virginia	1	5008	TRUPANION GRP	33,458	33,456	64.31 %	64.32 %	20.48 %	20.48 %
	2	5062	JAB HOLDING CO GRP	31,873	31,318	59.42 %	59.43 %	19.51 %	39.99 %
	3	140	NATIONWIDE CORP GRP	29,502	31,383	64.76 %	64.76 %	18.06 %	58.04 %
	4	361	MUNICH RE GRP	21,257	20,058	50.20 %	50.20 %	13.01 %	71.05 %
	5	626	CHUBB LTD GRP	13,993	13,993	64.70 %	64.70 %	8.56 %	79.62 %
	6	241	METROPOLITAN GRP	11,771	9,975	96.08 %	96.08 %	7.20 %	86.82 %
	7	5032	LEMONADE INC GRP	11,453	9,276	60.01 %	60.01 %	7.01 %	93.83 %
	8	3416	AXIS CAPITAL GRP	6,304	5,379	54.07 %	59.06 %	3.86 %	97.69 %
	9	5077	ACCREDITED INS HOLDINGS GRP	828	1,003	69.08 %	69.08 %	0.51 %	98.20 %
	10	158	FAIRFAX FIN GRP	770	814	38.64 %	38.64 %	0.47 %	98.67 %
			STATE TOTAL	163,382	159,348	62.58 %	62.81 %	100.00 %	100.00 %
Washington	1	5008	TRUPANION GRP	77,070	73,977	70.86 %	70.86 %	34.26 %	34.26 %
	2	140	NATIONWIDE CORP GRP	28,052	28,249	76.99 %	76.99 %	12.47 %	46.72 %
	3	158	FAIRFAX FIN GRP	24,461	24,380	69.72 %	69.72 %	10.87 %	57.60 %
	4	361	MUNICH RE GRP	22,955	23,055	51.46 %	51.46 %	10.20 %	67.80 %
	5	5032	LEMONADE INC GRP	19,958	16,031	71.59 %	71.59 %	8.87 %	76.67 %
	6	626	CHUBB LTD GRP	14,458	14,458	104.79 %	104.79 %	6.43 %	83.10 %
	7	241	METROPOLITAN GRP	11,694	9,858	96.91 %	96.91 %	5.20 %	88.30 %
	8	3416	AXIS CAPITAL GRP	11,535	10,006	55.58 %	60.45 %	5.13 %	93.42 %
	9	5062	JAB HOLDING CO GRP	10,800	10,578	56.28 %	56.28 %	4.80 %	98.22 %
	10	785	MARKEL GRP	1,604	1,390	77.56 %	78.04 %	0.71 %	98.94 %
			STATE TOTAL	224,980	214,545	71.66 %	71.95 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
09.2 - Pet Insurance

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	5062	JAB HOLDING CO GRP	2,872	2,833	54.42 %	54.42 %	31.24 %	31.24 %
	2	5008	TRUPANION GRP	1,803	1,795	63.75 %	63.75 %	19.61 %	50.85 %
	3	140	NATIONWIDE CORP GRP	1,462	1,522	62.21 %	62.21 %	15.90 %	66.75 %
	4	361	MUNICH RE GRP	880	812	37.87 %	37.87 %	9.57 %	76.32 %
	5	3416	AXIS CAPITAL GRP	662	517	44.00 %	48.96 %	7.20 %	83.52 %
	6	241	METROPOLITAN GRP	621	555	81.35 %	81.35 %	6.76 %	90.28 %
	7	626	CHUBB LTD GRP	568	568	56.53 %	56.53 %	6.17 %	96.45 %
	8	5077	ACCREDITED INS HOLDINGS GRP	77	88	N/A	N/A	0.83 %	97.28 %
	9	111	LIBERTY MUT GRP	76	73	20.24 %	44.93 %	0.83 %	98.11 %
	10	785	MARKEL GRP	50	34	14.58 %	14.70 %	0.54 %	98.65 %
			STATE TOTAL	9,193	8,942	56.07 %	56.57 %	100.00 %	100.00 %
Wisconsin	1	5062	JAB HOLDING CO GRP	16,772	16,441	60.62 %	60.62 %	27.97 %	27.97 %
	2	5008	TRUPANION GRP	12,795	12,540	65.94 %	65.94 %	21.34 %	49.31 %
	3	140	NATIONWIDE CORP GRP	9,500	9,529	60.79 %	60.79 %	15.85 %	65.16 %
	4	5032	LEMONADE INC GRP	4,974	4,066	60.31 %	60.31 %	8.30 %	73.46 %
	5	241	METROPOLITAN GRP	4,290	3,688	81.13 %	81.13 %	7.16 %	80.61 %
	6	361	MUNICH RE GRP	3,843	3,701	42.63 %	42.63 %	6.41 %	87.02 %
	7	626	CHUBB LTD GRP	3,202	3,202	53.59 %	53.59 %	5.34 %	92.36 %
	8	3416	AXIS CAPITAL GRP	2,987	2,515	51.35 %	56.40 %	4.98 %	97.35 %
	9	158	FAIRFAX FIN GRP	436	477	14.63 %	14.63 %	0.73 %	98.07 %
	10	5077	ACCREDITED INS HOLDINGS GRP	333	402	28.94 %	28.94 %	0.55 %	98.63 %
			STATE TOTAL	59,956	57,360	60.14 %	60.42 %	100.00 %	100.00 %
Wyoming	1	5062	JAB HOLDING CO GRP	1,281	1,251	51.71 %	51.71 %	29.96 %	29.96 %
	2	5008	TRUPANION GRP	1,034	1,027	60.42 %	60.42 %	24.19 %	54.15 %
	3	140	NATIONWIDE CORP GRP	540	526	51.45 %	51.45 %	12.63 %	66.78 %
	4	361	MUNICH RE GRP	433	421	45.39 %	45.39 %	10.14 %	76.91 %
	5	241	METROPOLITAN GRP	399	334	46.44 %	46.44 %	9.33 %	86.24 %
	6	626	CHUBB LTD GRP	251	251	52.29 %	52.29 %	5.88 %	92.12 %
	7	3416	AXIS CAPITAL GRP	230	185	48.15 %	53.15 %	5.38 %	97.50 %
	8	5077	ACCREDITED INS HOLDINGS GRP	19	26	N/A	N/A	0.44 %	97.94 %
	9	158	FAIRFAX FIN GRP	17	18	N/A	N/A	0.39 %	98.33 %
	10	785	MARKEL GRP	14	11	21.06 %	21.20 %	0.34 %	98.67 %
			STATE TOTAL	4,275	4,103	51.21 %	51.52 %	100.00 %	100.00 %
Puerto Rico	1	5008	TRUPANION GRP	5,160	5,144	78.03 %	78.03 %	96.76 %	96.76 %
	2	10308	ANTILLES INS CO	170	170	43.10 %	43.10 %	3.19 %	99.95 %
	3	411	MAPFRE INS GRP	3	2	86.30 %	86.30 %	0.05 %	100.00 %
			STATE TOTAL	5,333	5,317	76.91 %	76.91 %	100.00 %	100.00 %
Canada	1	3416	AXIS CAPITAL GRP	73,838	66,802	55.70 %	60.91 %	100.00 %	100.00 %
			STATE TOTAL	73,838	66,802	65.65 %	69.90 %	100.00 %	100.00 %

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10—Financial Guaranty

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	30180	ASSURED GUAR INC	311,812	279,795	13.28 %	N/A	74.73 %	74.73 %
	2	14380	BUILD AMER MUT ASSUR CO	71,871	24,788	0.00 %	0.00 %	17.22 %	91.95 %
	3	18708	AMBAC ASSUR CORP	15,189	24,953	191.82 %	188.45 %	3.64 %	95.59 %
	4	528	MBIA GRP	14,524	47,297	N/A	N/A	3.48 %	99.07 %
	5	20311	SYNCORA GUAR INC	2,303	2,456	N/A	N/A	0.55 %	99.62 %
	6	12815	FINANCIAL GUAR INS CO	1,153	2,148	N/A	N/A	0.28 %	99.90 %
	7	766	RADIAN GRP	416	416	0.00 %	0.00 %	0.10 %	100.00 %
			INDUSTRY TOTAL	417,268	386,811	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	30180	ASSURED GUAR INC	254,217	212,375	0.09 %	N/A	71.45 %	71.45 %
	2	14380	BUILD AMER MUT ASSUR CO	71,871	24,788	0.00 %	0.00 %	20.20 %	91.65 %
	3	18708	AMBAC ASSUR CORP	15,189	24,991	191.52 %	188.15 %	4.27 %	95.92 %
	4	528	MBIA GRP	10,877	35,663	N/A	N/A	3.06 %	98.97 %
	5	20311	SYNCORA GUAR INC	2,084	3,986	N/A	N/A	0.59 %	99.56 %
	6	12815	FINANCIAL GUAR INS CO	1,153	1,657	N/A	N/A	0.32 %	99.88 %
	7	766	RADIAN GRP	416	416	0.00 %	0.00 %	0.12 %	100.00 %
			INDUSTRY TOTAL	355,807	308,836	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	30180	ASSURED GUAR INC	3,168	918	0.00 %	0.00 %	69.36 %	69.36 %
	2	14380	BUILD AMER MUT ASSUR CO	1,205	383	0.00 %	0.00 %	26.38 %	95.74 %
	3	18708	AMBAC ASSUR CORP	194	203	N/A	N/A	4.26 %	100.00 %
			STATE TOTAL	4,567	1,521	N/A	N/A	100.00 %	100.00 %
Alaska	1	30180	ASSURED GUAR INC	3,572	356	0.00 %	0.00 %	97.31 %	97.31 %
	2	14380	BUILD AMER MUT ASSUR CO	99	0	0.00 %	0.00 %	2.69 %	100.00 %
			STATE TOTAL	3,671	419	0.00 %	0.00 %	100.00 %	100.00 %
Arizona	1	30180	ASSURED GUAR INC	1,037	1,360	0.00 %	0.00 %	69.76 %	69.76 %
	2	14380	BUILD AMER MUT ASSUR CO	449	238	0.00 %	0.00 %	30.24 %	100.00 %
			STATE TOTAL	1,486	1,695	0.00 %	0.00 %	100.00 %	100.00 %
Arkansas	1	30180	ASSURED GUAR INC	1,634	221	N/A	N/A	64.28 %	64.28 %
	2	14380	BUILD AMER MUT ASSUR CO	908	294	0.00 %	0.00 %	35.72 %	100.00 %
			STATE TOTAL	2,542	534	N/A	N/A	100.00 %	100.00 %
California	1	30180	ASSURED GUAR INC	14,678	23,218	63.45 %	70.59 %	60.56 %	60.56 %
	2	14380	BUILD AMER MUT ASSUR CO	5,507	4,316	0.00 %	0.00 %	22.72 %	83.28 %
	3	18708	AMBAC ASSUR CORP	2,127	3,732	N/A	N/A	8.77 %	92.05 %
	4	528	MBIA GRP	1,325	6,944	0.00 %	0.00 %	5.47 %	97.52 %
	5	20311	SYNCORA GUAR INC	602	813	N/A	N/A	2.48 %	100.00 %
			STATE TOTAL	24,238	39,071	6.30 %	10.33 %	100.00 %	100.00 %
Colorado	1	30180	ASSURED GUAR INC	8,769	2,213	0.00 %	0.00 %	67.48 %	67.48 %
	2	14380	BUILD AMER MUT ASSUR CO	2,289	308	0.00 %	0.00 %	17.61 %	85.09 %
	3	18708	AMBAC ASSUR CORP	1,938	1,992	0.00 %	0.00 %	14.91 %	100.00 %
			STATE TOTAL	12,996	6,599	0.19 %	0.21 %	100.00 %	100.00 %
Connecticut	1	18708	AMBAC ASSUR CORP	428	470	0.00 %	0.00 %	58.97 %	58.97 %
	2	30180	ASSURED GUAR INC	298	2,872	0.00 %	0.00 %	41.03 %	100.00 %
			STATE TOTAL	726	3,751	0.00 %	0.00 %	100.00 %	100.00 %
Delaware	1	30180	ASSURED GUAR INC	20,512	19,999	N/A	N/A	96.51 %	96.51 %
	2	18708	AMBAC ASSUR CORP	742	780	0.00 %	0.00 %	3.49 %	100.00 %
			STATE TOTAL	21,254	20,782	N/A	N/A	100.00 %	100.00 %
District Of Columbia	1	30180	ASSURED GUAR INC	795	1,596	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	795	2,466	0.00 %	0.00 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Florida	1	30180	ASSURED GUAR INC	12,256	10,444	26.33 %	26.39 %	94.72 %	94.72 %
	2	14380	BUILD AMER MUT ASSUR CO	683	380	0.00 %	0.00 %	5.28 %	100.00 %
	3	18708	AMBAC ASSUR CORP	0	435	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	12,939	12,141	22.83 %	22.88 %	100.00 %	100.00 %
Georgia	1	30180	ASSURED GUAR INC	3,231	1,162	0.00 %	0.00 %	85.86 %	85.86 %
	2	14380	BUILD AMER MUT ASSUR CO	310	42	0.00 %	0.00 %	8.24 %	94.10 %
	3	18708	AMBAC ASSUR CORP	201	423	0.00 %	0.00 %	5.35 %	99.44 %
	4	12815	FINANCIAL GUAR INS CO	21	21	0.00 %	0.00 %	0.56 %	100.00 %
			STATE TOTAL	3,763	2,675	0.00 %	0.00 %	100.00 %	100.00 %
Hawaii	1	528	MBIA GRP	2,325	2,376	0.00 %	0.00 %	65.63 %	65.63 %
	2	18708	AMBAC ASSUR CORP	1,034	1,041	0.00 %	0.00 %	29.19 %	94.83 %
	3	30180	ASSURED GUAR INC	183	186	0.00 %	0.00 %	5.17 %	100.00 %
			STATE TOTAL	3,542	3,603	0.00 %	0.00 %	100.00 %	100.00 %
Idaho	1	30180	ASSURED GUAR INC	205	5	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	205	38	0.00 %	0.00 %	100.00 %	100.00 %
Illinois	1	30180	ASSURED GUAR INC	4,628	6,373	4.01 %	4.01 %	55.48 %	55.48 %
	2	14380	BUILD AMER MUT ASSUR CO	3,316	2,194	0.00 %	0.00 %	39.75 %	95.24 %
	3	18708	AMBAC ASSUR CORP	397	835	N/A	N/A	4.76 %	100.00 %
			STATE TOTAL	8,341	10,182	N/A	N/A	100.00 %	100.00 %
Indiana	1	30180	ASSURED GUAR INC	2,820	680	0.00 %	0.00 %	69.88 %	69.88 %
	2	14380	BUILD AMER MUT ASSUR CO	1,215	289	0.00 %	0.00 %	30.12 %	100.00 %
			STATE TOTAL	4,036	1,327	0.00 %	0.00 %	100.00 %	100.00 %
Iowa	1	30180	ASSURED GUAR INC	949	309	0.00 %	0.00 %	56.53 %	56.53 %
	2	14380	BUILD AMER MUT ASSUR CO	662	165	0.00 %	0.00 %	39.42 %	95.96 %
	3	18708	AMBAC ASSUR CORP	68	68	0.00 %	0.00 %	4.04 %	100.00 %
			STATE TOTAL	1,679	543	0.00 %	0.00 %	100.00 %	100.00 %
Kansas	1	30180	ASSURED GUAR INC	945	373	0.00 %	0.00 %	50.97 %	50.97 %
	2	14380	BUILD AMER MUT ASSUR CO	459	142	0.00 %	0.00 %	24.77 %	75.74 %
	3	18708	AMBAC ASSUR CORP	450	488	0.00 %	0.00 %	24.26 %	100.00 %
			STATE TOTAL	1,855	1,190	0.00 %	0.00 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kentucky	1	30180	ASSURED GUAR INC	576	1,421	0.00 %	0.00 %	55.92 %	55.92 %
	2	18708	AMBAC ASSUR CORP	288	295	0.00 %	0.00 %	27.92 %	83.84 %
	3	14380	BUILD AMER MUT ASSUR CO	167	82	0.00 %	0.00 %	16.16 %	100.00 %
			STATE TOTAL	1,031	2,802	0.00 %	0.00 %	100.00 %	100.00 %
Louisiana	1	30180	ASSURED GUAR INC	6,462	2,273	0.00 %	0.00 %	89.67 %	89.67 %
	2	18708	AMBAC ASSUR CORP	461	476	0.00 %	0.00 %	6.39 %	96.06 %
	3	14380	BUILD AMER MUT ASSUR CO	284	292	0.00 %	0.00 %	3.94 %	100.00 %
			STATE TOTAL	7,206	3,140	0.00 %	0.00 %	100.00 %	100.00 %
Maine	1	30180	ASSURED GUAR INC	385	198	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	385	217	0.00 %	0.00 %	100.00 %	100.00 %
Maryland	1	30180	ASSURED GUAR INC	4,447	1,508	N/A	N/A	94.15 %	94.15 %
	2	18708	AMBAC ASSUR CORP	276	366	22.74 %	22.74 %	5.85 %	100.00 %
			STATE TOTAL	4,723	1,922	N/A	N/A	100.00 %	100.00 %
Massachusetts	1	30180	ASSURED GUAR INC	3,374	1,210	N/A	N/A	87.28 %	87.28 %
	2	18708	AMBAC ASSUR CORP	492	695	283.30 %	171.93 %	12.72 %	100.00 %
			STATE TOTAL	3,865	3,499	51.44 %	29.33 %	100.00 %	100.00 %
Michigan	1	30180	ASSURED GUAR INC	1,161	1,459	0.00 %	0.00 %	64.14 %	64.14 %
	2	14380	BUILD AMER MUT ASSUR CO	649	448	0.00 %	0.00 %	35.86 %	100.00 %
			STATE TOTAL	1,811	2,193	658.81 %	658.88 %	100.00 %	100.00 %
Minnesota	1	30180	ASSURED GUAR INC	240	88	N/A	N/A	50.66 %	50.66 %
	2	18708	AMBAC ASSUR CORP	189	190	2,654.59 %	2,664.45 %	39.94 %	90.60 %
	3	14380	BUILD AMER MUT ASSUR CO	45	13	0.00 %	0.00 %	9.40 %	100.00 %
			STATE TOTAL	474	674	726.89 %	729.66 %	100.00 %	100.00 %
Mississippi	1	14380	BUILD AMER MUT ASSUR CO	519	153	0.00 %	0.00 %	73.61 %	73.61 %
	2	30180	ASSURED GUAR INC	186	365	1,361.41 %	1,555.19 %	26.39 %	100.00 %
			STATE TOTAL	705	522	952.08 %	1,087.60 %	100.00 %	100.00 %
Missouri	1	30180	ASSURED GUAR INC	3,932	4,174	0.00 %	0.00 %	95.43 %	95.43 %
	2	14380	BUILD AMER MUT ASSUR CO	188	98	0.00 %	0.00 %	4.57 %	100.00 %
			STATE TOTAL	4,121	4,633	0.00 %	0.00 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Montana	1	30180	ASSURED GUAR INC	1,092	44	0.00 %	0.00 %	87.67 %	87.67 %
	2	14380	BUILD AMER MUT ASSUR CO	154	9	0.00 %	0.00 %	12.33 %	100.00 %
			STATE TOTAL	1,246	82	0.00 %	0.00 %	100.00 %	100.00 %
Nebraska	1	30180	ASSURED GUAR INC	739	326	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	739	352	0.00 %	0.00 %	100.00 %	100.00 %
Nevada	1	30180	ASSURED GUAR INC	105	196	0.00 %	0.00 %	70.11 %	70.11 %
	2	14380	BUILD AMER MUT ASSUR CO	45	42	0.00 %	0.00 %	29.89 %	100.00 %
			STATE TOTAL	150	340	311.79 %	311.79 %	100.00 %	100.00 %
New Hampshire	1	30180	ASSURED GUAR INC	26	45	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	26	74	0.00 %	0.00 %	100.00 %	100.00 %
New Jersey	1	14380	BUILD AMER MUT ASSUR CO	1,191	760	0.00 %	0.00 %	47.04 %	47.04 %
	2	30180	ASSURED GUAR INC	489	5,295	0.00 %	0.00 %	19.34 %	66.38 %
	3	18708	AMBAC ASSUR CORP	419	3,193	0.00 %	0.00 %	16.56 %	82.94 %
	4	528	MBIA GRP	305	1,548	0.00 %	0.00 %	12.04 %	94.99 %
	5	12815	FINANCIAL GUAR INS CO	127	127	0.00 %	0.00 %	5.01 %	100.00 %
			STATE TOTAL	2,531	10,923	0.00 %	0.00 %	100.00 %	100.00 %
New Mexico	1	18708	AMBAC ASSUR CORP	181	200	0.00 %	0.00 %	73.53 %	73.53 %
	2	14380	BUILD AMER MUT ASSUR CO	65	46	0.00 %	0.00 %	26.47 %	100.00 %
			STATE TOTAL	246	341	0.00 %	0.00 %	100.00 %	100.00 %
New York	1	30180	ASSURED GUAR INC	103,458	81,586	N/A	N/A	76.55 %	76.55 %
	2	14380	BUILD AMER MUT ASSUR CO	21,335	7,320	0.00 %	0.00 %	15.79 %	92.33 %
	3	528	MBIA GRP	6,777	7,376	408.23 %	400.34 %	5.01 %	97.34 %
	4	20311	SYNCORA GUAR INC	1,483	2,762	127.00 %	201.72 %	1.10 %	98.44 %
	5	18708	AMBAC ASSUR CORP	1,101	1,634	6.33 %	6.66 %	0.81 %	99.26 %
	6	12815	FINANCIAL GUAR INS CO	1,006	1,040	N/A	N/A	0.74 %	100.00 %
			STATE TOTAL	135,160	106,331	N/A	N/A	100.00 %	100.00 %
North Carolina	1	18708	AMBAC ASSUR CORP	896	929	0.00 %	0.00 %	98.27 %	98.27 %
	2	14380	BUILD AMER MUT ASSUR CO	16	25	0.00 %	0.00 %	1.73 %	100.00 %
			STATE TOTAL	912	2,668	0.00 %	0.00 %	100.00 %	100.00 %
North Dakota	1	30180	ASSURED GUAR INC	499	379	0.00 %	0.00 %	97.69 %	97.69 %
	2	14380	BUILD AMER MUT ASSUR CO	12	64	0.00 %	0.00 %	2.31 %	100.00 %
			STATE TOTAL	511	545	0.00 %	0.00 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Ohio	1	14380	BUILD AMER MUT ASSUR CO	3,225	328	0.00 %	0.00 %	56.25 %	56.25 %
	2	30180	ASSURED GUAR INC	2,344	11,448	0.00 %	0.00 %	40.88 %	97.13 %
	3	18708	AMBAC ASSUR CORP	164	257	0.00 %	0.00 %	2.87 %	100.00 %
			STATE TOTAL	5,733	12,422	0.27 %	0.31 %	100.00 %	100.00 %
Oklahoma	1	30180	ASSURED GUAR INC	725	254	0.00 %	0.00 %	84.66 %	84.66 %
	2	14380	BUILD AMER MUT ASSUR CO	131	104	0.00 %	0.00 %	15.34 %	100.00 %
			STATE TOTAL	856	400	0.00 %	0.00 %	100.00 %	100.00 %
Oregon	1	30180	ASSURED GUAR INC	126	537	0.00 %	0.00 %	90.94 %	90.94 %
	2	14380	BUILD AMER MUT ASSUR CO	13	20	0.00 %	0.00 %	9.06 %	100.00 %
			STATE TOTAL	139	1,297	0.00 %	0.00 %	100.00 %	100.00 %
Pennsylvania	1	30180	ASSURED GUAR INC	4,253	7,434	N/A	N/A	59.24 %	59.24 %
	2	14380	BUILD AMER MUT ASSUR CO	1,806	1,558	0.00 %	0.00 %	25.15 %	84.38 %
	3	18708	AMBAC ASSUR CORP	705	1,392	0.00 %	0.00 %	9.82 %	94.21 %
	4	766	RADIAN GRP	416	416	0.00 %	0.00 %	5.79 %	100.00 %
			STATE TOTAL	7,179	11,221	N/A	N/A	100.00 %	100.00 %
Rhode Island	1	30180	ASSURED GUAR INC	7,400	485	0.00 %	0.00 %	99.45 %	99.45 %
	2	14380	BUILD AMER MUT ASSUR CO	41	13	0.00 %	0.00 %	0.55 %	100.00 %
			STATE TOTAL	7,441	516	0.00 %	0.00 %	100.00 %	100.00 %
South Carolina	1	30180	ASSURED GUAR INC	574	579	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	574	830	0.00 %	0.00 %	100.00 %	100.00 %
South Dakota	1	14380	BUILD AMER MUT ASSUR CO	76	12	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	76	32	0.00 %	0.00 %	100.00 %	100.00 %
Tennessee	1	30180	ASSURED GUAR INC	2,201	3,866	0.00 %	0.00 %	59.53 %	59.53 %
	2	14380	BUILD AMER MUT ASSUR CO	1,497	152	0.00 %	0.00 %	40.47 %	100.00 %
			STATE TOTAL	3,698	4,391	0.11 %	0.12 %	100.00 %	100.00 %
Texas	1	30180	ASSURED GUAR INC	24,470	8,442	0.00 %	0.00 %	60.21 %	60.21 %
	2	14380	BUILD AMER MUT ASSUR CO	14,579	3,597	0.00 %	0.00 %	35.87 %	96.08 %
	3	18708	AMBAC ASSUR CORP	1,449	2,199	0.00 %	0.00 %	3.56 %	99.64 %
	4	528	MBIA GRP	145	943	0.00 %	0.00 %	0.36 %	100.00 %
			STATE TOTAL	40,642	15,368	0.20 %	0.20 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	30180	ASSURED GUAR INC	2,214	289	0.00 %	0.00 %	94.50 %	94.50 %
	2	14380	BUILD AMER MUT ASSUR CO	129	61	0.00 %	0.00 %	5.50 %	100.00 %
			STATE TOTAL	2,343	386	0.00 %	0.00 %	100.00 %	100.00 %
Vermont			**STATE TOTAL**	0	59	0.00 %	0.00 %	0.00 %	100.00 %
Virginia	1	18708	AMBAC ASSUR CORP	466	487	0.00 %	0.00 %	99.99 %	99.99 %
	2	30180	ASSURED GUAR INC	0	966	0.12 %	0.12 %	0.01 %	100.00 %
			STATE TOTAL	466	4,370	N/A	11.22 %	100.00 %	100.00 %
Washington	1	14380	BUILD AMER MUT ASSUR CO	7,747	41	0.00 %	0.00 %	88.80 %	88.80 %
	2	18708	AMBAC ASSUR CORP	522	646	0.00 %	0.00 %	5.99 %	94.79 %
	3	30180	ASSURED GUAR INC	455	944	0.00 %	0.00 %	5.21 %	100.00 %
			STATE TOTAL	8,724	2,111	0.85 %	0.95 %	100.00 %	100.00 %
West Virginia	1	30180	ASSURED GUAR INC	1,105	360	0.00 %	0.00 %	74.31 %	74.31 %
	2	14380	BUILD AMER MUT ASSUR CO	382	60	0.00 %	0.00 %	25.69 %	100.00 %
			STATE TOTAL	1,487	544	0.00 %	0.00 %	100.00 %	100.00 %
Wisconsin	1	30180	ASSURED GUAR INC	1,498	1,053	0.00 %	0.00 %	75.92 %	75.92 %
	2	14380	BUILD AMER MUT ASSUR CO	475	294	0.00 %	0.00 %	24.08 %	100.00 %
			STATE TOTAL	1,973	1,432	0.00 %	0.00 %	100.00 %	100.00 %
Wyoming			**STATE TOTAL**	0	63	0.00 %	0.00 %	0.00 %	100.00 %
Guam			**STATE TOTAL**	0	2	0.00 %	0.00 %	0.00 %	100.00 %
Puerto Rico			**STATE TOTAL**	0	3,070	N/A	N/A	0.00 %	100.00 %
U.S. Virgin Islands			**STATE TOTAL**	0	525	43.37 %	57.55 %	0.00 %	100.00 %
Canada			**STATE TOTAL**	0	2,273	0.00 %	0.00 %	0.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
10 - Financial Guaranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	30180	ASSURED GUAR INC	57,595	65,575	56.36 %	58.19 %	93.71 %	93.71 %
	2	528	MBIA GRP	3,647	11,540	N/A	N/A	5.93 %	99.64 %
	3	20311	SYNCORA GUAR INC	219	(1,530)	N/A	N/A	0.36 %	100.00 %
			STATE TOTAL	61,461	75,702	45.25 %	47.11 %	100.00 %	100.00 %

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11—Medical Professional Liability

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	31	BERKSHIRE HATHAWAY GRP	2,184,436	2,242,156	57.23 %	70.70 %	15.94 %	15.94 %
	2	831	DOCTORS CO GRP	1,317,855	1,322,259	44.60 %	66.35 %	9.62 %	25.56 %
	3	218	CNA INS GRP	808,765	787,378	43.50 %	55.27 %	5.90 %	31.46 %
	4	413	MAG MUT INS GRP	677,167	634,244	77.18 %	89.98 %	4.94 %	36.40 %
	5	2698	PROASSURANCE CORP GRP	655,855	670,611	38.67 %	65.12 %	4.79 %	41.19 %
	6	111	LIBERTY MUT GRP	516,582	495,024	68.78 %	75.34 %	3.77 %	44.96 %
	7	10697	MCIC VT A RECIP RRG	452,232	452,232	91.49 %	107.26 %	3.30 %	48.26 %
	8	1154	COVERYS GRP	433,537	455,816	70.24 %	94.33 %	3.16 %	51.42 %
	9	184	CURI HOLDINGS GRP	408,281	406,106	79.01 %	119.83 %	2.98 %	54.40 %
	10	626	CHUBB LTD GRP	262,603	249,862	65.08 %	72.31 %	1.92 %	56.32 %
	11	17491	CRICO A RECIP RRG	227,797	227,797	72.81 %	90.04 %	1.66 %	57.98 %
	12	2358	ISMIE GRP	220,494	223,101	52.93 %	79.00 %	1.61 %	59.59 %
	13	98	WR BERKLEY CORP GRP	215,202	210,671	57.32 %	65.63 %	1.57 %	61.16 %
	14	4902	COPIC GRP	214,910	207,862	41.35 %	65.27 %	1.57 %	62.73 %
	15	11547	MOUNTAIN LAUREL RRG INC	201,121	187,200	96.44 %	122.34 %	1.47 %	64.20 %
	16	4840	PRI GRP	196,037	192,612	49.29 %	84.06 %	1.43 %	65.63 %
	17	158	FAIRFAX FIN GRP	185,902	181,986	40.65 %	54.51 %	1.36 %	66.98 %
	18	464	PHYSICIANS INS A MUT GRP	164,875	155,667	70.48 %	90.46 %	1.20 %	68.19 %
	19	33049	STATE VOLUNTEER MUT INS CO	161,110	158,625	47.20 %	67.73 %	1.18 %	69.36 %
	20	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	137,245	126,854	74.63 %	101.62 %	1.00 %	70.36 %
	21	14163	EMERGENCY CAPITAL MGMT LLC A RRG	124,027	115,121	77.25 %	95.18 %	0.91 %	71.27 %
	22	508	NATIONAL GRP	117,583	114,980	47.87 %	63.05 %	0.86 %	72.13 %
	23	4990	CORE SPECIALTY INS HOLDINGS GRP	116,687	114,245	25.40 %	38.62 %	0.85 %	72.98 %
	24	785	MARKEL GRP	112,750	110,592	49.68 %	56.36 %	0.82 %	73.80 %
	25	1279	ARCH INS GRP	105,628	99,688	56.29 %	65.70 %	0.77 %	74.57 %
	26	2638	NCMIC GRP	94,042	96,708	36.93 %	62.43 %	0.69 %	75.26 %
	27	4878	MICA GRP	92,336	98,258	46.10 %	71.85 %	0.67 %	75.93 %
	28	12	AMERICAN INTL GRP	91,347	84,407	63.99 %	71.84 %	0.67 %	76.60 %
	29	377	MEDICAL INS OF MD GRP	89,845	89,926	34.28 %	58.34 %	0.66 %	77.25 %
	30	26257	THE MUTUAL RRG INC	87,412	87,412	61.22 %	79.61 %	0.64 %	77.89 %
	31	10842	FRANKLIN CAS INS CO RRG	77,513	75,178	65.17 %	91.32 %	0.57 %	78.46 %
	32	361	MUNICH RE GRP	75,822	81,381	100.75 %	114.35 %	0.55 %	79.01 %
	33	4942	BEAZLEY GRP	75,505	29,345	49.50 %	55.14 %	0.55 %	79.56 %
	34	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	75,273	75,565	53.90 %	77.00 %	0.55 %	80.11 %
	35	1324	UPMC HLTH SYSTEM GRP	74,696	74,696	128.75 %	147.58 %	0.55 %	80.66 %
	36	44105	OPHTHALMIC MUT INS CO RRG	72,983	70,098	62.70 %	85.05 %	0.53 %	81.19 %
	37	17635	RISK UNDERWRITERS GRP LLC RRG	70,871	65,904	83.80 %	128.17 %	0.52 %	81.71 %
	38	16851	CLINICIAN ASSUR INC RRG	69,878	68,317	56.11 %	79.04 %	0.51 %	82.22 %
	39	5013	VANTAGE RISK HOLDINGS GRP	68,215	58,869	61.61 %	70.84 %	0.50 %	82.71 %
	40	38920	KINSALE INS CO	68,188	65,361	24.30 %	31.56 %	0.50 %	83.21 %
	41	3219	SOMPO GRP	65,910	63,820	88.42 %	90.89 %	0.48 %	83.69 %
	42	35904	HEALTH CARE IND INC	65,781	65,781	56.70 %	62.79 %	0.48 %	84.17 %
	43	12373	CARING COMMUNITIES RECIP RRG	64,147	63,747	42.17 %	52.75 %	0.47 %	84.64 %
	44	4880	LAMMICO GRP	63,462	62,687	24.55 %	40.35 %	0.46 %	85.10 %
	45	861	HOSPITAL SERV GRP	61,868	63,532	30.12 %	37.40 %	0.45 %	85.56 %
	46	4776	TEXAS MEDICAL LIAB TRUST GRP	61,748	62,269	75.79 %	114.27 %	0.45 %	86.01 %
	47	608	MEDICAL INS EXCH OF CA GRP	61,346	58,473	47.61 %	68.40 %	0.45 %	86.45 %
	48	4770	INTEGRIS GRP	60,516	62,655	48.31 %	70.40 %	0.44 %	86.90 %
	49	36277	MEDICAL MUT INS CO OF ME	59,807	57,073	67.65 %	74.35 %	0.44 %	87.33 %
	50	4734	APOLLO GLOBAL MGMT GRP	59,464	68,561	42.11 %	46.63 %	0.43 %	87.77 %
	51	12907	SOUTHWEST PHYSICIANS RRG INC	55,669	50,177	78.07 %	107.17 %	0.41 %	88.17 %
	52	4962	AU HOLDING CO GRP	53,655	38,216	47.18 %	56.98 %	0.39 %	88.56 %
	53	473	AMERICAN FAMILY INS GRP	52,973	52,467	66.81 %	69.61 %	0.39 %	88.95 %
	54	44504	CALIFORNIA HLTHCARE INS CO INC RRG	49,889	46,285	57.59 %	79.28 %	0.36 %	89.31 %
	55	40975	DENTISTS INS CO	43,904	44,052	37.52 %	67.83 %	0.32 %	89.63 %
	56	12000	GEISINGER INS CORP RRG	43,334	41,378	10.04 %	10.04 %	0.32 %	89.95 %
	57	4715	MS & AD INS GRP	40,612	37,094	41.73 %	45.46 %	0.30 %	90.25 %
	58	796	QBE INS GRP	37,105	30,307	59.07 %	58.23 %	0.27 %	90.52 %
	59	812	HIGHMARK GRP	35,565	35,565	84.92 %	117.10 %	0.26 %	90.78 %
	60	11863	POSITIVE PHYSICIANS INS CO	35,289	34,173	53.07 %	90.98 %	0.26 %	91.04 %
	61	11259	COMMUNITY HOSPITAL RRG	35,195	35,195	86.06 %	81.57 %	0.26 %	91.29 %
	62	775	PHARMACISTS MUT GRP	34,658	32,618	29.33 %	29.75 %	0.25 %	91.54 %
	63	36072	NATIONAL GUARDIAN RRG INC	33,392	33,392	46.82 %	73.96 %	0.24 %	91.79 %
	64	244	CINCINNATI FIN GRP	32,247	32,455	71.33 %	83.27 %	0.24 %	92.02 %
	65	4381	SKYWARD SPECIALTY INS GRP INC GRP	31,185	29,903	45.05 %	56.86 %	0.23 %	92.25 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	10152	THE HLTHCARE UNDERWRITING CO RRG	29,989	29,225	85.91 %	86.72 %	0.22 %	92.47 %
	67	4837	KANSAS MEDICAL MUT GRP	28,162	27,188	45.11 %	65.23 %	0.21 %	92.68 %
	68	10903	AMERICAN EXCESS INS EXCH RRG	27,213	26,719	111.06 %	123.52 %	0.20 %	92.87 %
	69	11992	IU HLTH RRG INC	26,689	26,570	65.70 %	93.67 %	0.19 %	93.07 %
	70	12042	COOPERATIVE OF AMER PHYSICIANS INS C	26,589	25,155	115.42 %	138.20 %	0.19 %	93.26 %
	71	15908	URGENT MD RRG INC	25,889	25,889	72.14 %	79.32 %	0.19 %	93.45 %
	72	11535	CONVENTUS INTER INS EXCH	25,778	26,866	50.96 %	66.85 %	0.19 %	93.64 %
	73	11575	PACE RRG INC	25,156	23,330	53.72 %	62.76 %	0.18 %	93.82 %
	74	14026	SUNLAND RRG INC	25,116	24,261	25.11 %	32.88 %	0.18 %	94.01 %
	75	10080	HEALTH PROVIDERS INS RECIP RRG	24,608	23,928	44.12 %	50.90 %	0.18 %	94.19 %
	76	10339	MEDICAL ASSUR CO OF MS	23,987	23,987	43.15 %	71.08 %	0.18 %	94.36 %
	77	17178	HAMILTON SELECT INS INC	23,247	23,029	38.66 %	47.28 %	0.17 %	94.53 %
	78	12511	SAMARITAN RRG INC	22,930	23,201	61.69 %	73.46 %	0.17 %	94.70 %
	79	11872	KENTUCKIANA MEDICAL RECIP RRG	22,891	22,926	83.62 %	116.41 %	0.17 %	94.87 %
	80	16957	HEALTHCARE PROFESSIONAL LONG TERM CA	22,086	20,597	80.19 %	98.30 %	0.16 %	95.03 %
	81	4953	PRACTICEPROTECTION GRP	21,737	21,592	39.78 %	58.34 %	0.16 %	95.19 %
	82	16383	HEALTHCARE PROFESSIONAL RRG INC	20,785	17,717	58.25 %	85.68 %	0.15 %	95.34 %
	83	11078	SIMED	20,554	20,195	16.00 %	41.37 %	0.15 %	95.49 %
	84	12275	NEW YORK HLTHCARE INS CO INC RRG	19,720	20,322	134.89 %	125.37 %	0.14 %	95.63 %
	85	11278	FIRST MEDICAL INS CO RRG	18,899	18,500	38.40 %	83.04 %	0.14 %	95.77 %
	86	4869	WT HOLDINGS GRP	18,326	17,811	45.43 %	48.11 %	0.13 %	95.90 %
	87	4964	TOWER HEALTH GRP	18,170	15,458	104.05 %	163.04 %	0.13 %	96.04 %
	88	42544	ACADEMIC HLTH PROFESSIONALS INS	17,697	17,470	59.85 %	95.66 %	0.13 %	96.16 %
	89	12332	PUERTO RICO MED DEFENSE MUT INS CO	17,597	17,438	36.97 %	55.34 %	0.13 %	96.29 %
	90	11585	MOUNTAIN STATES HLTHCARE RECIP RRG	17,229	17,229	123.68 %	148.69 %	0.13 %	96.42 %
	91	91	HARTFORD FIRE & CAS GRP	17,027	14,377	23.62 %	43.95 %	0.12 %	96.54 %
	92	11682	WELLSPAN RRG	16,216	16,216	87.31 %	150.54 %	0.12 %	96.66 %
	93	3494	JAMES RIVER GRP	15,981	15,168	126.99 %	158.28 %	0.12 %	96.78 %
	94	11694	CPP INS CO	15,038	13,916	66.96 %	124.32 %	0.11 %	96.89 %
	95	11688	ST LUKES HLTH NTWRK INS CO RECIP RRG	14,607	12,773	96.66 %	138.89 %	0.11 %	96.99 %
	96	10115	EASTERN DENTISTS INS CO RRG	14,307	14,301	21.18 %	44.76 %	0.10 %	97.10 %
	97	11710	ALLIED PROFESSIONALS INS CO RRG	14,092	13,719	26.67 %	46.38 %	0.10 %	97.20 %
	98	11861	MEDICAL ALLIANCE INS CO	14,084	14,135	20.61 %	30.37 %	0.10 %	97.30 %
	99	4969	TRISURA GRP	13,827	13,331	3.39 %	45.30 %	0.10 %	97.41 %
	100	11692	TECUMSEH HLTH RECIP RRG	13,426	13,426	96.69 %	127.00 %	0.10 %	97.50 %
	101	1127	EMBLEM HLTH GRP	12,921	17,029	4.87 %	18.18 %	0.09 %	97.60 %
	102	16661	FUTURE CARE RRG INC	12,915	12,047	63.44 %	69.34 %	0.09 %	97.69 %
	103	3416	AXIS CAPITAL GRP	12,334	5,248	33.23 %	49.49 %	0.09 %	97.78 %
	104	13582	PIH HLTH INS CO RECIP RRG	11,455	11,455	48.45 %	83.59 %	0.08 %	97.87 %
	105	15866	HPIC RRG	11,370	10,788	35.07 %	50.87 %	0.08 %	97.95 %
	106	12014	GUTHRIE RRG	10,923	10,469	35.56 %	47.55 %	0.08 %	98.03 %
	107	34568	CENTENNIAL CAS CO	10,708	10,270	13.83 %	20.04 %	0.08 %	98.11 %
	108	17484	INDIGO RRG INC	10,192	7,083	29.26 %	51.24 %	0.07 %	98.18 %
	109	11514	PHYSICIANS PROFESSIONAL LIAB RRG	9,887	10,575	44.46 %	56.74 %	0.07 %	98.25 %
	110	15893	DOCTORS PROFESSIONAL LIABITY RRG INC	9,810	9,422	75.84 %	94.07 %	0.07 %	98.32 %
	111	11796	YELLOWSTONE INS EXCH RRG	9,778	9,778	7.16 %	6.88 %	0.07 %	98.40 %
	112	14461	PROFESSIONAL EXCH ASSUR CO RRG	9,529	9,529	26.31 %	37.83 %	0.07 %	98.47 %
	113	10232	AMERICAN ASSOC OF OTHODONTISTS RRG	9,183	9,253	0.64 %	8.73 %	0.07 %	98.53 %
	114	4908	ASCOT INS US GRP	8,237	6,752	49.81 %	59.93 %	0.06 %	98.59 %
	115	536	GUIDEWELL MUT HOLDING GRP	8,140	8,283	16.21 %	19.08 %	0.06 %	98.65 %
	116	15337	INDEPENDENCE HLTH SYSTEM RECIP RRG	7,985	7,985	58.77 %	74.61 %	0.06 %	98.71 %
	117	11683	HEALTHCARE PROVIDERS INS CO	7,914	8,091	2.67 %	4.20 %	0.06 %	98.77 %
	118	11544	CAREGIVERS UNITED LIAB INS CO RRG	7,871	7,761	54.05 %	65.77 %	0.06 %	98.83 %
	119	11668	INSPIRIEN INS CO	7,851	7,966	31.05 %	63.74 %	0.06 %	98.88 %
	120	11798	CONTINUING CARE RRG INC	7,691	7,757	63.82 %	81.22 %	0.06 %	98.94 %
	121	17110	CLEVELAND CLINIC RRG LLC	7,126	7,126	246.28 %	258.93 %	0.05 %	98.99 %
	122	32514	TEXAS HOSPITAL INS EXCH	7,099	6,523	13.50 %	24.66 %	0.05 %	99.04 %
	123	33537	PENNSYLVANIA PROFESSIONAL LIAB JUA	6,679	6,764	142.86 %	189.23 %	0.05 %	99.09 %
	124	16922	LECOM HLTH RRG	6,230	6,115	61.33 %	63.03 %	0.05 %	99.14 %
	125	17368	ORCA RRG INC	6,136	6,103	79.30 %	140.76 %	0.04 %	99.18 %
			INDUSTRY TOTAL	13,703,139	13,506,410	58.83 %	77.05 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	31	BERKSHIRE HATHAWAY GRP	2,178,561	2,235,810	57.13 %	70.57 %	15.91 %	15.91 %
	2	831	DOCTORS CO GRP	1,317,855	1,322,259	44.60 %	66.35 %	9.63 %	25.54 %
	3	218	CNA INS GRP	808,765	787,378	43.50 %	55.27 %	5.91 %	31.44 %
	4	413	MAG MUT INS GRP	677,167	634,244	77.18 %	89.98 %	4.95 %	36.39 %
	5	2698	PROASSURANCE CORP GRP	655,855	670,611	38.67 %	65.12 %	4.79 %	41.18 %
	6	111	LIBERTY MUT GRP	516,582	495,024	68.88 %	75.45 %	3.77 %	44.95 %
	7	10697	MCIC VT A RECIP RRG	452,232	452,232	91.49 %	107.26 %	3.30 %	48.26 %
	8	1154	COVERYS GRP	433,537	455,816	70.24 %	94.33 %	3.17 %	51.42 %
	9	184	CURI HOLDINGS GRP	408,281	406,106	79.01 %	119.83 %	2.98 %	54.40 %
	10	626	CHUBB LTD GRP	262,585	249,845	65.09 %	72.32 %	1.92 %	56.32 %
	11	17491	CRICO A RECIP RRG	227,797	227,797	72.81 %	90.04 %	1.66 %	57.99 %
	12	2358	ISMIE GRP	220,494	223,101	52.93 %	79.00 %	1.61 %	59.60 %
	13	4902	COPIC GRP	214,910	207,862	41.35 %	65.27 %	1.57 %	61.17 %
	14	98	WR BERKLEY CORP GRP	211,771	207,554	57.13 %	65.32 %	1.55 %	62.71 %
	15	11547	MOUNTAIN LAUREL RRG INC	201,121	187,200	96.44 %	122.34 %	1.47 %	64.18 %
	16	4840	PRI GRP	196,037	192,612	49.29 %	84.06 %	1.43 %	65.61 %
	17	158	FAIRFAX FIN GRP	185,902	181,986	40.65 %	54.51 %	1.36 %	66.97 %
	18	464	PHYSICIANS INS A MUT GRP	164,875	155,667	70.48 %	90.46 %	1.20 %	68.18 %
	19	33049	STATE VOLUNTEER MUT INS CO	161,110	158,625	47.20 %	67.73 %	1.18 %	69.35 %
	20	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	137,245	126,854	74.63 %	101.62 %	1.00 %	70.35 %
	21	14163	EMERGENCY CAPITAL MGMT LLC A RRG	124,027	115,121	77.25 %	95.18 %	0.91 %	71.26 %
	22	508	NATIONAL GRP	117,583	114,980	47.87 %	63.05 %	0.86 %	72.12 %
	23	4990	CORE SPECIALTY INS HOLDINGS GRP	116,687	114,245	25.40 %	38.62 %	0.85 %	72.97 %
	24	785	MARKEL GRP	112,750	110,592	49.68 %	56.36 %	0.82 %	73.79 %
	25	1279	ARCH INS GRP	105,628	99,688	56.58 %	65.99 %	0.77 %	74.57 %
	26	2638	NCMIC GRP	94,042	96,708	36.93 %	62.43 %	0.69 %	75.25 %
	27	4878	MICA GRP	92,336	98,258	46.10 %	71.85 %	0.67 %	75.93 %
	28	12	AMERICAN INTL GRP	91,347	84,407	51.64 %	59.49 %	0.67 %	76.59 %
	29	377	MEDICAL INS OF MD GRP	89,845	89,926	34.28 %	58.34 %	0.66 %	77.25 %
	30	26257	THE MUTUAL RRG INC	87,412	87,412	61.22 %	79.61 %	0.64 %	77.89 %
	31	10842	FRANKLIN CAS INS CO RRG	77,513	75,178	65.17 %	91.32 %	0.57 %	78.46 %
	32	361	MUNICH RE GRP	75,822	81,381	100.75 %	114.35 %	0.55 %	79.01 %
	33	4942	BEAZLEY GRP	75,505	29,345	49.50 %	55.14 %	0.55 %	79.56 %
	34	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	75,273	75,565	53.90 %	77.00 %	0.55 %	80.11 %
	35	1324	UPMC HLTH SYSTEM GRP	74,696	74,696	128.75 %	147.58 %	0.55 %	80.66 %
	36	44105	OPHTHALMIC MUT INS CO RRG	72,983	70,098	62.70 %	85.05 %	0.53 %	81.19 %
	37	17635	RISK UNDERWRITERS GRP LLC RRG	70,871	65,904	83.80 %	128.17 %	0.52 %	81.71 %
	38	16851	CLINICIAN ASSUR INC RRG	69,878	68,317	56.11 %	79.04 %	0.51 %	82.22 %
	39	5013	VANTAGE RISK HOLDINGS GRP	68,215	58,869	61.61 %	70.84 %	0.50 %	82.72 %
	40	38920	KINSALE INS CO	68,188	65,361	24.30 %	31.56 %	0.50 %	83.21 %
	41	3219	SOMPO GRP	65,910	63,820	88.42 %	90.89 %	0.48 %	83.69 %
	42	12373	CARING COMMUNITIES RECIP RRG	64,147	63,747	42.17 %	52.75 %	0.47 %	84.16 %
	43	35904	HEALTH CARE IND INC	63,622	63,622	55.82 %	61.90 %	0.46 %	84.63 %
	44	4880	LAMMICO GRP	63,462	62,687	24.55 %	40.35 %	0.46 %	85.09 %
	45	861	HOSPITAL SERV GRP	61,868	63,532	30.12 %	37.40 %	0.45 %	85.54 %
	46	4776	TEXAS MEDICAL LIAB TRUST GRP	61,748	62,269	75.79 %	114.27 %	0.45 %	85.99 %
	47	608	MEDICAL INS EXCH OF CA GRP	61,346	58,473	47.61 %	68.40 %	0.45 %	86.44 %
	48	4770	INTEGRIS GRP	60,516	62,655	48.31 %	70.40 %	0.44 %	86.88 %
	49	36277	MEDICAL MUT INS CO OF ME	59,807	57,073	67.65 %	74.35 %	0.44 %	87.32 %
	50	4734	APOLLO GLOBAL MGMT GRP	59,464	68,561	42.11 %	46.63 %	0.43 %	87.76 %
	51	12907	SOUTHWEST PHYSICIANS RRG INC	55,669	50,177	78.07 %	107.17 %	0.41 %	88.16 %
	52	4962	AU HOLDING CO GRP	53,655	38,216	47.18 %	56.98 %	0.39 %	88.55 %
	53	473	AMERICAN FAMILY INS GRP	52,973	52,467	66.81 %	69.61 %	0.39 %	88.94 %
	54	44504	CALIFORNIA HLTHCARE INS CO INC RRG	49,889	46,285	57.59 %	79.28 %	0.36 %	89.31 %
	55	40975	DENTISTS INS CO	43,904	44,052	37.52 %	67.83 %	0.32 %	89.63 %
	56	12000	GEISINGER INS CORP RRG	43,334	41,378	10.04 %	10.04 %	0.32 %	89.94 %
	57	4715	MS & AD INS GRP	40,612	37,094	41.73 %	45.46 %	0.30 %	90.24 %
	58	796	QBE INS GRP	37,105	30,307	59.07 %	58.23 %	0.27 %	90.51 %
	59	812	HIGHMARK GRP	35,565	35,565	84.92 %	117.10 %	0.26 %	90.77 %
	60	11863	POSITIVE PHYSICIANS INS CO	35,289	34,173	53.07 %	90.98 %	0.26 %	91.03 %
	61	11259	COMMUNITY HOSPITAL RRG	35,195	35,195	86.06 %	81.57 %	0.26 %	91.28 %
	62	775	PHARMACISTS MUT GRP	34,658	32,618	29.33 %	29.75 %	0.25 %	91.54 %
	63	36072	NATIONAL GUARDIAN RRG INC	33,392	33,392	46.82 %	73.96 %	0.24 %	91.78 %
	64	244	CINCINNATI FIN GRP	32,247	32,455	71.33 %	83.27 %	0.24 %	92.02 %
	65	4381	SKYWARD SPECIALTY INS GRP INC GRP	31,185	29,903	45.05 %	56.86 %	0.23 %	92.24 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	10152	THE HLTHCARE UNDERWRITING CO RRG	29,989	29,225	85.91 %	86.72 %	0.22 %	92.46 %
	67	4837	KANSAS MEDICAL MUT GRP	28,162	27,188	45.11 %	65.23 %	0.21 %	92.67 %
	68	10903	AMERICAN EXCESS INS EXCH RRG	27,213	26,719	111.06 %	123.52 %	0.20 %	92.87 %
	69	11992	IU HLTH RRG INC	26,689	26,570	65.70 %	93.67 %	0.19 %	93.06 %
	70	12042	COOPERATIVE OF AMER PHYSICIANS INS C	26,589	25,155	115.42 %	138.20 %	0.19 %	93.26 %
	71	15908	URGENT MD RRG INC	25,889	25,889	72.14 %	79.32 %	0.19 %	93.45 %
	72	11535	CONVENTUS INTER INS EXCH	25,778	26,866	50.96 %	66.85 %	0.19 %	93.63 %
	73	11575	PACE RRG INC	25,156	23,330	53.72 %	62.76 %	0.18 %	93.82 %
	74	14026	SUNLAND RRG INC	25,116	24,261	25.11 %	32.88 %	0.18 %	94.00 %
	75	10080	HEALTH PROVIDERS INS RECIP RRG	24,608	23,928	44.12 %	50.90 %	0.18 %	94.18 %
	76	10339	MEDICAL ASSUR CO OF MS	23,987	23,987	43.15 %	71.08 %	0.18 %	94.36 %
	77	17178	HAMILTON SELECT INS INC	23,247	23,029	38.66 %	47.28 %	0.17 %	94.53 %
	78	12511	SAMARITAN RRG INC	22,930	23,201	61.69 %	73.46 %	0.17 %	94.69 %
	79	11872	KENTUCKIANA MEDICAL RECIP RRG	22,891	22,926	83.62 %	116.41 %	0.17 %	94.86 %
	80	16957	HEALTHCARE PROFESSIONAL LONG TERM CA	22,086	20,597	80.19 %	98.30 %	0.16 %	95.02 %
	81	4953	PRACTICEPROTECTION GRP	21,737	21,592	39.78 %	58.34 %	0.16 %	95.18 %
	82	16383	HEALTHCARE PROFESSIONAL RRG INC	20,785	17,717	58.25 %	85.68 %	0.15 %	95.33 %
	83	11078	SIMED	20,554	20,195	16.00 %	41.37 %	0.15 %	95.48 %
	84	12275	NEW YORK HLTHCARE INS CO INC RRG	19,720	20,322	134.89 %	125.37 %	0.14 %	95.63 %
	85	11278	FIRST MEDICAL INS CO RRG	18,899	18,500	38.40 %	83.04 %	0.14 %	95.77 %
	86	4869	WT HOLDINGS GRP	18,326	17,811	45.43 %	48.11 %	0.13 %	95.90 %
	87	4964	TOWER HEALTH GRP	18,170	15,458	104.05 %	163.04 %	0.13 %	96.03 %
	88	42544	ACADEMIC HLTH PROFESSIONALS INS	17,697	17,470	59.85 %	95.66 %	0.13 %	96.16 %
	89	12332	PUERTO RICO MED DEFENSE MUT INS CO	17,597	17,438	36.97 %	55.34 %	0.13 %	96.29 %
	90	11585	MOUNTAIN STATES HLTHCARE RECIP RRG	17,229	17,229	123.68 %	148.69 %	0.13 %	96.42 %
	91	91	HARTFORD FIRE & CAS GRP	17,027	14,377	23.62 %	43.95 %	0.12 %	96.54 %
	92	11682	WELLSPAN RRG	16,216	16,216	87.31 %	150.54 %	0.12 %	96.66 %
	93	3494	JAMES RIVER GRP	15,981	15,168	126.99 %	158.28 %	0.12 %	96.78 %
	94	11694	CPP INS CO	15,038	13,916	66.96 %	124.32 %	0.11 %	96.88 %
	95	11688	ST LUKES HLTH NTWRK INS CO RECIP RRG	14,607	12,773	96.66 %	138.89 %	0.11 %	96.99 %
	96	10115	EASTERN DENTISTS INS CO RRG	14,307	14,301	21.18 %	44.76 %	0.10 %	97.10 %
	97	11710	ALLIED PROFESSIONALS INS CO RRG	14,092	13,719	26.67 %	46.38 %	0.10 %	97.20 %
	98	11861	MEDICAL ALLIANCE INS CO	14,084	14,135	20.61 %	30.37 %	0.10 %	97.30 %
	99	4969	TRISURA GRP	13,827	13,331	3.39 %	45.30 %	0.10 %	97.40 %
	100	11692	TECUMSEH HLTH RECIP RRG	13,426	13,426	96.69 %	127.00 %	0.10 %	97.50 %
	101	1127	EMBLEM HLTH GRP	12,921	17,029	4.87 %	18.18 %	0.09 %	97.60 %
	102	16661	FUTURE CARE RRG INC	12,915	12,047	63.44 %	69.34 %	0.09 %	97.69 %
	103	3416	AXIS CAPITAL GRP	12,334	5,248	39.82 %	58.79 %	0.09 %	97.78 %
	104	13582	PIH HLTH INS CO RECIP RRG	11,455	11,455	48.45 %	83.59 %	0.08 %	97.86 %
	105	15866	HPIC RRG	11,370	10,788	35.07 %	50.87 %	0.08 %	97.95 %
	106	12014	GUTHRIE RRG	10,923	10,469	35.56 %	47.55 %	0.08 %	98.03 %
	107	34568	CENTENNIAL CAS CO	10,708	10,270	13.83 %	20.04 %	0.08 %	98.10 %
	108	17484	INDIGO RRG INC	10,192	7,083	29.26 %	51.24 %	0.07 %	98.18 %
	109	11514	PHYSICIANS PROFESSIONAL LIAB RRG	9,887	10,575	44.46 %	56.74 %	0.07 %	98.25 %
	110	15893	DOCTORS PROFESSIONAL LIABITY RRG INC	9,810	9,422	75.84 %	94.07 %	0.07 %	98.32 %
	111	11796	YELLOWSTONE INS EXCH RRG	9,778	9,778	7.16 %	6.88 %	0.07 %	98.39 %
	112	14461	PROFESSIONAL EXCH ASSUR CO RRG	9,529	9,529	26.31 %	37.83 %	0.07 %	98.46 %
	113	10232	AMERICAN ASSOC OF OTHODONTISTS RRG	9,183	9,253	0.64 %	8.73 %	0.07 %	98.53 %
	114	4908	ASCOT INS US GRP	8,237	6,752	49.81 %	59.93 %	0.06 %	98.59 %
	115	536	GUIDEWELL MUT HOLDING GRP	8,140	8,283	16.21 %	19.08 %	0.06 %	98.65 %
	116	15337	INDEPENDENCE HLTH SYSTEM RECIP RRG	7,985	7,985	58.77 %	74.61 %	0.06 %	98.71 %
	117	11683	HEALTHCARE PROVIDERS INS CO	7,914	8,091	2.67 %	4.20 %	0.06 %	98.77 %
	118	11544	CAREGIVERS UNITED LIAB INS CO RRG	7,871	7,761	54.05 %	65.77 %	0.06 %	98.82 %
	119	11668	INSPIRIEN INS CO	7,851	7,966	31.05 %	63.74 %	0.06 %	98.88 %
	120	11798	CONTINUING CARE RRG INC	7,691	7,757	63.82 %	81.22 %	0.06 %	98.94 %
	121	17110	CLEVELAND CLINIC RRG LLC	7,126	7,126	246.28 %	258.93 %	0.05 %	98.99 %
	122	32514	TEXAS HOSPITAL INS EXCH	7,099	6,523	13.50 %	24.66 %	0.05 %	99.04 %
	123	33537	PENNSYLVANIA PROFESSIONAL LIAB JUA	6,679	6,764	142.86 %	189.23 %	0.05 %	99.09 %
	124	16922	LECOM HLTH RRG	6,230	6,115	61.33 %	63.03 %	0.05 %	99.14 %
	125	17368	ORCA RRG INC	6,136	6,103	79.30 %	140.76 %	0.04 %	99.18 %
			INDUSTRY TOTAL	13,691,656	13,494,771	58.74 %	76.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	2698	PROASSURANCE CORP GRP	64,772	64,926	63.66 %	104.09 %	28.74 %	28.74 %
	2	413	MAG MUT INS GRP	35,122	33,253	96.51 %	119.91 %	15.58 %	44.32 %
	3	31	BERKSHIRE HATHAWAY GRP	23,537	24,100	46.38 %	65.01 %	10.44 %	54.76 %
	4	111	LIBERTY MUT GRP	21,496	21,357	202.67 %	223.87 %	9.54 %	64.30 %
	5	12907	SOUTHWEST PHYSICIANS RRG INC	14,711	13,466	64.41 %	89.08 %	6.53 %	70.83 %
	6	34568	CENTENNIAL CAS CO	10,645	10,208	13.75 %	20.00 %	4.72 %	75.55 %
	7	218	CNA INS GRP	7,371	7,381	21.97 %	36.99 %	3.27 %	78.82 %
	8	11668	INSPIRIEN INS CO	7,063	7,194	30.16 %	62.57 %	3.13 %	81.95 %
	9	831	DOCTORS CO GRP	5,088	4,988	72.17 %	118.79 %	2.26 %	84.21 %
	10	158	FAIRFAX FIN GRP	3,729	3,455	23.37 %	29.79 %	1.65 %	85.87 %
			STATE TOTAL	225,389	219,551	77.98 %	106.01 %	100.00 %	100.00 %
Alaska	1	608	MEDICAL INS EXCH OF CA GRP	8,976	8,881	112.99 %	133.82 %	31.99 %	31.99 %
	2	2698	PROASSURANCE CORP GRP	2,780	2,883	47.07 %	90.77 %	9.91 %	41.90 %
	3	31	BERKSHIRE HATHAWAY GRP	2,508	2,443	N/A	5.74 %	8.94 %	50.84 %
	4	44504	CALIFORNIA HLTHCARE INS CO INC RRG	2,095	1,858	9.20 %	15.84 %	7.46 %	58.30 %
	5	12	AMERICAN INTL GRP	1,884	1,887	7.15 %	9.01 %	6.71 %	65.02 %
	6	218	CNA INS GRP	1,054	1,106	77.42 %	85.61 %	3.76 %	68.77 %
	7	413	MAG MUT INS GRP	809	735	36.18 %	15.13 %	2.88 %	71.66 %
	8	111	LIBERTY MUT GRP	777	835	179.36 %	197.34 %	2.77 %	74.43 %
	9	4942	BEAZLEY GRP	742	255	50.68 %	54.49 %	2.64 %	77.07 %
	10	464	PHYSICIANS INS A MUT GRP	656	662	N/A	N/A	2.34 %	79.41 %
			STATE TOTAL	28,060	27,046	58.20 %	75.75 %	100.00 %	100.00 %
Arizona	1	4878	MICA GRP	80,810	87,354	31.18 %	53.31 %	28.07 %	28.07 %
	2	31	BERKSHIRE HATHAWAY GRP	38,594	38,835	49.53 %	68.08 %	13.40 %	41.47 %
	3	218	CNA INS GRP	20,231	19,400	30.35 %	42.17 %	7.03 %	48.50 %
	4	14163	EMERGENCY CAPITAL MGMT LLC A RRG	14,513	13,389	52.25 %	64.00 %	5.04 %	53.54 %
	5	2698	PROASSURANCE CORP GRP	11,147	10,632	N/A	N/A	3.87 %	57.41 %
	6	626	CHUBB LTD GRP	10,598	10,549	40.27 %	43.15 %	3.68 %	61.09 %
	7	111	LIBERTY MUT GRP	9,083	8,727	22.07 %	29.34 %	3.15 %	64.25 %
	8	831	DOCTORS CO GRP	8,715	7,191	47.42 %	73.48 %	3.03 %	67.27 %
	9	413	MAG MUT INS GRP	7,353	6,635	37.05 %	32.08 %	2.55 %	69.83 %
	10	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	6,356	6,653	N/A	N/A	2.21 %	72.04 %
			STATE TOTAL	287,917	286,516	29.94 %	42.53 %	100.00 %	100.00 %
Arkansas	1	831	DOCTORS CO GRP	19,356	17,630	45.41 %	75.09 %	20.02 %	20.02 %
	2	33049	STATE VOLUNTEER MUT INS CO	12,467	12,333	40.76 %	81.68 %	12.90 %	32.92 %
	3	4880	LAMMICO GRP	10,707	10,088	71.13 %	103.62 %	11.08 %	43.99 %
	4	184	CURI HOLDINGS GRP	8,391	8,725	40.94 %	79.71 %	8.68 %	52.67 %
	5	31	BERKSHIRE HATHAWAY GRP	8,362	8,649	3.32 %	9.48 %	8.65 %	61.32 %
	6	218	CNA INS GRP	4,574	4,398	N/A	N/A	4.73 %	66.05 %
	7	111	LIBERTY MUT GRP	3,525	2,935	N/A	5.56 %	3.65 %	69.70 %
	8	4902	COPIC GRP	3,291	2,918	148.70 %	162.23 %	3.40 %	73.10 %
	9	98	WR BERKLEY CORP GRP	2,372	2,122	79.77 %	106.21 %	2.45 %	75.56 %
	10	413	MAG MUT INS GRP	2,107	1,990	80.85 %	69.50 %	2.18 %	77.74 %
			STATE TOTAL	96,675	94,328	46.13 %	69.37 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	831	DOCTORS CO GRP	197,923	206,757	42.48 %	69.19 %	16.13 %	16.13 %
	2	31	BERKSHIRE HATHAWAY GRP	111,918	103,305	47.50 %	64.89 %	9.12 %	25.25 %
	3	2698	PROASSURANCE CORP GRP	105,150	104,740	48.08 %	79.59 %	8.57 %	33.82 %
	4	218	CNA INS GRP	92,220	88,232	61.31 %	75.19 %	7.52 %	41.33 %
	5	111	LIBERTY MUT GRP	49,134	41,110	N/A	4.09 %	4.00 %	45.34 %
	6	44504	CALIFORNIA HLTHCARE INS CO INC RRG	44,265	41,464	60.83 %	83.00 %	3.61 %	48.95 %
	7	626	CHUBB LTD GRP	41,711	34,629	4.88 %	12.10 %	3.40 %	52.34 %
	8	98	WR BERKLEY CORP GRP	39,210	37,109	41.77 %	52.66 %	3.20 %	55.54 %
	9	1154	COVERYS GRP	39,206	46,316	74.54 %	100.80 %	3.19 %	58.73 %
	10	158	FAIRFAX FIN GRP	37,377	30,893	34.05 %	50.72 %	3.05 %	61.78 %
			STATE TOTAL	1,227,106	1,156,251	58.90 %	81.12 %	100.00 %	100.00 %
Colorado	1	4902	COPIC GRP	80,372	79,931	16.86 %	32.55 %	39.71 %	39.71 %
	2	31	BERKSHIRE HATHAWAY GRP	27,253	27,553	58.20 %	72.60 %	13.46 %	53.17 %
	3	831	DOCTORS CO GRP	11,756	11,792	36.02 %	55.80 %	5.81 %	58.98 %
	4	218	CNA INS GRP	9,653	9,439	4.81 %	16.82 %	4.77 %	63.75 %
	5	111	LIBERTY MUT GRP	8,915	7,124	226.60 %	239.21 %	4.40 %	68.15 %
	6	5013	VANTAGE RISK HOLDINGS GRP	6,610	5,536	48.21 %	57.96 %	3.27 %	71.42 %
	7	626	CHUBB LTD GRP	5,511	5,866	130.22 %	143.09 %	2.72 %	74.14 %
	8	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	5,402	5,336	53.90 %	77.00 %	2.67 %	76.81 %
	9	1154	COVERYS GRP	3,909	3,779	N/A	N/A	1.93 %	78.74 %
	10	158	FAIRFAX FIN GRP	3,098	6,204	40.62 %	48.34 %	1.53 %	80.27 %
			STATE TOTAL	202,419	203,004	38.38 %	54.24 %	100.00 %	100.00 %
Connecticut	1	10697	MCIC VT A RECIP RRG	130,662	130,662	119.08 %	132.07 %	49.14 %	49.14 %
	2	4770	INTEGRIS GRP	23,433	26,270	22.40 %	33.95 %	8.81 %	57.95 %
	3	1154	COVERYS GRP	18,560	19,798	56.57 %	66.33 %	6.98 %	64.93 %
	4	31	BERKSHIRE HATHAWAY GRP	17,737	18,196	65.99 %	72.52 %	6.67 %	71.60 %
	5	218	CNA INS GRP	16,227	17,086	90.33 %	108.68 %	6.10 %	77.70 %
	6	111	LIBERTY MUT GRP	9,217	8,734	126.35 %	127.88 %	3.47 %	81.17 %
	7	831	DOCTORS CO GRP	4,979	4,598	94.02 %	143.65 %	1.87 %	83.04 %
	8	413	MAG MUT INS GRP	4,735	2,677	156.99 %	179.59 %	1.78 %	84.82 %
	9	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	3,439	3,496	53.90 %	77.00 %	1.29 %	86.11 %
	10	2698	PROASSURANCE CORP GRP	2,989	3,096	5.37 %	N/A	1.12 %	87.24 %
			STATE TOTAL	265,921	268,201	105.03 %	119.44 %	100.00 %	100.00 %
Delaware	1	2698	PROASSURANCE CORP GRP	7,795	8,772	48.22 %	88.80 %	17.34 %	17.34 %
	2	31	BERKSHIRE HATHAWAY GRP	7,496	7,687	N/A	N/A	16.67 %	34.01 %
	3	184	CURI HOLDINGS GRP	5,139	5,715	48.04 %	76.97 %	11.43 %	45.44 %
	4	1154	COVERYS GRP	5,027	5,050	100.64 %	119.30 %	11.18 %	56.62 %
	5	218	CNA INS GRP	4,955	4,925	23.17 %	42.57 %	11.02 %	67.64 %
	6	413	MAG MUT INS GRP	2,337	2,203	47.86 %	53.35 %	5.20 %	72.83 %
	7	831	DOCTORS CO GRP	1,644	1,256	16.03 %	29.60 %	3.66 %	76.49 %
	8	11863	POSITIVE PHYSICIANS INS CO	1,520	1,364	49.52 %	99.96 %	3.38 %	79.87 %
	9	158	FAIRFAX FIN GRP	1,007	919	32.74 %	27.65 %	2.24 %	82.11 %
	10	111	LIBERTY MUT GRP	687	3,269	180.26 %	181.98 %	1.53 %	83.64 %
			STATE TOTAL	44,963	48,227	51.68 %	65.27 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	31	BERKSHIRE HATHAWAY GRP	8,686	8,473	15.34 %	20.94 %	22.70 %	22.70 %
	2	2698	PROASSURANCE CORP GRP	5,722	5,746	27.05 %	32.13 %	14.95 %	37.65 %
	3	10697	MCIC VT A RECIP RRG	3,830	3,830	249.38 %	293.46 %	10.01 %	47.66 %
	4	1154	COVERYS GRP	3,613	2,013	520.04 %	540.49 %	9.44 %	57.10 %
	5	831	DOCTORS CO GRP	3,260	3,291	39.51 %	59.25 %	8.52 %	65.62 %
	6	111	LIBERTY MUT GRP	1,669	1,851	4.87 %	5.05 %	4.36 %	69.98 %
	7	361	MUNICH RE GRP	1,532	1,515	25.03 %	36.10 %	4.00 %	73.99 %
	8	218	CNA INS GRP	1,358	1,299	6.69 %	54.23 %	3.55 %	77.54 %
	9	38920	KINSALE INS CO	691	659	36.87 %	52.32 %	1.81 %	79.34 %
	10	4990	CORE SPECIALTY INS HOLDINGS GRP	689	667	171.73 %	173.85 %	1.80 %	81.14 %
			STATE TOTAL	38,265	36,422	74.24 %	89.32 %	100.00 %	100.00 %
Florida	1	31	BERKSHIRE HATHAWAY GRP	165,299	185,383	58.54 %	69.78 %	15.12 %	15.12 %
	2	831	DOCTORS CO GRP	159,598	165,177	36.43 %	58.78 %	14.60 %	29.73 %
	3	413	MAG MUT INS GRP	91,723	93,514	62.52 %	72.16 %	8.39 %	38.12 %
	4	2698	PROASSURANCE CORP GRP	54,989	56,740	45.44 %	68.02 %	5.03 %	43.15 %
	5	218	CNA INS GRP	53,560	50,231	43.15 %	57.39 %	4.90 %	48.05 %
	6	14163	EMERGENCY CAPITAL MGMT LLC A RRG	44,844	42,916	71.63 %	86.23 %	4.10 %	52.16 %
	7	10152	THE HLTHCARE UNDERWRITING CO RRG	29,989	29,225	86.30 %	86.30 %	2.74 %	54.90 %
	8	111	LIBERTY MUT GRP	28,655	26,864	56.62 %	60.90 %	2.62 %	57.52 %
	9	4770	INTEGRIS GRP	24,875	23,943	24.06 %	50.63 %	2.28 %	59.80 %
	10	35904	HEALTH CARE IND INC	23,176	23,176	45.20 %	48.05 %	2.12 %	61.92 %
			STATE TOTAL	1,092,885	1,098,498	56.55 %	72.30 %	100.00 %	100.00 %
Georgia	1	413	MAG MUT INS GRP	139,282	132,223	110.97 %	130.24 %	27.32 %	27.32 %
	2	31	BERKSHIRE HATHAWAY GRP	72,568	70,371	80.86 %	94.98 %	14.24 %	41.56 %
	3	831	DOCTORS CO GRP	51,842	50,396	41.26 %	65.37 %	10.17 %	51.73 %
	4	184	CURI HOLDINGS GRP	35,568	37,135	129.43 %	171.08 %	6.98 %	58.71 %
	5	33049	STATE VOLUNTEER MUT INS CO	30,102	28,185	71.67 %	89.66 %	5.91 %	64.62 %
	6	218	CNA INS GRP	22,802	21,086	51.63 %	66.70 %	4.47 %	69.09 %
	7	111	LIBERTY MUT GRP	16,087	15,317	93.92 %	99.94 %	3.16 %	72.24 %
	8	2698	PROASSURANCE CORP GRP	10,938	10,867	N/A	2.77 %	2.15 %	74.39 %
	9	626	CHUBB LTD GRP	10,348	9,989	215.80 %	206.75 %	2.03 %	76.42 %
	10	98	WR BERKLEY CORP GRP	7,555	6,996	284.85 %	301.24 %	1.48 %	77.90 %
			STATE TOTAL	509,729	495,797	95.18 %	114.52 %	100.00 %	100.00 %
Hawaii	1	608	MEDICAL INS EXCH OF CA GRP	12,199	12,004	48.65 %	69.30 %	30.05 %	30.05 %
	2	464	PHYSICIANS INS A MUT GRP	5,587	5,545	85.88 %	84.06 %	13.76 %	43.81 %
	3	31	BERKSHIRE HATHAWAY GRP	4,881	4,577	39.76 %	54.63 %	12.02 %	55.83 %
	4	111	LIBERTY MUT GRP	2,794	3,809	56.94 %	57.07 %	6.88 %	62.71 %
	5	831	DOCTORS CO GRP	2,719	2,725	11.47 %	19.13 %	6.70 %	69.41 %
	6	218	CNA INS GRP	1,490	1,454	15.52 %	33.99 %	3.67 %	73.08 %
	7	40975	DENTISTS INS CO	1,341	1,339	38.15 %	68.50 %	3.30 %	76.38 %
	8	158	FAIRFAX FIN GRP	890	877	7.14 %	22.66 %	2.19 %	78.58 %
	9	16851	CLINICIAN ASSUR INC RRG	796	852	93.77 %	115.23 %	1.96 %	80.54 %
	10	98	WR BERKLEY CORP GRP	704	780	42.29 %	62.53 %	1.73 %	82.27 %
			STATE TOTAL	40,598	40,722	46.28 %	57.38 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	608	MEDICAL INS EXCH OF CA GRP	8,566	8,390	48.68 %	69.32 %	17.43 %	17.43 %
	2	31	BERKSHIRE HATHAWAY GRP	5,531	5,491	63.73 %	85.41 %	11.26 %	28.69 %
	3	218	CNA INS GRP	4,495	4,574	36.07 %	48.98 %	9.15 %	37.84 %
	4	464	PHYSICIANS INS A MUT GRP	4,347	4,299	139.39 %	161.34 %	8.85 %	46.68 %
	5	831	DOCTORS CO GRP	3,867	4,135	49.81 %	84.69 %	7.87 %	54.55 %
	6	11585	MOUNTAIN STATES HLTHCARE RECIP RRG	3,260	3,260	233.77 %	267.44 %	6.63 %	61.19 %
	7	2698	PROASSURANCE CORP GRP	2,354	2,239	46.23 %	84.67 %	4.79 %	65.98 %
	8	413	MAG MUT INS GRP	2,237	2,154	109.23 %	146.00 %	4.55 %	70.53 %
	9	111	LIBERTY MUT GRP	2,217	1,743	128.01 %	138.35 %	4.51 %	75.04 %
	10	11796	YELLOWSTONE INS EXCH RRG	1,382	1,382	12.46 %	13.61 %	2.81 %	77.86 %
			STATE TOTAL	49,135	48,393	65.89 %	86.67 %	100.00 %	100.00 %
Illinois	1	2358	ISMIE GRP	182,638	185,311	53.43 %	78.40 %	29.43 %	29.43 %
	2	31	BERKSHIRE HATHAWAY GRP	78,933	81,339	54.73 %	68.71 %	12.72 %	42.15 %
	3	218	CNA INS GRP	37,511	38,063	90.67 %	56.39 %	6.04 %	48.19 %
	4	831	DOCTORS CO GRP	25,798	26,335	33.59 %	52.28 %	4.16 %	52.35 %
	5	413	MAG MUT INS GRP	25,211	20,943	82.18 %	77.61 %	4.06 %	56.41 %
	6	111	LIBERTY MUT GRP	24,735	25,990	163.27 %	169.11 %	3.99 %	60.40 %
	7	2698	PROASSURANCE CORP GRP	23,737	25,429	N/A	N/A	3.83 %	64.23 %
	8	2638	NCMIC GRP	15,858	16,806	30.08 %	50.71 %	2.56 %	66.78 %
	9	11861	MEDICAL ALLIANCE INS CO	14,084	14,135	20.61 %	30.37 %	2.27 %	69.05 %
	10	158	FAIRFAX FIN GRP	13,685	21,492	68.81 %	86.74 %	2.21 %	71.26 %
			STATE TOTAL	620,568	627,404	53.66 %	65.50 %	100.00 %	100.00 %
Indiana	1	31	BERKSHIRE HATHAWAY GRP	44,006	43,568	74.67 %	97.98 %	21.79 %	21.79 %
	2	11992	IU HLTH RRG INC	26,689	26,570	65.70 %	93.67 %	13.21 %	35.00 %
	3	218	CNA INS GRP	24,004	21,482	25.60 %	42.97 %	11.88 %	46.88 %
	4	2698	PROASSURANCE CORP GRP	22,931	22,746	34.83 %	56.62 %	11.35 %	58.24 %
	5	184	CURI HOLDINGS GRP	13,848	13,105	67.53 %	153.07 %	6.86 %	65.09 %
	6	11692	TECUMSEH HLTH RECIP RRG	8,621	8,621	138.44 %	176.59 %	4.27 %	69.36 %
	7	12907	SOUTHWEST PHYSICIANS RRG INC	5,419	4,343	156.27 %	200.59 %	2.68 %	72.04 %
	8	831	DOCTORS CO GRP	5,225	4,889	46.67 %	76.87 %	2.59 %	74.63 %
	9	1154	COVERYS GRP	5,096	4,920	152.03 %	206.77 %	2.52 %	77.15 %
	10	111	LIBERTY MUT GRP	4,863	5,651	35.85 %	46.49 %	2.41 %	79.56 %
			STATE TOTAL	201,986	195,883	59.43 %	89.10 %	100.00 %	100.00 %
Iowa	1	4902	COPIC GRP	24,511	23,889	65.84 %	96.39 %	24.46 %	24.46 %
	2	111	LIBERTY MUT GRP	19,839	19,839	46.50 %	50.89 %	19.80 %	44.26 %
	3	184	CURI HOLDINGS GRP	16,314	15,927	64.58 %	123.82 %	16.28 %	60.54 %
	4	31	BERKSHIRE HATHAWAY GRP	8,251	8,329	65.27 %	75.87 %	8.23 %	68.77 %
	5	413	MAG MUT INS GRP	2,939	3,154	262.79 %	268.03 %	2.93 %	71.71 %
	6	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	2,935	2,811	53.90 %	77.00 %	2.93 %	74.64 %
	7	218	CNA INS GRP	2,589	2,813	N/A	N/A	2.58 %	77.22 %
	8	2698	PROASSURANCE CORP GRP	1,952	1,920	N/A	N/A	1.95 %	79.17 %
	9	2638	NCMIC GRP	1,939	1,999	N/A	6.55 %	1.94 %	81.10 %
	10	361	MUNICH RE GRP	1,521	1,518	78.11 %	104.92 %	1.52 %	82.62 %
			STATE TOTAL	100,204	99,385	48.78 %	67.86 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	4837	KANSAS MEDICAL MUT GRP	27,878	26,871	43.58 %	63.51 %	23.13 %	23.13 %
	2	31	BERKSHIRE HATHAWAY GRP	17,240	17,057	51.21 %	65.99 %	14.30 %	37.43 %
	3	184	CURI HOLDINGS GRP	15,120	15,745	33.06 %	81.34 %	12.54 %	49.97 %
	4	35904	HEALTH CARE IND INC	7,351	7,351	39.65 %	66.14 %	6.10 %	56.07 %
	5	218	CNA INS GRP	6,188	5,449	20.65 %	31.71 %	5.13 %	61.20 %
	6	111	LIBERTY MUT GRP	5,942	6,166	100.22 %	106.11 %	4.93 %	66.13 %
	7	2698	PROASSURANCE CORP GRP	5,706	7,394	60.17 %	86.80 %	4.73 %	70.86 %
	8	831	DOCTORS CO GRP	3,668	3,539	29.67 %	47.86 %	3.04 %	73.91 %
	9	413	MAG MUT INS GRP	2,787	1,168	37.95 %	57.23 %	2.31 %	76.22 %
	10	626	CHUBB LTD GRP	2,706	2,668	232.81 %	346.74 %	2.24 %	78.46 %
			STATE TOTAL	120,550	117,421	51.13 %	75.17 %	100.00 %	100.00 %
Kentucky	1	31	BERKSHIRE HATHAWAY GRP	42,294	45,318	66.23 %	81.53 %	24.38 %	24.38 %
	2	11872	KENTUCKIANA MEDICAL RECIP RRG	22,834	22,869	83.80 %	116.64 %	13.16 %	37.54 %
	3	2698	PROASSURANCE CORP GRP	13,179	14,974	87.11 %	116.77 %	7.60 %	45.14 %
	4	413	MAG MUT INS GRP	12,796	11,051	5.57 %	N/A	7.38 %	52.51 %
	5	33049	STATE VOLUNTEER MUT INS CO	11,651	11,481	69.35 %	104.93 %	6.72 %	59.23 %
	6	111	LIBERTY MUT GRP	8,957	8,665	42.86 %	46.07 %	5.16 %	64.39 %
	7	218	CNA INS GRP	8,123	8,121	32.15 %	44.94 %	4.68 %	69.07 %
	8	626	CHUBB LTD GRP	4,665	4,393	34.70 %	33.11 %	2.69 %	71.76 %
	9	98	WR BERKLEY CORP GRP	4,177	3,975	35.13 %	42.40 %	2.41 %	74.17 %
	10	11692	TECUMSEH HLTH RECIP RRG	3,011	3,011	14.59 %	19.60 %	1.74 %	75.90 %
			STATE TOTAL	173,490	173,013	63.40 %	76.07 %	100.00 %	100.00 %
Louisiana	1	4880	LAMMICO GRP	49,493	49,460	11.59 %	23.56 %	40.69 %	40.69 %
	2	31	BERKSHIRE HATHAWAY GRP	16,762	15,442	N/A	N/A	13.78 %	54.47 %
	3	218	CNA INS GRP	6,096	6,189	15.42 %	22.11 %	5.01 %	59.49 %
	4	111	LIBERTY MUT GRP	4,794	4,924	97.73 %	127.94 %	3.94 %	63.43 %
	5	1154	COVERYS GRP	4,764	3,960	75.48 %	123.99 %	3.92 %	67.34 %
	6	36072	NATIONAL GUARDIAN RRG INC	3,862	3,862	34.09 %	90.03 %	3.18 %	70.52 %
	7	98	WR BERKLEY CORP GRP	3,435	3,307	112.82 %	125.86 %	2.82 %	73.34 %
	8	508	NATIONAL GRP	2,598	2,505	13.03 %	32.16 %	2.14 %	75.48 %
	9	2698	PROASSURANCE CORP GRP	2,569	2,561	29.10 %	63.95 %	2.11 %	77.59 %
	10	12	AMERICAN INTL GRP	2,420	2,511	N/A	N/A	1.99 %	79.58 %
			STATE TOTAL	121,626	119,182	16.39 %	31.19 %	100.00 %	100.00 %
Maine	1	36277	MEDICAL MUT INS CO OF ME	43,712	41,272	76.40 %	80.47 %	66.10 %	66.10 %
	2	31	BERKSHIRE HATHAWAY GRP	5,311	3,977	3.52 %	N/A	8.03 %	74.13 %
	3	2698	PROASSURANCE CORP GRP	2,272	2,280	1.15 %	4.82 %	3.44 %	77.56 %
	4	218	CNA INS GRP	2,038	1,963	16.27 %	27.83 %	3.08 %	80.65 %
	5	831	DOCTORS CO GRP	1,763	2,021	33.94 %	57.36 %	2.67 %	83.31 %
	6	413	MAG MUT INS GRP	1,742	996	68.14 %	69.31 %	2.63 %	85.95 %
	7	1154	COVERYS GRP	1,232	1,091	101.93 %	131.69 %	1.86 %	87.81 %
	8	111	LIBERTY MUT GRP	1,084	1,034	79.66 %	84.51 %	1.64 %	89.45 %
	9	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	998	869	19.35 %	25.43 %	1.51 %	90.96 %
	10	626	CHUBB LTD GRP	788	1,409	21.67 %	28.58 %	1.19 %	92.15 %
			STATE TOTAL	66,132	61,583	63.07 %	68.76 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	10697	MCIC VT A RECIP RRG	90,920	90,920	42.77 %	51.62 %	27.02 %	27.02 %
	2	377	MEDICAL INS OF MD GRP	73,257	74,015	28.08 %	50.32 %	21.77 %	48.79 %
	3	31	BERKSHIRE HATHAWAY GRP	30,511	32,281	74.70 %	85.51 %	9.07 %	57.85 %
	4	831	DOCTORS CO GRP	19,384	20,219	22.62 %	37.84 %	5.76 %	63.61 %
	5	111	LIBERTY MUT GRP	14,400	13,498	55.91 %	58.90 %	4.28 %	67.89 %
	6	2698	PROASSURANCE CORP GRP	14,080	14,268	68.31 %	65.97 %	4.18 %	72.08 %
	7	218	CNA INS GRP	11,220	11,128	4.13 %	16.27 %	3.33 %	75.41 %
	8	16851	CLINICIAN ASSUR INC RRG	9,286	9,552	38.07 %	65.73 %	2.76 %	78.17 %
	9	1154	COVERYS GRP	6,422	6,163	183.61 %	218.22 %	1.91 %	80.08 %
	10	413	MAG MUT INS GRP	6,056	6,158	62.42 %	79.05 %	1.80 %	81.88 %
			STATE TOTAL	336,528	337,858	42.41 %	56.57 %	100.00 %	100.00 %
Massachusetts	1	17491	CRICO A RECIP RRG	218,228	218,228	67.16 %	83.69 %	48.78 %	48.78 %
	2	1154	COVERYS GRP	63,239	66,759	28.93 %	48.66 %	14.13 %	62.91 %
	3	31	BERKSHIRE HATHAWAY GRP	28,981	29,895	33.90 %	33.94 %	6.48 %	69.39 %
	4	831	DOCTORS CO GRP	18,795	17,103	30.71 %	51.78 %	4.20 %	73.59 %
	5	111	LIBERTY MUT GRP	18,751	17,376	70.34 %	74.93 %	4.19 %	77.78 %
	6	218	CNA INS GRP	17,360	17,276	3.01 %	10.27 %	3.88 %	81.66 %
	7	413	MAG MUT INS GRP	10,408	10,272	15.20 %	24.78 %	2.33 %	83.98 %
	8	4770	INTEGRIS GRP	6,097	6,271	115.61 %	154.63 %	1.36 %	85.35 %
	9	626	CHUBB LTD GRP	5,335	5,592	98.79 %	128.50 %	1.19 %	86.54 %
	10	10115	EASTERN DENTISTS INS CO RRG	5,255	5,230	20.61 %	40.90 %	1.17 %	87.71 %
			STATE TOTAL	447,414	444,084	48.71 %	65.99 %	100.00 %	100.00 %
Michigan	1	831	DOCTORS CO GRP	46,637	46,730	37.78 %	61.45 %	17.57 %	17.57 %
	2	31	BERKSHIRE HATHAWAY GRP	32,932	31,882	68.12 %	85.03 %	12.41 %	29.98 %
	3	184	CURI HOLDINGS GRP	26,852	27,522	39.22 %	69.96 %	10.12 %	40.10 %
	4	218	CNA INS GRP	21,682	21,292	45.57 %	62.15 %	8.17 %	48.27 %
	5	2698	PROASSURANCE CORP GRP	20,928	24,385	109.78 %	151.98 %	7.89 %	56.16 %
	6	1154	COVERYS GRP	19,050	21,959	30.54 %	52.27 %	7.18 %	63.33 %
	7	2358	ISMIE GRP	12,005	11,717	23.42 %	52.14 %	4.52 %	67.86 %
	8	111	LIBERTY MUT GRP	10,306	9,861	N/A	N/A	3.88 %	71.74 %
	9	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	6,866	6,831	53.90 %	77.00 %	2.59 %	74.33 %
	10	4734	APOLLO GLOBAL MGMT GRP	5,263	4,482	47.40 %	55.83 %	1.98 %	76.31 %
			STATE TOTAL	265,388	267,864	40.79 %	62.75 %	100.00 %	100.00 %
Minnesota	1	184	CURI HOLDINGS GRP	28,503	29,162	101.62 %	126.36 %	23.56 %	23.56 %
	2	4902	COPIC GRP	17,700	16,575	57.96 %	71.42 %	14.63 %	38.18 %
	3	31	BERKSHIRE HATHAWAY GRP	13,891	13,425	107.02 %	117.78 %	11.48 %	49.66 %
	4	218	CNA INS GRP	8,626	8,657	43.27 %	56.75 %	7.13 %	56.79 %
	5	111	LIBERTY MUT GRP	8,120	7,398	149.88 %	150.13 %	6.71 %	63.50 %
	6	1279	ARCH INS GRP	4,225	4,260	31.36 %	34.31 %	3.49 %	66.99 %
	7	10903	AMERICAN EXCESS INS EXCH RRG	3,420	3,358	32.37 %	40.66 %	2.83 %	69.82 %
	8	626	CHUBB LTD GRP	3,311	3,826	90.19 %	99.28 %	2.74 %	72.56 %
	9	1154	COVERYS GRP	2,890	2,881	N/A	N/A	2.39 %	74.95 %
	10	3219	SOMPO GRP	2,881	2,774	N/A	N/A	2.38 %	77.33 %
			STATE TOTAL	121,000	119,166	68.08 %	79.25 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	10339	MEDICAL ASSUR CO OF MS	23,987	23,987	43.15 %	71.08 %	25.23 %	25.23 %
	2	31	BERKSHIRE HATHAWAY GRP	8,484	7,131	48.20 %	59.43 %	8.92 %	34.16 %
	3	11683	HEALTHCARE PROVIDERS INS CO	7,914	8,087	2.67 %	4.22 %	8.32 %	42.48 %
	4	11544	CAREGIVERS UNITED LIAB INS CO RRG	7,871	7,761	54.05 %	65.77 %	8.28 %	50.76 %
	5	12907	SOUTHWEST PHYSICIANS RRG INC	7,232	6,813	57.23 %	90.02 %	7.61 %	58.37 %
	6	413	MAG MUT INS GRP	5,166	4,059	29.53 %	54.87 %	5.43 %	63.81 %
	7	218	CNA INS GRP	4,750	4,653	17.36 %	29.70 %	5.00 %	68.80 %
	8	626	CHUBB LTD GRP	3,065	2,272	16.95 %	18.73 %	3.22 %	72.03 %
	9	33049	STATE VOLUNTEER MUT INS CO	2,400	2,419	39.68 %	77.22 %	2.52 %	74.55 %
	10	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	2,344	2,302	104.33 %	177.69 %	2.47 %	77.02 %
			STATE TOTAL	95,060	91,902	41.71 %	63.10 %	100.00 %	100.00 %
Missouri	1	861	HOSPITAL SERV GRP	57,758	59,602	28.26 %	34.74 %	27.34 %	27.34 %
	2	31	BERKSHIRE HATHAWAY GRP	34,938	35,912	74.80 %	100.81 %	16.54 %	43.87 %
	3	2698	PROASSURANCE CORP GRP	15,068	15,787	N/A	N/A	7.13 %	51.01 %
	4	218	CNA INS GRP	9,911	9,392	35.17 %	49.10 %	4.69 %	55.70 %
	5	831	DOCTORS CO GRP	8,950	8,502	38.71 %	63.26 %	4.24 %	59.93 %
	6	111	LIBERTY MUT GRP	8,174	6,899	N/A	N/A	3.87 %	63.80 %
	7	184	CURI HOLDINGS GRP	6,272	6,645	69.31 %	95.21 %	2.97 %	66.77 %
	8	13073	KEYSTONE MUT INS CO	5,016	4,792	42.53 %	61.06 %	2.37 %	69.14 %
	9	413	MAG MUT INS GRP	4,141	3,605	78.59 %	94.93 %	1.96 %	71.10 %
	10	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	3,606	3,090	249.17 %	270.06 %	1.71 %	72.81 %
			STATE TOTAL	211,280	214,284	12.33 %	26.49 %	100.00 %	100.00 %
Montana	1	11585	MOUNTAIN STATES HLTHCARE RECIP RRG	6,579	6,579	87.10 %	109.14 %	14.11 %	14.11 %
	2	31	BERKSHIRE HATHAWAY GRP	5,440	6,228	N/A	N/A	11.67 %	25.78 %
	3	831	DOCTORS CO GRP	5,396	5,421	82.88 %	141.51 %	11.57 %	37.35 %
	4	11796	YELLOWSTONE INS EXCH RRG	5,196	5,196	9.38 %	9.68 %	11.14 %	48.49 %
	5	4902	COPIC GRP	3,722	3,664	24.75 %	59.48 %	7.98 %	56.48 %
	6	158	FAIRFAX FIN GRP	2,708	1,853	13.21 %	21.44 %	5.81 %	62.29 %
	7	184	CURI HOLDINGS GRP	2,429	2,576	288.94 %	198.22 %	5.21 %	67.49 %
	8	218	CNA INS GRP	2,028	1,962	17.59 %	29.27 %	4.35 %	71.84 %
	9	98	WR BERKLEY CORP GRP	1,925	1,920	15.88 %	19.42 %	4.13 %	75.97 %
	10	413	MAG MUT INS GRP	1,762	1,309	58.67 %	65.90 %	3.78 %	79.75 %
			STATE TOTAL	46,627	46,902	45.95 %	55.99 %	100.00 %	100.00 %
Nebraska	1	831	DOCTORS CO GRP	19,441	18,621	20.61 %	34.17 %	22.89 %	22.89 %
	2	4902	COPIC GRP	16,377	16,362	43.71 %	72.45 %	19.28 %	42.17 %
	3	184	CURI HOLDINGS GRP	14,584	14,183	42.11 %	82.27 %	17.17 %	59.34 %
	4	31	BERKSHIRE HATHAWAY GRP	6,118	5,530	N/A	N/A	7.20 %	66.54 %
	5	111	LIBERTY MUT GRP	5,046	4,412	34.63 %	37.75 %	5.94 %	72.48 %
	6	1154	COVERYS GRP	4,956	5,046	2.99 %	8.77 %	5.83 %	78.31 %
	7	12	AMERICAN INTL GRP	3,060	2,882	N/A	N/A	3.60 %	81.92 %
	8	218	CNA INS GRP	2,466	2,432	57.51 %	70.73 %	2.90 %	84.82 %
	9	2698	PROASSURANCE CORP GRP	1,461	1,440	N/A	N/A	1.72 %	86.54 %
	10	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	1,371	1,306	53.90 %	77.00 %	1.61 %	88.15 %
			STATE TOTAL	84,944	82,050	22.63 %	38.85 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	2698	PROASSURANCE CORP GRP	28,873	28,893	29.26 %	54.00 %	23.48 %	23.48 %
	2	31	BERKSHIRE HATHAWAY GRP	18,229	18,485	27.68 %	41.73 %	14.82 %	38.30 %
	3	413	MAG MUT INS GRP	7,908	7,341	69.25 %	86.63 %	6.43 %	44.73 %
	4	14163	EMERGENCY CAPITAL MGMT LLC A RRG	6,614	6,095	74.57 %	91.93 %	5.38 %	50.11 %
	5	4902	COPIC GRP	5,392	5,244	132.49 %	161.12 %	4.38 %	54.49 %
	6	218	CNA INS GRP	5,246	5,069	60.02 %	74.30 %	4.27 %	58.76 %
	7	11260	NEVADA MUT INS CO INC	4,788	4,888	141.32 %	175.43 %	3.89 %	62.65 %
	8	1154	COVERYS GRP	4,142	4,084	155.38 %	176.98 %	3.37 %	66.02 %
	9	158	FAIRFAX FIN GRP	3,477	3,283	N/A	N/A	2.83 %	68.84 %
	10	98	WR BERKLEY CORP GRP	3,111	2,796	N/A	11.56 %	2.53 %	71.37 %
			STATE TOTAL	122,987	120,221	48.73 %	68.34 %	100.00 %	100.00 %
New Hampshire	1	2698	PROASSURANCE CORP GRP	11,807	11,955	84.79 %	121.18 %	17.65 %	17.65 %
	2	31	BERKSHIRE HATHAWAY GRP	7,042	7,344	N/A	N/A	10.53 %	28.18 %
	3	17491	CRICO A RECIP RRG	7,023	7,023	55.89 %	64.39 %	10.50 %	38.68 %
	4	831	DOCTORS CO GRP	6,665	3,098	32.36 %	54.08 %	9.96 %	48.64 %
	5	626	CHUBB LTD GRP	4,681	3,710	107.28 %	114.75 %	7.00 %	55.64 %
	6	36277	MEDICAL MUT INS CO OF ME	4,121	4,186	N/A	N/A	6.16 %	61.80 %
	7	413	MAG MUT INS GRP	3,872	4,842	83.59 %	118.84 %	5.79 %	67.59 %
	8	1154	COVERYS GRP	2,831	3,072	275.96 %	302.96 %	4.23 %	71.82 %
	9	464	PHYSICIANS INS A MUT GRP	2,775	1,621	33.21 %	53.50 %	4.15 %	75.97 %
	10	218	CNA INS GRP	2,657	3,245	21.83 %	35.39 %	3.97 %	79.94 %
			STATE TOTAL	66,892	60,932	43.52 %	55.48 %	100.00 %	100.00 %
New Jersey	1	31	BERKSHIRE HATHAWAY GRP	201,184	214,833	60.65 %	74.89 %	33.33 %	33.33 %
	2	413	MAG MUT INS GRP	60,313	60,454	N/A	N/A	9.99 %	43.33 %
	3	1154	COVERYS GRP	35,979	35,579	285.43 %	344.15 %	5.96 %	49.29 %
	4	184	CURI HOLDINGS GRP	34,349	30,521	98.55 %	149.97 %	5.69 %	54.98 %
	5	218	CNA INS GRP	32,116	28,281	5.46 %	20.23 %	5.32 %	60.30 %
	6	11535	CONVENTUS INTER INS EXCH	25,778	26,866	50.96 %	66.85 %	4.27 %	64.57 %
	7	831	DOCTORS CO GRP	23,492	23,031	42.25 %	70.10 %	3.89 %	68.46 %
	8	626	CHUBB LTD GRP	22,520	20,487	141.23 %	151.63 %	3.73 %	72.19 %
	9	111	LIBERTY MUT GRP	19,837	16,198	21.32 %	24.59 %	3.29 %	75.48 %
	10	2698	PROASSURANCE CORP GRP	16,441	16,979	87.51 %	109.15 %	2.72 %	78.20 %
			STATE TOTAL	603,557	596,575	70.24 %	91.54 %	100.00 %	100.00 %
New Mexico	1	31	BERKSHIRE HATHAWAY GRP	18,576	19,272	62.49 %	90.68 %	19.21 %	19.21 %
	2	831	DOCTORS CO GRP	16,534	16,520	45.30 %	72.62 %	17.10 %	36.31 %
	3	1154	COVERYS GRP	15,895	15,861	140.22 %	160.23 %	16.44 %	52.74 %
	4	10903	AMERICAN EXCESS INS EXCH RRG	5,706	5,362	282.71 %	287.12 %	5.90 %	58.64 %
	5	218	CNA INS GRP	5,682	5,616	65.14 %	80.64 %	5.88 %	64.52 %
	6	413	MAG MUT INS GRP	5,521	5,634	131.64 %	146.48 %	5.71 %	70.23 %
	7	2698	PROASSURANCE CORP GRP	3,493	3,472	162.98 %	229.53 %	3.61 %	73.84 %
	8	464	PHYSICIANS INS A MUT GRP	3,171	4,625	46.42 %	69.72 %	3.28 %	77.12 %
	9	12	AMERICAN INTL GRP	2,995	2,726	42.99 %	48.16 %	3.10 %	80.22 %
	10	98	WR BERKLEY CORP GRP	1,928	1,820	99.74 %	117.06 %	1.99 %	82.21 %
			STATE TOTAL	96,706	97,280	117.56 %	143.50 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	31	BERKSHIRE HATHAWAY GRP	459,336	478,077	61.18 %	74.98 %	25.65 %	25.65 %
	2	831	DOCTORS CO GRP	368,621	367,965	56.07 %	71.29 %	20.59 %	46.24 %
	3	10697	MCIC VT A RECIP RRG	217,440	217,440	89.60 %	109.82 %	12.14 %	58.39 %
	4	4840	PRI GRP	185,606	183,448	50.15 %	85.69 %	10.37 %	68.75 %
	5	218	CNA INS GRP	84,892	84,914	60.90 %	75.96 %	4.74 %	73.49 %
	6	1154	COVERYS GRP	43,151	42,416	43.51 %	41.20 %	2.41 %	75.90 %
	7	111	LIBERTY MUT GRP	40,353	37,693	52.26 %	55.98 %	2.25 %	78.16 %
	8	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	37,538	37,272	226.40 %	326.36 %	2.10 %	80.26 %
	9	15908	URGENT MD RRG INC	25,886	25,886	72.15 %	79.33 %	1.45 %	81.70 %
	10	626	CHUBB LTD GRP	20,456	22,188	31.35 %	33.49 %	1.14 %	82.84 %
			STATE TOTAL	1,790,464	1,795,610	64.65 %	82.87 %	100.00 %	100.00 %
North Carolina	1	184	CURI HOLDINGS GRP	50,161	51,189	23.71 %	58.55 %	23.25 %	23.25 %
	2	413	MAG MUT INS GRP	41,251	41,143	70.21 %	67.03 %	19.12 %	42.37 %
	3	31	BERKSHIRE HATHAWAY GRP	25,225	27,986	67.12 %	78.08 %	11.69 %	54.07 %
	4	218	CNA INS GRP	15,071	14,532	23.69 %	34.61 %	6.99 %	61.05 %
	5	831	DOCTORS CO GRP	10,447	12,284	42.00 %	64.35 %	4.84 %	65.90 %
	6	111	LIBERTY MUT GRP	7,765	7,563	137.01 %	143.16 %	3.60 %	69.50 %
	7	2698	PROASSURANCE CORP GRP	7,673	4,881	N/A	N/A	3.56 %	73.05 %
	8	626	CHUBB LTD GRP	5,131	5,184	14.92 %	27.10 %	2.38 %	75.43 %
	9	1154	COVERYS GRP	4,722	5,754	289.53 %	300.55 %	2.19 %	77.62 %
	10	1279	ARCH INS GRP	4,330	3,202	37.05 %	43.08 %	2.01 %	79.63 %
			STATE TOTAL	215,727	215,680	58.46 %	73.34 %	100.00 %	100.00 %
North Dakota	1	4902	COPIC GRP	5,055	5,028	49.92 %	71.85 %	40.24 %	40.24 %
	2	218	CNA INS GRP	1,328	1,329	52.89 %	66.33 %	10.57 %	50.81 %
	3	31	BERKSHIRE HATHAWAY GRP	1,256	1,202	N/A	N/A	10.00 %	60.81 %
	4	184	CURI HOLDINGS GRP	928	728	35.65 %	82.97 %	7.39 %	68.19 %
	5	796	QBE INS GRP	524	467	64.77 %	64.35 %	4.17 %	72.36 %
	6	2638	NCMIC GRP	354	365	104.21 %	109.67 %	2.82 %	75.18 %
	7	413	MAG MUT INS GRP	305	270	28.78 %	37.85 %	2.43 %	77.61 %
	8	831	DOCTORS CO GRP	256	218	6.89 %	10.86 %	2.04 %	79.65 %
	9	626	CHUBB LTD GRP	245	340	180.31 %	181.93 %	1.95 %	81.60 %
	10	12	AMERICAN INTL GRP	243	107	216.05 %	236.97 %	1.94 %	83.53 %
			STATE TOTAL	12,562	12,277	N/A	12.32 %	100.00 %	100.00 %
Ohio	1	31	BERKSHIRE HATHAWAY GRP	66,568	68,617	43.11 %	52.82 %	22.21 %	22.21 %
	2	218	CNA INS GRP	35,156	33,700	75.16 %	89.61 %	11.73 %	33.93 %
	3	831	DOCTORS CO GRP	34,356	34,573	35.85 %	60.99 %	11.46 %	45.39 %
	4	2698	PROASSURANCE CORP GRP	27,364	27,796	47.10 %	83.04 %	9.13 %	54.52 %
	5	1154	COVERYS GRP	15,886	16,540	N/A	N/A	5.30 %	59.82 %
	6	111	LIBERTY MUT GRP	12,522	14,459	71.55 %	77.88 %	4.18 %	64.00 %
	7	626	CHUBB LTD GRP	10,852	11,191	67.23 %	76.30 %	3.62 %	67.62 %
	8	16851	CLINICIAN ASSUR INC RRG	9,755	8,514	60.04 %	83.81 %	3.25 %	70.87 %
	9	98	WR BERKLEY CORP GRP	5,708	5,544	85.20 %	90.47 %	1.90 %	72.78 %
	10	244	CINCINNATI FIN GRP	5,361	5,312	75.12 %	76.94 %	1.79 %	74.57 %
			STATE TOTAL	299,770	297,900	42.47 %	58.41 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	31	BERKSHIRE HATHAWAY GRP	50,594	49,881	49.89 %	69.74 %	38.20 %	38.20 %
	2	218	CNA INS GRP	15,933	16,726	157.87 %	175.53 %	12.03 %	50.23 %
	3	4902	COPIC GRP	7,830	6,942	189.30 %	264.12 %	5.91 %	56.14 %
	4	831	DOCTORS CO GRP	5,947	5,056	42.15 %	73.90 %	4.49 %	60.63 %
	5	2698	PROASSURANCE CORP GRP	4,680	4,868	25.47 %	N/A	3.53 %	64.17 %
	6	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	4,460	3,583	77.64 %	117.45 %	3.37 %	67.53 %
	7	413	MAG MUT INS GRP	3,637	2,993	43.62 %	104.46 %	2.75 %	70.28 %
	8	111	LIBERTY MUT GRP	2,730	3,311	95.72 %	95.92 %	2.06 %	72.34 %
	9	158	FAIRFAX FIN GRP	2,593	2,324	95.07 %	141.13 %	1.96 %	74.30 %
	10	17635	RISK UNDERWRITERS GRP LLC RRG	2,172	1,873	80.45 %	124.96 %	1.64 %	75.94 %
			STATE TOTAL	132,444	129,457	86.75 %	111.84 %	100.00 %	100.00 %
Oregon	1	831	DOCTORS CO GRP	22,684	23,734	42.28 %	69.21 %	16.65 %	16.65 %
	2	464	PHYSICIANS INS A MUT GRP	21,335	18,998	79.54 %	75.52 %	15.66 %	32.32 %
	3	31	BERKSHIRE HATHAWAY GRP	15,493	15,725	91.96 %	97.51 %	11.37 %	43.69 %
	4	218	CNA INS GRP	15,400	15,402	N/A	0.95 %	11.31 %	55.00 %
	5	413	MAG MUT INS GRP	8,307	7,680	48.51 %	60.45 %	6.10 %	61.10 %
	6	184	CURI HOLDINGS GRP	6,434	5,738	249.24 %	304.95 %	4.72 %	65.82 %
	7	111	LIBERTY MUT GRP	5,472	5,168	N/A	N/A	4.02 %	69.84 %
	8	98	WR BERKLEY CORP GRP	4,114	3,565	19.35 %	31.09 %	3.02 %	72.86 %
	9	1154	COVERYS GRP	3,654	4,184	124.89 %	148.15 %	2.68 %	75.54 %
	10	2698	PROASSURANCE CORP GRP	3,204	4,411	41.85 %	7.14 %	2.35 %	77.89 %
			STATE TOTAL	136,211	133,831	63.75 %	77.52 %	100.00 %	100.00 %
Pennsylvania	1	11547	MOUNTAIN LAUREL RRG INC	194,902	181,632	92.73 %	117.52 %	18.97 %	18.97 %
	2	31	BERKSHIRE HATHAWAY GRP	103,624	107,513	72.31 %	86.01 %	10.09 %	29.06 %
	3	10842	FRANKLIN CAS INS CO RRG	73,738	71,489	64.14 %	89.89 %	7.18 %	36.24 %
	4	1324	UPMC HLTH SYSTEM GRP	72,888	72,888	129.81 %	148.60 %	7.10 %	43.33 %
	5	12000	GEISINGER INS CORP RRG	43,334	41,378	10.04 %	10.04 %	4.22 %	47.55 %
	6	831	DOCTORS CO GRP	36,680	35,047	41.47 %	68.87 %	3.57 %	51.12 %
	7	812	HIGHMARK GRP	35,496	35,495	85.09 %	117.33 %	3.46 %	54.58 %
	8	218	CNA INS GRP	34,950	34,234	68.18 %	82.58 %	3.40 %	57.98 %
	9	111	LIBERTY MUT GRP	34,273	29,929	93.54 %	98.55 %	3.34 %	61.32 %
	10	2698	PROASSURANCE CORP GRP	34,086	35,401	58.11 %	119.46 %	3.32 %	64.64 %
			STATE TOTAL	1,027,260	996,235	78.10 %	102.44 %	100.00 %	100.00 %
Rhode Island	1	1154	COVERYS GRP	12,546	11,974	66.74 %	84.13 %	27.18 %	27.18 %
	2	31	BERKSHIRE HATHAWAY GRP	5,356	4,958	67.98 %	82.63 %	11.60 %	38.79 %
	3	413	MAG MUT INS GRP	4,042	2,564	109.90 %	129.72 %	8.76 %	47.54 %
	4	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	2,850	2,787	53.90 %	77.00 %	6.17 %	53.72 %
	5	13101	MEDICAL MALPRACTICE JOINT UNDERWRITI	2,612	2,629	113.45 %	138.70 %	5.66 %	59.38 %
	6	473	AMERICAN FAMILY INS GRP	1,970	2,102	17.72 %	23.12 %	4.27 %	63.64 %
	7	218	CNA INS GRP	1,778	1,744	53.04 %	69.25 %	3.85 %	67.50 %
	8	831	DOCTORS CO GRP	1,549	1,539	46.08 %	75.33 %	3.36 %	70.85 %
	9	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	1,434	1,290	151.27 %	194.68 %	3.11 %	73.96 %
	10	626	CHUBB LTD GRP	1,405	1,556	21.60 %	2.00 %	3.04 %	77.00 %
			STATE TOTAL	46,157	43,354	57.38 %	75.59 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	413	MAG MUT INS GRP	23,966	24,807	91.75 %	115.73 %	22.96 %	22.96 %
	2	31	BERKSHIRE HATHAWAY GRP	15,966	16,756	147.48 %	159.50 %	15.30 %	38.26 %
	3	831	DOCTORS CO GRP	14,796	14,651	37.39 %	58.01 %	14.18 %	52.44 %
	4	218	CNA INS GRP	7,188	6,889	45.38 %	57.84 %	6.89 %	59.33 %
	5	184	CURI HOLDINGS GRP	5,553	4,564	112.46 %	154.81 %	5.32 %	64.65 %
	6	111	LIBERTY MUT GRP	3,897	3,696	279.42 %	292.91 %	3.73 %	68.39 %
	7	17635	RISK UNDERWRITERS GRP LLC RRG	3,815	3,553	83.88 %	128.24 %	3.66 %	72.04 %
	8	508	NATIONAL GRP	2,838	2,755	23.87 %	42.73 %	2.72 %	74.76 %
	9	2698	PROASSURANCE CORP GRP	2,435	2,378	164.01 %	232.81 %	2.33 %	77.10 %
	10	26257	THE MUTUAL RRG INC	1,953	1,953	145.09 %	172.32 %	1.87 %	78.97 %
			STATE TOTAL	104,359	103,560	103.50 %	125.07 %	100.00 %	100.00 %
South Dakota	1	4902	COPIC GRP	11,150	10,788	51.08 %	58.47 %	49.53 %	49.53 %
	2	184	CURI HOLDINGS GRP	2,095	2,364	N/A	N/A	9.31 %	58.84 %
	3	31	BERKSHIRE HATHAWAY GRP	1,684	1,565	10.73 %	15.23 %	7.48 %	66.32 %
	4	218	CNA INS GRP	942	1,138	34.22 %	47.19 %	4.19 %	70.51 %
	5	413	MAG MUT INS GRP	895	528	49.17 %	88.89 %	3.97 %	74.48 %
	6	5013	VANTAGE RISK HOLDINGS GRP	768	705	43.31 %	50.28 %	3.41 %	77.89 %
	7	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	419	405	53.90 %	77.00 %	1.86 %	79.75 %
	8	12	AMERICAN INTL GRP	402	190	231.01 %	252.97 %	1.78 %	81.54 %
	9	111	LIBERTY MUT GRP	400	419	N/A	N/A	1.78 %	83.32 %
	10	1279	ARCH INS GRP	390	412	6.06 %	8.24 %	1.73 %	85.05 %
			STATE TOTAL	22,509	22,062	29.92 %	39.81 %	100.00 %	100.00 %
Tennessee	1	33049	STATE VOLUNTEER MUT INS CO	99,465	99,201	40.36 %	57.91 %	31.45 %	31.45 %
	2	31	BERKSHIRE HATHAWAY GRP	46,343	45,233	56.84 %	71.10 %	14.65 %	46.11 %
	3	413	MAG MUT INS GRP	17,613	13,579	100.84 %	114.54 %	5.57 %	51.68 %
	4	218	CNA INS GRP	15,543	16,393	37.98 %	49.98 %	4.92 %	56.59 %
	5	111	LIBERTY MUT GRP	14,574	16,665	116.22 %	124.56 %	4.61 %	61.20 %
	6	1154	COVERYS GRP	13,163	11,117	47.03 %	59.02 %	4.16 %	65.36 %
	7	831	DOCTORS CO GRP	10,726	11,626	75.24 %	94.45 %	3.39 %	68.76 %
	8	785	MARKEL GRP	7,896	7,051	44.54 %	58.20 %	2.50 %	71.25 %
	9	5013	VANTAGE RISK HOLDINGS GRP	6,705	3,084	98.32 %	109.18 %	2.12 %	73.37 %
	10	626	CHUBB LTD GRP	6,280	7,462	29.43 %	32.91 %	1.99 %	75.36 %
			STATE TOTAL	316,230	304,111	48.15 %	67.87 %	100.00 %	100.00 %
Texas	1	31	BERKSHIRE HATHAWAY GRP	126,735	125,051	36.62 %	46.84 %	20.70 %	20.70 %
	2	831	DOCTORS CO GRP	56,660	56,767	32.23 %	47.13 %	9.25 %	29.95 %
	3	218	CNA INS GRP	54,751	55,977	N/A	N/A	8.94 %	38.89 %
	4	2698	PROASSURANCE CORP GRP	43,360	44,602	29.38 %	51.27 %	7.08 %	45.97 %
	5	111	LIBERTY MUT GRP	27,199	29,308	123.67 %	127.60 %	4.44 %	50.41 %
	6	413	MAG MUT INS GRP	19,694	17,269	121.35 %	139.97 %	3.22 %	53.63 %
	7	98	WR BERKLEY CORP GRP	18,580	18,117	33.94 %	41.75 %	3.03 %	56.66 %
	8	14163	EMERGENCY CAPITAL MGMT LLC A RRG	18,497	17,881	40.44 %	48.10 %	3.02 %	59.68 %
	9	11598	APPLIED MEDICO LEGAL SOLUTIONS RRG	17,935	13,958	N/A	N/A	2.93 %	62.61 %
	10	35904	HEALTH CARE IND INC	14,884	14,884	21.90 %	22.95 %	2.43 %	65.04 %
			STATE TOTAL	612,362	600,224	20.55 %	30.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	184	CURI HOLDINGS GRP	17,179	18,669	209.04 %	301.05 %	16.70 %	16.70 %
	2	31	BERKSHIRE HATHAWAY GRP	15,982	16,157	40.47 %	53.16 %	15.53 %	32.23 %
	3	111	LIBERTY MUT GRP	13,534	13,229	74.87 %	80.67 %	13.15 %	45.38 %
	4	4878	MICA GRP	9,012	8,753	198.13 %	258.94 %	8.76 %	54.14 %
	5	4902	COPIC GRP	7,901	7,009	102.46 %	182.24 %	7.68 %	61.82 %
	6	2698	PROASSURANCE CORP GRP	6,534	6,173	31.12 %	51.24 %	6.35 %	68.17 %
	7	218	CNA INS GRP	5,253	5,212	17.00 %	29.30 %	5.11 %	73.28 %
	8	831	DOCTORS CO GRP	2,915	2,882	54.04 %	89.99 %	2.83 %	76.11 %
	9	98	WR BERKLEY CORP GRP	2,756	2,560	30.53 %	51.73 %	2.68 %	78.79 %
	10	464	PHYSICIANS INS A MUT GRP	2,565	811	161.87 %	188.97 %	2.49 %	81.28 %
			STATE TOTAL	102,890	99,594	104.74 %	143.49 %	100.00 %	100.00 %
Vermont	1	36277	MEDICAL MUT INS CO OF ME	8,920	8,919	93.01 %	101.88 %	39.21 %	39.21 %
	2	1154	COVERYS GRP	2,599	3,375	37.21 %	41.36 %	11.43 %	50.63 %
	3	31	BERKSHIRE HATHAWAY GRP	2,137	2,152	13.02 %	N/A	9.39 %	60.03 %
	4	785	MARKEL GRP	1,528	1,541	665.66 %	672.41 %	6.72 %	66.75 %
	5	464	PHYSICIANS INS A MUT GRP	1,463	468	22.82 %	22.82 %	6.43 %	73.18 %
	6	218	CNA INS GRP	1,180	1,156	19.55 %	27.34 %	5.19 %	78.36 %
	7	4715	MS & AD INS GRP	669	650	26.15 %	29.42 %	2.94 %	81.30 %
	8	831	DOCTORS CO GRP	628	825	33.79 %	56.54 %	2.76 %	84.06 %
	9	111	LIBERTY MUT GRP	566	579	N/A	N/A	2.49 %	86.55 %
	10	4990	CORE SPECIALTY INS HOLDINGS GRP	396	390	N/A	N/A	1.74 %	88.29 %
			STATE TOTAL	22,750	22,858	88.22 %	90.57 %	100.00 %	100.00 %
Virginia	1	831	DOCTORS CO GRP	45,485	46,208	45.38 %	72.86 %	16.80 %	16.80 %
	2	31	BERKSHIRE HATHAWAY GRP	29,154	32,546	41.58 %	52.46 %	10.77 %	27.57 %
	3	184	CURI HOLDINGS GRP	20,714	20,570	54.41 %	84.71 %	7.65 %	35.22 %
	4	218	CNA INS GRP	16,447	12,193	38.21 %	53.12 %	6.07 %	41.29 %
	5	377	MEDICAL INS OF MD GRP	15,892	15,241	58.28 %	85.52 %	5.87 %	47.16 %
	6	413	MAG MUT INS GRP	15,835	16,340	146.07 %	172.53 %	5.85 %	53.01 %
	7	111	LIBERTY MUT GRP	15,242	14,390	50.47 %	56.03 %	5.63 %	58.64 %
	8	2698	PROASSURANCE CORP GRP	13,868	14,354	37.40 %	26.90 %	5.12 %	63.76 %
	9	626	CHUBB LTD GRP	13,791	9,150	87.12 %	96.88 %	5.09 %	68.85 %
	10	16851	CLINICIAN ASSUR INC RRG	8,811	10,323	45.12 %	55.12 %	3.25 %	72.11 %
			STATE TOTAL	270,755	262,946	60.07 %	78.38 %	100.00 %	100.00 %
Washington	1	464	PHYSICIANS INS A MUT GRP	76,905	77,808	62.57 %	80.47 %	29.65 %	29.65 %
	2	31	BERKSHIRE HATHAWAY GRP	43,485	40,785	53.37 %	67.77 %	16.77 %	46.42 %
	3	218	CNA INS GRP	15,849	15,022	28.28 %	39.10 %	6.11 %	52.53 %
	4	831	DOCTORS CO GRP	15,284	15,244	53.92 %	88.70 %	5.89 %	58.42 %
	5	111	LIBERTY MUT GRP	14,373	13,723	78.27 %	86.78 %	5.54 %	63.97 %
	6	1154	COVERYS GRP	9,669	9,706	16.12 %	41.10 %	3.73 %	67.69 %
	7	98	WR BERKLEY CORP GRP	6,622	4,864	36.73 %	45.15 %	2.55 %	70.25 %
	8	17368	ORCA RRG INC	6,136	6,103	79.30 %	140.76 %	2.37 %	72.61 %
	9	4776	TEXAS MEDICAL LIAB TRUST GRP	5,500	4,864	94.37 %	166.47 %	2.12 %	74.74 %
	10	413	MAG MUT INS GRP	4,690	3,952	43.79 %	51.63 %	1.81 %	76.54 %
			STATE TOTAL	259,347	250,885	52.96 %	71.13 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	413	MAG MUT INS GRP	30,314	34,487	104.24 %	118.76 %	38.56 %	38.56 %
	2	31	BERKSHIRE HATHAWAY GRP	9,291	10,695	22.19 %	30.95 %	11.82 %	50.37 %
	3	218	CNA INS GRP	6,523	6,593	35.60 %	54.32 %	8.30 %	58.67 %
	4	11575	PACE RRG INC	3,605	3,215	4.08 %	7.31 %	4.58 %	63.25 %
	5	11832	HEALTH CARE INDUSTRY LIAB RECIP INS	3,227	3,096	53.90 %	77.00 %	4.10 %	67.36 %
	6	10903	AMERICAN EXCESS INS EXCH RRG	2,455	2,455	54.27 %	63.35 %	3.12 %	70.48 %
	7	2698	PROASSURANCE CORP GRP	2,361	2,609	66.78 %	89.94 %	3.00 %	73.48 %
	8	1154	COVERYS GRP	1,624	1,363	16.66 %	41.10 %	2.07 %	75.55 %
	9	831	DOCTORS CO GRP	1,593	1,361	N/A	N/A	2.03 %	77.58 %
	10	98	WR BERKLEY CORP GRP	1,580	1,507	14.74 %	18.46 %	2.01 %	79.59 %
			STATE TOTAL	78,623	82,118	47.64 %	58.19 %	100.00 %	100.00 %
Wisconsin	1	218	CNA INS GRP	26,859	27,125	76.08 %	97.31 %	23.20 %	23.20 %
	2	2698	PROASSURANCE CORP GRP	16,943	16,576	29.92 %	43.46 %	14.64 %	37.84 %
	3	31	BERKSHIRE HATHAWAY GRP	16,534	15,826	140.07 %	178.44 %	14.28 %	52.12 %
	4	184	CURI HOLDINGS GRP	16,059	16,242	105.67 %	150.16 %	13.87 %	65.99 %
	5	111	LIBERTY MUT GRP	4,722	3,166	63.18 %	67.14 %	4.08 %	70.07 %
	6	413	MAG MUT INS GRP	4,429	4,076	49.42 %	22.63 %	3.83 %	73.90 %
	7	1154	COVERYS GRP	4,250	4,534	50.17 %	66.15 %	3.67 %	77.57 %
	8	33405	WISCONSIN HLTH CARE LIAB INS PLAN	2,551	2,592	N/A	N/A	2.20 %	79.77 %
	9	2638	NCMIC GRP	1,987	1,995	N/A	N/A	1.72 %	81.49 %
	10	4902	COPIC GRP	1,684	1,655	12.77 %	22.64 %	1.45 %	82.95 %
			STATE TOTAL	115,760	112,837	70.89 %	91.34 %	100.00 %	100.00 %
Wyoming	1	184	CURI HOLDINGS GRP	4,019	4,297	114.21 %	134.93 %	15.65 %	15.65 %
	2	11585	MOUNTAIN STATES HLTHCARE RECIP RRG	3,852	3,852	38.32 %	45.38 %	15.00 %	30.65 %
	3	831	DOCTORS CO GRP	3,739	3,736	25.61 %	40.83 %	14.56 %	45.20 %
	4	4902	COPIC GRP	3,663	3,570	N/A	73.91 %	14.26 %	59.47 %
	5	31	BERKSHIRE HATHAWAY GRP	3,198	3,181	55.46 %	67.36 %	12.45 %	71.92 %
	6	11796	YELLOWSTONE INS EXCH RRG	1,341	1,341	N/A	N/A	5.22 %	77.14 %
	7	218	CNA INS GRP	913	975	35.00 %	47.34 %	3.55 %	80.69 %
	8	111	LIBERTY MUT GRP	700	607	18.09 %	17.98 %	2.73 %	83.42 %
	9	3219	SOMPO GRP	595	581	85.05 %	90.80 %	2.32 %	85.74 %
	10	2698	PROASSURANCE CORP GRP	476	474	N/A	N/A	1.85 %	87.59 %
			STATE TOTAL	25,683	25,447	41.41 %	64.80 %	100.00 %	100.00 %
Guam	1	5030	TAN HOLDINGS CORP GRP	931	0	N/A	N/A	40.28 %	40.28 %
	2	98	WR BERKLEY CORP GRP	411	408	211.11 %	214.66 %	17.76 %	58.04 %
	3	218	CNA INS GRP	330	276	N/A	2.15 %	14.27 %	72.31 %
	4	10972	FIRST NET INS CO	304	231	30.69 %	31.25 %	13.16 %	85.47 %
	5	831	DOCTORS CO GRP	302	314	0.00 %	N/A	13.06 %	98.52 %
	6	785	MARKEL GRP	27	26	N/A	N/A	1.15 %	99.67 %
	7	2638	NCMIC GRP	8	7	N/A	N/A	0.33 %	100.00 %
			STATE TOTAL	2,312	1,261	72.92 %	74.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
11.1, 11.2 - Medical Professional Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	31	BERKSHIRE HATHAWAY GRP	26,753	29,164	61.85 %	72.67 %	31.54 %	31.54 %
	2	11078	SIMED	20,554	20,195	16.00 %	41.37 %	24.23 %	55.78 %
	3	12332	PUERTO RICO MED DEFENSE MUT INS CO	17,597	17,438	36.97 %	55.34 %	20.75 %	76.52 %
	4	536	GUIDEWELL MUT HOLDING GRP	8,140	8,283	16.21 %	19.08 %	9.60 %	86.12 %
	5	626	CHUBB LTD GRP	5,910	5,036	41.09 %	46.62 %	6.97 %	93.09 %
	6	218	CNA INS GRP	2,177	2,137	N/A	N/A	2.57 %	95.65 %
	7	98	WR BERKLEY CORP GRP	1,716	1,634	N/A	N/A	2.02 %	97.68 %
	8	4734	APOLLO GLOBAL MGMT GRP	1,057	1,081	37.88 %	65.77 %	1.25 %	98.92 %
	9	2638	NCMIC GRP	601	583	2.82 %	10.20 %	0.71 %	99.63 %
	10	785	MARKEL GRP	135	164	N/A	N/A	0.16 %	99.79 %
			STATE TOTAL	84,818	85,867	33.04 %	48.06 %	100.00 %	100.00 %
U.S. Virgin Islands	1	31	BERKSHIRE HATHAWAY GRP	356	427	3.89 %	6.87 %	59.17 %	59.17 %
	2	98	WR BERKLEY CORP GRP	118	27	22.92 %	29.94 %	19.55 %	78.71 %
	3	626	CHUBB LTD GRP	39	39	N/A	N/A	6.54 %	85.25 %
	4	2638	NCMIC GRP	28	22	17.71 %	202.97 %	4.64 %	89.89 %
	5	218	CNA INS GRP	18	16	28.12 %	40.06 %	3.07 %	92.96 %
	6	1279	ARCH INS GRP	16	50	N/A	N/A	2.69 %	95.65 %
	7	38920	KINSALE INS CO	10	13	N/A	N/A	1.67 %	97.33 %
	8	4734	APOLLO GLOBAL MGMT GRP	6	51	51.68 %	48.60 %	1.01 %	98.34 %
	9	12373	CARING COMMUNITIES RECIP RRG	5	5	5.71 %	6.18 %	0.77 %	99.12 %
	10	11710	ALLIED PROFESSIONALS INS CO RRG	3	3	N/A	N/A	0.47 %	99.58 %
			STATE TOTAL	602	654	3.02 %	11.34 %	100.00 %	100.00 %
N. Mariana Islands	1	98	WR BERKLEY CORP GRP	31	31	4.55 %	5.09 %	52.25 %	52.25 %
	2	10972	FIRST NET INS CO	28	27	36.84 %	33.73 %	47.75 %	100.00 %
			STATE TOTAL	59	58	19.51 %	18.36 %	100.00 %	100.00 %
Agg. Other Alien	1	31	BERKSHIRE HATHAWAY GRP	5,876	6,346	90.15 %	117.85 %	51.16 %	51.16 %
	2	98	WR BERKLEY CORP GRP	3,430	3,117	70.12 %	86.31 %	29.87 %	81.03 %
	3	35904	HEALTH CARE IND INC	2,159	2,159	82.76 %	88.84 %	18.80 %	99.84 %
	4	626	CHUBB LTD GRP	18	17	N/A	N/A	0.16 %	100.00 %
	5	111	LIBERTY MUT GRP	0	0	N/A	N/A	0.00 %	100.00 %
			STATE TOTAL	11,484	11,638	166.06 %	186.19 %	100.00 %	100.00 %

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12—Earthquake

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	65	FM GRP	627,960	632,249	N/A	N/A	12.58 %	12.58 %
	2	4977	PALOMAR HOLDINGS GRP	548,473	531,285	N/A	N/A	10.98 %	23.56 %
	3	176	STATE FARM GRP	337,989	337,002	0.06 %	0.12 %	6.77 %	30.33 %
	4	212	ZURICH INS GRP	321,109	371,565	0.11 %	0.17 %	6.43 %	36.76 %
	5	31	BERKSHIRE HATHAWAY GRP	254,939	277,654	N/A	N/A	5.11 %	41.87 %
	6	626	CHUBB LTD GRP	233,936	223,405	2.06 %	2.15 %	4.69 %	46.55 %
	7	3548	TRAVELERS GRP	230,711	243,957	N/A	N/A	4.62 %	51.17 %
	8	3829	GEOVERA HOLDINGS INC GRP	186,443	172,035	N/A	0.01 %	3.73 %	54.91 %
	9	796	QBE INS GRP	160,085	161,289	4.30 %	4.82 %	3.21 %	58.11 %
	10	39861	GOLDEN BEAR INS CO	121,517	128,748	0.01 %	N/A	2.43 %	60.55 %
	11	111	LIBERTY MUT GRP	119,009	127,547	N/A	N/A	2.38 %	62.93 %
	12	12	AMERICAN INTL GRP	115,904	119,212	16.12 %	16.16 %	2.32 %	65.25 %
	13	4715	MS & AD INS GRP	111,787	112,136	1.71 %	1.76 %	2.24 %	67.49 %
	14	218	CNA INS GRP	98,613	100,209	N/A	N/A	1.97 %	69.47 %
	15	200	UNITED SERV AUTOMOBILE ASSN GRP	94,831	91,944	0.18 %	0.40 %	1.90 %	71.36 %
	16	968	AXA INS GRP	92,093	92,278	5.00 %	4.47 %	1.84 %	73.21 %
	17	1120	EVEREST REINS HOLDINGS GRP	74,724	75,197	0.25 %	0.31 %	1.50 %	74.71 %
	18	181	SWISS RE GRP	72,084	76,941	2.00 %	2.24 %	1.44 %	76.15 %
	19	3219	SOMPO GRP	71,445	90,422	N/A	N/A	1.43 %	77.58 %
	20	783	RLI INS GRP	70,467	79,362	N/A	N/A	1.41 %	78.99 %
	21	4804	MULTINATIONAL GRP	60,634	60,701	38.79 %	39.78 %	1.21 %	80.21 %
	22	244	CINCINNATI FIN GRP	55,220	53,741	0.00 %	0.01 %	1.11 %	81.31 %
	23	1279	ARCH INS GRP	53,302	64,385	N/A	N/A	1.07 %	82.38 %
	24	761	ALLIANZ INS GRP	51,451	50,926	7.78 %	9.06 %	1.03 %	83.41 %
	25	922	ICW GRP ASSETS INC GRP	51,359	57,577	N/A	N/A	1.03 %	84.44 %
	26	3416	AXIS CAPITAL GRP	47,377	48,915	15.79 %	16.10 %	0.95 %	85.39 %
	27	785	MARKEL GRP	45,006	49,282	N/A	N/A	0.90 %	86.29 %
	28	3098	TOKIO MARINE HOLDINGS INC GRP	38,267	42,856	N/A	N/A	0.77 %	87.05 %
	29	411	MAPFRE INS GRP	36,619	34,104	N/A	N/A	0.73 %	87.79 %
	30	280	AUTO OWNERS GRP	35,949	35,160	0.03 %	0.03 %	0.72 %	88.51 %
	31	4718	TIPTREE FIN GRP	35,847	37,533	24.62 %	24.62 %	0.72 %	89.23 %
	32	69	FARMERS INS GRP	33,664	34,808	N/A	N/A	0.67 %	89.90 %
	33	158	FAIRFAX FIN GRP	31,756	32,613	4.49 %	4.68 %	0.64 %	90.54 %
	34	473	AMERICAN FAMILY INS GRP	28,783	32,638	N/A	N/A	0.58 %	91.11 %
	35	361	MUNICH RE GRP	24,944	26,631	N/A	N/A	0.50 %	91.61 %
	36	140	NATIONWIDE CORP GRP	23,648	22,469	1.91 %	1.34 %	0.47 %	92.09 %
	37	4990	CORE SPECIALTY INS HOLDINGS GRP	20,044	19,610	N/A	N/A	0.40 %	92.49 %
	38	4381	SKYWARD SPECIALTY INS GRP INC GRP	16,364	13,875	N/A	N/A	0.33 %	92.81 %
	39	91	HARTFORD FIRE & CAS GRP	16,189	16,267	0.16 %	0.52 %	0.32 %	93.14 %
	40	123	SHELTER INS GRP	15,317	16,187	0.15 %	0.15 %	0.31 %	93.45 %
	41	248	UNITED FIRE & CAS GRP	15,114	15,326	N/A	N/A	0.30 %	93.75 %
	42	228	WESTFIELD GRP	15,022	18,255	1.66 %	1.26 %	0.30 %	94.05 %
	43	10520	CARE W INS CO	14,777	15,758	0.00 %	0.00 %	0.30 %	94.35 %
	44	3299	AJK HOLDINGS GRP	14,529	14,535	9.92 %	14.28 %	0.29 %	94.64 %
	45	303	GUIDEONE INS GRP	14,467	16,619	N/A	N/A	0.29 %	94.93 %
	46	17499	VICTOR INS EXCHANGE	14,099	16,381	N/A	N/A	0.28 %	95.21 %
	47	4734	APOLLO GLOBAL MGMT GRP	13,735	15,175	N/A	N/A	0.28 %	95.48 %
	48	38920	KINSALE INS CO	13,027	14,581	2.51 %	2.56 %	0.26 %	95.74 %
	49	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	12,878	12,241	N/A	N/A	0.26 %	96.00 %
	50	306	TRUSTAGE GRP	12,441	12,510	N/A	N/A	0.25 %	96.25 %
	51	88	THE HANOVER INS GRP	11,769	12,279	1.54 %	1.55 %	0.24 %	96.49 %
	52	28	AMICA MUT GRP	11,634	12,920	0.00 %	0.04 %	0.23 %	96.72 %
	53	44423	UNITED SURETY & IND CO	10,364	10,534	0.37 %	0.84 %	0.21 %	96.93 %
	54	7	FEDERATED MUT GRP	9,797	10,352	0.00 %	0.00 %	0.20 %	97.12 %
	55	71	UNIVERSAL INS CO GRP	9,459	9,532	0.30 %	0.59 %	0.19 %	97.31 %
	56	4980	MGI HOLDINGS GRP	8,244	9,963	N/A	2.17 %	0.17 %	97.48 %
	57	536	GUIDEWELL MUT HOLDING GRP	6,976	7,059	N/A	N/A	0.14 %	97.62 %
	58	84	AMERICAN FINANCIAL GRP	6,711	6,593	3.44 %	5.17 %	0.13 %	97.75 %
	59	4706	LOCKHART CO GRP	6,367	6,414	0.00 %	0.23 %	0.13 %	97.88 %
	60	4982	OBS HOLDINGS GRP	6,237	2,324	2.57 %	2.94 %	0.12 %	98.01 %
	61	16427	ATEGRITY SPECIALTY INS CO	5,988	4,180	16.13 %	17.97 %	0.12 %	98.12 %
	62	8	ALLSTATE INS GRP	5,766	5,881	4.77 %	7.45 %	0.12 %	98.24 %
	63	1278	CSAA INS GRP	3,895	3,998	1.25 %	1.25 %	0.08 %	98.32 %
	64	5048	INDIANA FARMERS MUT GRP	3,885	3,890	N/A	0.03 %	0.08 %	98.40 %
	65	256	COACTION GLOBAL INC GRP	3,584	4,060	N/A	N/A	0.07 %	98.47 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	62	EMC INS CO GRP	3,431	3,644	0.16 %	0.10 %	0.07 %	98.54 %
	67	4904	INTACT FINANCIAL GRP	3,339	3,196	3.23 %	4.59 %	0.07 %	98.60 %
	68	234	VERMONT MUT GRP	3,065	3,013	0.00 %	0.00 %	0.06 %	98.67 %
	69	518	GRINNELL MUT GRP	2,955	2,874	0.00 %	0.00 %	0.06 %	98.72 %
	70	5076	WEST BEND INS GRP	2,816	3,017	0.00 %	0.00 %	0.06 %	98.78 %
	71	10308	ANTILLES INS CO	2,796	2,808	N/A	N/A	0.06 %	98.84 %
	72	10140	OPTIMA SEGUROS	2,741	3,168	0.00 %	0.00 %	0.05 %	98.89 %
	73	4869	WT HOLDINGS GRP	2,712	2,805	N/A	N/A	0.05 %	98.95 %
	74	4997	ACCELERANT HOLDINGS GRP	2,341	2,110	0.49 %	N/A	0.05 %	98.99 %
	75	300	HORACE MANN GRP	2,328	2,342	0.00 %	0.00 %	0.05 %	99.04 %
	76	36	CENTRAL MUT INS CO GRP	2,129	2,211	0.00 %	0.00 %	0.04 %	99.08 %
	77	5010	SH1 HOLDINGS GRP	2,100	13,557	0.00 %	0.00 %	0.04 %	99.12 %
	78	800	WESTERN MUT INS GRP	2,096	2,039	0.00 %	0.00 %	0.04 %	99.17 %
	79	5065	SUTTON NATL GRP	2,084	905	0.00 %	0.00 %	0.04 %	99.21 %
	80	267	GRANGE MUT CAS GRP	2,071	2,024	0.24 %	0.24 %	0.04 %	99.25 %
	81	5092	5B ALLIANCE GRP	1,939	1,844	2.95 %	3.12 %	0.04 %	99.29 %
	82	4683	MOUNTAIN WEST FARM GRP	1,869	1,522	0.00 %	0.00 %	0.04 %	99.33 %
	83	39640	VELOCITY SPECIALTY INS CO	1,781	2,537	70.71 %	74.17 %	0.04 %	99.36 %
	84	1318	AUTO CLUB ENTERPRISES INS GRP	1,767	3,198	0.00 %	0.00 %	0.04 %	99.40 %
	85	4672	DB INS GRP	1,676	1,547	0.58 %	0.67 %	0.03 %	99.43 %
	86	14974	PENNSYLVANIA LUMBERMENS MUT INS	1,529	1,627	0.00 %	0.00 %	0.03 %	99.46 %
	87	5084	LILYPAD INS HOLDINGS GRP	1,528	1,540	0.00 %	0.00 %	0.03 %	99.49 %
	88	18380	PACIFIC IND INS CO	1,361	1,252	6.77 %	8.31 %	0.03 %	99.52 %
	89	291	ENCOVA MUT INS GRP	1,349	1,512	0.00 %	0.00 %	0.03 %	99.55 %
	90	3494	JAMES RIVER GRP	1,343	1,883	15.05 %	20.07 %	0.03 %	99.57 %
	91	169	SENTRY INS GRP	1,191	1,371	1.70 %	1.52 %	0.02 %	99.60 %
	92	96	SECURA INS GRP	1,149	1,168	1.01 %	0.12 %	0.02 %	99.62 %
	93	4962	AU HOLDING CO GRP	1,128	868	17.45 %	18.39 %	0.02 %	99.64 %
	94	35	CELINA GRP	1,076	1,002	0.00 %	0.00 %	0.02 %	99.66 %
	95	2898	WESTERN SERV CONTRACT GRP	1,027	7,386	0.00 %	0.01 %	0.02 %	99.68 %
	96	10972	FIRST NET INS CO	979	795	N/A	N/A	0.02 %	99.70 %
	97	225	IAT REINS CO GRP	975	1,032	N/A	N/A	0.02 %	99.72 %
	98	13597	CHUNG KUO INS CO LTD	920	907	15.23 %	16.11 %	0.02 %	99.74 %
	99	586	ARBELLA INS GRP	863	847	0.00 %	0.00 %	0.02 %	99.76 %
	100	309	WESTERN NATL MUT GRP	834	829	0.00 %	0.00 %	0.02 %	99.78 %
	101	33	CALIFORNIA CAS MGMT GRP	752	826	0.00 %	0.00 %	0.02 %	99.79 %
	102	708	NEW JERSEY MANUFACTURERS GRP	740	680	N/A	N/A	0.01 %	99.81 %
	103	4911	MIDWEST FAMILY GRP	719	718	0.00 %	0.00 %	0.01 %	99.82 %
	104	2538	AMTRUST FINANCIAL SERV GRP	680	671	N/A	N/A	0.01 %	99.83 %
	105	5013	VANTAGE RISK HOLDINGS GRP	672	510	10.76 %	11.62 %	0.01 %	99.85 %
	106	27065	ROCKFORD MUT INS CO	580	609	0.00 %	0.00 %	0.01 %	99.86 %
	107	16991	COVERNET INS CO	564	483	3.31 %	3.31 %	0.01 %	99.87 %
	108	415	PLYMOUTH ROCK INS GRP	559	539	0.00 %	0.01 %	0.01 %	99.88 %
	109	4861	HERITAGE INS HOLDINGS GRP	509	514	0.00 %	0.00 %	0.01 %	99.89 %
	110	775	PHARMACISTS MUT GRP	504	515	0.00 %	0.00 %	0.01 %	99.90 %
	111	645	OREGON MUT GRP	462	568	0.00 %	0.00 %	0.01 %	99.91 %
	112	1319	LITITZ MUT GRP	423	398	0.00 %	0.00 %	0.01 %	99.92 %
	113	5101	SLIDE INS HOLDINGS GRP	377	172	0.00 %	0.00 %	0.01 %	99.93 %
	114	16926	ARECA INS EXCH	369	369	0.00 %	0.00 %	0.01 %	99.93 %
	115	98	WR BERKLEY CORP GRP	366	536	3.08 %	3.23 %	0.01 %	99.94 %
	116	11021	INDIANA OLD NATL INS CO	328	279	0.00 %	0.00 %	0.01 %	99.95 %
	117	408	BROOKFIELD WEALTH SOLUTIONS GRP	318	870	0.16 %	N/A	0.01 %	99.95 %
	118	250	DONEGAL GRP	268	321	0.00 %	0.00 %	0.01 %	99.96 %
	119	14451	MARYSVILLE MUT INS CO	167	166	0.02 %	0.02 %	0.00 %	99.96 %
	120	807	COLUMBIA INS GRP	159	140	0.00 %	0.00 %	0.00 %	99.97 %
	121	1227	PALISADES GRP	146	140	0.00 %	0.01 %	0.00 %	99.97 %
	122	762	FRANKLIN MUT GRP	146	127	0.00 %	0.00 %	0.00 %	99.97 %
	123	5030	TAN HOLDINGS CORP GRP	145	1	5,863.10 %	6,306.19 %	0.00 %	99.97 %
	124	26735	FRONTIER MT CARROLL MUT INS CO	133	133	0.00 %	0.00 %	0.00 %	99.98 %
	125	222	GREATER NY GRP	130	18	0.00 %	0.00 %	0.00 %	99.98 %
			INDUSTRY TOTAL	4,993,115	5,151,822	0.31 %	0.28 %	100.00 %	100.00 %

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STATES AND U.S. TERRITORIES
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	65	FM GRP	556,766	562,458	N/A	N/A	11.39 %	11.39 %
	2	4977	PALOMAR HOLDINGS GRP	548,473	531,285	N/A	N/A	11.22 %	22.61 %
	3	176	STATE FARM GRP	337,989	337,002	0.06 %	0.12 %	6.91 %	29.52 %
	4	212	ZURICH INS GRP	320,045	370,141	0.11 %	0.17 %	6.55 %	36.07 %
	5	626	CHUBB LTD GRP	233,917	223,383	1.59 %	1.68 %	4.79 %	40.86 %
	6	31	BERKSHIRE HATHAWAY GRP	232,583	254,172	N/A	N/A	4.76 %	45.62 %
	7	3548	TRAVELERS GRP	230,594	243,818	N/A	N/A	4.72 %	50.33 %
	8	3829	GEOVERA HOLDINGS INC GRP	186,443	172,035	N/A	0.01 %	3.81 %	54.15 %
	9	796	QBE INS GRP	160,085	161,289	4.30 %	4.82 %	3.27 %	57.42 %
	10	39861	GOLDEN BEAR INS CO	121,517	128,748	0.01 %	N/A	2.49 %	59.91 %
	11	111	LIBERTY MUT GRP	119,009	127,547	N/A	N/A	2.43 %	62.34 %
	12	12	AMERICAN INTL GRP	113,479	116,641	16.48 %	16.52 %	2.32 %	64.66 %
	13	4715	MS & AD INS GRP	111,787	112,136	1.71 %	1.76 %	2.29 %	66.95 %
	14	218	CNA INS GRP	98,595	100,188	N/A	N/A	2.02 %	68.97 %
	15	200	UNITED SERV AUTOMOBILE ASSN GRP	94,831	91,944	0.18 %	0.40 %	1.94 %	70.91 %
	16	968	AXA INS GRP	91,993	92,172	4.96 %	4.43 %	1.88 %	72.79 %
	17	1120	EVEREST REINS HOLDINGS GRP	74,724	75,197	0.25 %	0.31 %	1.53 %	74.32 %
	18	3219	SOMPO GRP	71,445	90,422	N/A	N/A	1.46 %	75.78 %
	19	181	SWISS RE GRP	70,566	74,995	2.05 %	2.28 %	1.44 %	77.22 %
	20	783	RLI INS GRP	70,466	79,362	N/A	N/A	1.44 %	78.66 %
	21	4804	MULTINATIONAL GRP	60,634	60,701	38.79 %	39.78 %	1.24 %	79.90 %
	22	244	CINCINNATI FIN GRP	55,220	53,741	0.00 %	0.01 %	1.13 %	81.03 %
	23	1279	ARCH INS GRP	53,298	64,381	N/A	N/A	1.09 %	82.12 %
	24	922	ICW GRP ASSETS INC GRP	51,359	57,577	N/A	N/A	1.05 %	83.18 %
	25	761	ALLIANZ INS GRP	50,479	49,610	7.99 %	9.40 %	1.03 %	84.21 %
	26	3416	AXIS CAPITAL GRP	46,774	48,271	15.86 %	16.17 %	0.96 %	85.16 %
	27	785	MARKEL GRP	45,006	49,282	N/A	N/A	0.92 %	86.09 %
	28	3098	TOKIO MARINE HOLDINGS INC GRP	38,359	42,606	N/A	N/A	0.78 %	86.87 %
	29	411	MAPFRE INS GRP	36,619	34,104	N/A	N/A	0.75 %	87.62 %
	30	280	AUTO OWNERS GRP	35,949	35,160	0.03 %	0.03 %	0.74 %	88.35 %
	31	4718	TIPTREE FIN GRP	35,847	37,533	24.62 %	24.62 %	0.73 %	89.09 %
	32	69	FARMERS INS GRP	33,664	34,808	N/A	N/A	0.69 %	89.78 %
	33	473	AMERICAN FAMILY INS GRP	28,783	32,638	N/A	N/A	0.59 %	90.37 %
	34	158	FAIRFAX FIN GRP	27,426	27,707	4.74 %	4.90 %	0.56 %	90.93 %
	35	361	MUNICH RE GRP	24,944	26,631	N/A	N/A	0.51 %	91.44 %
	36	140	NATIONWIDE CORP GRP	23,648	22,469	1.91 %	1.34 %	0.48 %	91.92 %
	37	4990	CORE SPECIALTY INS HOLDINGS GRP	20,044	19,610	N/A	N/A	0.41 %	92.33 %
	38	4381	SKYWARD SPECIALTY INS GRP INC GRP	16,364	13,875	N/A	N/A	0.33 %	92.67 %
	39	91	HARTFORD FIRE & CAS GRP	16,189	16,267	0.16 %	0.52 %	0.33 %	93.00 %
	40	123	SHELTER INS GRP	15,317	16,187	0.15 %	0.15 %	0.31 %	93.31 %
	41	248	UNITED FIRE & CAS GRP	15,114	15,326	N/A	N/A	0.31 %	93.62 %
	42	228	WESTFIELD GRP	15,022	18,255	1.66 %	1.26 %	0.31 %	93.93 %
	43	10520	CARE W INS CO	14,777	15,758	0.00 %	0.00 %	0.30 %	94.23 %
	44	3299	AJK HOLDINGS GRP	14,529	14,535	9.92 %	14.28 %	0.30 %	94.53 %
	45	303	GUIDEONE INS GRP	14,467	16,619	N/A	N/A	0.30 %	94.82 %
	46	17499	VICTOR INS EXCHANGE	14,099	16,381	N/A	N/A	0.29 %	95.11 %
	47	4734	APOLLO GLOBAL MGMT GRP	13,735	15,175	N/A	N/A	0.28 %	95.39 %
	48	38920	KINSALE INS CO	13,027	14,581	2.51 %	2.56 %	0.27 %	95.66 %
	49	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	12,878	12,241	N/A	N/A	0.26 %	95.92 %
	50	306	TRUSTAGE GRP	12,441	12,510	N/A	N/A	0.25 %	96.18 %
	51	88	THE HANOVER INS GRP	11,769	12,279	1.54 %	1.55 %	0.24 %	96.42 %
	52	28	AMICA MUT GRP	11,634	12,920	0.00 %	0.04 %	0.24 %	96.65 %
	53	44423	UNITED SURETY & IND CO	10,364	10,534	0.37 %	0.84 %	0.21 %	96.87 %
	54	7	FEDERATED MUT GRP	9,797	10,352	0.00 %	0.00 %	0.20 %	97.07 %
	55	71	UNIVERSAL INS CO GRP	9,459	9,532	0.30 %	0.59 %	0.19 %	97.26 %
	56	4980	MGI HOLDINGS GRP	8,244	9,963	N/A	2.17 %	0.17 %	97.43 %
	57	536	GUIDEWELL MUT HOLDING GRP	6,976	7,059	N/A	N/A	0.14 %	97.57 %
	58	84	AMERICAN FINANCIAL GRP	6,678	6,553	3.52 %	5.27 %	0.14 %	97.71 %
	59	4706	LOCKHART CO GRP	6,367	6,414	0.00 %	0.23 %	0.13 %	97.84 %
	60	4982	OBS HOLDINGS GRP	6,237	2,324	2.57 %	2.94 %	0.13 %	97.97 %
	61	16427	ATEGRITY SPECIALTY INS CO	5,988	4,180	16.13 %	17.97 %	0.12 %	98.09 %
	62	8	ALLSTATE INS GRP	5,766	5,881	4.77 %	7.45 %	0.12 %	98.21 %
	63	1278	CSAA INS GRP	3,895	3,998	1.25 %	1.25 %	0.08 %	98.29 %
	64	5048	INDIANA FARMERS MUT GRP	3,885	3,890	N/A	0.03 %	0.08 %	98.37 %
	65	256	COACTION GLOBAL INC GRP	3,584	4,060	N/A	N/A	0.07 %	98.44 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	62	EMC INS CO GRP	3,431	3,644	0.16 %	0.10 %	0.07 %	98.51 %
	67	4904	INTACT FINANCIAL GRP	3,333	3,190	3.23 %	4.60 %	0.07 %	98.58 %
	68	234	VERMONT MUT GRP	3,065	3,013	0.00 %	0.00 %	0.06 %	98.64 %
	69	518	GRINNELL MUT GRP	2,955	2,874	0.00 %	0.00 %	0.06 %	98.70 %
	70	5076	WEST BEND INS GRP	2,816	3,017	0.00 %	0.00 %	0.06 %	98.76 %
	71	10308	ANTILLES INS CO	2,796	2,808	N/A	N/A	0.06 %	98.82 %
	72	10140	OPTIMA SEGUROS	2,741	3,168	0.00 %	0.00 %	0.06 %	98.87 %
	73	4869	WT HOLDINGS GRP	2,712	2,805	N/A	N/A	0.06 %	98.93 %
	74	4997	ACCELERANT HOLDINGS GRP	2,341	2,110	0.49 %	N/A	0.05 %	98.98 %
	75	300	HORACE MANN GRP	2,328	2,342	0.00 %	0.00 %	0.05 %	99.02 %
	76	36	CENTRAL MUT INS CO GRP	2,129	2,211	0.00 %	0.00 %	0.04 %	99.07 %
	77	5010	SH1 HOLDINGS GRP	2,100	13,557	0.00 %	0.00 %	0.04 %	99.11 %
	78	800	WESTERN MUT INS GRP	2,096	2,039	0.00 %	0.00 %	0.04 %	99.15 %
	79	5065	SUTTON NATL GRP	2,084	905	0.00 %	0.00 %	0.04 %	99.19 %
	80	267	GRANGE MUT CAS GRP	2,071	2,024	0.24 %	0.24 %	0.04 %	99.24 %
	81	5092	5B ALLIANCE GRP	1,939	1,844	2.95 %	3.12 %	0.04 %	99.28 %
	82	4683	MOUNTAIN WEST FARM GRP	1,869	1,522	0.00 %	0.00 %	0.04 %	99.32 %
	83	39640	VELOCITY SPECIALTY INS CO	1,781	2,537	70.71 %	74.17 %	0.04 %	99.35 %
	84	1318	AUTO CLUB ENTERPRISES INS GRP	1,767	3,198	0.00 %	0.00 %	0.04 %	99.39 %
	85	4672	DB INS GRP	1,660	1,530	0.58 %	0.68 %	0.03 %	99.42 %
	86	14974	PENNSYLVANIA LUMBERMENS MUT INS	1,529	1,627	0.00 %	0.00 %	0.03 %	99.45 %
	87	5084	LILYPAD INS HOLDINGS GRP	1,528	1,540	0.00 %	0.00 %	0.03 %	99.48 %
	88	291	ENCOVA MUT INS GRP	1,349	1,512	0.00 %	0.00 %	0.03 %	99.51 %
	89	3494	JAMES RIVER GRP	1,343	1,883	15.05 %	20.07 %	0.03 %	99.54 %
	90	18380	PACIFIC IND INS CO	1,268	1,164	7.29 %	8.94 %	0.03 %	99.57 %
	91	96	SECURA INS GRP	1,149	1,168	1.01 %	0.12 %	0.02 %	99.59 %
	92	169	SENTRY INS GRP	1,139	1,314	1.49 %	1.30 %	0.02 %	99.61 %
	93	4962	AU HOLDING CO GRP	1,128	868	17.45 %	18.39 %	0.02 %	99.64 %
	94	35	CELINA GRP	1,076	1,002	0.00 %	0.00 %	0.02 %	99.66 %
	95	2898	WESTERN SERV CONTRACT GRP	1,027	7,386	0.00 %	0.01 %	0.02 %	99.68 %
	96	225	IAT REINS CO GRP	975	1,032	N/A	N/A	0.02 %	99.70 %
	97	10972	FIRST NET INS CO	939	755	N/A	N/A	0.02 %	99.72 %
	98	13597	CHUNG KUO INS CO LTD	920	907	15.23 %	16.11 %	0.02 %	99.74 %
	99	586	ARBELLA INS GRP	863	847	0.00 %	0.00 %	0.02 %	99.75 %
	100	309	WESTERN NATL MUT GRP	834	829	0.00 %	0.00 %	0.02 %	99.77 %
	101	33	CALIFORNIA CAS MGMT GRP	752	826	0.00 %	0.00 %	0.02 %	99.79 %
	102	708	NEW JERSEY MANUFACTURERS GRP	740	680	N/A	N/A	0.02 %	99.80 %
	103	4911	MIDWEST FAMILY GRP	719	718	0.00 %	0.00 %	0.01 %	99.82 %
	104	2538	AMTRUST FINANCIAL SERV GRP	680	671	N/A	N/A	0.01 %	99.83 %
	105	5013	VANTAGE RISK HOLDINGS GRP	672	510	10.76 %	11.62 %	0.01 %	99.84 %
	106	27065	ROCKFORD MUT INS CO	580	609	0.00 %	0.00 %	0.01 %	99.86 %
	107	16991	COVERNET INS CO	564	483	3.31 %	3.31 %	0.01 %	99.87 %
	108	415	PLYMOUTH ROCK INS GRP	559	539	0.00 %	0.01 %	0.01 %	99.88 %
	109	4861	HERITAGE INS HOLDINGS GRP	509	514	0.00 %	0.00 %	0.01 %	99.89 %
	110	775	PHARMACISTS MUT GRP	504	515	0.00 %	0.00 %	0.01 %	99.90 %
	111	645	OREGON MUT GRP	462	568	0.00 %	0.00 %	0.01 %	99.91 %
	112	1319	LITITZ MUT GRP	423	398	0.00 %	0.00 %	0.01 %	99.92 %
	113	5101	SLIDE INS HOLDINGS GRP	377	172	0.00 %	0.00 %	0.01 %	99.93 %
	114	16926	ARECA INS EXCH	369	369	0.00 %	0.00 %	0.01 %	99.93 %
	115	98	WR BERKLEY CORP GRP	366	536	3.08 %	3.23 %	0.01 %	99.94 %
	116	11021	INDIANA OLD NATL INS CO	328	279	0.00 %	0.00 %	0.01 %	99.95 %
	117	408	BROOKFIELD WEALTH SOLUTIONS GRP	318	870	0.16 %	N/A	0.01 %	99.95 %
	118	250	DONEGAL GRP	268	321	0.00 %	0.00 %	0.01 %	99.96 %
	119	14451	MARYSVILLE MUT INS CO	167	166	0.02 %	0.02 %	0.00 %	99.96 %
	120	807	COLUMBIA INS GRP	159	140	0.00 %	0.00 %	0.00 %	99.97 %
	121	1227	PALISADES GRP	146	140	0.00 %	0.01 %	0.00 %	99.97 %
	122	762	FRANKLIN MUT GRP	146	127	0.00 %	0.00 %	0.00 %	99.97 %
	123	5030	TAN HOLDINGS CORP GRP	144	1	5,872.07 %	6,315.84 %	0.00 %	99.97 %
	124	26735	FRONTIER MT CARROLL MUT INS CO	133	133	0.00 %	0.00 %	0.00 %	99.98 %
	125	222	GREATER NY GRP	130	18	0.00 %	0.00 %	0.00 %	99.98 %
			INDUSTRY TOTAL	4,888,245	5,044,950	0.33 %	0.31 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	4715	MS & AD INS GRP	1,448	1,445	2.29 %	2.36 %	11.39 %	11.39 %
	2	176	STATE FARM GRP	1,446	1,459	0.00 %	0.19 %	11.37 %	22.76 %
	3	12	AMERICAN INTL GRP	1,345	1,400	N/A	N/A	10.57 %	33.33 %
	4	761	ALLIANZ INS GRP	840	837	N/A	N/A	6.61 %	39.94 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	707	700	N/A	N/A	5.56 %	45.50 %
	6	111	LIBERTY MUT GRP	649	637	0.13 %	0.60 %	5.10 %	50.60 %
	7	3548	TRAVELERS GRP	581	573	0.07 %	0.08 %	4.57 %	55.17 %
	8	3219	SOMPO GRP	571	720	N/A	N/A	4.49 %	59.65 %
	9	31	BERKSHIRE HATHAWAY GRP	458	561	N/A	N/A	3.60 %	63.26 %
	10	785	MARKEL GRP	443	518	N/A	N/A	3.48 %	66.74 %
			STATE TOTAL	12,719	13,135	N/A	N/A	100.00 %	100.00 %
Alaska	1	65	FM GRP	9,865	12,227	0.00 %	0.00 %	16.76 %	16.76 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	9,157	8,362	N/A	0.01 %	15.55 %	32.31 %
	3	176	STATE FARM GRP	7,913	7,885	N/A	0.07 %	13.44 %	45.75 %
	4	212	ZURICH INS GRP	4,009	3,758	0.33 %	0.38 %	6.81 %	52.56 %
	5	761	ALLIANZ INS GRP	3,865	3,858	0.89 %	1.04 %	6.57 %	59.13 %
	6	181	SWISS RE GRP	3,508	3,663	0.00 %	0.00 %	5.96 %	65.09 %
	7	1120	EVEREST REINS HOLDINGS GRP	2,751	2,926	0.27 %	0.27 %	4.67 %	69.76 %
	8	968	AXA INS GRP	2,121	1,912	27.98 %	28.80 %	3.60 %	73.36 %
	9	922	ICW GRP ASSETS INC GRP	2,117	2,321	0.00 %	0.00 %	3.60 %	76.96 %
	10	3416	AXIS CAPITAL GRP	1,987	2,201	8.04 %	8.35 %	3.38 %	80.34 %
			STATE TOTAL	58,870	61,585	N/A	N/A	100.00 %	100.00 %
Arizona	1	626	CHUBB LTD GRP	3,174	3,303	0.00 %	0.00 %	15.02 %	15.02 %
	2	65	FM GRP	2,405	2,255	0.00 %	0.00 %	11.38 %	26.40 %
	3	3548	TRAVELERS GRP	1,902	2,065	N/A	N/A	9.00 %	35.40 %
	4	212	ZURICH INS GRP	1,593	1,625	N/A	N/A	7.54 %	42.94 %
	5	12	AMERICAN INTL GRP	1,437	1,519	N/A	N/A	6.80 %	49.75 %
	6	3219	SOMPO GRP	1,227	1,654	N/A	N/A	5.81 %	55.55 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	1,183	1,144	N/A	N/A	5.60 %	61.15 %
	8	111	LIBERTY MUT GRP	1,069	1,157	N/A	N/A	5.06 %	66.21 %
	9	761	ALLIANZ INS GRP	1,009	901	N/A	N/A	4.77 %	70.98 %
	10	968	AXA INS GRP	741	819	5.91 %	5.29 %	3.51 %	74.49 %
			STATE TOTAL	21,129	22,054	N/A	N/A	100.00 %	100.00 %
Arkansas	1	176	STATE FARM GRP	19,535	19,186	0.00 %	0.00 %	36.55 %	36.55 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	7,227	7,034	N/A	N/A	13.52 %	50.07 %
	3	65	FM GRP	5,203	5,813	0.00 %	0.00 %	9.74 %	59.81 %
	4	3548	TRAVELERS GRP	3,297	3,605	N/A	N/A	6.17 %	65.98 %
	5	212	ZURICH INS GRP	2,327	2,382	2.65 %	3.04 %	4.35 %	70.33 %
	6	123	SHELTER INS GRP	1,770	1,794	0.99 %	0.99 %	3.31 %	73.64 %
	7	111	LIBERTY MUT GRP	1,429	1,408	0.02 %	0.04 %	2.67 %	76.32 %
	8	783	RLI INS GRP	1,214	1,113	0.00 %	0.00 %	2.27 %	78.59 %
	9	12	AMERICAN INTL GRP	976	1,169	N/A	N/A	1.83 %	80.41 %
	10	280	AUTO OWNERS GRP	851	857	0.00 %	0.00 %	1.59 %	82.01 %
			STATE TOTAL	53,447	55,176	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	4977	PALOMAR HOLDINGS GRP	442,631	428,281	N/A	0.00 %	18.64 %	18.64 %
	2	65	FM GRP	295,175	298,374	0.00 %	0.00 %	12.43 %	31.07 %
	3	212	ZURICH INS GRP	219,760	261,852	0.48 %	0.58 %	9.26 %	40.33 %
	4	3829	GEOVERA HOLDINGS INC GRP	154,101	140,834	N/A	N/A	6.49 %	46.82 %
	5	626	CHUBB LTD GRP	137,580	130,633	0.53 %	0.53 %	5.79 %	52.61 %
	6	796	QBE INS GRP	133,030	132,627	N/A	N/A	5.60 %	58.21 %
	7	39861	GOLDEN BEAR INS CO	95,038	101,716	0.00 %	0.00 %	4.00 %	62.22 %
	8	31	BERKSHIRE HATHAWAY GRP	89,652	110,112	N/A	N/A	3.78 %	65.99 %
	9	1120	EVEREST REINS HOLDINGS GRP	60,131	60,037	0.26 %	0.33 %	2.53 %	68.53 %
	10	218	CNA INS GRP	59,753	61,105	N/A	N/A	2.52 %	71.04 %
			STATE TOTAL	2,374,454	2,482,180	N/A	N/A	100.00 %	100.00 %
Colorado	1	626	CHUBB LTD GRP	3,784	3,544	0.47 %	0.47 %	18.09 %	18.09 %
	2	181	SWISS RE GRP	1,879	380	0.00 %	0.00 %	8.98 %	27.07 %
	3	12	AMERICAN INTL GRP	1,820	1,849	N/A	N/A	8.70 %	35.77 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	1,578	1,566	N/A	N/A	7.54 %	43.32 %
	5	968	AXA INS GRP	1,275	1,356	2.63 %	2.11 %	6.10 %	49.42 %
	6	31	BERKSHIRE HATHAWAY GRP	1,126	1,041	N/A	N/A	5.38 %	54.80 %
	7	3219	SOMPO GRP	953	1,284	N/A	N/A	4.56 %	59.35 %
	8	761	ALLIANZ INS GRP	837	798	184.91 %	190.51 %	4.00 %	63.35 %
	9	176	STATE FARM GRP	773	805	0.00 %	0.00 %	3.69 %	67.05 %
	10	4718	TIPTREE FIN GRP	503	435	32.17 %	32.17 %	2.40 %	69.45 %
			STATE TOTAL	20,917	21,034	4.70 %	4.39 %	100.00 %	100.00 %
Connecticut	1	31	BERKSHIRE HATHAWAY GRP	3,002	3,015	4.64 %	4.86 %	22.60 %	22.60 %
	2	3548	TRAVELERS GRP	2,265	2,271	N/A	N/A	17.06 %	39.66 %
	3	626	CHUBB LTD GRP	831	801	0.00 %	0.00 %	6.26 %	45.92 %
	4	12	AMERICAN INTL GRP	766	827	N/A	N/A	5.77 %	51.68 %
	5	65	FM GRP	701	622	N/A	N/A	5.28 %	56.96 %
	6	4718	TIPTREE FIN GRP	516	480	32.43 %	32.43 %	3.88 %	60.85 %
	7	3219	SOMPO GRP	447	534	N/A	N/A	3.36 %	64.21 %
	8	761	ALLIANZ INS GRP	433	435	3.91 %	5.34 %	3.26 %	67.47 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	379	364	N/A	N/A	2.85 %	70.33 %
	10	785	MARKEL GRP	329	344	4.45 %	4.95 %	2.48 %	72.80 %
			STATE TOTAL	13,282	13,379	N/A	N/A	100.00 %	100.00 %
Delaware	1	12	AMERICAN INTL GRP	298	297	N/A	N/A	13.52 %	13.52 %
	2	3548	TRAVELERS GRP	270	258	N/A	N/A	12.22 %	25.74 %
	3	31	BERKSHIRE HATHAWAY GRP	240	238	0.12 %	0.11 %	10.89 %	36.63 %
	4	968	AXA INS GRP	135	132	7.69 %	7.28 %	6.11 %	42.74 %
	5	176	STATE FARM GRP	131	129	0.00 %	0.00 %	5.94 %	48.68 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	126	129	N/A	N/A	5.70 %	54.38 %
	7	212	ZURICH INS GRP	99	107	N/A	N/A	4.49 %	58.87 %
	8	626	CHUBB LTD GRP	99	103	N/A	N/A	4.49 %	63.36 %
	9	181	SWISS RE GRP	88	104	0.00 %	0.00 %	3.97 %	67.33 %
	10	218	CNA INS GRP	75	75	N/A	N/A	3.40 %	70.73 %
			STATE TOTAL	2,208	2,243	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	626	CHUBB LTD GRP	554	530	0.00 %	0.00 %	13.12 %	13.12 %
	2	3548	TRAVELERS GRP	533	609	N/A	N/A	12.63 %	25.76 %
	3	3219	SOMPO GRP	498	727	N/A	N/A	11.78 %	37.54 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	353	343	N/A	N/A	8.35 %	45.89 %
	5	12	AMERICAN INTL GRP	335	338	N/A	N/A	7.93 %	53.81 %
	6	158	FAIRFAX FIN GRP	299	377	2.17 %	2.45 %	7.09 %	60.90 %
	7	761	ALLIANZ INS GRP	139	133	13.59 %	16.03 %	3.28 %	64.19 %
	8	176	STATE FARM GRP	135	133	0.00 %	0.00 %	3.19 %	67.38 %
	9	65	FM GRP	124	159	0.00 %	0.00 %	2.93 %	70.31 %
	10	212	ZURICH INS GRP	118	136	N/A	N/A	2.80 %	73.10 %
			STATE TOTAL	4,223	4,628	N/A	N/A	100.00 %	100.00 %
Florida	1	4715	MS & AD INS GRP	52,462	52,602	1.84 %	1.89 %	59.08 %	59.08 %
	2	12	AMERICAN INTL GRP	7,980	8,618	0.27 %	0.27 %	8.99 %	68.06 %
	3	785	MARKEL GRP	6,283	6,312	N/A	N/A	7.08 %	75.14 %
	4	65	FM GRP	6,072	6,186	0.00 %	0.00 %	6.84 %	81.98 %
	5	3219	SOMPO GRP	2,713	4,277	N/A	N/A	3.05 %	85.03 %
	6	626	CHUBB LTD GRP	2,287	2,374	0.00 %	8.42 %	2.58 %	87.61 %
	7	968	AXA INS GRP	2,127	1,978	6.99 %	6.48 %	2.40 %	90.00 %
	8	761	ALLIANZ INS GRP	1,263	1,340	4.69 %	5.50 %	1.42 %	91.43 %
	9	158	FAIRFAX FIN GRP	941	1,249	N/A	N/A	1.06 %	92.49 %
	10	31	BERKSHIRE HATHAWAY GRP	682	1,005	N/A	N/A	0.77 %	93.25 %
			STATE TOTAL	88,801	92,631	N/A	N/A	100.00 %	100.00 %
Georgia	1	3548	TRAVELERS GRP	2,391	2,589	N/A	N/A	9.20 %	9.20 %
	2	12	AMERICAN INTL GRP	2,336	2,452	N/A	N/A	8.99 %	18.19 %
	3	3219	SOMPO GRP	2,004	2,733	N/A	N/A	7.71 %	25.90 %
	4	3416	AXIS CAPITAL GRP	1,534	1,521	10.24 %	10.65 %	5.90 %	31.80 %
	5	176	STATE FARM GRP	1,528	1,501	0.00 %	0.00 %	5.88 %	37.68 %
	6	244	CINCINNATI FIN GRP	1,435	1,467	0.00 %	0.00 %	5.52 %	43.20 %
	7	626	CHUBB LTD GRP	1,434	1,446	N/A	N/A	5.52 %	48.72 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	1,367	1,320	N/A	N/A	5.26 %	53.98 %
	9	968	AXA INS GRP	1,168	1,178	4.50 %	3.90 %	4.50 %	58.47 %
	10	31	BERKSHIRE HATHAWAY GRP	1,106	1,164	3.48 %	3.27 %	4.26 %	62.73 %
			STATE TOTAL	25,988	27,269	0.05 %	N/A	100.00 %	100.00 %
Hawaii	1	4715	MS & AD INS GRP	5,992	6,160	4.41 %	4.53 %	19.59 %	19.59 %
	2	65	FM GRP	4,873	4,884	0.00 %	0.00 %	15.93 %	35.52 %
	3	626	CHUBB LTD GRP	2,868	2,618	0.00 %	0.00 %	9.38 %	44.90 %
	4	212	ZURICH INS GRP	1,971	2,389	N/A	N/A	6.44 %	51.34 %
	5	181	SWISS RE GRP	1,615	2,027	0.00 %	0.00 %	5.28 %	56.63 %
	6	12	AMERICAN INTL GRP	1,537	1,701	N/A	N/A	5.03 %	61.65 %
	7	5084	LILYPAD INS HOLDINGS GRP	1,231	1,253	0.00 %	0.00 %	4.02 %	65.68 %
	8	3416	AXIS CAPITAL GRP	1,144	1,003	11.02 %	11.46 %	3.74 %	69.42 %
	9	4977	PALOMAR HOLDINGS GRP	822	830	0.00 %	0.00 %	2.69 %	72.10 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	822	807	6.59 %	6.68 %	2.69 %	74.79 %
			STATE TOTAL	30,585	32,542	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	65	FM GRP	3,431	3,433	0.00 %	0.00 %	27.63 %	27.63 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	1,153	1,120	0.43 %	0.57 %	9.28 %	36.91 %
	3	3548	TRAVELERS GRP	1,138	1,072	N/A	N/A	9.17 %	46.08 %
	4	176	STATE FARM GRP	861	834	0.00 %	0.00 %	6.94 %	53.01 %
	5	212	ZURICH INS GRP	822	648	0.11 %	0.12 %	6.62 %	59.63 %
	6	626	CHUBB LTD GRP	548	533	0.00 %	0.00 %	4.42 %	64.05 %
	7	12	AMERICAN INTL GRP	487	497	N/A	N/A	3.92 %	67.96 %
	8	968	AXA INS GRP	365	308	2.94 %	2.40 %	2.94 %	70.91 %
	9	280	AUTO OWNERS GRP	361	383	0.00 %	0.00 %	2.91 %	73.81 %
	10	3219	SOMPO GRP	279	295	N/A	N/A	2.25 %	76.06 %
			STATE TOTAL	12,418	12,329	1.00 %	1.06 %	100.00 %	100.00 %
Illinois	1	176	STATE FARM GRP	29,114	29,419	N/A	N/A	25.53 %	25.53 %
	2	31	BERKSHIRE HATHAWAY GRP	16,678	19,963	N/A	N/A	14.62 %	40.15 %
	3	3548	TRAVELERS GRP	8,954	9,530	N/A	N/A	7.85 %	48.01 %
	4	65	FM GRP	7,646	6,506	0.00 %	0.00 %	6.70 %	54.71 %
	5	280	AUTO OWNERS GRP	4,097	3,918	0.00 %	0.00 %	3.59 %	58.30 %
	6	212	ZURICH INS GRP	3,956	3,328	1.06 %	1.26 %	3.47 %	61.77 %
	7	968	AXA INS GRP	3,310	3,390	N/A	N/A	2.90 %	64.68 %
	8	111	LIBERTY MUT GRP	2,510	2,820	0.57 %	0.62 %	2.20 %	66.88 %
	9	12	AMERICAN INTL GRP	2,446	2,572	N/A	N/A	2.14 %	69.02 %
	10	761	ALLIANZ INS GRP	2,167	2,069	6.13 %	8.63 %	1.90 %	70.92 %
			STATE TOTAL	114,038	118,089	N/A	N/A	100.00 %	100.00 %
Indiana	1	176	STATE FARM GRP	11,126	11,137	0.00 %	0.00 %	19.26 %	19.26 %
	2	3548	TRAVELERS GRP	5,224	5,493	N/A	N/A	9.04 %	28.30 %
	3	280	AUTO OWNERS GRP	4,468	4,334	0.00 %	0.00 %	7.73 %	36.03 %
	4	111	LIBERTY MUT GRP	4,127	4,368	1.36 %	1.42 %	7.14 %	43.17 %
	5	65	FM GRP	3,989	3,503	0.00 %	0.00 %	6.90 %	50.08 %
	6	5048	INDIANA FARMERS MUT GRP	3,549	3,573	N/A	N/A	6.14 %	56.22 %
	7	244	CINCINNATI FIN GRP	3,245	3,218	0.00 %	0.00 %	5.62 %	61.84 %
	8	212	ZURICH INS GRP	1,429	1,269	0.43 %	0.93 %	2.47 %	64.31 %
	9	12	AMERICAN INTL GRP	1,344	1,284	N/A	N/A	2.33 %	66.64 %
	10	761	ALLIANZ INS GRP	1,195	1,274	6.38 %	7.54 %	2.07 %	68.70 %
			STATE TOTAL	57,781	57,839	N/A	N/A	100.00 %	100.00 %
Iowa	1	176	STATE FARM GRP	660	663	0.00 %	0.00 %	9.71 %	9.71 %
	2	31	BERKSHIRE HATHAWAY GRP	648	660	N/A	N/A	9.53 %	19.24 %
	3	12	AMERICAN INTL GRP	618	810	N/A	N/A	9.08 %	28.32 %
	4	65	FM GRP	613	373	0.00 %	0.00 %	9.01 %	37.34 %
	5	626	CHUBB LTD GRP	450	203	0.00 %	0.00 %	6.62 %	43.96 %
	6	140	NATIONWIDE CORP GRP	448	323	4.38 %	3.85 %	6.58 %	50.54 %
	7	228	WESTFIELD GRP	394	417	N/A	N/A	5.80 %	56.34 %
	8	62	EMC INS CO GRP	375	552	N/A	N/A	5.51 %	61.85 %
	9	280	AUTO OWNERS GRP	353	341	0.00 %	0.00 %	5.19 %	67.04 %
	10	761	ALLIANZ INS GRP	289	321	N/A	N/A	4.25 %	71.29 %
			STATE TOTAL	6,800	6,815	2.46 %	2.12 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	176	STATE FARM GRP	2,278	2,246	1.48 %	1.66 %	21.91 %	21.91 %
	2	12	AMERICAN INTL GRP	657	669	N/A	N/A	6.32 %	28.23 %
	3	1279	ARCH INS GRP	645	78	0.00 %	0.00 %	6.21 %	34.44 %
	4	65	FM GRP	566	366	0.00 %	0.00 %	5.44 %	39.88 %
	5	3548	TRAVELERS GRP	565	626	N/A	N/A	5.43 %	45.32 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	563	533	N/A	N/A	5.42 %	50.73 %
	7	244	CINCINNATI FIN GRP	461	438	0.00 %	0.00 %	4.44 %	55.17 %
	8	626	CHUBB LTD GRP	448	468	0.00 %	0.00 %	4.31 %	59.48 %
	9	473	AMERICAN FAMILY INS GRP	413	453	0.24 %	0.27 %	3.98 %	63.45 %
	10	280	AUTO OWNERS GRP	295	291	0.00 %	0.00 %	2.84 %	66.30 %
			STATE TOTAL	10,394	10,153	N/A	N/A	100.00 %	100.00 %
Kentucky	1	176	STATE FARM GRP	15,373	15,302	N/A	0.06 %	25.23 %	25.23 %
	2	968	AXA INS GRP	4,636	1,529	N/A	N/A	7.61 %	32.84 %
	3	111	LIBERTY MUT GRP	4,409	4,422	1.84 %	1.97 %	7.24 %	40.07 %
	4	65	FM GRP	4,174	4,341	0.00 %	0.00 %	6.85 %	46.92 %
	5	280	AUTO OWNERS GRP	3,931	3,901	0.00 %	0.00 %	6.45 %	53.37 %
	6	244	CINCINNATI FIN GRP	3,583	3,510	0.00 %	0.00 %	5.88 %	59.25 %
	7	3548	TRAVELERS GRP	3,389	3,459	N/A	N/A	5.56 %	64.81 %
	8	8	ALLSTATE INS GRP	2,399	2,335	N/A	N/A	3.94 %	68.75 %
	9	212	ZURICH INS GRP	1,502	1,390	1.27 %	1.46 %	2.46 %	71.21 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	1,365	1,327	N/A	N/A	2.24 %	73.45 %
			STATE TOTAL	60,937	58,811	0.22 %	0.26 %	100.00 %	100.00 %
Louisiana	1	12	AMERICAN INTL GRP	2,023	2,128	N/A	N/A	23.51 %	23.51 %
	2	785	MARKEL GRP	1,043	779	5.33 %	6.03 %	12.12 %	35.63 %
	3	4715	MS & AD INS GRP	896	898	2.87 %	2.95 %	10.42 %	46.05 %
	4	761	ALLIANZ INS GRP	619	560	5.43 %	6.04 %	7.19 %	53.24 %
	5	31	BERKSHIRE HATHAWAY GRP	461	456	6.00 %	6.22 %	5.35 %	58.59 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	431	332	167.39 %	168.21 %	5.01 %	63.61 %
	7	626	CHUBB LTD GRP	405	307	0.00 %	0.00 %	4.71 %	68.32 %
	8	176	STATE FARM GRP	366	402	1.32 %	1.32 %	4.26 %	72.57 %
	9	3219	SOMPO GRP	269	339	N/A	N/A	3.12 %	75.70 %
	10	16427	ATEGRITY SPECIALTY INS CO	267	232	25.14 %	27.25 %	3.10 %	78.80 %
			STATE TOTAL	8,603	8,609	6.63 %	6.48 %	100.00 %	100.00 %
Maine	1	3548	TRAVELERS GRP	489	541	N/A	N/A	14.99 %	14.99 %
	2	181	SWISS RE GRP	322	253	0.00 %	0.00 %	9.85 %	24.83 %
	3	212	ZURICH INS GRP	276	289	1.97 %	2.30 %	8.45 %	33.28 %
	4	65	FM GRP	263	204	0.00 %	0.00 %	8.05 %	41.33 %
	5	626	CHUBB LTD GRP	257	260	9.65 %	9.66 %	7.86 %	49.19 %
	6	88	THE HANOVER INS GRP	224	217	2.35 %	2.32 %	6.86 %	56.05 %
	7	111	LIBERTY MUT GRP	156	150	0.79 %	0.84 %	4.79 %	60.83 %
	8	761	ALLIANZ INS GRP	150	132	17.14 %	20.20 %	4.59 %	65.43 %
	9	968	AXA INS GRP	143	142	N/A	N/A	4.37 %	69.79 %
	10	3219	SOMPO GRP	136	174	N/A	N/A	4.16 %	73.96 %
			STATE TOTAL	3,266	3,249	N/A	N/A	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	31	BERKSHIRE HATHAWAY GRP	4,007	4,158	N/A	N/A	23.76 %	23.76 %
	2	3548	TRAVELERS GRP	2,461	2,342	N/A	N/A	14.59 %	38.34 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	1,624	1,597	N/A	N/A	9.63 %	47.98 %
	4	12	AMERICAN INTL GRP	1,231	1,295	N/A	N/A	7.30 %	55.27 %
	5	176	STATE FARM GRP	1,207	1,216	0.00 %	0.00 %	7.16 %	62.43 %
	6	626	CHUBB LTD GRP	805	790	0.00 %	0.00 %	4.77 %	67.20 %
	7	3219	SOMPO GRP	617	972	N/A	N/A	3.66 %	70.86 %
	8	65	FM GRP	538	336	0.00 %	0.00 %	3.19 %	74.04 %
	9	968	AXA INS GRP	497	511	1.92 %	1.20 %	2.95 %	76.99 %
	10	761	ALLIANZ INS GRP	402	424	11.26 %	13.58 %	2.38 %	79.38 %
			STATE TOTAL	16,868	17,499	N/A	N/A	100.00 %	100.00 %
Massachusetts	1	31	BERKSHIRE HATHAWAY GRP	11,627	13,188	N/A	N/A	25.19 %	25.19 %
	2	3548	TRAVELERS GRP	8,707	8,613	N/A	N/A	18.86 %	44.05 %
	3	626	CHUBB LTD GRP	2,696	2,800	31.80 %	31.81 %	5.84 %	49.89 %
	4	12	AMERICAN INTL GRP	2,457	2,589	N/A	N/A	5.32 %	55.21 %
	5	3219	SOMPO GRP	1,919	2,810	N/A	N/A	4.16 %	59.37 %
	6	234	VERMONT MUT GRP	1,868	1,841	0.00 %	0.00 %	4.05 %	63.42 %
	7	158	FAIRFAX FIN GRP	1,844	1,586	4.83 %	5.39 %	4.00 %	67.41 %
	8	212	ZURICH INS GRP	1,725	1,712	0.26 %	0.32 %	3.74 %	71.15 %
	9	968	AXA INS GRP	1,262	1,368	3.98 %	3.45 %	2.73 %	73.88 %
	10	28	AMICA MUT GRP	1,186	1,295	0.00 %	0.00 %	2.57 %	76.45 %
			STATE TOTAL	46,158	49,334	N/A	N/A	100.00 %	100.00 %
Michigan	1	3548	TRAVELERS GRP	1,738	1,868	N/A	N/A	12.09 %	12.09 %
	2	968	AXA INS GRP	1,466	1,498	9.66 %	9.22 %	10.21 %	22.30 %
	3	12	AMERICAN INTL GRP	1,455	1,372	N/A	N/A	10.13 %	32.43 %
	4	761	ALLIANZ INS GRP	1,401	1,366	6.63 %	7.63 %	9.75 %	42.18 %
	5	31	BERKSHIRE HATHAWAY GRP	987	1,129	N/A	N/A	6.87 %	49.05 %
	6	3219	SOMPO GRP	745	1,152	N/A	N/A	5.18 %	54.23 %
	7	111	LIBERTY MUT GRP	606	627	N/A	N/A	4.21 %	58.45 %
	8	626	CHUBB LTD GRP	596	697	0.00 %	0.00 %	4.15 %	62.60 %
	9	65	FM GRP	592	458	0.00 %	0.00 %	4.12 %	66.72 %
	10	280	AUTO OWNERS GRP	591	554	0.00 %	0.00 %	4.11 %	70.83 %
			STATE TOTAL	14,369	14,838	N/A	N/A	100.00 %	100.00 %
Minnesota	1	12	AMERICAN INTL GRP	1,063	1,079	N/A	N/A	14.72 %	14.72 %
	2	31	BERKSHIRE HATHAWAY GRP	926	1,105	N/A	N/A	12.82 %	27.54 %
	3	3219	SOMPO GRP	604	792	N/A	N/A	8.36 %	35.89 %
	4	968	AXA INS GRP	553	588	3.40 %	2.66 %	7.65 %	43.54 %
	5	4718	TIPTREE FIN GRP	539	467	37.75 %	37.75 %	7.46 %	51.00 %
	6	761	ALLIANZ INS GRP	412	708	3.74 %	4.55 %	5.70 %	56.70 %
	7	3548	TRAVELERS GRP	401	407	1.57 %	1.57 %	5.54 %	62.24 %
	8	65	FM GRP	282	162	0.00 %	0.00 %	3.91 %	66.15 %
	9	228	WESTFIELD GRP	235	104	47.27 %	52.11 %	3.25 %	69.40 %
	10	158	FAIRFAX FIN GRP	209	182	N/A	N/A	2.89 %	72.29 %
			STATE TOTAL	7,224	7,683	0.04 %	N/A	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	65	FM GRP	8,029	8,195	0.00 %	0.00 %	28.42 %	28.42 %
	2	176	STATE FARM GRP	5,426	5,449	0.00 %	0.00 %	19.21 %	47.63 %
	3	3548	TRAVELERS GRP	2,608	2,710	0.18 %	0.20 %	9.23 %	56.86 %
	4	111	LIBERTY MUT GRP	1,700	1,632	1.94 %	2.04 %	6.02 %	62.88 %
	5	140	NATIONWIDE CORP GRP	948	965	N/A	N/A	3.36 %	66.23 %
	6	212	ZURICH INS GRP	885	914	1.24 %	1.46 %	3.13 %	69.37 %
	7	12	AMERICAN INTL GRP	759	819	N/A	N/A	2.69 %	72.05 %
	8	31	BERKSHIRE HATHAWAY GRP	686	683	N/A	N/A	2.43 %	74.48 %
	9	796	QBE INS GRP	585	557	0.31 %	N/A	2.07 %	76.55 %
	10	626	CHUBB LTD GRP	584	578	0.00 %	0.00 %	2.07 %	78.62 %
			STATE TOTAL	28,249	28,599	N/A	N/A	100.00 %	100.00 %
Missouri	1	176	STATE FARM GRP	42,630	41,598	0.00 %	0.01 %	27.70 %	27.70 %
	2	65	FM GRP	16,253	17,267	0.00 %	0.00 %	10.56 %	38.26 %
	3	4977	PALOMAR HOLDINGS GRP	12,462	11,690	0.00 %	0.00 %	8.10 %	46.36 %
	4	473	AMERICAN FAMILY INS GRP	8,937	9,387	0.02 %	0.03 %	5.81 %	52.17 %
	5	111	LIBERTY MUT GRP	7,362	7,287	2.51 %	2.68 %	4.78 %	56.95 %
	6	3548	TRAVELERS GRP	6,839	7,428	N/A	N/A	4.44 %	61.39 %
	7	626	CHUBB LTD GRP	6,303	5,641	N/A	N/A	4.10 %	65.49 %
	8	244	CINCINNATI FIN GRP	4,910	4,893	0.00 %	0.00 %	3.19 %	68.68 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	4,723	4,656	0.46 %	0.75 %	3.07 %	71.75 %
	10	123	SHELTER INS GRP	4,540	4,536	0.03 %	0.03 %	2.95 %	74.70 %
			STATE TOTAL	153,899	153,985	N/A	N/A	100.00 %	100.00 %
Montana	1	176	STATE FARM GRP	1,669	1,689	0.00 %	0.00 %	15.13 %	15.13 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	1,269	1,189	N/A	N/A	11.51 %	26.64 %
	3	626	CHUBB LTD GRP	1,113	1,055	0.00 %	0.00 %	10.09 %	36.73 %
	4	65	FM GRP	960	1,115	0.00 %	0.00 %	8.70 %	45.43 %
	5	111	LIBERTY MUT GRP	731	949	1.64 %	1.74 %	6.63 %	52.06 %
	6	12	AMERICAN INTL GRP	632	698	N/A	N/A	5.73 %	57.79 %
	7	4683	MOUNTAIN WEST FARM GRP	562	497	0.00 %	0.00 %	5.10 %	62.89 %
	8	244	CINCINNATI FIN GRP	556	523	0.00 %	0.00 %	5.04 %	67.93 %
	9	3548	TRAVELERS GRP	449	430	N/A	N/A	4.07 %	72.01 %
	10	796	QBE INS GRP	355	320	N/A	N/A	3.22 %	75.22 %
			STATE TOTAL	11,030	11,281	0.58 %	0.59 %	100.00 %	100.00 %
Nebraska	1	3548	TRAVELERS GRP	481	501	N/A	N/A	13.36 %	13.36 %
	2	626	CHUBB LTD GRP	448	261	0.00 %	0.00 %	12.44 %	25.80 %
	3	176	STATE FARM GRP	360	382	0.00 %	0.00 %	10.00 %	35.80 %
	4	12	AMERICAN INTL GRP	333	312	N/A	N/A	9.23 %	45.03 %
	5	761	ALLIANZ INS GRP	278	192	6.60 %	7.47 %	7.70 %	52.73 %
	6	968	AXA INS GRP	190	170	2.55 %	1.89 %	5.27 %	58.00 %
	7	140	NATIONWIDE CORP GRP	165	220	17.78 %	18.00 %	4.57 %	62.58 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	153	152	N/A	N/A	4.24 %	66.82 %
	9	280	AUTO OWNERS GRP	151	159	0.00 %	0.00 %	4.19 %	71.01 %
	10	65	FM GRP	133	20	0.00 %	0.00 %	3.69 %	74.69 %
			STATE TOTAL	3,603	3,306	2.29 %	2.42 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	65	FM GRP	20,758	21,270	0.00 %	0.00 %	31.10 %	31.10 %
	2	3548	TRAVELERS GRP	8,960	9,485	N/A	N/A	13.42 %	44.52 %
	3	212	ZURICH INS GRP	5,343	6,684	0.24 %	0.28 %	8.00 %	52.52 %
	4	176	STATE FARM GRP	4,377	4,312	0.00 %	0.00 %	6.56 %	59.08 %
	5	111	LIBERTY MUT GRP	3,842	4,557	0.70 %	0.73 %	5.76 %	64.84 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	3,354	3,233	N/A	N/A	5.02 %	69.86 %
	7	626	CHUBB LTD GRP	2,505	2,160	0.00 %	0.00 %	3.75 %	73.61 %
	8	218	CNA INS GRP	1,781	1,707	N/A	N/A	2.67 %	76.28 %
	9	968	AXA INS GRP	1,384	1,581	3.83 %	3.44 %	2.07 %	78.35 %
	10	181	SWISS RE GRP	1,221	1,632	0.00 %	0.00 %	1.83 %	80.18 %
			STATE TOTAL	66,755	71,457	N/A	N/A	100.00 %	100.00 %
New Hampshire	1	3548	TRAVELERS GRP	839	897	N/A	N/A	16.35 %	16.35 %
	2	761	ALLIANZ INS GRP	536	536	1.86 %	2.32 %	10.44 %	26.79 %
	3	212	ZURICH INS GRP	535	499	N/A	N/A	10.42 %	37.21 %
	4	176	STATE FARM GRP	291	285	0.00 %	0.00 %	5.67 %	42.88 %
	5	234	VERMONT MUT GRP	289	301	0.00 %	0.00 %	5.63 %	48.52 %
	6	88	THE HANOVER INS GRP	275	280	2.35 %	2.33 %	5.35 %	53.87 %
	7	626	CHUBB LTD GRP	254	240	0.00 %	0.00 %	4.96 %	58.83 %
	8	181	SWISS RE GRP	223	230	0.00 %	0.00 %	4.34 %	63.16 %
	9	28	AMICA MUT GRP	212	257	0.00 %	0.00 %	4.14 %	67.30 %
	10	111	LIBERTY MUT GRP	182	207	1.92 %	2.02 %	3.54 %	70.85 %
			STATE TOTAL	5,129	5,334	N/A	N/A	100.00 %	100.00 %
New Jersey	1	3548	TRAVELERS GRP	13,595	13,568	N/A	N/A	36.95 %	36.95 %
	2	626	CHUBB LTD GRP	2,129	2,005	0.15 %	0.15 %	5.79 %	42.74 %
	3	12	AMERICAN INTL GRP	2,019	2,406	4.37 %	4.61 %	5.49 %	48.22 %
	4	212	ZURICH INS GRP	1,749	2,221	N/A	N/A	4.75 %	52.98 %
	5	111	LIBERTY MUT GRP	1,709	1,782	1.25 %	1.27 %	4.64 %	57.62 %
	6	968	AXA INS GRP	1,661	1,593	4.96 %	4.40 %	4.51 %	62.14 %
	7	3219	SOMPO GRP	1,486	1,900	N/A	N/A	4.04 %	66.18 %
	8	31	BERKSHIRE HATHAWAY GRP	1,466	1,133	N/A	N/A	3.98 %	70.16 %
	9	218	CNA INS GRP	1,313	1,384	N/A	N/A	3.57 %	73.73 %
	10	761	ALLIANZ INS GRP	1,198	1,175	4.23 %	5.03 %	3.25 %	76.98 %
			STATE TOTAL	36,793	38,245	N/A	N/A	100.00 %	100.00 %
New Mexico	1	212	ZURICH INS GRP	1,046	1,004	N/A	N/A	19.01 %	19.01 %
	2	65	FM GRP	822	887	0.00 %	0.00 %	14.93 %	33.94 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	500	485	N/A	N/A	9.08 %	43.02 %
	4	968	AXA INS GRP	351	249	5.85 %	5.32 %	6.38 %	49.40 %
	5	181	SWISS RE GRP	321	428	0.00 %	0.00 %	5.84 %	55.24 %
	6	176	STATE FARM GRP	312	306	26.89 %	30.78 %	5.67 %	60.90 %
	7	111	LIBERTY MUT GRP	309	300	8.13 %	8.13 %	5.61 %	66.52 %
	8	626	CHUBB LTD GRP	299	213	0.00 %	0.00 %	5.44 %	71.95 %
	9	12	AMERICAN INTL GRP	281	276	13.60 %	13.74 %	5.10 %	77.05 %
	10	3548	TRAVELERS GRP	270	321	N/A	N/A	4.91 %	81.96 %
			STATE TOTAL	5,505	5,590	1.33 %	1.48 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	31	BERKSHIRE HATHAWAY GRP	21,012	21,753	N/A	N/A	20.59 %	20.59 %
	2	3548	TRAVELERS GRP	20,362	21,483	N/A	0.01 %	19.95 %	40.55 %
	3	111	LIBERTY MUT GRP	11,588	10,610	N/A	N/A	11.36 %	51.90 %
	4	12	AMERICAN INTL GRP	5,828	5,843	N/A	N/A	5.71 %	57.61 %
	5	212	ZURICH INS GRP	5,033	6,413	N/A	N/A	4.93 %	62.55 %
	6	968	AXA INS GRP	4,704	4,691	2.62 %	2.14 %	4.61 %	67.16 %
	7	3219	SOMPO GRP	3,969	5,911	N/A	N/A	3.89 %	71.05 %
	8	626	CHUBB LTD GRP	3,436	3,443	N/A	N/A	3.37 %	74.41 %
	9	761	ALLIANZ INS GRP	2,331	2,245	37.28 %	50.52 %	2.28 %	76.70 %
	10	4718	TIPTREE FIN GRP	2,026	1,797	32.69 %	32.69 %	1.99 %	78.68 %
			STATE TOTAL	102,040	107,041	N/A	N/A	100.00 %	100.00 %
North Carolina	1	12	AMERICAN INTL GRP	2,675	2,568	N/A	N/A	13.23 %	13.23 %
	2	3548	TRAVELERS GRP	2,194	2,286	N/A	N/A	10.84 %	24.07 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	1,560	1,531	1.96 %	2.15 %	7.71 %	31.78 %
	4	3219	SOMPO GRP	1,390	1,644	N/A	N/A	6.87 %	38.65 %
	5	176	STATE FARM GRP	1,319	1,268	0.00 %	0.29 %	6.52 %	45.17 %
	6	31	BERKSHIRE HATHAWAY GRP	1,235	1,281	N/A	N/A	6.10 %	51.27 %
	7	280	AUTO OWNERS GRP	1,194	1,122	0.00 %	0.00 %	5.90 %	57.17 %
	8	761	ALLIANZ INS GRP	936	946	4.06 %	3.54 %	4.63 %	61.80 %
	9	968	AXA INS GRP	884	1,079	5.48 %	4.87 %	4.37 %	66.17 %
	10	626	CHUBB LTD GRP	848	831	59.92 %	59.93 %	4.19 %	70.36 %
			STATE TOTAL	20,229	23,289	N/A	N/A	100.00 %	100.00 %
North Dakota	1	4734	APOLLO GLOBAL MGMT GRP	336	418	N/A	N/A	25.40 %	25.40 %
	2	968	AXA INS GRP	137	71	1.18 %	0.47 %	10.39 %	35.79 %
	3	16427	ATEGRITY SPECIALTY INS CO	135	44	35.89 %	39.26 %	10.22 %	46.01 %
	4	4718	TIPTREE FIN GRP	133	133	40.00 %	40.00 %	10.03 %	56.04 %
	5	626	CHUBB LTD GRP	112	91	0.00 %	0.00 %	8.51 %	64.55 %
	6	12	AMERICAN INTL GRP	111	105	N/A	N/A	8.43 %	72.98 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	70	75	119.66 %	119.66 %	5.31 %	78.29 %
	8	3219	SOMPO GRP	45	37	3.35 %	3.72 %	3.39 %	81.68 %
	9	65	FM GRP	43	10	0.00 %	0.00 %	3.27 %	84.95 %
	10	761	ALLIANZ INS GRP	39	53	39.27 %	49.83 %	2.92 %	87.86 %
			STATE TOTAL	1,322	1,280	12.60 %	12.54 %	100.00 %	100.00 %
Ohio	1	244	CINCINNATI FIN GRP	7,125	7,025	0.00 %	0.07 %	17.61 %	17.61 %
	2	176	STATE FARM GRP	3,989	3,931	0.00 %	0.00 %	9.86 %	27.47 %
	3	3548	TRAVELERS GRP	3,373	3,528	N/A	N/A	8.34 %	35.81 %
	4	111	LIBERTY MUT GRP	2,396	2,883	0.63 %	0.68 %	5.92 %	41.73 %
	5	280	AUTO OWNERS GRP	2,329	2,293	0.00 %	0.00 %	5.76 %	47.48 %
	6	228	WESTFIELD GRP	2,141	2,321	N/A	N/A	5.29 %	52.78 %
	7	626	CHUBB LTD GRP	1,967	1,897	0.00 %	0.00 %	4.86 %	57.64 %
	8	12	AMERICAN INTL GRP	1,603	1,823	N/A	N/A	3.96 %	61.60 %
	9	761	ALLIANZ INS GRP	1,485	1,502	6.06 %	7.03 %	3.67 %	65.27 %
	10	267	GRANGE MUT CAS GRP	1,302	1,288	0.38 %	0.38 %	3.22 %	68.49 %
			STATE TOTAL	40,457	42,240	N/A	N/A	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	176	STATE FARM GRP	6,182	6,297	1.44 %	2.54 %	35.09 %	35.09 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	4,040	4,057	N/A	N/A	22.93 %	58.02 %
	3	4977	PALOMAR HOLDINGS GRP	860	764	5.68 %	5.68 %	4.88 %	62.90 %
	4	12	AMERICAN INTL GRP	824	865	N/A	N/A	4.68 %	67.58 %
	5	626	CHUBB LTD GRP	622	646	38.76 %	38.76 %	3.53 %	71.11 %
	6	1278	CSAA INS GRP	530	582	0.00 %	0.00 %	3.01 %	74.12 %
	7	123	SHELTER INS GRP	421	427	1.41 %	1.41 %	2.39 %	76.51 %
	8	3548	TRAVELERS GRP	374	412	N/A	N/A	2.12 %	78.63 %
	9	111	LIBERTY MUT GRP	370	398	N/A	N/A	2.10 %	80.73 %
	10	212	ZURICH INS GRP	368	402	0.80 %	0.94 %	2.09 %	82.82 %
			STATE TOTAL	17,618	18,501	0.09 %	0.45 %	100.00 %	100.00 %
Oregon	1	176	STATE FARM GRP	36,878	35,826	0.00 %	0.00 %	18.65 %	18.65 %
	2	65	FM GRP	23,888	24,477	0.00 %	0.00 %	12.08 %	30.74 %
	3	4977	PALOMAR HOLDINGS GRP	20,735	21,047	0.00 %	0.00 %	10.49 %	41.23 %
	4	3548	TRAVELERS GRP	14,900	15,597	N/A	N/A	7.54 %	48.76 %
	5	212	ZURICH INS GRP	10,223	11,216	0.01 %	0.03 %	5.17 %	53.94 %
	6	111	LIBERTY MUT GRP	9,941	10,137	1.44 %	1.58 %	5.03 %	58.96 %
	7	3829	GEOVERA HOLDINGS INC GRP	6,973	6,676	0.00 %	0.00 %	3.53 %	62.49 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	6,076	5,637	N/A	N/A	3.07 %	65.57 %
	9	69	FARMERS INS GRP	6,047	6,279	N/A	N/A	3.06 %	68.62 %
	10	626	CHUBB LTD GRP	5,968	6,079	0.49 %	0.49 %	3.02 %	71.64 %
			STATE TOTAL	197,688	202,457	0.13 %	0.09 %	100.00 %	100.00 %
Pennsylvania	1	3548	TRAVELERS GRP	6,000	6,263	N/A	N/A	22.12 %	22.12 %
	2	626	CHUBB LTD GRP	2,734	2,765	0.00 %	0.00 %	10.07 %	32.19 %
	3	12	AMERICAN INTL GRP	1,912	2,127	N/A	N/A	7.05 %	39.24 %
	4	761	ALLIANZ INS GRP	1,566	1,619	4.71 %	6.59 %	5.77 %	45.01 %
	5	968	AXA INS GRP	1,379	1,497	5.64 %	4.90 %	5.08 %	50.09 %
	6	3219	SOMPO GRP	1,300	1,615	N/A	N/A	4.79 %	54.88 %
	7	111	LIBERTY MUT GRP	1,128	1,176	3.81 %	3.81 %	4.16 %	59.03 %
	8	176	STATE FARM GRP	1,029	1,059	0.00 %	0.31 %	3.79 %	62.83 %
	9	65	FM GRP	963	934	0.00 %	0.00 %	3.55 %	66.37 %
	10	158	FAIRFAX FIN GRP	813	838	1.37 %	1.63 %	3.00 %	69.37 %
			STATE TOTAL	27,132	30,182	N/A	N/A	100.00 %	100.00 %
Rhode Island	1	3548	TRAVELERS GRP	582	623	N/A	N/A	15.03 %	15.03 %
	2	28	AMICA MUT GRP	401	494	0.00 %	0.00 %	10.35 %	25.37 %
	3	65	FM GRP	387	329	0.00 %	0.00 %	10.00 %	35.38 %
	4	31	BERKSHIRE HATHAWAY GRP	364	551	N/A	N/A	9.41 %	44.78 %
	5	12	AMERICAN INTL GRP	219	233	N/A	N/A	5.66 %	50.45 %
	6	8	ALLSTATE INS GRP	205	189	0.00 %	0.00 %	5.30 %	55.75 %
	7	212	ZURICH INS GRP	204	219	N/A	N/A	5.28 %	61.03 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	132	122	N/A	N/A	3.40 %	64.43 %
	9	968	AXA INS GRP	123	84	11.29 %	10.95 %	3.18 %	67.61 %
	10	3219	SOMPO GRP	110	170	N/A	N/A	2.83 %	70.44 %
			STATE TOTAL	3,871	4,202	N/A	N/A	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	176	STATE FARM GRP	15,786	15,991	N/A	N/A	24.11 %	24.11 %
	2	212	ZURICH INS GRP	6,828	6,340	N/A	N/A	10.43 %	34.54 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	5,996	5,915	0.48 %	0.64 %	9.16 %	43.70 %
	4	3548	TRAVELERS GRP	3,523	3,872	N/A	N/A	5.38 %	49.08 %
	5	4715	MS & AD INS GRP	3,274	2,880	1.87 %	1.92 %	5.00 %	54.08 %
	6	111	LIBERTY MUT GRP	2,752	2,913	0.48 %	0.52 %	4.20 %	58.29 %
	7	626	CHUBB LTD GRP	2,282	2,100	N/A	N/A	3.49 %	61.77 %
	8	31	BERKSHIRE HATHAWAY GRP	2,249	2,785	N/A	N/A	3.44 %	65.21 %
	9	12	AMERICAN INTL GRP	1,963	2,225	N/A	N/A	3.00 %	68.21 %
	10	218	CNA INS GRP	1,768	1,786	N/A	N/A	2.70 %	70.91 %
			STATE TOTAL	65,468	65,583	N/A	N/A	100.00 %	100.00 %
South Dakota	1	12	AMERICAN INTL GRP	154	166	N/A	N/A	16.30 %	16.30 %
	2	3548	TRAVELERS GRP	134	141	N/A	N/A	14.09 %	30.39 %
	3	968	AXA INS GRP	83	90	5.35 %	4.91 %	8.80 %	39.19 %
	4	761	ALLIANZ INS GRP	79	109	29.99 %	49.55 %	8.34 %	47.52 %
	5	65	FM GRP	69	20	0.00 %	0.00 %	7.24 %	54.76 %
	6	626	CHUBB LTD GRP	59	64	0.00 %	0.00 %	6.25 %	61.02 %
	7	140	NATIONWIDE CORP GRP	35	35	19.52 %	19.80 %	3.73 %	64.75 %
	8	3219	SOMPO GRP	31	23	N/A	N/A	3.27 %	68.02 %
	9	62	EMC INS CO GRP	29	26	0.62 %	0.70 %	3.10 %	71.12 %
	10	4381	SKYWARD SPECIALTY INS GRP INC GRP	26	4	0.00 %	0.00 %	2.74 %	76.60 %
	10	3299	AJK HOLDINGS GRP	26	4	9.93 %	14.28 %	2.74 %	73.86 %
			STATE TOTAL	948	914	8.76 %	11.73 %	100.00 %	100.00 %
Tennessee	1	176	STATE FARM GRP	30,427	30,921	0.00 %	0.04 %	22.43 %	22.43 %
	2	65	FM GRP	30,204	29,311	0.00 %	0.00 %	22.26 %	44.69 %
	3	3548	TRAVELERS GRP	9,514	9,738	N/A	N/A	7.01 %	51.71 %
	4	111	LIBERTY MUT GRP	8,393	8,347	0.13 %	0.15 %	6.19 %	57.89 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	5,952	5,922	N/A	N/A	4.39 %	62.28 %
	6	212	ZURICH INS GRP	5,888	5,819	0.02 %	0.07 %	4.34 %	66.62 %
	7	626	CHUBB LTD GRP	5,850	5,490	2.37 %	2.41 %	4.31 %	70.93 %
	8	4977	PALOMAR HOLDINGS GRP	3,162	3,088	0.04 %	0.04 %	2.33 %	73.26 %
	9	31	BERKSHIRE HATHAWAY GRP	2,565	2,939	N/A	N/A	1.89 %	75.16 %
	10	280	AUTO OWNERS GRP	2,421	2,373	0.38 %	0.38 %	1.78 %	76.94 %
			STATE TOTAL	135,659	136,941	N/A	N/A	100.00 %	100.00 %
Texas	1	12	AMERICAN INTL GRP	9,005	9,569	N/A	N/A	14.48 %	14.48 %
	2	31	BERKSHIRE HATHAWAY GRP	8,722	9,783	1.94 %	1.72 %	14.03 %	28.51 %
	3	761	ALLIANZ INS GRP	4,439	4,270	4.89 %	5.64 %	7.14 %	35.65 %
	4	3219	SOMPO GRP	4,073	5,616	N/A	N/A	6.55 %	42.20 %
	5	626	CHUBB LTD GRP	3,816	3,585	36.15 %	36.15 %	6.14 %	48.34 %
	6	212	ZURICH INS GRP	3,775	3,618	0.37 %	0.43 %	6.07 %	54.42 %
	7	968	AXA INS GRP	3,035	3,301	2.76 %	2.23 %	4.88 %	59.30 %
	8	4715	MS & AD INS GRP	2,870	3,164	1.21 %	1.24 %	4.62 %	63.91 %
	9	785	MARKEL GRP	2,729	2,969	N/A	N/A	4.39 %	68.30 %
	10	65	FM GRP	2,662	2,680	0.00 %	0.00 %	4.28 %	72.58 %
			STATE TOTAL	62,170	65,616	N/A	N/A	100.00 %	100.00 %

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Utah	1	65	FM GRP	27,070	25,833	0.00 %	0.00 %	18.76 %	18.76 %
	2	176	STATE FARM GRP	21,004	20,435	0.00 %	0.00 %	14.55 %	33.31 %
	3	4977	PALOMAR HOLDINGS GRP	9,982	9,443	0.00 %	0.00 %	6.92 %	40.23 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	9,529	9,299	N/A	0.12 %	6.60 %	46.83 %
	5	3548	TRAVELERS GRP	9,254	9,185	N/A	N/A	6.41 %	53.24 %
	6	39861	GOLDEN BEAR INS CO	9,064	8,925	0.00 %	0.00 %	6.28 %	59.52 %
	7	212	ZURICH INS GRP	8,374	9,341	0.87 %	1.01 %	5.80 %	65.32 %
	8	69	FARMERS INS GRP	7,146	7,894	N/A	0.03 %	4.95 %	70.27 %
	9	626	CHUBB LTD GRP	4,455	4,091	0.00 %	0.00 %	3.09 %	73.36 %
	10	111	LIBERTY MUT GRP	3,704	4,638	N/A	N/A	2.57 %	75.93 %
			STATE TOTAL	144,326	145,678	17.42 %	17.47 %	100.00 %	100.00 %
Vermont	1	212	ZURICH INS GRP	309	305	N/A	N/A	13.39 %	13.39 %
	2	12	AMERICAN INTL GRP	233	233	N/A	N/A	10.09 %	23.49 %
	3	234	VERMONT MUT GRP	214	207	0.00 %	0.00 %	9.27 %	32.76 %
	4	3548	TRAVELERS GRP	199	216	N/A	N/A	8.62 %	41.38 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	153	673	N/A	N/A	6.62 %	48.00 %
	6	176	STATE FARM GRP	114	114	0.00 %	0.00 %	4.96 %	52.96 %
	7	244	CINCINNATI FIN GRP	114	105	0.00 %	0.00 %	4.93 %	57.89 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	94	90	N/A	N/A	4.10 %	61.98 %
	9	111	LIBERTY MUT GRP	92	129	0.47 %	0.46 %	3.98 %	65.97 %
	10	18686	CO OPERATIVE INS COS	86	88	0.00 %	0.00 %	3.74 %	69.71 %
			STATE TOTAL	2,306	2,865	N/A	N/A	100.00 %	100.00 %
Virginia	1	31	BERKSHIRE HATHAWAY GRP	5,515	4,863	1.93 %	2.03 %	17.91 %	17.91 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	4,139	4,031	0.53 %	0.75 %	13.44 %	31.35 %
	3	176	STATE FARM GRP	2,888	2,840	0.00 %	0.00 %	9.38 %	40.72 %
	4	3548	TRAVELERS GRP	2,269	2,187	N/A	N/A	7.37 %	48.09 %
	5	968	AXA INS GRP	1,723	1,816	2.31 %	1.43 %	5.59 %	53.69 %
	6	12	AMERICAN INTL GRP	1,474	1,576	N/A	N/A	4.79 %	58.47 %
	7	626	CHUBB LTD GRP	1,403	1,338	0.00 %	0.00 %	4.56 %	63.03 %
	8	212	ZURICH INS GRP	1,259	1,198	0.07 %	0.09 %	4.09 %	67.12 %
	9	3219	SOMPO GRP	1,190	1,455	N/A	N/A	3.86 %	70.98 %
	10	761	ALLIANZ INS GRP	1,136	1,099	4.32 %	5.00 %	3.69 %	74.67 %
			STATE TOTAL	30,798	31,371	N/A	N/A	100.00 %	100.00 %
Washington	1	176	STATE FARM GRP	63,893	62,085	0.00 %	0.00 %	13.99 %	13.99 %
	2	65	FM GRP	55,528	54,577	0.00 %	0.00 %	12.16 %	26.14 %
	3	4977	PALOMAR HOLDINGS GRP	50,357	48,447	0.03 %	0.03 %	11.02 %	37.17 %
	4	31	BERKSHIRE HATHAWAY GRP	42,161	32,786	1.55 %	1.64 %	9.23 %	46.40 %
	5	3829	GEOVERA HOLDINGS INC GRP	25,370	24,526	0.06 %	0.19 %	5.55 %	51.95 %
	6	626	CHUBB LTD GRP	18,798	17,985	0.00 %	0.00 %	4.12 %	56.07 %
	7	212	ZURICH INS GRP	18,447	22,613	N/A	N/A	4.04 %	60.11 %
	8	3548	TRAVELERS GRP	17,391	18,170	N/A	N/A	3.81 %	63.91 %
	9	111	LIBERTY MUT GRP	15,872	17,063	0.03 %	0.12 %	3.47 %	67.39 %
	10	181	SWISS RE GRP	13,739	11,530	0.00 %	0.00 %	3.01 %	70.40 %
			STATE TOTAL	456,785	455,330	0.84 %	1.10 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	12	AMERICAN INTL GRP	196	203	26.39 %	26.70 %	10.56 %	10.56 %
	2	176	STATE FARM GRP	162	170	0.00 %	0.00 %	8.73 %	19.29 %
	3	3548	TRAVELERS GRP	159	183	N/A	N/A	8.54 %	27.83 %
	4	65	FM GRP	152	101	0.00 %	0.00 %	8.17 %	36.00 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	138	130	N/A	N/A	7.42 %	43.43 %
	6	968	AXA INS GRP	108	73	0.56 %	N/A	5.82 %	49.24 %
	7	3219	SOMPO GRP	105	147	N/A	N/A	5.63 %	54.88 %
	8	761	ALLIANZ INS GRP	90	84	3.15 %	4.20 %	4.82 %	59.70 %
	9	218	CNA INS GRP	87	46	N/A	N/A	4.66 %	64.35 %
	10	212	ZURICH INS GRP	83	71	2.23 %	2.55 %	4.45 %	68.80 %
			STATE TOTAL	1,858	1,844	2.68 %	2.71 %	100.00 %	100.00 %
Wisconsin	1	65	FM GRP	2,405	2,755	0.00 %	0.00 %	24.19 %	24.19 %
	2	3548	TRAVELERS GRP	969	1,025	N/A	N/A	9.75 %	33.93 %
	3	3219	SOMPO GRP	826	823	N/A	N/A	8.31 %	42.25 %
	4	12	AMERICAN INTL GRP	703	633	N/A	N/A	7.07 %	49.32 %
	5	111	LIBERTY MUT GRP	625	636	N/A	N/A	6.28 %	55.60 %
	6	31	BERKSHIRE HATHAWAY GRP	624	649	N/A	N/A	6.28 %	61.88 %
	7	968	AXA INS GRP	542	603	3.27 %	2.67 %	5.46 %	67.33 %
	8	626	CHUBB LTD GRP	400	204	0.00 %	0.00 %	4.02 %	71.36 %
	9	761	ALLIANZ INS GRP	389	465	9.60 %	11.04 %	3.91 %	75.27 %
	10	244	CINCINNATI FIN GRP	242	243	0.00 %	0.00 %	2.43 %	77.70 %
			STATE TOTAL	9,941	10,463	3.92 %	3.76 %	100.00 %	100.00 %
Wyoming	1	176	STATE FARM GRP	2,290	2,169	0.00 %	0.00 %	24.00 %	24.00 %
	2	626	CHUBB LTD GRP	1,766	1,728	0.00 %	0.00 %	18.51 %	42.51 %
	3	4683	MOUNTAIN WEST FARM GRP	1,303	1,022	0.00 %	0.00 %	13.66 %	56.17 %
	4	111	LIBERTY MUT GRP	552	503	2.31 %	2.45 %	5.78 %	61.95 %
	5	65	FM GRP	489	465	0.00 %	0.00 %	5.13 %	67.08 %
	6	12	AMERICAN INTL GRP	407	421	N/A	N/A	4.27 %	71.35 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	303	298	N/A	0.01 %	3.18 %	74.53 %
	8	796	QBE INS GRP	298	278	0.23 %	0.16 %	3.13 %	77.66 %
	9	212	ZURICH INS GRP	281	245	0.02 %	0.02 %	2.95 %	80.61 %
	10	3548	TRAVELERS GRP	264	277	N/A	N/A	2.77 %	83.37 %
			STATE TOTAL	9,540	8,990	1.30 %	1.29 %	100.00 %	100.00 %
American Samoa	1	65	FM GRP	0	0	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	0	0	6.12 %	114.29 %	100.00 %	100.00 %
Guam	1	4715	MS & AD INS GRP	3,287	3,407	1.16 %	1.51 %	42.25 %	42.25 %
	2	4672	DB INS GRP	1,504	1,374	0.64 %	0.75 %	19.34 %	61.59 %
	3	18380	PACIFIC IND INS CO	1,246	1,142	7.43 %	9.11 %	16.02 %	77.61 %
	4	13597	CHUNG KUO INS CO LTD	920	907	15.23 %	16.11 %	11.83 %	89.44 %
	5	10972	FIRST NET INS CO	702	531	N/A	N/A	9.03 %	98.47 %
	6	65	FM GRP	96	91	0.00 %	0.00 %	1.23 %	99.70 %
	7	761	ALLIANZ INS GRP	22	21	0.75 %	0.88 %	0.29 %	99.99 %
	8	785	MARKEL GRP	1	1	N/A	N/A	0.01 %	99.99 %
	9	968	AXA INS GRP	1	1	N/A	N/A	0.01 %	100.00 %
	10	181	SWISS RE GRP	0	1	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	7,779	7,472	4.07 %	4.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	4804	MULTINATIONAL GRP	60,634	60,701	38.79 %	39.78 %	35.83 %	35.83 %
	2	411	MAPFRE INS GRP	36,619	34,104	N/A	N/A	21.64 %	57.46 %
	3	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	12,878	12,241	N/A	N/A	7.61 %	65.07 %
	4	65	FM GRP	12,265	12,124	0.00 %	0.00 %	7.25 %	72.32 %
	5	44423	UNITED SURETY & IND CO	10,364	10,534	0.37 %	0.84 %	6.12 %	78.44 %
	6	71	UNIVERSAL INS CO GRP	9,459	9,532	0.30 %	0.59 %	5.59 %	84.03 %
	7	12	AMERICAN INTL GRP	7,494	8,071	0.00 %	0.00 %	4.43 %	88.46 %
	8	536	GUIDEWELL MUT HOLDING GRP	6,976	7,059	N/A	N/A	4.12 %	92.58 %
	9	10308	ANTILLES INS CO	2,796	2,808	N/A	N/A	1.65 %	94.24 %
	10	10140	OPTIMA SEGUROS	2,741	3,168	0.00 %	0.00 %	1.62 %	95.85 %
			STATE TOTAL	169,241	167,161	13.38 %	13.51 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	3,949	4,104	0.00 %	0.35 %	97.12 %	97.12 %
	2	65	FM GRP	60	61	0.00 %	0.00 %	1.47 %	98.58 %
	3	12	AMERICAN INTL GRP	49	46	0.00 %	0.00 %	1.20 %	99.78 %
	4	626	CHUBB LTD GRP	6	9	0.00 %	0.00 %	0.15 %	99.93 %
	5	31	BERKSHIRE HATHAWAY GRP	5	4	5.10 %	5.33 %	0.12 %	100.00 %
	6	181	SWISS RE GRP	0	0	0.00 %	0.00 %	0.01 %	100.00 %
	7	3416	AXIS CAPITAL GRP	0	7	12.75 %	13.20 %	0.00 %	100.00 %
	8	761	ALLIANZ INS GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
	9	536	GUIDEWELL MUT HOLDING GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	4,067	4,231	1.98 %	2.32 %	100.00 %	100.00 %
N. Mariana Islands	1	10972	FIRST NET INS CO	236	223	N/A	N/A	42.36 %	42.36 %
	2	4672	DB INS GRP	156	156	0.03 %	0.02 %	27.89 %	70.25 %
	3	5030	TAN HOLDINGS CORP GRP	144	1	2,656.01 %	2,656.01 %	25.85 %	96.10 %
	4	18380	PACIFIC IND INS CO	22	22	0.00 %	0.00 %	3.90 %	100.00 %
	5	65	FM GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	558	402	8.64 %	8.64 %	100.00 %	100.00 %
Canada	1	65	FM GRP	50,664	50,447	0.00 %	0.00 %	82.41 %	82.41 %
	2	31	BERKSHIRE HATHAWAY GRP	4,384	4,563	N/A	N/A	7.13 %	89.55 %
	3	158	FAIRFAX FIN GRP	4,330	4,906	3.07 %	3.41 %	7.04 %	96.59 %
	4	181	SWISS RE GRP	1,515	1,941	N/A	0.76 %	2.46 %	99.05 %
	5	3416	AXIS CAPITAL GRP	596	631	10.53 %	10.95 %	0.97 %	100.00 %
	6	3548	TRAVELERS GRP	117	138	N/A	N/A	0.19 %	100.00 %
	7	169	SENTRY INS GRP	52	56	6.64 %	6.64 %	0.08 %	100.00 %
	8	84	AMERICAN FINANCIAL GRP	33	41	N/A	N/A	0.05 %	100.00 %
	9	218	CNA INS GRP	8	7	22.30 %	22.90 %	0.01 %	100.00 %
	10	626	CHUBB LTD GRP	7	9	0.00 %	0.00 %	0.01 %	100.00 %
			STATE TOTAL	61,474	62,748	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
12 - Earthquake

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	65	FM GRP	20,531	19,345	0.00 %	0.00 %	47.31 %	47.31 %
	2	31	BERKSHIRE HATHAWAY GRP	17,972	18,919	N/A	N/A	41.42 %	88.73 %
	3	12	AMERICAN INTL GRP	2,425	2,571	N/A	N/A	5.59 %	94.31 %
	4	761	ALLIANZ INS GRP	1,152	1,287	0.00 %	N/A	2.65 %	96.97 %
	5	212	ZURICH INS GRP	1,064	1,424	N/A	N/A	2.45 %	99.42 %
	6	968	AXA INS GRP	100	106	44.02 %	32.90 %	0.23 %	99.65 %
	7	18380	PACIFIC IND INS CO	93	89	0.00 %	0.00 %	0.21 %	99.86 %
	8	10972	FIRST NET INS CO	40	41	N/A	N/A	0.09 %	99.96 %
	9	4672	DB INS GRP	17	17	0.00 %	0.00 %	0.04 %	99.99 %
	10	626	CHUBB LTD GRP	11	12	8,868.55 %	8,868.54 %	0.03 %	100.00 %
			STATE TOTAL	43,395	44,124	0.52 %	0.24 %	100.00 %	100.00 %

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16—Workers' Compensation

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
16 - Workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	91	HARTFORD FIRE & CAS GRP	3,734,024	3,699,187	47.48 %	53.65 %	6.44 %	6.44 %
	2	3548	TRAVELERS GRP	3,691,687	3,702,825	47.08 %	52.15 %	6.37 %	12.81 %
	3	2538	AMTRUST FINANCIAL SERV GRP	3,516,609	3,442,619	52.38 %	59.25 %	6.06 %	18.87 %
	4	212	ZURICH INS GRP	2,794,433	2,746,202	52.29 %	65.35 %	4.82 %	23.69 %
	5	626	CHUBB LTD GRP	2,421,327	2,328,480	32.27 %	34.84 %	4.18 %	27.87 %
	6	31	BERKSHIRE HATHAWAY GRP	1,969,491	2,005,221	63.44 %	72.09 %	3.40 %	31.26 %
	7	36102	STATE INS FUND WORKERS COMPENSATION	1,599,971	1,671,223	65.97 %	70.77 %	2.76 %	34.02 %
	8	111	LIBERTY MUT GRP	1,577,960	1,702,063	N/A	N/A	2.72 %	36.74 %
	9	150	OLD REPUBLIC GRP	1,505,310	1,504,930	61.61 %	71.00 %	2.60 %	39.34 %
	10	572	BCBS OF MI GRP	1,410,690	1,430,153	51.82 %	58.78 %	2.43 %	41.77 %
	11	84	AMERICAN FINANCIAL GRP	1,370,008	1,363,262	44.34 %	50.22 %	2.36 %	44.14 %
	12	12	AMERICAN INTL GRP	1,363,185	1,338,024	63.91 %	82.41 %	2.35 %	46.49 %
	13	98	WR BERKLEY CORP GRP	1,254,436	1,231,906	53.80 %	61.38 %	2.16 %	48.65 %
	14	218	CNA INS GRP	1,227,207	1,172,230	40.51 %	46.71 %	2.12 %	50.77 %
	15		OHIO BUREAU OF WORKERS' COMPENSATION	1,211,073	1,211,073	93.27 %	127.94 %	2.09 %	52.86 %
	16	922	ICW GRP ASSETS INC GRP	1,148,500	1,182,627	59.13 %	69.93 %	1.98 %	54.84 %
	17	35076	STATE COMPENSATION INS FUND	962,049	955,029	25.31 %	36.30 %	1.66 %	56.49 %
	18	1279	ARCH INS GRP	955,425	927,974	54.93 %	68.41 %	1.65 %	58.14 %
	19	5067	TEXAS MUT GRP	941,881	974,368	40.43 %	45.62 %	1.62 %	59.77 %
	20	158	FAIRFAX FIN GRP	808,258	789,657	43.48 %	49.50 %	1.39 %	61.16 %
	21	3363	EMPLOYERS HOLDINGS GRP	747,450	759,266	62.62 %	71.73 %	1.29 %	62.45 %
	22	4670	STARR GRP	700,134	684,318	43.34 %	54.54 %	1.21 %	63.66 %
	23	785	MARKEL GRP	605,942	578,172	38.81 %	44.76 %	1.05 %	64.70 %
	24	36196	SAIF CORP	580,159	567,142	68.87 %	72.14 %	1.00 %	65.70 %
	25	291	ENCOVA MUT INS GRP	568,052	571,168	44.56 %	53.51 %	0.98 %	66.68 %
	26	968	AXA INS GRP	542,079	497,350	56.38 %	61.23 %	0.93 %	67.62 %
	27	41190	PINNACOL ASSUR	529,118	532,301	50.58 %	53.89 %	0.91 %	68.53 %
	28	4485	COPPERPOINT GRP	509,872	525,434	40.35 %	52.33 %	0.88 %	69.41 %
	29	140	NATIONWIDE CORP GRP	504,354	459,324	46.48 %	47.59 %	0.87 %	70.28 %
	30	5037	PIE GRP HOLDINGS INC GRP	477,907	407,453	46.55 %	58.69 %	0.82 %	71.10 %
	31	708	NEW JERSEY MANUFACTURERS GRP	474,067	476,772	62.73 %	70.37 %	0.82 %	71.92 %
	32	169	SENTRY INS GRP	470,100	471,818	59.89 %	63.41 %	0.81 %	72.73 %
	33	88	THE HANOVER INS GRP	447,848	439,073	42.28 %	49.01 %	0.77 %	73.50 %
	34	213	ERIE INS GRP	444,672	454,382	65.92 %	71.20 %	0.77 %	74.27 %
	35	1332	MAINE EMPLOYERS MUT INS GRP	437,903	432,299	50.38 %	55.68 %	0.76 %	75.03 %
	36	3098	TOKIO MARINE HOLDINGS INC GRP	431,665	437,420	61.12 %	76.32 %	0.74 %	75.77 %
	37	796	QBE INS GRP	404,961	459,100	66.59 %	77.20 %	0.70 %	76.47 %
	38	7	FEDERATED MUT GRP	390,768	383,052	50.44 %	55.15 %	0.67 %	77.14 %
	39	1147	WCF INS CO GRP	387,330	384,949	48.98 %	53.27 %	0.67 %	77.81 %
	40	242	SELECTIVE INS GRP	326,016	340,116	43.09 %	49.35 %	0.56 %	78.37 %
	41	1120	EVEREST REINS HOLDINGS GRP	313,403	346,037	42.34 %	48.77 %	0.54 %	78.91 %
	42	680	AMERISAFE GRP	305,014	291,455	44.76 %	49.45 %	0.53 %	79.44 %
	43	681	SERVICE INS HOLDINGS GRP	303,980	317,465	76.70 %	90.04 %	0.52 %	79.96 %
	44	5076	WEST BEND INS GRP	291,370	294,538	51.48 %	57.00 %	0.50 %	80.47 %
	45	14184	ACUITY A MUT INS CO	287,032	283,016	52.62 %	56.11 %	0.50 %	80.96 %
	46	124	AMERISURE CO GRP	286,036	288,217	52.94 %	62.31 %	0.49 %	81.46 %
	47	4279	SFM GRP	269,123	268,507	47.93 %	52.26 %	0.46 %	81.92 %
	48	5066	MISSOURI EMPLOYERS MUT GRP	267,790	261,707	65.93 %	67.45 %	0.46 %	82.38 %
	49	408	BROOKFIELD WEALTH SOLUTIONS GRP	262,478	263,964	52.90 %	58.51 %	0.45 %	82.83 %
	50	3219	SOMPO GRP	258,460	244,528	58.19 %	66.63 %	0.45 %	83.28 %
	51	4507	BUILDERS GRP	257,042	260,977	50.30 %	54.37 %	0.44 %	83.72 %
	52	5090	LOUISIANA WORKERS COMPENSATION GRP	255,607	254,192	30.86 %	32.21 %	0.44 %	84.16 %
	53	280	AUTO OWNERS GRP	255,259	259,558	54.54 %	56.54 %	0.44 %	84.60 %
	54	4794	GROUP 1001 INS HOLDINGS GRP	251,875	271,037	88.93 %	104.04 %	0.43 %	85.04 %
	55	244	CINCINNATI FIN GRP	244,454	245,323	52.90 %	60.12 %	0.42 %	85.46 %
	56	176	STATE FARM GRP	239,070	252,492	50.49 %	55.71 %	0.41 %	85.87 %
	57	62	EMC INS CO GRP	233,890	236,734	47.41 %	51.66 %	0.40 %	86.28 %
	58	2698	PROASSURANCE CORP GRP	230,367	229,687	58.41 %	62.99 %	0.40 %	86.67 %
	59	36129	IDAHO STATE INS FUND	225,403	226,257	81.09 %	84.32 %	0.39 %	87.06 %
	60	4886	BENCHMARK HOLDING GRP	224,068	226,366	58.64 %	68.95 %	0.39 %	87.45 %
	61	4990	CORE SPECIALTY INS HOLDINGS GRP	207,471	223,737	67.41 %	80.86 %	0.36 %	87.81 %
	62		WORKERS' SAFETY & COMP DIV OF WY	206,261	216,743	102.99 %	105.34 %	0.36 %	88.16 %
	63		WORKFORCE SAFETY & INSURANCE OF ND	205,038	200,257	62.84 %	64.74 %	0.35 %	88.52 %
	64	201	UTICA GRP	196,746	200,740	19.11 %	23.32 %	0.34 %	88.85 %
	65	5058	OMAHA NATL GRP	190,037	162,615	45.49 %	54.15 %	0.33 %	89.18 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	2498	AIM MUT GRP	185,337	179,309	60.11 %	63.46 %	0.32 %	89.50 %
	67	4713	RETAILFIRST GRP	179,780	179,143	49.20 %	58.41 %	0.31 %	89.81 %
	68	69	FARMERS INS GRP	178,908	184,663	36.94 %	37.45 %	0.31 %	90.12 %
	69	11039	CHESAPEAKE EMPLOYERS INS CO	175,113	175,067	N/A	5.47 %	0.30 %	90.42 %
	70	15819	MONTANA STATE FUND	172,568	170,837	49.92 %	56.00 %	0.30 %	90.72 %
	71	1124	RAS DAKOTA GRP	171,068	168,893	58.50 %	66.78 %	0.30 %	91.01 %
	72	36188	COMPSOURCE MUT INS CO	160,636	175,459	45.57 %	48.70 %	0.28 %	91.29 %
	73	474	FCCI MUT INS GRP	156,756	157,295	45.60 %	50.35 %	0.27 %	91.56 %
	74	4908	ASCOT INS US GRP	155,680	135,923	82.88 %	89.71 %	0.27 %	91.83 %
	75	10320	KENTUCKY EMPLOYERS MUT INS	136,446	139,133	45.35 %	50.75 %	0.24 %	92.07 %
	76	5109	SUNZ HOLDINGS LLC GRP	130,976	130,976	23.93 %	31.30 %	0.23 %	92.29 %
	77	96	SECURA INS GRP	130,510	132,371	64.96 %	69.45 %	0.23 %	92.52 %
	78	1302	BUILDERS INS GRP	126,474	115,807	37.26 %	40.86 %	0.22 %	92.74 %
	79	1324	UPMC HLTH SYSTEM GRP	125,936	122,386	61.73 %	72.58 %	0.22 %	92.95 %
	80	4873	LUBA MUT GRP	118,472	113,163	50.79 %	58.00 %	0.20 %	93.16 %
	81	4938	HAWAII EMPLOYERS GRP	112,316	112,688	48.46 %	56.96 %	0.19 %	93.35 %
	82	250	DONEGAL GRP	111,237	114,278	51.66 %	56.35 %	0.19 %	93.54 %
	83	309	WESTERN NATL MUT GRP	107,231	107,322	67.01 %	73.41 %	0.18 %	93.73 %
	84	3490	BEACON MUT GRP	105,920	107,972	49.15 %	53.13 %	0.18 %	93.91 %
	85	4962	AU HOLDING CO GRP	104,923	104,722	55.26 %	61.50 %	0.18 %	94.09 %
	86	1309	FRANKENMUTH GRP	104,826	102,874	53.54 %	57.30 %	0.18 %	94.27 %
	87	1112	NEW MEXICO MUT GRP	91,362	91,307	54.71 %	58.02 %	0.16 %	94.43 %
	88	4851	CHURCH MUT GRP	90,692	96,859	66.97 %	72.17 %	0.16 %	94.59 %
	89		SOUTH CAROLINA STATE ACCIDENT FUND	90,130	90,130	89.72 %	94.36 %	0.16 %	94.74 %
	90	4906	FFVA GRP	89,205	88,960	47.83 %	66.10 %	0.15 %	94.89 %
	91	248	UNITED FIRE & CAS GRP	84,816	74,633	45.23 %	49.45 %	0.15 %	95.04 %
	92	4715	MS & AD INS GRP	76,094	80,354	30.34 %	30.86 %	0.13 %	95.17 %
	93	27677	STATE WORKERS INS FUND	75,445	77,440	N/A	N/A	0.13 %	95.30 %
	94	155	PROGRESSIVE GRP	74,469	85,579	22.55 %	36.74 %	0.13 %	95.43 %
	95	13528	BROTHERHOOD MUT INS CO	72,000	71,158	38.68 %	47.62 %	0.12 %	95.56 %
	96	4767	MIDWEST BUILDERS CAS GRP	70,061	69,500	60.66 %	70.35 %	0.12 %	95.68 %
	97	13012	NORMANDY INS CO	68,073	69,918	47.47 %	56.95 %	0.12 %	95.79 %
	98	153	PEKIN INS GRP	67,499	67,999	90.20 %	95.23 %	0.12 %	95.91 %
	99	447	HARFORD GRP	64,254	69,958	48.96 %	59.66 %	0.11 %	96.02 %
	100	15261	SOCIETY INS A MUT CO	59,600	61,015	53.26 %	58.52 %	0.10 %	96.12 %
	101	4381	SKYWARD SPECIALTY INS GRP INC GRP	58,704	52,628	59.84 %	87.35 %	0.10 %	96.22 %
	102	1178	CHARTER INS GRP	57,638	57,701	36.21 %	43.41 %	0.10 %	96.32 %
	103	271	PENNSYLVANIA NATL INS GRP	54,501	56,929	52.60 %	58.39 %	0.09 %	96.42 %
	104	5077	ACCREDITED INS HOLDINGS GRP	53,909	81,628	43.37 %	63.21 %	0.09 %	96.51 %
	105	473	AMERICAN FAMILY INS GRP	53,723	59,582	52.93 %	47.16 %	0.09 %	96.60 %
	106	228	WESTFIELD GRP	52,412	54,146	32.76 %	34.70 %	0.09 %	96.69 %
	107	4949	WINTAAI HOLDINGS GRP	52,352	51,892	38.63 %	43.33 %	0.09 %	96.78 %
	108	513	IOWA FARM BUREAU GRP	48,950	50,319	65.22 %	76.12 %	0.08 %	96.87 %
	109	50	COUNTRY INS & FIN SERV GRP	48,712	51,368	45.09 %	47.55 %	0.08 %	96.95 %
	110	4904	INTACT FINANCIAL GRP	47,877	50,871	37.21 %	36.46 %	0.08 %	97.04 %
	111	106	ISLAND INS CO GRP	47,019	45,395	37.60 %	40.50 %	0.08 %	97.12 %
	112	594	AMERICAN CONTRACTORS INS GRP	46,787	46,422	73.45 %	89.14 %	0.08 %	97.20 %
	113	10520	CARE W INS CO	44,520	42,373	59.59 %	79.53 %	0.08 %	97.27 %
	114	11600	FRANK WINSTON CRUM INS CO	44,001	43,719	77.51 %	87.85 %	0.08 %	97.35 %
	115	5102	OAKLAND FINANCIAL CORP GRP	41,757	42,467	80.58 %	84.42 %	0.07 %	97.42 %
	116	13683	ASCENDANT COMMERCIAL INS INC	41,483	41,723	60.75 %	63.99 %	0.07 %	97.49 %
	117	14090	CAROLINA MUT INS INC	40,949	40,124	50.37 %	54.75 %	0.07 %	97.56 %
	118	4810	MIDWEST FINANCIAL HOLDINGS GRP	40,896	40,161	48.02 %	53.59 %	0.07 %	97.63 %
	119	256	COACTION GLOBAL INC GRP	40,016	40,380	N/A	4.44 %	0.07 %	97.70 %
	120	5017	BENT PHILIPSON GRP	39,762	38,549	40.56 %	53.57 %	0.07 %	97.77 %
	121	518	GRINNELL MUT GRP	39,264	40,275	56.10 %	57.92 %	0.07 %	97.84 %
	122	5099	RURAL MUT GRP	39,092	39,438	34.87 %	39.68 %	0.07 %	97.91 %
	123	267	GRANGE MUT CAS GRP	38,431	39,469	34.35 %	37.25 %	0.07 %	97.97 %
	124	11118	FEDERATED RURAL ELECTRIC INS EXCH	38,031	37,645	114.66 %	118.81 %	0.07 %	98.04 %
	125	5040	AROWOOD GRP	36,243	37,498	53.32 %	65.00 %	0.06 %	98.10 %
			INDUSTRY TOTAL	57,983,833	57,935,729	49.75 %	57.60 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
16 - Workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	91	HARTFORD FIRE & CAS GRP	3,733,966	3,707,123	47.38 %	53.57 %	6.47 %	6.47 %
	2	3548	TRAVELERS GRP	3,691,686	3,702,824	47.08 %	52.15 %	6.40 %	12.87 %
	3	2538	AMTRUST FINANCIAL SERV GRP	3,516,609	3,442,619	52.38 %	59.25 %	6.09 %	18.96 %
	4	212	ZURICH INS GRP	2,785,921	2,737,806	52.37 %	65.73 %	4.83 %	23.79 %
	5	626	CHUBB LTD GRP	2,386,925	2,312,480	28.37 %	30.96 %	4.14 %	27.92 %
	6	31	BERKSHIRE HATHAWAY GRP	1,918,726	1,932,048	63.25 %	71.83 %	3.32 %	31.25 %
	7	36102	STATE INS FUND WORKERS COMPENSATION	1,599,971	1,671,223	65.97 %	70.77 %	2.77 %	34.02 %
	8	111	LIBERTY MUT GRP	1,577,711	1,702,042	N/A	N/A	2.73 %	36.75 %
	9	150	OLD REPUBLIC GRP	1,505,310	1,504,930	61.61 %	71.00 %	2.61 %	39.36 %
	10	572	BCBS OF MI GRP	1,410,690	1,430,153	51.82 %	58.78 %	2.44 %	41.80 %
	11	84	AMERICAN FINANCIAL GRP	1,364,735	1,358,096	44.35 %	50.25 %	2.36 %	44.17 %
	12	12	AMERICAN INTL GRP	1,260,068	1,231,373	39.10 %	47.66 %	2.18 %	46.35 %
	13	98	WR BERKLEY CORP GRP	1,254,435	1,231,904	53.80 %	61.37 %	2.17 %	48.53 %
	14	218	CNA INS GRP	1,216,967	1,161,700	41.09 %	45.39 %	2.11 %	50.63 %
	15		OHIO BUREAU OF WORKERS' COMPENSATION	1,211,073	1,211,073	93.27 %	127.94 %	2.10 %	52.73 %
	16	922	ICW GRP ASSETS INC GRP	1,148,500	1,182,627	59.13 %	69.93 %	1.99 %	54.72 %
	17	35076	STATE COMPENSATION INS FUND	962,049	955,029	25.31 %	36.30 %	1.67 %	56.39 %
	18	1279	ARCH INS GRP	942,601	909,752	56.32 %	67.49 %	1.63 %	58.02 %
	19	5067	TEXAS MUT GRP	941,881	974,368	40.43 %	45.62 %	1.63 %	59.66 %
	20	158	FAIRFAX FIN GRP	808,258	789,657	43.47 %	49.49 %	1.40 %	61.06 %
	21	3363	EMPLOYERS HOLDINGS GRP	747,450	759,266	62.62 %	71.73 %	1.30 %	62.35 %
	22	4670	STARR GRP	662,332	643,806	46.73 %	56.67 %	1.15 %	63.50 %
	23	785	MARKEL GRP	605,942	578,172	38.81 %	44.76 %	1.05 %	64.55 %
	24	36196	SAIF CORP	580,159	567,142	68.87 %	72.14 %	1.01 %	65.55 %
	25	291	ENCOVA MUT INS GRP	568,052	571,168	44.56 %	53.51 %	0.98 %	66.54 %
	26	968	AXA INS GRP	542,077	499,777	55.09 %	59.74 %	0.94 %	67.48 %
	27	41190	PINNACOL ASSUR	529,118	532,301	50.58 %	53.89 %	0.92 %	68.39 %
	28	4485	COPPERPOINT GRP	509,872	525,434	40.35 %	52.33 %	0.88 %	69.28 %
	29	140	NATIONWIDE CORP GRP	504,354	459,324	46.48 %	47.59 %	0.87 %	70.15 %
	30	5037	PIE GRP HOLDINGS INC GRP	477,907	407,453	46.55 %	58.69 %	0.83 %	70.98 %
	31	708	NEW JERSEY MANUFACTURERS GRP	474,067	476,772	62.73 %	70.37 %	0.82 %	71.80 %
	32	169	SENTRY INS GRP	470,100	471,818	59.55 %	63.05 %	0.81 %	72.61 %
	33	88	THE HANOVER INS GRP	447,848	439,073	42.28 %	49.01 %	0.78 %	73.39 %
	34	213	ERIE INS GRP	444,672	454,382	65.92 %	71.20 %	0.77 %	74.16 %
	35	1332	MAINE EMPLOYERS MUT INS GRP	437,903	432,299	50.38 %	55.68 %	0.76 %	74.92 %
	36	3098	TOKIO MARINE HOLDINGS INC GRP	427,468	431,589	60.70 %	72.17 %	0.74 %	75.66 %
	37	796	QBE INS GRP	404,961	459,100	66.59 %	77.20 %	0.70 %	76.36 %
	38	7	FEDERATED MUT GRP	390,768	383,052	50.44 %	55.15 %	0.68 %	77.04 %
	39	1147	WCF INS CO GRP	387,330	384,949	48.98 %	53.27 %	0.67 %	77.71 %
	40	242	SELECTIVE INS GRP	326,016	340,116	43.09 %	49.35 %	0.56 %	78.28 %
	41	1120	EVEREST REINS HOLDINGS GRP	313,403	346,037	42.34 %	48.77 %	0.54 %	78.82 %
	42	680	AMERISAFE GRP	305,014	291,455	44.76 %	49.45 %	0.53 %	79.35 %
	43	681	SERVICE INS HOLDINGS GRP	303,980	317,465	76.70 %	90.04 %	0.53 %	79.87 %
	44	5076	WEST BEND INS GRP	291,370	294,538	51.48 %	57.00 %	0.50 %	80.38 %
	45	14184	ACUITY A MUT INS CO	287,032	283,016	52.62 %	56.11 %	0.50 %	80.88 %
	46	124	AMERISURE CO GRP	286,036	288,217	52.94 %	62.31 %	0.50 %	81.37 %
	47	4279	SFM GRP	269,123	268,507	47.93 %	52.26 %	0.47 %	81.84 %
	48	5066	MISSOURI EMPLOYERS MUT GRP	267,790	261,707	65.93 %	67.45 %	0.46 %	82.30 %
	49	408	BROOKFIELD WEALTH SOLUTIONS GRP	262,478	263,964	52.90 %	58.51 %	0.45 %	82.76 %
	50	3219	SOMPO GRP	258,460	244,528	58.19 %	66.63 %	0.45 %	83.20 %
	51	4507	BUILDERS GRP	257,042	260,977	50.30 %	54.37 %	0.45 %	83.65 %
	52	5090	LOUISIANA WORKERS COMPENSATION GRP	255,607	254,192	30.86 %	32.21 %	0.44 %	84.09 %
	53	280	AUTO OWNERS GRP	255,259	259,558	54.54 %	56.54 %	0.44 %	84.53 %
	54	4794	GROUP 1001 INS HOLDINGS GRP	251,875	271,037	88.93 %	104.04 %	0.44 %	84.97 %
	55	244	CINCINNATI FIN GRP	244,454	245,323	52.90 %	60.12 %	0.42 %	85.39 %
	56	176	STATE FARM GRP	239,070	252,492	50.49 %	55.71 %	0.41 %	85.81 %
	57	62	EMC INS CO GRP	233,890	236,734	47.41 %	51.66 %	0.41 %	86.21 %
	58	2698	PROASSURANCE CORP GRP	230,367	229,687	58.41 %	62.99 %	0.40 %	86.61 %
	59	36129	IDAHO STATE INS FUND	225,403	226,257	81.09 %	84.32 %	0.39 %	87.00 %
	60	4886	BENCHMARK HOLDING GRP	224,068	226,366	58.64 %	68.95 %	0.39 %	87.39 %
	61	4990	CORE SPECIALTY INS HOLDINGS GRP	207,471	223,737	67.41 %	80.86 %	0.36 %	87.75 %
	62		WORKERS' SAFETY & COMP DIV OF WY	206,261	216,743	102.99 %	105.34 %	0.36 %	88.11 %
	63		WORKFORCE SAFETY & INSURANCE OF ND	205,038	200,257	62.84 %	64.74 %	0.36 %	88.46 %
	64	201	UTICA GRP	196,746	200,740	19.11 %	23.32 %	0.34 %	88.81 %
	65	5058	OMAHA NATL GRP	190,037	162,615	45.49 %	54.15 %	0.33 %	89.13 %

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16 - Workers Compensation

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	71	1124	RAS DAKOTA GRP	171,068	168,893	58.50 %	66.78 %	0.30 %	90.98 %
	72	36188	COMPSOURCE MUT INS CO	160,636	175,459	45.57 %	48.70 %	0.28 %	91.25 %
	73	474	FCCI MUT INS GRP	156,756	157,295	45.60 %	50.35 %	0.27 %	91.53 %
	74	4908	ASCOT INS US GRP	155,680	135,923	82.88 %	89.71 %	0.27 %	91.80 %
	75	10320	KENTUCKY EMPLOYERS MUT INS	136,446	139,133	45.35 %	50.75 %	0.24 %	92.03 %
	76	5109	SUNZ HOLDINGS LLC GRP	130,976	130,976	23.93 %	31.30 %	0.23 %	92.26 %
	77	96	SECURA INS GRP	130,510	132,371	64.96 %	69.45 %	0.23 %	92.49 %
	78	1302	BUILDERS INS GRP	126,474	115,807	37.26 %	40.86 %	0.22 %	92.70 %
	79	1324	UPMC HLTH SYSTEM GRP	125,936	122,386	61.73 %	72.58 %	0.22 %	92.92 %
	80	4873	LUBA MUT GRP	118,472	113,163	50.79 %	58.00 %	0.21 %	93.13 %
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	86	1309	FRANKENMUTH GRP	104,826	102,874	53.54 %	57.30 %	0.18 %	94.25 %
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	88	4851	CHURCH MUT GRP	90,692	96,859	66.97 %	72.15 %	0.16 %	94.56 %
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	91	248	UNITED FIRE & CAS GRP	84,816	74,633	45.23 %	49.45 %	0.15 %	95.02 %
	92	4715	MS & AD INS GRP	76,094	80,354	30.34 %	30.86 %	0.13 %	95.15 %
	93	27677	STATE WORKERS INS FUND	75,445	77,440	N/A	N/A	0.13 %	95.28 %
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	98	153	PEKIN INS GRP	67,499	67,999	90.20 %	95.23 %	0.12 %	95.89 %
	99	447	HARFORD GRP	64,254	69,958	48.96 %	59.66 %	0.11 %	96.00 %
	100	15261	SOCIETY INS A MUT CO	59,600	61,015	53.26 %	58.52 %	0.10 %	96.11 %
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	103	271	PENNSYLVANIA NATL INS GRP	54,501	56,929	52.60 %	58.39 %	0.09 %	96.40 %
	104	5077	ACCREDITED INS HOLDINGS GRP	53,909	81,628	43.37 %	63.21 %	0.09 %	96.50 %
	105	473	AMERICAN FAMILY INS GRP	53,723	59,582	52.93 %	47.16 %	0.09 %	96.59 %
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	112	594	AMERICAN CONTRACTORS INS GRP	46,787	46,422	73.45 %	89.14 %	0.08 %	97.19 %
	113	10520	CARE W INS CO	44,520	42,373	59.59 %	79.53 %	0.08 %	97.26 %
	114	11600	FRANK WINSTON CRUM INS CO	44,001	43,719	77.51 %	87.85 %	0.08 %	97.34 %
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	116	13683	ASCENDANT COMMERCIAL INS INC	41,483	41,723	60.75 %	63.99 %	0.07 %	97.48 %
	117	14090	CAROLINA MUT INS INC	40,949	40,124	50.37 %	54.75 %	0.07 %	97.56 %
	118	4810	MIDWEST FINANCIAL HOLDINGS GRP	40,896	40,161	48.02 %	53.59 %	0.07 %	97.63 %
	119	256	COACTION GLOBAL INC GRP	40,016	40,380	N/A	4.44 %	0.07 %	97.70 %
	120	5017	BENT PHILIPSON GRP	39,762	38,549	40.56 %	53.57 %	0.07 %	97.76 %
	121	518	GRINNELL MUT GRP	39,264	40,275	56.10 %	57.92 %	0.07 %	97.83 %
	122	5099	RURAL MUT GRP	39,092	39,438	34.87 %	39.68 %	0.07 %	97.90 %
	123	267	GRANGE MUT CAS GRP	38,431	39,469	34.35 %	37.25 %	0.07 %	97.97 %
	124	11118	FEDERATED RURAL ELECTRIC INS EXCH	38,031	37,645	114.66 %	118.81 %	0.07 %	98.03 %
	125	5040	AROWOOD GRP	36,243	37,498	53.32 %	65.00 %	0.06 %	98.10 %
			INDUSTRY TOTAL	57,714,733	57,660,088	49.09 %	56.59 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	212	ZURICH INS GRP	41,893	41,859	43.48 %	52.28 %	10.00 %	10.00 %
	2	3548	TRAVELERS GRP	38,793	38,561	25.45 %	28.10 %	9.26 %	19.25 %
	3	91	HARTFORD FIRE & CAS GRP	35,766	35,699	42.50 %	48.21 %	8.53 %	27.79 %
	4	84	AMERICAN FINANCIAL GRP	24,860	24,812	36.24 %	39.47 %	5.93 %	33.72 %
	5	626	CHUBB LTD GRP	21,274	20,506	26.76 %	28.66 %	5.08 %	38.80 %
	6	12	AMERICAN INTL GRP	20,027	18,539	67.45 %	71.09 %	4.78 %	43.57 %
	7	111	LIBERTY MUT GRP	19,057	19,932	15.93 %	21.58 %	4.55 %	48.12 %
	8	2538	AMTRUST FINANCIAL SERV GRP	15,363	14,189	69.11 %	73.18 %	3.67 %	51.79 %
	9	150	OLD REPUBLIC GRP	14,833	15,137	31.51 %	37.40 %	3.54 %	55.33 %
	10	31	BERKSHIRE HATHAWAY GRP	14,732	15,080	19.16 %	24.39 %	3.52 %	58.84 %
			STATE TOTAL	419,082	423,762	36.39 %	41.28 %	100.00 %	100.00 %
Alaska	1	4485	COPPERPOINT GRP	58,805	56,144	31.93 %	36.57 %	30.51 %	30.51 %
	2	309	WESTERN NATL MUT GRP	22,406	21,948	66.40 %	76.22 %	11.62 %	42.13 %
	3	111	LIBERTY MUT GRP	18,576	18,733	N/A	N/A	9.64 %	51.77 %
	4	31	BERKSHIRE HATHAWAY GRP	12,284	13,024	38.01 %	46.10 %	6.37 %	58.14 %
	5	212	ZURICH INS GRP	10,938	9,563	N/A	N/A	5.67 %	63.82 %
	6	680	AMERISAFE GRP	8,689	9,270	20.70 %	25.54 %	4.51 %	68.33 %
	7	3548	TRAVELERS GRP	6,677	6,861	17.53 %	25.85 %	3.46 %	71.79 %
	8	4670	STARR GRP	5,912	5,665	94.27 %	97.92 %	3.07 %	74.86 %
	9	785	MARKEL GRP	5,280	5,110	40.50 %	44.22 %	2.74 %	77.60 %
	10	12	AMERICAN INTL GRP	4,958	4,745	N/A	N/A	2.57 %	80.17 %
			STATE TOTAL	192,748	186,712	26.80 %	33.59 %	100.00 %	100.00 %
Arizona	1	4485	COPPERPOINT GRP	117,384	120,625	N/A	N/A	13.93 %	13.93 %
	2	3548	TRAVELERS GRP	62,418	62,537	36.58 %	42.55 %	7.41 %	21.34 %
	3	91	HARTFORD FIRE & CAS GRP	61,210	61,352	40.23 %	44.87 %	7.27 %	28.61 %
	4	31	BERKSHIRE HATHAWAY GRP	46,248	46,654	37.29 %	44.96 %	5.49 %	34.10 %
	5	212	ZURICH INS GRP	45,207	47,050	66.08 %	81.51 %	5.37 %	39.47 %
	6	2538	AMTRUST FINANCIAL SERV GRP	44,884	44,876	52.99 %	61.96 %	5.33 %	44.79 %
	7	626	CHUBB LTD GRP	40,784	39,839	32.93 %	37.13 %	4.84 %	49.64 %
	8	150	OLD REPUBLIC GRP	27,827	26,971	74.92 %	81.29 %	3.30 %	52.94 %
	9	98	WR BERKLEY CORP GRP	26,761	26,074	51.65 %	65.41 %	3.18 %	56.12 %
	10	218	CNA INS GRP	26,268	25,594	33.83 %	40.02 %	3.12 %	59.23 %
			STATE TOTAL	842,407	841,262	34.74 %	43.18 %	100.00 %	100.00 %
Arkansas	1	84	AMERICAN FINANCIAL GRP	24,263	24,150	69.36 %	75.54 %	8.86 %	8.86 %
	2	3548	TRAVELERS GRP	19,829	19,801	91.56 %	102.81 %	7.24 %	16.10 %
	3	626	CHUBB LTD GRP	15,880	15,751	62.84 %	63.08 %	5.80 %	21.89 %
	4	150	OLD REPUBLIC GRP	14,317	14,271	50.27 %	52.92 %	5.23 %	27.12 %
	5	111	LIBERTY MUT GRP	14,126	14,323	7.51 %	8.16 %	5.16 %	32.28 %
	6	572	BCBS OF MI GRP	13,474	13,168	14.88 %	18.88 %	4.92 %	37.20 %
	7	212	ZURICH INS GRP	12,763	12,431	33.75 %	41.71 %	4.66 %	41.86 %
	8	91	HARTFORD FIRE & CAS GRP	12,706	12,379	9.79 %	10.65 %	4.64 %	46.49 %
	9	2538	AMTRUST FINANCIAL SERV GRP	12,512	12,470	29.73 %	34.66 %	4.57 %	51.06 %
	10	31	BERKSHIRE HATHAWAY GRP	11,559	11,713	20.86 %	26.10 %	4.22 %	55.28 %
			STATE TOTAL	273,922	271,818	43.52 %	48.50 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	2538	AMTRUST FINANCIAL SERV GRP	1,027,149	984,873	61.69 %	72.70 %	8.74 %	8.74 %
	2	35076	STATE COMPENSATION INS FUND	962,049	955,029	25.31 %	36.30 %	8.19 %	16.93 %
	3	31	BERKSHIRE HATHAWAY GRP	787,642	748,566	37.94 %	46.84 %	6.70 %	23.64 %
	4	91	HARTFORD FIRE & CAS GRP	746,863	733,141	36.03 %	48.07 %	6.36 %	30.00 %
	5	922	ICW GRP ASSETS INC GRP	705,192	741,162	59.68 %	72.76 %	6.00 %	36.00 %
	6	3548	TRAVELERS GRP	563,502	552,250	45.77 %	53.41 %	4.80 %	40.80 %
	7	212	ZURICH INS GRP	542,964	513,240	43.33 %	59.20 %	4.62 %	45.42 %
	8	626	CHUBB LTD GRP	488,116	437,397	47.24 %	51.56 %	4.16 %	49.57 %
	9	158	FAIRFAX FIN GRP	362,908	357,484	41.87 %	49.15 %	3.09 %	52.66 %
	10	98	WR BERKLEY CORP GRP	360,892	347,905	51.03 %	60.77 %	3.07 %	55.73 %
			STATE TOTAL	11,747,204	11,555,144	45.55 %	56.18 %	100.00 %	100.00 %
Colorado	1	41190	PINNACOL ASSUR	529,118	532,301	50.58 %	53.89 %	48.30 %	48.30 %
	2	91	HARTFORD FIRE & CAS GRP	69,427	69,393	20.91 %	21.48 %	6.34 %	54.64 %
	3	212	ZURICH INS GRP	45,062	43,131	45.79 %	53.17 %	4.11 %	58.76 %
	4	3548	TRAVELERS GRP	43,699	43,090	14.08 %	15.34 %	3.99 %	62.75 %
	5	626	CHUBB LTD GRP	42,006	41,308	15.66 %	17.86 %	3.83 %	66.58 %
	6	2538	AMTRUST FINANCIAL SERV GRP	34,841	33,165	56.51 %	63.57 %	3.18 %	69.76 %
	7	111	LIBERTY MUT GRP	22,758	24,468	N/A	N/A	2.08 %	71.84 %
	8	1279	ARCH INS GRP	22,252	21,361	63.21 %	72.34 %	2.03 %	73.87 %
	9	31	BERKSHIRE HATHAWAY GRP	19,672	20,291	1,451.81 %	1,475.85 %	1.80 %	75.67 %
	10	218	CNA INS GRP	19,403	19,245	34.35 %	38.03 %	1.77 %	77.44 %
			STATE TOTAL	1,095,389	1,090,276	71.44 %	76.28 %	100.00 %	100.00 %
Connecticut	1	91	HARTFORD FIRE & CAS GRP	104,925	107,249	50.18 %	54.07 %	14.35 %	14.35 %
	2	3548	TRAVELERS GRP	98,824	99,835	51.00 %	56.70 %	13.52 %	27.87 %
	3	626	CHUBB LTD GRP	47,893	47,959	4.34 %	4.73 %	6.55 %	34.42 %
	4	2538	AMTRUST FINANCIAL SERV GRP	46,462	44,294	42.97 %	48.63 %	6.35 %	40.77 %
	5	212	ZURICH INS GRP	39,649	39,627	49.50 %	61.20 %	5.42 %	46.20 %
	6	98	WR BERKLEY CORP GRP	39,469	38,629	43.06 %	46.15 %	5.40 %	51.59 %
	7	31	BERKSHIRE HATHAWAY GRP	28,477	31,274	44.61 %	50.37 %	3.89 %	55.49 %
	8	150	OLD REPUBLIC GRP	26,487	26,543	68.97 %	80.05 %	3.62 %	59.11 %
	9	111	LIBERTY MUT GRP	25,392	27,431	N/A	N/A	3.47 %	62.58 %
	10	242	SELECTIVE INS GRP	19,818	20,939	43.98 %	50.19 %	2.71 %	65.29 %
			STATE TOTAL	731,138	733,641	43.25 %	49.59 %	100.00 %	100.00 %
Delaware	1	91	HARTFORD FIRE & CAS GRP	18,327	17,953	59.41 %	67.12 %	10.62 %	10.62 %
	2	2538	AMTRUST FINANCIAL SERV GRP	16,513	15,965	37.02 %	45.88 %	9.57 %	20.19 %
	3	212	ZURICH INS GRP	13,770	13,709	N/A	N/A	7.98 %	28.17 %
	4	3548	TRAVELERS GRP	11,881	11,526	39.86 %	45.38 %	6.89 %	35.06 %
	5	250	DONEGAL GRP	9,653	10,069	62.11 %	69.37 %	5.59 %	40.65 %
	6	12	AMERICAN INTL GRP	8,443	7,427	N/A	6.26 %	4.89 %	45.55 %
	7	111	LIBERTY MUT GRP	6,610	7,488	10.12 %	13.94 %	3.83 %	49.38 %
	8	626	CHUBB LTD GRP	5,915	5,963	N/A	N/A	3.43 %	52.81 %
	9	150	OLD REPUBLIC GRP	5,822	5,885	74.19 %	82.30 %	3.37 %	56.18 %
	10	1279	ARCH INS GRP	5,643	5,601	42.29 %	53.72 %	3.27 %	59.45 %
			STATE TOTAL	172,544	172,550	31.02 %	37.55 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	91	HARTFORD FIRE & CAS GRP	25,807	26,160	34.01 %	36.08 %	17.39 %	17.39 %
	2	3548	TRAVELERS GRP	15,717	15,416	29.99 %	30.07 %	10.59 %	27.98 %
	3	626	CHUBB LTD GRP	12,046	12,272	66.61 %	71.81 %	8.12 %	36.09 %
	4	2538	AMTRUST FINANCIAL SERV GRP	10,270	9,741	48.60 %	54.62 %	6.92 %	43.01 %
	5	218	CNA INS GRP	8,852	9,204	34.62 %	38.61 %	5.96 %	48.98 %
	6	212	ZURICH INS GRP	6,583	6,250	49.17 %	51.63 %	4.44 %	53.41 %
	7	98	WR BERKLEY CORP GRP	6,134	5,824	52.19 %	59.81 %	4.13 %	57.55 %
	8	12	AMERICAN INTL GRP	4,648	4,818	38.79 %	42.16 %	3.13 %	60.68 %
	9	31	BERKSHIRE HATHAWAY GRP	4,492	4,370	31.86 %	37.69 %	3.03 %	63.70 %
	10	111	LIBERTY MUT GRP	4,304	5,628	N/A	N/A	2.90 %	66.60 %
			STATE TOTAL	148,419	150,402	42.74 %	47.99 %	100.00 %	100.00 %
Florida	1	2538	AMTRUST FINANCIAL SERV GRP	394,741	390,325	49.91 %	54.43 %	12.39 %	12.39 %
	2	84	AMERICAN FINANCIAL GRP	247,896	246,173	38.25 %	46.29 %	7.78 %	20.16 %
	3	91	HARTFORD FIRE & CAS GRP	159,795	155,546	70.17 %	76.37 %	5.01 %	25.18 %
	4	3548	TRAVELERS GRP	153,045	151,592	54.03 %	59.64 %	4.80 %	29.98 %
	5	212	ZURICH INS GRP	145,386	136,669	54.72 %	67.67 %	4.56 %	34.54 %
	6	626	CHUBB LTD GRP	129,180	114,596	N/A	N/A	4.05 %	38.59 %
	7	31	BERKSHIRE HATHAWAY GRP	128,044	133,391	44.78 %	50.34 %	4.02 %	42.61 %
	8	158	FAIRFAX FIN GRP	119,760	118,245	31.47 %	34.79 %	3.76 %	46.37 %
	9	150	OLD REPUBLIC GRP	111,340	110,925	71.48 %	81.97 %	3.49 %	49.86 %
	10	4713	RETAILFIRST GRP	100,204	100,980	40.48 %	48.97 %	3.14 %	53.01 %
			STATE TOTAL	3,187,105	3,106,520	52.61 %	59.93 %	100.00 %	100.00 %
Georgia	1	2538	AMTRUST FINANCIAL SERV GRP	159,085	157,982	32.07 %	34.18 %	8.63 %	8.63 %
	2	3548	TRAVELERS GRP	132,443	133,188	34.11 %	37.56 %	7.18 %	15.81 %
	3	91	HARTFORD FIRE & CAS GRP	114,741	112,027	29.54 %	32.07 %	6.22 %	22.03 %
	4	212	ZURICH INS GRP	108,618	105,172	47.57 %	58.15 %	5.89 %	27.92 %
	5	84	AMERICAN FINANCIAL GRP	100,689	100,268	40.50 %	44.34 %	5.46 %	33.39 %
	6	111	LIBERTY MUT GRP	93,227	96,198	5.03 %	5.77 %	5.06 %	38.44 %
	7	31	BERKSHIRE HATHAWAY GRP	72,375	72,468	52.15 %	59.89 %	3.93 %	42.37 %
	8	12	AMERICAN INTL GRP	72,185	62,834	45.56 %	50.42 %	3.91 %	46.28 %
	9	626	CHUBB LTD GRP	65,900	66,696	39.24 %	42.03 %	3.57 %	49.86 %
	10	150	OLD REPUBLIC GRP	63,840	64,367	38.12 %	45.89 %	3.46 %	53.32 %
			STATE TOTAL	1,843,867	1,824,659	39.64 %	45.06 %	100.00 %	100.00 %
Hawaii	1	4938	HAWAII EMPLOYERS GRP	112,316	112,688	48.46 %	56.96 %	30.93 %	30.93 %
	2	106	ISLAND INS CO GRP	47,019	45,395	37.60 %	40.50 %	12.95 %	43.88 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	42,892	42,383	50.03 %	52.32 %	11.81 %	55.69 %
	4	785	MARKEL GRP	27,854	27,254	55.44 %	59.04 %	7.67 %	63.36 %
	5	4670	STARR GRP	11,046	12,579	49.02 %	56.43 %	3.04 %	66.40 %
	6	212	ZURICH INS GRP	10,984	10,660	50.98 %	53.98 %	3.02 %	69.43 %
	7	158	FAIRFAX FIN GRP	9,782	9,385	41.15 %	44.16 %	2.69 %	72.12 %
	8	3548	TRAVELERS GRP	9,661	9,368	35.35 %	43.40 %	2.66 %	74.78 %
	9	31	BERKSHIRE HATHAWAY GRP	8,722	8,309	22.40 %	29.53 %	2.40 %	77.18 %
	10	626	CHUBB LTD GRP	8,333	8,156	37.93 %	40.94 %	2.29 %	79.48 %
			STATE TOTAL	363,133	360,060	47.60 %	53.28 %	100.00 %	100.00 %

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Idaho	1	36129	IDAHO STATE INS FUND	225,403	226,257	81.09 %	84.32 %	46.89 %	46.89 %
	2	1147	WCF INS CO GRP	45,132	45,026	66.57 %	71.24 %	9.39 %	56.28 %
	3	212	ZURICH INS GRP	24,951	24,122	49.09 %	57.06 %	5.19 %	61.47 %
	4	3548	TRAVELERS GRP	18,298	17,642	38.02 %	39.92 %	3.81 %	65.27 %
	5	2538	AMTRUST FINANCIAL SERV GRP	13,868	13,946	36.82 %	37.29 %	2.88 %	68.16 %
	6	91	HARTFORD FIRE & CAS GRP	12,641	12,527	53.21 %	59.64 %	2.63 %	70.79 %
	7	111	LIBERTY MUT GRP	11,795	12,068	N/A	N/A	2.45 %	73.24 %
	8	12	AMERICAN INTL GRP	10,332	9,661	271.13 %	283.91 %	2.15 %	75.39 %
	9	626	CHUBB LTD GRP	8,414	8,271	71.74 %	79.43 %	1.75 %	77.14 %
	10	31	BERKSHIRE HATHAWAY GRP	8,303	8,410	56.31 %	63.70 %	1.73 %	78.87 %
			STATE TOTAL	480,727	476,796	67.47 %	71.49 %	100.00 %	100.00 %
Illinois	1	3548	TRAVELERS GRP	228,288	228,710	50.82 %	55.78 %	9.35 %	9.35 %
	2	91	HARTFORD FIRE & CAS GRP	178,118	180,777	52.99 %	57.08 %	7.29 %	16.64 %
	3	212	ZURICH INS GRP	125,537	121,282	49.54 %	61.04 %	5.14 %	21.78 %
	4	626	CHUBB LTD GRP	112,604	110,237	28.06 %	30.39 %	4.61 %	26.39 %
	5	2538	AMTRUST FINANCIAL SERV GRP	95,946	98,295	73.37 %	80.47 %	3.93 %	30.32 %
	6	572	BCBS OF MI GRP	89,984	98,437	55.69 %	62.75 %	3.68 %	34.01 %
	7	218	CNA INS GRP	88,546	84,960	14.94 %	20.57 %	3.63 %	37.63 %
	8	31	BERKSHIRE HATHAWAY GRP	78,559	76,539	74.67 %	84.53 %	3.22 %	40.85 %
	9	111	LIBERTY MUT GRP	76,446	83,614	N/A	N/A	3.13 %	43.98 %
	10	291	ENCOVA MUT INS GRP	69,136	71,469	66.95 %	75.65 %	2.83 %	46.81 %
			STATE TOTAL	2,441,993	2,440,775	53.55 %	59.68 %	100.00 %	100.00 %
Indiana	1	3548	TRAVELERS GRP	54,919	57,187	72.65 %	75.32 %	6.72 %	6.72 %
	2	572	BCBS OF MI GRP	54,746	54,359	52.26 %	58.06 %	6.70 %	13.41 %
	3	111	LIBERTY MUT GRP	42,859	44,897	2.20 %	2.90 %	5.24 %	18.66 %
	4	212	ZURICH INS GRP	42,375	41,706	80.06 %	92.11 %	5.18 %	23.84 %
	5	84	AMERICAN FINANCIAL GRP	38,134	38,386	43.59 %	47.88 %	4.66 %	28.50 %
	6	91	HARTFORD FIRE & CAS GRP	32,414	32,592	45.05 %	48.15 %	3.96 %	32.47 %
	7	626	CHUBB LTD GRP	32,045	32,770	14.43 %	15.69 %	3.92 %	36.39 %
	8	150	OLD REPUBLIC GRP	27,692	28,311	51.65 %	55.38 %	3.39 %	39.78 %
	9	244	CINCINNATI FIN GRP	21,363	20,546	43.79 %	49.09 %	2.61 %	42.39 %
	10	124	AMERISURE CO GRP	20,663	21,222	28.28 %	37.82 %	2.53 %	44.92 %
			STATE TOTAL	817,551	825,457	52.61 %	57.65 %	100.00 %	100.00 %
Iowa	1	3548	TRAVELERS GRP	50,174	49,713	59.28 %	64.63 %	7.89 %	7.89 %
	2	62	EMC INS CO GRP	39,848	40,804	52.63 %	58.05 %	6.27 %	14.16 %
	3	5076	WEST BEND INS GRP	32,429	33,518	62.96 %	69.33 %	5.10 %	19.26 %
	4	572	BCBS OF MI GRP	31,534	31,758	34.99 %	40.11 %	4.96 %	24.22 %
	5	212	ZURICH INS GRP	29,335	29,274	34.49 %	33.74 %	4.61 %	28.84 %
	6	150	OLD REPUBLIC GRP	28,376	29,854	44.30 %	47.30 %	4.46 %	33.30 %
	7	4279	SFM GRP	25,465	26,250	66.36 %	71.90 %	4.01 %	37.31 %
	8	91	HARTFORD FIRE & CAS GRP	23,786	23,461	49.91 %	56.58 %	3.74 %	41.05 %
	9	1124	RAS DAKOTA GRP	20,810	20,773	88.31 %	104.63 %	3.27 %	44.32 %
	10	626	CHUBB LTD GRP	19,328	19,362	34.28 %	36.78 %	3.04 %	47.36 %
			STATE TOTAL	635,720	642,702	52.33 %	57.70 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
16 - Workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	3548	TRAVELERS GRP	45,589	45,574	29.51 %	35.36 %	10.60 %	10.60 %
	2	572	BCBS OF MI GRP	45,095	45,244	39.18 %	44.08 %	10.49 %	21.09 %
	3	91	HARTFORD FIRE & CAS GRP	26,893	27,220	51.92 %	55.23 %	6.25 %	27.34 %
	4	212	ZURICH INS GRP	23,342	23,452	8.99 %	14.97 %	5.43 %	32.77 %
	5	31	BERKSHIRE HATHAWAY GRP	18,010	18,338	62.23 %	70.23 %	4.19 %	36.96 %
	6	626	CHUBB LTD GRP	17,541	16,980	41.87 %	42.22 %	4.08 %	41.04 %
	7	4767	MIDWEST BUILDERS CAS GRP	13,150	13,154	77.92 %	85.76 %	3.06 %	44.09 %
	8	1124	RAS DAKOTA GRP	12,881	12,898	44.29 %	49.74 %	3.00 %	47.09 %
	9	62	EMC INS CO GRP	12,880	12,854	16.56 %	18.14 %	2.99 %	50.08 %
	10	111	LIBERTY MUT GRP	12,268	13,924	N/A	N/A	2.85 %	52.94 %
			STATE TOTAL	430,046	430,465	42.47 %	47.34 %	100.00 %	100.00 %
Kentucky	1	10320	KENTUCKY EMPLOYERS MUT INS	136,446	139,133	45.35 %	50.75 %	25.80 %	25.80 %
	2	3548	TRAVELERS GRP	30,155	31,075	71.56 %	73.63 %	5.70 %	31.51 %
	3	84	AMERICAN FINANCIAL GRP	27,525	27,551	58.89 %	64.47 %	5.21 %	36.71 %
	4	447	HARFORD GRP	25,762	29,067	63.95 %	76.60 %	4.87 %	41.58 %
	5	91	HARTFORD FIRE & CAS GRP	24,118	24,396	59.70 %	68.98 %	4.56 %	46.14 %
	6	626	CHUBB LTD GRP	19,789	18,777	N/A	N/A	3.74 %	49.89 %
	7	212	ZURICH INS GRP	19,551	19,359	58.08 %	81.23 %	3.70 %	53.58 %
	8	291	ENCOVA MUT INS GRP	18,225	18,309	N/A	N/A	3.45 %	57.03 %
	9	111	LIBERTY MUT GRP	17,222	17,733	N/A	N/A	3.26 %	60.29 %
	10	2538	AMTRUST FINANCIAL SERV GRP	12,193	10,482	76.93 %	84.88 %	2.31 %	62.59 %
			STATE TOTAL	528,787	531,262	48.01 %	55.55 %	100.00 %	100.00 %
Louisiana	1	5090	LOUISIANA WORKERS COMPENSATION GRP	227,590	226,692	31.20 %	32.48 %	27.56 %	27.56 %
	2	4873	LUBA MUT GRP	61,534	62,648	50.18 %	56.68 %	7.45 %	35.01 %
	3	212	ZURICH INS GRP	58,231	56,861	48.22 %	64.74 %	7.05 %	42.06 %
	4	84	AMERICAN FINANCIAL GRP	44,965	44,592	25.97 %	32.94 %	5.44 %	47.50 %
	5	12	AMERICAN INTL GRP	36,476	34,882	31.59 %	39.35 %	4.42 %	51.92 %
	6	91	HARTFORD FIRE & CAS GRP	32,177	31,742	101.64 %	111.21 %	3.90 %	55.82 %
	7	3548	TRAVELERS GRP	29,445	29,641	28.22 %	30.23 %	3.57 %	59.38 %
	8	626	CHUBB LTD GRP	26,639	27,357	23.14 %	28.11 %	3.23 %	62.61 %
	9	2538	AMTRUST FINANCIAL SERV GRP	25,812	25,087	36.67 %	41.59 %	3.13 %	65.73 %
	10	150	OLD REPUBLIC GRP	23,135	24,265	54.89 %	68.77 %	2.80 %	68.54 %
			STATE TOTAL	825,856	824,677	39.58 %	46.14 %	100.00 %	100.00 %
Maine	1	1332	MAINE EMPLOYERS MUT INS GRP	173,972	175,937	51.25 %	53.64 %	65.71 %	65.71 %
	2	91	HARTFORD FIRE & CAS GRP	10,573	11,076	66.37 %	69.15 %	3.99 %	69.71 %
	3	98	WR BERKLEY CORP GRP	10,569	10,645	78.92 %	83.38 %	3.99 %	73.70 %
	4	3548	TRAVELERS GRP	9,190	9,160	52.18 %	57.39 %	3.47 %	77.17 %
	5	2698	PROASSURANCE CORP GRP	8,932	8,931	39.81 %	41.63 %	3.37 %	80.55 %
	6	2538	AMTRUST FINANCIAL SERV GRP	4,879	4,846	26.50 %	28.72 %	1.84 %	82.39 %
	7	212	ZURICH INS GRP	4,726	5,135	61.31 %	83.65 %	1.79 %	84.17 %
	8	111	LIBERTY MUT GRP	4,359	4,533	N/A	N/A	1.65 %	85.82 %
	9	626	CHUBB LTD GRP	4,268	4,414	3.61 %	8.44 %	1.61 %	87.43 %
	10	31	BERKSHIRE HATHAWAY GRP	3,170	3,278	15.46 %	18.95 %	1.20 %	88.63 %
			STATE TOTAL	264,741	268,926	51.13 %	54.74 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	11039	CHESAPEAKE EMPLOYERS INS CO	175,113	175,067	N/A	5.47 %	20.31 %	20.31 %
	2	91	HARTFORD FIRE & CAS GRP	99,541	100,662	29.32 %	31.57 %	11.54 %	31.85 %
	3	3548	TRAVELERS GRP	53,178	54,678	35.58 %	39.71 %	6.17 %	38.02 %
	4	213	ERIE INS GRP	48,756	50,888	65.71 %	71.97 %	5.65 %	43.67 %
	5	626	CHUBB LTD GRP	37,799	37,912	15.84 %	15.67 %	4.38 %	48.06 %
	6	212	ZURICH INS GRP	34,822	35,903	94.11 %	117.81 %	4.04 %	52.09 %
	7	2538	AMTRUST FINANCIAL SERV GRP	28,761	28,187	54.98 %	65.17 %	3.34 %	55.43 %
	8	98	WR BERKLEY CORP GRP	25,086	24,841	30.36 %	35.74 %	2.91 %	58.34 %
	9	572	BCBS OF MI GRP	22,351	23,439	48.75 %	56.61 %	2.59 %	60.93 %
	10	218	CNA INS GRP	21,743	21,536	16.22 %	17.78 %	2.52 %	63.45 %
			STATE TOTAL	862,309	877,485	29.25 %	35.94 %	100.00 %	100.00 %
Massachusetts	1	91	HARTFORD FIRE & CAS GRP	144,268	143,000	64.73 %	68.41 %	11.57 %	11.57 %
	2	2498	AIM MUT GRP	142,533	138,807	58.87 %	61.98 %	11.43 %	23.00 %
	3	3548	TRAVELERS GRP	141,502	142,375	47.52 %	54.09 %	11.35 %	34.35 %
	4	212	ZURICH INS GRP	85,179	91,380	73.43 %	87.83 %	6.83 %	41.18 %
	5	626	CHUBB LTD GRP	83,334	85,752	40.06 %	42.58 %	6.68 %	47.86 %
	6	111	LIBERTY MUT GRP	59,547	57,315	63.92 %	73.99 %	4.78 %	52.63 %
	7	1178	CHARTER INS GRP	54,186	54,119	38.69 %	45.50 %	4.35 %	56.98 %
	8	2538	AMTRUST FINANCIAL SERV GRP	48,429	46,446	38.25 %	40.89 %	3.88 %	60.86 %
	9	98	WR BERKLEY CORP GRP	43,961	42,793	76.70 %	82.04 %	3.53 %	64.39 %
	10	31	BERKSHIRE HATHAWAY GRP	42,689	46,434	44.14 %	49.83 %	3.42 %	67.81 %
			STATE TOTAL	1,247,046	1,246,915	56.44 %	62.56 %	100.00 %	100.00 %
Michigan	1	572	BCBS OF MI GRP	212,306	215,272	46.12 %	49.76 %	20.44 %	20.44 %
	2	3548	TRAVELERS GRP	69,015	70,240	36.56 %	40.37 %	6.65 %	27.09 %
	3	91	HARTFORD FIRE & CAS GRP	55,551	54,716	58.66 %	62.35 %	5.35 %	32.44 %
	4	212	ZURICH INS GRP	43,472	44,092	35.49 %	53.99 %	4.19 %	36.62 %
	5	111	LIBERTY MUT GRP	38,995	41,800	N/A	N/A	3.75 %	40.38 %
	6	626	CHUBB LTD GRP	36,689	35,996	8.02 %	7.68 %	3.53 %	43.91 %
	7	1309	FRANKENMUTH GRP	34,191	33,909	43.33 %	49.77 %	3.29 %	47.20 %
	8	67	MICHIGAN FARM BUREAU GRP	33,803	32,789	31.18 %	34.39 %	3.25 %	50.46 %
	9	280	AUTO OWNERS GRP	30,457	31,119	40.10 %	41.58 %	2.93 %	53.39 %
	10	250	DONEGAL GRP	28,535	29,167	42.61 %	46.13 %	2.75 %	56.14 %
			STATE TOTAL	1,038,502	1,033,437	43.66 %	48.41 %	100.00 %	100.00 %
Minnesota	1	4279	SFM GRP	145,703	144,510	43.12 %	47.12 %	14.30 %	14.30 %
	2	3548	TRAVELERS GRP	74,970	77,499	52.76 %	54.93 %	7.36 %	21.66 %
	3	111	LIBERTY MUT GRP	52,209	54,254	78.46 %	88.34 %	5.12 %	26.79 %
	4	91	HARTFORD FIRE & CAS GRP	46,181	45,310	50.17 %	56.20 %	4.53 %	31.32 %
	5	212	ZURICH INS GRP	43,583	43,263	65.55 %	77.41 %	4.28 %	35.60 %
	6	2538	AMTRUST FINANCIAL SERV GRP	40,687	39,899	42.23 %	47.40 %	3.99 %	39.59 %
	7	626	CHUBB LTD GRP	40,115	39,226	23.14 %	24.03 %	3.94 %	43.53 %
	8	280	AUTO OWNERS GRP	35,323	35,363	63.11 %	66.29 %	3.47 %	47.00 %
	9	572	BCBS OF MI GRP	34,040	34,218	39.46 %	44.15 %	3.34 %	50.34 %
	10	7	FEDERATED MUT GRP	32,929	32,701	42.25 %	46.10 %	3.23 %	53.57 %
			STATE TOTAL	1,018,767	1,013,941	49.90 %	55.48 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	84	AMERICAN FINANCIAL GRP	35,481	35,501	34.81 %	40.17 %	10.30 %	10.30 %
	2	3548	TRAVELERS GRP	28,277	26,833	36.39 %	41.77 %	8.21 %	18.51 %
	3	212	ZURICH INS GRP	22,690	22,497	142.57 %	174.11 %	6.59 %	25.10 %
	4	91	HARTFORD FIRE & CAS GRP	17,752	17,953	57.09 %	62.29 %	5.15 %	30.25 %
	5	150	OLD REPUBLIC GRP	17,463	17,933	24.23 %	28.20 %	5.07 %	35.32 %
	6	111	LIBERTY MUT GRP	17,217	16,662	1.31 %	8.01 %	5.00 %	40.32 %
	7	4908	ASCOT INS US GRP	14,022	15,489	162.02 %	157.23 %	4.07 %	44.39 %
	8	4873	LUBA MUT GRP	13,485	12,001	61.01 %	73.04 %	3.91 %	48.30 %
	9	98	WR BERKLEY CORP GRP	13,232	14,394	52.23 %	49.29 %	3.84 %	52.15 %
	10	626	CHUBB LTD GRP	11,409	11,456	71.56 %	73.58 %	3.31 %	55.46 %
			STATE TOTAL	344,458	342,146	52.62 %	59.95 %	100.00 %	100.00 %
Missouri	1	5066	MISSOURI EMPLOYERS MUT GRP	208,646	213,351	60.53 %	61.38 %	19.55 %	19.55 %
	2	3548	TRAVELERS GRP	104,088	103,989	67.30 %	74.76 %	9.75 %	29.30 %
	3	91	HARTFORD FIRE & CAS GRP	71,486	70,453	39.05 %	43.23 %	6.70 %	36.00 %
	4	212	ZURICH INS GRP	56,877	53,680	38.61 %	46.69 %	5.33 %	41.32 %
	5	572	BCBS OF MI GRP	47,470	45,644	52.71 %	60.97 %	4.45 %	45.77 %
	6	626	CHUBB LTD GRP	35,239	34,235	29.00 %	29.84 %	3.30 %	49.07 %
	7	150	OLD REPUBLIC GRP	28,064	28,861	53.03 %	60.18 %	2.63 %	51.70 %
	8	2538	AMTRUST FINANCIAL SERV GRP	27,984	27,248	66.43 %	74.05 %	2.62 %	54.32 %
	9	4767	MIDWEST BUILDERS CAS GRP	26,266	25,713	47.41 %	56.74 %	2.46 %	56.78 %
	10	111	LIBERTY MUT GRP	23,153	24,704	N/A	N/A	2.17 %	58.95 %
			STATE TOTAL	1,067,402	1,065,652	45.29 %	49.96 %	100.00 %	100.00 %
Montana	1	15819	MONTANA STATE FUND	172,568	170,837	49.92 %	56.00 %	57.65 %	57.65 %
	2	2538	AMTRUST FINANCIAL SERV GRP	15,648	15,315	34.58 %	37.38 %	5.23 %	62.88 %
	3	91	HARTFORD FIRE & CAS GRP	12,886	12,896	38.06 %	42.54 %	4.30 %	67.18 %
	4	212	ZURICH INS GRP	9,877	9,479	57.94 %	66.98 %	3.30 %	70.48 %
	5	12900	VICTORY INS CO INC	9,440	9,895	41.44 %	42.73 %	3.15 %	73.64 %
	6	3548	TRAVELERS GRP	8,815	8,681	8.63 %	9.24 %	2.94 %	76.58 %
	7	111	LIBERTY MUT GRP	7,741	8,303	N/A	N/A	2.59 %	79.17 %
	8	1279	ARCH INS GRP	4,729	4,556	46.71 %	51.83 %	1.58 %	80.75 %
	9	3363	EMPLOYERS HOLDINGS GRP	4,623	4,795	99.58 %	100.32 %	1.54 %	82.29 %
	10	626	CHUBB LTD GRP	4,232	4,099	33.65 %	32.88 %	1.41 %	83.71 %
			STATE TOTAL	299,328	295,954	43.03 %	48.32 %	100.00 %	100.00 %
Nebraska	1	3548	TRAVELERS GRP	50,665	52,249	60.54 %	65.06 %	13.22 %	13.22 %
	2	212	ZURICH INS GRP	28,993	29,238	98.86 %	122.26 %	7.57 %	20.79 %
	3	572	BCBS OF MI GRP	24,098	24,997	34.10 %	40.12 %	6.29 %	27.07 %
	4	1124	RAS DAKOTA GRP	22,244	20,797	56.05 %	60.10 %	5.80 %	32.88 %
	5	785	MARKEL GRP	20,398	20,192	57.72 %	61.67 %	5.32 %	38.20 %
	6	150	OLD REPUBLIC GRP	15,293	15,453	66.63 %	65.65 %	3.99 %	42.19 %
	7	4279	SFM GRP	13,735	14,176	81.53 %	86.09 %	3.58 %	45.78 %
	8	91	HARTFORD FIRE & CAS GRP	13,008	13,005	32.27 %	34.70 %	3.39 %	49.17 %
	9	626	CHUBB LTD GRP	10,405	10,539	52.69 %	54.49 %	2.72 %	51.88 %
	10	62	EMC INS CO GRP	9,852	10,713	6.92 %	6.43 %	2.57 %	54.46 %
			STATE TOTAL	383,236	384,369	55.71 %	60.75 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	91	HARTFORD FIRE & CAS GRP	40,508	37,505	49.14 %	53.84 %	8.02 %	8.02 %
	2	3548	TRAVELERS GRP	33,387	32,300	99.86 %	109.83 %	6.61 %	14.63 %
	3	212	ZURICH INS GRP	33,197	31,940	48.00 %	63.14 %	6.57 %	21.20 %
	4	2538	AMTRUST FINANCIAL SERV GRP	33,196	31,241	65.60 %	73.04 %	6.57 %	27.77 %
	5	31	BERKSHIRE HATHAWAY GRP	27,404	26,161	74.52 %	83.88 %	5.42 %	33.19 %
	6	4485	COPPERPOINT GRP	23,690	23,225	69.90 %	76.26 %	4.69 %	37.88 %
	7	626	CHUBB LTD GRP	20,876	20,373	62.44 %	68.42 %	4.13 %	42.02 %
	8	785	MARKEL GRP	20,748	19,810	44.10 %	49.82 %	4.11 %	46.12 %
	9	12	AMERICAN INTL GRP	20,177	19,319	21.40 %	25.76 %	3.99 %	50.12 %
	10	218	CNA INS GRP	18,373	15,259	54.98 %	59.92 %	3.64 %	53.75 %
			STATE TOTAL	505,176	481,080	72.10 %	79.98 %	100.00 %	100.00 %
New Hampshire	1	98	WR BERKLEY CORP GRP	23,428	23,166	45.95 %	50.25 %	10.50 %	10.50 %
	2	2538	AMTRUST FINANCIAL SERV GRP	21,371	21,846	25.45 %	28.21 %	9.58 %	20.08 %
	3	3548	TRAVELERS GRP	20,260	19,003	88.95 %	94.01 %	9.08 %	29.16 %
	4	91	HARTFORD FIRE & CAS GRP	17,195	16,974	47.99 %	51.04 %	7.71 %	36.87 %
	5	2498	AIM MUT GRP	12,290	11,881	60.10 %	64.32 %	5.51 %	42.38 %
	6	111	LIBERTY MUT GRP	11,352	11,604	N/A	N/A	5.09 %	47.46 %
	7	1332	MAINE EMPLOYERS MUT INS GRP	10,948	10,755	14.00 %	19.13 %	4.91 %	52.37 %
	8	2698	PROASSURANCE CORP GRP	10,541	10,570	34.30 %	38.45 %	4.72 %	57.10 %
	9	626	CHUBB LTD GRP	9,015	8,676	26.87 %	28.41 %	4.04 %	61.14 %
	10	212	ZURICH INS GRP	7,913	7,838	62.50 %	73.28 %	3.55 %	64.68 %
			STATE TOTAL	223,108	220,109	43.77 %	48.67 %	100.00 %	100.00 %
New Jersey	1	708	NEW JERSEY MANUFACTURERS GRP	390,481	391,659	58.37 %	61.71 %	15.06 %	15.06 %
	2	91	HARTFORD FIRE & CAS GRP	303,679	303,896	68.68 %	76.74 %	11.71 %	26.78 %
	3	2538	AMTRUST FINANCIAL SERV GRP	295,146	292,050	45.37 %	51.08 %	11.38 %	38.16 %
	4	3548	TRAVELERS GRP	190,502	193,056	57.49 %	67.85 %	7.35 %	45.51 %
	5	626	CHUBB LTD GRP	139,652	139,007	11.73 %	14.74 %	5.39 %	50.90 %
	6	212	ZURICH INS GRP	107,546	105,564	40.38 %	57.57 %	4.15 %	55.04 %
	7	150	OLD REPUBLIC GRP	78,137	78,461	70.19 %	83.49 %	3.01 %	58.06 %
	8	111	LIBERTY MUT GRP	77,679	81,852	20.17 %	34.88 %	3.00 %	61.05 %
	9	31	BERKSHIRE HATHAWAY GRP	77,209	81,012	49.95 %	60.66 %	2.98 %	64.03 %
	10	242	SELECTIVE INS GRP	76,053	80,317	34.35 %	42.17 %	2.93 %	66.97 %
			STATE TOTAL	2,592,503	2,589,365	48.88 %	56.98 %	100.00 %	100.00 %
New Mexico	1	1112	NEW MEXICO MUT GRP	91,362	91,307	54.71 %	58.02 %	31.81 %	31.81 %
	2	3548	TRAVELERS GRP	18,618	19,332	37.12 %	40.74 %	6.48 %	38.29 %
	3	212	ZURICH INS GRP	16,406	17,092	35.78 %	49.79 %	5.71 %	44.01 %
	4	91	HARTFORD FIRE & CAS GRP	16,129	15,910	92.91 %	98.82 %	5.62 %	49.62 %
	5	626	CHUBB LTD GRP	9,383	9,432	51.06 %	51.38 %	3.27 %	52.89 %
	6	150	OLD REPUBLIC GRP	9,198	8,888	242.80 %	249.23 %	3.20 %	56.09 %
	7	2538	AMTRUST FINANCIAL SERV GRP	8,605	8,180	53.02 %	57.75 %	3.00 %	59.09 %
	8	12	AMERICAN INTL GRP	8,524	8,787	109.14 %	119.51 %	2.97 %	62.06 %
	9	111	LIBERTY MUT GRP	7,559	7,562	N/A	N/A	2.63 %	64.69 %
	10	218	CNA INS GRP	7,140	6,927	6.83 %	11.13 %	2.49 %	67.17 %
			STATE TOTAL	287,198	286,518	57.49 %	62.69 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	36102	STATE INS FUND WORKERS COMPENSATION	1,599,971	1,671,223	65.97 %	70.77 %	32.99 %	32.99 %
	2	2538	AMTRUST FINANCIAL SERV GRP	501,347	509,037	45.71 %	50.61 %	10.34 %	43.33 %
	3	91	HARTFORD FIRE & CAS GRP	376,791	379,678	45.78 %	49.14 %	7.77 %	51.10 %
	4	3548	TRAVELERS GRP	342,637	349,150	43.30 %	47.08 %	7.06 %	58.16 %
	5	626	CHUBB LTD GRP	208,879	224,071	2.77 %	1.00 %	4.31 %	62.47 %
	6	212	ZURICH INS GRP	169,405	172,844	71.39 %	83.64 %	3.49 %	65.96 %
	7	150	OLD REPUBLIC GRP	151,121	156,966	48.21 %	57.18 %	3.12 %	69.08 %
	8	4670	STARR GRP	99,278	93,661	38.54 %	49.64 %	2.05 %	71.13 %
	9	158	FAIRFAX FIN GRP	96,129	86,708	57.64 %	62.68 %	1.98 %	73.11 %
	10	201	UTICA GRP	90,574	95,179	12.78 %	15.50 %	1.87 %	74.97 %
			STATE TOTAL	4,849,800	5,021,643	43.94 %	49.40 %	100.00 %	100.00 %
North Carolina	1	91	HARTFORD FIRE & CAS GRP	113,326	113,074	17.24 %	20.29 %	7.53 %	7.53 %
	2	3548	TRAVELERS GRP	111,485	113,295	30.00 %	34.84 %	7.41 %	14.93 %
	3	4507	BUILDERS GRP	94,218	95,504	39.74 %	42.25 %	6.26 %	21.19 %
	4	572	BCBS OF MI GRP	92,969	95,045	68.81 %	74.76 %	6.18 %	27.37 %
	5	111	LIBERTY MUT GRP	74,942	74,991	1.98 %	4.86 %	4.98 %	32.35 %
	6	84	AMERICAN FINANCIAL GRP	62,777	62,425	46.04 %	52.29 %	4.17 %	36.52 %
	7	212	ZURICH INS GRP	60,977	60,826	39.37 %	44.58 %	4.05 %	40.57 %
	8	2538	AMTRUST FINANCIAL SERV GRP	58,009	56,165	42.33 %	48.77 %	3.85 %	44.42 %
	9	31	BERKSHIRE HATHAWAY GRP	55,356	55,973	50.69 %	56.83 %	3.68 %	48.10 %
	10	626	CHUBB LTD GRP	54,639	53,285	20.61 %	20.59 %	3.63 %	51.73 %
			STATE TOTAL	1,505,423	1,506,539	40.28 %	45.44 %	100.00 %	100.00 %
North Dakota	1		WORKFORCE SAFETY & INSURANCE OF ND	205,038	200,257	62.84 %	64.74 %	97.85 %	97.85 %
	2	212	ZURICH INS GRP	1,281	1,240	N/A	N/A	0.61 %	98.46 %
	3	626	CHUBB LTD GRP	734	734	N/A	N/A	0.35 %	98.82 %
	4	111	LIBERTY MUT GRP	579	539	N/A	N/A	0.28 %	99.09 %
	5	91	HARTFORD FIRE & CAS GRP	488	476	91.61 %	92.25 %	0.23 %	99.32 %
	6	12	AMERICAN INTL GRP	386	322	N/A	N/A	0.18 %	99.51 %
	7	2538	AMTRUST FINANCIAL SERV GRP	293	257	11.80 %	13.57 %	0.14 %	99.65 %
	8	14184	ACUITY A MUT INS CO	248	246	N/A	N/A	0.12 %	99.77 %
	9	4670	STARR GRP	159	150	N/A	N/A	0.08 %	99.84 %
	10	218	CNA INS GRP	140	134	53.69 %	N/A	0.07 %	99.91 %
			STATE TOTAL	209,536	204,820	76.73 %	78.40 %	100.00 %	100.00 %
Ohio	1		OHIO BUREAU OF WORKERS' COMPENSATION	1,211,073	1,211,073	93.27 %	127.94 %	97.59 %	97.59 %
	2	626	CHUBB LTD GRP	8,901	7,239	N/A	N/A	0.72 %	98.31 %
	3	91	HARTFORD FIRE & CAS GRP	5,467	5,537	N/A	N/A	0.44 %	98.75 %
	4	12	AMERICAN INTL GRP	3,378	2,562	N/A	N/A	0.27 %	99.02 %
	5	111	LIBERTY MUT GRP	2,382	2,301	N/A	N/A	0.19 %	99.21 %
	6	228	WESTFIELD GRP	1,403	1,410	21.07 %	19.88 %	0.11 %	99.32 %
	7	2538	AMTRUST FINANCIAL SERV GRP	1,347	1,193	32.48 %	35.79 %	0.11 %	99.43 %
	8	1120	EVEREST REINS HOLDINGS GRP	606	655	7.32 %	3.53 %	0.05 %	99.48 %
	9	212	ZURICH INS GRP	564	514	N/A	103.54 %	0.05 %	99.53 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	506	501	21.08 %	25.37 %	0.04 %	99.57 %
			STATE TOTAL	1,240,997	1,238,471	91.24 %	125.20 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
16 - Workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	36188	COMPSOURCE MUT INS CO	160,636	175,459	45.57 %	48.70 %	26.40 %	26.40 %
	2	3548	TRAVELERS GRP	51,707	49,850	37.90 %	41.98 %	8.50 %	34.90 %
	3	2538	AMTRUST FINANCIAL SERV GRP	45,226	36,231	50.70 %	57.39 %	7.43 %	42.34 %
	4	91	HARTFORD FIRE & CAS GRP	33,472	32,611	142.44 %	153.82 %	5.50 %	47.84 %
	5	626	CHUBB LTD GRP	30,149	30,420	37.14 %	41.89 %	4.96 %	52.80 %
	6	212	ZURICH INS GRP	23,724	21,928	71.53 %	86.95 %	3.90 %	56.70 %
	7	218	CNA INS GRP	20,134	20,282	22.13 %	24.91 %	3.31 %	60.01 %
	8	84	AMERICAN FINANCIAL GRP	19,189	18,715	35.94 %	39.07 %	3.15 %	63.16 %
	9	572	BCBS OF MI GRP	18,893	17,441	59.49 %	69.83 %	3.11 %	66.27 %
	10	150	OLD REPUBLIC GRP	17,246	16,976	N/A	N/A	2.83 %	69.10 %
			STATE TOTAL	608,360	605,148	41.09 %	46.76 %	100.00 %	100.00 %
Oregon	1	36196	SAIF CORP	580,159	567,142	68.87 %	72.14 %	72.39 %	72.39 %
	2	91	HARTFORD FIRE & CAS GRP	22,503	22,580	18.27 %	21.96 %	2.81 %	75.19 %
	3	3548	TRAVELERS GRP	20,136	20,500	38.62 %	43.92 %	2.51 %	77.71 %
	4	212	ZURICH INS GRP	16,788	16,861	57.47 %	67.88 %	2.09 %	79.80 %
	5	626	CHUBB LTD GRP	16,150	15,927	11.74 %	12.69 %	2.02 %	81.81 %
	6	111	LIBERTY MUT GRP	15,675	16,579	N/A	N/A	1.96 %	83.77 %
	7	2538	AMTRUST FINANCIAL SERV GRP	15,651	14,503	55.17 %	60.07 %	1.95 %	85.72 %
	8	31	BERKSHIRE HATHAWAY GRP	11,721	12,362	43.35 %	54.46 %	1.46 %	87.19 %
	9	12	AMERICAN INTL GRP	10,102	9,217	352.85 %	372.47 %	1.26 %	88.45 %
	10	150	OLD REPUBLIC GRP	8,455	7,812	91.33 %	102.51 %	1.05 %	89.50 %
			STATE TOTAL	801,489	785,301	59.66 %	64.45 %	100.00 %	100.00 %
Pennsylvania	1	212	ZURICH INS GRP	195,104	192,244	47.24 %	59.97 %	7.67 %	7.67 %
	2	2538	AMTRUST FINANCIAL SERV GRP	164,572	165,804	68.28 %	74.62 %	6.47 %	14.13 %
	3	3548	TRAVELERS GRP	154,811	157,445	47.90 %	50.90 %	6.08 %	20.21 %
	4	213	ERIE INS GRP	144,645	148,200	66.02 %	70.92 %	5.68 %	25.90 %
	5	291	ENCOVA MUT INS GRP	137,301	136,457	49.20 %	57.71 %	5.39 %	31.29 %
	6	91	HARTFORD FIRE & CAS GRP	135,309	133,692	48.94 %	55.18 %	5.32 %	36.61 %
	7	1324	UPMC HLTH SYSTEM GRP	101,501	99,661	62.84 %	73.19 %	3.99 %	40.60 %
	8	626	CHUBB LTD GRP	97,020	96,731	49.98 %	53.73 %	3.81 %	44.41 %
	9	2698	PROASSURANCE CORP GRP	94,601	96,895	86.09 %	91.22 %	3.72 %	48.13 %
	10	150	OLD REPUBLIC GRP	85,690	85,850	52.38 %	61.75 %	3.37 %	51.49 %
			STATE TOTAL	2,545,083	2,574,165	53.51 %	60.40 %	100.00 %	100.00 %
Rhode Island	1	3490	BEACON MUT GRP	105,920	107,972	49.15 %	53.13 %	45.61 %	45.61 %
	2	91	HARTFORD FIRE & CAS GRP	25,481	24,902	31.55 %	36.20 %	10.97 %	56.58 %
	3	3548	TRAVELERS GRP	10,489	10,738	52.35 %	55.26 %	4.52 %	61.10 %
	4	626	CHUBB LTD GRP	8,547	8,212	6.44 %	7.60 %	3.68 %	64.78 %
	5	212	ZURICH INS GRP	8,109	7,795	0.71 %	0.19 %	3.49 %	68.27 %
	6	31	BERKSHIRE HATHAWAY GRP	6,920	6,308	31.08 %	37.46 %	2.98 %	71.25 %
	7	2538	AMTRUST FINANCIAL SERV GRP	6,734	6,774	38.29 %	42.89 %	2.90 %	74.15 %
	8	1279	ARCH INS GRP	5,803	5,236	33.87 %	37.49 %	2.50 %	76.65 %
	9	1332	MAINE EMPLOYERS MUT INS GRP	5,259	5,352	72.04 %	82.66 %	2.26 %	78.91 %
	10	111	LIBERTY MUT GRP	4,047	3,979	N/A	N/A	1.74 %	80.66 %
			STATE TOTAL	232,234	233,499	43.47 %	48.71 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1		SOUTH CAROLINA STATE ACCIDENT FUND	90,130	90,130	89.72 %	94.36 %	9.16 %	9.16 %
	2	91	HARTFORD FIRE & CAS GRP	73,850	71,594	46.99 %	51.43 %	7.50 %	16.66 %
	3	3548	TRAVELERS GRP	68,855	67,746	36.93 %	40.97 %	7.00 %	23.66 %
	4	572	BCBS OF MI GRP	64,977	65,025	23.51 %	29.65 %	6.60 %	30.26 %
	5	212	ZURICH INS GRP	53,520	53,032	62.15 %	73.21 %	5.44 %	35.70 %
	6	84	AMERICAN FINANCIAL GRP	48,212	48,370	50.40 %	56.26 %	4.90 %	40.60 %
	7	111	LIBERTY MUT GRP	44,602	46,820	29.10 %	34.72 %	4.53 %	45.13 %
	8	2538	AMTRUST FINANCIAL SERV GRP	38,919	37,741	44.43 %	50.32 %	3.95 %	49.08 %
	9	626	CHUBB LTD GRP	29,695	28,500	69.45 %	75.05 %	3.02 %	52.10 %
	10	218	CNA INS GRP	29,646	24,889	38.21 %	37.36 %	3.01 %	55.11 %
			STATE TOTAL	984,182	966,769	55.61 %	62.37 %	100.00 %	100.00 %
South Dakota	1	1124	RAS DAKOTA GRP	28,457	28,740	32.84 %	37.71 %	14.58 %	14.58 %
	2	14184	ACUITY A MUT INS CO	14,220	14,053	20.66 %	16.89 %	7.29 %	21.87 %
	3	212	ZURICH INS GRP	13,470	12,436	57.78 %	53.45 %	6.90 %	28.77 %
	4	4279	SFM GRP	12,188	12,584	28.03 %	32.98 %	6.24 %	35.01 %
	5	3548	TRAVELERS GRP	11,306	10,980	21.12 %	21.35 %	5.79 %	40.80 %
	6	91	HARTFORD FIRE & CAS GRP	9,773	9,366	122.94 %	133.93 %	5.01 %	45.81 %
	7	2538	AMTRUST FINANCIAL SERV GRP	8,713	9,521	70.06 %	76.05 %	4.46 %	50.28 %
	8	572	BCBS OF MI GRP	5,427	5,344	90.49 %	98.68 %	2.78 %	53.06 %
	9	309	WESTERN NATL MUT GRP	5,397	5,232	20.48 %	15.01 %	2.77 %	55.82 %
	10	280	AUTO OWNERS GRP	5,089	5,110	47.18 %	46.37 %	2.61 %	58.43 %
			STATE TOTAL	195,176	195,157	54.50 %	58.15 %	100.00 %	100.00 %
Tennessee	1	3548	TRAVELERS GRP	73,754	73,084	32.96 %	35.31 %	9.26 %	9.26 %
	2	91	HARTFORD FIRE & CAS GRP	52,644	50,162	14.28 %	17.41 %	6.61 %	15.88 %
	3	84	AMERICAN FINANCIAL GRP	48,171	47,941	41.07 %	47.76 %	6.05 %	21.93 %
	4	572	BCBS OF MI GRP	47,871	49,201	33.70 %	38.17 %	6.01 %	27.94 %
	5	626	CHUBB LTD GRP	35,790	36,049	3.70 %	9.27 %	4.50 %	32.43 %
	6	111	LIBERTY MUT GRP	34,085	37,629	N/A	N/A	4.28 %	36.71 %
	7	212	ZURICH INS GRP	31,735	32,347	44.74 %	53.82 %	3.99 %	40.70 %
	8	2538	AMTRUST FINANCIAL SERV GRP	28,491	28,360	32.40 %	40.23 %	3.58 %	44.28 %
	9	31	BERKSHIRE HATHAWAY GRP	28,133	29,187	45.70 %	51.08 %	3.53 %	47.81 %
	10	98	WR BERKLEY CORP GRP	27,619	27,904	41.43 %	46.74 %	3.47 %	51.28 %
			STATE TOTAL	796,207	792,327	43.27 %	48.92 %	100.00 %	100.00 %
Texas	1	5067	TEXAS MUT GRP	941,881	974,368	40.43 %	45.62 %	37.93 %	37.93 %
	2	91	HARTFORD FIRE & CAS GRP	143,614	141,394	58.36 %	65.35 %	5.78 %	43.71 %
	3	212	ZURICH INS GRP	142,037	138,544	56.86 %	73.92 %	5.72 %	49.43 %
	4	3548	TRAVELERS GRP	129,320	132,412	49.25 %	50.95 %	5.21 %	54.64 %
	5	626	CHUBB LTD GRP	115,825	107,682	31.96 %	33.57 %	4.66 %	59.30 %
	6	111	LIBERTY MUT GRP	87,766	93,232	N/A	N/A	3.53 %	62.84 %
	7	12	AMERICAN INTL GRP	79,677	70,829	92.77 %	101.46 %	3.21 %	66.05 %
	8	4670	STARR GRP	60,286	58,070	26.81 %	35.50 %	2.43 %	68.48 %
	9	1279	ARCH INS GRP	59,089	59,379	72.23 %	82.58 %	2.38 %	70.85 %
	10	150	OLD REPUBLIC GRP	55,572	55,201	78.18 %	82.41 %	2.24 %	73.09 %
			STATE TOTAL	2,483,239	2,516,629	43.90 %	50.11 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	1147	WCF INS CO GRP	226,678	222,713	35.15 %	37.81 %	45.87 %	45.87 %
	2	212	ZURICH INS GRP	31,667	32,669	44.54 %	47.42 %	6.41 %	52.28 %
	3	3548	TRAVELERS GRP	24,388	24,275	24.63 %	23.86 %	4.94 %	57.22 %
	4	91	HARTFORD FIRE & CAS GRP	23,695	23,136	13.74 %	15.74 %	4.80 %	62.01 %
	5	626	CHUBB LTD GRP	18,759	19,230	21.54 %	24.00 %	3.80 %	65.81 %
	6	280	AUTO OWNERS GRP	15,352	15,648	64.27 %	68.02 %	3.11 %	68.91 %
	7	2538	AMTRUST FINANCIAL SERV GRP	10,981	10,635	48.85 %	51.89 %	2.22 %	71.14 %
	8	111	LIBERTY MUT GRP	10,731	11,424	N/A	N/A	2.17 %	73.31 %
	9	14184	ACUITY A MUT INS CO	9,244	8,519	25.13 %	25.18 %	1.87 %	75.18 %
	10	150	OLD REPUBLIC GRP	8,277	10,784	53.78 %	62.02 %	1.68 %	76.85 %
			STATE TOTAL	494,153	497,787	40.72 %	44.35 %	100.00 %	100.00 %
Vermont	1	2538	AMTRUST FINANCIAL SERV GRP	21,955	22,191	35.72 %	37.36 %	11.72 %	11.72 %
	2	3548	TRAVELERS GRP	17,549	17,276	29.94 %	33.10 %	9.36 %	21.08 %
	3	2498	AIM MUT GRP	15,519	14,884	83.42 %	88.61 %	8.28 %	29.36 %
	4	111	LIBERTY MUT GRP	14,759	15,650	25.94 %	31.49 %	7.88 %	37.24 %
	5	98	WR BERKLEY CORP GRP	13,432	13,746	25.32 %	27.46 %	7.17 %	44.41 %
	6	1332	MAINE EMPLOYERS MUT INS GRP	13,014	12,744	28.32 %	30.78 %	6.95 %	51.35 %
	7	31	BERKSHIRE HATHAWAY GRP	9,517	9,872	34.88 %	48.15 %	5.08 %	56.43 %
	8	91	HARTFORD FIRE & CAS GRP	9,056	9,008	22.82 %	23.58 %	4.83 %	61.26 %
	9	212	ZURICH INS GRP	7,510	7,142	76.41 %	87.40 %	4.01 %	65.27 %
	10	2698	PROASSURANCE CORP GRP	7,484	7,218	108.67 %	111.98 %	3.99 %	69.27 %
			STATE TOTAL	187,388	188,530	53.69 %	58.51 %	100.00 %	100.00 %
Virginia	1	91	HARTFORD FIRE & CAS GRP	88,945	90,817	41.99 %	46.07 %	9.15 %	9.15 %
	2	3548	TRAVELERS GRP	85,033	83,878	54.33 %	59.58 %	8.75 %	17.90 %
	3	213	ERIE INS GRP	64,071	66,113	93.53 %	97.76 %	6.59 %	24.49 %
	4	212	ZURICH INS GRP	63,396	62,745	47.61 %	64.02 %	6.52 %	31.01 %
	5	4507	BUILDERS GRP	51,010	52,493	70.64 %	74.32 %	5.25 %	36.26 %
	6	572	BCBS OF MI GRP	49,292	49,643	38.69 %	44.26 %	5.07 %	41.33 %
	7	626	CHUBB LTD GRP	41,190	40,790	14.26 %	13.00 %	4.24 %	45.57 %
	8	2538	AMTRUST FINANCIAL SERV GRP	33,454	31,890	39.01 %	42.13 %	3.44 %	49.01 %
	9	111	LIBERTY MUT GRP	31,280	38,604	14.73 %	19.01 %	3.22 %	52.23 %
	10	98	WR BERKLEY CORP GRP	31,105	30,879	34.70 %	39.03 %	3.20 %	55.43 %
			STATE TOTAL	972,047	986,006	46.74 %	51.69 %	100.00 %	100.00 %
Washington	1	91	HARTFORD FIRE & CAS GRP	8,738	8,238	10.10 %	10.77 %	32.26 %	32.26 %
	2	4485	COPPERPOINT GRP	4,371	4,615	52.28 %	69.85 %	16.14 %	48.40 %
	3	111	LIBERTY MUT GRP	2,694	2,809	N/A	N/A	9.95 %	58.34 %
	4	3485	ROTHSCHILD INTL GRP	1,457	1,457	54.03 %	54.03 %	5.38 %	63.72 %
	5	12	AMERICAN INTL GRP	1,365	1,135	25.01 %	28.15 %	5.04 %	68.76 %
	6	98	WR BERKLEY CORP GRP	1,250	1,237	N/A	N/A	4.61 %	73.37 %
	7	1120	EVEREST REINS HOLDINGS GRP	1,224	1,139	6.76 %	N/A	4.52 %	77.89 %
	8	626	CHUBB LTD GRP	1,116	962	N/A	N/A	4.12 %	82.02 %
	9	2538	AMTRUST FINANCIAL SERV GRP	687	601	9.94 %	11.02 %	2.53 %	84.55 %
	10	212	ZURICH INS GRP	536	461	N/A	N/A	1.98 %	86.53 %
			STATE TOTAL	27,087	26,805	3.88 %	5.90 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	291	ENCOVA MUT INS GRP	112,840	110,994	35.74 %	46.23 %	48.15 %	48.15 %
	2	3548	TRAVELERS GRP	18,343	19,311	135.01 %	145.27 %	7.83 %	55.98 %
	3	212	ZURICH INS GRP	12,930	14,190	70.45 %	90.52 %	5.52 %	61.50 %
	4	408	BROOKFIELD WEALTH SOLUTIONS GRP	12,466	12,541	46.36 %	48.22 %	5.32 %	66.82 %
	5	213	ERIE INS GRP	11,613	11,950	133.29 %	145.61 %	4.96 %	71.77 %
	6	91	HARTFORD FIRE & CAS GRP	5,825	6,180	94.26 %	104.79 %	2.49 %	74.26 %
	7	626	CHUBB LTD GRP	5,322	5,123	32.47 %	35.83 %	2.27 %	76.53 %
	8	12	AMERICAN INTL GRP	5,167	3,950	535.72 %	570.15 %	2.20 %	78.73 %
	9	2538	AMTRUST FINANCIAL SERV GRP	4,216	4,009	74.33 %	81.23 %	1.80 %	80.53 %
	10	4381	SKYWARD SPECIALTY INS GRP INC GRP	4,194	4,200	21.15 %	35.06 %	1.79 %	82.32 %
			STATE TOTAL	234,339	235,065	64.50 %	74.86 %	100.00 %	100.00 %
Wisconsin	1	3548	TRAVELERS GRP	155,825	159,686	46.00 %	48.58 %	8.66 %	8.66 %
	2	626	CHUBB LTD GRP	146,777	141,319	57.98 %	65.72 %	8.16 %	16.82 %
	3	169	SENTRY INS GRP	114,370	113,025	50.93 %	54.50 %	6.36 %	23.18 %
	4	5076	WEST BEND INS GRP	111,090	117,672	47.90 %	51.96 %	6.17 %	29.35 %
	5	212	ZURICH INS GRP	110,473	117,215	64.13 %	76.92 %	6.14 %	35.49 %
	6	14184	ACUITY A MUT INS CO	80,199	83,042	41.11 %	43.35 %	4.46 %	39.95 %
	7	572	BCBS OF MI GRP	70,952	75,880	67.03 %	72.15 %	3.94 %	43.89 %
	8	91	HARTFORD FIRE & CAS GRP	66,972	68,058	61.50 %	66.25 %	3.72 %	47.62 %
	9	4279	SFM GRP	61,319	60,321	42.91 %	46.53 %	3.41 %	51.02 %
	10	111	LIBERTY MUT GRP	59,184	66,911	14.44 %	19.96 %	3.29 %	54.31 %
			STATE TOTAL	1,799,131	1,844,337	56.84 %	62.32 %	100.00 %	100.00 %
Wyoming	1		WORKERS' SAFETY & COMP DIV OF WY	206,261	216,743	102.99 %	105.34 %	97.00 %	97.00 %
	2	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,108	2,118	16.03 %	16.64 %	0.99 %	98.00 %
	3	62	EMC INS CO GRP	705	589	32.52 %	37.98 %	0.33 %	98.33 %
	4	111	LIBERTY MUT GRP	579	554	10.39 %	15.44 %	0.27 %	98.60 %
	5	12	AMERICAN INTL GRP	467	417	550.21 %	581.37 %	0.22 %	98.82 %
	6	91	HARTFORD FIRE & CAS GRP	462	780	50.26 %	74.63 %	0.22 %	99.04 %
	7	626	CHUBB LTD GRP	457	423	N/A	N/A	0.21 %	99.25 %
	8	150	OLD REPUBLIC GRP	386	387	33.16 %	38.68 %	0.18 %	99.43 %
	9	14184	ACUITY A MUT INS CO	195	184	N/A	N/A	0.09 %	99.53 %
	10	4670	STARR GRP	187	174	N/A	N/A	0.09 %	99.61 %
			STATE TOTAL	212,630	223,235	101.76 %	104.28 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	6,657	6,361	59.20 %	81.90 %	31.64 %	31.64 %
	2	5030	TAN HOLDINGS CORP GRP	4,094	3,688	19.89 %	19.71 %	19.46 %	51.10 %
	3	18380	PACIFIC IND INS CO	2,694	2,273	40.34 %	40.24 %	12.81 %	63.91 %
	4	4672	DB INS GRP	2,271	2,165	37.83 %	41.52 %	10.80 %	74.70 %
	5	13597	CHUNG KUO INS CO LTD	1,870	1,928	28.32 %	29.76 %	8.89 %	83.59 %
	6	4715	MS & AD INS GRP	1,856	1,874	58.09 %	83.88 %	8.82 %	92.41 %
	7	10972	FIRST NET INS CO	1,307	1,196	20.06 %	20.61 %	6.21 %	98.62 %
	8	212	ZURICH INS GRP	181	182	6.76 %	8.74 %	0.86 %	99.48 %
	9	1279	ARCH INS GRP	97	97	N/A	N/A	0.46 %	99.94 %
	10	111	LIBERTY MUT GRP	44	41	N/A	N/A	0.21 %	100.00 %
			STATE TOTAL	21,039	19,783	34.81 %	44.62 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
16 - Workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	411	MAPFRE INS GRP	696	886	0.73 %	6.50 %	44.52 %	44.52 %
	2	91	HARTFORD FIRE & CAS GRP	365	336	20.18 %	21.33 %	23.36 %	67.88 %
	3	626	CHUBB LTD GRP	295	336	65.64 %	76.26 %	18.87 %	86.75 %
	4	12	AMERICAN INTL GRP	106	177	125.65 %	136.11 %	6.81 %	93.56 %
	5	111	LIBERTY MUT GRP	46	54	N/A	N/A	2.95 %	96.51 %
	6	4670	STARR GRP	36	32	N/A	N/A	2.28 %	98.79 %
	7	1279	ARCH INS GRP	7	7	59.78 %	67.53 %	0.46 %	99.26 %
	8	218	CNA INS GRP	6	7	N/A	N/A	0.35 %	99.61 %
	9	150	OLD REPUBLIC GRP	4	4	43.07 %	47.58 %	0.24 %	99.85 %
	10	796	QBE INS GRP	2	3	N/A	N/A	0.13 %	99.99 %
			STATE TOTAL	1,563	1,839	27.38 %	33.32 %	100.00 %	100.00 %
U.S. Virgin Islands	1	12	AMERICAN INTL GRP	475	83	22.46 %	23.59 %	97.62 %	97.62 %
	2	111	LIBERTY MUT GRP	10	11	11.20 %	7.98 %	2.05 %	99.67 %
	3	218	CNA INS GRP	1	1	77.86 %	68.19 %	0.24 %	99.91 %
	4	626	CHUBB LTD GRP	0	0	N/A	N/A	0.07 %	99.98 %
	5	150	OLD REPUBLIC GRP	0	0	43.14 %	47.06 %	0.02 %	100.00 %
			STATE TOTAL	487	95	16.87 %	15.69 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	1,369	904	5.60 %	5.60 %	78.97 %	78.97 %
	2	10972	FIRST NET INS CO	206	241	N/A	N/A	11.90 %	90.87 %
	3	4672	DB INS GRP	76	81	N/A	N/A	4.36 %	95.23 %
	4	12	AMERICAN INTL GRP	65	56	96.07 %	112.24 %	3.77 %	98.99 %
	5	18380	PACIFIC IND INS CO	17	17	0.00 %	0.00 %	1.01 %	100.00 %
			STATE TOTAL	1,734	1,300	6.85 %	8.35 %	100.00 %	100.00 %
Canada	1	111	LIBERTY MUT GRP	241	0	N/A	N/A	98.29 %	98.29 %
	2	968	AXA INS GRP	2	0	N/A	N/A	0.79 %	99.08 %
	3	98	WR BERKLEY CORP GRP	2	2	30.47 %	30.47 %	0.63 %	99.71 %
	4	91	HARTFORD FIRE & CAS GRP	1	0	N/A	N/A	0.29 %	100.00 %
			STATE TOTAL	245	2	N/A	N/A	100.00 %	100.00 %
Agg. Other Alien	1	12	AMERICAN INTL GRP	103,117	106,651	350.36 %	483.58 %	38.35 %	38.35 %
	2	31	BERKSHIRE HATHAWAY GRP	50,766	73,174	68.38 %	78.95 %	18.88 %	57.24 %
	3	4670	STARR GRP	37,802	40,511	N/A	20.55 %	14.06 %	71.30 %
	4	626	CHUBB LTD GRP	34,403	16,000	595.35 %	596.00 %	12.80 %	84.09 %
	5	1279	ARCH INS GRP	12,824	18,222	N/A	114.22 %	4.77 %	88.86 %
	6	218	CNA INS GRP	10,240	10,531	N/A	191.95 %	3.81 %	92.67 %
	7	212	ZURICH INS GRP	8,512	8,396	25.11 %	N/A	3.17 %	95.84 %
	8	84	AMERICAN FINANCIAL GRP	5,273	5,166	41.41 %	42.40 %	1.96 %	97.80 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	4,197	5,831	92.20 %	383.11 %	1.56 %	99.36 %
	10	10972	FIRST NET INS CO	835	748	11.85 %	11.63 %	0.31 %	99.67 %
			STATE TOTAL	268,855	275,639	188.90 %	267.83 %	100.00 %	100.00 %

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17.1, 17.2—Other Liability

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	626	CHUBB LTD GRP	9,460,518	9,005,938	69.72 %	81.45 %	7.06 %	7.06 %
	2	3548	TRAVELERS GRP	6,287,301	6,147,800	74.34 %	80.60 %	4.69 %	11.75 %
	3	31	BERKSHIRE HATHAWAY GRP	5,411,066	5,429,356	64.84 %	74.74 %	4.04 %	15.79 %
	4	98	WR BERKLEY CORP GRP	5,256,553	5,116,302	60.23 %	69.01 %	3.92 %	19.71 %
	5	158	FAIRFAX FIN GRP	4,632,481	4,619,213	70.40 %	78.99 %	3.46 %	23.17 %
	6	111	LIBERTY MUT GRP	4,494,368	4,462,432	87.50 %	95.23 %	3.35 %	26.52 %
	7	12	AMERICAN INTL GRP	4,479,113	4,382,836	60.36 %	60.91 %	3.34 %	29.86 %
	8	218	CNA INS GRP	4,462,849	4,414,090	68.17 %	76.67 %	3.33 %	33.19 %
	9	785	MARKEL GRP	4,250,500	4,277,663	68.50 %	83.89 %	3.17 %	36.36 %
	10	968	AXA INS GRP	4,176,148	4,163,514	84.79 %	94.86 %	3.12 %	39.48 %
	11	91	HARTFORD FIRE & CAS GRP	3,660,684	3,557,841	64.00 %	73.38 %	2.73 %	42.21 %
	12	212	ZURICH INS GRP	3,577,476	3,352,836	91.49 %	103.70 %	2.67 %	44.88 %
	13	3219	SOMPO GRP	2,761,497	2,641,402	59.17 %	71.53 %	2.06 %	46.94 %
	14	140	NATIONWIDE CORP GRP	2,689,124	2,623,738	68.87 %	79.43 %	2.01 %	48.95 %
	15	3098	TOKIO MARINE HOLDINGS INC GRP	2,591,071	2,550,343	80.44 %	91.11 %	1.93 %	50.88 %
	16	84	AMERICAN FINANCIAL GRP	2,583,480	2,495,805	67.51 %	76.87 %	1.93 %	52.81 %
	17	4670	STARR GRP	2,255,421	2,106,081	81.75 %	93.09 %	1.68 %	54.49 %
	18	1279	ARCH INS GRP	2,238,798	2,152,687	59.75 %	68.47 %	1.67 %	56.16 %
	19	176	STATE FARM GRP	2,193,810	1,877,277	133.39 %	137.31 %	1.64 %	57.80 %
	20	3416	AXIS CAPITAL GRP	2,048,287	1,940,315	64.56 %	68.33 %	1.53 %	59.33 %
	21	244	CINCINNATI FIN GRP	1,898,755	1,830,547	62.88 %	72.93 %	1.42 %	60.75 %
	22	19	ASSURANT INC GRP	1,846,750	1,857,474	74.97 %	75.06 %	1.38 %	62.12 %
	23	761	ALLIANZ INS GRP	1,627,086	1,470,862	97.75 %	106.44 %	1.21 %	63.34 %
	24	242	SELECTIVE INS GRP	1,432,901	1,382,814	70.46 %	76.83 %	1.07 %	64.41 %
	25	1120	EVEREST REINS HOLDINGS GRP	1,393,902	1,491,919	124.73 %	144.92 %	1.04 %	65.45 %
	26	4942	BEAZLEY GRP	1,259,756	827,656	66.89 %	70.32 %	0.94 %	66.39 %
	27	150	OLD REPUBLIC GRP	1,243,154	1,210,603	59.30 %	68.66 %	0.93 %	67.31 %
	28	4715	MS & AD INS GRP	1,207,471	853,658	59.85 %	69.58 %	0.90 %	68.22 %
	29	473	AMERICAN FAMILY INS GRP	1,181,277	1,057,702	64.82 %	70.05 %	0.88 %	69.10 %
	30	796	QBE INS GRP	1,162,579	1,017,361	92.14 %	102.02 %	0.87 %	69.96 %
	31	280	AUTO OWNERS GRP	1,087,916	1,076,187	70.55 %	86.47 %	0.81 %	70.78 %
	32	38920	KINSALE INS CO	1,065,219	1,018,210	45.94 %	57.61 %	0.79 %	71.57 %
	33	228	WESTFIELD GRP	988,109	837,521	51.97 %	55.71 %	0.74 %	72.31 %
	34	361	MUNICH RE GRP	976,477	855,043	58.53 %	65.62 %	0.73 %	73.04 %
	35	2538	AMTRUST FINANCIAL SERV GRP	973,211	977,051	47.00 %	62.04 %	0.73 %	73.76 %
	36	4990	CORE SPECIALTY INS HOLDINGS GRP	951,166	830,748	57.38 %	62.44 %	0.71 %	74.47 %
	37	783	RLI INS GRP	934,629	873,496	49.64 %	56.78 %	0.70 %	75.17 %
	38	7	FEDERATED MUT GRP	865,767	832,870	59.97 %	68.47 %	0.65 %	75.82 %
	39	4734	APOLLO GLOBAL MGMT GRP	864,205	869,521	77.20 %	86.87 %	0.64 %	76.46 %
	40	4908	ASCOT INS US GRP	835,102	765,191	52.29 %	58.78 %	0.62 %	77.08 %
	41	3494	JAMES RIVER GRP	810,105	866,390	64.52 %	74.26 %	0.60 %	77.69 %
	42	306	TRUSTAGE GRP	808,194	726,246	62.94 %	66.29 %	0.60 %	78.29 %
	43	4850	CLEAR BLUE FINANCIAL GRP	791,153	778,520	52.94 %	64.59 %	0.59 %	78.88 %
	44	88	THE HANOVER INS GRP	777,359	746,209	56.50 %	64.84 %	0.58 %	79.46 %
	45	256	COACTION GLOBAL INC GRP	744,173	716,287	55.19 %	64.35 %	0.56 %	80.02 %
	46	4997	ACCELERANT HOLDINGS GRP	727,746	583,660	28.28 %	34.77 %	0.54 %	80.56 %
	47	408	BROOKFIELD WEALTH SOLUTIONS GRP	721,955	835,716	65.31 %	77.34 %	0.54 %	81.10 %
	48	69	FARMERS INS GRP	669,590	615,445	70.76 %	81.37 %	0.50 %	81.60 %
	49	8	ALLSTATE INS GRP	647,180	613,123	105.46 %	106.81 %	0.48 %	82.08 %
	50	181	SWISS RE GRP	639,244	644,409	96.65 %	89.02 %	0.48 %	82.56 %
	51	200	UNITED SERV AUTOMOBILE ASSN GRP	632,926	572,065	118.12 %	119.14 %	0.47 %	83.03 %
	52	4962	AU HOLDING CO GRP	618,559	541,762	33.26 %	40.15 %	0.46 %	83.49 %
	53	4718	TIPTREE FIN GRP	606,745	545,232	55.71 %	61.39 %	0.45 %	83.95 %
	54	4666	HISCOX INS GRP	568,597	560,822	39.78 %	50.36 %	0.42 %	84.37 %
	55	3569	CATERPILLAR GRP	536,179	447,323	74.66 %	74.66 %	0.40 %	84.77 %
	56	5013	VANTAGE RISK HOLDINGS GRP	524,121	438,503	59.77 %	65.22 %	0.39 %	85.16 %
	57	4381	SKYWARD SPECIALTY INS GRP INC GRP	511,509	494,978	63.28 %	84.57 %	0.38 %	85.54 %
	58	4977	PALOMAR HOLDINGS GRP	511,224	392,254	36.19 %	37.25 %	0.38 %	85.92 %
	59	16988	UPLAND SPECIALTY INS CO	486,147	448,418	62.30 %	68.03 %	0.36 %	86.29 %
	60	4969	TRISURA GRP	479,216	465,819	70.92 %	92.05 %	0.36 %	86.64 %
	61	10020	UNITED EDUCATORS INS RRG INC	479,138	444,860	23.99 %	39.16 %	0.36 %	87.00 %
	62	572	BCBS OF MI GRP	458,823	427,776	74.61 %	91.32 %	0.34 %	87.34 %
	63	15445	ATTORNEYS LIAB ASSUR SOCIETY LTD RRG	455,754	460,785	101.88 %	101.88 %	0.34 %	87.68 %
	64	62	EMC INS CO GRP	445,479	445,873	58.23 %	62.34 %	0.33 %	88.02 %
	65	5076	WEST BEND INS GRP	432,301	413,061	67.08 %	72.16 %	0.32 %	88.34 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	14184	ACUITY A MUT INS CO	427,319	404,177	50.51 %	57.60 %	0.32 %	88.66 %
	67	155	PROGRESSIVE GRP	426,527	420,157	95.95 %	98.91 %	0.32 %	88.98 %
	68	4904	INTACT FINANCIAL GRP	423,399	415,186	84.01 %	70.33 %	0.32 %	89.29 %
	69	213	ERIE INS GRP	401,812	368,976	91.24 %	91.71 %	0.30 %	89.59 %
	70	517	HANNOVER GRP	386,887	394,491	70.98 %	83.80 %	0.29 %	89.88 %
	71	4982	OBS HOLDINGS GRP	353,420	329,498	50.00 %	60.51 %	0.26 %	90.14 %
	72	16427	ATEGRITY SPECIALTY INS CO	346,064	281,402	33.68 %	47.50 %	0.26 %	90.40 %
	73	5001	SIRIUSPOINT GRP	344,381	277,238	58.25 %	62.29 %	0.26 %	90.66 %
	74	5065	SUTTON NATL GRP	309,483	257,718	45.95 %	52.80 %	0.23 %	90.89 %
	75	4277	TD FRIEDKIN GRP	306,850	185,299	86.16 %	86.44 %	0.23 %	91.12 %
	76	479	IFG CO GRP	286,621	295,024	57.34 %	68.57 %	0.21 %	91.33 %
	77	19607	AT BAY SPECIALTY INS CO	268,151	281,435	71.99 %	76.49 %	0.20 %	91.53 %
	78	248	UNITED FIRE & CAS GRP	252,364	274,128	14.86 %	8.83 %	0.19 %	91.72 %
	79	474	FCCI MUT INS GRP	246,400	234,550	40.60 %	45.16 %	0.18 %	91.91 %
	80	201	UTICA GRP	240,868	229,997	44.19 %	51.00 %	0.18 %	92.09 %
	81	222	GREATER NY GRP	237,261	207,877	74.32 %	89.93 %	0.18 %	92.26 %
	82	4869	WT HOLDINGS GRP	234,389	206,625	53.73 %	68.13 %	0.17 %	92.44 %
	83	169	SENTRY INS GRP	234,072	233,020	69.76 %	86.62 %	0.17 %	92.61 %
	84	831	DOCTORS CO GRP	231,596	228,107	41.40 %	67.56 %	0.17 %	92.79 %
	85	749	SCOR GRP	224,210	232,459	56.81 %	80.90 %	0.17 %	92.95 %
	86	309	WESTERN NATL MUT GRP	211,765	203,672	48.15 %	51.23 %	0.16 %	93.11 %
	87	1248	OCTAVE SPECIALTY GRP INC GRP	194,295	202,155	65.43 %	71.46 %	0.14 %	93.26 %
	88	869	MINNESOTA MUT GRP	191,866	174,524	78.36 %	80.17 %	0.14 %	93.40 %
	89	271	PENNSYLVANIA NATL INS GRP	187,746	180,743	44.64 %	52.99 %	0.14 %	93.54 %
	90	5077	ACCREDITED INS HOLDINGS GRP	180,057	175,066	43.26 %	81.36 %	0.13 %	93.67 %
	91	5072	GENERALI GRP	171,896	171,297	96.99 %	117.10 %	0.13 %	93.80 %
	92	594	AMERICAN CONTRACTORS INS GRP	169,348	118,843	40.24 %	49.34 %	0.13 %	93.93 %
	93	226	MERCHANTS MUT GRP	164,493	167,079	86.38 %	92.09 %	0.12 %	94.05 %
	94	5015	CONCERT GRP HOLDINGS INC GRP	161,094	145,289	45.23 %	49.33 %	0.12 %	94.17 %
	95	225	IAT REINS CO GRP	154,666	166,538	66.33 %	86.24 %	0.12 %	94.29 %
	96	4851	CHURCH MUT GRP	151,298	146,349	98.04 %	113.29 %	0.11 %	94.40 %
	97	124	AMERISURE CO GRP	151,121	145,675	125.24 %	172.91 %	0.11 %	94.51 %
	98	16834	CHAMPLAIN SPECIALTY INS CO	144,161	134,452	47.84 %	57.70 %	0.11 %	94.62 %
	99	12961	CANOPIUS US INS	141,813	111,809	66.56 %	69.44 %	0.11 %	94.73 %
	100	4935	CHANDLER INS GRP	139,948	134,066	47.47 %	53.43 %	0.10 %	94.83 %
	101	5103	NEXTERA ENERGY GRP	132,356	100,363	49.59 %	57.74 %	0.10 %	94.93 %
	102	17178	HAMILTON SELECT INS INC	131,300	116,265	53.83 %	66.39 %	0.10 %	95.03 %
	103	11118	FEDERATED RURAL ELECTRIC INS EXCH	123,303	112,368	47.12 %	68.82 %	0.09 %	95.12 %
	104	920	GLOBAL IND GRP	119,290	119,317	74.76 %	92.50 %	0.09 %	95.21 %
	105	96	SECURA INS GRP	118,833	113,456	159.43 %	163.91 %	0.09 %	95.30 %
	106	1316	KNIGHTBROOK INS GRP	118,695	119,797	44.03 %	48.46 %	0.09 %	95.38 %
	107	5010	SH1 HOLDINGS GRP	113,966	81,767	56.13 %	63.30 %	0.09 %	95.47 %
	108	5111	HADRON HOLDCO GRP	112,707	78,364	49.59 %	50.67 %	0.08 %	95.55 %
	109	4886	BENCHMARK HOLDING GRP	111,129	111,152	52.47 %	55.74 %	0.08 %	95.64 %
	110	37621	TOYOTA MOTOR INS CO	110,841	105,931	72.90 %	72.90 %	0.08 %	95.72 %
	111	79	ALLY INS HOLDINGS GRP	109,876	80,020	115.55 %	115.59 %	0.08 %	95.80 %
	112	10023	ALLIANCE OF NONPROFITS FOR INS RRG	102,609	119,220	68.44 %	76.32 %	0.08 %	95.88 %
	113	4980	MGI HOLDINGS GRP	100,206	93,532	47.68 %	51.92 %	0.07 %	95.95 %
	114	14974	PENNSYLVANIA LUMBERMENS MUT INS	97,276	96,453	116.21 %	126.78 %	0.07 %	96.03 %
	115	28	AMICA MUT GRP	94,111	90,717	111.06 %	112.51 %	0.07 %	96.10 %
	116	5108	RTC FINANCIAL GRP	93,375	66,259	84.85 %	85.24 %	0.07 %	96.17 %
	117	303	GUIDEONE INS GRP	92,975	110,816	25.56 %	28.80 %	0.07 %	96.23 %
	118	1208	GRAY INS GRP	88,449	90,019	62.75 %	66.14 %	0.07 %	96.30 %
	119	1278	CSAA INS GRP	87,918	77,817	142.71 %	146.44 %	0.07 %	96.37 %
	120	518	GRINNELL MUT GRP	85,245	84,491	41.08 %	42.14 %	0.06 %	96.43 %
	121	39861	GOLDEN BEAR INS CO	84,039	72,387	94.13 %	101.71 %	0.06 %	96.49 %
	122	3299	AJK HOLDINGS GRP	83,521	78,301	50.31 %	71.96 %	0.06 %	96.55 %
	123	18468	INDEMNITY NATL INS CO	82,416	72,964	36.37 %	43.79 %	0.06 %	96.62 %
	124	50	COUNTRY INS & FIN SERV GRP	79,726	77,047	56.20 %	57.80 %	0.06 %	96.68 %
	125	1309	FRANKENMUTH GRP	75,725	69,387	105.78 %	108.48 %	0.06 %	96.73 %
			INDUSTRY TOTAL	134,016,365	128,163,128	69.80 %	78.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	626	CHUBB LTD GRP	9,372,656	8,917,521	68.89 %	80.62 %	7.16 %	7.16 %
	2	3548	TRAVELERS GRP	6,281,217	6,140,958	74.51 %	80.81 %	4.80 %	11.96 %
	3	31	BERKSHIRE HATHAWAY GRP	5,129,560	5,132,496	63.94 %	73.60 %	3.92 %	15.87 %
	4	98	WR BERKLEY CORP GRP	4,819,559	4,709,423	61.08 %	70.32 %	3.68 %	19.55 %
	5	12	AMERICAN INTL GRP	4,375,321	4,283,447	64.12 %	64.84 %	3.34 %	22.90 %
	6	158	FAIRFAX FIN GRP	4,363,648	4,346,653	72.36 %	80.94 %	3.33 %	26.23 %
	7	218	CNA INS GRP	4,256,668	4,211,599	68.85 %	77.31 %	3.25 %	29.48 %
	8	785	MARKEL GRP	4,248,966	4,276,886	68.51 %	83.91 %	3.25 %	32.72 %
	9	968	AXA INS GRP	3,927,312	3,933,305	88.65 %	97.98 %	3.00 %	35.72 %
	10	111	LIBERTY MUT GRP	3,764,477	3,734,065	97.39 %	104.23 %	2.88 %	38.60 %
	11	91	HARTFORD FIRE & CAS GRP	3,631,645	3,532,317	64.23 %	73.63 %	2.77 %	41.37 %
	12	212	ZURICH INS GRP	3,566,215	3,341,577	87.69 %	97.80 %	2.72 %	44.10 %
	13	3219	SOMPO GRP	2,761,286	2,641,303	59.17 %	71.53 %	2.11 %	46.21 %
	14	140	NATIONWIDE CORP GRP	2,686,351	2,619,736	69.12 %	79.70 %	2.05 %	48.26 %
	15	3098	TOKIO MARINE HOLDINGS INC GRP	2,589,811	2,548,902	80.39 %	91.07 %	1.98 %	50.24 %
	16	84	AMERICAN FINANCIAL GRP	2,541,017	2,456,626	68.76 %	77.96 %	1.94 %	52.18 %
	17	4670	STARR GRP	2,243,572	2,094,500	82.29 %	93.72 %	1.71 %	53.89 %
	18	1279	ARCH INS GRP	2,235,185	2,149,268	59.57 %	68.30 %	1.71 %	55.60 %
	19	176	STATE FARM GRP	2,193,810	1,877,277	133.43 %	137.36 %	1.68 %	57.27 %
	20	244	CINCINNATI FIN GRP	1,898,755	1,830,547	62.88 %	72.93 %	1.45 %	58.72 %
	21	3416	AXIS CAPITAL GRP	1,896,421	1,805,235	65.55 %	69.11 %	1.45 %	60.17 %
	22	19	ASSURANT INC GRP	1,784,771	1,795,537	75.27 %	75.36 %	1.36 %	61.53 %
	23	761	ALLIANZ INS GRP	1,555,967	1,397,191	102.88 %	112.21 %	1.19 %	62.72 %
	24	242	SELECTIVE INS GRP	1,432,901	1,382,814	70.46 %	76.83 %	1.09 %	63.82 %
	25	1120	EVEREST REINS HOLDINGS GRP	1,387,089	1,482,656	125.44 %	145.73 %	1.06 %	64.88 %
	26	4942	BEAZLEY GRP	1,259,756	827,656	66.89 %	70.32 %	0.96 %	65.84 %
	27	150	OLD REPUBLIC GRP	1,243,154	1,210,603	59.30 %	68.66 %	0.95 %	66.79 %
	28	4715	MS & AD INS GRP	1,206,316	852,877	59.86 %	69.59 %	0.92 %	67.71 %
	29	473	AMERICAN FAMILY INS GRP	1,180,118	1,056,675	64.86 %	70.08 %	0.90 %	68.61 %
	30	796	QBE INS GRP	1,162,519	1,017,301	92.15 %	102.03 %	0.89 %	69.50 %
	31	280	AUTO OWNERS GRP	1,087,916	1,076,187	70.55 %	86.47 %	0.83 %	70.33 %
	32	38920	KINSALE INS CO	1,065,219	1,018,210	45.94 %	57.61 %	0.81 %	71.14 %
	33	228	WESTFIELD GRP	985,883	835,342	52.05 %	55.78 %	0.75 %	71.90 %
	34	361	MUNICH RE GRP	976,202	854,769	58.61 %	65.71 %	0.75 %	72.64 %
	35	2538	AMTRUST FINANCIAL SERV GRP	973,002	976,881	46.99 %	62.04 %	0.74 %	73.38 %
	36	4990	CORE SPECIALTY INS HOLDINGS GRP	951,166	830,748	57.38 %	62.43 %	0.73 %	74.11 %
	37	783	RLI INS GRP	934,629	873,496	49.64 %	56.78 %	0.71 %	74.82 %
	38	7	FEDERATED MUT GRP	865,767	832,870	59.97 %	68.47 %	0.66 %	75.49 %
	39	4734	APOLLO GLOBAL MGMT GRP	864,205	869,521	77.20 %	86.87 %	0.66 %	76.15 %
	40	4908	ASCOT INS US GRP	834,627	764,842	52.30 %	58.79 %	0.64 %	76.78 %
	41	3494	JAMES RIVER GRP	810,105	866,390	64.52 %	74.26 %	0.62 %	77.40 %
	42	306	TRUSTAGE GRP	808,194	726,246	62.94 %	66.29 %	0.62 %	78.02 %
	43	4850	CLEAR BLUE FINANCIAL GRP	791,153	778,520	52.94 %	64.59 %	0.60 %	78.62 %
	44	88	THE HANOVER INS GRP	777,234	746,159	56.51 %	64.84 %	0.59 %	79.22 %
	45	256	COACTION GLOBAL INC GRP	744,173	716,287	55.19 %	64.35 %	0.57 %	79.79 %
	46	4997	ACCELERANT HOLDINGS GRP	727,746	583,660	28.28 %	34.77 %	0.56 %	80.34 %
	47	408	BROOKFIELD WEALTH SOLUTIONS GRP	721,955	835,716	65.30 %	77.31 %	0.55 %	80.89 %
	48	69	FARMERS INS GRP	669,590	615,445	70.76 %	81.37 %	0.51 %	81.40 %
	49	8	ALLSTATE INS GRP	647,180	613,123	104.62 %	105.98 %	0.49 %	81.90 %
	50	200	UNITED SERV AUTOMOBILE ASSN GRP	632,926	572,065	118.12 %	119.14 %	0.48 %	82.38 %
	51	4962	AU HOLDING CO GRP	611,553	534,621	33.45 %	40.39 %	0.47 %	82.85 %
	52	4718	TIPTREE FIN GRP	606,745	545,232	55.71 %	61.39 %	0.46 %	83.31 %
	53	4666	HISCOX INS GRP	568,597	560,822	39.78 %	50.36 %	0.43 %	83.75 %
	54	181	SWISS RE GRP	553,278	555,795	99.85 %	90.20 %	0.42 %	84.17 %
	55	5013	VANTAGE RISK HOLDINGS GRP	522,476	436,163	59.78 %	65.34 %	0.40 %	84.57 %
	56	4381	SKYWARD SPECIALTY INS GRP INC GRP	511,509	493,418	63.48 %	84.83 %	0.39 %	84.96 %
	57	4977	PALOMAR HOLDINGS GRP	510,625	391,653	36.18 %	37.25 %	0.39 %	85.35 %
	58	16988	UPLAND SPECIALTY INS CO	486,147	448,418	62.30 %	68.03 %	0.37 %	85.72 %
	59	4969	TRISURA GRP	479,216	465,819	70.92 %	92.05 %	0.37 %	86.09 %
	60	10020	UNITED EDUCATORS INS RRG INC	479,138	444,860	23.99 %	39.16 %	0.37 %	86.45 %
	61	572	BCBS OF MI GRP	458,823	427,776	74.61 %	91.32 %	0.35 %	86.80 %
	62	62	EMC INS CO GRP	445,479	445,873	58.23 %	62.34 %	0.34 %	87.14 %
	63	5076	WEST BEND INS GRP	432,301	413,061	67.08 %	72.16 %	0.33 %	87.47 %
	64	14184	ACUITY A MUT INS CO	427,319	404,177	50.51 %	57.60 %	0.33 %	87.80 %
	65	155	PROGRESSIVE GRP	426,527	420,157	95.95 %	98.91 %	0.33 %	88.13 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	15445	ATTORNEYS LIAB ASSUR SOCIETY LTD RRG	425,029	430,059	106.45 %	106.45 %	0.32 %	88.45 %
	67	4904	INTACT FINANCIAL GRP	423,399	415,186	84.01 %	70.34 %	0.32 %	88.77 %
	68	213	ERIE INS GRP	401,812	368,976	91.24 %	91.71 %	0.31 %	89.08 %
	69	517	HANNOVER GRP	386,868	394,484	72.39 %	85.11 %	0.30 %	89.38 %
	70	3569	CATERPILLAR GRP	372,915	300,912	76.79 %	76.79 %	0.28 %	89.66 %
	71	4982	OBS HOLDINGS GRP	353,420	329,498	50.00 %	60.51 %	0.27 %	89.93 %
	72	16427	ATEGRITY SPECIALTY INS CO	346,064	281,402	33.68 %	47.50 %	0.26 %	90.19 %
	73	5001	SIRIUSPOINT GRP	344,381	277,238	58.25 %	62.29 %	0.26 %	90.46 %
	74	5065	SUTTON NATL GRP	309,483	257,718	45.95 %	52.80 %	0.24 %	90.69 %
	75	4277	TD FRIEDKIN GRP	306,850	185,299	86.16 %	86.44 %	0.23 %	90.93 %
	76	479	IFG CO GRP	286,621	295,024	57.34 %	68.57 %	0.22 %	91.15 %
	77	19607	AT BAY SPECIALTY INS CO	268,151	281,435	71.99 %	76.49 %	0.20 %	91.35 %
	78	248	UNITED FIRE & CAS GRP	252,364	274,128	14.86 %	8.83 %	0.19 %	91.54 %
	79	474	FCCI MUT INS GRP	246,400	234,550	40.60 %	45.16 %	0.19 %	91.73 %
	80	201	UTICA GRP	240,868	229,997	44.19 %	51.00 %	0.18 %	91.92 %
	81	222	GREATER NY GRP	237,261	207,877	74.32 %	89.93 %	0.18 %	92.10 %
	82	4869	WT HOLDINGS GRP	234,389	206,625	53.73 %	68.13 %	0.18 %	92.28 %
	83	169	SENTRY INS GRP	233,629	232,397	69.97 %	86.89 %	0.18 %	92.46 %
	84	831	DOCTORS CO GRP	231,596	228,107	41.40 %	67.56 %	0.18 %	92.63 %
	85	749	SCOR GRP	223,885	232,236	56.76 %	80.88 %	0.17 %	92.80 %
	86	309	WESTERN NATL MUT GRP	211,765	203,672	48.15 %	51.23 %	0.16 %	92.97 %
	87	1248	OCTAVE SPECIALTY GRP INC GRP	194,295	202,155	65.43 %	71.46 %	0.15 %	93.11 %
	88	869	MINNESOTA MUT GRP	191,866	174,524	78.36 %	80.17 %	0.15 %	93.26 %
	89	271	PENNSYLVANIA NATL INS GRP	187,746	180,743	44.64 %	52.99 %	0.14 %	93.40 %
	90	5077	ACCREDITED INS HOLDINGS GRP	180,057	175,066	43.26 %	81.36 %	0.14 %	93.54 %
	91	594	AMERICAN CONTRACTORS INS GRP	169,348	118,843	40.24 %	49.34 %	0.13 %	93.67 %
	92	226	MERCHANTS MUT GRP	164,493	167,079	86.38 %	92.09 %	0.13 %	93.80 %
	93	5072	GENERALI GRP	163,187	163,553	101.38 %	122.44 %	0.12 %	93.92 %
	94	5015	CONCERT GRP HOLDINGS INC GRP	161,094	145,289	45.23 %	49.33 %	0.12 %	94.04 %
	95	225	IAT REINS CO GRP	154,666	166,538	66.33 %	86.24 %	0.12 %	94.16 %
	96	4851	CHURCH MUT GRP	151,298	146,349	98.04 %	113.29 %	0.12 %	94.28 %
	97	124	AMERISURE CO GRP	151,121	145,675	125.24 %	172.91 %	0.12 %	94.39 %
	98	16834	CHAMPLAIN SPECIALTY INS CO	144,161	134,452	47.84 %	57.70 %	0.11 %	94.50 %
	99	12961	CANOPIUS US INS	141,813	111,809	66.56 %	69.44 %	0.11 %	94.61 %
	100	4935	CHANDLER INS GRP	139,948	134,066	47.47 %	53.43 %	0.11 %	94.72 %
	101	5103	NEXTERA ENERGY GRP	132,356	100,363	49.59 %	57.74 %	0.10 %	94.82 %
	102	17178	HAMILTON SELECT INS INC	131,300	116,265	53.83 %	66.39 %	0.10 %	94.92 %
	103	11118	FEDERATED RURAL ELECTRIC INS EXCH	123,303	112,368	47.12 %	68.82 %	0.09 %	95.01 %
	104	920	GLOBAL IND GRP	119,290	119,317	76.84 %	94.57 %	0.09 %	95.10 %
	105	96	SECURA INS GRP	118,833	113,456	159.43 %	163.91 %	0.09 %	95.20 %
	106	1316	KNIGHTBROOK INS GRP	118,695	119,797	44.03 %	48.46 %	0.09 %	95.29 %
	107	5010	SH1 HOLDINGS GRP	113,966	81,767	56.13 %	63.30 %	0.09 %	95.37 %
	108	5111	HADRON HOLDCO GRP	112,707	78,364	49.59 %	50.67 %	0.09 %	95.46 %
	109	4886	BENCHMARK HOLDING GRP	111,129	111,152	52.47 %	55.74 %	0.08 %	95.54 %
	110	37621	TOYOTA MOTOR INS CO	110,841	105,931	72.90 %	72.90 %	0.08 %	95.63 %
	111	79	ALLY INS HOLDINGS GRP	103,340	77,940	116.55 %	116.60 %	0.08 %	95.71 %
	112	10023	ALLIANCE OF NONPROFITS FOR INS RRG	102,609	119,220	68.44 %	76.32 %	0.08 %	95.79 %
	113	4980	MGI HOLDINGS GRP	100,206	93,532	47.68 %	51.92 %	0.08 %	95.86 %
	114	14974	PENNSYLVANIA LUMBERMENS MUT INS	97,276	96,453	116.21 %	126.78 %	0.07 %	95.94 %
	115	28	AMICA MUT GRP	94,111	90,717	111.06 %	112.51 %	0.07 %	96.01 %
	116	5108	RTC FINANCIAL GRP	93,375	66,259	84.85 %	85.24 %	0.07 %	96.08 %
	117	303	GUIDEONE INS GRP	92,975	110,816	25.75 %	29.00 %	0.07 %	96.15 %
	118	1208	GRAY INS GRP	88,449	90,019	62.75 %	66.14 %	0.07 %	96.22 %
	119	1278	CSAA INS GRP	87,918	77,817	142.71 %	146.44 %	0.07 %	96.29 %
	120	518	GRINNELL MUT GRP	85,245	84,491	41.08 %	42.14 %	0.07 %	96.35 %
	121	39861	GOLDEN BEAR INS CO	84,039	72,387	94.13 %	101.71 %	0.06 %	96.42 %
	122	3299	AJK HOLDINGS GRP	83,521	78,301	50.31 %	71.96 %	0.06 %	96.48 %
	123	18468	INDEMNITY NATL INS CO	82,393	72,962	36.38 %	43.79 %	0.06 %	96.54 %
	124	50	COUNTRY INS & FIN SERV GRP	79,726	77,047	56.20 %	57.80 %	0.06 %	96.60 %
	125	1309	FRANKENMUTH GRP	75,725	69,387	105.78 %	108.48 %	0.06 %	96.66 %
			INDUSTRY TOTAL	130,932,361	125,154,186	70.33 %	79.14 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	3548	TRAVELERS GRP	84,694	80,912	65.12 %	68.98 %	6.38 %	6.38 %
	2	626	CHUBB LTD GRP	59,597	58,773	59.62 %	63.94 %	4.49 %	10.88 %
	3	158	FAIRFAX FIN GRP	51,869	44,993	31.18 %	43.47 %	3.91 %	14.78 %
	4	98	WR BERKLEY CORP GRP	48,770	47,718	77.57 %	89.63 %	3.68 %	18.46 %
	5	785	MARKEL GRP	46,829	46,856	72.38 %	92.96 %	3.53 %	21.99 %
	6	12	AMERICAN INTL GRP	44,453	42,481	37.69 %	40.28 %	3.35 %	25.34 %
	7	244	CINCINNATI FIN GRP	44,386	44,006	49.96 %	61.67 %	3.35 %	28.69 %
	8	111	LIBERTY MUT GRP	42,092	41,019	95.31 %	98.85 %	3.17 %	31.86 %
	9	968	AXA INS GRP	41,890	41,954	56.52 %	63.30 %	3.16 %	35.02 %
	10	31	BERKSHIRE HATHAWAY GRP	40,955	45,044	9.51 %	14.44 %	3.09 %	38.10 %
			STATE TOTAL	1,326,791	1,288,017	61.25 %	69.44 %	100.00 %	100.00 %
Alaska	1	785	MARKEL GRP	28,400	24,845	57.26 %	71.65 %	10.62 %	10.62 %
	2	309	WESTERN NATL MUT GRP	28,238	27,483	18.35 %	19.81 %	10.56 %	21.17 %
	3	98	WR BERKLEY CORP GRP	17,080	16,816	37.43 %	47.97 %	6.39 %	27.56 %
	4	4485	COPPERPOINT GRP	15,816	14,054	26.42 %	28.37 %	5.91 %	33.47 %
	5	91	HARTFORD FIRE & CAS GRP	14,449	14,211	31.92 %	33.42 %	5.40 %	38.88 %
	6	31	BERKSHIRE HATHAWAY GRP	11,765	10,960	32.50 %	41.11 %	4.40 %	43.27 %
	7	111	LIBERTY MUT GRP	11,549	11,850	19.43 %	20.77 %	4.32 %	47.59 %
	8	158	FAIRFAX FIN GRP	10,872	13,768	15.76 %	15.37 %	4.06 %	51.66 %
	9	3548	TRAVELERS GRP	8,245	7,636	45.47 %	59.65 %	3.08 %	54.74 %
	10	626	CHUBB LTD GRP	7,601	7,323	95.56 %	134.28 %	2.84 %	57.58 %
			STATE TOTAL	267,477	257,394	62.56 %	68.80 %	100.00 %	100.00 %
Arizona	1	626	CHUBB LTD GRP	133,743	129,612	49.95 %	43.91 %	5.89 %	5.89 %
	2	785	MARKEL GRP	119,284	114,531	63.39 %	78.55 %	5.25 %	11.14 %
	3	98	WR BERKLEY CORP GRP	84,364	80,348	59.91 %	77.50 %	3.71 %	14.85 %
	4	3548	TRAVELERS GRP	81,311	79,554	78.42 %	82.05 %	3.58 %	18.43 %
	5	91	HARTFORD FIRE & CAS GRP	75,357	70,535	64.98 %	70.15 %	3.32 %	21.74 %
	6	158	FAIRFAX FIN GRP	70,500	64,334	68.08 %	74.15 %	3.10 %	24.84 %
	7	176	STATE FARM GRP	68,720	54,205	81.81 %	84.80 %	3.02 %	27.87 %
	8	31	BERKSHIRE HATHAWAY GRP	67,949	67,655	35.02 %	45.42 %	2.99 %	30.86 %
	9	218	CNA INS GRP	66,953	64,640	46.15 %	60.07 %	2.95 %	33.81 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	61,978	60,893	92.63 %	102.97 %	2.73 %	36.53 %
			STATE TOTAL	2,272,336	2,109,782	67.24 %	74.87 %	100.00 %	100.00 %
Arkansas	1	626	CHUBB LTD GRP	191,196	177,335	88.89 %	90.88 %	22.38 %	22.38 %
	2	3548	TRAVELERS GRP	34,991	35,664	62.83 %	84.53 %	4.10 %	26.47 %
	3	31	BERKSHIRE HATHAWAY GRP	26,025	27,466	44.48 %	49.80 %	3.05 %	29.52 %
	4	218	CNA INS GRP	25,528	24,543	54.55 %	60.47 %	2.99 %	32.50 %
	5	98	WR BERKLEY CORP GRP	25,389	26,919	54.06 %	61.98 %	2.97 %	35.48 %
	6	244	CINCINNATI FIN GRP	22,705	21,953	48.03 %	55.70 %	2.66 %	38.13 %
	7	158	FAIRFAX FIN GRP	21,080	20,259	41.51 %	45.28 %	2.47 %	40.60 %
	8	12	AMERICAN INTL GRP	20,862	20,390	N/A	N/A	2.44 %	43.04 %
	9	785	MARKEL GRP	20,474	18,324	134.82 %	157.61 %	2.40 %	45.44 %
	10	968	AXA INS GRP	18,768	16,358	118.29 %	131.61 %	2.20 %	47.63 %
			STATE TOTAL	854,466	811,553	58.01 %	65.11 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	626	CHUBB LTD GRP	1,152,303	1,086,293	86.70 %	102.91 %	6.62 %	6.62 %
	2	31	BERKSHIRE HATHAWAY GRP	785,603	849,915	69.17 %	81.02 %	4.52 %	11.14 %
	3	158	FAIRFAX FIN GRP	755,879	765,279	60.49 %	71.73 %	4.34 %	15.48 %
	4	98	WR BERKLEY CORP GRP	753,172	738,223	68.51 %	81.64 %	4.33 %	19.81 %
	5	3548	TRAVELERS GRP	745,490	738,540	87.49 %	95.17 %	4.29 %	24.10 %
	6	785	MARKEL GRP	695,802	699,542	88.74 %	105.45 %	4.00 %	28.10 %
	7	968	AXA INS GRP	565,417	573,980	87.26 %	94.15 %	3.25 %	31.35 %
	8	140	NATIONWIDE CORP GRP	563,543	561,045	70.74 %	81.79 %	3.24 %	34.59 %
	9	218	CNA INS GRP	533,145	532,729	35.17 %	43.97 %	3.06 %	37.65 %
	10	91	HARTFORD FIRE & CAS GRP	517,130	507,903	88.90 %	101.47 %	2.97 %	40.62 %
			STATE TOTAL	17,397,268	16,607,992	75.45 %	86.84 %	100.00 %	100.00 %
Colorado	1	626	CHUBB LTD GRP	244,556	218,851	63.78 %	68.49 %	8.38 %	8.38 %
	2	785	MARKEL GRP	160,298	157,149	51.91 %	63.75 %	5.49 %	13.87 %
	3	98	WR BERKLEY CORP GRP	133,321	125,977	77.38 %	89.07 %	4.57 %	18.44 %
	4	3548	TRAVELERS GRP	117,828	113,971	62.17 %	64.54 %	4.04 %	22.48 %
	5	31	BERKSHIRE HATHAWAY GRP	117,658	108,230	61.82 %	71.58 %	4.03 %	26.51 %
	6	968	AXA INS GRP	112,056	108,080	50.35 %	56.85 %	3.84 %	30.35 %
	7	176	STATE FARM GRP	98,910	80,084	116.50 %	118.24 %	3.39 %	33.74 %
	8	158	FAIRFAX FIN GRP	94,367	85,884	47.22 %	52.10 %	3.23 %	36.97 %
	9	218	CNA INS GRP	83,032	82,630	42.82 %	52.33 %	2.85 %	39.82 %
	10	111	LIBERTY MUT GRP	82,713	80,345	74.72 %	77.26 %	2.83 %	42.65 %
			STATE TOTAL	2,918,216	2,692,472	63.08 %	70.89 %	100.00 %	100.00 %
Connecticut	1	626	CHUBB LTD GRP	201,363	195,375	83.32 %	101.69 %	10.52 %	10.52 %
	2	3548	TRAVELERS GRP	106,524	104,138	59.76 %	64.83 %	5.56 %	16.08 %
	3	91	HARTFORD FIRE & CAS GRP	91,260	89,565	64.28 %	70.60 %	4.77 %	20.84 %
	4	31	BERKSHIRE HATHAWAY GRP	85,051	76,840	33.84 %	46.10 %	4.44 %	25.29 %
	5	98	WR BERKLEY CORP GRP	79,231	79,745	30.09 %	35.65 %	4.14 %	29.42 %
	6	12	AMERICAN INTL GRP	66,631	63,749	35.07 %	31.74 %	3.48 %	32.90 %
	7	158	FAIRFAX FIN GRP	63,096	67,461	110.56 %	113.85 %	3.30 %	36.20 %
	8	968	AXA INS GRP	59,717	60,116	75.68 %	87.86 %	3.12 %	39.32 %
	9	218	CNA INS GRP	59,131	58,235	63.16 %	72.95 %	3.09 %	42.40 %
	10	111	LIBERTY MUT GRP	52,615	53,421	300.23 %	307.38 %	2.75 %	45.15 %
			STATE TOTAL	1,914,904	1,829,377	77.68 %	85.31 %	100.00 %	100.00 %
Delaware	1	5072	GENERALI GRP	141,055	141,055	103.47 %	124.42 %	15.81 %	15.81 %
	2	218	CNA INS GRP	65,542	61,643	39.07 %	49.20 %	7.34 %	23.15 %
	3	626	CHUBB LTD GRP	49,718	45,590	68.78 %	72.54 %	5.57 %	28.72 %
	4	91	HARTFORD FIRE & CAS GRP	42,057	39,711	25.94 %	27.86 %	4.71 %	33.43 %
	5	761	ALLIANZ INS GRP	40,997	39,062	151.31 %	151.52 %	4.59 %	38.03 %
	6	111	LIBERTY MUT GRP	39,909	44,287	113.07 %	109.13 %	4.47 %	42.50 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	39,050	39,360	4.33 %	7.30 %	4.38 %	46.87 %
	8	12	AMERICAN INTL GRP	34,080	33,500	57.50 %	61.80 %	3.82 %	50.69 %
	9	212	ZURICH INS GRP	30,906	29,978	56.34 %	62.73 %	3.46 %	54.16 %
	10	158	FAIRFAX FIN GRP	27,059	25,230	60.19 %	71.88 %	3.03 %	57.19 %
			STATE TOTAL	892,452	864,279	82.78 %	91.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	1120	EVEREST REINS HOLDINGS GRP	111,844	102,053	144.45 %	146.70 %	12.88 %	12.88 %
	2	626	CHUBB LTD GRP	67,451	65,773	28.90 %	33.69 %	7.77 %	20.65 %
	3	15445	ATTORNEYS LIAB ASSUR SOCIETY LTD RRG	47,114	47,184	41.83 %	41.83 %	5.43 %	26.08 %
	4	218	CNA INS GRP	42,632	42,004	35.83 %	50.61 %	4.91 %	30.99 %
	5	31	BERKSHIRE HATHAWAY GRP	41,815	39,491	101.70 %	120.36 %	4.82 %	35.80 %
	6	212	ZURICH INS GRP	35,659	24,955	114.89 %	134.02 %	4.11 %	39.91 %
	7	3548	TRAVELERS GRP	30,590	30,458	31.04 %	31.54 %	3.52 %	43.43 %
	8	4670	STARR GRP	28,546	28,818	2.65 %	28.40 %	3.29 %	46.72 %
	9	140	NATIONWIDE CORP GRP	28,467	27,999	93.13 %	121.37 %	3.28 %	50.00 %
	10	98	WR BERKLEY CORP GRP	28,246	28,280	N/A	14.96 %	3.25 %	53.25 %
			STATE TOTAL	868,247	828,914	67.45 %	77.57 %	100.00 %	100.00 %
Florida	1	626	CHUBB LTD GRP	504,766	469,863	69.81 %	90.45 %	5.29 %	5.29 %
	2	785	MARKEL GRP	485,877	470,086	70.46 %	89.32 %	5.09 %	10.38 %
	3	31	BERKSHIRE HATHAWAY GRP	409,317	407,271	45.05 %	55.41 %	4.29 %	14.68 %
	4	3548	TRAVELERS GRP	362,723	349,387	67.66 %	73.45 %	3.80 %	18.48 %
	5	158	FAIRFAX FIN GRP	337,623	330,869	56.24 %	64.43 %	3.54 %	22.02 %
	6	98	WR BERKLEY CORP GRP	308,582	298,332	68.02 %	81.61 %	3.23 %	25.25 %
	7	280	AUTO OWNERS GRP	292,314	284,799	84.41 %	118.45 %	3.06 %	28.32 %
	8	12	AMERICAN INTL GRP	282,919	272,468	N/A	N/A	2.97 %	31.28 %
	9	218	CNA INS GRP	246,786	236,390	60.21 %	68.87 %	2.59 %	33.87 %
	10	968	AXA INS GRP	232,112	224,843	89.49 %	98.74 %	2.43 %	36.30 %
			STATE TOTAL	9,539,616	9,027,567	67.33 %	79.79 %	100.00 %	100.00 %
Georgia	1	626	CHUBB LTD GRP	268,516	251,505	56.88 %	64.22 %	7.01 %	7.01 %
	2	3548	TRAVELERS GRP	182,837	176,593	85.55 %	89.54 %	4.78 %	11.79 %
	3	12	AMERICAN INTL GRP	178,033	178,478	53.74 %	59.31 %	4.65 %	16.44 %
	4	31	BERKSHIRE HATHAWAY GRP	141,461	150,790	69.63 %	83.07 %	3.70 %	20.14 %
	5	158	FAIRFAX FIN GRP	141,434	133,760	51.01 %	55.25 %	3.69 %	23.83 %
	6	98	WR BERKLEY CORP GRP	131,350	123,222	56.08 %	66.57 %	3.43 %	27.26 %
	7	218	CNA INS GRP	127,395	126,157	30.58 %	40.55 %	3.33 %	30.59 %
	8	91	HARTFORD FIRE & CAS GRP	115,095	116,482	57.82 %	63.02 %	3.01 %	33.59 %
	9	968	AXA INS GRP	112,949	117,113	33.77 %	47.74 %	2.95 %	36.54 %
	10	111	LIBERTY MUT GRP	112,684	112,690	115.85 %	123.70 %	2.94 %	39.49 %
			STATE TOTAL	3,828,364	3,668,936	70.63 %	77.75 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	63,662	59,606	73.13 %	86.14 %	11.40 %	11.40 %
	2	626	CHUBB LTD GRP	41,790	40,323	24.51 %	27.27 %	7.49 %	18.89 %
	3	158	FAIRFAX FIN GRP	31,156	26,751	68.34 %	76.63 %	5.58 %	24.47 %
	4	98	WR BERKLEY CORP GRP	29,650	28,014	2.31 %	15.32 %	5.31 %	29.78 %
	5	3548	TRAVELERS GRP	22,353	20,868	36.89 %	41.58 %	4.00 %	33.78 %
	6	785	MARKEL GRP	22,002	21,483	N/A	4.85 %	3.94 %	37.73 %
	7	106	ISLAND INS CO GRP	18,915	18,152	48.62 %	52.53 %	3.39 %	41.11 %
	8	473	AMERICAN FAMILY INS GRP	18,231	12,151	11.74 %	17.05 %	3.27 %	44.38 %
	9	31	BERKSHIRE HATHAWAY GRP	18,013	26,444	69.70 %	78.11 %	3.23 %	47.61 %
	10	968	AXA INS GRP	16,013	19,070	92.70 %	104.71 %	2.87 %	50.47 %
			STATE TOTAL	558,272	522,980	64.00 %	74.86 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	626	CHUBB LTD GRP	30,900	28,440	78.10 %	83.09 %	6.25 %	6.25 %
	2	111	LIBERTY MUT GRP	21,928	20,417	58.19 %	59.08 %	4.43 %	10.68 %
	3	3548	TRAVELERS GRP	21,326	21,429	65.72 %	70.79 %	4.31 %	14.99 %
	4	98	WR BERKLEY CORP GRP	20,179	20,001	N/A	N/A	4.08 %	19.07 %
	5	244	CINCINNATI FIN GRP	18,948	19,099	36.93 %	48.96 %	3.83 %	22.90 %
	6	785	MARKEL GRP	16,126	14,847	147.08 %	170.97 %	3.26 %	26.16 %
	7	31	BERKSHIRE HATHAWAY GRP	14,179	14,300	39.89 %	44.55 %	2.87 %	29.02 %
	8	212	ZURICH INS GRP	13,906	12,317	110.91 %	136.27 %	2.81 %	31.84 %
	9	968	AXA INS GRP	12,894	12,733	12.81 %	12.73 %	2.61 %	34.44 %
	10	218	CNA INS GRP	12,836	12,075	37.67 %	38.75 %	2.59 %	37.04 %
			STATE TOTAL	494,707	469,185	49.73 %	56.76 %	100.00 %	100.00 %
Illinois	1	19	ASSURANT INC GRP	769,351	900,647	78.76 %	78.81 %	12.22 %	12.22 %
	2	626	CHUBB LTD GRP	416,127	407,180	74.78 %	89.70 %	6.61 %	18.83 %
	3	218	CNA INS GRP	303,980	294,751	56.46 %	59.29 %	4.83 %	23.66 %
	4	3548	TRAVELERS GRP	267,864	263,196	80.37 %	84.76 %	4.25 %	27.91 %
	5	12	AMERICAN INTL GRP	227,736	238,715	241.37 %	252.58 %	3.62 %	31.53 %
	6	3219	SOMPO GRP	224,657	189,386	69.74 %	81.27 %	3.57 %	35.09 %
	7	31	BERKSHIRE HATHAWAY GRP	206,422	225,772	46.06 %	53.97 %	3.28 %	38.37 %
	8	212	ZURICH INS GRP	177,355	164,826	101.12 %	112.32 %	2.82 %	41.19 %
	9	968	AXA INS GRP	175,193	207,714	131.56 %	135.60 %	2.78 %	43.97 %
	10	98	WR BERKLEY CORP GRP	168,604	170,324	36.34 %	40.48 %	2.68 %	46.65 %
			STATE TOTAL	6,296,501	6,278,472	74.49 %	80.23 %	100.00 %	100.00 %
Indiana	1	3548	TRAVELERS GRP	123,391	120,510	62.99 %	66.81 %	6.63 %	6.63 %
	2	626	CHUBB LTD GRP	107,477	102,166	31.68 %	60.28 %	5.77 %	12.40 %
	3	111	LIBERTY MUT GRP	74,692	75,233	63.93 %	80.77 %	4.01 %	16.41 %
	4	244	CINCINNATI FIN GRP	69,569	67,228	79.26 %	86.68 %	3.74 %	20.15 %
	5	98	WR BERKLEY CORP GRP	61,794	56,991	83.10 %	88.10 %	3.32 %	23.47 %
	6	31	BERKSHIRE HATHAWAY GRP	58,449	61,054	73.60 %	87.04 %	3.14 %	26.61 %
	7	212	ZURICH INS GRP	57,666	59,074	114.39 %	120.57 %	3.10 %	29.71 %
	8	218	CNA INS GRP	53,359	51,085	173.81 %	180.45 %	2.87 %	32.57 %
	9	158	FAIRFAX FIN GRP	47,650	46,783	40.46 %	42.73 %	2.56 %	35.13 %
	10	242	SELECTIVE INS GRP	43,386	42,270	60.15 %	64.88 %	2.33 %	37.46 %
			STATE TOTAL	1,861,688	1,763,436	61.14 %	70.31 %	100.00 %	100.00 %
Iowa	1	3548	TRAVELERS GRP	80,705	78,659	55.48 %	56.54 %	7.44 %	7.44 %
	2	626	CHUBB LTD GRP	53,175	56,723	41.81 %	46.55 %	4.90 %	12.35 %
	3	31	BERKSHIRE HATHAWAY GRP	52,361	53,225	93.83 %	100.05 %	4.83 %	17.18 %
	4	62	EMC INS CO GRP	47,877	46,151	50.50 %	48.05 %	4.42 %	21.59 %
	5	518	GRINNELL MUT GRP	36,038	35,519	31.74 %	31.10 %	3.32 %	24.92 %
	6	140	NATIONWIDE CORP GRP	33,010	31,798	73.55 %	84.51 %	3.04 %	27.96 %
	7	176	STATE FARM GRP	31,404	27,360	52.76 %	53.49 %	2.90 %	30.86 %
	8	98	WR BERKLEY CORP GRP	30,316	32,253	80.87 %	83.87 %	2.80 %	33.66 %
	9	218	CNA INS GRP	29,474	30,825	52.24 %	55.67 %	2.72 %	36.38 %
	10	5076	WEST BEND INS GRP	28,362	27,785	73.68 %	79.31 %	2.62 %	38.99 %
			STATE TOTAL	1,084,134	1,057,771	52.16 %	55.44 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	3548	TRAVELERS GRP	62,893	63,708	57.10 %	60.43 %	7.30 %	7.30 %
	2	626	CHUBB LTD GRP	46,633	45,984	118.55 %	137.44 %	5.41 %	12.71 %
	3	31	BERKSHIRE HATHAWAY GRP	32,010	32,757	9.03 %	18.67 %	3.71 %	16.42 %
	4	98	WR BERKLEY CORP GRP	31,858	31,794	29.15 %	34.35 %	3.70 %	20.12 %
	5	218	CNA INS GRP	30,022	30,016	65.95 %	72.14 %	3.48 %	23.60 %
	6	91	HARTFORD FIRE & CAS GRP	28,850	26,498	57.65 %	60.48 %	3.35 %	26.95 %
	7	158	FAIRFAX FIN GRP	26,843	24,390	225.19 %	235.19 %	3.11 %	30.06 %
	8	785	MARKEL GRP	25,873	23,395	56.97 %	68.10 %	3.00 %	33.06 %
	9	84	AMERICAN FINANCIAL GRP	25,248	24,892	79.43 %	89.42 %	2.93 %	35.99 %
	10	244	CINCINNATI FIN GRP	24,734	23,741	52.26 %	62.05 %	2.87 %	38.86 %
			STATE TOTAL	861,972	831,747	68.30 %	75.36 %	100.00 %	100.00 %
Kentucky	1	626	CHUBB LTD GRP	56,423	58,456	28.15 %	44.93 %	6.20 %	6.20 %
	2	3548	TRAVELERS GRP	56,155	54,329	70.01 %	72.11 %	6.17 %	12.37 %
	3	111	LIBERTY MUT GRP	49,064	49,400	111.30 %	116.93 %	5.39 %	17.76 %
	4	244	CINCINNATI FIN GRP	46,549	44,977	59.33 %	68.64 %	5.12 %	22.88 %
	5	218	CNA INS GRP	34,089	34,951	119.65 %	124.07 %	3.75 %	26.63 %
	6	31	BERKSHIRE HATHAWAY GRP	26,949	27,620	21.27 %	30.04 %	2.96 %	29.59 %
	7	968	AXA INS GRP	24,638	25,044	176.48 %	189.14 %	2.71 %	32.29 %
	8	12	AMERICAN INTL GRP	23,233	21,108	N/A	N/A	2.55 %	34.85 %
	9	158	FAIRFAX FIN GRP	22,762	23,692	36.05 %	39.96 %	2.50 %	37.35 %
	10	212	ZURICH INS GRP	22,215	20,500	50.80 %	51.13 %	2.44 %	39.79 %
			STATE TOTAL	909,950	879,031	64.11 %	70.39 %	100.00 %	100.00 %
Louisiana	1	3548	TRAVELERS GRP	130,148	125,597	67.32 %	74.24 %	7.42 %	7.42 %
	2	626	CHUBB LTD GRP	90,765	90,237	92.80 %	105.35 %	5.17 %	12.59 %
	3	158	FAIRFAX FIN GRP	83,728	78,732	74.45 %	84.56 %	4.77 %	17.37 %
	4	98	WR BERKLEY CORP GRP	75,808	70,391	57.76 %	68.35 %	4.32 %	21.69 %
	5	12	AMERICAN INTL GRP	67,982	59,851	102.00 %	115.89 %	3.88 %	25.56 %
	6	785	MARKEL GRP	64,745	61,586	37.66 %	50.94 %	3.69 %	29.26 %
	7	218	CNA INS GRP	63,114	62,136	69.28 %	78.46 %	3.60 %	32.85 %
	8	968	AXA INS GRP	60,033	59,650	32.94 %	53.32 %	3.42 %	36.28 %
	9	31	BERKSHIRE HATHAWAY GRP	58,842	53,070	100.74 %	111.37 %	3.35 %	39.63 %
	10	212	ZURICH INS GRP	53,581	50,003	94.69 %	106.40 %	3.05 %	42.69 %
			STATE TOTAL	1,754,110	1,643,484	75.17 %	85.29 %	100.00 %	100.00 %
Maine	1	98	WR BERKLEY CORP GRP	30,327	29,060	61.14 %	64.99 %	8.82 %	8.82 %
	2	3548	TRAVELERS GRP	24,248	23,578	74.75 %	76.88 %	7.05 %	15.87 %
	3	626	CHUBB LTD GRP	17,381	16,305	99.27 %	104.25 %	5.05 %	20.92 %
	4	31	BERKSHIRE HATHAWAY GRP	15,183	14,798	87.28 %	92.53 %	4.41 %	25.34 %
	5	111	LIBERTY MUT GRP	14,133	14,017	16.19 %	19.63 %	4.11 %	29.45 %
	6	88	THE HANOVER INS GRP	12,338	11,553	34.49 %	34.15 %	3.59 %	33.03 %
	7	158	FAIRFAX FIN GRP	10,982	10,742	29.40 %	32.79 %	3.19 %	36.23 %
	8	1120	EVEREST REINS HOLDINGS GRP	10,906	11,678	37.43 %	51.60 %	3.17 %	39.40 %
	9	218	CNA INS GRP	10,418	10,287	84.96 %	93.82 %	3.03 %	42.43 %
	10	785	MARKEL GRP	10,385	10,552	43.92 %	54.57 %	3.02 %	45.45 %
			STATE TOTAL	343,913	330,463	65.00 %	70.06 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	626	CHUBB LTD GRP	245,662	223,701	1.60 %	6.39 %	12.77 %	12.77 %
	2	3548	TRAVELERS GRP	102,903	100,120	59.69 %	64.89 %	5.35 %	18.11 %
	3	218	CNA INS GRP	73,892	73,017	44.13 %	61.72 %	3.84 %	21.95 %
	4	91	HARTFORD FIRE & CAS GRP	72,445	70,967	26.61 %	35.65 %	3.76 %	25.72 %
	5	31	BERKSHIRE HATHAWAY GRP	71,356	73,887	55.27 %	63.39 %	3.71 %	29.43 %
	6	968	AXA INS GRP	65,463	66,301	84.15 %	96.37 %	3.40 %	32.83 %
	7	98	WR BERKLEY CORP GRP	62,783	62,296	44.74 %	53.27 %	3.26 %	36.09 %
	8	158	FAIRFAX FIN GRP	55,825	59,023	36.48 %	40.32 %	2.90 %	38.99 %
	9	12	AMERICAN INTL GRP	55,110	56,242	81.76 %	80.69 %	2.86 %	41.86 %
	10	212	ZURICH INS GRP	55,026	51,872	81.24 %	94.58 %	2.86 %	44.72 %
			STATE TOTAL	1,924,329	1,840,168	47.45 %	53.64 %	100.00 %	100.00 %
Massachusetts	1	626	CHUBB LTD GRP	334,234	327,296	49.72 %	55.33 %	9.14 %	9.14 %
	2	3548	TRAVELERS GRP	197,031	190,291	51.39 %	53.99 %	5.39 %	14.52 %
	3	98	WR BERKLEY CORP GRP	175,292	173,325	36.91 %	49.99 %	4.79 %	19.32 %
	4	12	AMERICAN INTL GRP	170,033	169,338	41.22 %	38.53 %	4.65 %	23.96 %
	5	31	BERKSHIRE HATHAWAY GRP	161,395	148,536	53.95 %	57.65 %	4.41 %	28.38 %
	6	218	CNA INS GRP	159,502	157,118	76.10 %	80.92 %	4.36 %	32.74 %
	7	968	AXA INS GRP	150,372	146,992	65.50 %	73.66 %	4.11 %	36.85 %
	8	158	FAIRFAX FIN GRP	143,367	146,516	49.70 %	58.79 %	3.92 %	40.77 %
	9	3219	SOMPO GRP	120,804	112,874	74.65 %	82.34 %	3.30 %	44.07 %
	10	111	LIBERTY MUT GRP	119,071	114,042	38.01 %	33.15 %	3.26 %	47.33 %
			STATE TOTAL	3,657,861	3,520,787	58.50 %	65.95 %	100.00 %	100.00 %
Michigan	1	626	CHUBB LTD GRP	165,726	158,034	56.52 %	59.59 %	6.62 %	6.62 %
	2	3548	TRAVELERS GRP	122,579	120,544	80.39 %	82.82 %	4.90 %	11.51 %
	3	280	AUTO OWNERS GRP	98,809	94,911	55.03 %	55.53 %	3.95 %	15.46 %
	4	218	CNA INS GRP	95,049	94,437	66.86 %	75.44 %	3.80 %	19.26 %
	5	12	AMERICAN INTL GRP	82,997	79,750	39.75 %	39.17 %	3.31 %	22.57 %
	6	212	ZURICH INS GRP	78,658	74,035	25.28 %	36.77 %	3.14 %	25.71 %
	7	31	BERKSHIRE HATHAWAY GRP	78,350	75,053	55.38 %	62.84 %	3.13 %	28.84 %
	8	968	AXA INS GRP	75,377	78,310	89.99 %	97.20 %	3.01 %	31.85 %
	9	98	WR BERKLEY CORP GRP	68,997	68,281	47.25 %	52.82 %	2.76 %	34.61 %
	10	158	FAIRFAX FIN GRP	66,896	65,941	102.41 %	103.09 %	2.67 %	37.28 %
			STATE TOTAL	2,504,063	2,424,411	68.71 %	75.08 %	100.00 %	100.00 %
Minnesota	1	626	CHUBB LTD GRP	146,614	134,794	65.02 %	72.27 %	7.04 %	7.04 %
	2	3548	TRAVELERS GRP	109,784	108,741	80.31 %	81.82 %	5.27 %	12.31 %
	3	12	AMERICAN INTL GRP	81,352	82,767	98.13 %	97.60 %	3.91 %	16.22 %
	4	176	STATE FARM GRP	76,906	65,988	108.10 %	109.60 %	3.69 %	19.91 %
	5	968	AXA INS GRP	69,638	67,899	156.55 %	160.59 %	3.34 %	23.25 %
	6	98	WR BERKLEY CORP GRP	65,784	60,114	68.45 %	73.59 %	3.16 %	26.41 %
	7	31	BERKSHIRE HATHAWAY GRP	63,702	61,542	127.93 %	135.67 %	3.06 %	29.47 %
	8	218	CNA INS GRP	63,537	62,979	40.55 %	49.69 %	3.05 %	32.52 %
	9	212	ZURICH INS GRP	62,064	61,190	130.00 %	128.45 %	2.98 %	35.50 %
	10	158	FAIRFAX FIN GRP	52,456	51,273	84.25 %	102.45 %	2.52 %	38.02 %
			STATE TOTAL	2,082,674	2,026,180	74.16 %	79.05 %	100.00 %	100.00 %

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Mississippi	1	3548	TRAVELERS GRP	55,542	50,584	62.35 %	63.87 %	8.90 %	8.90 %
	2	626	CHUBB LTD GRP	46,076	45,133	37.37 %	42.07 %	7.38 %	16.28 %
	3	111	LIBERTY MUT GRP	29,727	30,392	107.02 %	109.07 %	4.76 %	21.04 %
	4	98	WR BERKLEY CORP GRP	27,545	28,101	38.44 %	42.52 %	4.41 %	25.45 %
	5	158	FAIRFAX FIN GRP	23,763	19,698	28.34 %	32.01 %	3.81 %	29.26 %
	6	218	CNA INS GRP	22,813	22,176	32.40 %	33.19 %	3.65 %	32.92 %
	7	31	BERKSHIRE HATHAWAY GRP	22,509	23,012	44.06 %	52.11 %	3.61 %	36.52 %
	8	212	ZURICH INS GRP	21,611	20,489	94.38 %	100.33 %	3.46 %	39.98 %
	9	785	MARKEL GRP	15,690	14,886	28.01 %	44.14 %	2.51 %	42.50 %
	10	968	AXA INS GRP	14,632	14,294	34.37 %	43.41 %	2.34 %	44.84 %
			STATE TOTAL	624,230	593,226	53.15 %	58.97 %	100.00 %	100.00 %
Missouri	1	3548	TRAVELERS GRP	136,863	135,981	72.17 %	78.94 %	6.54 %	6.54 %
	2	626	CHUBB LTD GRP	125,831	121,741	48.04 %	53.13 %	6.02 %	12.56 %
	3	3569	CATERPILLAR GRP	82,582	62,192	94.70 %	94.70 %	3.95 %	16.51 %
	4	98	WR BERKLEY CORP GRP	77,262	74,009	79.18 %	94.52 %	3.69 %	20.20 %
	5	31	BERKSHIRE HATHAWAY GRP	74,727	74,277	55.73 %	62.72 %	3.57 %	23.77 %
	6	218	CNA INS GRP	73,466	74,456	85.18 %	86.22 %	3.51 %	27.28 %
	7	212	ZURICH INS GRP	73,277	73,174	90.58 %	90.57 %	3.50 %	30.79 %
	8	968	AXA INS GRP	64,912	62,640	111.11 %	120.03 %	3.10 %	33.89 %
	9	176	STATE FARM GRP	63,095	49,661	162.11 %	163.82 %	3.02 %	36.91 %
	10	244	CINCINNATI FIN GRP	61,120	59,419	56.77 %	66.39 %	2.92 %	39.83 %
			STATE TOTAL	2,091,761	1,970,985	81.91 %	87.63 %	100.00 %	100.00 %
Montana	1	244	CINCINNATI FIN GRP	30,451	29,375	35.33 %	44.35 %	7.90 %	7.90 %
	2	3548	TRAVELERS GRP	24,545	23,554	51.35 %	51.75 %	6.37 %	14.27 %
	3	98	WR BERKLEY CORP GRP	18,051	18,087	41.22 %	55.41 %	4.68 %	18.95 %
	4	626	CHUBB LTD GRP	14,394	13,761	16.70 %	21.36 %	3.73 %	22.69 %
	5	111	LIBERTY MUT GRP	13,883	12,996	81.07 %	84.66 %	3.60 %	26.29 %
	6	31	BERKSHIRE HATHAWAY GRP	13,388	13,140	9.77 %	22.78 %	3.47 %	29.76 %
	7	140	NATIONWIDE CORP GRP	12,164	12,104	40.06 %	42.09 %	3.16 %	32.92 %
	8	62	EMC INS CO GRP	10,616	10,484	14.64 %	18.31 %	2.75 %	35.67 %
	9	218	CNA INS GRP	10,403	9,918	191.72 %	200.94 %	2.70 %	38.37 %
	10	785	MARKEL GRP	9,234	9,904	6.68 %	21.08 %	2.40 %	40.77 %
			STATE TOTAL	385,415	366,471	52.23 %	63.76 %	100.00 %	100.00 %
Nebraska	1	31	BERKSHIRE HATHAWAY GRP	48,961	47,052	54.36 %	65.75 %	7.36 %	7.36 %
	2	3548	TRAVELERS GRP	45,539	45,369	58.30 %	57.75 %	6.84 %	14.20 %
	3	626	CHUBB LTD GRP	34,228	33,591	135.13 %	139.99 %	5.14 %	19.34 %
	4	98	WR BERKLEY CORP GRP	28,473	28,481	35.23 %	38.24 %	4.28 %	23.62 %
	5	140	NATIONWIDE CORP GRP	23,929	24,371	76.55 %	78.55 %	3.60 %	27.22 %
	6	212	ZURICH INS GRP	20,977	15,662	208.02 %	223.51 %	3.15 %	30.37 %
	7	176	STATE FARM GRP	20,647	16,814	107.58 %	107.57 %	3.10 %	33.47 %
	8	968	AXA INS GRP	16,540	16,455	57.07 %	65.25 %	2.49 %	35.96 %
	9	244	CINCINNATI FIN GRP	16,421	15,517	25.87 %	32.28 %	2.47 %	38.43 %
	10	218	CNA INS GRP	16,421	18,786	53.22 %	59.24 %	2.47 %	40.89 %
			STATE TOTAL	665,458	636,231	63.12 %	68.55 %	100.00 %	100.00 %

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Nevada	1	626	CHUBB LTD GRP	81,300	82,017	123.82 %	133.96 %	6.92 %	6.92 %
	2	785	MARKEL GRP	53,829	55,063	74.76 %	92.32 %	4.58 %	11.50 %
	3	3548	TRAVELERS GRP	50,126	46,844	69.63 %	74.96 %	4.26 %	15.76 %
	4	111	LIBERTY MUT GRP	41,415	39,272	133.87 %	154.56 %	3.52 %	19.28 %
	5	31	BERKSHIRE HATHAWAY GRP	41,287	41,241	34.77 %	41.14 %	3.51 %	22.80 %
	6	91	HARTFORD FIRE & CAS GRP	40,625	37,987	82.88 %	99.78 %	3.46 %	26.25 %
	7	158	FAIRFAX FIN GRP	39,436	39,962	121.75 %	128.49 %	3.35 %	29.61 %
	8	98	WR BERKLEY CORP GRP	38,670	38,376	39.12 %	46.52 %	3.29 %	32.90 %
	9	968	AXA INS GRP	38,365	31,039	38.64 %	40.54 %	3.26 %	36.16 %
	10	218	CNA INS GRP	37,185	35,696	203.08 %	211.17 %	3.16 %	39.32 %
			STATE TOTAL	1,175,507	1,109,471	103.92 %	114.27 %	100.00 %	100.00 %
New Hampshire	1	98	WR BERKLEY CORP GRP	32,655	31,844	40.88 %	43.65 %	8.06 %	8.06 %
	2	626	CHUBB LTD GRP	25,091	21,138	78.12 %	88.13 %	6.19 %	14.25 %
	3	3548	TRAVELERS GRP	24,377	22,682	109.98 %	127.35 %	6.02 %	20.27 %
	4	111	LIBERTY MUT GRP	18,981	17,195	26.33 %	28.55 %	4.68 %	24.95 %
	5	31	BERKSHIRE HATHAWAY GRP	16,542	16,265	103.04 %	108.79 %	4.08 %	29.03 %
	6	785	MARKEL GRP	14,875	13,995	20.13 %	32.26 %	3.67 %	32.70 %
	7	12	AMERICAN INTL GRP	12,784	11,649	83.42 %	75.35 %	3.15 %	35.86 %
	8	158	FAIRFAX FIN GRP	11,078	11,479	145.62 %	150.50 %	2.73 %	38.59 %
	9	212	ZURICH INS GRP	9,864	9,743	39.59 %	42.38 %	2.43 %	41.03 %
	10	88	THE HANOVER INS GRP	9,457	9,112	72.83 %	71.97 %	2.33 %	43.36 %
			STATE TOTAL	405,212	377,385	60.38 %	68.53 %	100.00 %	100.00 %
New Jersey	1	626	CHUBB LTD GRP	432,305	396,634	59.01 %	70.84 %	9.44 %	9.44 %
	2	242	SELECTIVE INS GRP	238,863	234,678	65.37 %	72.64 %	5.22 %	14.66 %
	3	3548	TRAVELERS GRP	217,857	213,911	79.01 %	90.44 %	4.76 %	19.42 %
	4	31	BERKSHIRE HATHAWAY GRP	206,396	190,432	68.97 %	77.82 %	4.51 %	23.93 %
	5	98	WR BERKLEY CORP GRP	177,853	173,934	48.80 %	55.78 %	3.89 %	27.82 %
	6	12	AMERICAN INTL GRP	160,372	156,460	101.35 %	107.27 %	3.50 %	31.32 %
	7	91	HARTFORD FIRE & CAS GRP	158,167	152,562	44.26 %	48.97 %	3.46 %	34.78 %
	8	785	MARKEL GRP	158,080	158,036	80.00 %	96.74 %	3.45 %	38.23 %
	9	218	CNA INS GRP	152,579	153,203	0.50 %	9.84 %	3.33 %	41.56 %
	10	212	ZURICH INS GRP	149,415	153,193	38.37 %	47.49 %	3.26 %	44.83 %
			STATE TOTAL	4,577,406	4,393,043	64.64 %	73.38 %	100.00 %	100.00 %
New Mexico	1	3548	TRAVELERS GRP	37,336	35,521	95.11 %	99.89 %	7.32 %	7.32 %
	2	98	WR BERKLEY CORP GRP	30,123	28,274	58.95 %	66.48 %	5.90 %	13.22 %
	3	31	BERKSHIRE HATHAWAY GRP	23,047	22,049	95.44 %	103.31 %	4.52 %	17.74 %
	4	785	MARKEL GRP	19,973	17,665	N/A	N/A	3.91 %	21.65 %
	5	626	CHUBB LTD GRP	18,297	17,782	57.05 %	75.57 %	3.59 %	25.24 %
	6	218	CNA INS GRP	16,803	18,333	64.34 %	69.33 %	3.29 %	28.53 %
	7	84	AMERICAN FINANCIAL GRP	14,165	7,336	20.50 %	32.03 %	2.78 %	31.30 %
	8	176	STATE FARM GRP	11,942	9,718	136.06 %	137.20 %	2.34 %	33.64 %
	9	111	LIBERTY MUT GRP	11,602	11,765	169.30 %	134.48 %	2.27 %	35.92 %
	10	158	FAIRFAX FIN GRP	11,316	13,775	36.72 %	39.41 %	2.22 %	38.13 %
			STATE TOTAL	510,307	483,169	73.42 %	81.52 %	100.00 %	100.00 %

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New York	1	626	CHUBB LTD GRP	1,244,264	1,203,576	63.61 %	81.78 %	8.30 %	8.30 %
	2	3548	TRAVELERS GRP	706,711	695,662	81.84 %	93.32 %	4.71 %	13.01 %
	3	31	BERKSHIRE HATHAWAY GRP	583,522	581,336	70.09 %	78.81 %	3.89 %	16.90 %
	4	12	AMERICAN INTL GRP	560,528	524,400	83.91 %	81.49 %	3.74 %	20.64 %
	5	4670	STARR GRP	551,663	486,426	91.21 %	102.87 %	3.68 %	24.31 %
	6	968	AXA INS GRP	481,959	476,273	110.08 %	117.74 %	3.21 %	27.53 %
	7	785	MARKEL GRP	476,517	506,457	75.44 %	90.59 %	3.18 %	30.71 %
	8	98	WR BERKLEY CORP GRP	454,257	454,422	67.15 %	73.67 %	3.03 %	33.73 %
	9	158	FAIRFAX FIN GRP	443,841	453,122	69.74 %	85.61 %	2.96 %	36.69 %
	10	218	CNA INS GRP	434,783	432,687	127.95 %	140.48 %	2.90 %	39.59 %
			STATE TOTAL	14,997,720	14,431,708	73.83 %	84.62 %	100.00 %	100.00 %
North Carolina	1	626	CHUBB LTD GRP	183,395	178,255	39.59 %	46.89 %	6.58 %	6.58 %
	2	3548	TRAVELERS GRP	150,374	147,656	63.25 %	65.92 %	5.39 %	11.97 %
	3	31	BERKSHIRE HATHAWAY GRP	115,397	112,599	35.72 %	41.39 %	4.14 %	16.11 %
	4	968	AXA INS GRP	97,678	97,827	85.15 %	92.13 %	3.50 %	19.61 %
	5	12	AMERICAN INTL GRP	93,074	90,135	35.78 %	36.60 %	3.34 %	22.95 %
	6	158	FAIRFAX FIN GRP	91,923	83,509	42.56 %	57.10 %	3.30 %	26.25 %
	7	111	LIBERTY MUT GRP	90,808	91,568	74.73 %	78.58 %	3.26 %	29.50 %
	8	98	WR BERKLEY CORP GRP	86,045	85,515	55.54 %	63.41 %	3.09 %	32.59 %
	9	218	CNA INS GRP	82,109	79,058	45.87 %	52.92 %	2.94 %	35.54 %
	10	212	ZURICH INS GRP	81,629	75,661	133.04 %	147.91 %	2.93 %	38.46 %
			STATE TOTAL	2,788,197	2,669,911	58.41 %	66.03 %	100.00 %	100.00 %
North Dakota	1	3548	TRAVELERS GRP	26,318	26,826	46.44 %	48.12 %	7.81 %	7.81 %
	2	98	WR BERKLEY CORP GRP	25,699	24,217	78.39 %	85.79 %	7.63 %	15.44 %
	3	31	BERKSHIRE HATHAWAY GRP	19,146	19,153	65.11 %	75.37 %	5.68 %	21.13 %
	4	626	CHUBB LTD GRP	18,083	16,871	144.68 %	126.01 %	5.37 %	26.50 %
	5	84	AMERICAN FINANCIAL GRP	11,077	7,597	107.93 %	118.10 %	3.29 %	29.78 %
	6	14184	ACUITY A MUT INS CO	8,791	8,507	21.89 %	N/A	2.61 %	32.39 %
	7	785	MARKEL GRP	8,251	7,625	31.84 %	44.30 %	2.45 %	34.84 %
	8	1279	ARCH INS GRP	8,144	7,886	82.98 %	88.94 %	2.42 %	37.26 %
	9	158	FAIRFAX FIN GRP	7,753	8,417	12.94 %	25.02 %	2.30 %	39.56 %
	10	309	WESTERN NATL MUT GRP	7,371	7,137	33.92 %	38.17 %	2.19 %	41.75 %
			STATE TOTAL	336,833	321,907	61.59 %	65.20 %	100.00 %	100.00 %
Ohio	1	626	CHUBB LTD GRP	229,644	229,835	69.01 %	76.91 %	7.38 %	7.38 %
	2	244	CINCINNATI FIN GRP	195,980	182,459	74.20 %	81.00 %	6.30 %	13.68 %
	3	3548	TRAVELERS GRP	176,281	171,305	84.60 %	91.99 %	5.67 %	19.35 %
	4	218	CNA INS GRP	124,247	121,882	86.28 %	94.41 %	3.99 %	23.34 %
	5	12	AMERICAN INTL GRP	112,172	114,733	69.18 %	75.16 %	3.61 %	26.95 %
	6	111	LIBERTY MUT GRP	110,107	106,327	107.66 %	111.16 %	3.54 %	30.49 %
	7	31	BERKSHIRE HATHAWAY GRP	100,200	98,331	92.44 %	102.21 %	3.22 %	33.71 %
	8	212	ZURICH INS GRP	97,308	96,526	63.73 %	72.15 %	3.13 %	36.84 %
	9	968	AXA INS GRP	96,922	98,282	57.57 %	66.91 %	3.12 %	39.96 %
	10	158	FAIRFAX FIN GRP	95,116	91,068	223.94 %	220.69 %	3.06 %	43.01 %
			STATE TOTAL	3,110,650	3,016,768	67.18 %	73.89 %	100.00 %	100.00 %

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Oklahoma	1	626	CHUBB LTD GRP	82,114	76,958	98.31 %	106.87 %	7.66 %	7.66 %
	2	3548	TRAVELERS GRP	70,632	68,362	71.33 %	73.93 %	6.59 %	14.24 %
	3	31	BERKSHIRE HATHAWAY GRP	48,870	51,696	41.36 %	45.83 %	4.56 %	18.80 %
	4	98	WR BERKLEY CORP GRP	48,006	46,293	48.90 %	57.22 %	4.48 %	23.27 %
	5	84	AMERICAN FINANCIAL GRP	39,613	36,930	174.10 %	178.93 %	3.69 %	26.97 %
	6	218	CNA INS GRP	36,096	34,921	190.87 %	195.08 %	3.37 %	30.33 %
	7	158	FAIRFAX FIN GRP	30,381	30,979	90.54 %	97.08 %	2.83 %	33.17 %
	8	4935	CHANDLER INS GRP	29,276	27,427	47.46 %	52.18 %	2.73 %	35.89 %
	9	785	MARKEL GRP	28,668	29,266	41.03 %	49.97 %	2.67 %	38.57 %
	10	111	LIBERTY MUT GRP	27,947	27,520	57.90 %	54.10 %	2.61 %	41.17 %
			STATE TOTAL	1,072,542	1,010,800	76.74 %	84.33 %	100.00 %	100.00 %
Oregon	1	626	CHUBB LTD GRP	76,618	73,296	51.35 %	63.82 %	6.22 %	6.22 %
	2	111	LIBERTY MUT GRP	61,429	60,705	101.36 %	127.59 %	4.99 %	11.21 %
	3	3548	TRAVELERS GRP	55,254	53,800	62.06 %	70.30 %	4.49 %	15.70 %
	4	98	WR BERKLEY CORP GRP	49,437	49,743	75.06 %	85.67 %	4.02 %	19.71 %
	5	31	BERKSHIRE HATHAWAY GRP	46,146	46,549	62.16 %	70.21 %	3.75 %	23.46 %
	6	176	STATE FARM GRP	44,627	35,721	137.62 %	138.98 %	3.62 %	27.09 %
	7	244	CINCINNATI FIN GRP	40,695	39,670	79.75 %	88.31 %	3.31 %	30.39 %
	8	218	CNA INS GRP	38,810	40,231	91.17 %	102.43 %	3.15 %	33.54 %
	9	785	MARKEL GRP	31,097	30,681	38.79 %	45.34 %	2.53 %	36.07 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	30,246	30,833	61.37 %	68.16 %	2.46 %	38.53 %
			STATE TOTAL	1,231,252	1,175,668	68.52 %	78.14 %	100.00 %	100.00 %
Pennsylvania	1	626	CHUBB LTD GRP	371,139	320,673	76.05 %	91.33 %	7.74 %	7.74 %
	2	3548	TRAVELERS GRP	276,035	270,501	89.42 %	97.13 %	5.75 %	13.49 %
	3	12	AMERICAN INTL GRP	211,696	214,131	57.79 %	58.13 %	4.41 %	17.90 %
	4	218	CNA INS GRP	189,963	189,703	62.34 %	71.55 %	3.96 %	21.86 %
	5	31	BERKSHIRE HATHAWAY GRP	187,103	179,440	87.14 %	98.49 %	3.90 %	25.76 %
	6	212	ZURICH INS GRP	179,470	167,788	117.82 %	132.74 %	3.74 %	29.51 %
	7	158	FAIRFAX FIN GRP	164,048	163,082	67.08 %	76.18 %	3.42 %	32.93 %
	8	968	AXA INS GRP	161,805	161,163	100.80 %	111.12 %	3.37 %	36.30 %
	9	98	WR BERKLEY CORP GRP	152,345	150,542	33.65 %	39.72 %	3.18 %	39.47 %
	10	242	SELECTIVE INS GRP	126,309	122,768	89.45 %	96.41 %	2.63 %	42.11 %
			STATE TOTAL	4,797,010	4,567,627	71.80 %	80.67 %	100.00 %	100.00 %
Rhode Island	1	626	CHUBB LTD GRP	44,449	42,055	94.92 %	103.27 %	9.07 %	9.07 %
	2	98	WR BERKLEY CORP GRP	26,466	23,500	53.17 %	59.46 %	5.40 %	14.48 %
	3	968	AXA INS GRP	24,460	20,942	99.83 %	106.83 %	4.99 %	19.47 %
	4	3548	TRAVELERS GRP	23,852	25,730	116.05 %	129.05 %	4.87 %	24.34 %
	5	212	ZURICH INS GRP	21,513	16,049	128.58 %	140.28 %	4.39 %	28.73 %
	6	31	BERKSHIRE HATHAWAY GRP	19,773	18,080	47.27 %	54.11 %	4.04 %	32.76 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	18,142	18,207	78.82 %	83.13 %	3.70 %	36.47 %
	8	12	AMERICAN INTL GRP	16,457	16,545	117.78 %	115.48 %	3.36 %	39.83 %
	9	111	LIBERTY MUT GRP	16,269	13,951	60.54 %	57.80 %	3.32 %	43.15 %
	10	218	CNA INS GRP	15,316	13,825	54.39 %	60.90 %	3.13 %	46.27 %
			STATE TOTAL	489,892	459,754	76.65 %	79.24 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	3548	TRAVELERS GRP	70,552	67,508	69.66 %	79.42 %	5.10 %	5.10 %
	2	626	CHUBB LTD GRP	69,896	66,511	89.41 %	101.74 %	5.05 %	10.15 %
	3	218	CNA INS GRP	59,356	55,501	49.84 %	58.44 %	4.29 %	14.45 %
	4	785	MARKEL GRP	54,320	53,285	68.31 %	89.90 %	3.93 %	18.37 %
	5	98	WR BERKLEY CORP GRP	50,924	48,698	67.87 %	77.64 %	3.68 %	22.05 %
	6	31	BERKSHIRE HATHAWAY GRP	50,053	49,499	88.80 %	102.85 %	3.62 %	25.67 %
	7	111	LIBERTY MUT GRP	43,616	41,858	70.76 %	87.46 %	3.15 %	28.83 %
	8	158	FAIRFAX FIN GRP	36,829	36,931	61.10 %	64.31 %	2.66 %	31.49 %
	9	242	SELECTIVE INS GRP	34,961	34,886	83.27 %	88.73 %	2.53 %	34.02 %
	10	5020	UNIVERSAL SHIELD INS GRP	34,866	34,812	4.50 %	50.01 %	2.52 %	36.54 %
			STATE TOTAL	1,383,161	1,297,761	74.53 %	85.17 %	100.00 %	100.00 %
South Dakota	1	3548	TRAVELERS GRP	20,428	19,695	57.69 %	59.24 %	7.72 %	7.72 %
	2	14184	ACUITY A MUT INS CO	14,922	14,397	14.31 %	7.18 %	5.64 %	13.35 %
	3	98	WR BERKLEY CORP GRP	11,695	11,346	29.03 %	33.31 %	4.42 %	17.77 %
	4	176	STATE FARM GRP	10,695	8,905	123.25 %	123.60 %	4.04 %	21.81 %
	5	626	CHUBB LTD GRP	10,234	10,315	13.11 %	20.69 %	3.87 %	25.67 %
	6	140	NATIONWIDE CORP GRP	8,606	8,370	84.72 %	88.29 %	3.25 %	28.92 %
	7	31	BERKSHIRE HATHAWAY GRP	7,796	7,657	32.13 %	44.52 %	2.94 %	31.87 %
	8	280	AUTO OWNERS GRP	7,165	6,916	20.21 %	21.85 %	2.71 %	34.57 %
	9	785	MARKEL GRP	6,807	7,609	12.49 %	22.32 %	2.57 %	37.14 %
	10	7	FEDERATED MUT GRP	6,666	6,254	23.63 %	26.84 %	2.52 %	39.66 %
			STATE TOTAL	264,772	252,918	41.88 %	46.92 %	100.00 %	100.00 %
Tennessee	1	626	CHUBB LTD GRP	172,255	150,818	86.31 %	92.73 %	8.13 %	8.13 %
	2	3548	TRAVELERS GRP	104,613	101,774	79.50 %	82.10 %	4.94 %	13.07 %
	3	31	BERKSHIRE HATHAWAY GRP	80,474	85,225	35.50 %	48.40 %	3.80 %	16.86 %
	4	218	CNA INS GRP	68,503	70,087	73.93 %	83.40 %	3.23 %	20.10 %
	5	98	WR BERKLEY CORP GRP	67,064	68,324	71.09 %	76.03 %	3.16 %	23.26 %
	6	158	FAIRFAX FIN GRP	64,346	66,103	65.88 %	85.39 %	3.04 %	26.30 %
	7	968	AXA INS GRP	64,069	63,924	50.97 %	62.67 %	3.02 %	29.32 %
	8	244	CINCINNATI FIN GRP	62,648	60,388	47.78 %	56.24 %	2.96 %	32.28 %
	9	785	MARKEL GRP	62,592	64,661	112.20 %	131.10 %	2.95 %	35.23 %
	10	111	LIBERTY MUT GRP	62,368	63,385	87.55 %	89.87 %	2.94 %	38.18 %
			STATE TOTAL	2,118,961	2,042,328	64.10 %	71.34 %	100.00 %	100.00 %
Texas	1	626	CHUBB LTD GRP	813,249	787,131	89.32 %	99.02 %	6.70 %	6.70 %
	2	98	WR BERKLEY CORP GRP	556,049	532,319	97.74 %	106.28 %	4.58 %	11.28 %
	3	785	MARKEL GRP	536,462	527,930	65.57 %	79.67 %	4.42 %	15.70 %
	4	31	BERKSHIRE HATHAWAY GRP	503,585	484,799	82.08 %	92.96 %	4.15 %	19.85 %
	5	158	FAIRFAX FIN GRP	483,565	493,194	94.95 %	106.44 %	3.98 %	23.84 %
	6	3548	TRAVELERS GRP	447,542	435,214	67.92 %	73.15 %	3.69 %	27.53 %
	7	12	AMERICAN INTL GRP	442,529	420,811	N/A	N/A	3.65 %	31.17 %
	8	212	ZURICH INS GRP	424,099	395,613	103.64 %	116.04 %	3.49 %	34.67 %
	9	91	HARTFORD FIRE & CAS GRP	406,958	393,120	65.93 %	73.30 %	3.35 %	38.02 %
	10	111	LIBERTY MUT GRP	381,392	379,824	55.82 %	59.82 %	3.14 %	41.16 %
			STATE TOTAL	12,136,057	11,527,735	77.26 %	86.26 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	626	CHUBB LTD GRP	73,891	66,673	86.34 %	92.07 %	6.20 %	6.20 %
	2	785	MARKEL GRP	58,889	58,096	42.04 %	53.64 %	4.94 %	11.14 %
	3	3548	TRAVELERS GRP	53,034	51,414	90.84 %	94.48 %	4.45 %	15.59 %
	4	212	ZURICH INS GRP	51,349	46,942	57.98 %	69.28 %	4.31 %	19.89 %
	5	968	AXA INS GRP	45,686	41,543	14.08 %	35.89 %	3.83 %	23.72 %
	6	31	BERKSHIRE HATHAWAY GRP	40,247	38,804	78.24 %	87.98 %	3.38 %	27.10 %
	7	98	WR BERKLEY CORP GRP	39,622	35,814	52.85 %	61.91 %	3.32 %	30.42 %
	8	244	CINCINNATI FIN GRP	38,350	37,796	36.82 %	46.19 %	3.22 %	33.64 %
	9	91	HARTFORD FIRE & CAS GRP	36,986	32,375	45.05 %	47.00 %	3.10 %	36.74 %
	10	158	FAIRFAX FIN GRP	35,701	36,233	56.92 %	59.36 %	2.99 %	39.74 %
			STATE TOTAL	1,192,245	1,109,375	61.39 %	68.67 %	100.00 %	100.00 %
Vermont	1	31	BERKSHIRE HATHAWAY GRP	16,764	16,414	56.02 %	75.64 %	8.28 %	8.28 %
	2	98	WR BERKLEY CORP GRP	12,000	11,697	49.39 %	58.02 %	5.92 %	14.20 %
	3	244	CINCINNATI FIN GRP	9,935	9,682	45.09 %	56.65 %	4.90 %	19.10 %
	4	3548	TRAVELERS GRP	9,160	9,470	37.01 %	38.16 %	4.52 %	23.62 %
	5	626	CHUBB LTD GRP	7,982	7,723	51.48 %	63.39 %	3.94 %	27.57 %
	6	968	AXA INS GRP	7,827	6,717	N/A	23.33 %	3.86 %	31.43 %
	7	785	MARKEL GRP	6,965	6,374	33.57 %	42.28 %	3.44 %	34.87 %
	8	111	LIBERTY MUT GRP	6,925	7,522	22.22 %	21.38 %	3.42 %	38.29 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	6,345	5,901	33.73 %	33.05 %	3.13 %	41.42 %
	10	158	FAIRFAX FIN GRP	5,816	5,395	23.34 %	25.91 %	2.87 %	44.29 %
			STATE TOTAL	202,578	195,770	49.77 %	57.33 %	100.00 %	100.00 %
Virginia	1	626	CHUBB LTD GRP	233,063	232,260	74.95 %	80.86 %	8.58 %	8.58 %
	2	12	AMERICAN INTL GRP	131,794	130,408	N/A	N/A	4.85 %	13.43 %
	3	3548	TRAVELERS GRP	130,513	127,107	69.95 %	72.78 %	4.81 %	18.24 %
	4	31	BERKSHIRE HATHAWAY GRP	100,789	92,453	31.62 %	38.35 %	3.71 %	21.95 %
	5	218	CNA INS GRP	99,237	101,966	30.18 %	40.39 %	3.65 %	25.60 %
	6	212	ZURICH INS GRP	98,589	89,562	74.98 %	85.33 %	3.63 %	29.23 %
	7	968	AXA INS GRP	92,492	92,002	71.38 %	74.73 %	3.41 %	32.64 %
	8	91	HARTFORD FIRE & CAS GRP	91,705	90,253	83.77 %	92.31 %	3.38 %	36.01 %
	9	111	LIBERTY MUT GRP	87,456	86,692	35.51 %	38.01 %	3.22 %	39.23 %
	10	158	FAIRFAX FIN GRP	82,823	74,102	85.11 %	98.60 %	3.05 %	42.28 %
			STATE TOTAL	2,716,102	2,576,305	57.10 %	62.35 %	100.00 %	100.00 %
Washington	1	626	CHUBB LTD GRP	134,270	136,425	59.53 %	81.66 %	5.24 %	5.24 %
	2	111	LIBERTY MUT GRP	133,455	132,826	167.18 %	195.81 %	5.21 %	10.45 %
	3	3548	TRAVELERS GRP	102,707	99,852	80.28 %	90.76 %	4.01 %	14.46 %
	4	158	FAIRFAX FIN GRP	102,121	108,484	57.68 %	65.65 %	3.99 %	18.44 %
	5	98	WR BERKLEY CORP GRP	91,554	90,763	20.82 %	30.03 %	3.57 %	22.02 %
	6	218	CNA INS GRP	89,009	88,427	19.37 %	30.34 %	3.47 %	25.49 %
	7	31	BERKSHIRE HATHAWAY GRP	87,104	88,372	66.42 %	72.15 %	3.40 %	28.89 %
	8	91	HARTFORD FIRE & CAS GRP	74,602	69,391	80.50 %	87.06 %	2.91 %	31.80 %
	9	176	STATE FARM GRP	71,782	56,341	159.87 %	160.95 %	2.80 %	34.60 %
	10	19	ASSURANT INC GRP	70,250	51,894	63.58 %	63.70 %	2.74 %	37.35 %
			STATE TOTAL	2,562,154	2,438,219	83.93 %	92.96 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	3548	TRAVELERS GRP	37,061	37,113	61.46 %	69.83 %	11.91 %	11.91 %
	2	626	CHUBB LTD GRP	16,640	15,795	82.47 %	86.75 %	5.35 %	17.26 %
	3	31	BERKSHIRE HATHAWAY GRP	14,621	12,957	60.67 %	71.76 %	4.70 %	21.95 %
	4	98	WR BERKLEY CORP GRP	13,281	12,579	96.92 %	110.54 %	4.27 %	26.22 %
	5	213	ERIE INS GRP	12,797	11,954	56.01 %	57.86 %	4.11 %	30.33 %
	6	244	CINCINNATI FIN GRP	11,705	11,282	35.55 %	41.96 %	3.76 %	34.10 %
	7	212	ZURICH INS GRP	11,660	12,177	148.87 %	163.85 %	3.75 %	37.84 %
	8	228	WESTFIELD GRP	8,684	8,605	17.26 %	20.65 %	2.79 %	40.63 %
	9	111	LIBERTY MUT GRP	8,624	9,538	21.73 %	20.96 %	2.77 %	43.40 %
	10	84	AMERICAN FINANCIAL GRP	8,217	6,307	70.64 %	79.82 %	2.64 %	46.04 %
			STATE TOTAL	311,202	300,758	63.22 %	73.78 %	100.00 %	100.00 %
Wisconsin	1	626	CHUBB LTD GRP	121,069	115,694	55.11 %	53.33 %	6.43 %	6.43 %
	2	3548	TRAVELERS GRP	111,075	108,860	72.10 %	81.18 %	5.90 %	12.33 %
	3	5076	WEST BEND INS GRP	100,178	97,706	57.70 %	59.32 %	5.32 %	17.64 %
	4	212	ZURICH INS GRP	75,021	70,348	113.01 %	122.64 %	3.98 %	21.63 %
	5	218	CNA INS GRP	72,760	70,585	102.05 %	106.88 %	3.86 %	25.49 %
	6	473	AMERICAN FAMILY INS GRP	62,643	62,229	66.00 %	65.19 %	3.33 %	28.82 %
	7	14184	ACUITY A MUT INS CO	58,629	56,090	52.10 %	51.26 %	3.11 %	31.93 %
	8	176	STATE FARM GRP	58,091	45,059	126.26 %	127.33 %	3.08 %	35.01 %
	9	98	WR BERKLEY CORP GRP	54,029	53,677	54.61 %	59.96 %	2.87 %	37.88 %
	10	12	AMERICAN INTL GRP	49,539	45,049	35.50 %	34.81 %	2.63 %	40.51 %
			STATE TOTAL	1,883,405	1,779,520	69.34 %	75.37 %	100.00 %	100.00 %
Wyoming	1	3548	TRAVELERS GRP	16,418	16,583	74.93 %	79.31 %	11.01 %	11.01 %
	2	98	WR BERKLEY CORP GRP	10,867	10,968	34.02 %	42.89 %	7.29 %	18.29 %
	3	244	CINCINNATI FIN GRP	9,173	9,119	54.02 %	62.67 %	6.15 %	24.44 %
	4	31	BERKSHIRE HATHAWAY GRP	7,942	7,758	29.47 %	23.71 %	5.32 %	29.77 %
	5	140	NATIONWIDE CORP GRP	7,150	6,921	55.99 %	66.14 %	4.79 %	34.56 %
	6	12	AMERICAN INTL GRP	6,616	5,995	30.17 %	31.17 %	4.44 %	38.99 %
	7	111	LIBERTY MUT GRP	6,594	6,461	6.29 %	6.79 %	4.42 %	43.41 %
	8	84	AMERICAN FINANCIAL GRP	6,357	5,852	64.88 %	72.71 %	4.26 %	47.68 %
	9	4935	CHANDLER INS GRP	6,202	5,788	28.33 %	30.33 %	4.16 %	51.83 %
	10	626	CHUBB LTD GRP	6,087	6,043	46.18 %	47.79 %	4.08 %	55.91 %
			STATE TOTAL	149,169	143,269	68.45 %	67.13 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	4,344	4,244	N/A	N/A	19.81 %	19.81 %
	2	5030	TAN HOLDINGS CORP GRP	3,300	1,405	157.64 %	179.02 %	15.05 %	34.86 %
	3	4672	DB INS GRP	2,427	2,479	71.73 %	73.70 %	11.07 %	45.92 %
	4	4715	MS & AD INS GRP	2,112	2,030	17.19 %	21.61 %	9.63 %	55.55 %
	5	13597	CHUNG KUO INS CO LTD	1,954	1,861	17.30 %	32.94 %	8.91 %	64.46 %
	6	10972	FIRST NET INS CO	1,688	1,361	29.21 %	30.68 %	7.70 %	72.16 %
	7	18380	PACIFIC IND INS CO	1,559	1,455	1.11 %	9.94 %	7.11 %	79.27 %
	8	98	WR BERKLEY CORP GRP	958	814	14.82 %	18.70 %	4.37 %	83.64 %
	9	10020	UNITED EDUCATORS INS RRG INC	823	752	N/A	4.94 %	3.75 %	87.39 %
	10	626	CHUBB LTD GRP	786	906	24.92 %	24.30 %	3.58 %	90.98 %
			STATE TOTAL	21,930	19,001	25.64 %	28.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	626	CHUBB LTD GRP	51,553	51,264	21.25 %	26.98 %	17.03 %	17.03 %
	2	12	AMERICAN INTL GRP	48,055	48,104	16.74 %	19.87 %	15.87 %	32.90 %
	3	111	LIBERTY MUT GRP	38,009	38,060	108.49 %	116.16 %	12.56 %	45.46 %
	4	5097	NBETA HOLDINGS LLC GRP	24,515	8,103	71.28 %	71.28 %	8.10 %	53.56 %
	5	4804	MULTINATIONAL GRP	23,937	20,906	17.95 %	22.13 %	7.91 %	61.46 %
	6	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	18,246	17,692	8.35 %	15.00 %	6.03 %	67.49 %
	7	411	MAPFRE INS GRP	18,216	21,175	64.48 %	69.63 %	6.02 %	73.51 %
	8	98	WR BERKLEY CORP GRP	13,511	14,699	34.79 %	34.71 %	4.46 %	77.97 %
	9	536	GUIDEWELL MUT HOLDING GRP	13,072	13,138	14.16 %	26.42 %	4.32 %	82.29 %
	10	71	UNIVERSAL INS CO GRP	12,594	12,382	13.49 %	19.42 %	4.16 %	86.45 %
			STATE TOTAL	302,737	299,297	34.82 %	40.28 %	100.00 %	100.00 %
U.S. Virgin Islands	1	98	WR BERKLEY CORP GRP	2,192	1,733	5.04 %	8.77 %	20.16 %	20.16 %
	2	4706	LOCKHART CO GRP	1,815	2,023	1.58 %	N/A	16.69 %	36.84 %
	3	111	LIBERTY MUT GRP	1,793	1,837	1,448.38 %	1,459.10 %	16.49 %	53.33 %
	4	626	CHUBB LTD GRP	737	720	427.52 %	697.98 %	6.78 %	60.11 %
	5	32450	ALPS PROP & CAS INS CO	569	566	2.94 %	8.13 %	5.23 %	65.35 %
	6	5013	VANTAGE RISK HOLDINGS GRP	485	292	39.06 %	50.41 %	4.46 %	69.81 %
	7	84	AMERICAN FINANCIAL GRP	477	451	9.54 %	54.89 %	4.39 %	74.20 %
	8	31	BERKSHIRE HATHAWAY GRP	364	401	68.09 %	78.24 %	3.35 %	77.54 %
	9	3548	TRAVELERS GRP	321	314	23.49 %	34.67 %	2.95 %	80.50 %
	10	10020	UNITED EDUCATORS INS RRG INC	277	270	2.06 %	36.04 %	2.55 %	83.05 %
			STATE TOTAL	10,876	11,006	555.76 %	627.49 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	1,987	1,065	25.84 %	28.48 %	60.04 %	60.04 %
	2	10972	FIRST NET INS CO	728	693	49.95 %	57.71 %	21.98 %	82.02 %
	3	98	WR BERKLEY CORP GRP	224	235	7.12 %	7.98 %	6.76 %	88.78 %
	4	761	ALLIANZ INS GRP	166	166	1.02 %	1.19 %	5.01 %	93.79 %
	5	12	AMERICAN INTL GRP	139	145	0.00 %	N/A	4.19 %	97.98 %
	6	4672	DB INS GRP	51	80	N/A	N/A	1.54 %	99.53 %
	7	18380	PACIFIC IND INS CO	8	12	0.00 %	0.00 %	0.26 %	99.78 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	5	3	202.59 %	N/A	0.15 %	99.93 %
	9	29629	NAMIC INS CO INC	4	3	27.89 %	25.08 %	0.11 %	100.00 %
	10	10758	COLONIAL SURETY CO	0	0	0.00 %	5.51 %	0.01 %	100.00 %
			STATE TOTAL	3,310	2,402	5.98 %	10.12 %	100.00 %	100.00 %
Canada	1	111	LIBERTY MUT GRP	323,002	316,302	44.26 %	54.66 %	22.56 %	22.56 %
	2	968	AXA INS GRP	238,975	234,378	13.10 %	35.19 %	16.69 %	39.25 %
	3	218	CNA INS GRP	199,148	195,653	53.62 %	61.40 %	13.91 %	53.16 %
	4	3416	AXIS CAPITAL GRP	147,468	131,315	52.77 %	59.47 %	10.30 %	63.46 %
	5	98	WR BERKLEY CORP GRP	143,450	132,449	45.52 %	56.70 %	10.02 %	73.48 %
	6	31	BERKSHIRE HATHAWAY GRP	121,540	131,853	89.70 %	97.78 %	8.49 %	81.96 %
	7	181	SWISS RE GRP	85,147	87,327	77.75 %	82.84 %	5.95 %	87.91 %
	8	761	ALLIANZ INS GRP	65,386	68,605	23.94 %	21.18 %	4.57 %	92.48 %
	9	158	FAIRFAX FIN GRP	45,769	43,176	20.78 %	30.88 %	3.20 %	95.67 %
	10	84	AMERICAN FINANCIAL GRP	33,217	30,746	N/A	10.21 %	2.32 %	97.99 %
			STATE TOTAL	1,431,830	1,399,615	43.52 %	54.02 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.1, 17.2 - Other Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	111	LIBERTY MUT GRP	406,889	412,066	31.00 %	44.76 %	24.63 %	24.63 %
	2	98	WR BERKLEY CORP GRP	293,545	274,430	52.58 %	52.58 %	17.77 %	42.39 %
	3	158	FAIRFAX FIN GRP	223,063	229,385	42.59 %	51.09 %	13.50 %	55.90 %
	4	3569	CATERPILLAR GRP	163,264	146,411	70.28 %	70.28 %	9.88 %	65.78 %
	5	31	BERKSHIRE HATHAWAY GRP	159,967	165,007	72.87 %	91.75 %	9.68 %	75.46 %
	6	12	AMERICAN INTL GRP	103,792	99,389	N/A	N/A	6.28 %	81.74 %
	7	626	CHUBB LTD GRP	87,861	88,409	152.86 %	164.29 %	5.32 %	87.06 %
	8	19	ASSURANT INC GRP	61,451	61,378	65.76 %	65.76 %	3.72 %	90.78 %
	9	15445	ATTORNEYS LIAB ASSUR SOCIETY LTD RRG	30,302	30,302	47.21 %	47.21 %	1.83 %	92.61 %
	10	91	HARTFORD FIRE & CAS GRP	12,967	9,503	73.02 %	87.12 %	0.78 %	93.40 %
			STATE TOTAL	1,652,174	1,609,327	51.83 %	63.62 %	100.00 %	100.00 %

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17.3—Excess Workers' Compensation

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	3098	TOKIO MARINE HOLDINGS INC GRP	628,349	596,087	43.27 %	42.57 %	51.31 %	51.31 %
	2	626	CHUBB LTD GRP	133,280	132,812	68.24 %	68.08 %	10.88 %	62.20 %
	3	111	LIBERTY MUT GRP	132,655	126,407	143.60 %	154.96 %	10.83 %	73.03 %
	4	1279	ARCH INS GRP	77,264	85,506	51.70 %	56.28 %	6.31 %	79.34 %
	5	212	ZURICH INS GRP	46,700	45,020	49.62 %	60.41 %	3.81 %	83.15 %
	6	1208	GRAY INS GRP	33,864	34,241	34.71 %	40.24 %	2.77 %	85.92 %
	7	968	AXA INS GRP	30,631	31,754	95.70 %	98.97 %	2.50 %	88.42 %
	8	12	AMERICAN INTL GRP	28,936	32,246	64.51 %	68.05 %	2.36 %	90.78 %
	9	3548	TRAVELERS GRP	19,681	19,435	89.86 %	92.31 %	1.61 %	92.39 %
	10	150	OLD REPUBLIC GRP	16,061	16,956	107.51 %	117.74 %	1.31 %	93.70 %
	11	91	HARTFORD FIRE & CAS GRP	10,346	10,184	65.37 %	83.84 %	0.84 %	94.55 %
	12	4670	STARR GRP	10,184	9,897	43.18 %	47.02 %	0.83 %	95.38 %
	13	1120	EVEREST REINS HOLDINGS GRP	9,776	9,948	N/A	N/A	0.80 %	96.18 %
	14	4987	INCLINE INS GRP LLC GRP	8,661	6,134	32.05 %	32.05 %	0.71 %	96.88 %
	15	572	BCBS OF MI GRP	6,242	19,888	85.14 %	100.74 %	0.51 %	97.39 %
	16	169	SENTRY INS GRP	3,092	3,144	62.55 %	66.54 %	0.25 %	97.65 %
	17	785	MARKEL GRP	2,794	2,809	116.39 %	123.00 %	0.23 %	97.87 %
	18	84	AMERICAN FINANCIAL GRP	2,749	2,632	N/A	N/A	0.22 %	98.10 %
	19	11118	FEDERATED RURAL ELECTRIC INS EXCH	2,546	2,546	102.53 %	102.53 %	0.21 %	98.31 %
	20	181	SWISS RE GRP	2,525	2,529	N/A	N/A	0.21 %	98.51 %
	21	4715	MS & AD INS GRP	2,431	2,398	1.92 %	1.92 %	0.20 %	98.71 %
	22	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,396	2,437	102.53 %	99.92 %	0.20 %	98.91 %
	23	62	EMC INS CO GRP	2,118	2,220	8.17 %	10.44 %	0.17 %	99.08 %
	24	5090	LOUISIANA WORKERS COMPENSATION GRP	2,113	2,522	2.62 %	2.97 %	0.17 %	99.25 %
	25	2538	AMTRUST FINANCIAL SERV GRP	1,292	1,296	176.62 %	177.31 %	0.11 %	99.36 %
	26	218	CNA INS GRP	1,260	1,224	N/A	N/A	0.10 %	99.46 %
	27	158	FAIRFAX FIN GRP	1,234	1,234	N/A	N/A	0.10 %	99.56 %
	28	361	MUNICH RE GRP	1,071	940	N/A	N/A	0.09 %	99.65 %
	29	594	AMERICAN CONTRACTORS INS GRP	1,002	1,002	N/A	N/A	0.08 %	99.73 %
	30	3219	SOMPO GRP	996	841	35.87 %	40.45 %	0.08 %	99.81 %
	31	155	PROGRESSIVE GRP	754	754	862.41 %	944.37 %	0.06 %	99.87 %
	32	244	CINCINNATI FIN GRP	521	819	N/A	N/A	0.04 %	99.92 %
	33	27905	NLC MUT INS CO	462	436	N/A	N/A	0.04 %	99.95 %
	34	4886	BENCHMARK HOLDING GRP	196	1,499	10.26 %	9.74 %	0.02 %	99.97 %
	35	306	TRUSTAGE GRP	194	190	0.00 %	0.00 %	0.02 %	99.99 %
	36	31232	WORK FIRST CAS CO	188	188	50.00 %	50.00 %	0.02 %	100.00 %
			INDUSTRY TOTAL	1,224,556	1,210,168	48.61 %	52.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	3098	TOKIO MARINE HOLDINGS INC GRP	628,349	596,087	43.27 %	42.57 %	51.63 %	51.63 %
	2	626	CHUBB LTD GRP	133,280	132,812	69.93 %	69.78 %	10.95 %	62.58 %
	3	111	LIBERTY MUT GRP	110,377	105,551	51.06 %	64.65 %	9.07 %	71.65 %
	4	1279	ARCH INS GRP	77,264	85,506	51.70 %	55.78 %	6.35 %	78.00 %
	5	212	ZURICH INS GRP	46,700	45,020	49.62 %	60.41 %	3.84 %	81.83 %
	6	1208	GRAY INS GRP	33,864	34,241	34.71 %	40.24 %	2.78 %	84.62 %
	7	968	AXA INS GRP	30,631	30,556	99.45 %	102.85 %	2.52 %	87.13 %
	8	12	AMERICAN INTL GRP	28,989	32,299	64.41 %	67.93 %	2.38 %	89.51 %
	9	3548	TRAVELERS GRP	19,681	19,435	89.87 %	92.31 %	1.62 %	91.13 %
	10	150	OLD REPUBLIC GRP	16,061	16,956	107.51 %	117.74 %	1.32 %	92.45 %
	11	98	WR BERKLEY CORP GRP	14,745	14,463	105.47 %	105.45 %	1.21 %	93.66 %
	12	91	HARTFORD FIRE & CAS GRP	10,346	10,184	65.37 %	83.84 %	0.85 %	94.51 %
	13	4670	STARR GRP	10,184	9,897	43.18 %	47.02 %	0.84 %	95.35 %
	14	1120	EVEREST REINS HOLDINGS GRP	9,776	9,948	N/A	N/A	0.80 %	96.15 %
	15	4987	INCLINE INS GRP LLC GRP	8,661	6,134	32.05 %	32.05 %	0.71 %	96.86 %
	16	572	BCBS OF MI GRP	6,242	19,888	85.14 %	100.74 %	0.51 %	97.38 %
	17	169	SENTRY INS GRP	3,092	3,144	62.55 %	66.54 %	0.25 %	97.63 %
	18	785	MARKEL GRP	2,794	2,809	116.39 %	123.00 %	0.23 %	97.86 %
	19	84	AMERICAN FINANCIAL GRP	2,749	2,632	N/A	N/A	0.23 %	98.09 %
	20	11118	FEDERATED RURAL ELECTRIC INS EXCH	2,546	2,546	102.53 %	102.53 %	0.21 %	98.30 %
	21	181	SWISS RE GRP	2,525	2,529	N/A	N/A	0.21 %	98.50 %
	22	4715	MS & AD INS GRP	2,431	2,398	1.92 %	1.92 %	0.20 %	98.70 %
	23	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,396	2,437	102.53 %	99.92 %	0.20 %	98.90 %
	24	62	EMC INS CO GRP	2,118	2,220	8.17 %	10.44 %	0.17 %	99.07 %
	25	5090	LOUISIANA WORKERS COMPENSATION GRP	2,113	2,522	2.62 %	2.97 %	0.17 %	99.25 %
	26	2538	AMTRUST FINANCIAL SERV GRP	1,292	1,296	176.62 %	177.31 %	0.11 %	99.35 %
	27	218	CNA INS GRP	1,260	1,224	N/A	N/A	0.10 %	99.46 %
	28	158	FAIRFAX FIN GRP	1,234	1,234	N/A	N/A	0.10 %	99.56 %
	29	361	MUNICH RE GRP	1,071	940	N/A	N/A	0.09 %	99.65 %
	30	594	AMERICAN CONTRACTORS INS GRP	1,002	1,002	N/A	N/A	0.08 %	99.73 %
	31	3219	SOMPO GRP	996	841	35.87 %	40.45 %	0.08 %	99.81 %
	32	155	PROGRESSIVE GRP	754	754	862.41 %	944.37 %	0.06 %	99.87 %
	33	244	CINCINNATI FIN GRP	521	819	N/A	N/A	0.04 %	99.92 %
	34	27905	NLC MUT INS CO	462	436	N/A	N/A	0.04 %	99.95 %
	35	4886	BENCHMARK HOLDING GRP	196	1,499	10.26 %	9.74 %	0.02 %	99.97 %
	36	306	TRUSTAGE GRP	194	190	0.00 %	0.00 %	0.02 %	99.99 %
	37	31232	WORK FIRST CAS CO	188	188	50.00 %	50.00 %	0.02 %	100.00 %
			INDUSTRY TOTAL	1,217,076	1,202,631	39.87 %	44.22 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	3098	TOKIO MARINE HOLDINGS INC GRP	9,378	9,388	N/A	N/A	57.93 %	57.93 %
	2	626	CHUBB LTD GRP	3,536	3,537	138.08 %	138.43 %	21.85 %	79.78 %
	3	111	LIBERTY MUT GRP	1,069	1,127	225.99 %	239.11 %	6.61 %	86.38 %
	4	1279	ARCH INS GRP	852	944	N/A	N/A	5.27 %	91.65 %
	5	1120	EVEREST REINS HOLDINGS GRP	460	463	2.15 %	2.15 %	2.84 %	94.49 %
	6	968	AXA INS GRP	320	301	85.40 %	87.45 %	1.97 %	96.46 %
	7	91	HARTFORD FIRE & CAS GRP	170	181	285.18 %	427.94 %	1.05 %	97.51 %
	8	212	ZURICH INS GRP	101	57	14.03 %	34.69 %	0.63 %	98.14 %
	9	3548	TRAVELERS GRP	95	90	307.75 %	284.62 %	0.59 %	98.73 %
	10	155	PROGRESSIVE GRP	85	85	N/A	N/A	0.52 %	99.25 %
			STATE TOTAL	16,187	16,772	N/A	N/A	100.00 %	100.00 %
Alaska	1	3098	TOKIO MARINE HOLDINGS INC GRP	3,231	2,821	N/A	N/A	64.97 %	64.97 %
	2	1120	EVEREST REINS HOLDINGS GRP	1,085	1,091	19.72 %	19.72 %	21.81 %	86.77 %
	3	111	LIBERTY MUT GRP	372	372	33.30 %	43.99 %	7.49 %	94.26 %
	4	626	CHUBB LTD GRP	285	277	N/A	N/A	5.74 %	100.00 %
	5	150	OLD REPUBLIC GRP	0	0	11.11 %	11.11 %	0.00 %	100.00 %
			STATE TOTAL	4,973	4,562	N/A	N/A	100.00 %	100.00 %
Arizona	1	3098	TOKIO MARINE HOLDINGS INC GRP	12,253	11,070	N/A	N/A	72.19 %	72.19 %
	2	626	CHUBB LTD GRP	1,723	1,683	20.12 %	17.65 %	10.15 %	82.34 %
	3	111	LIBERTY MUT GRP	1,440	1,276	171.37 %	182.10 %	8.48 %	90.82 %
	4	968	AXA INS GRP	408	389	96.61 %	97.26 %	2.40 %	93.22 %
	5	1279	ARCH INS GRP	379	444	3.85 %	1.87 %	2.23 %	95.46 %
	6	1120	EVEREST REINS HOLDINGS GRP	350	350	N/A	N/A	2.06 %	97.52 %
	7	12	AMERICAN INTL GRP	123	801	25.03 %	26.53 %	0.73 %	98.25 %
	8	212	ZURICH INS GRP	121	120	N/A	N/A	0.71 %	98.96 %
	9	4987	INCLINE INS GRP LLC GRP	101	25	0.00 %	0.00 %	0.60 %	99.55 %
	10	150	OLD REPUBLIC GRP	63	63	N/A	N/A	0.37 %	99.93 %
			STATE TOTAL	16,974	16,233	3.35 %	4.20 %	100.00 %	100.00 %
Arkansas	1	3098	TOKIO MARINE HOLDINGS INC GRP	3,406	3,101	40.36 %	39.71 %	44.46 %	44.46 %
	2	626	CHUBB LTD GRP	1,756	1,753	N/A	N/A	22.93 %	67.40 %
	3	968	AXA INS GRP	796	1,135	87.60 %	86.78 %	10.39 %	77.79 %
	4	111	LIBERTY MUT GRP	521	498	27.44 %	37.35 %	6.80 %	84.59 %
	5	150	OLD REPUBLIC GRP	463	454	N/A	N/A	6.04 %	90.64 %
	6	4987	INCLINE INS GRP LLC GRP	214	142	0.00 %	0.00 %	2.80 %	93.44 %
	7	1279	ARCH INS GRP	193	193	165.36 %	167.81 %	2.52 %	95.96 %
	8	12	AMERICAN INTL GRP	185	601	746.79 %	791.60 %	2.42 %	98.38 %
	9	572	BCBS OF MI GRP	124	130	111.42 %	126.32 %	1.62 %	100.00 %
			STATE TOTAL	7,660	8,022	66.87 %	72.26 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	3098	TOKIO MARINE HOLDINGS INC GRP	139,531	124,500	61.65 %	61.96 %	56.97 %	56.97 %
	2	626	CHUBB LTD GRP	31,261	30,538	85.36 %	85.98 %	12.76 %	69.73 %
	3	111	LIBERTY MUT GRP	30,204	29,093	48.79 %	59.11 %	12.33 %	82.06 %
	4	1279	ARCH INS GRP	12,224	15,426	86.99 %	94.39 %	4.99 %	87.05 %
	5	968	AXA INS GRP	10,697	8,828	31.93 %	26.31 %	4.37 %	91.42 %
	6	212	ZURICH INS GRP	6,408	6,224	98.17 %	101.78 %	2.62 %	94.03 %
	7	785	MARKEL GRP	2,569	2,516	N/A	N/A	1.05 %	95.08 %
	8	12	AMERICAN INTL GRP	2,505	4,369	N/A	N/A	1.02 %	96.11 %
	9	91	HARTFORD FIRE & CAS GRP	1,883	1,805	N/A	N/A	0.77 %	96.88 %
	10	3548	TRAVELERS GRP	1,779	1,922	211.29 %	241.38 %	0.73 %	97.60 %
			STATE TOTAL	244,936	233,362	39.88 %	46.77 %	100.00 %	100.00 %
Colorado	1	3098	TOKIO MARINE HOLDINGS INC GRP	9,123	8,849	N/A	N/A	50.36 %	50.36 %
	2	1279	ARCH INS GRP	3,493	4,305	37.63 %	39.20 %	19.28 %	69.64 %
	3	111	LIBERTY MUT GRP	1,894	1,923	177.80 %	188.19 %	10.45 %	80.10 %
	4	968	AXA INS GRP	1,464	1,280	364.39 %	354.96 %	8.08 %	88.18 %
	5	626	CHUBB LTD GRP	1,006	738	106.98 %	105.49 %	5.55 %	93.73 %
	6	212	ZURICH INS GRP	568	573	1.24 %	9.21 %	3.13 %	96.87 %
	7	12	AMERICAN INTL GRP	297	264	103.14 %	109.33 %	1.64 %	98.50 %
	8	150	OLD REPUBLIC GRP	99	114	277.64 %	322.43 %	0.54 %	99.05 %
	9	1120	EVEREST REINS HOLDINGS GRP	98	98	7.52 %	7.52 %	0.54 %	99.59 %
	10	3548	TRAVELERS GRP	92	100	57.75 %	44.87 %	0.51 %	100.00 %
			STATE TOTAL	18,116	18,636	51.51 %	52.78 %	100.00 %	100.00 %
Connecticut	1	3098	TOKIO MARINE HOLDINGS INC GRP	17,601	17,722	53.81 %	53.18 %	78.75 %	78.75 %
	2	212	ZURICH INS GRP	1,524	1,471	51.29 %	64.47 %	6.82 %	85.57 %
	3	111	LIBERTY MUT GRP	1,459	1,424	11.89 %	24.12 %	6.53 %	92.10 %
	4	1279	ARCH INS GRP	965	995	N/A	N/A	4.32 %	96.41 %
	5	626	CHUBB LTD GRP	337	257	N/A	N/A	1.51 %	97.92 %
	6	4987	INCLINE INS GRP LLC GRP	187	47	0.00 %	0.00 %	0.84 %	98.76 %
	7	91	HARTFORD FIRE & CAS GRP	112	110	84.96 %	91.45 %	0.50 %	99.26 %
	8	3548	TRAVELERS GRP	63	63	6,245.82 %	6,061.60 %	0.28 %	99.55 %
	9	12	AMERICAN INTL GRP	43	49	N/A	N/A	0.19 %	99.74 %
	10	150	OLD REPUBLIC GRP	35	33	5.51 %	3.50 %	0.16 %	99.89 %
			STATE TOTAL	22,351	22,198	63.01 %	63.54 %	100.00 %	100.00 %
Delaware	1	3098	TOKIO MARINE HOLDINGS INC GRP	2,237	1,566	14.35 %	13.91 %	83.57 %	83.57 %
	2	111	LIBERTY MUT GRP	338	333	33.85 %	44.96 %	12.65 %	96.21 %
	3	626	CHUBB LTD GRP	93	95	4,695.06 %	4,717.91 %	3.47 %	99.68 %
	4	212	ZURICH INS GRP	6	6	N/A	N/A	0.21 %	99.89 %
	5	150	OLD REPUBLIC GRP	2	2	141.69 %	144.16 %	0.08 %	99.97 %
	6	1279	ARCH INS GRP	1	1	732.92 %	775.00 %	0.03 %	100.00 %
			STATE TOTAL	2,676	2,003	220.25 %	224.89 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	1279	ARCH INS GRP	1,554	1,434	44.04 %	43.49 %	53.94 %	53.94 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	1,108	1,142	N/A	N/A	38.43 %	92.37 %
	3	626	CHUBB LTD GRP	95	93	31.37 %	32.54 %	3.30 %	95.67 %
	4	91	HARTFORD FIRE & CAS GRP	92	75	67.30 %	81.08 %	3.19 %	98.87 %
	5	212	ZURICH INS GRP	19	(3)	N/A	N/A	0.66 %	99.53 %
	6	968	AXA INS GRP	11	1,290	22.63 %	32.76 %	0.39 %	99.91 %
	7	111	LIBERTY MUT GRP	2	2	N/A	N/A	0.09 %	100.00 %
			STATE TOTAL	2,882	4,124	32.34 %	36.45 %	100.00 %	100.00 %
Florida	1	3098	TOKIO MARINE HOLDINGS INC GRP	37,300	35,655	37.37 %	37.04 %	45.86 %	45.86 %
	2	1279	ARCH INS GRP	13,928	13,883	57.73 %	59.31 %	17.12 %	62.99 %
	3	626	CHUBB LTD GRP	13,812	13,860	131.11 %	131.31 %	16.98 %	79.97 %
	4	111	LIBERTY MUT GRP	5,851	5,246	130.32 %	140.25 %	7.19 %	87.16 %
	5	968	AXA INS GRP	2,609	2,609	183.19 %	189.21 %	3.21 %	90.37 %
	6	212	ZURICH INS GRP	2,337	2,055	48.31 %	63.77 %	2.87 %	93.24 %
	7	3548	TRAVELERS GRP	1,295	1,340	120.06 %	127.60 %	1.59 %	94.84 %
	8	12	AMERICAN INTL GRP	1,121	2,015	N/A	N/A	1.38 %	96.22 %
	9	150	OLD REPUBLIC GRP	710	716	N/A	N/A	0.87 %	97.09 %
	10	361	MUNICH RE GRP	675	570	16.62 %	16.20 %	0.83 %	97.92 %
			STATE TOTAL	81,332	80,963	53.25 %	56.80 %	100.00 %	100.00 %
Georgia	1	3098	TOKIO MARINE HOLDINGS INC GRP	23,908	23,300	27.08 %	26.62 %	51.88 %	51.88 %
	2	626	CHUBB LTD GRP	6,664	6,169	78.49 %	79.01 %	14.46 %	66.34 %
	3	111	LIBERTY MUT GRP	5,526	4,770	37.22 %	49.28 %	11.99 %	78.34 %
	4	1279	ARCH INS GRP	1,936	1,910	25.06 %	25.57 %	4.20 %	82.54 %
	5	572	BCBS OF MI GRP	1,509	2,250	36.02 %	51.57 %	3.27 %	85.81 %
	6	4670	STARR GRP	1,363	1,096	49.10 %	52.70 %	2.96 %	88.77 %
	7	3548	TRAVELERS GRP	1,301	1,202	84.15 %	90.06 %	2.82 %	91.59 %
	8	968	AXA INS GRP	1,209	1,205	47.86 %	53.78 %	2.62 %	94.21 %
	9	150	OLD REPUBLIC GRP	850	1,093	40.64 %	41.38 %	1.84 %	96.06 %
	10	5090	LOUISIANA WORKERS COMPENSATION GRP	567	568	59.27 %	67.36 %	1.23 %	97.29 %
			STATE TOTAL	46,081	45,666	20.21 %	24.78 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	6,063	6,594	30.94 %	30.83 %	52.64 %	52.64 %
	2	968	AXA INS GRP	3,631	3,542	183.59 %	191.01 %	31.53 %	84.17 %
	3	212	ZURICH INS GRP	1,090	430	31.07 %	46.73 %	9.47 %	93.64 %
	4	1279	ARCH INS GRP	438	227	492.67 %	496.55 %	3.80 %	97.44 %
	5	626	CHUBB LTD GRP	182	165	28.19 %	28.79 %	1.58 %	99.02 %
	6	12	AMERICAN INTL GRP	78	149	101.05 %	107.11 %	0.67 %	99.69 %
	7	150	OLD REPUBLIC GRP	35	33	27.76 %	27.45 %	0.31 %	100.00 %
			STATE TOTAL	11,517	11,140	89.32 %	93.25 %	100.00 %	100.00 %
Idaho	1	3098	TOKIO MARINE HOLDINGS INC GRP	913	905	24.75 %	24.62 %	42.42 %	42.42 %
	2	111	LIBERTY MUT GRP	484	462	N/A	N/A	22.49 %	64.91 %
	3	212	ZURICH INS GRP	394	411	322.38 %	334.77 %	18.31 %	83.22 %
	4	626	CHUBB LTD GRP	228	195	N/A	N/A	10.62 %	93.84 %
	5	1120	EVEREST REINS HOLDINGS GRP	133	126	26.55 %	26.55 %	6.16 %	100.00 %
			STATE TOTAL	2,151	2,099	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Illinois	1	3098	TOKIO MARINE HOLDINGS INC GRP	31,125	30,110	37.04 %	35.73 %	60.11 %	60.11 %
	2	626	CHUBB LTD GRP	5,908	5,667	177.43 %	176.74 %	11.41 %	71.52 %
	3	111	LIBERTY MUT GRP	4,635	4,541	29.44 %	41.14 %	8.95 %	80.47 %
	4	1279	ARCH INS GRP	2,600	3,159	28.36 %	34.59 %	5.02 %	85.49 %
	5	150	OLD REPUBLIC GRP	1,467	1,630	5.12 %	6.91 %	2.83 %	88.32 %
	6	968	AXA INS GRP	1,345	1,352	93.17 %	101.11 %	2.60 %	90.92 %
	7	5090	LOUISIANA WORKERS COMPENSATION GRP	1,048	1,292	N/A	N/A	2.02 %	92.94 %
	8	3548	TRAVELERS GRP	996	1,027	N/A	N/A	1.92 %	94.86 %
	9	212	ZURICH INS GRP	898	944	23.96 %	33.68 %	1.73 %	96.60 %
	10	12	AMERICAN INTL GRP	465	571	82.50 %	93.95 %	0.90 %	97.50 %
			STATE TOTAL	51,784	52,202	57.38 %	62.86 %	100.00 %	100.00 %
Indiana	1	3098	TOKIO MARINE HOLDINGS INC GRP	4,532	4,356	53.75 %	53.86 %	32.77 %	32.77 %
	2	626	CHUBB LTD GRP	2,377	2,261	398.32 %	398.13 %	17.19 %	49.95 %
	3	1208	GRAY INS GRP	1,703	1,210	74.73 %	76.29 %	12.31 %	62.26 %
	4	111	LIBERTY MUT GRP	1,683	1,974	44.50 %	55.59 %	12.17 %	74.43 %
	5	572	BCBS OF MI GRP	638	679	61.38 %	71.98 %	4.61 %	79.04 %
	6	212	ZURICH INS GRP	627	701	5.72 %	16.72 %	4.53 %	83.57 %
	7	150	OLD REPUBLIC GRP	615	577	20.06 %	21.82 %	4.45 %	88.02 %
	8	4987	INCLINE INS GRP LLC GRP	380	233	0.00 %	0.00 %	2.75 %	90.76 %
	9	169	SENTRY INS GRP	357	372	87.51 %	87.08 %	2.58 %	93.34 %
	10	3548	TRAVELERS GRP	210	207	192.38 %	163.68 %	1.52 %	94.86 %
			STATE TOTAL	13,832	13,410	101.91 %	105.60 %	100.00 %	100.00 %
Iowa	1	3098	TOKIO MARINE HOLDINGS INC GRP	3,920	4,040	29.66 %	28.24 %	52.23 %	52.23 %
	2	626	CHUBB LTD GRP	2,145	2,029	78.86 %	77.40 %	28.58 %	80.80 %
	3	62	EMC INS CO GRP	777	857	19.89 %	21.54 %	10.35 %	91.16 %
	4	111	LIBERTY MUT GRP	542	775	27.16 %	40.04 %	7.22 %	98.38 %
	5	212	ZURICH INS GRP	185	183	N/A	N/A	2.47 %	100.00 %
	6	1279	ARCH INS GRP	184	198	12.90 %	10.02 %	2.46 %	100.00 %
	7	12	AMERICAN INTL GRP	6	6	N/A	N/A	0.08 %	100.00 %
	8	785	MARKEL GRP	0	0	17,613.64 %	19,886.36 %	0.00 %	100.00 %
			STATE TOTAL	7,506	8,690	187.98 %	190.98 %	100.00 %	100.00 %
Kansas	1	3098	TOKIO MARINE HOLDINGS INC GRP	6,318	6,454	51.75 %	51.47 %	64.25 %	64.25 %
	2	212	ZURICH INS GRP	818	857	24.33 %	39.68 %	8.31 %	72.56 %
	3	111	LIBERTY MUT GRP	573	642	245.88 %	259.51 %	5.83 %	78.39 %
	4	12	AMERICAN INTL GRP	514	542	N/A	N/A	5.23 %	83.61 %
	5	626	CHUBB LTD GRP	494	462	155.53 %	154.25 %	5.03 %	88.64 %
	6	1279	ARCH INS GRP	435	380	69.26 %	71.07 %	4.42 %	93.06 %
	7	1120	EVEREST REINS HOLDINGS GRP	314	315	N/A	N/A	3.19 %	96.26 %
	8	1208	GRAY INS GRP	179	180	11.60 %	12.72 %	1.82 %	98.07 %
	9	150	OLD REPUBLIC GRP	83	132	5.38 %	4.57 %	0.85 %	98.92 %
	10	4670	STARR GRP	80	68	34.46 %	38.29 %	0.81 %	99.73 %
			STATE TOTAL	9,835	10,128	38.26 %	40.12 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kentucky	1	3098	TOKIO MARINE HOLDINGS INC GRP	5,076	4,912	N/A	N/A	41.88 %	41.88 %
	2	111	LIBERTY MUT GRP	2,144	1,955	41.74 %	52.53 %	17.69 %	59.57 %
	3	626	CHUBB LTD GRP	1,085	1,145	N/A	N/A	8.96 %	68.52 %
	4	4715	MS & AD INS GRP	1,040	1,015	0.00 %	0.00 %	8.58 %	77.11 %
	5	1279	ARCH INS GRP	874	928	77.39 %	80.64 %	7.21 %	84.32 %
	6	968	AXA INS GRP	590	765	167.20 %	210.67 %	4.87 %	89.19 %
	7	27905	NLC MUT INS CO	462	436	N/A	N/A	3.81 %	93.00 %
	8	150	OLD REPUBLIC GRP	370	368	13.87 %	14.51 %	3.05 %	96.06 %
	9	361	MUNICH RE GRP	234	226	N/A	N/A	1.93 %	97.99 %
	10	91	HARTFORD FIRE & CAS GRP	96	93	138.35 %	245.70 %	0.79 %	98.78 %
			STATE TOTAL	12,120	12,072	N/A	N/A	100.00 %	100.00 %
Louisiana	1	1208	GRAY INS GRP	28,420	28,901	31.33 %	37.88 %	57.06 %	57.06 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	9,091	8,892	N/A	N/A	18.25 %	75.31 %
	3	111	LIBERTY MUT GRP	5,043	4,738	92.16 %	105.25 %	10.12 %	85.43 %
	4	626	CHUBB LTD GRP	2,628	2,726	N/A	N/A	5.28 %	90.71 %
	5	1279	ARCH INS GRP	2,155	2,289	98.74 %	119.87 %	4.33 %	95.03 %
	6	3548	TRAVELERS GRP	1,042	1,020	76.46 %	68.96 %	2.09 %	97.12 %
	7	12	AMERICAN INTL GRP	703	785	N/A	N/A	1.41 %	98.54 %
	8	150	OLD REPUBLIC GRP	247	227	N/A	N/A	0.50 %	99.03 %
	9	572	BCBS OF MI GRP	186	1,044	44.21 %	63.34 %	0.37 %	99.41 %
	10	212	ZURICH INS GRP	148	149	1,821.97 %	1,812.00 %	0.30 %	99.70 %
			STATE TOTAL	49,811	50,928	30.55 %	36.22 %	100.00 %	100.00 %
Maine	1	3098	TOKIO MARINE HOLDINGS INC GRP	2,521	2,482	N/A	N/A	64.89 %	64.89 %
	2	12	AMERICAN INTL GRP	492	531	N/A	N/A	12.66 %	77.55 %
	3	111	LIBERTY MUT GRP	273	268	43.17 %	54.68 %	7.02 %	84.56 %
	4	3548	TRAVELERS GRP	239	239	N/A	N/A	6.15 %	90.72 %
	5	626	CHUBB LTD GRP	159	168	N/A	N/A	4.10 %	94.81 %
	6	1279	ARCH INS GRP	128	117	N/A	N/A	3.30 %	98.12 %
	7	572	BCBS OF MI GRP	65	65	0.00 %	0.00 %	1.67 %	99.79 %
	8	150	OLD REPUBLIC GRP	4	4	N/A	3.56 %	0.10 %	99.89 %
	9	212	ZURICH INS GRP	2	2	N/A	10.11 %	0.06 %	99.94 %
	10	968	AXA INS GRP	2	2	76.90 %	74.07 %	0.06 %	100.00 %
			STATE TOTAL	3,885	3,879	N/A	N/A	100.00 %	100.00 %
Maryland	1	3098	TOKIO MARINE HOLDINGS INC GRP	11,060	10,068	N/A	N/A	71.41 %	71.41 %
	2	626	CHUBB LTD GRP	1,547	1,444	61.86 %	62.94 %	9.99 %	81.40 %
	3	212	ZURICH INS GRP	1,025	1,044	N/A	12.30 %	6.62 %	88.02 %
	4	1279	ARCH INS GRP	886	1,117	N/A	N/A	5.72 %	93.74 %
	5	111	LIBERTY MUT GRP	573	536	63.39 %	73.84 %	3.70 %	97.44 %
	6	91	HARTFORD FIRE & CAS GRP	205	226	N/A	N/A	1.32 %	98.76 %
	7	150	OLD REPUBLIC GRP	175	176	28.94 %	28.80 %	1.13 %	99.89 %
	8	968	AXA INS GRP	17	15	N/A	N/A	0.11 %	100.00 %
			STATE TOTAL	15,487	15,138	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Massachusetts	1	3098	TOKIO MARINE HOLDINGS INC GRP	14,903	15,213	71.82 %	70.34 %	61.61 %	61.61 %
	2	111	LIBERTY MUT GRP	2,730	2,324	N/A	N/A	11.29 %	72.90 %
	3	212	ZURICH INS GRP	2,089	2,076	34.78 %	50.90 %	8.63 %	81.54 %
	4	1279	ARCH INS GRP	1,321	1,635	63.30 %	82.45 %	5.46 %	87.00 %
	5	4670	STARR GRP	1,136	1,072	58.32 %	60.96 %	4.70 %	91.70 %
	6	626	CHUBB LTD GRP	995	1,824	100.89 %	99.66 %	4.11 %	95.81 %
	7	91	HARTFORD FIRE & CAS GRP	902	901	518.12 %	523.45 %	3.73 %	99.54 %
	8	3548	TRAVELERS GRP	110	109	N/A	N/A	0.46 %	100.00 %
	9	218	CNA INS GRP	30	30	N/A	N/A	0.13 %	100.00 %
	10	150	OLD REPUBLIC GRP	26	26	N/A	N/A	0.11 %	100.00 %
			STATE TOTAL	24,187	25,155	35.27 %	45.01 %	100.00 %	100.00 %
Michigan	1	3098	TOKIO MARINE HOLDINGS INC GRP	17,142	15,955	124.19 %	124.23 %	57.37 %	57.37 %
	2	212	ZURICH INS GRP	2,505	2,413	225.98 %	238.41 %	8.38 %	65.75 %
	3	626	CHUBB LTD GRP	1,878	2,451	185.30 %	184.85 %	6.29 %	72.04 %
	4	4987	INCLINE INS GRP LLC GRP	1,805	1,629	0.00 %	0.00 %	6.04 %	78.08 %
	5	111	LIBERTY MUT GRP	1,789	1,011	50.24 %	63.61 %	5.99 %	84.07 %
	6	3548	TRAVELERS GRP	1,668	1,681	10.63 %	N/A	5.58 %	89.65 %
	7	150	OLD REPUBLIC GRP	664	644	10.44 %	10.73 %	2.22 %	91.87 %
	8	169	SENTRY INS GRP	445	446	N/A	N/A	1.49 %	93.36 %
	9	12	AMERICAN INTL GRP	406	486	62.51 %	65.79 %	1.36 %	94.72 %
	10	968	AXA INS GRP	399	690	58.97 %	69.89 %	1.34 %	96.06 %
			STATE TOTAL	29,881	29,073	93.12 %	95.59 %	100.00 %	100.00 %
Minnesota	1	150	OLD REPUBLIC GRP	713	756	N/A	N/A	45.26 %	45.26 %
	2	3548	TRAVELERS GRP	407	187	23.16 %	36.68 %	25.84 %	71.10 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	362	361	2.42 %	3.29 %	22.94 %	94.05 %
	4	1208	GRAY INS GRP	37	336	14.21 %	15.16 %	2.35 %	96.40 %
	5	626	CHUBB LTD GRP	33	34	N/A	N/A	2.12 %	98.51 %
	6	968	AXA INS GRP	11	18	67.66 %	72.76 %	0.71 %	99.22 %
	7	12	AMERICAN INTL GRP	9	9	438.86 %	465.20 %	0.57 %	99.79 %
	8	111	LIBERTY MUT GRP	6	(23)	N/A	N/A	0.37 %	100.00 %
			STATE TOTAL	1,576	1,678	N/A	N/A	100.00 %	100.00 %
Mississippi	1	3098	TOKIO MARINE HOLDINGS INC GRP	4,494	4,825	213.49 %	210.76 %	40.29 %	40.29 %
	2	12	AMERICAN INTL GRP	2,759	1,132	315.71 %	334.64 %	24.74 %	65.03 %
	3	11118	FEDERATED RURAL ELECTRIC INS EXCH	1,679	1,679	146.21 %	146.21 %	15.05 %	80.08 %
	4	111	LIBERTY MUT GRP	1,061	1,174	131.69 %	143.30 %	9.52 %	89.60 %
	5	626	CHUBB LTD GRP	549	585	N/A	N/A	4.92 %	94.52 %
	6	1279	ARCH INS GRP	400	409	6.57 %	6.93 %	3.59 %	98.11 %
	7	150	OLD REPUBLIC GRP	81	75	N/A	N/A	0.73 %	98.84 %
	8	4987	INCLINE INS GRP LLC GRP	68	68	0.00 %	0.00 %	0.61 %	99.44 %
	9	212	ZURICH INS GRP	62	63	N/A	N/A	0.56 %	100.00 %
			STATE TOTAL	11,154	10,011	160.25 %	162.04 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Missouri	1	3098	TOKIO MARINE HOLDINGS INC GRP	16,101	15,776	131.91 %	131.11 %	38.37 %	38.37 %
	2	98	WR BERKLEY CORP GRP	14,745	14,463	105.47 %	105.45 %	35.13 %	73.50 %
	3	111	LIBERTY MUT GRP	4,212	3,788	83.33 %	99.94 %	10.04 %	83.54 %
	4	1120	EVEREST REINS HOLDINGS GRP	2,091	2,161	N/A	N/A	4.98 %	88.52 %
	5	84	AMERICAN FINANCIAL GRP	1,115	1,114	47.93 %	49.09 %	2.66 %	91.17 %
	6	626	CHUBB LTD GRP	1,077	1,114	262.84 %	261.67 %	2.57 %	93.74 %
	7	3548	TRAVELERS GRP	1,024	974	193.34 %	209.32 %	2.44 %	96.18 %
	8	1279	ARCH INS GRP	468	452	12.35 %	14.83 %	1.12 %	97.30 %
	9	4670	STARR GRP	324	319	53.57 %	55.99 %	0.77 %	98.07 %
	10	91	HARTFORD FIRE & CAS GRP	270	261	21.45 %	25.28 %	0.64 %	98.71 %
			STATE TOTAL	41,968	41,068	90.53 %	91.82 %	100.00 %	100.00 %
Montana	1	3098	TOKIO MARINE HOLDINGS INC GRP	2,018	1,815	N/A	N/A	47.66 %	47.66 %
	2	626	CHUBB LTD GRP	1,348	1,723	N/A	N/A	31.85 %	79.50 %
	3	150	OLD REPUBLIC GRP	399	387	5.81 %	4.73 %	9.44 %	88.94 %
	4	11118	FEDERATED RURAL ELECTRIC INS EXCH	268	268	0.00 %	0.00 %	6.32 %	95.26 %
	5	111	LIBERTY MUT GRP	125	125	6.40 %	14.22 %	2.96 %	98.22 %
	6	155	PROGRESSIVE GRP	47	47	3,102.42 %	3,386.50 %	1.11 %	99.33 %
	7	572	BCBS OF MI GRP	30	192	46.25 %	66.22 %	0.71 %	100.00 %
	8	968	AXA INS GRP	11	7	153.53 %	181.41 %	0.26 %	100.00 %
			STATE TOTAL	4,234	4,552	N/A	N/A	100.00 %	100.00 %
Nebraska	1	626	CHUBB LTD GRP	1,599	1,614	N/A	N/A	44.04 %	44.04 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	917	1,622	41.56 %	40.80 %	25.26 %	69.30 %
	3	111	LIBERTY MUT GRP	676	659	57.47 %	70.80 %	18.63 %	87.93 %
	4	150	OLD REPUBLIC GRP	165	157	12.36 %	26.44 %	4.55 %	92.48 %
	5	572	BCBS OF MI GRP	142	145	13.84 %	19.82 %	3.91 %	96.39 %
	6	1120	EVEREST REINS HOLDINGS GRP	72	68	N/A	N/A	1.98 %	98.37 %
	7	212	ZURICH INS GRP	53	50	247.80 %	215.28 %	1.47 %	99.84 %
	8	12	AMERICAN INTL GRP	6	6	235.64 %	249.79 %	0.16 %	100.00 %
			STATE TOTAL	3,630	4,404	11.25 %	13.17 %	100.00 %	100.00 %
Nevada	1	3098	TOKIO MARINE HOLDINGS INC GRP	14,791	14,231	42.55 %	42.10 %	67.60 %	67.60 %
	2	212	ZURICH INS GRP	2,231	2,335	30.82 %	43.92 %	10.20 %	77.80 %
	3	626	CHUBB LTD GRP	2,015	1,946	50.57 %	49.41 %	9.21 %	87.01 %
	4	111	LIBERTY MUT GRP	1,494	1,519	82.44 %	92.54 %	6.83 %	93.83 %
	5	4987	INCLINE INS GRP LLC GRP	603	194	0.00 %	0.00 %	2.76 %	96.59 %
	6	1208	GRAY INS GRP	264	160	38.10 %	40.49 %	1.20 %	97.80 %
	7	3548	TRAVELERS GRP	201	279	27.86 %	29.93 %	0.92 %	98.71 %
	8	150	OLD REPUBLIC GRP	110	101	15.09 %	17.02 %	0.50 %	99.22 %
	9	91	HARTFORD FIRE & CAS GRP	79	67	706.35 %	969.91 %	0.36 %	99.58 %
	10	3219	SOMPO GRP	71	86	61.00 %	67.78 %	0.32 %	99.90 %
			STATE TOTAL	21,881	21,219	86.93 %	90.73 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New Hampshire	1	3098	TOKIO MARINE HOLDINGS INC GRP	3,836	3,991	N/A	N/A	56.83 %	56.83 %
	2	158	FAIRFAX FIN GRP	1,234	1,234	0.00 %	0.00 %	18.28 %	75.12 %
	3	111	LIBERTY MUT GRP	715	702	44.32 %	57.34 %	10.59 %	85.71 %
	4	1208	GRAY INS GRP	612	583	30.59 %	32.60 %	9.06 %	94.77 %
	5	3548	TRAVELERS GRP	131	131	N/A	N/A	1.94 %	96.71 %
	6	626	CHUBB LTD GRP	102	91	20.52 %	22.06 %	1.52 %	98.22 %
	7	1279	ARCH INS GRP	101	101	55.81 %	58.35 %	1.49 %	99.72 %
	8	212	ZURICH INS GRP	10	10	490.63 %	559.51 %	0.15 %	99.86 %
	9	12	AMERICAN INTL GRP	6	6	175.83 %	186.37 %	0.08 %	99.95 %
	10	150	OLD REPUBLIC GRP	4	4	N/A	N/A	0.05 %	100.00 %
			STATE TOTAL	6,750	6,852	N/A	N/A	100.00 %	100.00 %
New Jersey	1	3098	TOKIO MARINE HOLDINGS INC GRP	36,392	33,942	130.10 %	129.94 %	78.77 %	78.77 %
	2	1279	ARCH INS GRP	5,208	5,472	36.61 %	36.62 %	11.27 %	90.04 %
	3	111	LIBERTY MUT GRP	2,046	2,204	53.21 %	62.72 %	4.43 %	94.47 %
	4	626	CHUBB LTD GRP	1,621	1,269	174.14 %	174.06 %	3.51 %	97.98 %
	5	12	AMERICAN INTL GRP	366	419	N/A	N/A	0.79 %	98.77 %
	6	3548	TRAVELERS GRP	178	177	500.96 %	809.31 %	0.39 %	99.16 %
	7	1120	EVEREST REINS HOLDINGS GRP	164	166	21.85 %	21.85 %	0.35 %	99.51 %
	8	212	ZURICH INS GRP	137	139	1,933.65 %	1,915.05 %	0.30 %	99.81 %
	9	572	BCBS OF MI GRP	88	1,332	298.70 %	316.76 %	0.19 %	100.00 %
	10	150	OLD REPUBLIC GRP	0	0	221,573.39 %	221,584.86 %	0.00 %	100.00 %
			STATE TOTAL	46,201	45,121	117.40 %	119.25 %	100.00 %	100.00 %
New Mexico	1	3098	TOKIO MARINE HOLDINGS INC GRP	6,209	5,843	N/A	N/A	79.96 %	79.96 %
	2	111	LIBERTY MUT GRP	942	868	51.32 %	62.09 %	12.13 %	92.10 %
	3	1279	ARCH INS GRP	366	364	N/A	N/A	4.72 %	96.82 %
	4	626	CHUBB LTD GRP	112	104	1,716.17 %	1,720.55 %	1.44 %	98.25 %
	5	968	AXA INS GRP	57	54	167.11 %	179.36 %	0.73 %	98.98 %
	6	1208	GRAY INS GRP	40	38	31.34 %	33.21 %	0.51 %	99.49 %
	7	150	OLD REPUBLIC GRP	34	31	10.29 %	10.15 %	0.44 %	99.93 %
	8	12	AMERICAN INTL GRP	4	114	61.93 %	65.65 %	0.05 %	99.98 %
	9	212	ZURICH INS GRP	2	2	N/A	N/A	0.02 %	100.00 %
			STATE TOTAL	7,764	7,417	N/A	N/A	100.00 %	100.00 %
New York	1	3098	TOKIO MARINE HOLDINGS INC GRP	36,573	36,609	14.08 %	13.41 %	67.50 %	67.50 %
	2	212	ZURICH INS GRP	5,486	5,261	N/A	N/A	10.13 %	77.63 %
	3	626	CHUBB LTD GRP	3,048	2,910	1.04 %	3.38 %	5.63 %	83.25 %
	4	181	SWISS RE GRP	2,525	2,529	N/A	18.72 %	4.66 %	87.92 %
	5	1279	ARCH INS GRP	2,508	4,978	24.12 %	24.88 %	4.63 %	92.54 %
	6	111	LIBERTY MUT GRP	1,465	1,371	9.93 %	25.80 %	2.70 %	95.25 %
	7	1120	EVEREST REINS HOLDINGS GRP	1,183	1,199	21.95 %	21.95 %	2.18 %	97.43 %
	8	3548	TRAVELERS GRP	805	805	24.42 %	8.28 %	1.49 %	98.92 %
	9	4715	MS & AD INS GRP	473	473	0.06 %	0.06 %	0.87 %	99.79 %
	10	1208	GRAY INS GRP	137	130	8.81 %	9.75 %	0.25 %	100.00 %
			STATE TOTAL	54,180	56,892	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
North Carolina	1	3098	TOKIO MARINE HOLDINGS INC GRP	17,184	17,118	N/A	N/A	65.21 %	65.21 %
	2	111	LIBERTY MUT GRP	3,061	3,382	27.55 %	38.48 %	11.62 %	76.83 %
	3	626	CHUBB LTD GRP	2,832	2,611	N/A	N/A	10.75 %	87.58 %
	4	1279	ARCH INS GRP	608	1,333	31.25 %	35.67 %	2.31 %	89.89 %
	5	212	ZURICH INS GRP	586	628	N/A	N/A	2.22 %	92.11 %
	6	12	AMERICAN INTL GRP	554	552	20.20 %	18.85 %	2.10 %	94.21 %
	7	150	OLD REPUBLIC GRP	382	349	N/A	N/A	1.45 %	95.66 %
	8	1208	GRAY INS GRP	317	319	112.88 %	113.33 %	1.20 %	96.87 %
	9	91	HARTFORD FIRE & CAS GRP	304	283	34.20 %	40.36 %	1.15 %	98.02 %
	10	968	AXA INS GRP	215	206	119.52 %	123.76 %	0.82 %	98.84 %
			STATE TOTAL	26,350	27,084	N/A	N/A	100.00 %	100.00 %
North Dakota	1	150	OLD REPUBLIC GRP	35	22	20.51 %	20.58 %	77.54 %	77.54 %
	2	3219	SOMPO GRP	7	4	139.76 %	155.28 %	14.60 %	92.14 %
	3	111	LIBERTY MUT GRP	2	9	41.52 %	49.11 %	4.01 %	96.15 %
	4	212	ZURICH INS GRP	1	1	15.70 %	30.49 %	2.42 %	98.57 %
	5	626	CHUBB LTD GRP	1	1	55.36 %	53.39 %	1.24 %	99.81 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	0	0	58.82 %	60.00 %	0.19 %	100.00 %
			STATE TOTAL	45	36	N/A	N/A	100.00 %	100.00 %
Ohio	1	626	CHUBB LTD GRP	16,901	16,177	19.81 %	19.77 %	20.71 %	20.71 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	11,256	10,714	N/A	N/A	13.79 %	34.50 %
	3	111	LIBERTY MUT GRP	9,774	9,389	33.67 %	46.75 %	11.98 %	46.48 %
	4	12	AMERICAN INTL GRP	9,373	9,050	44.92 %	47.57 %	11.49 %	57.97 %
	5	212	ZURICH INS GRP	6,567	6,418	23.14 %	33.35 %	8.05 %	66.02 %
	6	3548	TRAVELERS GRP	4,897	4,973	78.10 %	82.53 %	6.00 %	72.02 %
	7	4987	INCLINE INS GRP LLC GRP	3,530	2,774	0.00 %	0.00 %	4.33 %	76.34 %
	8	1279	ARCH INS GRP	3,374	3,505	42.50 %	47.28 %	4.13 %	80.48 %
	9	150	OLD REPUBLIC GRP	2,778	2,722	N/A	N/A	3.40 %	83.88 %
	10	91	HARTFORD FIRE & CAS GRP	2,545	2,496	63.46 %	69.53 %	3.12 %	87.00 %
			STATE TOTAL	81,603	80,852	25.05 %	31.29 %	100.00 %	100.00 %
Oklahoma	1	3098	TOKIO MARINE HOLDINGS INC GRP	6,002	6,056	N/A	N/A	59.44 %	59.44 %
	2	111	LIBERTY MUT GRP	913	813	58.91 %	70.42 %	9.04 %	68.49 %
	3	1279	ARCH INS GRP	733	1,068	7.66 %	7.40 %	7.26 %	75.75 %
	4	3548	TRAVELERS GRP	642	412	84.61 %	91.09 %	6.36 %	82.11 %
	5	626	CHUBB LTD GRP	477	511	16.92 %	14.50 %	4.73 %	86.84 %
	6	150	OLD REPUBLIC GRP	423	527	N/A	N/A	4.19 %	91.03 %
	7	4987	INCLINE INS GRP LLC GRP	378	193	0.00 %	0.00 %	3.74 %	94.77 %
	8	91	HARTFORD FIRE & CAS GRP	232	238	103.16 %	128.99 %	2.30 %	97.06 %
	9	212	ZURICH INS GRP	170	172	N/A	N/A	1.68 %	98.75 %
	10	1208	GRAY INS GRP	73	63	224.39 %	225.90 %	0.72 %	99.47 %
			STATE TOTAL	10,096	11,962	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oregon	1	3098	TOKIO MARINE HOLDINGS INC GRP	4,301	4,498	180.42 %	180.63 %	46.10 %	46.10 %
	2	1120	EVEREST REINS HOLDINGS GRP	1,010	893	N/A	N/A	10.83 %	56.93 %
	3	1279	ARCH INS GRP	906	892	14.70 %	15.61 %	9.71 %	66.63 %
	4	626	CHUBB LTD GRP	862	839	N/A	N/A	9.24 %	75.87 %
	5	111	LIBERTY MUT GRP	728	539	43.48 %	56.26 %	7.80 %	83.68 %
	6	150	OLD REPUBLIC GRP	439	334	N/A	N/A	4.71 %	88.38 %
	7	12	AMERICAN INTL GRP	373	592	0.86 %	0.91 %	3.99 %	92.38 %
	8	968	AXA INS GRP	242	245	258.83 %	288.42 %	2.59 %	94.97 %
	9	4987	INCLINE INS GRP LLC GRP	225	57	0.00 %	0.00 %	2.41 %	97.38 %
	10	4715	MS & AD INS GRP	96	112	0.00 %	0.00 %	1.03 %	98.41 %
			STATE TOTAL	9,330	9,348	65.89 %	66.91 %	100.00 %	100.00 %
Pennsylvania	1	3098	TOKIO MARINE HOLDINGS INC GRP	17,217	17,971	19.97 %	18.63 %	47.87 %	47.87 %
	2	1279	ARCH INS GRP	7,067	6,823	72.81 %	77.24 %	19.65 %	67.51 %
	3	626	CHUBB LTD GRP	2,759	2,851	33.35 %	33.46 %	7.67 %	75.18 %
	4	111	LIBERTY MUT GRP	1,711	1,720	71.94 %	84.10 %	4.76 %	79.94 %
	5	968	AXA INS GRP	1,342	1,300	155.39 %	161.92 %	3.73 %	83.67 %
	6	2538	AMTRUST FINANCIAL SERV GRP	1,292	1,296	31.88 %	31.88 %	3.59 %	87.27 %
	7	91	HARTFORD FIRE & CAS GRP	859	785	44.36 %	62.26 %	2.39 %	89.65 %
	8	3548	TRAVELERS GRP	697	689	114.83 %	114.90 %	1.94 %	91.59 %
	9	218	CNA INS GRP	517	517	N/A	N/A	1.44 %	93.03 %
	10	150	OLD REPUBLIC GRP	433	421	128.49 %	307.92 %	1.20 %	94.23 %
			STATE TOTAL	35,969	36,356	53.62 %	59.43 %	100.00 %	100.00 %
Rhode Island	1	3098	TOKIO MARINE HOLDINGS INC GRP	1,329	1,350	N/A	N/A	55.07 %	55.07 %
	2	212	ZURICH INS GRP	604	538	17.03 %	31.70 %	25.01 %	80.09 %
	3	111	LIBERTY MUT GRP	445	451	33.78 %	44.80 %	18.46 %	98.55 %
	4	626	CHUBB LTD GRP	15	(10)	N/A	N/A	0.62 %	99.16 %
	5	12	AMERICAN INTL GRP	14	16	N/A	N/A	0.59 %	99.75 %
	6	3548	TRAVELERS GRP	6	56	82.14 %	23.45 %	0.25 %	100.00 %
			STATE TOTAL	2,413	2,400	N/A	N/A	100.00 %	100.00 %
South Carolina	1	3098	TOKIO MARINE HOLDINGS INC GRP	9,657	8,708	67.92 %	67.06 %	73.06 %	73.06 %
	2	626	CHUBB LTD GRP	1,190	1,085	14.52 %	16.55 %	9.00 %	82.06 %
	3	1279	ARCH INS GRP	911	1,034	42.20 %	42.83 %	6.89 %	88.95 %
	4	1208	GRAY INS GRP	394	534	35.40 %	36.33 %	2.98 %	91.93 %
	5	111	LIBERTY MUT GRP	296	292	320.02 %	330.45 %	2.24 %	94.17 %
	6	12	AMERICAN INTL GRP	242	240	91.62 %	97.12 %	1.83 %	96.00 %
	7	150	OLD REPUBLIC GRP	228	208	26.26 %	30.61 %	1.73 %	97.73 %
	8	5090	LOUISIANA WORKERS COMPENSATION GRP	114	114	N/A	N/A	0.86 %	98.59 %
	9	572	BCBS OF MI GRP	71	434	42.97 %	61.53 %	0.53 %	99.13 %
	10	3548	TRAVELERS GRP	61	61	161.48 %	162.65 %	0.46 %	99.59 %
			STATE TOTAL	13,218	12,797	57.21 %	57.94 %	100.00 %	100.00 %
South Dakota	1	3098	TOKIO MARINE HOLDINGS INC GRP	2,878	2,212	N/A	N/A	97.42 %	97.42 %
	2	150	OLD REPUBLIC GRP	49	45	3.21 %	2.45 %	1.67 %	99.09 %
	3	626	CHUBB LTD GRP	18	11	N/A	N/A	0.60 %	99.69 %
	4	12	AMERICAN INTL GRP	8	7	110.88 %	117.52 %	0.26 %	99.95 %
	5	3548	TRAVELERS GRP	1	1	N/A	N/A	0.04 %	99.99 %
	6	1279	ARCH INS GRP	0	0	19.48 %	20.13 %	0.01 %	100.00 %
			STATE TOTAL	2,954	2,277	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Tennessee	1	3098	TOKIO MARINE HOLDINGS INC GRP	8,650	7,696	43.72 %	30.96 %	38.61 %	38.61 %
	2	626	CHUBB LTD GRP	5,329	5,172	113.72 %	113.74 %	23.79 %	62.40 %
	3	111	LIBERTY MUT GRP	2,746	2,536	45.55 %	62.44 %	12.26 %	74.66 %
	4	212	ZURICH INS GRP	2,604	2,580	32.09 %	46.07 %	11.62 %	86.28 %
	5	4670	STARR GRP	1,723	480	34.20 %	37.73 %	7.69 %	93.97 %
	6	1279	ARCH INS GRP	466	512	N/A	N/A	2.08 %	96.05 %
	7	1208	GRAY INS GRP	279	248	37.19 %	38.25 %	1.24 %	97.30 %
	8	1120	EVEREST REINS HOLDINGS GRP	234	233	47.82 %	47.82 %	1.05 %	98.34 %
	9	150	OLD REPUBLIC GRP	131	226	399.63 %	437.91 %	0.58 %	98.93 %
	10	361	MUNICH RE GRP	127	110	N/A	N/A	0.57 %	99.49 %
			STATE TOTAL	22,402	19,943	52.61 %	56.09 %	100.00 %	100.00 %
Texas	1	3098	TOKIO MARINE HOLDINGS INC GRP	17,231	15,599	29.77 %	29.58 %	65.71 %	65.71 %
	2	212	ZURICH INS GRP	3,113	2,874	33.23 %	55.88 %	11.87 %	77.58 %
	3	626	CHUBB LTD GRP	2,036	2,327	68.02 %	66.17 %	7.77 %	85.35 %
	4	4670	STARR GRP	1,006	959	48.08 %	53.42 %	3.84 %	89.19 %
	5	150	OLD REPUBLIC GRP	495	480	14.37 %	14.13 %	1.89 %	91.08 %
	6	1279	ARCH INS GRP	461	433	N/A	N/A	1.76 %	92.83 %
	7	12	AMERICAN INTL GRP	319	397	118.38 %	125.49 %	1.21 %	94.05 %
	8	572	BCBS OF MI GRP	288	2,098	39.72 %	42.05 %	1.10 %	95.15 %
	9	3548	TRAVELERS GRP	273	257	N/A	N/A	1.04 %	96.19 %
	10	91	HARTFORD FIRE & CAS GRP	246	249	N/A	N/A	0.94 %	97.13 %
			STATE TOTAL	26,222	26,321	23.20 %	25.80 %	100.00 %	100.00 %
Utah	1	111	LIBERTY MUT GRP	1,431	1,522	18.07 %	30.48 %	35.23 %	35.23 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	1,321	1,114	N/A	N/A	32.54 %	67.78 %
	3	12	AMERICAN INTL GRP	455	313	57.61 %	61.06 %	11.20 %	78.98 %
	4	626	CHUBB LTD GRP	437	441	111.28 %	110.58 %	10.76 %	89.73 %
	5	212	ZURICH INS GRP	169	90	N/A	N/A	4.15 %	93.89 %
	6	968	AXA INS GRP	133	122	503.78 %	528.26 %	3.27 %	97.16 %
	7	572	BCBS OF MI GRP	63	484	244.44 %	260.78 %	1.56 %	98.72 %
	8	1208	GRAY INS GRP	31	38	15.96 %	17.26 %	0.77 %	99.49 %
	9	150	OLD REPUBLIC GRP	22	20	N/A	N/A	0.53 %	100.00 %
			STATE TOTAL	4,060	4,144	97.65 %	115.76 %	100.00 %	100.00 %
Vermont	1	3098	TOKIO MARINE HOLDINGS INC GRP	1,450	1,422	45.41 %	43.08 %	55.30 %	55.30 %
	2	111	LIBERTY MUT GRP	1,081	952	102.90 %	120.25 %	41.21 %	96.51 %
	3	626	CHUBB LTD GRP	88	81	53.77 %	55.79 %	3.36 %	99.87 %
	4	572	BCBS OF MI GRP	3	3	N/A	N/A	0.13 %	100.00 %
			STATE TOTAL	2,622	2,459	68.80 %	74.28 %	100.00 %	100.00 %
Virginia	1	3098	TOKIO MARINE HOLDINGS INC GRP	15,453	13,530	N/A	N/A	56.68 %	56.68 %
	2	12	AMERICAN INTL GRP	6,571	4,605	141.08 %	149.53 %	24.10 %	80.78 %
	3	1279	ARCH INS GRP	2,040	1,985	10.85 %	10.13 %	7.48 %	88.26 %
	4	111	LIBERTY MUT GRP	1,623	1,563	77.20 %	93.98 %	5.95 %	94.21 %
	5	626	CHUBB LTD GRP	1,605	1,588	N/A	N/A	5.89 %	100.00 %
	6	968	AXA INS GRP	334	315	101.35 %	103.15 %	1.23 %	100.00 %
	7	150	OLD REPUBLIC GRP	196	197	12.19 %	12.50 %	0.72 %	100.00 %
	8	572	BCBS OF MI GRP	67	400	41.10 %	58.85 %	0.25 %	100.00 %
			STATE TOTAL	27,264	23,697	17.38 %	18.05 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Washington	1	3098	TOKIO MARINE HOLDINGS INC GRP	16,476	15,518	144.98 %	143.41 %	42.00 %	42.00 %
	2	626	CHUBB LTD GRP	5,159	6,203	40.85 %	40.36 %	13.15 %	55.15 %
	3	1279	ARCH INS GRP	4,787	4,260	86.19 %	95.34 %	12.20 %	67.36 %
	4	212	ZURICH INS GRP	2,457	2,489	34.64 %	47.04 %	6.26 %	73.62 %
	5	111	LIBERTY MUT GRP	1,999	1,558	N/A	N/A	5.10 %	78.72 %
	6	150	OLD REPUBLIC GRP	1,205	880	17.25 %	16.35 %	3.07 %	81.79 %
	7	968	AXA INS GRP	1,142	1,167	99.25 %	104.89 %	2.91 %	84.70 %
	8	594	AMERICAN CONTRACTORS INS GRP	1,002	1,002	N/A	N/A	2.55 %	87.26 %
	9	91	HARTFORD FIRE & CAS GRP	879	851	29.06 %	37.08 %	2.24 %	89.50 %
	10	12	AMERICAN INTL GRP	814	891	1,087.19 %	1,146.36 %	2.08 %	91.57 %
			STATE TOTAL	39,227	38,723	93.54 %	99.08 %	100.00 %	100.00 %
West Virginia	1	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,396	2,437	32.99 %	32.99 %	32.92 %	32.92 %
	2	212	ZURICH INS GRP	1,405	1,409	17.23 %	30.15 %	19.31 %	52.22 %
	3	111	LIBERTY MUT GRP	1,011	1,678	69.90 %	87.12 %	13.89 %	66.11 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	797	762	0.55 %	N/A	10.95 %	77.06 %
	5	1279	ARCH INS GRP	515	515	N/A	N/A	7.08 %	84.15 %
	6	4670	STARR GRP	479	689	34.44 %	38.27 %	6.57 %	90.72 %
	7	626	CHUBB LTD GRP	388	368	N/A	N/A	5.32 %	96.05 %
	8	4715	MS & AD INS GRP	158	155	0.00 %	0.00 %	2.17 %	98.21 %
	9	150	OLD REPUBLIC GRP	78	79	270.32 %	276.29 %	1.07 %	99.29 %
	10	572	BCBS OF MI GRP	32	32	N/A	N/A	0.43 %	99.72 %
			STATE TOTAL	7,278	8,144	30.55 %	36.60 %	100.00 %	100.00 %
Wisconsin	1	3098	TOKIO MARINE HOLDINGS INC GRP	3,681	3,674	N/A	N/A	35.45 %	35.45 %
	2	626	CHUBB LTD GRP	1,475	1,621	128.34 %	127.00 %	14.20 %	49.64 %
	3	111	LIBERTY MUT GRP	1,440	1,237	36.97 %	51.48 %	13.87 %	63.51 %
	4	1279	ARCH INS GRP	1,192	1,192	193.18 %	201.52 %	11.48 %	74.99 %
	5	3548	TRAVELERS GRP	865	844	N/A	N/A	8.33 %	83.32 %
	6	968	AXA INS GRP	706	706	40.06 %	48.10 %	6.80 %	90.12 %
	7	169	SENTRY INS GRP	298	303	N/A	N/A	2.87 %	92.99 %
	8	91	HARTFORD FIRE & CAS GRP	279	273	22.55 %	29.07 %	2.68 %	95.67 %
	9	150	OLD REPUBLIC GRP	274	271	N/A	N/A	2.64 %	98.31 %
	10	12	AMERICAN INTL GRP	106	112	N/A	N/A	1.02 %	99.33 %
			STATE TOTAL	10,386	10,307	6.32 %	8.35 %	100.00 %	100.00 %
Wyoming	1	212	ZURICH INS GRP	48	35	47.77 %	74.26 %	50.24 %	50.24 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	35	33	5.64 %	654.66 %	36.43 %	86.66 %
	3	626	CHUBB LTD GRP	10	9	N/A	N/A	9.94 %	96.61 %
	4	968	AXA INS GRP	4	4	115.67 %	118.52 %	4.38 %	100.00 %
	5	3219	SOMPO GRP	3	2	144.08 %	160.11 %	2.88 %	100.00 %
	6	150	OLD REPUBLIC GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	96	80	383.35 %	685.89 %	100.00 %	100.00 %
Guam	1	1279	ARCH INS GRP	36	31	28.49 %	29.76 %	100.00 %	100.00 %
			STATE TOTAL	36	32	28.33 %	29.60 %	100.00 %	100.00 %
Puerto Rico	1	3219	SOMPO GRP	0	0	170.00 %	190.00 %	100.00 %	100.00 %
			STATE TOTAL	0	1	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
17.3 - Excess workers Compensation

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	111	LIBERTY MUT GRP	22,278	20,856	611.98 %	612.03 %	100.00 %	100.00 %
			STATE TOTAL	7,480	7,538	1,461.50 %	1,467.20 %	100.00 %	100.00 %

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18—Products Liability

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	626	CHUBB LTD GRP	617,964	590,535	32.18 %	33.02 %	10.62 %	10.62 %
	2	12	AMERICAN INTL GRP	333,235	323,147	61.09 %	76.65 %	5.72 %	16.34 %
	3	98	WR BERKLEY CORP GRP	294,046	288,144	32.16 %	42.10 %	5.05 %	21.39 %
	4	91	HARTFORD FIRE & CAS GRP	285,091	275,497	28.04 %	40.02 %	4.90 %	26.29 %
	5	242	SELECTIVE INS GRP	262,952	258,594	69.12 %	93.54 %	4.52 %	30.81 %
	6	761	ALLIANZ INS GRP	258,002	253,175	55.59 %	76.20 %	4.43 %	35.24 %
	7	38920	KINSALE INS CO	252,298	254,498	41.32 %	61.70 %	4.33 %	39.57 %
	8	84	AMERICAN FINANCIAL GRP	245,074	245,375	36.45 %	58.38 %	4.21 %	43.78 %
	9	111	LIBERTY MUT GRP	239,008	209,992	91.07 %	138.08 %	4.11 %	47.89 %
	10	3548	TRAVELERS GRP	218,460	215,978	38.40 %	76.02 %	3.75 %	51.64 %
	11	158	FAIRFAX FIN GRP	206,916	213,485	99.98 %	93.81 %	3.55 %	55.20 %
	12	212	ZURICH INS GRP	173,500	145,267	175.89 %	221.77 %	2.98 %	58.18 %
	13	244	CINCINNATI FIN GRP	160,239	160,080	37.51 %	76.15 %	2.75 %	60.93 %
	14	218	CNA INS GRP	152,036	147,068	N/A	31.02 %	2.61 %	63.54 %
	15	140	NATIONWIDE CORP GRP	128,093	113,800	42.90 %	66.04 %	2.20 %	65.74 %
	16	4670	STARR GRP	121,880	91,424	12.14 %	8.33 %	2.09 %	67.83 %
	17	3098	TOKIO MARINE HOLDINGS INC GRP	98,749	96,501	73.21 %	75.74 %	1.70 %	69.53 %
	18	62	EMC INS CO GRP	98,715	90,527	90.21 %	122.30 %	1.70 %	71.23 %
	19	31	BERKSHIRE HATHAWAY GRP	93,877	86,481	50.96 %	82.00 %	1.61 %	72.84 %
	20	3494	JAMES RIVER GRP	92,968	101,620	56.07 %	83.67 %	1.60 %	74.44 %
	21	968	AXA INS GRP	84,499	82,108	63.24 %	71.32 %	1.45 %	75.89 %
	22	1120	EVEREST REINS HOLDINGS GRP	82,712	85,578	49.97 %	56.58 %	1.42 %	77.31 %
	23	408	BROOKFIELD WEALTH SOLUTIONS GRP	80,930	70,134	43.85 %	46.01 %	1.39 %	78.70 %
	24	785	MARKEL GRP	76,830	80,003	18.44 %	38.00 %	1.32 %	80.02 %
	25	7	FEDERATED MUT GRP	76,220	71,902	23.91 %	36.27 %	1.31 %	81.33 %
	26	517	HANNOVER GRP	74,231	74,252	7.46 %	17.58 %	1.28 %	82.60 %
	27	169	SENTRY INS GRP	71,385	70,928	63.13 %	95.56 %	1.23 %	83.83 %
	28	2538	AMTRUST FINANCIAL SERV GRP	60,964	60,567	206.79 %	284.87 %	1.05 %	84.88 %
	29	5076	WEST BEND INS GRP	57,823	55,386	40.52 %	59.72 %	0.99 %	85.87 %
	30	4507	BUILDERS GRP	56,435	53,885	79.97 %	86.87 %	0.97 %	86.84 %
	31	181	SWISS RE GRP	56,350	48,544	80.56 %	88.07 %	0.97 %	87.81 %
	32	309	WESTERN NATL MUT GRP	53,246	51,020	40.34 %	45.39 %	0.91 %	88.72 %
	33	96	SECURA INS GRP	44,300	43,114	30.13 %	40.21 %	0.76 %	89.48 %
	34	88	THE HANOVER INS GRP	43,759	42,132	31.78 %	46.75 %	0.75 %	90.24 %
	35	4990	CORE SPECIALTY INS HOLDINGS GRP	41,934	38,895	26.08 %	29.06 %	0.72 %	90.96 %
	36	2698	PROASSURANCE CORP GRP	40,909	41,966	25.05 %	19.95 %	0.70 %	91.66 %
	37	474	FCCI MUT INS GRP	35,737	33,346	94.23 %	140.52 %	0.61 %	92.27 %
	38	36	CENTRAL MUT INS CO GRP	34,661	33,166	80.71 %	91.79 %	0.60 %	92.87 %
	39	920	GLOBAL IND GRP	29,137	28,639	N/A	N/A	0.50 %	93.37 %
	40	5034	LIO HOLDINGS CO GRP	27,339	17,182	1.84 %	1.84 %	0.47 %	93.84 %
	41	3416	AXIS CAPITAL GRP	25,949	18,842	5.00 %	N/A	0.45 %	94.28 %
	42	4935	CHANDLER INS GRP	24,377	24,099	21.36 %	25.09 %	0.42 %	94.70 %
	43	14974	PENNSYLVANIA LUMBERMENS MUT INS	23,022	23,640	128.13 %	147.78 %	0.40 %	95.10 %
	44	4715	MS & AD INS GRP	21,817	24,031	28.05 %	51.06 %	0.37 %	95.47 %
	45	248	UNITED FIRE & CAS GRP	21,080	47,019	N/A	N/A	0.36 %	95.83 %
	46	1279	ARCH INS GRP	21,036	27,540	N/A	N/A	0.36 %	96.20 %
	47	4904	INTACT FINANCIAL GRP	20,800	21,264	55.58 %	60.86 %	0.36 %	96.55 %
	48	3219	SOMPO GRP	20,673	21,270	28.15 %	39.54 %	0.36 %	96.91 %
	49	4977	PALOMAR HOLDINGS GRP	15,905	7,317	24.73 %	24.73 %	0.27 %	97.18 %
	50	124	AMERISURE CO GRP	13,229	13,256	92.54 %	160.25 %	0.23 %	97.41 %
	51	796	QBE INS GRP	13,208	12,004	20.63 %	26.42 %	0.23 %	97.64 %
	52	14184	ACUITY A MUT INS CO	13,072	13,070	72.38 %	99.47 %	0.22 %	97.86 %
	53	17332	DELLWOOD SPECIALTY INS CO	12,932	6,038	79.48 %	101.79 %	0.22 %	98.08 %
	54	518	GRINNELL MUT GRP	9,559	10,094	N/A	N/A	0.16 %	98.25 %
	55	16988	UPLAND SPECIALTY INS CO	9,544	5,886	6.48 %	8.36 %	0.16 %	98.41 %
	56	5065	SUTTON NATL GRP	8,311	9,574	3.54 %	5.34 %	0.14 %	98.55 %
	57	5013	VANTAGE RISK HOLDINGS GRP	8,109	5,919	53.06 %	62.78 %	0.14 %	98.69 %
	58	38300	SAMSUNG FIRE & MARINE INS CO LTD	6,327	6,383	9.25 %	4.49 %	0.11 %	98.80 %
	59	1309	FRANKENMUTH GRP	5,019	4,842	17.79 %	28.50 %	0.09 %	98.89 %
	60	150	OLD REPUBLIC GRP	4,713	4,449	159.62 %	169.91 %	0.08 %	98.97 %
	61	4962	AU HOLDING CO GRP	4,692	4,370	56.48 %	71.91 %	0.08 %	99.05 %
	62	4982	OBS HOLDINGS GRP	4,473	4,457	N/A	N/A	0.08 %	99.13 %
	63	3991	IMT MUT HOLDING GRP	3,504	3,457	0.00 %	0.00 %	0.06 %	99.19 %
	64	50	COUNTRY INS & FIN SERV GRP	3,487	3,456	13.23 %	8.82 %	0.06 %	99.25 %
	65	228	WESTFIELD GRP	3,466	3,483	N/A	N/A	0.06 %	99.31 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	225	IAT REINS CO GRP	3,354	3,992	137.98 %	248.56 %	0.06 %	99.36 %
	67	4381	SKYWARD SPECIALTY INS GRP INC GRP	3,284	2,514	N/A	N/A	0.06 %	99.42 %
	68	17178	HAMILTON SELECT INS INC	2,943	2,351	52.87 %	67.79 %	0.05 %	99.47 %
	69	153	PEKIN INS GRP	2,732	2,278	42.46 %	45.77 %	0.05 %	99.52 %
	70	447	HARFORD GRP	2,218	2,466	23.73 %	37.43 %	0.04 %	99.56 %
	71	831	DOCTORS CO GRP	2,135	2,608	20.30 %	33.83 %	0.04 %	99.59 %
	72	807	COLUMBIA INS GRP	1,699	1,817	N/A	3.27 %	0.03 %	99.62 %
	73	783	RLI INS GRP	1,550	1,540	N/A	N/A	0.03 %	99.65 %
	74	16427	ATEGRITY SPECIALTY INS CO	1,516	1,475	N/A	N/A	0.03 %	99.67 %
	75	203	VIRGINIA FARM BUREAU GRP	1,502	1,428	13.90 %	14.41 %	0.03 %	99.70 %
	76	15709	SOUTHERN STATES INS EXCH	1,067	1,034	266.12 %	273.93 %	0.02 %	99.72 %
	77	17091	AM SPECIALTY INS CO	1,020	911	39.35 %	45.51 %	0.02 %	99.74 %
	78	698	NORTH STAR CO GRP	992	985	6.16 %	7.40 %	0.02 %	99.75 %
	79	4485	COPPERPOINT GRP	967	1,079	7.84 %	8.37 %	0.02 %	99.77 %
	80	5092	5B ALLIANCE GRP	950	757	23.43 %	23.90 %	0.02 %	99.79 %
	81	213	ERIE INS GRP	925	1,009	N/A	N/A	0.02 %	99.80 %
	82	4734	APOLLO GLOBAL MGMT GRP	886	960	3.59 %	7.24 %	0.02 %	99.82 %
	83	645	OREGON MUT GRP	860	1,004	1.19 %	209.12 %	0.01 %	99.83 %
	84	572	BCBS OF MI GRP	775	793	N/A	N/A	0.01 %	99.84 %
	85	291	ENCOVA MUT INS GRP	770	781	70.57 %	115.65 %	0.01 %	99.86 %
	86	215	KEMPER CORP GRP	658	655	17.61 %	17.61 %	0.01 %	99.87 %
	87	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	651	617	3.49 %	4.09 %	0.01 %	99.88 %
	88	5048	INDIANA FARMERS MUT GRP	629	613	N/A	N/A	0.01 %	99.89 %
	89	4869	WT HOLDINGS GRP	612	373	20.77 %	34.57 %	0.01 %	99.90 %
	90	35	CELINA GRP	473	480	9.47 %	11.63 %	0.01 %	99.91 %
	91	4804	MULTINATIONAL GRP	431	402	1.23 %	1.23 %	0.01 %	99.92 %
	92	71	UNIVERSAL INS CO GRP	399	396	0.00 %	0.00 %	0.01 %	99.92 %
	93	383	AMERICAN EUROPEAN GRP	360	504	1.49 %	1.49 %	0.01 %	99.93 %
	94	963	OHIO MUT GRP	340	332	0.00 %	0.00 %	0.01 %	99.94 %
	95	226	MERCHANTS MUT GRP	334	333	0.00 %	1.62 %	0.01 %	99.94 %
	96	12961	CANOPIUS US INS	315	382	173.17 %	176.31 %	0.01 %	99.95 %
	97	536	GUIDEWELL MUT HOLDING GRP	304	314	14.64 %	16.27 %	0.01 %	99.95 %
	98	33499	DORINCO REINS CO	300	300	321.16 %	2,366.67 %	0.01 %	99.96 %
	99	123	SHELTER INS GRP	280	268	285.10 %	401.42 %	0.00 %	99.96 %
	100	201	UTICA GRP	270	270	134.71 %	289.73 %	0.00 %	99.97 %
	101	10476	STICO MUT INS CO RRG	264	487	19.20 %	32.00 %	0.00 %	99.97 %
	102	483	SOUTHERN FARM BUREAU CAS GRP	252	279	N/A	N/A	0.00 %	99.98 %
	103	4787	GOODVILLE MUT GRP	217	214	77.41 %	85.17 %	0.00 %	99.98 %
	104	15024	PREFERRED MUT INS CO	160	187	418.83 %	457.24 %	0.00 %	99.98 %
	105	10140	OPTIMA SEGUROS	150	154	22.98 %	35.00 %	0.00 %	99.99 %
	106	106	ISLAND INS CO GRP	150	1,281	N/A	N/A	0.00 %	99.99 %
	107	267	GRANGE MUT CAS GRP	142	132	6.59 %	8.57 %	0.00 %	99.99 %
	108	411	MAPFRE INS GRP	128	902	88.10 %	88.10 %	0.00 %	99.99 %
	109	333	MUTUAL OF ENUMCLAW GRP	121	123	4.03 %	6.11 %	0.00 %	99.99 %
	110	3279	INSURORS IND GRP	97	77	N/A	N/A	0.00 %	100.00 %
	111	10972	FIRST NET INS CO	75	62	42.85 %	43.05 %	0.00 %	100.00 %
	112	16446	FARMERS INS CO OF FLEMINGTON	68	54	0.00 %	0.00 %	0.00 %	100.00 %
	113	39861	GOLDEN BEAR INS CO	64	64	N/A	N/A	0.00 %	100.00 %
	114	4672	DB INS GRP	44	45	7.97 %	9.40 %	0.00 %	100.00 %
	115	16707	CLIC RRG INC	16	17	50.00 %	50.00 %	0.00 %	100.00 %
	116	473	AMERICAN FAMILY INS GRP	9	42	1,151.87 %	1,467.79 %	0.00 %	100.00 %
	117	207	WESTERN RESERVE GRP	4	16	N/A	N/A	0.00 %	100.00 %
	118	5049	GRANADA FIN GRP	4	4	5.62 %	7.02 %	0.00 %	100.00 %
	119	79	ALLY INS HOLDINGS GRP	3	1	0.00 %	0.00 %	0.00 %	100.00 %
	120	1319	LITITZ MUT GRP	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	121	4717	PRODUCERS NATL CORP GRP	2	11	N/A	N/A	0.00 %	100.00 %
	122	5001	SIRIUSPOINT GRP	0	15	N/A	N/A	0.00 %	100.00 %
	123	222	GREATER NY GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
	124	13528	BROTHERHOOD MUT INS CO	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	5,821,215	5,612,360	49.72 %	67.28 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	626	CHUBB LTD GRP	600,286	573,210	29.81 %	30.38 %	10.51 %	10.51 %
	2	12	AMERICAN INTL GRP	331,204	321,454	60.36 %	76.00 %	5.80 %	16.30 %
	3	98	WR BERKLEY CORP GRP	292,416	286,468	32.33 %	42.33 %	5.12 %	21.42 %
	4	91	HARTFORD FIRE & CAS GRP	285,029	275,420	27.98 %	40.11 %	4.99 %	26.41 %
	5	242	SELECTIVE INS GRP	262,952	258,594	69.12 %	93.54 %	4.60 %	31.01 %
	6	761	ALLIANZ INS GRP	257,850	253,031	54.16 %	74.28 %	4.51 %	35.52 %
	7	38920	KINSALE INS CO	252,298	254,498	41.32 %	61.70 %	4.42 %	39.94 %
	8	84	AMERICAN FINANCIAL GRP	244,717	245,056	36.51 %	58.47 %	4.28 %	44.22 %
	9	3548	TRAVELERS GRP	215,240	211,963	38.41 %	77.00 %	3.77 %	47.99 %
	10	158	FAIRFAX FIN GRP	206,916	213,485	99.98 %	93.81 %	3.62 %	51.61 %
	11	111	LIBERTY MUT GRP	193,267	164,066	108.89 %	168.20 %	3.38 %	54.99 %
	12	244	CINCINNATI FIN GRP	160,239	160,080	37.51 %	76.15 %	2.80 %	57.80 %
	13	212	ZURICH INS GRP	156,987	129,161	98.04 %	52.14 %	2.75 %	60.55 %
	14	218	CNA INS GRP	141,496	136,589	N/A	29.02 %	2.48 %	63.02 %
	15	140	NATIONWIDE CORP GRP	128,093	113,800	42.90 %	66.04 %	2.24 %	65.26 %
	16	4670	STARR GRP	121,610	91,204	12.02 %	8.19 %	2.13 %	67.39 %
	17	62	EMC INS CO GRP	98,715	90,527	90.21 %	122.30 %	1.73 %	69.12 %
	18	3098	TOKIO MARINE HOLDINGS INC GRP	98,242	96,124	73.44 %	75.98 %	1.72 %	70.84 %
	19	3494	JAMES RIVER GRP	92,968	101,620	56.07 %	83.67 %	1.63 %	72.47 %
	20	31	BERKSHIRE HATHAWAY GRP	92,004	85,818	51.27 %	82.52 %	1.61 %	74.08 %
	21	1120	EVEREST REINS HOLDINGS GRP	82,181	85,021	50.27 %	56.91 %	1.44 %	75.52 %
	22	408	BROOKFIELD WEALTH SOLUTIONS GRP	80,930	70,134	43.85 %	46.01 %	1.42 %	76.93 %
	23	968	AXA INS GRP	80,430	55,322	78.12 %	91.54 %	1.41 %	78.34 %
	24	785	MARKEL GRP	76,830	80,003	18.44 %	38.00 %	1.34 %	79.68 %
	25	7	FEDERATED MUT GRP	76,220	71,902	23.91 %	36.27 %	1.33 %	81.02 %
	26	517	HANNOVER GRP	74,231	74,252	7.74 %	18.73 %	1.30 %	82.32 %
	27	169	SENTRY INS GRP	71,276	70,818	63.27 %	95.71 %	1.25 %	83.56 %
	28	2538	AMTRUST FINANCIAL SERV GRP	60,964	60,567	206.79 %	284.87 %	1.07 %	84.63 %
	29	5076	WEST BEND INS GRP	57,823	55,386	40.52 %	59.72 %	1.01 %	85.64 %
	30	4507	BUILDERS GRP	56,435	53,885	79.97 %	87.28 %	0.99 %	86.63 %
	31	181	SWISS RE GRP	54,277	46,359	83.40 %	91.43 %	0.95 %	87.58 %
	32	309	WESTERN NATL MUT GRP	53,246	51,020	40.34 %	45.39 %	0.93 %	88.51 %
	33	96	SECURA INS GRP	44,300	43,114	30.13 %	40.21 %	0.78 %	89.29 %
	34	88	THE HANOVER INS GRP	43,759	42,132	31.78 %	46.75 %	0.77 %	90.05 %
	35	4990	CORE SPECIALTY INS HOLDINGS GRP	41,934	38,895	26.08 %	29.06 %	0.73 %	90.79 %
	36	2698	PROASSURANCE CORP GRP	40,729	41,793	24.97 %	19.75 %	0.71 %	91.50 %
	37	474	FCCI MUT INS GRP	35,737	33,346	94.23 %	140.52 %	0.63 %	92.13 %
	38	36	CENTRAL MUT INS CO GRP	34,661	33,166	80.71 %	91.79 %	0.61 %	92.73 %
	39	920	GLOBAL IND GRP	29,137	28,639	N/A	N/A	0.51 %	93.24 %
	40	5034	LIO HOLDINGS CO GRP	27,339	17,182	1.84 %	1.84 %	0.48 %	93.72 %
	41	3416	AXIS CAPITAL GRP	25,949	18,842	5.00 %	N/A	0.45 %	94.18 %
	42	4935	CHANDLER INS GRP	24,377	24,099	21.36 %	25.09 %	0.43 %	94.60 %
	43	14974	PENNSYLVANIA LUMBERMENS MUT INS	23,022	23,640	128.13 %	147.78 %	0.40 %	95.01 %
	44	4715	MS & AD INS GRP	21,817	24,031	28.05 %	51.06 %	0.38 %	95.39 %
	45	248	UNITED FIRE & CAS GRP	21,080	47,019	N/A	N/A	0.37 %	95.76 %
	46	1279	ARCH INS GRP	21,036	27,540	N/A	N/A	0.37 %	96.12 %
	47	4904	INTACT FINANCIAL GRP	20,800	21,264	55.59 %	60.86 %	0.36 %	96.49 %
	48	3219	SOMPO GRP	20,673	21,270	28.15 %	39.54 %	0.36 %	96.85 %
	49	4977	PALOMAR HOLDINGS GRP	15,905	7,317	24.73 %	24.73 %	0.28 %	97.13 %
	50	124	AMERISURE CO GRP	13,229	13,256	92.54 %	160.25 %	0.23 %	97.36 %
	51	796	QBE INS GRP	13,208	12,004	20.63 %	26.42 %	0.23 %	97.59 %
	52	14184	ACUITY A MUT INS CO	13,072	13,070	72.38 %	99.47 %	0.23 %	97.82 %
	53	17332	DELLWOOD SPECIALTY INS CO	12,932	6,038	79.48 %	101.79 %	0.23 %	98.05 %
	54	518	GRINNELL MUT GRP	9,559	10,094	N/A	N/A	0.17 %	98.21 %
	55	16988	UPLAND SPECIALTY INS CO	9,544	5,886	6.48 %	8.36 %	0.17 %	98.38 %
	56	5065	SUTTON NATL GRP	8,311	9,574	3.54 %	5.34 %	0.15 %	98.53 %
	57	5013	VANTAGE RISK HOLDINGS GRP	8,109	5,919	53.06 %	62.78 %	0.14 %	98.67 %
	58	38300	SAMSUNG FIRE & MARINE INS CO LTD	6,327	6,383	9.25 %	4.49 %	0.11 %	98.78 %
	59	1309	FRANKENMUTH GRP	5,019	4,842	17.79 %	28.50 %	0.09 %	98.87 %
	60	150	OLD REPUBLIC GRP	4,713	4,449	159.62 %	169.91 %	0.08 %	98.95 %
	61	4962	AU HOLDING CO GRP	4,692	4,370	56.48 %	71.91 %	0.08 %	99.03 %
	62	4982	OBS HOLDINGS GRP	4,473	4,457	N/A	N/A	0.08 %	99.11 %
	63	3991	IMT MUT HOLDING GRP	3,504	3,457	0.00 %	0.00 %	0.06 %	99.17 %
	64	50	COUNTRY INS & FIN SERV GRP	3,487	3,456	13.23 %	8.82 %	0.06 %	99.23 %
	65	228	WESTFIELD GRP	3,466	3,483	N/A	N/A	0.06 %	99.29 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	225	IAT REINS CO GRP	3,354	3,992	137.98 %	248.56 %	0.06 %	99.35 %
	67	4381	SKYWARD SPECIALTY INS GRP INC GRP	3,284	2,514	N/A	N/A	0.06 %	99.41 %
	68	17178	HAMILTON SELECT INS INC	2,943	2,351	52.87 %	67.79 %	0.05 %	99.46 %
	69	153	PEKIN INS GRP	2,732	2,278	42.46 %	45.77 %	0.05 %	99.51 %
	70	447	HARFORD GRP	2,218	2,466	23.73 %	37.43 %	0.04 %	99.55 %
	71	831	DOCTORS CO GRP	2,135	2,608	20.30 %	33.83 %	0.04 %	99.58 %
	72	807	COLUMBIA INS GRP	1,699	1,817	N/A	3.27 %	0.03 %	99.61 %
	73	783	RLI INS GRP	1,550	1,540	N/A	N/A	0.03 %	99.64 %
	74	16427	ATEGRITY SPECIALTY INS CO	1,516	1,475	N/A	N/A	0.03 %	99.67 %
	75	203	VIRGINIA FARM BUREAU GRP	1,502	1,428	13.90 %	14.41 %	0.03 %	99.69 %
	76	15709	SOUTHERN STATES INS EXCH	1,067	1,034	266.12 %	273.93 %	0.02 %	99.71 %
	77	17091	AM SPECIALTY INS CO	1,020	911	39.35 %	45.51 %	0.02 %	99.73 %
	78	698	NORTH STAR CO GRP	992	985	6.16 %	7.40 %	0.02 %	99.75 %
	79	4485	COPPERPOINT GRP	967	1,079	7.84 %	8.37 %	0.02 %	99.76 %
	80	5092	5B ALLIANCE GRP	950	757	23.43 %	23.90 %	0.02 %	99.78 %
	81	213	ERIE INS GRP	925	1,009	N/A	N/A	0.02 %	99.80 %
	82	4734	APOLLO GLOBAL MGMT GRP	886	960	3.59 %	7.24 %	0.02 %	99.81 %
	83	645	OREGON MUT GRP	860	1,004	1.19 %	209.12 %	0.02 %	99.83 %
	84	572	BCBS OF MI GRP	775	793	N/A	N/A	0.01 %	99.84 %
	85	291	ENCOVA MUT INS GRP	770	781	70.57 %	115.65 %	0.01 %	99.86 %
	86	215	KEMPER CORP GRP	658	655	17.61 %	17.61 %	0.01 %	99.87 %
	87	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	651	617	3.49 %	4.09 %	0.01 %	99.88 %
	88	5048	INDIANA FARMERS MUT GRP	629	613	N/A	N/A	0.01 %	99.89 %
	89	4869	WT HOLDINGS GRP	612	373	20.77 %	34.57 %	0.01 %	99.90 %
	90	35	CELINA GRP	473	480	9.47 %	11.63 %	0.01 %	99.91 %
	91	4804	MULTINATIONAL GRP	431	402	1.23 %	1.23 %	0.01 %	99.92 %
	92	71	UNIVERSAL INS CO GRP	399	396	0.00 %	0.00 %	0.01 %	99.92 %
	93	383	AMERICAN EUROPEAN GRP	360	504	1.49 %	1.49 %	0.01 %	99.93 %
	94	963	OHIO MUT GRP	340	332	0.00 %	0.00 %	0.01 %	99.94 %
	95	226	MERCHANTS MUT GRP	334	333	0.00 %	0.03 %	0.01 %	99.94 %
	96	12961	CANOPIUS US INS	315	382	173.17 %	176.31 %	0.01 %	99.95 %
	97	536	GUIDEWELL MUT HOLDING GRP	304	314	14.64 %	16.27 %	0.01 %	99.95 %
	98	33499	DORINCO REINS CO	300	300	321.16 %	2,366.67 %	0.01 %	99.96 %
	99	123	SHELTER INS GRP	280	268	285.10 %	401.42 %	0.00 %	99.96 %
	100	201	UTICA GRP	270	270	134.71 %	289.73 %	0.00 %	99.97 %
	101	10476	STICO MUT INS CO RRG	264	487	19.20 %	32.00 %	0.00 %	99.97 %
	102	483	SOUTHERN FARM BUREAU CAS GRP	252	279	N/A	N/A	0.00 %	99.98 %
	103	4787	GOODVILLE MUT GRP	217	214	77.41 %	85.17 %	0.00 %	99.98 %
	104	15024	PREFERRED MUT INS CO	160	187	418.83 %	457.24 %	0.00 %	99.98 %
	105	10140	OPTIMA SEGUROS	150	154	22.98 %	35.00 %	0.00 %	99.98 %
	106	106	ISLAND INS CO GRP	150	1,281	N/A	N/A	0.00 %	99.99 %
	107	267	GRANGE MUT CAS GRP	142	132	6.59 %	8.57 %	0.00 %	99.99 %
	108	411	MAPFRE INS GRP	128	902	88.10 %	88.10 %	0.00 %	99.99 %
	109	333	MUTUAL OF ENUMCLAW GRP	121	123	4.03 %	6.11 %	0.00 %	99.99 %
	110	3279	INSURORS IND GRP	97	77	N/A	N/A	0.00 %	100.00 %
	111	10972	FIRST NET INS CO	75	61	38.02 %	38.25 %	0.00 %	100.00 %
	112	16446	FARMERS INS CO OF FLEMINGTON	68	54	0.00 %	0.00 %	0.00 %	100.00 %
	113	39861	GOLDEN BEAR INS CO	64	64	N/A	N/A	0.00 %	100.00 %
	114	4672	DB INS GRP	44	45	7.97 %	9.40 %	0.00 %	100.00 %
	115	16707	CLIC RRG INC	16	17	50.00 %	50.00 %	0.00 %	100.00 %
	116	473	AMERICAN FAMILY INS GRP	9	42	1,151.87 %	1,467.79 %	0.00 %	100.00 %
	117	207	WESTERN RESERVE GRP	4	16	N/A	N/A	0.00 %	100.00 %
	118	5049	GRANADA FIN GRP	4	4	5.62 %	7.02 %	0.00 %	100.00 %
	119	79	ALLY INS HOLDINGS GRP	3	1	0.00 %	0.00 %	0.00 %	100.00 %
	120	1319	LITITZ MUT GRP	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	121	4717	PRODUCERS NATL CORP GRP	2	11	N/A	N/A	0.00 %	100.00 %
	122	5001	SIRIUSPOINT GRP	0	15	N/A	N/A	0.00 %	100.00 %
	123	222	GREATER NY GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
	124	13528	BROTHERHOOD MUT INS CO	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	5,713,678	5,483,529	47.56 %	63.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	12	AMERICAN INTL GRP	6,354	6,214	71.81 %	82.12 %	10.28 %	10.28 %
	2	626	CHUBB LTD GRP	5,175	5,587	N/A	7.13 %	8.37 %	18.65 %
	3	244	CINCINNATI FIN GRP	4,871	4,752	16.01 %	49.08 %	7.88 %	26.53 %
	4	158	FAIRFAX FIN GRP	4,480	4,404	19.05 %	20.98 %	7.25 %	33.78 %
	5	98	WR BERKLEY CORP GRP	4,296	4,020	30.33 %	48.80 %	6.95 %	40.73 %
	6	38920	KINSALE INS CO	3,085	3,122	55.09 %	77.82 %	4.99 %	45.72 %
	7	3548	TRAVELERS GRP	2,919	2,974	18.04 %	45.83 %	4.72 %	50.44 %
	8	91	HARTFORD FIRE & CAS GRP	2,837	2,739	60.76 %	40.76 %	4.59 %	55.03 %
	9	968	AXA INS GRP	2,285	2,138	30.10 %	55.18 %	3.70 %	58.73 %
	10	111	LIBERTY MUT GRP	2,266	2,180	106.28 %	134.54 %	3.67 %	62.39 %
			STATE TOTAL	61,814	60,518	43.64 %	65.23 %	100.00 %	100.00 %
Alaska	1	309	WESTERN NATL MUT GRP	3,809	3,671	38.90 %	49.25 %	39.21 %	39.21 %
	2	626	CHUBB LTD GRP	1,008	915	N/A	N/A	10.38 %	49.59 %
	3	98	WR BERKLEY CORP GRP	465	492	14.43 %	18.39 %	4.78 %	54.37 %
	4	761	ALLIANZ INS GRP	388	362	203.66 %	239.96 %	3.99 %	58.37 %
	5	38920	KINSALE INS CO	356	354	56.18 %	88.08 %	3.66 %	62.03 %
	6	111	LIBERTY MUT GRP	355	351	39.14 %	37.06 %	3.65 %	65.68 %
	7	1120	EVEREST REINS HOLDINGS GRP	306	122	N/A	N/A	3.15 %	68.83 %
	8	12	AMERICAN INTL GRP	261	268	10.19 %	2.58 %	2.69 %	71.52 %
	9	158	FAIRFAX FIN GRP	252	281	16.97 %	19.31 %	2.60 %	74.12 %
	10	4670	STARR GRP	224	132	3.24 %	3.62 %	2.31 %	76.43 %
			STATE TOTAL	9,715	9,012	8.41 %	12.24 %	100.00 %	100.00 %
Arizona	1	242	SELECTIVE INS GRP	7,216	7,345	88.53 %	109.52 %	7.32 %	7.32 %
	2	626	CHUBB LTD GRP	6,975	7,097	67.40 %	79.32 %	7.08 %	14.40 %
	3	158	FAIRFAX FIN GRP	5,458	4,629	33.77 %	39.27 %	5.54 %	19.94 %
	4	38920	KINSALE INS CO	5,389	5,635	8.94 %	17.24 %	5.47 %	25.41 %
	5	98	WR BERKLEY CORP GRP	5,197	4,456	33.60 %	43.19 %	5.27 %	30.68 %
	6	91	HARTFORD FIRE & CAS GRP	5,074	4,583	23.97 %	37.47 %	5.15 %	35.83 %
	7	3494	JAMES RIVER GRP	4,532	5,101	32.90 %	46.14 %	4.60 %	40.43 %
	8	12	AMERICAN INTL GRP	4,415	4,738	116.29 %	118.23 %	4.48 %	44.91 %
	9	96	SECURA INS GRP	4,344	4,231	12.81 %	20.21 %	4.41 %	49.32 %
	10	4670	STARR GRP	3,140	1,861	20.06 %	22.75 %	3.19 %	52.51 %
			STATE TOTAL	98,544	92,866	45.23 %	52.25 %	100.00 %	100.00 %
Arkansas	1	38920	KINSALE INS CO	2,224	2,243	80.88 %	125.83 %	7.41 %	7.41 %
	2	62	EMC INS CO GRP	2,216	2,124	47.61 %	73.86 %	7.39 %	14.80 %
	3	626	CHUBB LTD GRP	1,984	2,075	N/A	N/A	6.61 %	21.41 %
	4	98	WR BERKLEY CORP GRP	1,785	1,921	N/A	N/A	5.95 %	27.36 %
	5	3548	TRAVELERS GRP	1,581	1,442	N/A	N/A	5.27 %	32.63 %
	6	12	AMERICAN INTL GRP	1,571	1,556	96.88 %	110.61 %	5.23 %	37.86 %
	7	111	LIBERTY MUT GRP	1,548	1,484	26.12 %	20.23 %	5.16 %	43.02 %
	8	84	AMERICAN FINANCIAL GRP	1,429	1,395	68.07 %	71.14 %	4.76 %	47.79 %
	9	158	FAIRFAX FIN GRP	1,422	1,616	19.95 %	23.01 %	4.74 %	52.53 %
	10	244	CINCINNATI FIN GRP	1,346	1,566	29.84 %	70.60 %	4.48 %	57.01 %
			STATE TOTAL	30,003	30,343	34.61 %	38.11 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	626	CHUBB LTD GRP	104,154	94,825	20.81 %	24.48 %	13.64 %	13.64 %
	2	98	WR BERKLEY CORP GRP	56,127	56,875	35.93 %	43.20 %	7.35 %	20.99 %
	3	91	HARTFORD FIRE & CAS GRP	51,010	49,738	49.99 %	68.95 %	6.68 %	27.67 %
	4	84	AMERICAN FINANCIAL GRP	49,974	50,102	50.10 %	68.94 %	6.55 %	34.22 %
	5	38920	KINSALE INS CO	48,399	48,525	51.04 %	76.53 %	6.34 %	40.56 %
	6	12	AMERICAN INTL GRP	36,533	36,920	N/A	60.59 %	4.78 %	45.34 %
	7	3494	JAMES RIVER GRP	27,770	29,092	60.69 %	97.66 %	3.64 %	48.98 %
	8	31	BERKSHIRE HATHAWAY GRP	26,080	23,528	72.52 %	97.80 %	3.42 %	52.40 %
	9	140	NATIONWIDE CORP GRP	23,535	19,622	112.99 %	166.57 %	3.08 %	55.48 %
	10	2538	AMTRUST FINANCIAL SERV GRP	21,469	22,036	313.35 %	411.71 %	2.81 %	58.29 %
			STATE TOTAL	763,517	716,026	47.05 %	68.10 %	100.00 %	100.00 %
Colorado	1	242	SELECTIVE INS GRP	15,747	15,211	76.06 %	110.60 %	13.11 %	13.11 %
	2	62	EMC INS CO GRP	8,932	7,458	73.66 %	105.74 %	7.44 %	20.55 %
	3	158	FAIRFAX FIN GRP	8,838	8,300	24.90 %	27.98 %	7.36 %	27.91 %
	4	38920	KINSALE INS CO	8,568	8,112	62.69 %	90.78 %	7.14 %	35.05 %
	5	626	CHUBB LTD GRP	8,295	8,256	18.33 %	6.89 %	6.91 %	41.96 %
	6	98	WR BERKLEY CORP GRP	5,526	5,004	9.66 %	16.25 %	4.60 %	46.56 %
	7	140	NATIONWIDE CORP GRP	4,842	3,224	32.02 %	54.98 %	4.03 %	50.59 %
	8	91	HARTFORD FIRE & CAS GRP	4,761	4,616	8.09 %	39.33 %	3.97 %	54.55 %
	9	12	AMERICAN INTL GRP	4,502	4,503	64.38 %	76.54 %	3.75 %	58.30 %
	10	761	ALLIANZ INS GRP	3,760	3,489	89.11 %	97.27 %	3.13 %	61.44 %
			STATE TOTAL	120,077	111,580	32.88 %	48.60 %	100.00 %	100.00 %
Connecticut	1	626	CHUBB LTD GRP	11,774	11,139	9.48 %	N/A	14.99 %	14.99 %
	2	761	ALLIANZ INS GRP	9,457	12,213	170.75 %	190.06 %	12.04 %	27.03 %
	3	242	SELECTIVE INS GRP	7,359	7,413	75.61 %	97.21 %	9.37 %	36.40 %
	4	12	AMERICAN INTL GRP	6,198	4,682	62.54 %	77.41 %	7.89 %	44.29 %
	5	91	HARTFORD FIRE & CAS GRP	4,890	4,802	26.89 %	47.44 %	6.23 %	50.52 %
	6	517	HANNOVER GRP	4,727	4,712	N/A	N/A	6.02 %	56.54 %
	7	3548	TRAVELERS GRP	4,065	3,936	128.04 %	162.81 %	5.18 %	61.71 %
	8	98	WR BERKLEY CORP GRP	2,616	2,639	10.81 %	13.11 %	3.33 %	65.04 %
	9	84	AMERICAN FINANCIAL GRP	2,311	2,042	15.57 %	22.05 %	2.94 %	67.98 %
	10	1120	EVEREST REINS HOLDINGS GRP	2,282	2,057	N/A	N/A	2.91 %	70.89 %
			STATE TOTAL	78,542	77,628	71.04 %	104.79 %	100.00 %	100.00 %
Delaware	1	626	CHUBB LTD GRP	2,589	2,495	117.79 %	97.12 %	11.64 %	11.64 %
	2	212	ZURICH INS GRP	2,219	1,463	57.04 %	95.00 %	9.97 %	21.61 %
	3	242	SELECTIVE INS GRP	2,069	2,058	66.30 %	81.77 %	9.30 %	30.91 %
	4	84	AMERICAN FINANCIAL GRP	1,800	1,746	38.62 %	60.17 %	8.09 %	39.00 %
	5	761	ALLIANZ INS GRP	1,536	1,113	136.55 %	156.63 %	6.90 %	45.90 %
	6	785	MARKEL GRP	1,095	1,062	17.61 %	25.31 %	4.92 %	50.83 %
	7	111	LIBERTY MUT GRP	910	1,093	14.86 %	12.52 %	4.09 %	54.92 %
	8	218	CNA INS GRP	866	673	N/A	N/A	3.89 %	58.81 %
	9	12	AMERICAN INTL GRP	752	644	489.83 %	542.14 %	3.38 %	62.19 %
	10	38920	KINSALE INS CO	752	766	14.14 %	22.87 %	3.38 %	65.56 %
			STATE TOTAL	22,247	20,078	195.45 %	209.00 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	626	CHUBB LTD GRP	3,353	3,322	19.72 %	26.65 %	27.77 %	27.77 %
	2	761	ALLIANZ INS GRP	1,891	633	245.05 %	269.35 %	15.66 %	43.43 %
	3	12	AMERICAN INTL GRP	1,745	1,250	68.31 %	90.94 %	14.45 %	57.89 %
	4	242	SELECTIVE INS GRP	832	823	52.83 %	67.18 %	6.89 %	64.78 %
	5	91	HARTFORD FIRE & CAS GRP	502	547	108.36 %	109.91 %	4.16 %	68.94 %
	6	111	LIBERTY MUT GRP	479	568	7.40 %	N/A	3.97 %	72.91 %
	7	158	FAIRFAX FIN GRP	336	337	2,401.62 %	2,403.99 %	2.78 %	75.69 %
	8	1120	EVEREST REINS HOLDINGS GRP	324	286	46.45 %	62.77 %	2.68 %	78.37 %
	9	4670	STARR GRP	316	74	0.25 %	2.06 %	2.62 %	80.99 %
	10	218	CNA INS GRP	274	272	N/A	N/A	2.27 %	83.26 %
			STATE TOTAL	12,073	10,233	167.48 %	185.50 %	100.00 %	100.00 %
Florida	1	38920	KINSALE INS CO	42,548	43,563	30.70 %	47.70 %	10.36 %	10.36 %
	2	626	CHUBB LTD GRP	36,679	33,185	23.19 %	21.68 %	8.93 %	19.30 %
	3	98	WR BERKLEY CORP GRP	35,759	35,660	29.44 %	41.74 %	8.71 %	28.01 %
	4	474	FCCI MUT INS GRP	30,127	28,441	92.88 %	139.02 %	7.34 %	35.35 %
	5	12	AMERICAN INTL GRP	25,821	24,497	61.66 %	74.41 %	6.29 %	41.63 %
	6	91	HARTFORD FIRE & CAS GRP	21,432	20,019	29.32 %	37.34 %	5.22 %	46.86 %
	7	3494	JAMES RIVER GRP	18,603	20,918	118.17 %	165.96 %	4.53 %	51.39 %
	8	84	AMERICAN FINANCIAL GRP	17,929	17,552	N/A	21.29 %	4.37 %	55.75 %
	9	3548	TRAVELERS GRP	17,452	16,911	12.33 %	35.70 %	4.25 %	60.00 %
	10	218	CNA INS GRP	15,298	14,924	13.10 %	27.08 %	3.73 %	63.73 %
			STATE TOTAL	410,553	401,144	43.46 %	63.08 %	100.00 %	100.00 %
Georgia	1	761	ALLIANZ INS GRP	14,392	13,550	N/A	N/A	8.39 %	8.39 %
	2	12	AMERICAN INTL GRP	13,288	12,402	63.01 %	80.09 %	7.75 %	16.14 %
	3	626	CHUBB LTD GRP	13,157	12,107	65.51 %	50.81 %	7.67 %	23.81 %
	4	242	SELECTIVE INS GRP	11,023	11,470	92.54 %	133.16 %	6.43 %	30.24 %
	5	98	WR BERKLEY CORP GRP	9,352	8,395	23.45 %	40.26 %	5.45 %	35.69 %
	6	84	AMERICAN FINANCIAL GRP	7,102	6,677	45.99 %	60.76 %	4.14 %	39.84 %
	7	158	FAIRFAX FIN GRP	6,750	7,005	27.09 %	35.52 %	3.94 %	43.77 %
	8	91	HARTFORD FIRE & CAS GRP	6,435	6,296	20.20 %	38.03 %	3.75 %	47.52 %
	9	3548	TRAVELERS GRP	6,292	6,063	2.66 %	29.48 %	3.67 %	51.19 %
	10	38920	KINSALE INS CO	5,259	5,233	21.71 %	32.78 %	3.07 %	54.26 %
			STATE TOTAL	171,491	161,901	32.96 %	47.00 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	2,939	2,700	N/A	1.05 %	19.56 %	19.56 %
	2	158	FAIRFAX FIN GRP	2,169	2,455	43.88 %	51.18 %	14.44 %	34.00 %
	3	98	WR BERKLEY CORP GRP	2,137	1,781	24.56 %	34.46 %	14.22 %	48.22 %
	4	38920	KINSALE INS CO	1,319	1,229	41.40 %	63.28 %	8.78 %	57.00 %
	5	12	AMERICAN INTL GRP	1,025	935	N/A	N/A	6.82 %	63.82 %
	6	626	CHUBB LTD GRP	621	502	280.87 %	364.10 %	4.13 %	67.96 %
	7	3548	TRAVELERS GRP	523	513	N/A	N/A	3.48 %	71.44 %
	8	408	BROOKFIELD WEALTH SOLUTIONS GRP	457	258	18.99 %	N/A	3.04 %	74.48 %
	9	212	ZURICH INS GRP	386	416	415.85 %	433.24 %	2.57 %	77.05 %
	10	218	CNA INS GRP	358	298	55.74 %	88.82 %	2.38 %	79.43 %
			STATE TOTAL	15,026	15,553	45.98 %	53.84 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	242	SELECTIVE INS GRP	3,305	2,853	40.73 %	55.29 %	10.96 %	10.96 %
	2	244	CINCINNATI FIN GRP	2,227	2,488	62.89 %	77.99 %	7.38 %	18.34 %
	3	626	CHUBB LTD GRP	2,195	1,674	N/A	N/A	7.28 %	25.62 %
	4	38920	KINSALE INS CO	2,080	2,146	28.08 %	44.14 %	6.90 %	32.51 %
	5	12	AMERICAN INTL GRP	1,673	1,454	78.13 %	133.59 %	5.55 %	38.06 %
	6	309	WESTERN NATL MUT GRP	1,667	1,493	39.60 %	N/A	5.53 %	43.59 %
	7	140	NATIONWIDE CORP GRP	1,390	1,119	N/A	20.45 %	4.61 %	48.20 %
	8	98	WR BERKLEY CORP GRP	1,216	1,195	N/A	N/A	4.03 %	52.23 %
	9	62	EMC INS CO GRP	1,177	1,043	31.65 %	48.58 %	3.90 %	56.13 %
	10	968	AXA INS GRP	1,143	519	2.67 %	21.66 %	3.79 %	59.92 %
			STATE TOTAL	30,162	28,247	14.84 %	25.66 %	100.00 %	100.00 %
Illinois	1	626	CHUBB LTD GRP	26,647	26,110	16.36 %	7.62 %	10.85 %	10.85 %
	2	84	AMERICAN FINANCIAL GRP	24,854	27,798	33.31 %	70.91 %	10.12 %	20.97 %
	3	761	ALLIANZ INS GRP	23,439	22,939	5.38 %	1.48 %	9.54 %	30.51 %
	4	12	AMERICAN INTL GRP	18,945	18,238	54.51 %	62.73 %	7.71 %	38.22 %
	5	244	CINCINNATI FIN GRP	9,566	10,010	89.60 %	291.41 %	3.89 %	42.11 %
	6	98	WR BERKLEY CORP GRP	9,415	8,624	29.76 %	47.63 %	3.83 %	45.95 %
	7	91	HARTFORD FIRE & CAS GRP	8,255	8,193	20.73 %	36.02 %	3.36 %	49.31 %
	8	5076	WEST BEND INS GRP	8,206	8,077	36.79 %	54.96 %	3.34 %	52.65 %
	9	3548	TRAVELERS GRP	7,971	7,907	81.46 %	174.56 %	3.24 %	55.89 %
	10	242	SELECTIVE INS GRP	7,633	7,230	69.08 %	95.54 %	3.11 %	59.00 %
			STATE TOTAL	245,647	246,091	69.79 %	91.14 %	100.00 %	100.00 %
Indiana	1	761	ALLIANZ INS GRP	24,574	25,068	25.96 %	35.23 %	18.57 %	18.57 %
	2	212	ZURICH INS GRP	14,168	12,040	90.45 %	82.25 %	10.71 %	29.28 %
	3	244	CINCINNATI FIN GRP	10,016	9,953	45.90 %	71.75 %	7.57 %	36.85 %
	4	626	CHUBB LTD GRP	8,346	9,130	N/A	N/A	6.31 %	43.16 %
	5	12	AMERICAN INTL GRP	7,791	7,485	145.17 %	156.97 %	5.89 %	49.05 %
	6	242	SELECTIVE INS GRP	7,501	7,390	46.41 %	68.55 %	5.67 %	54.72 %
	7	98	WR BERKLEY CORP GRP	4,256	4,225	64.50 %	77.24 %	3.22 %	57.93 %
	8	111	LIBERTY MUT GRP	4,138	4,300	67.22 %	71.78 %	3.13 %	61.06 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	3,802	3,035	111.40 %	113.94 %	2.87 %	63.93 %
	10	3548	TRAVELERS GRP	3,505	3,583	51.74 %	76.17 %	2.65 %	66.58 %
			STATE TOTAL	132,314	130,480	34.70 %	42.54 %	100.00 %	100.00 %
Iowa	1	140	NATIONWIDE CORP GRP	3,811	4,053	55.14 %	84.63 %	7.21 %	7.21 %
	2	5076	WEST BEND INS GRP	3,454	3,564	51.69 %	84.57 %	6.54 %	13.75 %
	3	111	LIBERTY MUT GRP	3,372	2,736	N/A	N/A	6.38 %	20.13 %
	4	12	AMERICAN INTL GRP	3,167	2,890	89.18 %	105.39 %	5.99 %	26.12 %
	5	91	HARTFORD FIRE & CAS GRP	2,952	3,182	25.71 %	25.73 %	5.59 %	31.71 %
	6	761	ALLIANZ INS GRP	2,803	3,350	100.52 %	119.89 %	5.30 %	37.01 %
	7	62	EMC INS CO GRP	2,579	2,615	20.39 %	35.12 %	4.88 %	41.89 %
	8	626	CHUBB LTD GRP	2,551	2,689	N/A	N/A	4.83 %	46.72 %
	9	244	CINCINNATI FIN GRP	2,151	2,153	64.62 %	110.36 %	4.07 %	50.79 %
	10	309	WESTERN NATL MUT GRP	2,004	1,960	28.94 %	N/A	3.79 %	54.58 %
			STATE TOTAL	52,842	54,636	21.20 %	23.91 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	212	ZURICH INS GRP	35,703	22,166	37.70 %	39.21 %	43.36 %	43.36 %
	2	626	CHUBB LTD GRP	4,428	4,381	N/A	N/A	5.38 %	48.73 %
	3	91	HARTFORD FIRE & CAS GRP	3,948	3,726	58.96 %	70.47 %	4.79 %	53.53 %
	4	62	EMC INS CO GRP	3,621	3,449	38.59 %	54.35 %	4.40 %	57.92 %
	5	12	AMERICAN INTL GRP	2,872	2,843	24.96 %	34.96 %	3.49 %	61.41 %
	6	140	NATIONWIDE CORP GRP	2,686	2,587	21.71 %	53.63 %	3.26 %	64.67 %
	7	84	AMERICAN FINANCIAL GRP	2,472	2,949	48.45 %	61.86 %	3.00 %	67.68 %
	8	244	CINCINNATI FIN GRP	2,423	2,261	10.88 %	29.18 %	2.94 %	70.62 %
	9	3548	TRAVELERS GRP	1,968	1,842	N/A	N/A	2.39 %	73.01 %
	10	158	FAIRFAX FIN GRP	1,896	1,778	229.45 %	229.97 %	2.30 %	75.31 %
			STATE TOTAL	82,348	68,684	48.06 %	60.01 %	100.00 %	100.00 %
Kentucky	1	626	CHUBB LTD GRP	3,673	3,553	16.08 %	7.82 %	8.72 %	8.72 %
	2	244	CINCINNATI FIN GRP	3,199	3,180	27.07 %	64.33 %	7.59 %	16.31 %
	3	12	AMERICAN INTL GRP	2,284	1,582	N/A	N/A	5.42 %	21.73 %
	4	242	SELECTIVE INS GRP	2,252	2,181	65.27 %	93.39 %	5.35 %	27.08 %
	5	91	HARTFORD FIRE & CAS GRP	2,076	1,873	20.45 %	25.73 %	4.93 %	32.01 %
	6	111	LIBERTY MUT GRP	2,075	2,461	44.50 %	53.96 %	4.93 %	36.93 %
	7	96	SECURA INS GRP	2,067	2,113	46.52 %	50.36 %	4.91 %	41.84 %
	8	84	AMERICAN FINANCIAL GRP	2,043	1,921	45.63 %	67.63 %	4.85 %	46.69 %
	9	5076	WEST BEND INS GRP	2,011	1,893	58.30 %	92.75 %	4.77 %	51.46 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	1,784	1,667	91.27 %	87.27 %	4.24 %	55.70 %
			STATE TOTAL	42,128	40,763	22.89 %	33.39 %	100.00 %	100.00 %
Louisiana	1	158	FAIRFAX FIN GRP	6,500	6,549	110.06 %	98.45 %	10.58 %	10.58 %
	2	968	AXA INS GRP	5,189	5,187	22.57 %	61.68 %	8.45 %	19.03 %
	3	38920	KINSALE INS CO	5,183	5,679	37.19 %	56.40 %	8.44 %	27.47 %
	4	3548	TRAVELERS GRP	4,955	4,923	93.20 %	53.27 %	8.07 %	35.54 %
	5	98	WR BERKLEY CORP GRP	4,731	4,166	14.58 %	20.84 %	7.70 %	43.24 %
	6	12	AMERICAN INTL GRP	3,874	3,932	44.51 %	68.36 %	6.31 %	49.55 %
	7	626	CHUBB LTD GRP	3,424	3,258	8.09 %	N/A	5.57 %	55.13 %
	8	218	CNA INS GRP	3,356	3,675	N/A	22.30 %	5.46 %	60.59 %
	9	212	ZURICH INS GRP	2,363	2,224	N/A	N/A	3.85 %	64.44 %
	10	84	AMERICAN FINANCIAL GRP	2,218	2,090	22.12 %	31.87 %	3.61 %	68.05 %
			STATE TOTAL	61,416	62,792	13.65 %	13.43 %	100.00 %	100.00 %
Maine	1	626	CHUBB LTD GRP	2,099	2,011	40.58 %	42.21 %	13.21 %	13.21 %
	2	12	AMERICAN INTL GRP	1,972	1,806	60.50 %	67.47 %	12.41 %	25.62 %
	3	98	WR BERKLEY CORP GRP	1,791	1,643	4.97 %	4.17 %	11.27 %	36.89 %
	4	91	HARTFORD FIRE & CAS GRP	1,043	1,130	0.09 %	0.85 %	6.56 %	43.45 %
	5	3548	TRAVELERS GRP	936	902	N/A	N/A	5.89 %	49.34 %
	6	111	LIBERTY MUT GRP	914	751	14.92 %	22.71 %	5.75 %	55.09 %
	7	242	SELECTIVE INS GRP	709	555	35.84 %	53.33 %	4.46 %	59.56 %
	8	38920	KINSALE INS CO	692	636	50.98 %	85.92 %	4.36 %	63.91 %
	9	84	AMERICAN FINANCIAL GRP	422	403	88.95 %	114.69 %	2.66 %	66.57 %
	10	31	BERKSHIRE HATHAWAY GRP	405	424	16.55 %	50.31 %	2.55 %	69.12 %
			STATE TOTAL	15,892	15,513	19.22 %	23.02 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	242	SELECTIVE INS GRP	8,973	8,913	69.76 %	89.37 %	14.85 %	14.85 %
	2	626	CHUBB LTD GRP	6,575	6,462	N/A	N/A	10.88 %	25.73 %
	3	91	HARTFORD FIRE & CAS GRP	5,527	5,980	6.31 %	0.94 %	9.15 %	34.88 %
	4	111	LIBERTY MUT GRP	3,738	2,339	106.34 %	88.31 %	6.19 %	41.07 %
	5	12	AMERICAN INTL GRP	3,219	2,988	211.14 %	244.68 %	5.33 %	46.40 %
	6	3548	TRAVELERS GRP	2,786	2,705	1.01 %	13.51 %	4.61 %	51.01 %
	7	4507	BUILDERS GRP	2,783	2,707	8.26 %	7.17 %	4.61 %	55.62 %
	8	218	CNA INS GRP	2,589	2,620	225.42 %	378.75 %	4.29 %	59.90 %
	9	158	FAIRFAX FIN GRP	2,454	2,451	N/A	N/A	4.06 %	63.96 %
	10	761	ALLIANZ INS GRP	2,284	2,189	N/A	N/A	3.78 %	67.74 %
			STATE TOTAL	60,415	58,130	14.54 %	24.76 %	100.00 %	100.00 %
Massachusetts	1	626	CHUBB LTD GRP	32,947	32,627	39.83 %	47.07 %	20.34 %	20.34 %
	2	242	SELECTIVE INS GRP	10,658	10,686	58.62 %	77.65 %	6.58 %	26.92 %
	3	91	HARTFORD FIRE & CAS GRP	10,284	9,740	19.68 %	34.66 %	6.35 %	33.27 %
	4	12	AMERICAN INTL GRP	9,447	10,256	38.04 %	56.04 %	5.83 %	39.10 %
	5	3548	TRAVELERS GRP	8,626	8,083	33.43 %	71.28 %	5.33 %	44.43 %
	6	98	WR BERKLEY CORP GRP	8,275	8,175	27.41 %	43.06 %	5.11 %	49.54 %
	7	218	CNA INS GRP	7,344	7,762	N/A	N/A	4.53 %	54.07 %
	8	111	LIBERTY MUT GRP	6,772	6,785	95.02 %	32.39 %	4.18 %	58.25 %
	9	212	ZURICH INS GRP	5,901	5,073	14.91 %	N/A	3.64 %	61.89 %
	10	158	FAIRFAX FIN GRP	5,079	5,252	277.65 %	279.94 %	3.14 %	65.03 %
			STATE TOTAL	161,980	160,983	44.04 %	49.50 %	100.00 %	100.00 %
Michigan	1	761	ALLIANZ INS GRP	18,714	21,329	125.05 %	115.11 %	13.01 %	13.01 %
	2	626	CHUBB LTD GRP	11,308	11,197	42.10 %	34.84 %	7.86 %	20.87 %
	3	242	SELECTIVE INS GRP	7,169	7,213	54.79 %	80.59 %	4.98 %	25.86 %
	4	244	CINCINNATI FIN GRP	6,553	6,814	41.73 %	62.31 %	4.56 %	30.41 %
	5	12	AMERICAN INTL GRP	6,445	7,154	49.16 %	55.41 %	4.48 %	34.89 %
	6	91	HARTFORD FIRE & CAS GRP	6,243	6,610	32.85 %	45.96 %	4.34 %	39.23 %
	7	62	EMC INS CO GRP	5,755	5,842	57.30 %	75.23 %	4.00 %	43.23 %
	8	517	HANNOVER GRP	5,605	5,671	25.27 %	49.62 %	3.90 %	47.13 %
	9	3548	TRAVELERS GRP	4,642	4,893	10.87 %	39.39 %	3.23 %	50.36 %
	10	4977	PALOMAR HOLDINGS GRP	4,035	3,581	10.93 %	10.93 %	2.81 %	53.16 %
			STATE TOTAL	143,840	144,208	65.04 %	85.10 %	100.00 %	100.00 %
Minnesota	1	309	WESTERN NATL MUT GRP	15,655	15,668	25.47 %	35.72 %	11.45 %	11.45 %
	2	626	CHUBB LTD GRP	15,159	14,408	24.71 %	31.57 %	11.09 %	22.55 %
	3	761	ALLIANZ INS GRP	7,712	6,306	136.92 %	90.53 %	5.64 %	28.19 %
	4	96	SECURA INS GRP	7,276	7,231	14.58 %	22.07 %	5.32 %	33.51 %
	5	5076	WEST BEND INS GRP	6,385	6,089	47.70 %	75.47 %	4.67 %	38.18 %
	6	242	SELECTIVE INS GRP	5,975	5,915	50.58 %	67.76 %	4.37 %	42.56 %
	7	62	EMC INS CO GRP	5,811	5,761	68.16 %	89.26 %	4.25 %	46.81 %
	8	12	AMERICAN INTL GRP	4,951	4,573	608.17 %	639.21 %	3.62 %	50.43 %
	9	3548	TRAVELERS GRP	4,696	4,653	3.82 %	37.22 %	3.44 %	53.87 %
	10	98	WR BERKLEY CORP GRP	4,596	4,044	5.39 %	3.15 %	3.36 %	57.23 %
			STATE TOTAL	136,670	132,129	62.70 %	76.72 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	4507	BUILDERS GRP	3,010	2,890	16.99 %	17.47 %	10.13 %	10.13 %
	2	12	AMERICAN INTL GRP	2,414	2,305	45.95 %	56.12 %	8.12 %	18.25 %
	3	91	HARTFORD FIRE & CAS GRP	2,264	1,976	45.16 %	72.18 %	7.62 %	25.87 %
	4	98	WR BERKLEY CORP GRP	2,245	2,227	32.59 %	50.79 %	7.55 %	33.42 %
	5	158	FAIRFAX FIN GRP	2,157	1,755	41.96 %	47.77 %	7.26 %	40.68 %
	6	3548	TRAVELERS GRP	1,979	1,831	6.38 %	12.83 %	6.66 %	47.34 %
	7	38920	KINSALE INS CO	1,594	1,697	35.43 %	54.84 %	5.36 %	52.70 %
	8	62	EMC INS CO GRP	1,531	1,417	97.27 %	147.72 %	5.15 %	57.85 %
	9	111	LIBERTY MUT GRP	1,492	1,855	171.36 %	164.85 %	5.02 %	62.87 %
	10	626	CHUBB LTD GRP	1,399	1,355	N/A	N/A	4.71 %	67.58 %
			STATE TOTAL	29,722	28,764	36.29 %	46.05 %	100.00 %	100.00 %
Missouri	1	626	CHUBB LTD GRP	8,052	7,593	14.71 %	214.10 %	9.07 %	9.07 %
	2	98	WR BERKLEY CORP GRP	7,608	6,821	34.79 %	40.72 %	8.57 %	17.63 %
	3	91	HARTFORD FIRE & CAS GRP	6,425	5,918	21.96 %	31.06 %	7.23 %	24.86 %
	4	12	AMERICAN INTL GRP	5,455	5,427	N/A	N/A	6.14 %	31.01 %
	5	761	ALLIANZ INS GRP	5,260	4,833	21.25 %	26.85 %	5.92 %	36.93 %
	6	244	CINCINNATI FIN GRP	4,455	4,414	65.07 %	93.89 %	5.02 %	41.94 %
	7	3548	TRAVELERS GRP	4,077	3,885	322.28 %	638.83 %	4.59 %	46.53 %
	8	96	SECURA INS GRP	3,175	3,019	67.53 %	98.77 %	3.57 %	50.11 %
	9	158	FAIRFAX FIN GRP	3,158	3,025	33.92 %	97.18 %	3.56 %	53.66 %
	10	242	SELECTIVE INS GRP	2,691	2,530	61.22 %	82.28 %	3.03 %	56.69 %
			STATE TOTAL	88,822	85,540	24.51 %	68.02 %	100.00 %	100.00 %
Montana	1	309	WESTERN NATL MUT GRP	3,407	3,004	42.34 %	58.30 %	14.77 %	14.77 %
	2	62	EMC INS CO GRP	2,700	2,274	46.83 %	69.83 %	11.70 %	26.47 %
	3	626	CHUBB LTD GRP	1,693	1,948	40.24 %	43.99 %	7.34 %	33.80 %
	4	244	CINCINNATI FIN GRP	1,641	1,591	66.99 %	83.30 %	7.11 %	40.91 %
	5	12	AMERICAN INTL GRP	1,558	1,535	42.88 %	43.16 %	6.75 %	47.66 %
	6	38920	KINSALE INS CO	1,040	1,010	64.10 %	107.27 %	4.51 %	52.17 %
	7	98	WR BERKLEY CORP GRP	941	876	14.47 %	18.69 %	4.08 %	56.25 %
	8	3548	TRAVELERS GRP	909	898	N/A	N/A	3.94 %	60.18 %
	9	111	LIBERTY MUT GRP	767	710	65.22 %	76.77 %	3.32 %	63.51 %
	10	140	NATIONWIDE CORP GRP	669	599	25.21 %	71.91 %	2.90 %	66.41 %
			STATE TOTAL	23,074	22,089	N/A	N/A	100.00 %	100.00 %
Nebraska	1	140	NATIONWIDE CORP GRP	3,655	3,704	22.56 %	45.63 %	12.63 %	12.63 %
	2	62	EMC INS CO GRP	2,822	2,827	53.05 %	78.26 %	9.75 %	22.38 %
	3	12	AMERICAN INTL GRP	2,224	2,323	48.49 %	54.13 %	7.68 %	30.06 %
	4	626	CHUBB LTD GRP	1,893	1,944	N/A	N/A	6.54 %	36.60 %
	5	244	CINCINNATI FIN GRP	1,391	1,437	23.65 %	48.22 %	4.80 %	41.41 %
	6	111	LIBERTY MUT GRP	1,300	1,579	N/A	N/A	4.49 %	45.90 %
	7	98	WR BERKLEY CORP GRP	1,217	1,213	40.82 %	80.19 %	4.20 %	50.10 %
	8	91	HARTFORD FIRE & CAS GRP	1,100	1,112	37.36 %	70.40 %	3.80 %	53.90 %
	9	3548	TRAVELERS GRP	1,098	927	5.96 %	21.99 %	3.79 %	57.70 %
	10	84	AMERICAN FINANCIAL GRP	907	903	2.20 %	4.50 %	3.13 %	60.83 %
			STATE TOTAL	28,944	29,754	82.70 %	92.83 %	100.00 %	100.00 %

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18.1, 18.2 - Products Liability

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Nevada	1	12	AMERICAN INTL GRP	5,917	5,110	104.50 %	151.98 %	11.77 %	11.77 %
	2	626	CHUBB LTD GRP	4,688	4,205	134.65 %	133.71 %	9.32 %	21.09 %
	3	98	WR BERKLEY CORP GRP	3,822	3,738	62.52 %	73.21 %	7.60 %	28.69 %
	4	38920	KINSALE INS CO	3,760	3,898	39.96 %	56.44 %	7.48 %	36.17 %
	5	91	HARTFORD FIRE & CAS GRP	2,980	2,876	20.23 %	27.93 %	5.93 %	42.10 %
	6	84	AMERICAN FINANCIAL GRP	2,853	2,870	34.19 %	80.56 %	5.67 %	47.78 %
	7	3548	TRAVELERS GRP	2,027	1,852	14.78 %	21.78 %	4.03 %	51.81 %
	8	158	FAIRFAX FIN GRP	1,976	2,375	37.10 %	40.17 %	3.93 %	55.74 %
	9	111	LIBERTY MUT GRP	1,687	1,624	36.91 %	411.94 %	3.36 %	59.09 %
	10	62	EMC INS CO GRP	1,584	1,218	38.49 %	57.89 %	3.15 %	62.24 %
			STATE TOTAL	50,276	48,984	41.06 %	77.40 %	100.00 %	100.00 %
New Hampshire	1	626	CHUBB LTD GRP	3,540	2,906	N/A	N/A	17.49 %	17.49 %
	2	98	WR BERKLEY CORP GRP	2,043	2,244	23.93 %	34.50 %	10.10 %	27.59 %
	3	242	SELECTIVE INS GRP	1,728	1,649	64.79 %	82.96 %	8.54 %	36.13 %
	4	968	AXA INS GRP	1,149	1,148	9.99 %	54.25 %	5.68 %	41.81 %
	5	3548	TRAVELERS GRP	1,002	1,057	N/A	106.14 %	4.95 %	46.76 %
	6	91	HARTFORD FIRE & CAS GRP	936	793	40.02 %	52.89 %	4.63 %	51.39 %
	7	244	CINCINNATI FIN GRP	849	800	98.69 %	119.21 %	4.19 %	55.59 %
	8	158	FAIRFAX FIN GRP	774	759	22.72 %	24.60 %	3.83 %	59.41 %
	9	36	CENTRAL MUT INS CO GRP	763	656	59.07 %	66.25 %	3.77 %	63.18 %
	10	212	ZURICH INS GRP	527	583	89.76 %	174.01 %	2.61 %	65.79 %
			STATE TOTAL	20,234	19,917	39.35 %	61.85 %	100.00 %	100.00 %
New Jersey	1	242	SELECTIVE INS GRP	43,725	44,093	63.67 %	85.67 %	17.68 %	17.68 %
	2	626	CHUBB LTD GRP	38,086	36,221	6.51 %	15.06 %	15.40 %	33.08 %
	3	12	AMERICAN INTL GRP	11,031	10,951	67.74 %	76.22 %	4.46 %	37.54 %
	4	91	HARTFORD FIRE & CAS GRP	10,882	10,187	N/A	8.86 %	4.40 %	41.94 %
	5	98	WR BERKLEY CORP GRP	10,592	9,957	21.91 %	27.18 %	4.28 %	46.23 %
	6	218	CNA INS GRP	9,271	9,116	0.52 %	10.75 %	3.75 %	49.98 %
	7	84	AMERICAN FINANCIAL GRP	9,073	9,329	25.21 %	43.06 %	3.67 %	53.65 %
	8	761	ALLIANZ INS GRP	8,967	8,352	309.18 %	402.35 %	3.63 %	57.27 %
	9	38920	KINSALE INS CO	7,822	7,959	44.02 %	64.17 %	3.16 %	60.44 %
	10	3548	TRAVELERS GRP	7,747	8,163	N/A	N/A	3.13 %	63.57 %
			STATE TOTAL	247,289	239,643	33.02 %	46.00 %	100.00 %	100.00 %
New Mexico	1	242	SELECTIVE INS GRP	1,869	1,781	72.08 %	95.86 %	9.76 %	9.76 %
	2	4935	CHANDLER INS GRP	1,367	1,421	13.69 %	14.21 %	7.14 %	16.90 %
	3	38920	KINSALE INS CO	1,318	1,293	53.48 %	82.69 %	6.89 %	23.79 %
	4	98	WR BERKLEY CORP GRP	1,224	1,311	22.26 %	29.51 %	6.39 %	30.18 %
	5	62	EMC INS CO GRP	1,172	821	45.49 %	66.04 %	6.12 %	36.30 %
	6	36	CENTRAL MUT INS CO GRP	1,110	1,088	121.74 %	139.71 %	5.80 %	42.10 %
	7	91	HARTFORD FIRE & CAS GRP	951	837	36.51 %	72.85 %	4.97 %	47.07 %
	8	626	CHUBB LTD GRP	871	1,114	143.88 %	148.42 %	4.55 %	51.62 %
	9	84	AMERICAN FINANCIAL GRP	821	793	7.06 %	11.56 %	4.29 %	55.91 %
	10	158	FAIRFAX FIN GRP	767	710	40.18 %	42.37 %	4.01 %	59.91 %
			STATE TOTAL	19,146	18,360	30.71 %	41.59 %	100.00 %	100.00 %

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New York	1	626	CHUBB LTD GRP	36,241	35,743	20.01 %	19.68 %	10.25 %	10.25 %
	2	111	LIBERTY MUT GRP	34,505	7,829	162.64 %	233.71 %	9.76 %	20.00 %
	3	12	AMERICAN INTL GRP	28,698	28,338	63.29 %	67.09 %	8.11 %	28.12 %
	4	3548	TRAVELERS GRP	27,197	25,973	N/A	N/A	7.69 %	35.81 %
	5	242	SELECTIVE INS GRP	23,221	22,184	54.32 %	75.70 %	6.57 %	42.37 %
	6	4670	STARR GRP	22,120	17,846	51.21 %	55.57 %	6.25 %	48.63 %
	7	84	AMERICAN FINANCIAL GRP	21,850	20,243	27.82 %	36.46 %	6.18 %	54.81 %
	8	408	BROOKFIELD WEALTH SOLUTIONS GRP	21,482	14,986	N/A	N/A	6.07 %	60.88 %
	9	91	HARTFORD FIRE & CAS GRP	14,604	14,665	16.11 %	44.88 %	4.13 %	65.01 %
	10	761	ALLIANZ INS GRP	13,329	14,320	231.12 %	452.35 %	3.77 %	68.78 %
			STATE TOTAL	353,660	311,960	78.77 %	99.80 %	100.00 %	100.00 %
North Carolina	1	4507	BUILDERS GRP	22,756	21,637	56.20 %	56.68 %	13.74 %	13.74 %
	2	626	CHUBB LTD GRP	15,464	15,501	4.99 %	N/A	9.34 %	23.08 %
	3	242	SELECTIVE INS GRP	10,549	10,661	88.62 %	102.90 %	6.37 %	29.45 %
	4	244	CINCINNATI FIN GRP	8,835	8,956	33.84 %	59.82 %	5.34 %	34.79 %
	5	91	HARTFORD FIRE & CAS GRP	8,013	7,850	18.12 %	24.83 %	4.84 %	39.63 %
	6	98	WR BERKLEY CORP GRP	7,463	7,495	29.47 %	41.45 %	4.51 %	44.13 %
	7	3548	TRAVELERS GRP	6,859	6,896	52.02 %	123.98 %	4.14 %	48.28 %
	8	761	ALLIANZ INS GRP	6,467	6,078	N/A	N/A	3.91 %	52.18 %
	9	12	AMERICAN INTL GRP	6,344	5,757	96.10 %	120.60 %	3.83 %	56.01 %
	10	158	FAIRFAX FIN GRP	5,611	5,843	20.38 %	22.70 %	3.39 %	59.40 %
			STATE TOTAL	165,591	161,192	48.28 %	63.25 %	100.00 %	100.00 %
North Dakota	1	309	WESTERN NATL MUT GRP	3,178	3,067	30.10 %	36.22 %	14.87 %	14.87 %
	2	96	SECURA INS GRP	2,444	2,368	20.19 %	29.72 %	11.44 %	26.31 %
	3	111	LIBERTY MUT GRP	1,528	1,542	25.57 %	32.87 %	7.15 %	33.45 %
	4	98	WR BERKLEY CORP GRP	1,332	953	262.78 %	325.11 %	6.23 %	39.69 %
	5	62	EMC INS CO GRP	1,191	935	115.55 %	129.15 %	5.57 %	45.26 %
	6	626	CHUBB LTD GRP	1,156	1,062	N/A	N/A	5.41 %	50.67 %
	7	12	AMERICAN INTL GRP	1,011	1,014	97.98 %	113.03 %	4.73 %	55.40 %
	8	518	GRINNELL MUT GRP	885	947	N/A	N/A	4.14 %	59.54 %
	9	7	FEDERATED MUT GRP	873	845	N/A	N/A	4.08 %	63.62 %
	10	4935	CHANDLER INS GRP	716	708	12.90 %	13.47 %	3.35 %	66.97 %
			STATE TOTAL	21,373	20,805	13.96 %	23.53 %	100.00 %	100.00 %
Ohio	1	244	CINCINNATI FIN GRP	25,531	25,324	19.42 %	41.74 %	15.20 %	15.20 %
	2	761	ALLIANZ INS GRP	19,115	18,863	46.34 %	59.02 %	11.38 %	26.59 %
	3	626	CHUBB LTD GRP	15,868	15,364	79.61 %	68.28 %	9.45 %	36.03 %
	4	12	AMERICAN INTL GRP	9,375	9,137	25.51 %	33.49 %	5.58 %	41.62 %
	5	91	HARTFORD FIRE & CAS GRP	8,523	8,520	45.06 %	63.21 %	5.08 %	46.69 %
	6	111	LIBERTY MUT GRP	6,808	6,925	101.31 %	134.78 %	4.05 %	50.75 %
	7	98	WR BERKLEY CORP GRP	6,350	6,062	17.14 %	30.70 %	3.78 %	54.53 %
	8	242	SELECTIVE INS GRP	5,700	5,574	53.30 %	73.51 %	3.39 %	57.92 %
	9	3548	TRAVELERS GRP	5,136	5,026	50.77 %	151.60 %	3.06 %	60.98 %
	10	158	FAIRFAX FIN GRP	4,219	3,686	658.65 %	573.73 %	2.51 %	63.49 %
			STATE TOTAL	167,932	165,290	58.24 %	69.60 %	100.00 %	100.00 %

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Oklahoma	1	84	AMERICAN FINANCIAL GRP	8,352	8,152	30.72 %	45.06 %	15.42 %	15.42 %
	2	626	CHUBB LTD GRP	6,443	6,444	N/A	N/A	11.90 %	27.31 %
	3	4935	CHANDLER INS GRP	5,053	5,037	11.59 %	12.39 %	9.33 %	36.64 %
	4	158	FAIRFAX FIN GRP	3,249	3,249	47.39 %	46.16 %	6.00 %	42.64 %
	5	38920	KINSALE INS CO	2,858	2,778	40.80 %	62.26 %	5.28 %	47.92 %
	6	12	AMERICAN INTL GRP	2,758	2,784	41.79 %	61.98 %	5.09 %	53.01 %
	7	62	EMC INS CO GRP	2,656	2,453	86.79 %	111.45 %	4.90 %	57.92 %
	8	3548	TRAVELERS GRP	2,542	2,480	N/A	N/A	4.69 %	62.61 %
	9	91	HARTFORD FIRE & CAS GRP	2,106	1,870	N/A	N/A	3.89 %	66.50 %
	10	98	WR BERKLEY CORP GRP	1,840	2,097	61.41 %	68.30 %	3.40 %	69.89 %
			STATE TOTAL	54,165	52,814	13.37 %	10.27 %	100.00 %	100.00 %
Oregon	1	761	ALLIANZ INS GRP	7,959	7,597	152.63 %	166.85 %	10.61 %	10.61 %
	2	626	CHUBB LTD GRP	7,773	7,586	62.74 %	54.35 %	10.37 %	20.98 %
	3	12	AMERICAN INTL GRP	5,130	4,745	120.33 %	132.60 %	6.84 %	27.82 %
	4	38920	KINSALE INS CO	4,775	4,624	59.66 %	85.43 %	6.37 %	34.19 %
	5	244	CINCINNATI FIN GRP	4,568	4,590	35.22 %	63.48 %	6.09 %	40.28 %
	6	309	WESTERN NATL MUT GRP	3,697	3,400	14.91 %	34.67 %	4.93 %	45.21 %
	7	98	WR BERKLEY CORP GRP	3,326	3,224	25.83 %	31.03 %	4.44 %	49.64 %
	8	111	LIBERTY MUT GRP	2,870	2,905	33.46 %	29.64 %	3.83 %	53.47 %
	9	158	FAIRFAX FIN GRP	2,522	3,014	106.48 %	122.97 %	3.36 %	56.83 %
	10	140	NATIONWIDE CORP GRP	2,426	2,524	60.13 %	80.02 %	3.23 %	60.07 %
			STATE TOTAL	74,994	73,305	50.20 %	59.58 %	100.00 %	100.00 %
Pennsylvania	1	626	CHUBB LTD GRP	26,877	25,735	148.47 %	111.27 %	14.85 %	14.85 %
	2	242	SELECTIVE INS GRP	18,537	18,340	76.14 %	108.72 %	10.24 %	25.09 %
	3	84	AMERICAN FINANCIAL GRP	9,162	6,973	16.96 %	32.53 %	5.06 %	30.15 %
	4	91	HARTFORD FIRE & CAS GRP	8,806	8,503	36.62 %	62.64 %	4.86 %	35.01 %
	5	244	CINCINNATI FIN GRP	8,362	8,759	47.44 %	72.06 %	4.62 %	39.63 %
	6	98	WR BERKLEY CORP GRP	8,231	7,726	46.51 %	72.01 %	4.55 %	44.18 %
	7	12	AMERICAN INTL GRP	7,799	6,626	307.66 %	331.01 %	4.31 %	48.49 %
	8	212	ZURICH INS GRP	7,600	6,293	52.11 %	N/A	4.20 %	52.69 %
	9	3548	TRAVELERS GRP	7,530	7,693	117.53 %	164.43 %	4.16 %	56.85 %
	10	761	ALLIANZ INS GRP	6,901	6,261	222.46 %	267.76 %	3.81 %	60.66 %
			STATE TOTAL	181,012	173,919	71.27 %	88.06 %	100.00 %	100.00 %
Rhode Island	1	626	CHUBB LTD GRP	2,865	2,996	N/A	N/A	17.37 %	17.37 %
	2	242	SELECTIVE INS GRP	2,608	2,644	57.32 %	80.20 %	15.81 %	33.17 %
	3	3548	TRAVELERS GRP	1,252	1,359	288.10 %	384.68 %	7.59 %	40.76 %
	4	62	EMC INS CO GRP	1,106	1,111	141.03 %	161.22 %	6.70 %	47.46 %
	5	91	HARTFORD FIRE & CAS GRP	988	1,007	50.56 %	86.32 %	5.99 %	53.45 %
	6	98	WR BERKLEY CORP GRP	732	768	127.71 %	178.73 %	4.44 %	57.88 %
	7	12	AMERICAN INTL GRP	710	744	15.58 %	18.05 %	4.30 %	62.19 %
	8	761	ALLIANZ INS GRP	553	523	N/A	N/A	3.35 %	65.54 %
	9	38920	KINSALE INS CO	484	444	5.67 %	12.08 %	2.93 %	68.47 %
	10	158	FAIRFAX FIN GRP	477	339	38.32 %	44.51 %	2.89 %	71.36 %
			STATE TOTAL	16,500	16,247	70.74 %	56.69 %	100.00 %	100.00 %

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South Carolina	1	4507	BUILDERS GRP	9,826	9,826	208.16 %	238.26 %	10.39 %	10.39 %
	2	242	SELECTIVE INS GRP	8,739	9,144	132.09 %	166.84 %	9.24 %	19.64 %
	3	761	ALLIANZ INS GRP	6,314	4,272	N/A	N/A	6.68 %	26.31 %
	4	84	AMERICAN FINANCIAL GRP	5,645	5,349	149.60 %	215.44 %	5.97 %	32.28 %
	5	91	HARTFORD FIRE & CAS GRP	5,280	4,727	53.06 %	78.46 %	5.58 %	37.87 %
	6	98	WR BERKLEY CORP GRP	5,086	5,070	52.85 %	64.80 %	5.38 %	43.25 %
	7	626	CHUBB LTD GRP	4,862	4,902	16.02 %	11.73 %	5.14 %	48.39 %
	8	38920	KINSALE INS CO	4,313	4,218	44.26 %	66.64 %	4.56 %	52.95 %
	9	517	HANNOVER GRP	4,223	4,214	N/A	N/A	4.47 %	57.42 %
	10	158	FAIRFAX FIN GRP	3,963	3,287	14.82 %	16.64 %	4.19 %	61.61 %
			STATE TOTAL	94,548	89,640	64.32 %	78.59 %	100.00 %	100.00 %
South Dakota	1	309	WESTERN NATL MUT GRP	2,193	2,220	75.90 %	70.05 %	13.76 %	13.76 %
	2	140	NATIONWIDE CORP GRP	1,497	1,243	N/A	N/A	9.39 %	23.15 %
	3	244	CINCINNATI FIN GRP	1,381	739	26.57 %	47.51 %	8.67 %	31.81 %
	4	626	CHUBB LTD GRP	1,146	1,226	N/A	N/A	7.19 %	39.00 %
	5	91	HARTFORD FIRE & CAS GRP	890	762	8.71 %	11.77 %	5.58 %	44.58 %
	6	14184	ACUITY A MUT INS CO	863	834	251.93 %	241.39 %	5.42 %	50.00 %
	7	7	FEDERATED MUT GRP	840	772	N/A	N/A	5.27 %	55.27 %
	8	12	AMERICAN INTL GRP	707	742	24.85 %	21.13 %	4.43 %	59.71 %
	9	518	GRINNELL MUT GRP	609	590	N/A	N/A	3.82 %	63.52 %
	10	62	EMC INS CO GRP	547	550	74.97 %	103.72 %	3.43 %	66.96 %
			STATE TOTAL	15,940	15,489	0.77 %	N/A	100.00 %	100.00 %
Tennessee	1	626	CHUBB LTD GRP	11,701	10,649	87.79 %	88.50 %	11.13 %	11.13 %
	2	12	AMERICAN INTL GRP	8,429	7,050	39.04 %	41.79 %	8.02 %	19.15 %
	3	4507	BUILDERS GRP	5,999	5,686	9.50 %	11.35 %	5.71 %	24.86 %
	4	242	SELECTIVE INS GRP	5,836	5,801	63.60 %	81.86 %	5.55 %	30.41 %
	5	91	HARTFORD FIRE & CAS GRP	5,094	4,624	23.63 %	41.51 %	4.85 %	35.26 %
	6	244	CINCINNATI FIN GRP	4,839	4,610	33.63 %	61.92 %	4.60 %	39.86 %
	7	517	HANNOVER GRP	4,683	4,698	N/A	N/A	4.46 %	44.32 %
	8	785	MARKEL GRP	4,278	4,620	37.07 %	52.14 %	4.07 %	48.39 %
	9	3548	TRAVELERS GRP	3,906	3,953	10.10 %	35.10 %	3.72 %	52.11 %
	10	218	CNA INS GRP	3,830	2,832	N/A	N/A	3.64 %	55.75 %
			STATE TOTAL	105,105	99,780	35.22 %	42.47 %	100.00 %	100.00 %
Texas	1	158	FAIRFAX FIN GRP	52,586	54,089	40.71 %	35.78 %	9.58 %	9.58 %
	2	626	CHUBB LTD GRP	46,818	44,039	16.30 %	13.49 %	8.53 %	18.10 %
	3	38920	KINSALE INS CO	37,055	37,149	56.52 %	82.14 %	6.75 %	24.85 %
	4	12	AMERICAN INTL GRP	34,370	34,150	39.29 %	43.20 %	6.26 %	31.11 %
	5	91	HARTFORD FIRE & CAS GRP	32,690	31,383	15.37 %	26.21 %	5.95 %	37.06 %
	6	98	WR BERKLEY CORP GRP	30,990	30,712	22.68 %	30.90 %	5.64 %	42.70 %
	7	84	AMERICAN FINANCIAL GRP	26,175	24,243	41.67 %	75.68 %	4.77 %	47.47 %
	8	968	AXA INS GRP	22,087	20,530	34.85 %	52.47 %	4.02 %	51.49 %
	9	4670	STARR GRP	21,029	12,066	5.63 %	9.51 %	3.83 %	55.32 %
	10	761	ALLIANZ INS GRP	19,011	17,423	154.43 %	187.91 %	3.46 %	58.78 %
			STATE TOTAL	549,165	527,475	32.01 %	42.99 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	626	CHUBB LTD GRP	6,569	6,191	N/A	N/A	9.58 %	9.58 %
	2	242	SELECTIVE INS GRP	4,688	4,488	59.08 %	80.63 %	6.84 %	16.41 %
	3	91	HARTFORD FIRE & CAS GRP	3,957	4,359	17.05 %	21.31 %	5.77 %	22.18 %
	4	12	AMERICAN INTL GRP	3,612	3,791	100.81 %	102.12 %	5.27 %	27.45 %
	5	98	WR BERKLEY CORP GRP	3,545	3,573	58.41 %	71.80 %	5.17 %	32.62 %
	6	212	ZURICH INS GRP	3,498	5,405	26.71 %	39.64 %	5.10 %	37.72 %
	7	62	EMC INS CO GRP	3,481	2,810	61.35 %	81.97 %	5.08 %	42.79 %
	8	244	CINCINNATI FIN GRP	3,186	3,149	8.55 %	25.87 %	4.65 %	47.44 %
	9	84	AMERICAN FINANCIAL GRP	3,136	3,159	32.76 %	47.91 %	4.57 %	52.01 %
	10	218	CNA INS GRP	2,498	2,339	N/A	N/A	3.64 %	55.65 %
			STATE TOTAL	68,586	67,238	29.94 %	38.75 %	100.00 %	100.00 %
Vermont	1	244	CINCINNATI FIN GRP	871	830	25.11 %	49.37 %	9.47 %	9.47 %
	2	626	CHUBB LTD GRP	738	727	N/A	N/A	8.03 %	17.50 %
	3	242	SELECTIVE INS GRP	627	596	42.30 %	54.76 %	6.82 %	24.31 %
	4	761	ALLIANZ INS GRP	600	595	134.43 %	158.44 %	6.52 %	30.84 %
	5	111	LIBERTY MUT GRP	575	535	5.53 %	40.62 %	6.26 %	37.10 %
	6	3548	TRAVELERS GRP	575	509	N/A	N/A	6.25 %	43.35 %
	7	98	WR BERKLEY CORP GRP	554	552	N/A	N/A	6.03 %	49.38 %
	8	218	CNA INS GRP	480	492	120.97 %	132.36 %	5.22 %	54.59 %
	9	140	NATIONWIDE CORP GRP	456	445	10.69 %	28.84 %	4.96 %	59.56 %
	10	38920	KINSALE INS CO	437	491	15.31 %	23.68 %	4.75 %	64.31 %
			STATE TOTAL	9,196	9,260	25.84 %	36.56 %	100.00 %	100.00 %
Virginia	1	626	CHUBB LTD GRP	12,631	10,515	33.94 %	49.38 %	13.96 %	13.96 %
	2	4507	BUILDERS GRP	7,960	7,725	73.34 %	74.36 %	8.80 %	22.76 %
	3	242	SELECTIVE INS GRP	6,950	6,988	60.35 %	79.35 %	7.68 %	30.44 %
	4	12	AMERICAN INTL GRP	6,245	5,373	16.59 %	3.30 %	6.90 %	37.34 %
	5	761	ALLIANZ INS GRP	4,396	4,611	64.93 %	77.08 %	4.86 %	42.20 %
	6	212	ZURICH INS GRP	4,253	3,718	N/A	N/A	4.70 %	46.90 %
	7	91	HARTFORD FIRE & CAS GRP	3,909	3,809	50.61 %	59.42 %	4.32 %	51.22 %
	8	158	FAIRFAX FIN GRP	3,593	3,536	62.64 %	57.53 %	3.97 %	55.19 %
	9	244	CINCINNATI FIN GRP	3,590	3,588	N/A	16.70 %	3.97 %	59.16 %
	10	3548	TRAVELERS GRP	3,405	3,428	N/A	N/A	3.76 %	62.92 %
			STATE TOTAL	90,484	84,807	38.59 %	43.25 %	100.00 %	100.00 %
Washington	1	626	CHUBB LTD GRP	10,320	10,327	62.31 %	60.90 %	9.41 %	9.41 %
	2	38920	KINSALE INS CO	9,816	10,410	32.05 %	39.90 %	8.95 %	18.35 %
	3	309	WESTERN NATL MUT GRP	8,984	8,126	32.00 %	37.19 %	8.19 %	26.54 %
	4	91	HARTFORD FIRE & CAS GRP	6,465	6,162	29.00 %	29.89 %	5.89 %	32.44 %
	5	111	LIBERTY MUT GRP	6,396	6,623	51.28 %	67.09 %	5.83 %	38.27 %
	6	3494	JAMES RIVER GRP	5,880	6,402	51.29 %	75.77 %	5.36 %	43.62 %
	7	158	FAIRFAX FIN GRP	4,663	4,703	245.38 %	258.39 %	4.25 %	47.87 %
	8	98	WR BERKLEY CORP GRP	4,651	5,018	9.09 %	13.37 %	4.24 %	52.11 %
	9	12	AMERICAN INTL GRP	4,346	4,688	29.97 %	44.93 %	3.96 %	56.08 %
	10	84	AMERICAN FINANCIAL GRP	4,061	3,838	52.97 %	79.39 %	3.70 %	59.78 %
			STATE TOTAL	109,713	108,849	46.28 %	58.02 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	84	AMERICAN FINANCIAL GRP	1,019	882	25.06 %	35.49 %	11.92 %	11.92 %
	2	3548	TRAVELERS GRP	950	986	2.31 %	78.07 %	11.11 %	23.02 %
	3	91	HARTFORD FIRE & CAS GRP	873	916	12.66 %	16.68 %	10.21 %	33.23 %
	4	244	CINCINNATI FIN GRP	719	728	12.90 %	50.70 %	8.41 %	41.64 %
	5	626	CHUBB LTD GRP	713	712	N/A	N/A	8.34 %	49.97 %
	6	12	AMERICAN INTL GRP	630	936	359.83 %	390.23 %	7.36 %	57.33 %
	7	98	WR BERKLEY CORP GRP	516	507	18.66 %	26.13 %	6.03 %	63.37 %
	8	4935	CHANDLER INS GRP	429	422	17.77 %	19.35 %	5.02 %	68.39 %
	9	111	LIBERTY MUT GRP	396	450	513.60 %	493.00 %	4.64 %	73.02 %
	10	242	SELECTIVE INS GRP	370	301	54.13 %	82.58 %	4.32 %	77.35 %
			STATE TOTAL	8,553	8,959	69.73 %	78.85 %	100.00 %	100.00 %
Wisconsin	1	626	CHUBB LTD GRP	15,469	16,015	36.31 %	35.43 %	11.06 %	11.06 %
	2	5076	WEST BEND INS GRP	14,579	14,094	35.15 %	45.08 %	10.43 %	21.49 %
	3	761	ALLIANZ INS GRP	8,892	8,786	36.74 %	41.10 %	6.36 %	27.85 %
	4	96	SECURA INS GRP	8,624	8,516	27.94 %	35.42 %	6.17 %	34.01 %
	5	169	SENTRY INS GRP	6,780	6,880	42.35 %	82.29 %	4.85 %	38.86 %
	6	91	HARTFORD FIRE & CAS GRP	6,208	5,979	22.37 %	34.16 %	4.44 %	43.30 %
	7	244	CINCINNATI FIN GRP	5,505	5,750	20.68 %	60.36 %	3.94 %	47.24 %
	8	3548	TRAVELERS GRP	5,147	5,418	497.99 %	567.45 %	3.68 %	50.92 %
	9	968	AXA INS GRP	5,134	1,851	12.63 %	12.57 %	3.67 %	54.59 %
	10	12	AMERICAN INTL GRP	5,088	5,790	20.65 %	12.94 %	3.64 %	58.23 %
			STATE TOTAL	139,838	134,519	88.60 %	126.66 %	100.00 %	100.00 %
Wyoming	1	62	EMC INS CO GRP	1,325	1,090	127.07 %	153.79 %	13.66 %	13.66 %
	2	4935	CHANDLER INS GRP	920	876	16.74 %	18.13 %	9.49 %	23.15 %
	3	785	MARKEL GRP	652	638	15.28 %	24.41 %	6.73 %	29.88 %
	4	38920	KINSALE INS CO	641	598	45.62 %	71.87 %	6.61 %	36.49 %
	5	626	CHUBB LTD GRP	593	481	N/A	N/A	6.11 %	42.60 %
	6	12	AMERICAN INTL GRP	536	526	N/A	N/A	5.52 %	48.12 %
	7	84	AMERICAN FINANCIAL GRP	522	495	14.23 %	19.95 %	5.38 %	53.50 %
	8	244	CINCINNATI FIN GRP	444	422	12.37 %	29.45 %	4.57 %	58.08 %
	9	212	ZURICH INS GRP	381	191	7.08 %	7.59 %	3.93 %	62.00 %
	10	158	FAIRFAX FIN GRP	367	313	34.63 %	36.42 %	3.78 %	65.78 %
			STATE TOTAL	9,698	8,976	24.47 %	29.31 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	2,183	1,990	126.94 %	142.23 %	94.11 %	94.11 %
	2	10972	FIRST NET INS CO	70	57	34.68 %	35.38 %	3.02 %	97.13 %
	3	212	ZURICH INS GRP	45	22	37.17 %	48.10 %	1.94 %	99.07 %
	4	91	HARTFORD FIRE & CAS GRP	19	20	14.73 %	28.66 %	0.83 %	99.90 %
	5	968	AXA INS GRP	1	2	N/A	N/A	0.06 %	99.97 %
	6	626	CHUBB LTD GRP	1	28	1.71 %	8.36 %	0.03 %	99.99 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	0	0	N/A	N/A	0.01 %	100.00 %
			STATE TOTAL	2,320	2,118	115.97 %	130.61 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
18.1, 18.2 - Products Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	3098	TOKIO MARINE HOLDINGS INC GRP	3,590	3,316	N/A	N/A	42.63 %	42.63 %
	2	5092	5B ALLIANCE GRP	950	757	23.43 %	23.90 %	11.29 %	53.91 %
	3	12	AMERICAN INTL GRP	724	949	N/A	N/A	8.60 %	62.51 %
	4	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	651	617	3.49 %	4.09 %	7.73 %	70.24 %
	5	626	CHUBB LTD GRP	625	600	N/A	N/A	7.42 %	77.66 %
	6	4804	MULTINATIONAL GRP	431	402	1.23 %	1.23 %	5.12 %	82.78 %
	7	71	UNIVERSAL INS CO GRP	399	396	0.00 %	0.00 %	4.74 %	87.52 %
	8	536	GUIDEWELL MUT HOLDING GRP	303	314	14.67 %	16.30 %	3.60 %	91.12 %
	9	968	AXA INS GRP	214	205	46.22 %	39.46 %	2.54 %	93.65 %
	10	10140	OPTIMA SEGUROS	150	154	22.98 %	35.00 %	1.79 %	95.44 %
			STATE TOTAL	8,422	8,166	N/A	N/A	100.00 %	100.00 %
U.S. Virgin Islands	1	626	CHUBB LTD GRP	73	73	25.19 %	13.87 %	93.96 %	93.96 %
	2	12	AMERICAN INTL GRP	2	8	0.00 %	0.00 %	2.79 %	96.74 %
	3	218	CNA INS GRP	2	2	792.18 %	797.22 %	2.25 %	98.99 %
	4	536	GUIDEWELL MUT HOLDING GRP	1	1	0.00 %	0.00 %	0.84 %	99.83 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	0	0	N/A	N/A	0.10 %	99.93 %
	6	212	ZURICH INS GRP	0	0	N/A	N/A	0.07 %	100.00 %
	7	3548	TRAVELERS GRP	0	0	N/A	N/A	0.00 %	100.00 %
			STATE TOTAL	78	83	N/A	N/A	100.00 %	100.00 %
N. Mariana Islands	1	12	AMERICAN INTL GRP	39	42	1,903.70 %	2,188.45 %	87.60 %	87.60 %
	2	10972	FIRST NET INS CO	5	5	79.85 %	74.21 %	12.40 %	100.00 %
			STATE TOTAL	44	47	1,727.31 %	1,983.95 %	100.00 %	100.00 %
Canada	1	3548	TRAVELERS GRP	3,220	4,015	22.10 %	5.73 %	53.24 %	53.24 %
	2	181	SWISS RE GRP	2,073	2,185	20.33 %	16.94 %	34.27 %	87.51 %
	3	31	BERKSHIRE HATHAWAY GRP	305	338	N/A	N/A	5.05 %	92.56 %
	4	968	AXA INS GRP	155	79	5,984.25 %	6,327.60 %	2.56 %	95.11 %
	5	761	ALLIANZ INS GRP	152	144	3,899.74 %	4,970.22 %	2.52 %	97.63 %
	6	169	SENTRY INS GRP	109	110	N/A	0.15 %	1.80 %	99.43 %
	7	91	HARTFORD FIRE & CAS GRP	19	34	1,273.22 %	2,479.01 %	0.32 %	99.75 %
	8	111	LIBERTY MUT GRP	15	68	N/A	N/A	0.25 %	100.00 %
			STATE TOTAL	6,048	6,968	140.49 %	153.89 %	100.00 %	100.00 %
Agg. Other Alien	1	111	LIBERTY MUT GRP	45,726	45,857	30.59 %	33.88 %	45.06 %	45.06 %
	2	626	CHUBB LTD GRP	17,678	17,325	106.97 %	116.75 %	17.42 %	62.47 %
	3	212	ZURICH INS GRP	16,513	16,106	800.16 %	1,582.09 %	16.27 %	78.74 %
	4	218	CNA INS GRP	10,540	10,479	49.60 %	57.88 %	10.39 %	89.13 %
	5	968	AXA INS GRP	3,915	26,707	14.88 %	10.91 %	3.86 %	92.99 %
	6	12	AMERICAN INTL GRP	2,031	1,692	199.95 %	200.77 %	2.00 %	94.99 %
	7	98	WR BERKLEY CORP GRP	1,631	1,683	3.77 %	3.77 %	1.61 %	96.60 %
	8	31	BERKSHIRE HATHAWAY GRP	1,567	324	39.59 %	49.49 %	1.54 %	98.14 %
	9	1120	EVEREST REINS HOLDINGS GRP	531	557	4.71 %	5.08 %	0.52 %	98.66 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	507	377	13.97 %	13.97 %	0.50 %	99.16 %
			STATE TOTAL	101,488	121,863	141.75 %	246.34 %	100.00 %	100.00 %

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19.1, 19.2—Private Passenger Auto Liability

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	41,972,016	40,716,274	59.87 %	62.33 %	19.89 %	19.89 %
	2	176	STATE FARM GRP	37,858,454	37,474,643	74.87 %	80.14 %	17.94 %	37.83 %
	3	31	BERKSHIRE HATHAWAY GRP	24,951,747	24,771,711	75.22 %	76.08 %	11.83 %	49.66 %
	4	8	ALLSTATE INS GRP	22,424,291	22,051,072	62.03 %	64.08 %	10.63 %	60.29 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	11,483,135	11,461,845	84.79 %	88.26 %	5.44 %	65.73 %
	6	69	FARMERS INS GRP	7,785,724	7,766,995	57.65 %	59.92 %	3.69 %	69.42 %
	7	111	LIBERTY MUT GRP	5,881,236	6,244,861	53.60 %	54.49 %	2.79 %	72.21 %
	8	3548	TRAVELERS GRP	4,153,449	4,187,390	54.93 %	58.64 %	1.97 %	74.17 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	4,103,676	3,848,658	79.00 %	82.70 %	1.94 %	76.12 %
	10	473	AMERICAN FAMILY INS GRP	2,974,742	3,059,364	70.65 %	74.09 %	1.41 %	77.53 %
	11	280	AUTO OWNERS GRP	2,642,207	2,659,158	65.16 %	73.33 %	1.25 %	78.78 %
	12	1278	CSAA INS GRP	2,548,948	2,427,813	78.67 %	82.01 %	1.21 %	79.99 %
	13	213	ERIE INS GRP	2,375,883	2,355,290	79.37 %	82.46 %	1.13 %	81.12 %
	14	169	SENTRY INS GRP	2,304,141	2,262,419	60.48 %	62.03 %	1.09 %	82.21 %
	15	140	NATIONWIDE CORP GRP	2,108,081	2,228,290	57.98 %	60.80 %	1.00 %	83.21 %
	16	215	KEMPER CORP GRP	1,966,463	1,989,035	75.68 %	78.54 %	0.93 %	84.14 %
	17	660	MERCURY GEN GRP	1,960,441	1,938,712	70.54 %	77.94 %	0.93 %	85.07 %
	18	91	HARTFORD FIRE & CAS GRP	1,449,928	1,486,720	65.62 %	67.82 %	0.69 %	85.75 %
	19	55	AUTOMOBILE CLUB MI GRP	1,424,940	1,431,695	105.18 %	111.32 %	0.68 %	86.43 %
	20	708	NEW JERSEY MANUFACTURERS GRP	1,149,177	1,048,490	77.16 %	88.47 %	0.54 %	86.97 %
	21	28	AMICA MUT GRP	905,747	908,598	67.89 %	74.47 %	0.43 %	87.40 %
	22	4991	ROOT INC GRP	874,305	856,662	51.24 %	52.31 %	0.41 %	87.82 %
	23	411	MAPFRE INS GRP	854,460	846,530	67.94 %	69.61 %	0.40 %	88.22 %
	24	50	COUNTRY INS & FIN SERV GRP	845,324	855,205	62.29 %	63.98 %	0.40 %	88.62 %
	25	5	ALFA INS GRP	840,584	861,176	67.09 %	69.36 %	0.40 %	89.02 %
	26	4987	INCLINE INS GRP LLC GRP	809,789	822,186	79.33 %	84.46 %	0.38 %	89.41 %
	27	123	SHELTER INS GRP	782,740	793,135	59.67 %	62.65 %	0.37 %	89.78 %
	28	483	SOUTHERN FARM BUREAU CAS GRP	758,638	784,352	63.13 %	65.04 %	0.36 %	90.14 %
	29	88	THE HANOVER INS GRP	704,683	697,879	77.80 %	83.61 %	0.33 %	90.47 %
	30	4762	ORPHEUS GRP	693,268	683,728	63.79 %	65.74 %	0.33 %	90.80 %
	31	3179	HOME STATE INS GRP	674,554	684,149	63.84 %	68.06 %	0.32 %	91.12 %
	32	15290	ASPIRE GEN INS CO	617,704	519,026	68.31 %	71.14 %	0.29 %	91.41 %
	33	3702	LOYA GRP	583,624	587,892	75.83 %	81.71 %	0.28 %	91.69 %
	34	324	NORTH CAROLINA FARM BUREAU GRP	555,175	539,996	57.90 %	59.48 %	0.26 %	91.95 %
	35	244	CINCINNATI FIN GRP	551,680	522,771	70.96 %	75.76 %	0.26 %	92.21 %
	36	809	TEXAS FARM BUREAU MUT GRP	547,503	560,636	74.36 %	76.82 %	0.26 %	92.47 %
	37	415	PLYMOUTH ROCK INS GRP	526,869	508,411	71.68 %	75.33 %	0.25 %	92.72 %
	38	3362	FIRST ACCEPTANCE INS GRP	518,796	472,556	60.10 %	62.45 %	0.25 %	92.97 %
	39	626	CHUBB LTD GRP	498,463	483,427	65.63 %	71.03 %	0.24 %	93.20 %
	40	1227	PALISADES GRP	481,644	474,269	76.40 %	79.49 %	0.23 %	93.43 %
	41	694	TENNESSEE FARMERS GRP	462,200	467,380	77.72 %	82.28 %	0.22 %	93.65 %
	42	109	KENTUCKY FARM BUREAU GRP	456,852	452,886	72.07 %	73.27 %	0.22 %	93.87 %
	43	5018	TESLA INC GRP	421,339	320,064	137.50 %	138.10 %	0.20 %	94.07 %
	44	2518	NYCM INS GRP	400,503	380,379	83.51 %	86.84 %	0.19 %	94.26 %
	45	785	MARKEL GRP	386,745	391,350	120.36 %	127.56 %	0.18 %	94.44 %
	46	35319	UNITED AUTOMOBILE INS CO	383,143	361,568	46.26 %	47.97 %	0.18 %	94.62 %
	47	4909	ASSURANCEAMERICA CORP GRP	379,892	364,825	63.94 %	65.14 %	0.18 %	94.80 %
	48	188	SAFETY GRP	361,549	356,594	80.42 %	82.01 %	0.17 %	94.97 %
	49	513	IOWA FARM BUREAU GRP	356,483	360,247	75.96 %	78.28 %	0.17 %	95.14 %
	50	586	ARBELLA INS GRP	343,893	336,661	65.36 %	69.15 %	0.16 %	95.31 %
	51	29246	CONSUMERS CNTY MUT INS CO	320,445	361,111	50.97 %	51.58 %	0.15 %	95.46 %
	52	267	GRANGE MUT CAS GRP	278,530	281,360	55.60 %	57.53 %	0.13 %	95.59 %
	53	257	SAFEWAY INS GRP	267,743	273,479	66.00 %	68.01 %	0.13 %	95.72 %
	54	4727	WARRIOR INVICTUS HOLDING CO GRP	264,349	250,812	59.08 %	67.94 %	0.13 %	95.84 %
	55	67	MICHIGAN FARM BUREAU GRP	259,359	252,689	69.05 %	76.30 %	0.12 %	95.96 %
	56	3098	TOKIO MARINE HOLDINGS INC GRP	253,498	241,180	76.93 %	87.20 %	0.12 %	96.08 %
	57	300	HORACE MANN GRP	252,820	249,611	70.47 %	72.60 %	0.12 %	96.20 %
	58	5104	GOAUTO GRP	242,644	222,984	76.00 %	76.88 %	0.11 %	96.32 %
	59	24341	PEMCO MUT INS CO	242,042	239,198	73.06 %	73.85 %	0.11 %	96.43 %
	60	14184	ACUITY A MUT INS CO	212,329	210,734	62.55 %	65.13 %	0.10 %	96.53 %
	61	542	INDIANA FARM BUREAU GRP	208,648	208,029	63.00 %	67.32 %	0.10 %	96.63 %
	62	561	GEORGIA FARM BUREAU GRP	208,317	214,064	53.51 %	55.36 %	0.10 %	96.73 %
	63	228	WESTFIELD GRP	207,799	216,432	62.00 %	65.45 %	0.10 %	96.83 %
	64	35173	AGENCY INS CO OF MD INC	174,586	176,003	72.73 %	73.94 %	0.08 %	96.91 %
	65	4051	OCEAN HARBOR GRP	164,749	195,334	63.71 %	64.72 %	0.08 %	96.99 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	408	BROOKFIELD WEALTH SOLUTIONS GRP	163,037	264,031	82.47 %	85.83 %	0.08 %	97.07 %
	67	37028	CITIZENS UNITED RECIP EXCH	155,875	151,912	83.68 %	108.51 %	0.07 %	97.14 %
	68	5076	WEST BEND INS GRP	151,833	155,427	65.81 %	67.72 %	0.07 %	97.21 %
	69	33	CALIFORNIA CAS MGMT GRP	149,290	143,824	77.60 %	82.22 %	0.07 %	97.29 %
	70	201	UTICA GRP	145,859	148,919	68.46 %	72.58 %	0.07 %	97.35 %
	71	5113	CITADEL PARTNERS GRP	136,184	149,176	80.51 %	83.46 %	0.06 %	97.42 %
	72	13471	BEAR RIVER MUT INS CO	133,972	135,953	62.53 %	64.93 %	0.06 %	97.48 %
	73	14254	FALCON INS CO	133,340	135,014	69.89 %	73.42 %	0.06 %	97.55 %
	74	309	WESTERN NATL MUT GRP	127,399	122,350	69.97 %	75.47 %	0.06 %	97.61 %
	75	12	AMERICAN INTL GRP	125,324	125,955	50.60 %	56.74 %	0.06 %	97.67 %
	76	42749	TRADERS INS CO	119,281	122,016	63.53 %	66.73 %	0.06 %	97.72 %
	77	271	PENNSYLVANIA NATL INS GRP	118,919	124,500	81.60 %	83.64 %	0.06 %	97.78 %
	78	203	VIRGINIA FARM BUREAU GRP	117,636	116,846	61.02 %	61.56 %	0.06 %	97.83 %
	79	518	GRINNELL MUT GRP	109,695	116,275	58.32 %	59.06 %	0.05 %	97.89 %
	80	250	DONEGAL GRP	109,458	117,565	60.14 %	64.79 %	0.05 %	97.94 %
	81	13688	ELEPHANT INS CO	108,267	111,160	58.70 %	58.59 %	0.05 %	97.99 %
	82	242	SELECTIVE INS GRP	105,339	113,073	98.94 %	106.94 %	0.05 %	98.04 %
	83	4256	ANCHOR INS HOLDINGS GRP	104,131	102,804	73.32 %	79.43 %	0.05 %	98.09 %
	84	698	NORTH STAR CO GRP	103,608	102,953	56.32 %	62.65 %	0.05 %	98.14 %
	85	13889	FMNE INS CO	102,920	103,494	57.84 %	59.47 %	0.05 %	98.19 %
	86	171	GERMANIA INS GRP	95,496	107,527	45.57 %	48.93 %	0.05 %	98.23 %
	87	1309	FRANKENMUTH GRP	94,830	95,801	101.68 %	112.66 %	0.04 %	98.28 %
	88	842	FARM BUREAU GRP	89,303	85,493	76.56 %	78.50 %	0.04 %	98.32 %
	89	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	87,817	85,768	67.42 %	66.95 %	0.04 %	98.36 %
	90	514	MISSOURI FARM BUREAU GRP	86,431	86,964	59.75 %	61.43 %	0.04 %	98.40 %
	91	5032	LEMONADE INC GRP	85,160	78,775	62.11 %	65.01 %	0.04 %	98.44 %
	92	15449	ALINSCO INS CO	84,860	86,440	78.88 %	81.23 %	0.04 %	98.48 %
	93	13752	AMERICAN ALLIANCE CAS CO	83,881	83,714	62.59 %	69.03 %	0.04 %	98.52 %
	94	333	MUTUAL OF ENUMCLAW GRP	83,199	87,682	76.42 %	80.71 %	0.04 %	98.56 %
	95	13125	PEOPLES TRUST INS CO	76,507	61,131	56.93 %	57.02 %	0.04 %	98.60 %
	96	5089	CLEARCOVER GRP	74,501	75,287	63.95 %	70.34 %	0.04 %	98.63 %
	97	1275	QUINCY MUT GRP	74,364	75,927	70.44 %	76.57 %	0.04 %	98.67 %
	98	144	N&D UNION MUT INS GRP	74,147	72,127	73.27 %	81.12 %	0.04 %	98.70 %
	99	4717	PRODUCERS NATL CORP GRP	73,380	81,054	62.09 %	63.73 %	0.03 %	98.74 %
	100	71	UNIVERSAL INS CO GRP	73,355	71,199	68.80 %	69.71 %	0.03 %	98.77 %
	101	36	CENTRAL MUT INS CO GRP	71,555	85,709	89.81 %	92.80 %	0.03 %	98.81 %
	102	3678	AMERICAN INDEPENDENT INS GRP	70,665	71,607	57.60 %	63.18 %	0.03 %	98.84 %
	103	13131	RESPONSIVE AUTO INS CO	69,241	61,014	38.60 %	41.13 %	0.03 %	98.87 %
	104	963	OHIO MUT GRP	69,134	69,837	71.43 %	79.17 %	0.03 %	98.91 %
	105	291	ENCOVA MUT INS GRP	67,942	72,849	60.58 %	68.10 %	0.03 %	98.94 %
	106	3478	HALLMARK FIN SERV GRP	66,213	70,279	66.68 %	69.13 %	0.03 %	98.97 %
	107	220	OKLAHOMA FARM BUREAU GRP	66,052	65,597	59.80 %	62.58 %	0.03 %	99.00 %
	108	4787	GOODVILLE MUT GRP	65,739	65,326	65.08 %	67.82 %	0.03 %	99.03 %
	109	4969	TRISURA GRP	63,347	64,143	59.72 %	61.86 %	0.03 %	99.06 %
	110	10839	COUNTRYWIDE INS CO	62,942	65,779	52.95 %	70.18 %	0.03 %	99.09 %
	111	98	WR BERKLEY CORP GRP	61,969	54,267	83.52 %	87.57 %	0.03 %	99.12 %
	112	15024	PREFERRED MUT INS CO	61,810	62,062	56.38 %	56.04 %	0.03 %	99.15 %
	113	18309	PIONEER STATE MUT INS CO	60,005	63,156	35.36 %	39.76 %	0.03 %	99.18 %
	114	14176	HASTINGS INS CO	59,935	60,340	61.07 %	65.77 %	0.03 %	99.21 %
	115	207	WESTERN RESERVE GRP	56,349	56,032	90.18 %	93.15 %	0.03 %	99.23 %
	116	361	MUNICH RE GRP	56,330	54,575	53.13 %	56.36 %	0.03 %	99.26 %
	117	3500	NODAK MUT GRP	55,966	75,304	108.02 %	110.94 %	0.03 %	99.29 %
	118	234	VERMONT MUT GRP	52,979	52,640	69.77 %	70.76 %	0.03 %	99.31 %
	119	313	AEGIS GRP	51,567	50,602	78.17 %	76.89 %	0.02 %	99.34 %
	120	83	GRANWEST INS GRP	49,256	49,383	75.91 %	79.35 %	0.02 %	99.36 %
	121	32387	STAR CAS INS CO	47,920	50,179	77.05 %	89.36 %	0.02 %	99.38 %
	122	5048	INDIANA FARMERS MUT GRP	46,868	49,327	65.80 %	68.96 %	0.02 %	99.40 %
	123	30457	USA UNDERWRITERS INS CO	46,583	46,285	42.19 %	51.46 %	0.02 %	99.43 %
	124	5099	RURAL MUT GRP	45,732	45,412	64.41 %	69.04 %	0.02 %	99.45 %
	125	4683	MOUNTAIN WEST FARM GRP	45,486	44,369	60.04 %	62.17 %	0.02 %	99.47 %
			INDUSTRY TOTAL	211,002,539	208,818,742	68.52 %	71.65 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	41,972,016	40,716,274	59.87 %	62.33 %	19.90 %	19.90 %
	2	176	STATE FARM GRP	37,858,454	37,474,643	74.95 %	80.38 %	17.95 %	37.84 %
	3	31	BERKSHIRE HATHAWAY GRP	24,939,644	24,759,842	75.20 %	76.07 %	11.82 %	49.67 %
	4	8	ALLSTATE INS GRP	22,424,291	22,051,072	62.03 %	64.08 %	10.63 %	60.30 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	11,478,232	11,456,949	84.79 %	88.27 %	5.44 %	65.74 %
	6	69	FARMERS INS GRP	7,785,724	7,766,995	57.65 %	59.92 %	3.69 %	69.43 %
	7	111	LIBERTY MUT GRP	5,881,236	6,244,861	53.60 %	54.49 %	2.79 %	72.22 %
	8	3548	TRAVELERS GRP	4,153,449	4,187,390	54.93 %	58.64 %	1.97 %	74.19 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	4,103,676	3,848,658	79.00 %	82.70 %	1.95 %	76.13 %
	10	473	AMERICAN FAMILY INS GRP	2,974,742	3,059,364	70.65 %	74.09 %	1.41 %	77.54 %
	11	280	AUTO OWNERS GRP	2,642,207	2,659,158	65.16 %	73.33 %	1.25 %	78.79 %
	12	1278	CSAA INS GRP	2,548,948	2,427,813	78.67 %	82.01 %	1.21 %	80.00 %
	13	213	ERIE INS GRP	2,375,883	2,355,290	79.37 %	82.46 %	1.13 %	81.13 %
	14	169	SENTRY INS GRP	2,304,141	2,262,419	60.48 %	62.03 %	1.09 %	82.22 %
	15	140	NATIONWIDE CORP GRP	2,108,081	2,228,290	57.98 %	60.80 %	1.00 %	83.22 %
	16	215	KEMPER CORP GRP	1,966,463	1,989,035	75.68 %	78.54 %	0.93 %	84.15 %
	17	660	MERCURY GEN GRP	1,960,441	1,938,712	70.54 %	77.94 %	0.93 %	85.08 %
	18	91	HARTFORD FIRE & CAS GRP	1,449,869	1,486,668	65.62 %	67.80 %	0.69 %	85.77 %
	19	55	AUTOMOBILE CLUB MI GRP	1,424,940	1,431,695	105.18 %	111.32 %	0.68 %	86.44 %
	20	708	NEW JERSEY MANUFACTURERS GRP	1,149,177	1,048,490	77.16 %	88.47 %	0.54 %	86.99 %
	21	28	AMICA MUT GRP	905,747	908,598	67.89 %	74.47 %	0.43 %	87.42 %
	22	4991	ROOT INC GRP	874,305	856,662	51.24 %	52.31 %	0.41 %	87.83 %
	23	411	MAPFRE INS GRP	853,650	845,742	67.93 %	69.61 %	0.40 %	88.24 %
	24	50	COUNTRY INS & FIN SERV GRP	845,324	855,205	62.29 %	63.98 %	0.40 %	88.64 %
	25	5	ALFA INS GRP	840,584	861,176	67.09 %	69.36 %	0.40 %	89.04 %
	26	4987	INCLINE INS GRP LLC GRP	809,789	822,186	79.33 %	84.46 %	0.38 %	89.42 %
	27	123	SHELTER INS GRP	782,740	793,135	59.67 %	62.65 %	0.37 %	89.79 %
	28	483	SOUTHERN FARM BUREAU CAS GRP	758,638	784,352	63.13 %	65.04 %	0.36 %	90.15 %
	29	88	THE HANOVER INS GRP	704,683	697,879	77.80 %	83.61 %	0.33 %	90.49 %
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	64	35173	AGENCY INS CO OF MD INC	174,586	176,003	72.73 %	73.94 %	0.08 %	96.93 %
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	68	5076	WEST BEND INS GRP	151,833	155,427	65.81 %	67.72 %	0.07 %	97.23 %
	69	33	CALIFORNIA CAS MGMT GRP	149,290	143,824	77.60 %	82.22 %	0.07 %	97.30 %
	70	201	UTICA GRP	145,859	148,919	68.46 %	72.58 %	0.07 %	97.37 %
	71	5113	CITADEL PARTNERS GRP	136,184	149,176	80.51 %	83.46 %	0.06 %	97.44 %
	72	13471	BEAR RIVER MUT INS CO	133,972	135,953	62.53 %	64.93 %	0.06 %	97.50 %
	73	14254	FALCON INS CO	133,340	135,014	69.89 %	73.42 %	0.06 %	97.56 %
	74	309	WESTERN NATL MUT GRP	127,399	122,350	69.97 %	75.47 %	0.06 %	97.62 %
	75	12	AMERICAN INTL GRP	125,324	125,955	49.94 %	56.07 %	0.06 %	97.68 %
	76	42749	TRADERS INS CO	119,281	122,016	63.53 %	66.73 %	0.06 %	97.74 %
	77	271	PENNSYLVANIA NATL INS GRP	118,919	124,500	81.60 %	83.64 %	0.06 %	97.80 %
	78	203	VIRGINIA FARM BUREAU GRP	117,636	116,846	61.02 %	61.56 %	0.06 %	97.85 %
	79	518	GRINNELL MUT GRP	109,695	116,275	58.32 %	59.06 %	0.05 %	97.90 %
	80	250	DONEGAL GRP	109,458	117,565	60.14 %	64.79 %	0.05 %	97.96 %
	81	13688	ELEPHANT INS CO	108,267	111,160	58.70 %	58.59 %	0.05 %	98.01 %
	82	242	SELECTIVE INS GRP	105,339	113,073	98.94 %	106.94 %	0.05 %	98.06 %
	83	4256	ANCHOR INS HOLDINGS GRP	104,131	102,804	73.32 %	79.43 %	0.05 %	98.11 %
	84	698	NORTH STAR CO GRP	103,608	102,953	56.32 %	62.65 %	0.05 %	98.16 %
	85	13889	FMNE INS CO	102,920	103,494	57.84 %	59.47 %	0.05 %	98.20 %
	86	171	GERMANIA INS GRP	95,496	107,527	45.57 %	48.93 %	0.05 %	98.25 %
	87	1309	FRANKENMUTH GRP	94,830	95,801	101.68 %	112.66 %	0.04 %	98.29 %
	88	842	FARM BUREAU GRP	89,303	85,493	76.56 %	78.50 %	0.04 %	98.34 %
	89	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	87,817	85,768	67.42 %	66.95 %	0.04 %	98.38 %
	90	514	MISSOURI FARM BUREAU GRP	86,431	86,964	59.75 %	61.43 %	0.04 %	98.42 %
	91	5032	LEMONADE INC GRP	85,160	78,775	62.11 %	65.01 %	0.04 %	98.46 %
	92	15449	ALINSCO INS CO	84,860	86,440	78.88 %	81.23 %	0.04 %	98.50 %
	93	13752	AMERICAN ALLIANCE CAS CO	83,881	83,714	62.59 %	69.03 %	0.04 %	98.54 %
	94	333	MUTUAL OF ENUMCLAW GRP	83,199	87,682	76.42 %	80.71 %	0.04 %	98.58 %
	95	13125	PEOPLES TRUST INS CO	76,507	61,131	56.93 %	57.02 %	0.04 %	98.62 %
	96	5089	CLEARCOVER GRP	74,501	75,287	63.95 %	70.34 %	0.04 %	98.65 %
	97	1275	QUINCY MUT GRP	74,364	75,927	70.44 %	76.57 %	0.04 %	98.69 %
	98	144	N&D UNION MUT INS GRP	74,147	72,127	73.27 %	81.12 %	0.04 %	98.72 %
	99	4717	PRODUCERS NATL CORP GRP	73,380	81,054	62.09 %	63.73 %	0.03 %	98.76 %
	100	71	UNIVERSAL INS CO GRP	73,355	71,199	68.80 %	69.71 %	0.03 %	98.79 %
	101	36	CENTRAL MUT INS CO GRP	71,555	85,709	89.81 %	92.80 %	0.03 %	98.82 %
	102	3678	AMERICAN INDEPENDENT INS GRP	70,665	71,607	57.60 %	63.18 %	0.03 %	98.86 %
	103	13131	RESPONSIVE AUTO INS CO	69,241	61,014	38.60 %	41.13 %	0.03 %	98.89 %
	104	963	OHIO MUT GRP	69,134	69,837	71.43 %	79.17 %	0.03 %	98.92 %
	105	291	ENCOVA MUT INS GRP	67,942	72,849	60.58 %	68.10 %	0.03 %	98.96 %
	106	3478	HALLMARK FIN SERV GRP	66,213	70,279	66.68 %	69.13 %	0.03 %	98.99 %
	107	220	OKLAHOMA FARM BUREAU GRP	66,052	65,597	59.80 %	62.58 %	0.03 %	99.02 %
	108	4787	GOODVILLE MUT GRP	65,739	65,326	65.08 %	67.82 %	0.03 %	99.05 %
	109	4969	TRISURA GRP	63,347	64,143	59.72 %	61.86 %	0.03 %	99.08 %
	110	10839	COUNTRYWIDE INS CO	62,942	65,779	52.95 %	70.18 %	0.03 %	99.11 %
	111	98	WR BERKLEY CORP GRP	61,969	54,267	83.52 %	87.57 %	0.03 %	99.14 %
	112	15024	PREFERRED MUT INS CO	61,810	62,062	56.38 %	56.04 %	0.03 %	99.17 %
	113	18309	PIONEER STATE MUT INS CO	60,005	63,156	35.36 %	39.76 %	0.03 %	99.20 %
	114	14176	HASTINGS INS CO	59,935	60,340	61.07 %	65.77 %	0.03 %	99.22 %
	115	207	WESTERN RESERVE GRP	56,349	56,032	90.18 %	93.15 %	0.03 %	99.25 %
	116	361	MUNICH RE GRP	56,330	54,575	53.13 %	56.36 %	0.03 %	99.28 %
	117	3500	NODAK MUT GRP	55,966	75,304	108.02 %	110.94 %	0.03 %	99.30 %
	118	234	VERMONT MUT GRP	52,979	52,640	69.77 %	70.76 %	0.03 %	99.33 %
	119	313	AEGIS GRP	51,567	50,602	78.17 %	76.89 %	0.02 %	99.35 %
	120	83	GRANWEST INS GRP	49,256	49,383	75.91 %	79.35 %	0.02 %	99.38 %
	121	32387	STAR CAS INS CO	47,920	50,179	77.05 %	89.36 %	0.02 %	99.40 %
	122	5048	INDIANA FARMERS MUT GRP	46,868	49,327	65.80 %	68.96 %	0.02 %	99.42 %
	123	30457	USA UNDERWRITERS INS CO	46,583	46,285	42.19 %	51.46 %	0.02 %	99.44 %
	124	5099	RURAL MUT GRP	45,732	45,412	64.41 %	69.04 %	0.02 %	99.47 %
	125	4683	MOUNTAIN WEST FARM GRP	45,486	44,369	60.04 %	62.17 %	0.02 %	99.49 %
			INDUSTRY TOTAL	210,946,485	208,764,537	68.54 %	71.70 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	176	STATE FARM GRP	763,812	740,968	61.36 %	65.95 %	27.49 %	27.49 %
	2	8	ALLSTATE INS GRP	446,917	441,674	74.29 %	76.71 %	16.08 %	43.57 %
	3	155	PROGRESSIVE GRP	446,915	438,216	55.53 %	57.65 %	16.08 %	59.65 %
	4	5	ALFA INS GRP	331,701	332,735	66.10 %	68.57 %	11.94 %	71.59 %
	5	31	BERKSHIRE HATHAWAY GRP	179,077	180,290	69.06 %	67.83 %	6.44 %	78.03 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	170,481	171,368	90.05 %	94.19 %	6.14 %	84.17 %
	7	69	FARMERS INS GRP	47,269	48,099	48.91 %	51.48 %	1.70 %	85.87 %
	8	3548	TRAVELERS GRP	44,767	47,679	45.20 %	46.97 %	1.61 %	87.48 %
	9	280	AUTO OWNERS GRP	38,925	39,991	70.02 %	75.68 %	1.40 %	88.88 %
	10	111	LIBERTY MUT GRP	38,335	42,608	21.75 %	21.62 %	1.38 %	90.26 %
			STATE TOTAL	2,778,822	2,753,911	64.11 %	67.08 %	100.00 %	100.00 %
Alaska	1	176	STATE FARM GRP	111,439	110,903	63.48 %	64.81 %	30.63 %	30.63 %
	2	155	PROGRESSIVE GRP	66,537	64,703	48.24 %	49.18 %	18.29 %	48.92 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	56,477	56,802	66.78 %	71.50 %	15.52 %	64.44 %
	4	31	BERKSHIRE HATHAWAY GRP	54,205	55,024	63.05 %	63.27 %	14.90 %	79.34 %
	5	8	ALLSTATE INS GRP	38,964	38,530	71.21 %	73.11 %	10.71 %	90.05 %
	6	50	COUNTRY INS & FIN SERV GRP	12,816	12,911	61.37 %	64.27 %	3.52 %	93.57 %
	7	111	LIBERTY MUT GRP	11,577	12,073	48.32 %	51.02 %	3.18 %	96.76 %
	8	309	WESTERN NATL MUT GRP	4,227	3,936	107.45 %	111.94 %	1.16 %	97.92 %
	9	91	HARTFORD FIRE & CAS GRP	4,141	4,370	56.33 %	56.09 %	1.14 %	99.06 %
	10	300	HORACE MANN GRP	2,151	2,163	74.88 %	75.26 %	0.59 %	99.65 %
			STATE TOTAL	363,815	362,617	61.85 %	63.65 %	100.00 %	100.00 %
Arizona	1	155	PROGRESSIVE GRP	1,281,936	1,243,636	67.80 %	68.98 %	24.29 %	24.29 %
	2	176	STATE FARM GRP	955,451	949,712	82.94 %	87.70 %	18.10 %	42.39 %
	3	31	BERKSHIRE HATHAWAY GRP	682,105	673,082	69.38 %	67.69 %	12.92 %	55.31 %
	4	8	ALLSTATE INS GRP	372,641	377,070	60.49 %	61.15 %	7.06 %	62.37 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	341,380	342,074	93.16 %	96.47 %	6.47 %	68.84 %
	6	69	FARMERS INS GRP	257,425	257,157	50.28 %	51.31 %	4.88 %	73.71 %
	7	111	LIBERTY MUT GRP	227,767	222,349	47.93 %	48.64 %	4.32 %	78.03 %
	8	473	AMERICAN FAMILY INS GRP	180,711	189,714	68.55 %	70.78 %	3.42 %	81.45 %
	9	3548	TRAVELERS GRP	90,442	92,499	55.28 %	57.21 %	1.71 %	83.17 %
	10	169	SENTRY INS GRP	79,094	76,236	58.82 %	62.91 %	1.50 %	84.66 %
			STATE TOTAL	5,278,431	5,253,880	71.34 %	73.21 %	100.00 %	100.00 %
Arkansas	1	176	STATE FARM GRP	358,811	352,909	69.60 %	71.41 %	22.81 %	22.81 %
	2	155	PROGRESSIVE GRP	282,253	274,238	50.81 %	51.53 %	17.95 %	40.76 %
	3	8	ALLSTATE INS GRP	175,261	172,312	54.56 %	55.52 %	11.14 %	51.90 %
	4	483	SOUTHERN FARM BUREAU CAS GRP	154,151	159,330	60.09 %	59.92 %	9.80 %	61.70 %
	5	123	SHELTER INS GRP	140,229	141,130	55.34 %	57.85 %	8.92 %	70.62 %
	6	31	BERKSHIRE HATHAWAY GRP	88,679	88,038	61.22 %	61.29 %	5.64 %	76.26 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	66,176	65,845	82.08 %	84.77 %	4.21 %	80.47 %
	8	5	ALFA INS GRP	55,801	57,111	67.89 %	69.34 %	3.55 %	84.01 %
	9	69	FARMERS INS GRP	48,517	51,136	30.22 %	29.57 %	3.08 %	87.10 %
	10	111	LIBERTY MUT GRP	34,276	34,797	68.35 %	67.65 %	2.18 %	89.28 %
			STATE TOTAL	1,572,804	1,571,982	60.05 %	61.29 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	1318	AUTO CLUB ENTERPRISES INS GRP	3,332,767	3,076,695	77.17 %	81.22 %	12.96 %	12.96 %
	2	176	STATE FARM GRP	3,303,454	3,186,986	90.73 %	100.15 %	12.84 %	25.80 %
	3	8	ALLSTATE INS GRP	2,720,466	2,579,534	61.92 %	64.09 %	10.58 %	36.38 %
	4	31	BERKSHIRE HATHAWAY GRP	2,455,477	2,408,441	103.69 %	105.06 %	9.55 %	45.92 %
	5	69	FARMERS INS GRP	2,094,777	2,057,324	61.80 %	64.96 %	8.14 %	54.07 %
	6	1278	CSAA INS GRP	1,865,839	1,762,180	80.49 %	84.04 %	7.25 %	61.32 %
	7	155	PROGRESSIVE GRP	1,844,300	1,743,422	82.82 %	86.52 %	7.17 %	68.49 %
	8	660	MERCURY GEN GRP	1,643,311	1,618,721	72.21 %	80.07 %	6.39 %	74.88 %
	9	215	KEMPER CORP GRP	1,264,242	1,235,177	80.82 %	84.06 %	4.92 %	79.80 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	1,104,173	1,083,195	108.58 %	113.23 %	4.29 %	84.09 %
			STATE TOTAL	25,721,049	24,605,374	82.48 %	86.88 %	100.00 %	100.00 %
Colorado	1	176	STATE FARM GRP	861,238	849,315	67.77 %	71.12 %	21.27 %	21.27 %
	2	155	PROGRESSIVE GRP	664,361	638,181	64.11 %	65.22 %	16.41 %	37.68 %
	3	8	ALLSTATE INS GRP	401,344	399,005	49.75 %	50.59 %	9.91 %	47.60 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	381,728	382,606	82.23 %	85.94 %	9.43 %	57.03 %
	5	69	FARMERS INS GRP	283,064	268,622	54.53 %	55.35 %	6.99 %	64.02 %
	6	31	BERKSHIRE HATHAWAY GRP	271,941	274,212	53.19 %	52.54 %	6.72 %	70.73 %
	7	111	LIBERTY MUT GRP	243,600	281,409	33.94 %	32.91 %	6.02 %	76.75 %
	8	473	AMERICAN FAMILY INS GRP	181,711	191,178	53.21 %	55.93 %	4.49 %	81.24 %
	9	3548	TRAVELERS GRP	132,423	135,008	49.99 %	51.71 %	3.27 %	84.51 %
	10	169	SENTRY INS GRP	131,112	127,427	61.70 %	65.91 %	3.24 %	87.75 %
			STATE TOTAL	4,048,492	4,064,615	59.90 %	61.82 %	100.00 %	100.00 %
Connecticut	1	155	PROGRESSIVE GRP	554,749	535,220	68.13 %	71.08 %	20.55 %	20.55 %
	2	31	BERKSHIRE HATHAWAY GRP	417,778	414,048	73.37 %	71.98 %	15.48 %	36.03 %
	3	176	STATE FARM GRP	305,805	302,992	80.99 %	88.52 %	11.33 %	47.36 %
	4	8	ALLSTATE INS GRP	262,844	258,142	103.44 %	108.10 %	9.74 %	57.10 %
	5	3548	TRAVELERS GRP	183,159	178,467	57.45 %	60.87 %	6.79 %	63.89 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	115,906	114,677	84.85 %	87.70 %	4.29 %	68.18 %
	7	111	LIBERTY MUT GRP	99,831	110,567	26.20 %	24.92 %	3.70 %	71.88 %
	8	69	FARMERS INS GRP	95,131	102,182	75.01 %	79.48 %	3.52 %	75.41 %
	9	91	HARTFORD FIRE & CAS GRP	94,937	93,082	73.22 %	76.13 %	3.52 %	78.92 %
	10	28	AMICA MUT GRP	80,279	77,349	76.87 %	84.39 %	2.97 %	81.90 %
			STATE TOTAL	2,698,982	2,670,693	74.46 %	78.12 %	100.00 %	100.00 %
Delaware	1	176	STATE FARM GRP	243,511	241,182	67.12 %	71.10 %	28.49 %	28.49 %
	2	155	PROGRESSIVE GRP	165,088	160,074	54.64 %	56.32 %	19.32 %	47.81 %
	3	31	BERKSHIRE HATHAWAY GRP	100,161	101,013	77.72 %	75.67 %	11.72 %	59.53 %
	4	8	ALLSTATE INS GRP	91,506	88,553	69.54 %	72.32 %	10.71 %	70.23 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	70,492	70,808	77.86 %	80.83 %	8.25 %	78.48 %
	6	140	NATIONWIDE CORP GRP	44,453	46,051	61.12 %	62.57 %	5.20 %	83.68 %
	7	111	LIBERTY MUT GRP	35,994	38,111	54.81 %	57.02 %	4.21 %	87.90 %
	8	3548	TRAVELERS GRP	20,048	20,029	73.26 %	75.91 %	2.35 %	90.24 %
	9	4991	ROOT INC GRP	19,713	18,751	56.20 %	57.65 %	2.31 %	92.55 %
	10	91	HARTFORD FIRE & CAS GRP	12,933	13,526	60.45 %	62.43 %	1.51 %	94.06 %
			STATE TOTAL	854,656	849,861	66.85 %	69.01 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	31	BERKSHIRE HATHAWAY GRP	83,213	84,340	62.57 %	62.21 %	31.89 %	31.89 %
	2	155	PROGRESSIVE GRP	47,874	46,163	49.09 %	50.23 %	18.35 %	50.24 %
	3	176	STATE FARM GRP	42,394	41,465	60.98 %	68.86 %	16.25 %	66.49 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	24,376	23,956	100.11 %	103.77 %	9.34 %	75.83 %
	5	8	ALLSTATE INS GRP	18,964	19,207	49.10 %	49.22 %	7.27 %	83.10 %
	6	3548	TRAVELERS GRP	11,483	11,443	45.32 %	47.84 %	4.40 %	87.50 %
	7	213	ERIE INS GRP	8,104	7,566	122.55 %	125.36 %	3.11 %	90.60 %
	8	111	LIBERTY MUT GRP	6,097	6,730	75.03 %	77.32 %	2.34 %	92.94 %
	9	91	HARTFORD FIRE & CAS GRP	3,890	3,942	71.52 %	74.10 %	1.49 %	94.43 %
	10	1278	CSAA INS GRP	3,862	3,821	66.75 %	64.59 %	1.48 %	95.91 %
			STATE TOTAL	260,925	259,015	63.35 %	65.40 %	100.00 %	100.00 %
Florida	1	155	PROGRESSIVE GRP	5,833,772	5,922,211	39.86 %	43.43 %	26.41 %	26.41 %
	2	31	BERKSHIRE HATHAWAY GRP	4,278,255	4,274,574	62.19 %	67.99 %	19.37 %	45.78 %
	3	176	STATE FARM GRP	3,733,519	3,804,110	61.86 %	72.18 %	16.90 %	62.68 %
	4	8	ALLSTATE INS GRP	2,499,527	2,435,780	45.73 %	47.05 %	11.32 %	74.00 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,359,018	1,395,473	60.79 %	64.46 %	6.15 %	80.15 %
	6	69	FARMERS INS GRP	518,720	520,361	44.33 %	45.16 %	2.35 %	82.50 %
	7	3548	TRAVELERS GRP	455,593	478,503	52.61 %	58.57 %	2.06 %	84.56 %
	8	35319	UNITED AUTOMOBILE INS CO	381,832	361,304	46.12 %	47.76 %	1.73 %	86.29 %
	9	169	SENTRY INS GRP	359,396	393,240	52.12 %	38.73 %	1.63 %	87.91 %
	10	280	AUTO OWNERS GRP	349,594	380,738	54.13 %	66.87 %	1.58 %	89.50 %
			STATE TOTAL	22,089,374	22,449,641	52.50 %	57.13 %	100.00 %	100.00 %
Georgia	1	176	STATE FARM GRP	2,484,071	2,470,664	79.44 %	85.90 %	24.05 %	24.05 %
	2	155	PROGRESSIVE GRP	2,387,570	2,318,188	63.39 %	65.15 %	23.12 %	47.17 %
	3	8	ALLSTATE INS GRP	1,267,015	1,256,160	65.69 %	66.77 %	12.27 %	59.44 %
	4	31	BERKSHIRE HATHAWAY GRP	834,458	843,423	73.31 %	73.95 %	8.08 %	67.52 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	779,105	781,553	79.52 %	83.30 %	7.54 %	75.06 %
	6	280	AUTO OWNERS GRP	341,219	338,147	61.40 %	67.89 %	3.30 %	78.37 %
	7	3548	TRAVELERS GRP	273,245	276,128	46.01 %	49.10 %	2.65 %	81.01 %
	8	561	GEORGIA FARM BUREAU GRP	208,317	214,064	53.51 %	55.36 %	2.02 %	83.03 %
	9	3362	FIRST ACCEPTANCE INS GRP	189,471	151,911	60.99 %	64.50 %	1.83 %	84.86 %
	10	69	FARMERS INS GRP	173,055	171,873	48.79 %	48.28 %	1.68 %	86.54 %
			STATE TOTAL	10,327,696	10,257,161	68.96 %	72.20 %	100.00 %	100.00 %
Hawaii	1	31	BERKSHIRE HATHAWAY GRP	123,774	124,117	68.46 %	67.82 %	24.56 %	24.56 %
	2	176	STATE FARM GRP	118,754	115,101	61.34 %	62.49 %	23.56 %	48.12 %
	3	155	PROGRESSIVE GRP	68,328	65,045	49.50 %	50.56 %	13.56 %	61.67 %
	4	8	ALLSTATE INS GRP	52,704	51,800	60.03 %	60.56 %	10.46 %	72.13 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	47,983	47,235	69.61 %	72.35 %	9.52 %	81.65 %
	6	111	LIBERTY MUT GRP	19,976	20,245	6.47 %	6.35 %	3.96 %	85.61 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	16,935	17,320	71.01 %	74.41 %	3.36 %	88.97 %
	8	69	FARMERS INS GRP	16,066	16,761	54.43 %	60.47 %	3.19 %	92.16 %
	9	106	ISLAND INS CO GRP	11,584	12,200	58.30 %	59.82 %	2.30 %	94.45 %
	10	4715	MS & AD INS GRP	10,592	10,665	83.60 %	85.09 %	2.10 %	96.56 %
			STATE TOTAL	504,052	497,985	60.67 %	61.71 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	155	PROGRESSIVE GRP	206,118	198,074	62.81 %	63.86 %	22.07 %	22.07 %
	2	176	STATE FARM GRP	145,335	142,724	71.34 %	75.44 %	15.56 %	37.64 %
	3	842	FARM BUREAU GRP	89,303	85,493	76.56 %	78.50 %	9.56 %	47.20 %
	4	111	LIBERTY MUT GRP	84,620	83,551	42.39 %	41.02 %	9.06 %	56.26 %
	5	31	BERKSHIRE HATHAWAY GRP	83,092	82,881	53.49 %	52.79 %	8.90 %	65.16 %
	6	8	ALLSTATE INS GRP	81,767	81,880	65.82 %	66.88 %	8.76 %	73.91 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	53,625	52,539	84.58 %	87.39 %	5.74 %	79.66 %
	8	69	FARMERS INS GRP	53,053	54,185	48.41 %	49.10 %	5.68 %	85.34 %
	9	169	SENTRY INS GRP	27,321	26,709	63.05 %	65.20 %	2.93 %	88.26 %
	10	473	AMERICAN FAMILY INS GRP	25,519	25,776	57.99 %	60.15 %	2.73 %	91.00 %
			STATE TOTAL	933,839	922,572	62.94 %	64.50 %	100.00 %	100.00 %
Illinois	1	176	STATE FARM GRP	1,725,961	1,717,041	72.24 %	76.61 %	29.36 %	29.36 %
	2	155	PROGRESSIVE GRP	943,948	905,753	57.58 %	58.78 %	16.06 %	45.42 %
	3	8	ALLSTATE INS GRP	677,326	673,949	78.91 %	80.92 %	11.52 %	56.95 %
	4	31	BERKSHIRE HATHAWAY GRP	369,745	363,897	72.56 %	71.60 %	6.29 %	63.24 %
	5	50	COUNTRY INS & FIN SERV GRP	358,237	365,368	56.72 %	58.34 %	6.09 %	69.33 %
	6	69	FARMERS INS GRP	197,264	192,626	54.94 %	56.16 %	3.36 %	72.69 %
	7	473	AMERICAN FAMILY INS GRP	173,862	180,971	62.83 %	65.82 %	2.96 %	75.65 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	130,405	129,642	81.46 %	84.13 %	2.22 %	77.87 %
	9	111	LIBERTY MUT GRP	119,445	124,851	28.11 %	27.83 %	2.03 %	79.90 %
	10	3548	TRAVELERS GRP	100,600	102,882	55.25 %	57.18 %	1.71 %	81.61 %
			STATE TOTAL	5,877,791	5,849,195	67.29 %	69.93 %	100.00 %	100.00 %
Indiana	1	155	PROGRESSIVE GRP	657,473	636,099	59.68 %	61.32 %	22.45 %	22.45 %
	2	176	STATE FARM GRP	626,724	612,330	64.01 %	68.16 %	21.40 %	43.85 %
	3	8	ALLSTATE INS GRP	261,614	264,780	59.57 %	61.75 %	8.93 %	52.78 %
	4	542	INDIANA FARM BUREAU GRP	206,728	205,632	61.61 %	65.95 %	7.06 %	59.84 %
	5	31	BERKSHIRE HATHAWAY GRP	166,264	164,465	59.09 %	58.67 %	5.68 %	65.52 %
	6	213	ERIE INS GRP	126,239	125,673	87.54 %	90.88 %	4.31 %	69.83 %
	7	111	LIBERTY MUT GRP	106,566	108,122	55.73 %	57.38 %	3.64 %	73.46 %
	8	280	AUTO OWNERS GRP	88,004	89,909	66.40 %	71.59 %	3.00 %	76.47 %
	9	473	AMERICAN FAMILY INS GRP	76,678	80,983	53.15 %	56.39 %	2.62 %	79.09 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	76,168	74,246	75.10 %	78.40 %	2.60 %	81.69 %
			STATE TOTAL	2,928,792	2,912,500	61.83 %	64.68 %	100.00 %	100.00 %
Iowa	1	155	PROGRESSIVE GRP	333,815	330,709	53.06 %	54.10 %	28.97 %	28.97 %
	2	176	STATE FARM GRP	216,587	216,105	59.64 %	61.87 %	18.80 %	47.77 %
	3	513	IOWA FARM BUREAU GRP	71,601	74,367	70.38 %	71.66 %	6.21 %	53.99 %
	4	473	AMERICAN FAMILY INS GRP	58,183	59,385	52.37 %	53.37 %	5.05 %	59.04 %
	5	140	NATIONWIDE CORP GRP	51,734	54,861	32.23 %	32.62 %	4.49 %	63.53 %
	6	8	ALLSTATE INS GRP	48,559	49,014	48.62 %	49.71 %	4.21 %	67.74 %
	7	280	AUTO OWNERS GRP	46,478	46,708	65.97 %	69.98 %	4.03 %	71.77 %
	8	31	BERKSHIRE HATHAWAY GRP	41,477	40,278	56.84 %	58.81 %	3.60 %	75.37 %
	9	518	GRINNELL MUT GRP	41,191	42,793	49.71 %	50.08 %	3.58 %	78.95 %
	10	5076	WEST BEND INS GRP	31,473	30,345	56.49 %	58.71 %	2.73 %	81.68 %
			STATE TOTAL	1,152,172	1,161,242	54.87 %	56.55 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	155	PROGRESSIVE GRP	305,978	294,544	66.68 %	68.01 %	21.91 %	21.91 %
	2	176	STATE FARM GRP	238,266	238,433	73.70 %	78.80 %	17.06 %	38.96 %
	3	473	AMERICAN FAMILY INS GRP	119,717	124,720	64.07 %	66.15 %	8.57 %	47.54 %
	4	8	ALLSTATE INS GRP	101,571	97,007	61.52 %	62.84 %	7.27 %	54.81 %
	5	513	IOWA FARM BUREAU GRP	88,677	88,440	76.46 %	79.16 %	6.35 %	61.16 %
	6	69	FARMERS INS GRP	71,881	71,792	51.65 %	52.65 %	5.15 %	66.30 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	64,853	63,789	87.46 %	89.81 %	4.64 %	70.95 %
	8	31	BERKSHIRE HATHAWAY GRP	63,900	64,417	56.71 %	56.28 %	4.57 %	75.52 %
	9	123	SHELTER INS GRP	54,883	55,071	56.81 %	59.96 %	3.93 %	79.45 %
	10	3548	TRAVELERS GRP	50,942	56,446	49.22 %	49.50 %	3.65 %	83.10 %
			STATE TOTAL	1,396,769	1,388,911	66.46 %	68.76 %	100.00 %	100.00 %
Kentucky	1	176	STATE FARM GRP	590,693	585,565	68.08 %	70.04 %	23.15 %	23.15 %
	2	155	PROGRESSIVE GRP	532,874	499,899	56.78 %	58.05 %	20.88 %	44.03 %
	3	109	KENTUCKY FARM BUREAU GRP	454,643	451,103	72.02 %	73.22 %	17.82 %	61.85 %
	4	8	ALLSTATE INS GRP	182,083	181,239	50.60 %	53.53 %	7.14 %	68.98 %
	5	31	BERKSHIRE HATHAWAY GRP	130,683	129,223	59.68 %	59.79 %	5.12 %	74.10 %
	6	111	LIBERTY MUT GRP	120,924	128,950	50.99 %	50.81 %	4.74 %	78.84 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	97,020	97,226	75.68 %	78.83 %	3.80 %	82.65 %
	8	213	ERIE INS GRP	88,997	92,171	84.92 %	88.26 %	3.49 %	86.13 %
	9	280	AUTO OWNERS GRP	48,506	51,422	66.67 %	70.18 %	1.90 %	88.03 %
	10	3548	TRAVELERS GRP	46,103	47,236	41.60 %	43.48 %	1.81 %	89.84 %
			STATE TOTAL	2,551,769	2,536,032	63.18 %	64.89 %	100.00 %	100.00 %
Louisiana	1	176	STATE FARM GRP	967,360	976,921	73.54 %	78.16 %	27.91 %	27.91 %
	2	155	PROGRESSIVE GRP	895,327	892,063	57.16 %	59.51 %	25.83 %	53.74 %
	3	8	ALLSTATE INS GRP	480,291	469,312	47.41 %	47.61 %	13.86 %	67.60 %
	4	31	BERKSHIRE HATHAWAY GRP	311,581	310,268	59.67 %	61.21 %	8.99 %	76.59 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	210,744	213,284	86.29 %	91.64 %	6.08 %	82.67 %
	6	483	SOUTHERN FARM BUREAU CAS GRP	165,415	174,178	55.15 %	58.35 %	4.77 %	87.44 %
	7	5104	GOAUTO GRP	137,331	132,135	64.40 %	65.86 %	3.96 %	91.40 %
	8	4762	ORPHEUS GRP	58,899	63,598	51.86 %	50.03 %	1.70 %	93.10 %
	9	123	SHELTER INS GRP	49,554	50,483	51.81 %	58.15 %	1.43 %	94.53 %
	10	111	LIBERTY MUT GRP	42,721	52,042	3.65 %	2.93 %	1.23 %	95.77 %
			STATE TOTAL	3,465,998	3,488,358	61.58 %	64.41 %	100.00 %	100.00 %
Maine	1	155	PROGRESSIVE GRP	141,550	136,839	62.92 %	64.00 %	26.30 %	26.30 %
	2	176	STATE FARM GRP	88,792	87,360	69.88 %	72.29 %	16.50 %	42.80 %
	3	31	BERKSHIRE HATHAWAY GRP	49,796	50,475	70.31 %	70.16 %	9.25 %	52.05 %
	4	8	ALLSTATE INS GRP	40,754	40,370	72.23 %	75.16 %	7.57 %	59.63 %
	5	111	LIBERTY MUT GRP	30,502	32,400	49.22 %	48.45 %	5.67 %	65.29 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	25,571	25,213	76.34 %	78.66 %	4.75 %	70.04 %
	7	280	AUTO OWNERS GRP	20,093	21,109	81.84 %	81.84 %	3.73 %	73.78 %
	8	3548	TRAVELERS GRP	17,090	17,116	53.78 %	53.82 %	3.18 %	76.95 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	16,497	16,133	82.92 %	86.06 %	3.07 %	80.02 %
	10	88	THE HANOVER INS GRP	15,452	15,212	64.57 %	68.08 %	2.87 %	82.89 %
			STATE TOTAL	538,179	534,704	68.07 %	69.65 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	31	BERKSHIRE HATHAWAY GRP	951,394	935,624	67.20 %	66.01 %	22.06 %	22.06 %
	2	176	STATE FARM GRP	840,133	823,355	63.94 %	67.23 %	19.48 %	41.55 %
	3	155	PROGRESSIVE GRP	715,606	699,653	53.04 %	54.40 %	16.59 %	58.14 %
	4	8	ALLSTATE INS GRP	508,461	500,476	63.81 %	65.17 %	11.79 %	69.93 %
	5	213	ERIE INS GRP	320,966	321,965	79.42 %	82.22 %	7.44 %	77.38 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	317,611	319,061	66.89 %	69.19 %	7.37 %	84.74 %
	7	3548	TRAVELERS GRP	132,298	132,891	49.97 %	51.98 %	3.07 %	87.81 %
	8	140	NATIONWIDE CORP GRP	105,587	112,144	46.82 %	47.23 %	2.45 %	90.26 %
	9	111	LIBERTY MUT GRP	93,121	96,949	40.61 %	42.14 %	2.16 %	92.42 %
	10	35173	AGENCY INS CO OF MD INC	70,296	70,033	60.43 %	61.17 %	1.63 %	94.05 %
			STATE TOTAL	4,312,179	4,276,520	62.67 %	64.08 %	100.00 %	100.00 %
Massachusetts	1	411	MAPFRE INS GRP	741,038	736,062	67.06 %	68.73 %	17.87 %	17.87 %
	2	155	PROGRESSIVE GRP	637,823	600,607	56.09 %	58.26 %	15.38 %	33.25 %
	3	31	BERKSHIRE HATHAWAY GRP	488,652	498,239	60.88 %	60.00 %	11.78 %	45.03 %
	4	415	PLYMOUTH ROCK INS GRP	372,233	357,766	64.79 %	67.05 %	8.98 %	54.01 %
	5	188	SAFETY GRP	345,703	341,445	79.85 %	81.46 %	8.34 %	62.35 %
	6	586	ARBELLA INS GRP	310,618	303,613	63.27 %	66.39 %	7.49 %	69.84 %
	7	3548	TRAVELERS GRP	235,561	213,165	57.65 %	59.68 %	5.68 %	75.52 %
	8	111	LIBERTY MUT GRP	227,914	232,018	54.82 %	56.76 %	5.50 %	81.01 %
	9	69	FARMERS INS GRP	144,120	146,036	70.71 %	71.99 %	3.48 %	84.49 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	123,257	118,981	72.26 %	74.68 %	2.97 %	87.46 %
			STATE TOTAL	4,146,924	4,071,214	64.45 %	66.42 %	100.00 %	100.00 %
Michigan	1	155	PROGRESSIVE GRP	1,432,818	1,413,647	63.82 %	69.36 %	24.18 %	24.18 %
	2	176	STATE FARM GRP	1,001,105	989,764	108.84 %	110.70 %	16.90 %	41.08 %
	3	55	AUTOMOBILE CLUB MI GRP	853,905	855,392	127.89 %	135.35 %	14.41 %	55.49 %
	4	280	AUTO OWNERS GRP	680,466	653,675	69.70 %	83.03 %	11.48 %	66.97 %
	5	8	ALLSTATE INS GRP	409,785	398,822	N/A	N/A	6.92 %	73.89 %
	6	88	THE HANOVER INS GRP	268,084	266,170	77.34 %	82.81 %	4.52 %	78.41 %
	7	67	MICHIGAN FARM BUREAU GRP	259,359	252,689	69.05 %	76.30 %	4.38 %	82.79 %
	8	111	LIBERTY MUT GRP	180,828	187,198	N/A	N/A	3.05 %	85.84 %
	9	69	FARMERS INS GRP	176,235	168,903	92.94 %	96.43 %	2.97 %	88.82 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	132,826	132,100	227.52 %	222.59 %	2.24 %	91.06 %
			STATE TOTAL	5,925,168	5,853,671	76.16 %	81.59 %	100.00 %	100.00 %
Minnesota	1	155	PROGRESSIVE GRP	748,576	724,761	58.17 %	59.59 %	28.12 %	28.12 %
	2	176	STATE FARM GRP	600,355	595,828	59.76 %	62.13 %	22.55 %	50.67 %
	3	473	AMERICAN FAMILY INS GRP	209,282	215,046	60.08 %	61.53 %	7.86 %	58.53 %
	4	69	FARMERS INS GRP	145,957	149,015	66.13 %	67.38 %	5.48 %	64.01 %
	5	8	ALLSTATE INS GRP	127,702	128,824	68.39 %	69.54 %	4.80 %	68.81 %
	6	280	AUTO OWNERS GRP	122,176	120,927	62.97 %	68.25 %	4.59 %	73.40 %
	7	31	BERKSHIRE HATHAWAY GRP	112,272	113,082	75.29 %	75.84 %	4.22 %	77.62 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	88,229	87,539	76.05 %	78.44 %	3.31 %	80.93 %
	9	111	LIBERTY MUT GRP	82,443	88,767	41.21 %	41.10 %	3.10 %	84.03 %
	10	3548	TRAVELERS GRP	52,470	59,274	51.90 %	52.28 %	1.97 %	86.00 %
			STATE TOTAL	2,662,225	2,660,617	61.66 %	63.41 %	100.00 %	100.00 %

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19.1, 19.2 - Private Passenger Auto Liability

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Mississippi	1	176	STATE FARM GRP	335,814	343,620	74.05 %	77.27 %	23.37 %	23.37 %
	2	155	PROGRESSIVE GRP	311,016	300,310	58.87 %	60.28 %	21.64 %	45.01 %
	3	8	ALLSTATE INS GRP	153,614	148,845	51.30 %	52.64 %	10.69 %	55.69 %
	4	483	SOUTHERN FARM BUREAU CAS GRP	153,452	157,639	72.92 %	74.82 %	10.68 %	66.37 %
	5	31	BERKSHIRE HATHAWAY GRP	82,358	80,159	56.76 %	57.66 %	5.73 %	72.10 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	81,664	81,803	80.72 %	84.47 %	5.68 %	77.78 %
	7	111	LIBERTY MUT GRP	70,197	72,583	57.69 %	58.33 %	4.88 %	82.67 %
	8	5	ALFA INS GRP	56,058	56,763	62.95 %	64.96 %	3.90 %	86.57 %
	9	123	SHELTER INS GRP	51,075	51,579	52.73 %	56.53 %	3.55 %	90.12 %
	10	140	NATIONWIDE CORP GRP	27,058	28,379	49.11 %	52.03 %	1.88 %	92.00 %
			STATE TOTAL	1,437,225	1,442,318	64.10 %	66.30 %	100.00 %	100.00 %
Missouri	1	176	STATE FARM GRP	785,512	767,522	84.41 %	86.26 %	24.03 %	24.03 %
	2	155	PROGRESSIVE GRP	770,175	748,781	58.21 %	59.58 %	23.57 %	47.60 %
	3	473	AMERICAN FAMILY INS GRP	241,661	250,825	74.51 %	78.40 %	7.39 %	54.99 %
	4	8	ALLSTATE INS GRP	198,500	197,198	72.07 %	73.49 %	6.07 %	61.07 %
	5	123	SHELTER INS GRP	180,513	180,697	64.80 %	67.91 %	5.52 %	66.59 %
	6	31	BERKSHIRE HATHAWAY GRP	164,117	162,720	56.47 %	57.99 %	5.02 %	71.61 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	128,360	128,127	92.44 %	95.24 %	3.93 %	75.54 %
	8	69	FARMERS INS GRP	114,912	113,123	55.20 %	57.28 %	3.52 %	79.06 %
	9	111	LIBERTY MUT GRP	113,969	113,880	37.66 %	37.69 %	3.49 %	82.54 %
	10	1318	AUTO CLUB ENTERPRISES INS GRP	107,063	108,152	85.35 %	85.98 %	3.28 %	85.82 %
			STATE TOTAL	3,268,280	3,252,690	68.50 %	70.52 %	100.00 %	100.00 %
Montana	1	155	PROGRESSIVE GRP	153,671	149,645	60.24 %	61.43 %	28.64 %	28.64 %
	2	176	STATE FARM GRP	117,519	115,447	67.01 %	70.67 %	21.90 %	50.54 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	42,977	42,864	80.69 %	84.22 %	8.01 %	58.55 %
	4	111	LIBERTY MUT GRP	37,520	40,837	48.30 %	47.77 %	6.99 %	65.54 %
	5	69	FARMERS INS GRP	34,100	35,609	43.11 %	44.95 %	6.36 %	71.90 %
	6	8	ALLSTATE INS GRP	29,502	29,189	71.23 %	73.32 %	5.50 %	77.40 %
	7	31	BERKSHIRE HATHAWAY GRP	28,082	28,470	63.60 %	63.62 %	5.23 %	82.63 %
	8	4683	MOUNTAIN WEST FARM GRP	20,235	19,928	69.97 %	72.63 %	3.77 %	86.40 %
	9	3548	TRAVELERS GRP	19,377	20,580	32.99 %	35.55 %	3.61 %	90.01 %
	10	91	HARTFORD FIRE & CAS GRP	6,869	7,337	12.79 %	10.14 %	1.28 %	91.30 %
			STATE TOTAL	536,559	536,331	60.67 %	62.82 %	100.00 %	100.00 %
Nebraska	1	155	PROGRESSIVE GRP	227,248	222,543	54.03 %	54.63 %	23.26 %	23.26 %
	2	176	STATE FARM GRP	189,319	186,759	58.99 %	60.94 %	19.38 %	42.63 %
	3	13889	FMNE INS CO	80,328	80,900	53.30 %	54.79 %	8.22 %	50.86 %
	4	8	ALLSTATE INS GRP	78,664	76,538	57.02 %	58.13 %	8.05 %	58.91 %
	5	473	AMERICAN FAMILY INS GRP	52,304	54,723	50.68 %	51.11 %	5.35 %	64.26 %
	6	513	IOWA FARM BUREAU GRP	49,466	50,065	59.22 %	60.48 %	5.06 %	69.32 %
	7	31	BERKSHIRE HATHAWAY GRP	45,933	45,794	55.67 %	56.30 %	4.70 %	74.02 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	39,812	38,997	94.58 %	97.47 %	4.07 %	78.10 %
	9	169	SENTRY INS GRP	34,487	34,303	54.44 %	56.92 %	3.53 %	81.63 %
	10	69	FARMERS INS GRP	27,801	28,129	57.11 %	56.61 %	2.85 %	84.47 %
			STATE TOTAL	977,064	976,509	57.04 %	58.32 %	100.00 %	100.00 %

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19.1, 19.2 - Private Passenger Auto Liability

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Nevada	1	155	PROGRESSIVE GRP	733,350	689,950	72.10 %	73.89 %	23.49 %	23.49 %
	2	176	STATE FARM GRP	553,302	546,574	84.00 %	86.16 %	17.72 %	41.20 %
	3	31	BERKSHIRE HATHAWAY GRP	353,466	359,075	79.87 %	81.52 %	11.32 %	52.52 %
	4	8	ALLSTATE INS GRP	303,935	301,849	72.83 %	74.25 %	9.73 %	62.26 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	190,266	187,826	113.10 %	119.38 %	6.09 %	68.35 %
	6	1278	CSAA INS GRP	167,182	154,683	81.46 %	86.34 %	5.35 %	73.70 %
	7	69	FARMERS INS GRP	154,381	158,171	58.71 %	59.92 %	4.94 %	78.65 %
	8	473	AMERICAN FAMILY INS GRP	94,389	91,963	110.90 %	116.32 %	3.02 %	81.67 %
	9	3548	TRAVELERS GRP	71,428	69,056	76.75 %	79.72 %	2.29 %	83.96 %
	10	5113	CITADEL PARTNERS GRP	62,855	63,109	79.82 %	82.16 %	2.01 %	85.97 %
			STATE TOTAL	3,122,605	3,051,780	80.74 %	83.43 %	100.00 %	100.00 %
New Hampshire	1	155	PROGRESSIVE GRP	144,414	139,448	64.47 %	65.52 %	24.54 %	24.54 %
	2	176	STATE FARM GRP	93,255	92,182	68.86 %	71.07 %	15.85 %	40.39 %
	3	31	BERKSHIRE HATHAWAY GRP	60,382	61,914	63.54 %	63.54 %	10.26 %	50.66 %
	4	8	ALLSTATE INS GRP	51,975	52,475	47.29 %	47.35 %	8.83 %	59.49 %
	5	111	LIBERTY MUT GRP	40,071	42,270	49.62 %	48.88 %	6.81 %	66.30 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	32,716	32,178	84.67 %	87.72 %	5.56 %	71.86 %
	7	28	AMICA MUT GRP	17,829	17,831	51.18 %	54.20 %	3.03 %	74.89 %
	8	3548	TRAVELERS GRP	17,373	17,797	53.39 %	53.49 %	2.95 %	77.84 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	16,741	16,405	59.92 %	62.20 %	2.85 %	80.69 %
	10	415	PLYMOUTH ROCK INS GRP	15,740	15,373	59.70 %	62.12 %	2.68 %	83.36 %
			STATE TOTAL	588,379	589,396	63.62 %	64.97 %	100.00 %	100.00 %
New Jersey	1	31	BERKSHIRE HATHAWAY GRP	1,758,915	1,723,162	85.09 %	85.13 %	21.97 %	21.97 %
	2	155	PROGRESSIVE GRP	1,668,884	1,548,406	66.21 %	71.47 %	20.85 %	42.82 %
	3	708	NEW JERSEY MANUFACTURERS GRP	1,088,502	989,475	75.41 %	86.80 %	13.60 %	56.42 %
	4	176	STATE FARM GRP	752,093	743,643	74.05 %	81.35 %	9.40 %	65.82 %
	5	8	ALLSTATE INS GRP	629,144	639,293	66.04 %	71.10 %	7.86 %	73.68 %
	6	1227	PALISADES GRP	460,198	450,739	77.41 %	80.34 %	5.75 %	79.43 %
	7	69	FARMERS INS GRP	305,931	296,735	64.32 %	66.19 %	3.82 %	83.25 %
	8	3548	TRAVELERS GRP	268,759	253,809	61.40 %	67.02 %	3.36 %	86.61 %
	9	111	LIBERTY MUT GRP	265,605	269,889	53.02 %	55.92 %	3.32 %	89.93 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	257,861	248,394	90.72 %	95.81 %	3.22 %	93.15 %
			STATE TOTAL	8,004,385	7,687,390	74.43 %	79.29 %	100.00 %	100.00 %
New Mexico	1	176	STATE FARM GRP	276,893	277,227	72.81 %	75.63 %	22.52 %	22.52 %
	2	155	PROGRESSIVE GRP	266,601	258,732	55.37 %	57.17 %	21.68 %	44.20 %
	3	31	BERKSHIRE HATHAWAY GRP	135,429	136,448	64.15 %	64.67 %	11.02 %	55.22 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	101,410	100,600	89.00 %	92.69 %	8.25 %	63.47 %
	5	69	FARMERS INS GRP	100,128	99,475	55.34 %	55.91 %	8.14 %	71.61 %
	6	8	ALLSTATE INS GRP	94,897	95,064	58.02 %	59.51 %	7.72 %	79.33 %
	7	111	LIBERTY MUT GRP	48,660	49,741	36.53 %	36.05 %	3.96 %	83.29 %
	8	169	SENTRY INS GRP	44,659	41,829	52.81 %	56.24 %	3.63 %	86.92 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	28,507	28,570	73.30 %	75.72 %	2.32 %	89.24 %
	10	513	IOWA FARM BUREAU GRP	23,068	23,684	91.31 %	93.75 %	1.88 %	91.12 %
			STATE TOTAL	1,229,491	1,226,133	63.74 %	65.79 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	31	BERKSHIRE HATHAWAY GRP	3,878,559	3,820,385	89.33 %	89.23 %	29.81 %	29.81 %
	2	176	STATE FARM GRP	2,333,497	2,301,794	74.11 %	82.48 %	17.94 %	47.75 %
	3	8	ALLSTATE INS GRP	1,881,319	1,908,747	80.20 %	87.34 %	14.46 %	62.21 %
	4	155	PROGRESSIVE GRP	1,847,737	1,733,621	57.16 %	60.36 %	14.20 %	76.41 %
	5	3548	TRAVELERS GRP	496,729	505,146	60.20 %	67.80 %	3.82 %	80.23 %
	6	111	LIBERTY MUT GRP	494,676	540,586	67.94 %	71.72 %	3.80 %	84.03 %
	7	2518	NYCM INS GRP	400,503	380,379	83.51 %	86.84 %	3.08 %	87.11 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	356,112	350,779	82.82 %	88.83 %	2.74 %	89.85 %
	9	69	FARMERS INS GRP	206,121	207,121	77.87 %	83.68 %	1.58 %	91.43 %
	10	91	HARTFORD FIRE & CAS GRP	160,012	152,653	75.83 %	79.63 %	1.23 %	92.66 %
			STATE TOTAL	13,009,847	12,857,418	77.58 %	81.98 %	100.00 %	100.00 %
North Carolina	1	8	ALLSTATE INS GRP	1,093,562	1,004,218	70.00 %	71.00 %	21.61 %	21.61 %
	2	155	PROGRESSIVE GRP	767,684	710,952	69.42 %	71.23 %	15.17 %	36.79 %
	3	176	STATE FARM GRP	753,679	742,742	68.94 %	70.54 %	14.90 %	51.68 %
	4	324	NORTH CAROLINA FARM BUREAU GRP	555,175	539,996	57.90 %	59.48 %	10.97 %	62.66 %
	5	31	BERKSHIRE HATHAWAY GRP	521,931	512,881	82.56 %	81.89 %	10.32 %	72.97 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	379,061	373,306	75.11 %	77.41 %	7.49 %	80.46 %
	7	213	ERIE INS GRP	215,039	203,334	66.45 %	68.17 %	4.25 %	84.71 %
	8	140	NATIONWIDE CORP GRP	177,982	181,859	61.75 %	63.02 %	3.52 %	88.23 %
	9	111	LIBERTY MUT GRP	107,963	98,792	87.20 %	87.65 %	2.13 %	90.37 %
	10	280	AUTO OWNERS GRP	96,860	93,790	79.46 %	84.45 %	1.91 %	92.28 %
			STATE TOTAL	5,059,483	4,844,549	70.78 %	72.14 %	100.00 %	100.00 %
North Dakota	1	155	PROGRESSIVE GRP	102,717	99,388	53.74 %	54.24 %	34.27 %	34.27 %
	2	176	STATE FARM GRP	36,464	36,619	66.61 %	68.44 %	12.17 %	46.44 %
	3	8	ALLSTATE INS GRP	24,845	23,891	60.73 %	61.94 %	8.29 %	54.73 %
	4	3500	NODAK MUT GRP	22,138	21,182	65.36 %	66.33 %	7.39 %	62.12 %
	5	473	AMERICAN FAMILY INS GRP	19,471	19,996	50.82 %	51.34 %	6.50 %	68.61 %
	6	69	FARMERS INS GRP	12,278	12,534	60.56 %	60.28 %	4.10 %	72.71 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	11,607	11,566	85.67 %	88.43 %	3.87 %	76.58 %
	8	280	AUTO OWNERS GRP	9,739	9,962	55.86 %	59.91 %	3.25 %	79.83 %
	9	31	BERKSHIRE HATHAWAY GRP	9,282	9,268	56.95 %	57.33 %	3.10 %	82.93 %
	10	698	NORTH STAR CO GRP	7,815	7,761	53.03 %	60.19 %	2.61 %	85.54 %
			STATE TOTAL	299,696	295,976	59.67 %	60.64 %	100.00 %	100.00 %
Ohio	1	155	PROGRESSIVE GRP	1,111,820	1,071,533	60.18 %	61.88 %	24.15 %	24.15 %
	2	176	STATE FARM GRP	912,108	905,490	80.18 %	83.67 %	19.82 %	43.97 %
	3	8	ALLSTATE INS GRP	534,688	532,548	53.86 %	55.02 %	11.62 %	55.59 %
	4	31	BERKSHIRE HATHAWAY GRP	311,214	313,503	63.42 %	63.11 %	6.76 %	62.35 %
	5	213	ERIE INS GRP	184,654	185,381	80.33 %	83.30 %	4.01 %	66.36 %
	6	267	GRANGE MUT CAS GRP	159,472	161,966	53.68 %	54.62 %	3.46 %	69.82 %
	7	140	NATIONWIDE CORP GRP	150,027	155,589	47.68 %	49.64 %	3.26 %	73.08 %
	8	111	LIBERTY MUT GRP	146,430	159,085	61.55 %	62.14 %	3.18 %	76.26 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	138,256	137,917	74.90 %	77.64 %	3.00 %	79.27 %
	10	280	AUTO OWNERS GRP	101,226	99,995	57.12 %	59.99 %	2.20 %	81.47 %
			STATE TOTAL	4,602,930	4,600,243	64.48 %	66.76 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	176	STATE FARM GRP	515,195	497,638	68.58 %	70.92 %	24.61 %	24.61 %
	2	155	PROGRESSIVE GRP	477,554	467,086	61.58 %	62.82 %	22.82 %	47.43 %
	3	8	ALLSTATE INS GRP	200,714	200,164	60.37 %	61.16 %	9.59 %	57.02 %
	4	69	FARMERS INS GRP	124,394	128,783	48.22 %	50.37 %	5.94 %	62.96 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	116,775	116,290	83.73 %	87.08 %	5.58 %	68.54 %
	6	31	BERKSHIRE HATHAWAY GRP	106,569	105,889	69.16 %	67.95 %	5.09 %	73.63 %
	7	123	SHELTER INS GRP	68,342	68,974	65.88 %	67.75 %	3.27 %	76.90 %
	8	220	OKLAHOMA FARM BUREAU GRP	66,052	65,597	59.80 %	62.58 %	3.16 %	80.06 %
	9	111	LIBERTY MUT GRP	59,959	62,305	38.82 %	38.81 %	2.86 %	82.92 %
	10	660	MERCURY GEN GRP	39,077	37,387	65.92 %	70.06 %	1.87 %	84.79 %
			STATE TOTAL	2,093,051	2,077,458	63.65 %	65.58 %	100.00 %	100.00 %
Oregon	1	155	PROGRESSIVE GRP	682,408	666,585	67.55 %	69.20 %	24.97 %	24.97 %
	2	176	STATE FARM GRP	599,907	587,277	82.06 %	85.42 %	21.95 %	46.93 %
	3	31	BERKSHIRE HATHAWAY GRP	257,196	256,346	64.52 %	63.64 %	9.41 %	56.34 %
	4	8	ALLSTATE INS GRP	220,202	223,004	66.14 %	67.67 %	8.06 %	64.40 %
	5	69	FARMERS INS GRP	185,448	183,071	60.32 %	64.04 %	6.79 %	71.18 %
	6	111	LIBERTY MUT GRP	168,091	174,573	56.03 %	55.92 %	6.15 %	77.34 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	160,459	157,189	82.44 %	84.74 %	5.87 %	83.21 %
	8	50	COUNTRY INS & FIN SERV GRP	90,493	91,005	69.18 %	70.24 %	3.31 %	86.52 %
	9	473	AMERICAN FAMILY INS GRP	70,081	71,329	59.83 %	62.64 %	2.56 %	89.08 %
	10	3548	TRAVELERS GRP	65,823	65,357	54.07 %	57.76 %	2.41 %	91.49 %
			STATE TOTAL	2,732,557	2,714,206	68.88 %	70.79 %	100.00 %	100.00 %
Pennsylvania	1	176	STATE FARM GRP	1,168,129	1,152,023	73.79 %	78.67 %	19.49 %	19.49 %
	2	155	PROGRESSIVE GRP	1,081,646	1,047,310	52.29 %	55.96 %	18.05 %	37.53 %
	3	8	ALLSTATE INS GRP	730,611	733,092	76.39 %	80.34 %	12.19 %	49.72 %
	4	213	ERIE INS GRP	703,443	693,425	79.86 %	83.20 %	11.74 %	61.46 %
	5	31	BERKSHIRE HATHAWAY GRP	429,971	428,285	58.99 %	58.47 %	7.17 %	68.63 %
	6	140	NATIONWIDE CORP GRP	246,750	256,037	59.63 %	62.05 %	4.12 %	72.75 %
	7	111	LIBERTY MUT GRP	233,104	242,861	47.69 %	49.83 %	3.89 %	76.64 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	211,481	211,571	92.31 %	96.97 %	3.53 %	80.17 %
	9	3548	TRAVELERS GRP	210,335	210,979	50.80 %	52.55 %	3.51 %	83.68 %
	10	69	FARMERS INS GRP	112,240	121,634	49.30 %	50.60 %	1.87 %	85.55 %
			STATE TOTAL	5,993,978	5,973,410	66.83 %	70.47 %	100.00 %	100.00 %
Rhode Island	1	155	PROGRESSIVE GRP	336,887	328,348	68.29 %	69.95 %	42.87 %	42.87 %
	2	8	ALLSTATE INS GRP	106,242	102,695	68.89 %	69.63 %	13.52 %	56.39 %
	3	31	BERKSHIRE HATHAWAY GRP	72,457	74,704	79.14 %	75.38 %	9.22 %	65.61 %
	4	28	AMICA MUT GRP	61,518	63,316	55.71 %	60.10 %	7.83 %	73.44 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	42,496	42,516	81.74 %	84.88 %	5.41 %	78.85 %
	6	1318	AUTO CLUB ENTERPRISES INS GRP	31,085	30,188	74.76 %	75.79 %	3.96 %	82.80 %
	7	111	LIBERTY MUT GRP	26,692	29,982	46.25 %	46.04 %	3.40 %	86.20 %
	8	69	FARMERS INS GRP	20,551	21,127	68.59 %	71.89 %	2.62 %	88.82 %
	9	411	MAPFRE INS GRP	19,099	16,985	62.89 %	63.75 %	2.43 %	91.25 %
	10	140	NATIONWIDE CORP GRP	18,333	19,135	58.10 %	59.93 %	2.33 %	93.58 %
			STATE TOTAL	785,824	786,578	68.25 %	69.58 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	155	PROGRESSIVE GRP	1,292,808	1,234,009	64.85 %	66.91 %	28.96 %	28.96 %
	2	176	STATE FARM GRP	1,072,187	1,084,783	66.84 %	69.46 %	24.02 %	52.98 %
	3	8	ALLSTATE INS GRP	495,446	497,606	58.40 %	60.20 %	11.10 %	64.08 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	388,958	391,392	84.11 %	87.31 %	8.71 %	72.79 %
	5	31	BERKSHIRE HATHAWAY GRP	355,653	356,983	67.97 %	66.92 %	7.97 %	80.76 %
	6	3548	TRAVELERS GRP	124,442	135,062	49.71 %	52.09 %	2.79 %	83.55 %
	7	280	AUTO OWNERS GRP	101,229	103,576	71.57 %	76.62 %	2.27 %	85.82 %
	8	483	SOUTHERN FARM BUREAU CAS GRP	96,837	100,254	74.69 %	76.25 %	2.17 %	87.99 %
	9	111	LIBERTY MUT GRP	90,600	96,675	32.90 %	32.88 %	2.03 %	90.01 %
	10	140	NATIONWIDE CORP GRP	78,755	83,424	60.01 %	62.05 %	1.76 %	91.78 %
			STATE TOTAL	4,463,897	4,459,920	65.73 %	67.79 %	100.00 %	100.00 %
South Dakota	1	155	PROGRESSIVE GRP	92,916	89,056	57.32 %	58.31 %	26.31 %	26.31 %
	2	176	STATE FARM GRP	63,958	63,219	63.31 %	66.42 %	18.11 %	44.42 %
	3	473	AMERICAN FAMILY INS GRP	24,886	25,250	44.08 %	45.21 %	7.05 %	51.47 %
	4	13889	FMNE INS CO	18,065	18,390	63.51 %	65.30 %	5.12 %	56.58 %
	5	69	FARMERS INS GRP	16,488	16,878	17.38 %	17.50 %	4.67 %	61.25 %
	6	698	NORTH STAR CO GRP	12,363	11,936	51.85 %	53.08 %	3.50 %	64.75 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	12,198	11,925	91.64 %	96.17 %	3.45 %	68.21 %
	8	31	BERKSHIRE HATHAWAY GRP	11,682	11,830	55.14 %	55.19 %	3.31 %	71.52 %
	9	8	ALLSTATE INS GRP	11,597	11,352	49.83 %	51.92 %	3.28 %	74.80 %
	10	280	AUTO OWNERS GRP	11,270	11,086	60.02 %	63.37 %	3.19 %	77.99 %
			STATE TOTAL	353,149	351,993	56.07 %	57.83 %	100.00 %	100.00 %
Tennessee	1	176	STATE FARM GRP	685,286	691,330	63.90 %	66.41 %	19.45 %	19.45 %
	2	155	PROGRESSIVE GRP	657,323	635,568	54.62 %	56.28 %	18.66 %	38.11 %
	3	694	TENNESSEE FARMERS GRP	462,200	467,380	77.72 %	82.28 %	13.12 %	51.23 %
	4	8	ALLSTATE INS GRP	437,342	415,308	50.41 %	51.56 %	12.41 %	63.64 %
	5	31	BERKSHIRE HATHAWAY GRP	240,793	242,276	62.87 %	63.60 %	6.83 %	70.48 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	183,084	184,358	72.50 %	75.19 %	5.20 %	75.68 %
	7	213	ERIE INS GRP	109,896	111,181	69.30 %	71.95 %	3.12 %	78.79 %
	8	5	ALFA INS GRP	103,384	104,764	55.45 %	56.56 %	2.93 %	81.73 %
	9	111	LIBERTY MUT GRP	82,462	90,760	38.34 %	38.13 %	2.34 %	84.07 %
	10	169	SENTRY INS GRP	70,608	71,122	53.06 %	61.65 %	2.00 %	86.07 %
			STATE TOTAL	3,522,974	3,518,047	60.64 %	62.98 %	100.00 %	100.00 %
Texas	1	155	PROGRESSIVE GRP	4,783,128	4,639,055	67.55 %	69.84 %	23.51 %	23.51 %
	2	176	STATE FARM GRP	3,411,002	3,354,745	83.31 %	89.84 %	16.77 %	40.28 %
	3	31	BERKSHIRE HATHAWAY GRP	2,081,192	2,057,319	71.47 %	71.43 %	10.23 %	50.51 %
	4	8	ALLSTATE INS GRP	2,072,663	2,070,353	61.11 %	61.80 %	10.19 %	60.70 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,511,194	1,516,204	89.03 %	92.20 %	7.43 %	68.13 %
	6	69	FARMERS INS GRP	1,122,071	1,124,521	52.19 %	54.39 %	5.52 %	73.65 %
	7	4987	INCLINE INS GRP LLC GRP	715,127	722,414	79.63 %	85.21 %	3.52 %	77.16 %
	8	3179	HOME STATE INS GRP	571,930	570,803	64.77 %	68.95 %	2.81 %	79.98 %
	9	4762	ORPHEUS GRP	566,841	549,730	65.74 %	68.35 %	2.79 %	82.76 %
	10	809	TEXAS FARM BUREAU MUT GRP	547,503	560,636	74.36 %	76.82 %	2.69 %	85.45 %
			STATE TOTAL	20,341,426	20,264,938	71.35 %	74.27 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	155	PROGRESSIVE GRP	581,317	556,575	68.26 %	69.60 %	25.59 %	25.59 %
	2	176	STATE FARM GRP	358,228	347,237	76.00 %	83.12 %	15.77 %	41.36 %
	3	8	ALLSTATE INS GRP	233,017	233,266	63.55 %	64.69 %	10.26 %	51.61 %
	4	31	BERKSHIRE HATHAWAY GRP	180,313	176,103	64.98 %	63.57 %	7.94 %	59.55 %
	5	13471	BEAR RIVER MUT INS CO	133,972	135,953	62.53 %	64.93 %	5.90 %	65.45 %
	6	69	FARMERS INS GRP	117,253	120,780	48.23 %	50.58 %	5.16 %	70.61 %
	7	111	LIBERTY MUT GRP	111,281	101,614	33.23 %	33.82 %	4.90 %	75.51 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	104,074	103,467	79.43 %	81.10 %	4.58 %	80.09 %
	9	473	AMERICAN FAMILY INS GRP	64,828	68,298	62.15 %	65.39 %	2.85 %	82.94 %
	10	513	IOWA FARM BUREAU GRP	53,880	53,900	80.79 %	82.55 %	2.37 %	85.31 %
			STATE TOTAL	2,271,849	2,254,580	65.83 %	68.22 %	100.00 %	100.00 %
Vermont	1	155	PROGRESSIVE GRP	61,973	60,399	54.28 %	55.03 %	28.63 %	28.63 %
	2	31	BERKSHIRE HATHAWAY GRP	27,611	27,970	62.22 %	63.21 %	12.75 %	41.38 %
	3	176	STATE FARM GRP	23,761	23,362	56.58 %	57.38 %	10.98 %	52.36 %
	4	111	LIBERTY MUT GRP	13,758	14,519	42.75 %	42.86 %	6.36 %	58.71 %
	5	8	ALLSTATE INS GRP	10,296	10,186	94.45 %	95.88 %	4.76 %	63.47 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	9,118	8,817	107.53 %	112.54 %	4.21 %	67.68 %
	7	234	VERMONT MUT GRP	8,747	8,209	73.64 %	74.10 %	4.04 %	71.72 %
	8	280	AUTO OWNERS GRP	8,433	8,826	79.46 %	79.90 %	3.90 %	75.62 %
	9	18686	CO OPERATIVE INS COS	7,874	8,060	74.75 %	77.76 %	3.64 %	79.26 %
	10	3548	TRAVELERS GRP	7,676	7,444	47.51 %	48.36 %	3.55 %	82.80 %
			STATE TOTAL	216,476	215,646	61.41 %	62.64 %	100.00 %	100.00 %
Virginia	1	176	STATE FARM GRP	935,459	908,684	64.56 %	67.21 %	18.16 %	18.16 %
	2	155	PROGRESSIVE GRP	921,987	891,788	60.35 %	62.17 %	17.90 %	36.06 %
	3	31	BERKSHIRE HATHAWAY GRP	754,641	754,653	72.03 %	70.93 %	14.65 %	50.71 %
	4	8	ALLSTATE INS GRP	717,189	705,181	66.18 %	67.81 %	13.92 %	64.63 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	609,270	605,918	64.94 %	67.36 %	11.83 %	76.46 %
	6	213	ERIE INS GRP	200,610	197,701	80.39 %	83.13 %	3.89 %	80.36 %
	7	140	NATIONWIDE CORP GRP	149,929	156,221	42.78 %	44.13 %	2.91 %	83.27 %
	8	3548	TRAVELERS GRP	105,598	106,840	50.35 %	53.88 %	2.05 %	85.32 %
	9	111	LIBERTY MUT GRP	100,705	106,592	28.73 %	29.13 %	1.96 %	87.27 %
	10	203	VIRGINIA FARM BUREAU GRP	98,876	98,071	59.50 %	59.77 %	1.92 %	89.19 %
			STATE TOTAL	5,150,901	5,085,915	64.11 %	65.79 %	100.00 %	100.00 %
Washington	1	176	STATE FARM GRP	925,972	927,760	78.91 %	81.50 %	18.49 %	18.49 %
	2	155	PROGRESSIVE GRP	893,487	855,407	71.86 %	73.94 %	17.84 %	36.33 %
	3	8	ALLSTATE INS GRP	601,248	587,451	95.45 %	98.80 %	12.01 %	48.34 %
	4	31	BERKSHIRE HATHAWAY GRP	450,435	463,037	72.25 %	72.15 %	9.00 %	57.34 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	403,875	397,154	102.37 %	105.99 %	8.07 %	65.40 %
	6	111	LIBERTY MUT GRP	381,852	383,801	82.37 %	83.21 %	7.63 %	73.03 %
	7	69	FARMERS INS GRP	319,535	325,023	64.00 %	67.99 %	6.38 %	79.41 %
	8	24341	PEMCO MUT INS CO	228,881	225,417	71.23 %	71.87 %	4.57 %	83.98 %
	9	473	AMERICAN FAMILY INS GRP	171,718	177,513	80.19 %	84.15 %	3.43 %	87.41 %
	10	3548	TRAVELERS GRP	138,374	129,168	66.77 %	71.90 %	2.76 %	90.17 %
			STATE TOTAL	5,007,616	4,963,557	79.37 %	81.89 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	176	STATE FARM GRP	224,803	221,964	65.57 %	67.59 %	28.18 %	28.18 %
	2	155	PROGRESSIVE GRP	142,419	136,795	50.56 %	52.16 %	17.85 %	46.03 %
	3	213	ERIE INS GRP	110,941	114,435	69.61 %	71.78 %	13.91 %	59.94 %
	4	31	BERKSHIRE HATHAWAY GRP	59,770	59,260	54.55 %	54.43 %	7.49 %	67.43 %
	5	8	ALLSTATE INS GRP	56,646	58,026	49.29 %	50.66 %	7.10 %	74.53 %
	6	140	NATIONWIDE CORP GRP	44,253	45,696	46.24 %	48.70 %	5.55 %	80.08 %
	7	111	LIBERTY MUT GRP	43,679	43,325	72.81 %	74.08 %	5.48 %	85.55 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	29,177	29,114	81.00 %	84.95 %	3.66 %	89.21 %
	9	169	SENTRY INS GRP	17,014	16,487	47.36 %	51.58 %	2.13 %	91.34 %
	10	228	WESTFIELD GRP	14,575	14,401	51.65 %	54.09 %	1.83 %	93.17 %
			STATE TOTAL	797,763	797,664	60.08 %	61.99 %	100.00 %	100.00 %
Wisconsin	1	155	PROGRESSIVE GRP	603,494	593,123	59.20 %	60.30 %	27.68 %	27.68 %
	2	176	STATE FARM GRP	338,374	331,243	80.25 %	82.61 %	15.52 %	43.20 %
	3	473	AMERICAN FAMILY INS GRP	294,788	302,574	62.92 %	64.73 %	13.52 %	56.72 %
	4	8	ALLSTATE INS GRP	110,894	110,624	60.44 %	61.75 %	5.09 %	61.80 %
	5	31	BERKSHIRE HATHAWAY GRP	104,438	102,864	70.05 %	69.58 %	4.79 %	66.59 %
	6	14184	ACUITY A MUT INS CO	80,829	80,698	55.01 %	59.28 %	3.71 %	70.30 %
	7	213	ERIE INS GRP	77,478	77,748	83.31 %	87.20 %	3.55 %	73.85 %
	8	280	AUTO OWNERS GRP	57,511	56,279	73.29 %	78.02 %	2.64 %	76.49 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	56,894	56,535	91.22 %	94.30 %	2.61 %	79.10 %
	10	5076	WEST BEND INS GRP	56,136	59,295	59.14 %	60.65 %	2.57 %	81.67 %
			STATE TOTAL	2,180,420	2,185,881	65.27 %	67.27 %	100.00 %	100.00 %
Wyoming	1	155	PROGRESSIVE GRP	61,764	59,914	51.65 %	52.32 %	25.42 %	25.42 %
	2	176	STATE FARM GRP	58,065	56,577	67.99 %	70.41 %	23.90 %	49.31 %
	3	69	FARMERS INS GRP	24,491	24,833	58.74 %	59.01 %	10.08 %	59.39 %
	4	4683	MOUNTAIN WEST FARM GRP	18,310	17,649	60.45 %	62.35 %	7.54 %	66.93 %
	5	31	BERKSHIRE HATHAWAY GRP	18,251	18,295	52.23 %	51.64 %	7.51 %	74.44 %
	6	8	ALLSTATE INS GRP	16,450	16,329	65.79 %	67.11 %	6.77 %	81.21 %
	7	111	LIBERTY MUT GRP	12,871	12,946	45.25 %	43.77 %	5.30 %	86.51 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	11,963	12,005	79.65 %	82.46 %	4.92 %	91.43 %
	9	169	SENTRY INS GRP	8,543	8,188	53.34 %	57.22 %	3.52 %	94.95 %
	10	140	NATIONWIDE CORP GRP	3,868	4,200	48.11 %	49.61 %	1.59 %	96.54 %
			STATE TOTAL	242,991	241,129	58.20 %	59.31 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	11,547	13,916	9.17 %	16.31 %	43.61 %	43.61 %
	2	13597	CHUNG KUO INS CO LTD	5,884	5,864	73.43 %	78.09 %	22.22 %	65.83 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	3,075	3,023	92.22 %	93.48 %	11.61 %	77.44 %
	4	31658	ISLAND HOME INS CO	1,380	994	57.65 %	58.16 %	5.21 %	82.65 %
	5	10972	FIRST NET INS CO	1,119	1,086	56.76 %	56.00 %	4.22 %	86.88 %
	6	4672	DB INS GRP	1,083	1,140	45.89 %	53.28 %	4.09 %	90.97 %
	7	18380	PACIFIC IND INS CO	1,050	1,014	47.40 %	47.39 %	3.97 %	94.93 %
	8	4715	MS & AD INS GRP	678	689	13.17 %	17.86 %	2.56 %	97.49 %
	9	5030	TAN HOLDINGS CORP GRP	664	559	63.76 %	66.54 %	2.51 %	100.00 %
			STATE TOTAL	26,479	28,282	40.49 %	46.61 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.1, 19.2 - Private Passenger Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	87,817	85,768	67.42 %	66.95 %	40.63 %	40.63 %
	2	71	UNIVERSAL INS CO GRP	73,355	71,199	68.80 %	69.71 %	33.94 %	74.57 %
	3	4804	MULTINATIONAL GRP	20,072	19,747	71.22 %	74.26 %	9.29 %	83.85 %
	4	411	MAPFRE INS GRP	14,023	14,655	56.53 %	55.29 %	6.49 %	90.34 %
	5	536	GUIDEWELL MUT HOLDING GRP	10,021	9,628	74.82 %	74.78 %	4.64 %	94.98 %
	6	10140	OPTIMA SEGUROS	3,275	3,222	26.83 %	27.04 %	1.52 %	96.49 %
	7	4706	LOCKHART CO GRP	2,724	2,552	30.10 %	33.51 %	1.26 %	97.75 %
	8	5097	NBETA HOLDINGS LLC GRP	2,676	2,039	44.82 %	44.82 %	1.24 %	98.99 %
	9	5092	5B ALLIANCE GRP	1,312	1,239	44.61 %	47.85 %	0.61 %	99.60 %
	10	10308	ANTILLES INS CO	463	403	78.41 %	81.16 %	0.21 %	99.81 %
			STATE TOTAL	216,143	210,866	66.32 %	66.70 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	10,737	10,658	49.85 %	53.10 %	52.35 %	52.35 %
	2	785	MARKEL GRP	4,264	4,317	42.99 %	43.37 %	20.79 %	73.14 %
	3	38300	SAMSUNG FIRE & MARINE INS CO LTD	2,681	2,258	58.09 %	62.72 %	13.07 %	86.21 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	2,226	2,155	89.36 %	92.82 %	10.85 %	97.06 %
	5	13598	KESWICK GUARANTY INC	603	527	45.50 %	45.50 %	2.94 %	100.00 %
			STATE TOTAL	20,510	19,916	54.02 %	57.01 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	1,031	935	23.30 %	24.37 %	63.11 %	63.11 %
	2	10972	FIRST NET INS CO	345	328	42.11 %	42.36 %	21.12 %	84.23 %
	3	18380	PACIFIC IND INS CO	167	166	34.08 %	34.08 %	10.21 %	94.44 %
	4	4672	DB INS GRP	91	117	25.53 %	38.71 %	5.56 %	100.00 %
			STATE TOTAL	1,634	1,545	28.60 %	30.11 %	100.00 %	100.00 %
Canada	1	91	HARTFORD FIRE & CAS GRP	59	52	1.94 %	N/A	100.00 %	100.00 %
			STATE TOTAL	59	52	N/A	N/A	100.00 %	100.00 %
Agg. Other Alien	1	14133	QUALITAS INS CO	15,855	15,843	82.16 %	84.52 %	28.31 %	28.31 %
	2	19119	NATIONAL UNITY INS CO	15,676	13,997	60.23 %	61.85 %	28.00 %	56.31 %
	3	31	BERKSHIRE HATHAWAY GRP	12,103	11,869	99.51 %	103.40 %	21.61 %	77.93 %
	4	16014	NEW HORIZON INS CO	5,142	5,226	12.86 %	21.42 %	9.18 %	87.11 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	4,903	4,896	80.90 %	82.64 %	8.76 %	95.87 %
	6	84	AMERICAN FINANCIAL GRP	872	854	54.14 %	55.47 %	1.56 %	97.42 %
	7	411	MAPFRE INS GRP	809	788	73.81 %	71.84 %	1.45 %	98.87 %
	8	626	CHUBB LTD GRP	404	475	N/A	N/A	0.72 %	99.59 %
	9	10972	FIRST NET INS CO	153	140	25.17 %	25.72 %	0.27 %	99.86 %
	10	5030	TAN HOLDINGS CORP GRP	40	30	19.79 %	19.79 %	0.07 %	99.93 %
			STATE TOTAL	55,995	54,154	70.75 %	74.68 %	100.00 %	100.00 %

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Total Private Passenger Auto

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	69,164,033	69,348,213	65.44 %	68.35 %	18.61 %	18.61 %
	2	155	PROGRESSIVE GRP	69,005,864	67,249,189	59.07 %	60.58 %	18.57 %	37.18 %
	3	31	BERKSHIRE HATHAWAY GRP	42,905,060	42,704,824	67.14 %	67.75 %	11.55 %	48.73 %
	4	8	ALLSTATE INS GRP	37,671,538	37,230,629	55.64 %	56.91 %	10.14 %	58.87 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	22,957,425	22,748,006	67.35 %	69.28 %	6.18 %	65.05 %
	6	69	FARMERS INS GRP	13,244,878	13,340,217	51.49 %	52.83 %	3.56 %	68.61 %
	7	111	LIBERTY MUT GRP	10,411,320	11,145,583	47.17 %	47.74 %	2.80 %	71.41 %
	8	3548	TRAVELERS GRP	7,157,482	7,242,414	53.63 %	55.83 %	1.93 %	73.34 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	7,054,942	6,790,735	67.91 %	70.11 %	1.90 %	75.24 %
	10	473	AMERICAN FAMILY INS GRP	5,692,832	5,892,067	59.83 %	61.70 %	1.53 %	76.77 %
	11	213	ERIE INS GRP	5,267,968	5,171,635	73.05 %	74.57 %	1.42 %	78.19 %
	12	280	AUTO OWNERS GRP	5,163,167	5,205,850	58.39 %	62.82 %	1.39 %	79.58 %
	13	1278	CSAA INS GRP	5,073,620	4,957,784	62.91 %	64.67 %	1.37 %	80.94 %
	14	140	NATIONWIDE CORP GRP	4,067,338	4,305,749	51.59 %	53.05 %	1.09 %	82.04 %
	15	660	MERCURY GEN GRP	3,563,275	3,530,699	57.99 %	62.12 %	0.96 %	83.00 %
	16	169	SENTRY INS GRP	3,070,948	3,038,798	56.00 %	57.20 %	0.83 %	83.82 %
	17	215	KEMPER CORP GRP	2,976,096	3,073,270	65.56 %	67.50 %	0.80 %	84.62 %
	18	55	AUTOMOBILE CLUB MI GRP	2,645,497	2,661,045	82.88 %	86.34 %	0.71 %	85.34 %
	19	91	HARTFORD FIRE & CAS GRP	2,318,919	2,378,202	57.80 %	59.18 %	0.62 %	85.96 %
	20	708	NEW JERSEY MANUFACTURERS GRP	1,744,813	1,637,269	70.20 %	77.88 %	0.47 %	86.43 %
	21	28	AMICA MUT GRP	1,642,412	1,645,203	58.28 %	62.51 %	0.44 %	86.87 %
	22	123	SHELTER INS GRP	1,592,217	1,608,481	58.23 %	59.80 %	0.43 %	87.30 %
	23	411	MAPFRE INS GRP	1,579,818	1,556,906	60.16 %	61.24 %	0.43 %	87.72 %
	24	50	COUNTRY INS & FIN SERV GRP	1,576,057	1,607,149	55.73 %	56.63 %	0.42 %	88.15 %
	25	88	THE HANOVER INS GRP	1,519,878	1,506,988	62.02 %	64.74 %	0.41 %	88.56 %
	26	483	SOUTHERN FARM BUREAU CAS GRP	1,462,463	1,508,509	57.42 %	58.45 %	0.39 %	88.95 %
	27	785	MARKEL GRP	1,425,182	1,461,292	65.73 %	69.39 %	0.38 %	89.33 %
	28	5	ALFA INS GRP	1,421,476	1,457,140	62.08 %	63.44 %	0.38 %	89.72 %
	29	4991	ROOT INC GRP	1,223,457	1,192,291	55.26 %	56.05 %	0.33 %	90.05 %
	30	244	CINCINNATI FIN GRP	1,220,711	1,160,281	58.35 %	61.07 %	0.33 %	90.38 %
	31	626	CHUBB LTD GRP	1,116,644	1,070,991	53.30 %	55.86 %	0.30 %	90.68 %
	32	809	TEXAS FARM BUREAU MUT GRP	1,100,145	1,160,008	61.53 %	62.74 %	0.30 %	90.97 %
	33	694	TENNESSEE FARMERS GRP	1,070,338	1,077,182	67.24 %	70.16 %	0.29 %	91.26 %
	34	4987	INCLINE INS GRP LLC GRP	1,055,040	1,076,572	73.22 %	78.36 %	0.28 %	91.54 %
	35	324	NORTH CAROLINA FARM BUREAU GRP	1,037,627	1,021,959	61.53 %	62.39 %	0.28 %	91.82 %
	36	5018	TESLA INC GRP	1,036,941	850,467	100.39 %	100.68 %	0.28 %	92.10 %
	37	415	PLYMOUTH ROCK INS GRP	946,938	926,650	63.03 %	65.29 %	0.25 %	92.36 %
	38	4762	ORPHEUS GRP	928,451	898,711	59.91 %	61.55 %	0.25 %	92.61 %
	39	3179	HOME STATE INS GRP	920,021	938,183	59.17 %	62.73 %	0.25 %	92.85 %
	40	15290	ASPIRE GEN INS CO	876,667	719,940	60.52 %	63.06 %	0.24 %	93.09 %
	41	109	KENTUCKY FARM BUREAU GRP	874,804	868,096	73.93 %	74.58 %	0.24 %	93.33 %
	42	513	IOWA FARM BUREAU GRP	831,040	841,081	60.08 %	61.25 %	0.22 %	93.55 %
	43	3702	LOYA GRP	805,119	809,123	63.63 %	69.52 %	0.22 %	93.77 %
	44	1227	PALISADES GRP	786,757	775,020	65.19 %	67.23 %	0.21 %	93.98 %
	45	2518	NYCM INS GRP	764,919	723,765	69.47 %	71.22 %	0.21 %	94.18 %
	46	188	SAFETY GRP	701,510	689,260	71.53 %	72.55 %	0.19 %	94.37 %
	47	3098	TOKIO MARINE HOLDINGS INC GRP	663,178	635,512	56.68 %	60.63 %	0.18 %	94.55 %
	48	586	ARBELLA INS GRP	618,852	609,323	60.05 %	62.26 %	0.17 %	94.72 %
	49	267	GRANGE MUT CAS GRP	606,898	617,214	52.26 %	53.16 %	0.16 %	94.88 %
	50	67	MICHIGAN FARM BUREAU GRP	601,224	574,915	66.44 %	69.70 %	0.16 %	95.04 %
	51	29246	CONSUMERS CNTY MUT INS CO	595,173	666,428	49.48 %	49.81 %	0.16 %	95.20 %
	52	3362	FIRST ACCEPTANCE INS GRP	576,825	535,729	58.41 %	60.62 %	0.16 %	95.36 %
	53	300	HORACE MANN GRP	491,169	483,951	59.41 %	60.53 %	0.13 %	95.49 %
	54	35319	UNITED AUTOMOBILE INS CO	488,437	451,419	45.45 %	46.96 %	0.13 %	95.62 %
	55	4909	ASSURANCEAMERICA CORP GRP	477,705	457,853	59.09 %	60.00 %	0.13 %	95.75 %
	56	228	WESTFIELD GRP	475,404	495,293	54.15 %	55.74 %	0.13 %	95.88 %
	57	542	INDIANA FARM BUREAU GRP	435,707	434,591	64.83 %	66.95 %	0.12 %	96.00 %
	58	14184	ACUITY A MUT INS CO	414,196	407,557	62.58 %	64.17 %	0.11 %	96.11 %
	59	257	SAFEWAY INS GRP	383,673	396,128	60.26 %	61.78 %	0.10 %	96.21 %
	60	24341	PEMCO MUT INS CO	364,434	372,425	61.29 %	61.81 %	0.10 %	96.31 %
	61	5104	GOAUTO GRP	337,215	332,937	69.58 %	70.16 %	0.09 %	96.40 %
	62	5076	WEST BEND INS GRP	330,630	340,249	54.27 %	55.17 %	0.09 %	96.49 %
	63	4727	WARRIOR INVICTUS HOLDING CO GRP	330,062	314,194	56.18 %	63.61 %	0.09 %	96.58 %
	64	408	BROOKFIELD WEALTH SOLUTIONS GRP	309,763	485,150	65.98 %	67.82 %	0.08 %	96.66 %
	65	561	GEORGIA FARM BUREAU GRP	304,613	311,619	52.80 %	54.10 %	0.08 %	96.74 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	71	UNIVERSAL INS CO GRP	297,094	294,528	57.28 %	57.78 %	0.08 %	96.82 %
	67	35173	AGENCY INS CO OF MD INC	279,666	285,163	63.10 %	63.88 %	0.08 %	96.90 %
	68	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	277,842	279,561	63.83 %	63.64 %	0.07 %	96.97 %
	69	12	AMERICAN INTL GRP	272,643	271,235	47.49 %	50.72 %	0.07 %	97.05 %
	70	33	CALIFORNIA CAS MGMT GRP	270,378	274,486	61.02 %	63.59 %	0.07 %	97.12 %
	71	698	NORTH STAR CO GRP	265,946	264,764	55.78 %	58.55 %	0.07 %	97.19 %
	72	518	GRINNELL MUT GRP	251,733	266,877	51.28 %	51.61 %	0.07 %	97.26 %
	73	271	PENNSYLVANIA NATL INS GRP	248,917	261,944	68.21 %	69.19 %	0.07 %	97.32 %
	74	13889	FMNE INS CO	247,290	248,526	53.36 %	54.05 %	0.07 %	97.39 %
	75	250	DONEGAL GRP	239,012	254,397	52.08 %	54.40 %	0.06 %	97.46 %
	76	1309	FRANKENMUTH GRP	237,815	236,769	72.79 %	77.68 %	0.06 %	97.52 %
	77	37028	CITIZENS UNITED RECIP EXCH	235,880	234,337	69.18 %	85.55 %	0.06 %	97.58 %
	78	203	VIRGINIA FARM BUREAU GRP	232,608	230,657	57.99 %	58.52 %	0.06 %	97.65 %
	79	201	UTICA GRP	229,057	234,511	62.23 %	65.37 %	0.06 %	97.71 %
	80	361	MUNICH RE GRP	223,671	218,297	37.77 %	38.76 %	0.06 %	97.77 %
	81	4051	OCEAN HARBOR GRP	218,198	260,843	58.49 %	59.28 %	0.06 %	97.83 %
	82	13471	BEAR RIVER MUT INS CO	211,177	223,272	51.78 %	53.24 %	0.06 %	97.88 %
	83	514	MISSOURI FARM BUREAU GRP	206,648	208,264	55.73 %	56.58 %	0.06 %	97.94 %
	84	309	WESTERN NATL MUT GRP	205,803	202,656	60.57 %	64.54 %	0.06 %	97.99 %
	85	242	SELECTIVE INS GRP	192,486	205,471	79.77 %	84.42 %	0.05 %	98.05 %
	86	5113	CITADEL PARTNERS GRP	183,060	203,852	73.73 %	76.30 %	0.05 %	98.09 %
	87	842	FARM BUREAU GRP	177,933	171,367	69.80 %	71.04 %	0.05 %	98.14 %
	88	13688	ELEPHANT INS CO	168,809	175,582	54.58 %	54.51 %	0.05 %	98.19 %
	89	4718	TIPTREE FIN GRP	168,296	170,268	34.56 %	38.94 %	0.05 %	98.23 %
	90	171	GERMANIA INS GRP	167,021	198,831	45.34 %	47.14 %	0.04 %	98.28 %
	91	42749	TRADERS INS CO	162,461	167,076	65.48 %	67.88 %	0.04 %	98.32 %
	92	98	WR BERKLEY CORP GRP	158,765	140,830	59.44 %	61.00 %	0.04 %	98.36 %
	93	4787	GOODVILLE MUT GRP	156,909	155,138	60.35 %	61.50 %	0.04 %	98.41 %
	94	963	OHIO MUT GRP	153,934	154,064	61.36 %	65.06 %	0.04 %	98.45 %
	95	1275	QUINCY MUT GRP	149,925	153,927	58.56 %	61.67 %	0.04 %	98.49 %
	96	220	OKLAHOMA FARM BUREAU GRP	148,750	147,104	59.83 %	61.25 %	0.04 %	98.53 %
	97	36	CENTRAL MUT INS CO GRP	147,666	173,060	71.37 %	72.85 %	0.04 %	98.57 %
	98	144	N&D UNION MUT INS GRP	146,889	142,969	63.71 %	68.24 %	0.04 %	98.61 %
	99	291	ENCOVA MUT INS GRP	145,091	155,856	57.14 %	62.65 %	0.04 %	98.65 %
	100	4256	ANCHOR INS HOLDINGS GRP	143,883	142,578	67.82 %	72.41 %	0.04 %	98.69 %
	101	333	MUTUAL OF ENUMCLAW GRP	143,366	156,129	60.56 %	63.02 %	0.04 %	98.72 %
	102	14254	FALCON INS CO	142,542	144,063	68.05 %	71.47 %	0.04 %	98.76 %
	103	4683	MOUNTAIN WEST FARM GRP	138,020	133,035	56.00 %	56.72 %	0.04 %	98.80 %
	104	5032	LEMONADE INC GRP	137,501	127,951	60.99 %	63.02 %	0.04 %	98.84 %
	105	15024	PREFERRED MUT INS CO	128,311	125,287	64.14 %	64.26 %	0.03 %	98.87 %
	106	15449	ALINSCO INS CO	128,173	131,457	69.94 %	72.25 %	0.03 %	98.91 %
	107	18309	PIONEER STATE MUT INS CO	126,923	135,333	43.99 %	46.07 %	0.03 %	98.94 %
	108	234	VERMONT MUT GRP	125,073	124,240	58.30 %	58.72 %	0.03 %	98.97 %
	109	5089	CLEARCOVER GRP	123,770	126,378	62.00 %	66.09 %	0.03 %	99.01 %
	110	207	WESTERN RESERVE GRP	119,366	120,159	73.41 %	74.80 %	0.03 %	99.04 %
	111	3500	NODAK MUT GRP	117,399	142,867	74.75 %	76.61 %	0.03 %	99.07 %
	112	5099	RURAL MUT GRP	111,939	110,416	67.35 %	69.38 %	0.03 %	99.10 %
	113	13125	PEOPLES TRUST INS CO	109,946	90,464	46.69 %	46.76 %	0.03 %	99.13 %
	114	3991	IMT MUT HOLDING GRP	106,661	116,786	46.42 %	47.91 %	0.03 %	99.16 %
	115	14176	HASTINGS INS CO	105,430	107,895	67.90 %	70.61 %	0.03 %	99.19 %
	116	13752	AMERICAN ALLIANCE CAS CO	103,424	105,448	53.08 %	58.14 %	0.03 %	99.22 %
	117	4717	PRODUCERS NATL CORP GRP	95,006	106,810	54.22 %	55.69 %	0.03 %	99.24 %
	118	1321	AMERICAN FARMERS & RANCHERS GRP	92,407	94,848	53.87 %	55.89 %	0.02 %	99.27 %
	119	83	GRANWEST INS GRP	91,470	92,050	61.33 %	63.23 %	0.02 %	99.29 %
	120	5048	INDIANA FARMERS MUT GRP	89,419	93,858	65.42 %	67.21 %	0.02 %	99.31 %
	121	3478	HALLMARK FIN SERV GRP	86,824	93,470	60.54 %	62.41 %	0.02 %	99.34 %
	122	13131	RESPONSIVE AUTO INS CO	81,172	71,031	36.54 %	38.74 %	0.02 %	99.36 %
	123	153	PEKIN INS GRP	80,626	91,963	57.53 %	57.58 %	0.02 %	99.38 %
	124	10839	COUNTRYWIDE INS CO	80,333	84,537	51.44 %	65.62 %	0.02 %	99.40 %
	125	3678	AMERICAN INDEPENDENT INS GRP	76,292	78,071	56.21 %	61.33 %	0.02 %	99.42 %
			INDUSTRY TOTAL	371,585,146	370,135,275	61.48 %	63.36 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	69,164,033	69,348,213	65.49 %	68.48 %	18.62 %	18.62 %
	2	155	PROGRESSIVE GRP	69,005,864	67,249,189	59.07 %	60.58 %	18.58 %	37.19 %
	3	31	BERKSHIRE HATHAWAY GRP	42,856,645	42,657,346	67.16 %	67.77 %	11.54 %	48.73 %
	4	8	ALLSTATE INS GRP	37,671,538	37,230,629	55.64 %	56.91 %	10.14 %	58.87 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	22,944,770	22,735,462	67.36 %	69.29 %	6.18 %	65.05 %
	6	69	FARMERS INS GRP	13,244,878	13,340,217	51.49 %	52.83 %	3.57 %	68.61 %
	7	111	LIBERTY MUT GRP	10,411,320	11,145,583	47.17 %	47.74 %	2.80 %	71.42 %
	8	3548	TRAVELERS GRP	7,157,482	7,242,414	53.63 %	55.83 %	1.93 %	73.34 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	7,054,942	6,790,735	67.91 %	70.11 %	1.90 %	75.24 %
	10	473	AMERICAN FAMILY INS GRP	5,692,832	5,892,067	59.83 %	61.70 %	1.53 %	76.77 %
	11	213	ERIE INS GRP	5,267,968	5,171,635	73.05 %	74.57 %	1.42 %	78.19 %
	12	280	AUTO OWNERS GRP	5,163,167	5,205,850	58.39 %	62.82 %	1.39 %	79.58 %
	13	1278	CSAA INS GRP	5,073,620	4,957,784	62.91 %	64.67 %	1.37 %	80.95 %
	14	140	NATIONWIDE CORP GRP	4,067,338	4,305,749	51.59 %	53.05 %	1.09 %	82.04 %
	15	660	MERCURY GEN GRP	3,563,275	3,530,699	57.99 %	62.12 %	0.96 %	83.00 %
	16	169	SENTRY INS GRP	3,070,948	3,038,798	56.00 %	57.20 %	0.83 %	83.83 %
	17	215	KEMPER CORP GRP	2,976,096	3,073,270	65.56 %	67.50 %	0.80 %	84.63 %
	18	55	AUTOMOBILE CLUB MI GRP	2,645,497	2,661,045	82.88 %	86.34 %	0.71 %	85.34 %
	19	91	HARTFORD FIRE & CAS GRP	2,318,832	2,378,125	57.80 %	59.17 %	0.62 %	85.97 %
	20	708	NEW JERSEY MANUFACTURERS GRP	1,744,813	1,637,269	70.20 %	77.88 %	0.47 %	86.44 %
	21	28	AMICA MUT GRP	1,642,412	1,645,203	58.28 %	62.51 %	0.44 %	86.88 %
	22	123	SHELTER INS GRP	1,592,217	1,608,481	58.23 %	59.80 %	0.43 %	87.31 %
	23	411	MAPFRE INS GRP	1,579,009	1,556,118	60.16 %	61.24 %	0.43 %	87.73 %
	24	50	COUNTRY INS & FIN SERV GRP	1,576,057	1,607,149	55.73 %	56.63 %	0.42 %	88.16 %
	25	88	THE HANOVER INS GRP	1,519,878	1,506,988	62.02 %	64.74 %	0.41 %	88.57 %
	26	483	SOUTHERN FARM BUREAU CAS GRP	1,462,463	1,508,509	57.42 %	58.45 %	0.39 %	88.96 %
	27	785	MARKEL GRP	1,425,182	1,461,292	65.73 %	69.39 %	0.38 %	89.34 %
	28	5	ALFA INS GRP	1,421,476	1,457,140	62.08 %	63.44 %	0.38 %	89.72 %
	29	4991	ROOT INC GRP	1,223,457	1,192,291	55.26 %	56.05 %	0.33 %	90.05 %
	30	244	CINCINNATI FIN GRP	1,220,711	1,160,281	58.35 %	61.07 %	0.33 %	90.38 %
	31	626	CHUBB LTD GRP	1,116,240	1,070,515	53.50 %	56.05 %	0.30 %	90.68 %
	32	809	TEXAS FARM BUREAU MUT GRP	1,100,145	1,160,008	61.53 %	62.74 %	0.30 %	90.98 %
	33	694	TENNESSEE FARMERS GRP	1,070,338	1,077,182	67.24 %	70.16 %	0.29 %	91.27 %
	34	4987	INCLINE INS GRP LLC GRP	1,055,040	1,076,572	73.22 %	78.36 %	0.28 %	91.55 %
	35	324	NORTH CAROLINA FARM BUREAU GRP	1,037,627	1,021,959	61.53 %	62.39 %	0.28 %	91.83 %
	36	5018	TESLA INC GRP	1,036,941	850,467	100.39 %	100.68 %	0.28 %	92.11 %
	37	415	PLYMOUTH ROCK INS GRP	946,938	926,650	63.03 %	65.29 %	0.25 %	92.37 %
	38	4762	ORPHEUS GRP	928,451	898,711	59.91 %	61.55 %	0.25 %	92.61 %
	39	3179	HOME STATE INS GRP	920,021	938,183	59.17 %	62.73 %	0.25 %	92.86 %
	40	15290	ASPIRE GEN INS CO	876,667	719,940	60.52 %	63.06 %	0.24 %	93.10 %
	41	109	KENTUCKY FARM BUREAU GRP	874,804	868,096	73.93 %	74.58 %	0.24 %	93.33 %
	42	513	IOWA FARM BUREAU GRP	831,040	841,081	60.08 %	61.25 %	0.22 %	93.56 %
	43	3702	LOYA GRP	805,119	809,123	63.63 %	69.52 %	0.22 %	93.77 %
	44	1227	PALISADES GRP	786,757	775,020	65.19 %	67.23 %	0.21 %	93.99 %
	45	2518	NYCM INS GRP	764,919	723,765	69.47 %	71.22 %	0.21 %	94.19 %
	46	188	SAFETY GRP	701,510	689,260	71.53 %	72.55 %	0.19 %	94.38 %
	47	3098	TOKIO MARINE HOLDINGS INC GRP	663,178	635,512	56.68 %	60.63 %	0.18 %	94.56 %
	48	586	ARBELLA INS GRP	618,852	609,323	60.05 %	62.26 %	0.17 %	94.73 %
	49	267	GRANGE MUT CAS GRP	606,898	617,214	52.26 %	53.16 %	0.16 %	94.89 %
	50	67	MICHIGAN FARM BUREAU GRP	601,224	574,915	66.44 %	69.70 %	0.16 %	95.05 %
	51	29246	CONSUMERS CNTY MUT INS CO	595,173	666,428	49.48 %	49.81 %	0.16 %	95.21 %
	52	3362	FIRST ACCEPTANCE INS GRP	576,825	535,729	58.41 %	60.62 %	0.16 %	95.37 %
	53	300	HORACE MANN GRP	491,169	483,951	59.41 %	60.53 %	0.13 %	95.50 %
	54	35319	UNITED AUTOMOBILE INS CO	488,437	451,419	45.45 %	46.96 %	0.13 %	95.63 %
	55	4909	ASSURANCEAMERICA CORP GRP	477,705	457,853	59.09 %	60.00 %	0.13 %	95.76 %
	56	228	WESTFIELD GRP	475,404	495,293	54.15 %	55.74 %	0.13 %	95.89 %
	57	542	INDIANA FARM BUREAU GRP	435,707	434,591	64.83 %	66.95 %	0.12 %	96.00 %
	58	14184	ACUITY A MUT INS CO	414,196	407,557	62.58 %	64.17 %	0.11 %	96.12 %
	59	257	SAFEWAY INS GRP	383,673	396,128	60.26 %	61.78 %	0.10 %	96.22 %
	60	24341	PEMCO MUT INS CO	364,434	372,425	61.29 %	61.81 %	0.10 %	96.32 %
	61	5104	GOAUTO GRP	337,215	332,937	69.58 %	70.16 %	0.09 %	96.41 %
	62	5076	WEST BEND INS GRP	330,630	340,249	54.27 %	55.17 %	0.09 %	96.50 %
	63	4727	WARRIOR INVICTUS HOLDING CO GRP	330,062	314,194	56.18 %	63.61 %	0.09 %	96.59 %
	64	408	BROOKFIELD WEALTH SOLUTIONS GRP	309,763	485,150	65.98 %	67.82 %	0.08 %	96.67 %
	65	561	GEORGIA FARM BUREAU GRP	304,613	311,619	52.80 %	54.10 %	0.08 %	96.75 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	71	UNIVERSAL INS CO GRP	297,094	294,528	57.28 %	57.78 %	0.08 %	96.83 %
	67	35173	AGENCY INS CO OF MD INC	279,666	285,163	63.10 %	63.88 %	0.08 %	96.91 %
	68	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	277,842	279,561	63.83 %	63.64 %	0.07 %	96.98 %
	69	12	AMERICAN INTL GRP	272,643	271,215	47.44 %	50.71 %	0.07 %	97.05 %
	70	33	CALIFORNIA CAS MGMT GRP	270,378	274,486	61.02 %	63.59 %	0.07 %	97.13 %
	71	698	NORTH STAR CO GRP	265,946	264,764	55.78 %	58.55 %	0.07 %	97.20 %
	72	518	GRINNELL MUT GRP	251,733	266,877	51.28 %	51.61 %	0.07 %	97.27 %
	73	271	PENNSYLVANIA NATL INS GRP	248,917	261,944	68.21 %	69.19 %	0.07 %	97.33 %
	74	13889	FMNE INS CO	247,290	248,526	53.36 %	54.05 %	0.07 %	97.40 %
	75	250	DONEGAL GRP	239,012	254,397	52.08 %	54.40 %	0.06 %	97.46 %
	76	1309	FRANKENMUTH GRP	237,815	236,769	72.79 %	77.68 %	0.06 %	97.53 %
	77	37028	CITIZENS UNITED RECIP EXCH	235,880	234,337	69.18 %	85.55 %	0.06 %	97.59 %
	78	203	VIRGINIA FARM BUREAU GRP	232,608	230,657	57.99 %	58.52 %	0.06 %	97.65 %
	79	201	UTICA GRP	229,057	234,511	62.23 %	65.37 %	0.06 %	97.72 %
	80	361	MUNICH RE GRP	223,671	218,297	37.77 %	38.76 %	0.06 %	97.78 %
	81	4051	OCEAN HARBOR GRP	218,198	260,843	58.49 %	59.28 %	0.06 %	97.84 %
	82	13471	BEAR RIVER MUT INS CO	211,177	223,272	51.78 %	53.24 %	0.06 %	97.89 %
	83	514	MISSOURI FARM BUREAU GRP	206,648	208,264	55.73 %	56.58 %	0.06 %	97.95 %
	84	309	WESTERN NATL MUT GRP	205,803	202,656	60.57 %	64.54 %	0.06 %	98.00 %
	85	242	SELECTIVE INS GRP	192,486	205,471	79.77 %	84.43 %	0.05 %	98.06 %
	86	5113	CITADEL PARTNERS GRP	183,060	203,852	73.73 %	76.30 %	0.05 %	98.10 %
	87	842	FARM BUREAU GRP	177,933	171,367	69.80 %	71.04 %	0.05 %	98.15 %
	88	13688	ELEPHANT INS CO	168,809	175,582	54.58 %	54.51 %	0.05 %	98.20 %
	89	4718	TIPTREE FIN GRP	168,296	170,268	34.56 %	38.94 %	0.05 %	98.24 %
	90	171	GERMANIA INS GRP	167,021	198,831	45.34 %	47.14 %	0.04 %	98.29 %
	91	42749	TRADERS INS CO	162,461	167,076	65.48 %	67.88 %	0.04 %	98.33 %
	92	98	WR BERKLEY CORP GRP	158,765	140,830	59.44 %	61.00 %	0.04 %	98.37 %
	93	4787	GOODVILLE MUT GRP	156,909	155,138	60.35 %	61.50 %	0.04 %	98.42 %
	94	963	OHIO MUT GRP	153,934	154,064	61.36 %	65.06 %	0.04 %	98.46 %
	95	1275	QUINCY MUT GRP	149,925	153,927	58.56 %	61.67 %	0.04 %	98.50 %
	96	220	OKLAHOMA FARM BUREAU GRP	148,750	147,104	59.83 %	61.25 %	0.04 %	98.54 %
	97	36	CENTRAL MUT INS CO GRP	147,666	173,060	71.37 %	72.85 %	0.04 %	98.58 %
	98	144	N&D UNION MUT INS GRP	146,889	142,969	63.71 %	68.24 %	0.04 %	98.62 %
	99	291	ENCOVA MUT INS GRP	145,091	155,856	57.14 %	62.65 %	0.04 %	98.66 %
	100	4256	ANCHOR INS HOLDINGS GRP	143,883	142,578	67.82 %	72.41 %	0.04 %	98.70 %
	101	333	MUTUAL OF ENUMCLAW GRP	143,366	156,129	60.56 %	63.02 %	0.04 %	98.73 %
	102	14254	FALCON INS CO	142,542	144,063	68.05 %	71.47 %	0.04 %	98.77 %
	103	4683	MOUNTAIN WEST FARM GRP	138,020	133,035	56.00 %	56.72 %	0.04 %	98.81 %
	104	5032	LEMONADE INC GRP	137,501	127,951	60.99 %	63.02 %	0.04 %	98.85 %
	105	15024	PREFERRED MUT INS CO	128,311	125,287	64.14 %	64.26 %	0.03 %	98.88 %
	106	15449	ALINSCO INS CO	128,173	131,457	69.94 %	72.25 %	0.03 %	98.92 %
	107	18309	PIONEER STATE MUT INS CO	126,923	135,333	43.99 %	46.07 %	0.03 %	98.95 %
	108	234	VERMONT MUT GRP	125,073	124,240	58.30 %	58.72 %	0.03 %	98.98 %
	109	5089	CLEARCOVER GRP	123,770	126,378	62.00 %	66.09 %	0.03 %	99.02 %
	110	207	WESTERN RESERVE GRP	119,366	120,159	73.41 %	74.80 %	0.03 %	99.05 %
	111	3500	NODAK MUT GRP	117,399	142,867	74.75 %	76.61 %	0.03 %	99.08 %
	112	5099	RURAL MUT GRP	111,939	110,416	67.35 %	69.38 %	0.03 %	99.11 %
	113	13125	PEOPLES TRUST INS CO	109,946	90,464	46.69 %	46.76 %	0.03 %	99.14 %
	114	3991	IMT MUT HOLDING GRP	106,661	116,786	46.42 %	47.91 %	0.03 %	99.17 %
	115	14176	HASTINGS INS CO	105,430	107,895	67.90 %	70.61 %	0.03 %	99.20 %
	116	13752	AMERICAN ALLIANCE CAS CO	103,424	105,448	53.08 %	58.14 %	0.03 %	99.23 %
	117	4717	PRODUCERS NATL CORP GRP	95,006	106,810	54.22 %	55.69 %	0.03 %	99.25 %
	118	1321	AMERICAN FARMERS & RANCHERS GRP	92,407	94,848	53.87 %	55.89 %	0.02 %	99.28 %
	119	83	GRANWEST INS GRP	91,470	92,050	61.33 %	63.23 %	0.02 %	99.30 %
	120	5048	INDIANA FARMERS MUT GRP	89,419	93,858	65.42 %	67.21 %	0.02 %	99.32 %
	121	3478	HALLMARK FIN SERV GRP	86,824	93,470	60.54 %	62.41 %	0.02 %	99.35 %
	122	13131	RESPONSIVE AUTO INS CO	81,172	71,031	36.54 %	38.74 %	0.02 %	99.37 %
	123	153	PEKIN INS GRP	80,626	91,963	57.53 %	57.58 %	0.02 %	99.39 %
	124	10839	COUNTRYWIDE INS CO	80,333	84,537	51.44 %	65.62 %	0.02 %	99.41 %
	125	3678	AMERICAN INDEPENDENT INS GRP	76,292	78,071	56.21 %	61.33 %	0.02 %	99.43 %
			INDUSTRY TOTAL	371,484,656	370,037,447	61.50 %	63.38 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	176	STATE FARM GRP	1,435,959	1,425,419	58.67 %	61.09 %	27.68 %	27.68 %
	2	8	ALLSTATE INS GRP	817,365	813,302	61.04 %	62.42 %	15.76 %	43.44 %
	3	155	PROGRESSIVE GRP	775,857	762,436	58.53 %	59.79 %	14.96 %	58.40 %
	4	5	ALFA INS GRP	702,148	702,468	61.92 %	63.11 %	13.54 %	71.94 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	368,206	368,337	68.40 %	70.53 %	7.10 %	79.04 %
	6	31	BERKSHIRE HATHAWAY GRP	327,085	327,555	63.29 %	62.81 %	6.31 %	85.34 %
	7	69	FARMERS INS GRP	85,813	86,986	46.52 %	47.98 %	1.65 %	87.00 %
	8	3548	TRAVELERS GRP	79,042	83,985	49.65 %	50.69 %	1.52 %	88.52 %
	9	280	AUTO OWNERS GRP	76,083	77,856	57.67 %	60.84 %	1.47 %	89.99 %
	10	111	LIBERTY MUT GRP	67,656	76,180	30.16 %	30.15 %	1.30 %	91.29 %
			STATE TOTAL	5,186,880	5,179,746	59.28 %	60.95 %	100.00 %	100.00 %
Alaska	1	176	STATE FARM GRP	209,365	208,719	59.27 %	59.99 %	30.71 %	30.71 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	122,143	122,476	59.63 %	62.04 %	17.92 %	48.62 %
	3	31	BERKSHIRE HATHAWAY GRP	99,778	101,066	57.02 %	57.17 %	14.63 %	63.26 %
	4	155	PROGRESSIVE GRP	98,421	95,653	54.01 %	54.63 %	14.44 %	77.70 %
	5	8	ALLSTATE INS GRP	80,745	79,937	53.74 %	54.74 %	11.84 %	89.54 %
	6	50	COUNTRY INS & FIN SERV GRP	21,948	22,134	58.94 %	60.64 %	3.22 %	92.76 %
	7	111	LIBERTY MUT GRP	19,383	20,391	45.71 %	47.35 %	2.84 %	95.60 %
	8	785	MARKEL GRP	9,803	8,792	69.22 %	76.03 %	1.44 %	97.04 %
	9	309	WESTERN NATL MUT GRP	6,862	6,585	91.74 %	95.12 %	1.01 %	98.05 %
	10	91	HARTFORD FIRE & CAS GRP	6,559	6,929	49.29 %	49.40 %	0.96 %	99.01 %
			STATE TOTAL	681,774	679,251	57.49 %	58.60 %	100.00 %	100.00 %
Arizona	1	155	PROGRESSIVE GRP	1,937,989	1,907,317	63.96 %	64.87 %	22.37 %	22.37 %
	2	176	STATE FARM GRP	1,682,389	1,703,798	69.23 %	71.93 %	19.42 %	41.78 %
	3	31	BERKSHIRE HATHAWAY GRP	1,113,055	1,101,661	65.42 %	64.52 %	12.85 %	54.63 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	693,445	692,058	67.72 %	69.52 %	8.00 %	62.63 %
	5	8	ALLSTATE INS GRP	643,929	654,380	53.24 %	53.66 %	7.43 %	70.06 %
	6	69	FARMERS INS GRP	402,840	409,520	46.29 %	46.96 %	4.65 %	74.71 %
	7	111	LIBERTY MUT GRP	365,493	363,234	45.75 %	46.32 %	4.22 %	78.93 %
	8	473	AMERICAN FAMILY INS GRP	298,954	324,210	56.96 %	58.27 %	3.45 %	82.38 %
	9	3548	TRAVELERS GRP	145,289	149,167	54.54 %	55.83 %	1.68 %	84.05 %
	10	1278	CSAA INS GRP	141,034	147,536	63.20 %	63.64 %	1.63 %	85.68 %
			STATE TOTAL	8,665,067	8,727,750	62.65 %	63.89 %	100.00 %	100.00 %
Arkansas	1	176	STATE FARM GRP	804,046	806,131	64.27 %	65.07 %	25.24 %	25.24 %
	2	155	PROGRESSIVE GRP	516,777	503,517	56.91 %	57.35 %	16.22 %	41.47 %
	3	483	SOUTHERN FARM BUREAU CAS GRP	375,712	387,209	58.70 %	58.65 %	11.80 %	53.26 %
	4	8	ALLSTATE INS GRP	319,491	313,315	52.54 %	53.14 %	10.03 %	63.30 %
	5	123	SHELTER INS GRP	296,806	297,367	59.32 %	60.59 %	9.32 %	72.61 %
	6	31	BERKSHIRE HATHAWAY GRP	174,606	173,339	65.58 %	65.70 %	5.48 %	78.10 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	151,654	149,730	67.51 %	69.12 %	4.76 %	82.86 %
	8	69	FARMERS INS GRP	89,083	94,046	42.65 %	42.30 %	2.80 %	85.65 %
	9	5	ALFA INS GRP	78,405	81,612	64.78 %	65.81 %	2.46 %	88.12 %
	10	111	LIBERTY MUT GRP	67,904	69,022	56.45 %	56.14 %	2.13 %	90.25 %
			STATE TOTAL	3,185,110	3,200,402	59.89 %	60.57 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	176	STATE FARM GRP	6,692,735	6,559,442	67.23 %	72.13 %	13.83 %	13.83 %
	2	1318	AUTO CLUB ENTERPRISES INS GRP	5,684,004	5,410,138	66.41 %	68.83 %	11.75 %	25.58 %
	3	31	BERKSHIRE HATHAWAY GRP	5,261,400	5,192,090	73.77 %	74.52 %	10.87 %	36.45 %
	4	8	ALLSTATE INS GRP	4,463,478	4,260,479	56.44 %	57.86 %	9.22 %	45.67 %
	5	1278	CSAA INS GRP	3,941,109	3,851,403	62.45 %	64.21 %	8.14 %	53.81 %
	6	155	PROGRESSIVE GRP	3,668,980	3,491,289	67.35 %	69.31 %	7.58 %	61.40 %
	7	69	FARMERS INS GRP	3,632,058	3,642,094	51.22 %	53.02 %	7.51 %	68.90 %
	8	660	MERCURY GEN GRP	3,058,880	3,013,743	58.00 %	62.29 %	6.32 %	75.22 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	2,486,715	2,384,699	77.17 %	79.49 %	5.14 %	80.36 %
	10	215	KEMPER CORP GRP	2,079,856	2,096,828	66.18 %	68.14 %	4.30 %	84.66 %
			STATE TOTAL	48,393,341	47,044,319	65.87 %	68.33 %	100.00 %	100.00 %
Colorado	1	176	STATE FARM GRP	1,795,522	1,812,388	55.71 %	57.36 %	23.07 %	23.07 %
	2	155	PROGRESSIVE GRP	1,237,570	1,204,163	54.24 %	54.83 %	15.90 %	38.97 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	884,517	883,675	55.07 %	56.81 %	11.36 %	50.34 %
	4	8	ALLSTATE INS GRP	711,462	705,949	44.65 %	45.17 %	9.14 %	59.48 %
	5	31	BERKSHIRE HATHAWAY GRP	537,305	540,072	49.31 %	49.10 %	6.90 %	66.38 %
	6	69	FARMERS INS GRP	489,337	467,083	48.33 %	48.82 %	6.29 %	72.67 %
	7	111	LIBERTY MUT GRP	463,508	534,933	33.87 %	33.32 %	5.96 %	78.62 %
	8	473	AMERICAN FAMILY INS GRP	340,684	357,945	45.58 %	47.05 %	4.38 %	83.00 %
	9	3548	TRAVELERS GRP	245,392	253,922	45.70 %	46.64 %	3.15 %	86.15 %
	10	169	SENTRY INS GRP	179,877	176,840	55.69 %	58.86 %	2.31 %	88.46 %
			STATE TOTAL	7,782,967	7,871,184	50.56 %	51.63 %	100.00 %	100.00 %
Connecticut	1	155	PROGRESSIVE GRP	823,330	799,000	65.69 %	67.70 %	18.78 %	18.78 %
	2	31	BERKSHIRE HATHAWAY GRP	698,905	693,482	66.37 %	65.59 %	15.94 %	34.71 %
	3	176	STATE FARM GRP	486,697	488,526	70.04 %	74.72 %	11.10 %	45.81 %
	4	8	ALLSTATE INS GRP	421,273	417,120	79.66 %	82.60 %	9.61 %	55.42 %
	5	3548	TRAVELERS GRP	290,718	281,563	56.18 %	58.38 %	6.63 %	62.05 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	230,760	227,071	67.32 %	68.94 %	5.26 %	67.31 %
	7	111	LIBERTY MUT GRP	158,717	177,507	28.69 %	27.97 %	3.62 %	70.93 %
	8	69	FARMERS INS GRP	154,008	166,441	61.62 %	64.39 %	3.51 %	74.44 %
	9	91	HARTFORD FIRE & CAS GRP	147,766	144,941	64.60 %	66.65 %	3.37 %	77.81 %
	10	28	AMICA MUT GRP	139,368	133,785	66.86 %	71.58 %	3.18 %	80.99 %
			STATE TOTAL	4,385,095	4,357,965	65.61 %	67.94 %	100.00 %	100.00 %
Delaware	1	176	STATE FARM GRP	394,404	393,375	62.49 %	64.96 %	29.48 %	29.48 %
	2	155	PROGRESSIVE GRP	235,228	229,593	56.49 %	57.68 %	17.58 %	47.06 %
	3	31	BERKSHIRE HATHAWAY GRP	157,914	159,363	69.10 %	67.89 %	11.80 %	58.87 %
	4	8	ALLSTATE INS GRP	132,895	129,221	62.32 %	64.27 %	9.93 %	68.80 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	130,552	129,501	65.43 %	67.22 %	9.76 %	78.56 %
	6	140	NATIONWIDE CORP GRP	69,347	71,300	57.37 %	58.34 %	5.18 %	83.74 %
	7	111	LIBERTY MUT GRP	56,701	60,262	50.57 %	52.02 %	4.24 %	87.98 %
	8	3548	TRAVELERS GRP	32,977	33,033	64.49 %	66.14 %	2.46 %	90.45 %
	9	4991	ROOT INC GRP	24,879	23,483	62.39 %	63.58 %	1.86 %	92.31 %
	10	91	HARTFORD FIRE & CAS GRP	19,841	20,579	56.53 %	57.81 %	1.48 %	93.79 %
			STATE TOTAL	1,337,840	1,333,411	62.09 %	63.53 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	31	BERKSHIRE HATHAWAY GRP	163,037	165,131	58.50 %	58.41 %	32.89 %	32.89 %
	2	176	STATE FARM GRP	85,042	83,244	53.85 %	57.69 %	17.16 %	50.05 %
	3	155	PROGRESSIVE GRP	74,819	71,549	50.82 %	51.53 %	15.09 %	65.14 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	53,255	51,801	81.96 %	83.89 %	10.74 %	75.89 %
	5	8	ALLSTATE INS GRP	32,555	32,896	45.06 %	45.19 %	6.57 %	82.45 %
	6	3548	TRAVELERS GRP	21,109	20,923	55.43 %	57.04 %	4.26 %	86.71 %
	7	213	ERIE INS GRP	17,082	16,298	85.10 %	86.58 %	3.45 %	90.16 %
	8	111	LIBERTY MUT GRP	11,271	12,504	57.52 %	58.82 %	2.27 %	92.43 %
	9	91	HARTFORD FIRE & CAS GRP	7,591	7,567	61.42 %	63.32 %	1.53 %	93.96 %
	10	1278	CSAA INS GRP	7,217	7,148	69.85 %	68.89 %	1.46 %	95.42 %
			STATE TOTAL	495,682	491,200	58.62 %	59.79 %	100.00 %	100.00 %
Florida	1	155	PROGRESSIVE GRP	8,239,233	8,365,567	43.49 %	45.94 %	25.79 %	25.79 %
	2	31	BERKSHIRE HATHAWAY GRP	6,520,645	6,516,767	59.78 %	63.74 %	20.41 %	46.20 %
	3	176	STATE FARM GRP	5,554,264	5,693,997	58.24 %	65.22 %	17.39 %	63.59 %
	4	8	ALLSTATE INS GRP	3,578,997	3,511,003	45.61 %	46.55 %	11.20 %	74.79 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,927,580	1,972,715	56.56 %	59.30 %	6.03 %	80.82 %
	6	69	FARMERS INS GRP	689,628	693,652	45.47 %	46.13 %	2.16 %	82.98 %
	7	3548	TRAVELERS GRP	648,266	684,340	51.65 %	55.98 %	2.03 %	85.01 %
	8	280	AUTO OWNERS GRP	523,928	571,210	48.86 %	57.52 %	1.64 %	86.65 %
	9	35319	UNITED AUTOMOBILE INS CO	486,936	451,113	45.34 %	46.78 %	1.52 %	88.18 %
	10	169	SENTRY INS GRP	441,540	486,003	48.11 %	37.28 %	1.38 %	89.56 %
			STATE TOTAL	31,946,623	32,520,603	51.55 %	54.83 %	100.00 %	100.00 %
Georgia	1	176	STATE FARM GRP	3,684,841	3,690,253	70.87 %	75.22 %	24.05 %	24.05 %
	2	155	PROGRESSIVE GRP	3,502,559	3,405,573	59.93 %	61.14 %	22.86 %	46.92 %
	3	8	ALLSTATE INS GRP	1,841,213	1,832,196	59.20 %	60.01 %	12.02 %	58.94 %
	4	31	BERKSHIRE HATHAWAY GRP	1,308,855	1,320,974	66.19 %	66.70 %	8.54 %	67.48 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	1,282,187	1,280,451	65.72 %	68.16 %	8.37 %	75.85 %
	6	280	AUTO OWNERS GRP	511,443	516,527	56.36 %	60.78 %	3.34 %	79.19 %
	7	3548	TRAVELERS GRP	399,024	403,886	48.12 %	50.28 %	2.60 %	81.79 %
	8	561	GEORGIA FARM BUREAU GRP	304,613	311,619	52.80 %	54.10 %	1.99 %	83.78 %
	9	69	FARMERS INS GRP	258,619	261,211	44.36 %	44.05 %	1.69 %	85.47 %
	10	111	LIBERTY MUT GRP	213,552	251,415	33.98 %	33.34 %	1.39 %	86.86 %
			STATE TOTAL	15,319,406	15,282,234	62.48 %	64.71 %	100.00 %	100.00 %
Hawaii	1	31	BERKSHIRE HATHAWAY GRP	251,007	250,436	63.39 %	63.17 %	24.95 %	24.95 %
	2	176	STATE FARM GRP	236,080	230,067	57.34 %	57.95 %	23.47 %	48.41 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	115,716	113,498	62.41 %	63.78 %	11.50 %	59.92 %
	4	155	PROGRESSIVE GRP	113,933	108,116	54.25 %	54.97 %	11.32 %	71.24 %
	5	8	ALLSTATE INS GRP	108,706	105,994	50.41 %	50.74 %	10.81 %	82.05 %
	6	111	LIBERTY MUT GRP	39,287	40,608	20.60 %	20.58 %	3.91 %	85.95 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	32,483	32,815	62.73 %	64.50 %	3.23 %	89.18 %
	8	69	FARMERS INS GRP	29,742	30,853	45.37 %	48.71 %	2.96 %	92.14 %
	9	106	ISLAND INS CO GRP	22,192	23,049	51.83 %	52.20 %	2.21 %	94.34 %
	10	4715	MS & AD INS GRP	21,229	21,221	77.37 %	78.76 %	2.11 %	96.45 %
			STATE TOTAL	1,006,070	992,288	57.02 %	57.73 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	155	PROGRESSIVE GRP	355,814	344,033	60.62 %	61.24 %	20.05 %	20.05 %
	2	176	STATE FARM GRP	302,887	297,750	61.59 %	63.56 %	17.07 %	37.12 %
	3	842	FARM BUREAU GRP	177,933	171,367	69.80 %	71.04 %	10.03 %	47.15 %
	4	8	ALLSTATE INS GRP	161,295	161,073	56.36 %	56.96 %	9.09 %	56.24 %
	5	111	LIBERTY MUT GRP	158,903	160,795	40.07 %	39.39 %	8.95 %	65.19 %
	6	31	BERKSHIRE HATHAWAY GRP	143,168	143,143	55.35 %	55.11 %	8.07 %	73.26 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	120,075	117,428	68.14 %	69.61 %	6.77 %	80.03 %
	8	69	FARMERS INS GRP	96,841	99,084	45.77 %	46.15 %	5.46 %	85.48 %
	9	473	AMERICAN FAMILY INS GRP	47,300	48,303	53.62 %	54.77 %	2.67 %	88.15 %
	10	3548	TRAVELERS GRP	36,132	38,036	47.80 %	49.26 %	2.04 %	90.18 %
			STATE TOTAL	1,774,528	1,761,320	57.62 %	58.56 %	100.00 %	100.00 %
Illinois	1	176	STATE FARM GRP	3,450,016	3,496,849	63.49 %	65.67 %	30.95 %	30.95 %
	2	155	PROGRESSIVE GRP	1,639,201	1,583,343	58.18 %	58.93 %	14.70 %	45.65 %
	3	8	ALLSTATE INS GRP	1,356,782	1,354,373	62.96 %	64.08 %	12.17 %	57.83 %
	4	50	COUNTRY INS & FIN SERV GRP	714,769	734,447	52.75 %	53.56 %	6.41 %	64.24 %
	5	31	BERKSHIRE HATHAWAY GRP	695,172	686,842	67.18 %	66.73 %	6.24 %	70.47 %
	6	69	FARMERS INS GRP	355,602	351,263	49.15 %	49.83 %	3.19 %	73.66 %
	7	473	AMERICAN FAMILY INS GRP	315,050	333,109	54.08 %	55.72 %	2.83 %	76.49 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	305,205	301,575	63.07 %	64.42 %	2.74 %	79.23 %
	9	111	LIBERTY MUT GRP	210,125	218,909	33.74 %	33.63 %	1.88 %	81.11 %
	10	213	ERIE INS GRP	199,822	195,166	74.56 %	76.09 %	1.79 %	82.91 %
			STATE TOTAL	11,147,283	11,201,843	60.05 %	61.52 %	100.00 %	100.00 %
Indiana	1	176	STATE FARM GRP	1,241,261	1,247,570	61.93 %	64.00 %	22.01 %	22.01 %
	2	155	PROGRESSIVE GRP	1,177,641	1,144,396	62.58 %	63.54 %	20.88 %	42.90 %
	3	8	ALLSTATE INS GRP	513,297	515,235	56.46 %	57.67 %	9.10 %	52.00 %
	4	542	INDIANA FARM BUREAU GRP	431,172	429,031	63.58 %	65.72 %	7.65 %	59.65 %
	5	31	BERKSHIRE HATHAWAY GRP	314,889	311,317	61.89 %	61.72 %	5.58 %	65.23 %
	6	213	ERIE INS GRP	281,469	278,071	75.19 %	76.81 %	4.99 %	70.22 %
	7	111	LIBERTY MUT GRP	210,027	211,801	50.42 %	51.34 %	3.72 %	73.95 %
	8	280	AUTO OWNERS GRP	178,013	181,903	58.01 %	60.88 %	3.16 %	77.10 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	170,874	167,795	66.77 %	68.46 %	3.03 %	80.13 %
	10	473	AMERICAN FAMILY INS GRP	146,128	154,906	50.16 %	51.86 %	2.59 %	82.72 %
			STATE TOTAL	5,638,926	5,648,958	60.42 %	61.99 %	100.00 %	100.00 %
Iowa	1	155	PROGRESSIVE GRP	689,498	680,270	53.97 %	54.49 %	26.01 %	26.01 %
	2	176	STATE FARM GRP	556,961	562,063	53.02 %	53.91 %	21.01 %	47.02 %
	3	513	IOWA FARM BUREAU GRP	195,800	205,215	52.61 %	53.08 %	7.39 %	54.40 %
	4	473	AMERICAN FAMILY INS GRP	130,798	134,772	47.37 %	47.81 %	4.93 %	59.33 %
	5	140	NATIONWIDE CORP GRP	115,250	121,903	36.34 %	36.53 %	4.35 %	63.68 %
	6	280	AUTO OWNERS GRP	111,791	112,515	54.28 %	56.21 %	4.22 %	67.90 %
	7	8	ALLSTATE INS GRP	103,335	103,171	44.08 %	44.71 %	3.90 %	71.80 %
	8	518	GRINNELL MUT GRP	99,874	104,494	44.77 %	44.93 %	3.77 %	75.56 %
	9	31	BERKSHIRE HATHAWAY GRP	92,802	90,014	57.13 %	58.07 %	3.50 %	79.06 %
	10	5076	WEST BEND INS GRP	74,307	74,782	45.13 %	46.06 %	2.80 %	81.87 %
			STATE TOTAL	2,651,175	2,682,395	50.59 %	51.40 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	155	PROGRESSIVE GRP	571,753	550,609	68.55 %	69.28 %	19.90 %	19.90 %
	2	176	STATE FARM GRP	553,667	553,377	65.18 %	67.43 %	19.27 %	39.18 %
	3	473	AMERICAN FAMILY INS GRP	261,346	271,146	57.05 %	58.01 %	9.10 %	48.28 %
	4	513	IOWA FARM BUREAU GRP	216,009	213,975	63.16 %	64.30 %	7.52 %	55.80 %
	5	8	ALLSTATE INS GRP	193,206	183,886	62.94 %	63.72 %	6.73 %	62.52 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	174,550	171,459	68.39 %	69.48 %	6.08 %	68.60 %
	7	69	FARMERS INS GRP	128,913	129,071	53.92 %	54.51 %	4.49 %	73.09 %
	8	31	BERKSHIRE HATHAWAY GRP	119,846	120,503	62.96 %	62.87 %	4.17 %	77.26 %
	9	123	SHELTER INS GRP	112,474	112,809	59.74 %	61.34 %	3.92 %	81.18 %
	10	3548	TRAVELERS GRP	98,251	107,182	54.24 %	54.41 %	3.42 %	84.60 %
			STATE TOTAL	2,872,465	2,858,297	62.87 %	64.07 %	100.00 %	100.00 %
Kentucky	1	176	STATE FARM GRP	1,036,492	1,044,938	67.66 %	68.77 %	23.99 %	23.99 %
	2	109	KENTUCKY FARM BUREAU GRP	870,672	864,770	73.86 %	74.51 %	20.15 %	44.14 %
	3	155	PROGRESSIVE GRP	796,254	755,460	64.22 %	65.11 %	18.43 %	62.58 %
	4	8	ALLSTATE INS GRP	285,097	282,876	52.87 %	54.82 %	6.60 %	69.17 %
	5	31	BERKSHIRE HATHAWAY GRP	200,764	199,003	61.82 %	61.95 %	4.65 %	73.82 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	194,197	193,875	64.83 %	66.60 %	4.50 %	78.32 %
	7	111	LIBERTY MUT GRP	192,882	205,912	50.29 %	50.27 %	4.46 %	82.78 %
	8	213	ERIE INS GRP	166,010	167,826	90.13 %	92.10 %	3.84 %	86.62 %
	9	280	AUTO OWNERS GRP	83,848	88,886	60.26 %	62.72 %	1.94 %	88.56 %
	10	123	SHELTER INS GRP	76,796	78,248	61.74 %	63.64 %	1.78 %	90.34 %
			STATE TOTAL	4,320,238	4,318,584	65.51 %	66.59 %	100.00 %	100.00 %
Louisiana	1	176	STATE FARM GRP	1,703,645	1,750,823	63.70 %	66.31 %	29.15 %	29.15 %
	2	155	PROGRESSIVE GRP	1,483,740	1,485,808	54.02 %	55.47 %	25.39 %	54.54 %
	3	8	ALLSTATE INS GRP	794,977	777,605	43.43 %	43.60 %	13.60 %	68.14 %
	4	31	BERKSHIRE HATHAWAY GRP	541,644	537,035	56.48 %	57.46 %	9.27 %	77.41 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	363,575	365,914	68.26 %	71.54 %	6.22 %	83.63 %
	6	483	SOUTHERN FARM BUREAU CAS GRP	306,227	323,477	49.53 %	51.35 %	5.24 %	88.87 %
	7	5104	GOAUTO GRP	180,319	185,784	59.91 %	60.95 %	3.09 %	91.96 %
	8	123	SHELTER INS GRP	85,059	87,025	51.88 %	55.69 %	1.46 %	93.41 %
	9	4762	ORPHEUS GRP	73,408	79,419	50.94 %	49.45 %	1.26 %	94.67 %
	10	111	LIBERTY MUT GRP	65,926	79,939	14.72 %	14.41 %	1.13 %	95.80 %
			STATE TOTAL	5,844,202	5,930,876	55.74 %	57.48 %	100.00 %	100.00 %
Maine	1	155	PROGRESSIVE GRP	280,435	268,488	65.50 %	66.09 %	24.05 %	24.05 %
	2	176	STATE FARM GRP	199,558	198,326	64.15 %	65.23 %	17.12 %	41.17 %
	3	31	BERKSHIRE HATHAWAY GRP	106,785	107,597	64.69 %	64.71 %	9.16 %	50.33 %
	4	8	ALLSTATE INS GRP	86,526	85,284	63.81 %	65.27 %	7.42 %	57.75 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	64,524	62,950	68.98 %	70.18 %	5.53 %	63.28 %
	6	111	LIBERTY MUT GRP	61,959	67,702	46.34 %	46.01 %	5.31 %	68.59 %
	7	280	AUTO OWNERS GRP	47,304	48,624	71.33 %	71.37 %	4.06 %	72.65 %
	8	3548	TRAVELERS GRP	38,217	37,716	54.48 %	54.53 %	3.28 %	75.93 %
	9	88	THE HANOVER INS GRP	36,952	35,303	55.50 %	57.03 %	3.17 %	79.10 %
	10	1318	AUTO CLUB ENTERPRISES INS GRP	32,228	31,849	63.06 %	64.69 %	2.76 %	81.86 %
			STATE TOTAL	1,165,976	1,156,710	62.99 %	63.81 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	31	BERKSHIRE HATHAWAY GRP	1,693,918	1,669,286	64.01 %	63.42 %	22.74 %	22.74 %
	2	176	STATE FARM GRP	1,404,250	1,408,157	59.55 %	61.50 %	18.85 %	41.60 %
	3	155	PROGRESSIVE GRP	1,093,896	1,074,249	55.10 %	56.00 %	14.69 %	56.28 %
	4	8	ALLSTATE INS GRP	856,638	846,586	56.21 %	57.03 %	11.50 %	67.79 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	654,008	653,892	56.64 %	57.93 %	8.78 %	76.57 %
	6	213	ERIE INS GRP	617,284	610,269	70.84 %	72.41 %	8.29 %	84.86 %
	7	3548	TRAVELERS GRP	216,676	219,404	53.83 %	55.16 %	2.91 %	87.76 %
	8	140	NATIONWIDE CORP GRP	186,600	197,504	44.97 %	45.23 %	2.51 %	90.27 %
	9	111	LIBERTY MUT GRP	152,953	164,377	38.87 %	39.81 %	2.05 %	92.32 %
	10	35173	AGENCY INS CO OF MD INC	99,040	100,207	55.80 %	56.37 %	1.33 %	93.65 %
			STATE TOTAL	7,447,942	7,426,688	58.92 %	59.81 %	100.00 %	100.00 %
Massachusetts	1	411	MAPFRE INS GRP	1,364,435	1,344,573	60.52 %	61.62 %	17.56 %	17.56 %
	2	155	PROGRESSIVE GRP	1,030,985	975,256	58.72 %	60.12 %	13.27 %	30.83 %
	3	31	BERKSHIRE HATHAWAY GRP	912,841	936,567	52.52 %	52.19 %	11.75 %	42.58 %
	4	415	PLYMOUTH ROCK INS GRP	680,641	659,315	59.25 %	60.81 %	8.76 %	51.34 %
	5	188	SAFETY GRP	666,626	656,353	70.95 %	71.99 %	8.58 %	59.92 %
	6	586	ARBELLA INS GRP	562,782	554,286	58.63 %	60.45 %	7.24 %	67.16 %
	7	111	LIBERTY MUT GRP	458,981	470,836	42.51 %	43.57 %	5.91 %	73.07 %
	8	3548	TRAVELERS GRP	442,073	400,095	57.06 %	58.17 %	5.69 %	78.76 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	300,935	288,052	58.82 %	60.08 %	3.87 %	82.64 %
	10	69	FARMERS INS GRP	261,892	265,506	58.23 %	58.97 %	3.37 %	86.01 %
			STATE TOTAL	7,769,445	7,644,589	58.11 %	59.34 %	100.00 %	100.00 %
Michigan	1	155	PROGRESSIVE GRP	2,502,950	2,479,032	59.66 %	62.84 %	21.27 %	21.27 %
	2	176	STATE FARM GRP	1,975,827	1,987,037	84.80 %	85.76 %	16.79 %	38.06 %
	3	55	AUTOMOBILE CLUB MI GRP	1,708,651	1,702,855	94.46 %	98.30 %	14.52 %	52.57 %
	4	280	AUTO OWNERS GRP	1,525,640	1,490,458	62.36 %	68.48 %	12.96 %	65.54 %
	5	8	ALLSTATE INS GRP	736,606	718,688	N/A	N/A	6.26 %	71.80 %
	6	88	THE HANOVER INS GRP	643,021	637,100	61.14 %	63.46 %	5.46 %	77.26 %
	7	67	MICHIGAN FARM BUREAU GRP	601,224	574,915	66.44 %	69.70 %	5.11 %	82.37 %
	8	111	LIBERTY MUT GRP	347,290	356,949	7.08 %	7.93 %	2.95 %	85.32 %
	9	69	FARMERS INS GRP	332,276	319,669	74.34 %	76.19 %	2.82 %	88.14 %
	10	200	UNITED SERV AUTOMOBILE ASSN GRP	329,794	325,061	124.73 %	122.98 %	2.80 %	90.94 %
			STATE TOTAL	11,768,963	11,665,595	66.32 %	69.14 %	100.00 %	100.00 %
Minnesota	1	155	PROGRESSIVE GRP	1,378,198	1,339,530	59.13 %	60.03 %	24.63 %	24.63 %
	2	176	STATE FARM GRP	1,329,656	1,351,883	56.17 %	57.24 %	23.77 %	48.40 %
	3	473	AMERICAN FAMILY INS GRP	473,707	490,420	51.90 %	52.54 %	8.47 %	56.87 %
	4	280	AUTO OWNERS GRP	293,518	289,836	55.12 %	57.67 %	5.25 %	62.12 %
	5	69	FARMERS INS GRP	285,384	290,648	56.46 %	57.11 %	5.10 %	67.22 %
	6	8	ALLSTATE INS GRP	253,257	253,892	57.52 %	58.14 %	4.53 %	71.74 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	223,657	220,887	59.33 %	60.48 %	4.00 %	75.74 %
	8	31	BERKSHIRE HATHAWAY GRP	215,098	217,588	68.07 %	68.50 %	3.84 %	79.59 %
	9	111	LIBERTY MUT GRP	167,326	181,081	40.43 %	40.36 %	2.99 %	82.58 %
	10	698	NORTH STAR CO GRP	118,864	118,243	54.88 %	57.58 %	2.12 %	84.70 %
			STATE TOTAL	5,594,566	5,636,652	56.46 %	57.39 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	176	STATE FARM GRP	712,494	737,445	60.95 %	62.49 %	25.36 %	25.36 %
	2	155	PROGRESSIVE GRP	559,125	544,847	58.99 %	59.82 %	19.90 %	45.27 %
	3	483	SOUTHERN FARM BUREAU CAS GRP	316,728	325,771	59.82 %	60.74 %	11.27 %	56.54 %
	4	8	ALLSTATE INS GRP	278,635	271,932	47.27 %	48.08 %	9.92 %	66.46 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	170,167	169,735	62.86 %	64.85 %	6.06 %	72.52 %
	6	31	BERKSHIRE HATHAWAY GRP	155,914	152,258	55.85 %	56.38 %	5.55 %	78.07 %
	7	111	LIBERTY MUT GRP	119,000	127,916	53.07 %	53.49 %	4.24 %	82.30 %
	8	5	ALFA INS GRP	118,111	118,999	55.12 %	56.11 %	4.20 %	86.51 %
	9	123	SHELTER INS GRP	103,420	104,183	50.52 %	52.59 %	3.68 %	90.19 %
	10	140	NATIONWIDE CORP GRP	55,570	58,382	46.97 %	48.39 %	1.98 %	92.17 %
			STATE TOTAL	2,809,161	2,844,393	56.95 %	58.13 %	100.00 %	100.00 %
Missouri	1	176	STATE FARM GRP	1,524,844	1,530,415	74.01 %	75.00 %	24.43 %	24.43 %
	2	155	PROGRESSIVE GRP	1,341,423	1,318,751	60.97 %	61.78 %	21.50 %	45.93 %
	3	473	AMERICAN FAMILY INS GRP	505,020	522,672	62.48 %	64.36 %	8.09 %	54.02 %
	4	123	SHELTER INS GRP	393,383	392,090	60.95 %	62.50 %	6.30 %	60.33 %
	5	8	ALLSTATE INS GRP	351,827	349,068	64.78 %	65.63 %	5.64 %	65.96 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	304,468	302,645	70.25 %	71.62 %	4.88 %	70.84 %
	7	31	BERKSHIRE HATHAWAY GRP	300,028	296,823	59.64 %	60.52 %	4.81 %	75.65 %
	8	111	LIBERTY MUT GRP	221,812	219,829	44.60 %	44.64 %	3.55 %	79.21 %
	9	514	MISSOURI FARM BUREAU GRP	206,506	208,123	55.62 %	56.47 %	3.31 %	82.51 %
	10	69	FARMERS INS GRP	204,509	203,841	49.90 %	51.07 %	3.28 %	85.79 %
			STATE TOTAL	6,240,510	6,265,596	64.09 %	65.23 %	100.00 %	100.00 %
Montana	1	155	PROGRESSIVE GRP	305,286	297,124	62.51 %	63.12 %	25.69 %	25.69 %
	2	176	STATE FARM GRP	274,725	273,013	62.26 %	63.81 %	23.12 %	48.80 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	111,382	110,116	64.27 %	65.86 %	9.37 %	58.17 %
	4	111	LIBERTY MUT GRP	84,221	91,202	44.43 %	44.24 %	7.09 %	65.26 %
	5	69	FARMERS INS GRP	66,492	69,183	50.92 %	51.87 %	5.59 %	70.85 %
	6	8	ALLSTATE INS GRP	65,555	64,464	61.08 %	62.11 %	5.52 %	76.37 %
	7	31	BERKSHIRE HATHAWAY GRP	61,188	61,893	55.21 %	55.29 %	5.15 %	81.52 %
	8	4683	MOUNTAIN WEST FARM GRP	58,004	56,365	60.53 %	61.48 %	4.88 %	86.40 %
	9	3548	TRAVELERS GRP	40,654	43,273	42.66 %	43.93 %	3.42 %	89.82 %
	10	1278	CSAA INS GRP	13,961	14,220	62.07 %	63.94 %	1.17 %	90.99 %
			STATE TOTAL	1,188,497	1,188,426	58.04 %	59.05 %	100.00 %	100.00 %
Nebraska	1	176	STATE FARM GRP	426,167	426,215	54.83 %	55.70 %	21.31 %	21.31 %
	2	155	PROGRESSIVE GRP	403,465	395,631	52.79 %	53.13 %	20.17 %	41.48 %
	3	13889	FMNE INS CO	183,774	185,511	50.37 %	51.03 %	9.19 %	50.67 %
	4	8	ALLSTATE INS GRP	151,014	145,360	50.50 %	51.09 %	7.55 %	58.22 %
	5	513	IOWA FARM BUREAU GRP	125,787	126,139	51.29 %	52.85 %	6.29 %	64.50 %
	6	473	AMERICAN FAMILY INS GRP	112,791	117,831	44.06 %	44.26 %	5.64 %	70.14 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	101,426	99,328	69.78 %	71.12 %	5.07 %	75.21 %
	8	31	BERKSHIRE HATHAWAY GRP	87,343	87,044	56.35 %	57.01 %	4.37 %	79.58 %
	9	280	AUTO OWNERS GRP	53,406	55,409	52.93 %	54.78 %	2.67 %	82.25 %
	10	140	NATIONWIDE CORP GRP	48,739	55,765	40.80 %	40.62 %	2.44 %	84.69 %
			STATE TOTAL	2,000,203	2,004,638	52.76 %	53.49 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	155	PROGRESSIVE GRP	996,718	950,359	66.68 %	68.00 %	22.40 %	22.40 %
	2	176	STATE FARM GRP	808,907	802,980	71.67 %	73.18 %	18.18 %	40.57 %
	3	31	BERKSHIRE HATHAWAY GRP	510,217	518,401	71.36 %	72.78 %	11.47 %	52.04 %
	4	8	ALLSTATE INS GRP	441,212	438,673	64.32 %	65.35 %	9.91 %	61.95 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	308,422	302,961	88.93 %	92.98 %	6.93 %	68.89 %
	6	1278	CSAA INS GRP	239,207	223,881	73.06 %	76.51 %	5.38 %	74.26 %
	7	69	FARMERS INS GRP	219,698	225,527	54.52 %	55.39 %	4.94 %	79.20 %
	8	473	AMERICAN FAMILY INS GRP	140,791	137,013	91.82 %	95.51 %	3.16 %	82.36 %
	9	3548	TRAVELERS GRP	100,963	99,246	70.22 %	72.39 %	2.27 %	84.63 %
	10	111	LIBERTY MUT GRP	83,792	86,645	52.09 %	52.88 %	1.88 %	86.51 %
			STATE TOTAL	4,450,125	4,377,729	71.17 %	73.14 %	100.00 %	100.00 %
New Hampshire	1	155	PROGRESSIVE GRP	279,328	269,879	66.72 %	67.32 %	22.32 %	22.32 %
	2	176	STATE FARM GRP	198,047	198,137	62.69 %	63.76 %	15.82 %	38.14 %
	3	31	BERKSHIRE HATHAWAY GRP	124,853	127,342	61.37 %	61.45 %	9.98 %	48.12 %
	4	8	ALLSTATE INS GRP	104,457	104,734	46.85 %	46.92 %	8.35 %	56.47 %
	5	111	LIBERTY MUT GRP	84,612	89,474	45.41 %	45.12 %	6.76 %	63.23 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	81,414	79,165	69.33 %	70.84 %	6.51 %	69.73 %
	7	28	AMICA MUT GRP	40,415	40,630	48.76 %	50.66 %	3.23 %	72.96 %
	8	3548	TRAVELERS GRP	36,919	37,615	54.34 %	54.40 %	2.95 %	75.91 %
	9	415	PLYMOUTH ROCK INS GRP	34,788	34,179	58.76 %	60.23 %	2.78 %	78.69 %
	10	69	FARMERS INS GRP	33,239	32,737	57.79 %	58.74 %	2.66 %	81.35 %
			STATE TOTAL	1,251,540	1,254,643	59.30 %	60.04 %	100.00 %	100.00 %
New Jersey	1	31	BERKSHIRE HATHAWAY GRP	2,670,402	2,640,264	76.91 %	77.04 %	21.85 %	21.85 %
	2	155	PROGRESSIVE GRP	2,452,313	2,287,990	62.53 %	66.13 %	20.07 %	41.92 %
	3	708	NEW JERSEY MANUFACTURERS GRP	1,636,860	1,531,635	68.20 %	76.04 %	13.39 %	55.31 %
	4	176	STATE FARM GRP	1,130,269	1,116,715	65.47 %	70.36 %	9.25 %	64.56 %
	5	8	ALLSTATE INS GRP	998,575	1,019,049	56.84 %	60.05 %	8.17 %	72.73 %
	6	1227	PALISADES GRP	748,248	732,808	65.95 %	67.89 %	6.12 %	78.85 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	471,082	450,537	72.58 %	75.56 %	3.85 %	82.71 %
	8	3548	TRAVELERS GRP	418,950	402,546	57.20 %	60.78 %	3.43 %	86.14 %
	9	111	LIBERTY MUT GRP	405,009	416,136	47.18 %	49.18 %	3.31 %	89.45 %
	10	69	FARMERS INS GRP	399,689	390,483	60.00 %	61.43 %	3.27 %	92.72 %
			STATE TOTAL	12,220,814	11,834,187	66.69 %	69.99 %	100.00 %	100.00 %
New Mexico	1	176	STATE FARM GRP	524,994	535,083	62.99 %	64.51 %	24.28 %	24.28 %
	2	155	PROGRESSIVE GRP	453,978	446,447	58.85 %	59.94 %	21.00 %	45.28 %
	3	31	BERKSHIRE HATHAWAY GRP	226,648	227,767	67.23 %	67.56 %	10.48 %	55.76 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	197,313	196,779	69.31 %	71.37 %	9.13 %	64.89 %
	5	8	ALLSTATE INS GRP	172,965	172,686	52.01 %	52.88 %	8.00 %	72.89 %
	6	69	FARMERS INS GRP	170,368	169,448	51.15 %	51.49 %	7.88 %	80.77 %
	7	111	LIBERTY MUT GRP	83,588	83,540	41.32 %	41.16 %	3.87 %	84.64 %
	8	169	SENTRY INS GRP	61,901	58,601	50.46 %	52.94 %	2.86 %	87.50 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	48,518	49,164	61.81 %	63.32 %	2.24 %	89.74 %
	10	513	IOWA FARM BUREAU GRP	45,470	46,951	71.25 %	72.66 %	2.10 %	91.85 %
			STATE TOTAL	2,162,019	2,171,298	59.46 %	60.70 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	31	BERKSHIRE HATHAWAY GRP	6,180,550	6,125,121	77.12 %	77.14 %	29.72 %	29.72 %
	2	176	STATE FARM GRP	3,521,704	3,496,543	67.14 %	72.65 %	16.94 %	46.66 %
	3	155	PROGRESSIVE GRP	2,790,521	2,617,639	58.65 %	60.80 %	13.42 %	60.08 %
	4	8	ALLSTATE INS GRP	2,773,360	2,822,572	69.69 %	74.57 %	13.34 %	73.41 %
	5	3548	TRAVELERS GRP	849,422	857,069	56.86 %	61.39 %	4.08 %	77.50 %
	6	111	LIBERTY MUT GRP	774,919	850,454	58.16 %	60.64 %	3.73 %	81.22 %
	7	2518	NYCM INS GRP	764,919	723,765	69.47 %	71.22 %	3.68 %	84.90 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	651,413	636,950	70.97 %	74.47 %	3.13 %	88.04 %
	9	69	FARMERS INS GRP	383,651	383,714	65.04 %	68.20 %	1.84 %	89.88 %
	10	213	ERIE INS GRP	284,915	274,747	79.79 %	82.68 %	1.37 %	91.25 %
			STATE TOTAL	20,794,708	20,596,497	68.90 %	71.73 %	100.00 %	100.00 %
North Carolina	1	8	ALLSTATE INS GRP	2,030,471	1,941,200	56.23 %	56.80 %	20.36 %	20.36 %
	2	155	PROGRESSIVE GRP	1,544,801	1,459,579	61.32 %	62.23 %	15.49 %	35.86 %
	3	176	STATE FARM GRP	1,459,398	1,471,165	61.29 %	62.10 %	14.64 %	50.49 %
	4	31	BERKSHIRE HATHAWAY GRP	1,039,973	1,048,498	66.35 %	66.11 %	10.43 %	60.92 %
	5	324	NORTH CAROLINA FARM BUREAU GRP	1,037,627	1,021,959	61.53 %	62.39 %	10.41 %	71.33 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	800,828	789,038	64.72 %	66.01 %	8.03 %	79.36 %
	7	213	ERIE INS GRP	445,113	429,265	63.93 %	64.86 %	4.46 %	83.83 %
	8	140	NATIONWIDE CORP GRP	426,698	443,082	45.05 %	45.56 %	4.28 %	88.11 %
	9	111	LIBERTY MUT GRP	217,868	211,852	56.34 %	56.59 %	2.19 %	90.29 %
	10	280	AUTO OWNERS GRP	203,490	197,108	68.49 %	71.19 %	2.04 %	92.33 %
			STATE TOTAL	9,970,708	9,782,752	60.51 %	61.25 %	100.00 %	100.00 %
North Dakota	1	155	PROGRESSIVE GRP	208,025	202,228	56.97 %	57.24 %	29.19 %	29.19 %
	2	176	STATE FARM GRP	93,845	94,721	56.91 %	57.61 %	13.17 %	42.36 %
	3	3500	NODAK MUT GRP	61,095	60,671	50.79 %	51.29 %	8.57 %	50.93 %
	4	8	ALLSTATE INS GRP	57,856	59,085	56.10 %	56.66 %	8.12 %	59.05 %
	5	473	AMERICAN FAMILY INS GRP	51,512	53,494	43.28 %	43.47 %	7.23 %	66.28 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	36,258	35,979	60.63 %	61.73 %	5.09 %	71.37 %
	7	280	AUTO OWNERS GRP	26,269	26,685	48.49 %	50.25 %	3.69 %	75.06 %
	8	69	FARMERS INS GRP	25,943	26,681	49.98 %	49.89 %	3.64 %	78.70 %
	9	31	BERKSHIRE HATHAWAY GRP	23,073	23,125	43.83 %	44.05 %	3.24 %	81.93 %
	10	698	NORTH STAR CO GRP	21,484	21,506	55.32 %	58.01 %	3.01 %	84.95 %
			STATE TOTAL	712,618	713,275	54.47 %	54.94 %	100.00 %	100.00 %
Ohio	1	176	STATE FARM GRP	2,013,995	2,015,051	72.24 %	73.83 %	21.76 %	21.76 %
	2	155	PROGRESSIVE GRP	1,989,247	1,929,296	62.54 %	63.52 %	21.49 %	43.25 %
	3	8	ALLSTATE INS GRP	1,074,772	1,065,332	51.99 %	52.64 %	11.61 %	54.86 %
	4	31	BERKSHIRE HATHAWAY GRP	601,541	608,403	61.78 %	61.74 %	6.50 %	61.36 %
	5	213	ERIE INS GRP	441,016	435,633	74.01 %	75.41 %	4.76 %	66.12 %
	6	267	GRANGE MUT CAS GRP	355,644	366,266	50.76 %	51.18 %	3.84 %	69.96 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	332,504	329,932	61.32 %	62.68 %	3.59 %	73.55 %
	8	140	NATIONWIDE CORP GRP	297,148	309,287	48.84 %	49.45 %	3.21 %	76.76 %
	9	111	LIBERTY MUT GRP	274,878	298,750	52.90 %	53.27 %	2.97 %	79.73 %
	10	280	AUTO OWNERS GRP	208,593	209,853	52.68 %	54.29 %	2.25 %	81.99 %
			STATE TOTAL	9,256,690	9,282,874	61.33 %	62.54 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	176	STATE FARM GRP	1,058,068	1,054,681	60.54 %	61.65 %	25.89 %	25.89 %
	2	155	PROGRESSIVE GRP	882,347	863,854	59.02 %	59.75 %	21.59 %	47.47 %
	3	8	ALLSTATE INS GRP	393,452	390,767	53.54 %	54.02 %	9.63 %	57.10 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	257,394	255,091	66.27 %	67.99 %	6.30 %	63.40 %
	5	69	FARMERS INS GRP	227,230	236,220	45.33 %	46.56 %	5.56 %	68.95 %
	6	31	BERKSHIRE HATHAWAY GRP	215,524	214,116	61.03 %	60.51 %	5.27 %	74.23 %
	7	220	OKLAHOMA FARM BUREAU GRP	148,750	147,104	59.83 %	61.25 %	3.64 %	77.87 %
	8	123	SHELTER INS GRP	147,158	148,013	56.25 %	57.14 %	3.60 %	81.47 %
	9	111	LIBERTY MUT GRP	114,130	119,297	38.32 %	38.47 %	2.79 %	84.26 %
	10	1321	AMERICAN FARMERS & RANCHERS GRP	92,407	94,848	53.87 %	55.89 %	2.26 %	86.52 %
			STATE TOTAL	4,087,445	4,088,972	57.53 %	58.61 %	100.00 %	100.00 %
Oregon	1	176	STATE FARM GRP	1,002,866	999,659	70.74 %	72.72 %	22.96 %	22.96 %
	2	155	PROGRESSIVE GRP	975,496	963,880	65.97 %	67.13 %	22.33 %	45.29 %
	3	31	BERKSHIRE HATHAWAY GRP	383,496	383,348	62.16 %	61.63 %	8.78 %	54.07 %
	4	8	ALLSTATE INS GRP	355,091	358,628	59.04 %	60.08 %	8.13 %	62.20 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	291,486	286,269	69.17 %	70.60 %	6.67 %	68.87 %
	6	69	FARMERS INS GRP	290,486	288,512	53.58 %	55.95 %	6.65 %	75.52 %
	7	111	LIBERTY MUT GRP	272,741	285,578	48.83 %	48.82 %	6.24 %	81.76 %
	8	50	COUNTRY INS & FIN SERV GRP	155,431	158,166	58.86 %	59.47 %	3.56 %	85.32 %
	9	473	AMERICAN FAMILY INS GRP	111,922	115,541	55.30 %	57.05 %	2.56 %	87.88 %
	10	3548	TRAVELERS GRP	109,889	108,790	53.46 %	55.75 %	2.52 %	90.40 %
			STATE TOTAL	4,368,266	4,377,057	62.44 %	63.73 %	100.00 %	100.00 %
Pennsylvania	1	176	STATE FARM GRP	2,560,658	2,560,501	67.06 %	69.31 %	20.73 %	20.73 %
	2	155	PROGRESSIVE GRP	2,044,044	1,974,638	58.15 %	60.12 %	16.55 %	37.28 %
	3	213	ERIE INS GRP	1,723,914	1,680,801	73.22 %	74.70 %	13.96 %	51.24 %
	4	8	ALLSTATE INS GRP	1,432,199	1,432,153	64.04 %	66.12 %	11.60 %	62.83 %
	5	31	BERKSHIRE HATHAWAY GRP	778,109	775,298	62.44 %	62.26 %	6.30 %	69.13 %
	6	140	NATIONWIDE CORP GRP	537,197	554,685	54.53 %	55.66 %	4.35 %	73.48 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	507,685	504,642	67.55 %	69.74 %	4.11 %	77.59 %
	8	111	LIBERTY MUT GRP	448,438	475,717	46.01 %	47.23 %	3.63 %	81.23 %
	9	3548	TRAVELERS GRP	433,223	430,971	53.08 %	53.99 %	3.51 %	84.73 %
	10	69	FARMERS INS GRP	206,550	225,907	47.42 %	48.15 %	1.67 %	86.41 %
			STATE TOTAL	12,351,153	12,313,653	62.85 %	64.71 %	100.00 %	100.00 %
Rhode Island	1	155	PROGRESSIVE GRP	513,968	499,392	67.61 %	68.74 %	39.64 %	39.64 %
	2	8	ALLSTATE INS GRP	165,581	160,060	63.24 %	63.95 %	12.77 %	52.41 %
	3	31	BERKSHIRE HATHAWAY GRP	126,163	129,318	69.64 %	67.56 %	9.73 %	62.14 %
	4	28	AMICA MUT GRP	117,022	119,596	54.77 %	57.69 %	9.03 %	71.16 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	84,181	84,113	66.82 %	68.60 %	6.49 %	77.66 %
	6	1318	AUTO CLUB ENTERPRISES INS GRP	51,188	49,708	67.73 %	68.42 %	3.95 %	81.60 %
	7	111	LIBERTY MUT GRP	45,922	51,615	44.20 %	44.17 %	3.54 %	85.15 %
	8	411	MAPFRE INS GRP	36,366	32,098	54.60 %	55.23 %	2.80 %	87.95 %
	9	69	FARMERS INS GRP	35,861	36,965	59.29 %	61.22 %	2.77 %	90.72 %
	10	3548	TRAVELERS GRP	32,991	32,552	56.11 %	56.51 %	2.54 %	93.26 %
			STATE TOTAL	1,296,633	1,294,122	63.86 %	64.80 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	155	PROGRESSIVE GRP	1,966,633	1,877,164	61.93 %	63.31 %	28.20 %	28.20 %
	2	176	STATE FARM GRP	1,687,935	1,719,334	61.22 %	62.88 %	24.20 %	52.40 %
	3	8	ALLSTATE INS GRP	774,431	780,619	53.09 %	54.31 %	11.10 %	63.51 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	699,028	700,624	66.93 %	68.87 %	10.02 %	73.53 %
	5	31	BERKSHIRE HATHAWAY GRP	546,299	548,775	61.88 %	61.27 %	7.83 %	81.36 %
	6	3548	TRAVELERS GRP	193,357	209,774	50.72 %	52.30 %	2.77 %	84.13 %
	7	280	AUTO OWNERS GRP	162,010	166,552	63.44 %	66.86 %	2.32 %	86.46 %
	8	483	SOUTHERN FARM BUREAU CAS GRP	158,995	162,276	67.07 %	68.05 %	2.28 %	88.74 %
	9	111	LIBERTY MUT GRP	135,872	148,956	34.22 %	34.25 %	1.95 %	90.69 %
	10	140	NATIONWIDE CORP GRP	129,893	137,247	54.46 %	55.73 %	1.86 %	92.55 %
			STATE TOTAL	6,974,203	6,986,513	60.04 %	61.42 %	100.00 %	100.00 %
South Dakota	1	155	PROGRESSIVE GRP	213,147	205,255	53.64 %	54.10 %	23.60 %	23.60 %
	2	176	STATE FARM GRP	184,495	185,195	48.76 %	49.75 %	20.42 %	44.02 %
	3	473	AMERICAN FAMILY INS GRP	69,099	71,351	37.95 %	38.34 %	7.65 %	51.67 %
	4	13889	FMNE INS CO	49,471	50,095	56.19 %	56.86 %	5.48 %	57.14 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	42,003	41,374	55.07 %	56.59 %	4.65 %	61.79 %
	6	698	NORTH STAR CO GRP	34,331	33,536	51.09 %	51.60 %	3.80 %	65.59 %
	7	69	FARMERS INS GRP	33,722	34,543	25.92 %	25.96 %	3.73 %	69.33 %
	8	31	BERKSHIRE HATHAWAY GRP	29,558	30,143	43.62 %	43.65 %	3.27 %	72.60 %
	9	4787	GOODVILLE MUT GRP	29,507	28,692	64.52 %	66.66 %	3.27 %	75.87 %
	10	513	IOWA FARM BUREAU GRP	29,167	29,414	47.04 %	47.62 %	3.23 %	79.09 %
			STATE TOTAL	903,350	905,614	48.68 %	49.41 %	100.00 %	100.00 %
Tennessee	1	176	STATE FARM GRP	1,448,411	1,476,088	55.87 %	57.06 %	21.07 %	21.07 %
	2	155	PROGRESSIVE GRP	1,153,374	1,123,130	55.81 %	56.79 %	16.78 %	37.84 %
	3	694	TENNESSEE FARMERS GRP	1,070,338	1,077,182	67.24 %	70.16 %	15.57 %	53.41 %
	4	8	ALLSTATE INS GRP	770,635	744,007	50.12 %	50.81 %	11.21 %	64.62 %
	5	31	BERKSHIRE HATHAWAY GRP	473,990	476,687	59.28 %	59.74 %	6.89 %	71.51 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	393,981	394,081	60.40 %	61.86 %	5.73 %	77.24 %
	7	213	ERIE INS GRP	231,619	232,466	66.09 %	67.51 %	3.37 %	80.61 %
	8	111	LIBERTY MUT GRP	152,759	171,656	39.45 %	39.40 %	2.22 %	82.84 %
	9	5	ALFA INS GRP	135,769	141,826	52.83 %	53.67 %	1.97 %	84.81 %
	10	69	FARMERS INS GRP	127,138	131,034	45.46 %	46.11 %	1.85 %	86.66 %
			STATE TOTAL	6,875,204	6,913,401	56.63 %	58.02 %	100.00 %	100.00 %
Texas	1	155	PROGRESSIVE GRP	8,218,659	8,088,507	63.20 %	64.54 %	23.07 %	23.07 %
	2	176	STATE FARM GRP	6,319,589	6,289,850	71.35 %	74.87 %	17.74 %	40.80 %
	3	8	ALLSTATE INS GRP	3,706,854	3,715,373	54.24 %	54.67 %	10.40 %	51.21 %
	4	31	BERKSHIRE HATHAWAY GRP	3,658,165	3,603,823	68.30 %	68.34 %	10.27 %	61.47 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	3,143,742	3,140,791	69.73 %	71.41 %	8.82 %	70.30 %
	6	69	FARMERS INS GRP	2,017,315	2,031,106	49.63 %	50.87 %	5.66 %	75.96 %
	7	809	TEXAS FARM BUREAU MUT GRP	1,100,145	1,160,008	61.53 %	62.74 %	3.09 %	79.04 %
	8	4987	INCLINE INS GRP LLC GRP	943,483	957,190	73.17 %	78.62 %	2.65 %	81.69 %
	9	3179	HOME STATE INS GRP	776,359	778,437	60.03 %	63.49 %	2.18 %	83.87 %
	10	111	LIBERTY MUT GRP	774,880	909,065	52.21 %	52.13 %	2.17 %	86.05 %
			STATE TOTAL	35,631,177	35,791,224	63.56 %	65.32 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	155	PROGRESSIVE GRP	847,345	812,819	65.88 %	66.82 %	23.62 %	23.62 %
	2	176	STATE FARM GRP	595,110	588,151	66.80 %	71.03 %	16.59 %	40.21 %
	3	8	ALLSTATE INS GRP	383,420	382,688	55.69 %	56.43 %	10.69 %	50.90 %
	4	31	BERKSHIRE HATHAWAY GRP	270,762	265,195	62.37 %	61.50 %	7.55 %	58.45 %
	5	13471	BEAR RIVER MUT INS CO	211,177	223,272	51.78 %	53.24 %	5.89 %	64.33 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	206,676	204,774	61.94 %	62.93 %	5.76 %	70.09 %
	7	69	FARMERS INS GRP	186,393	193,225	45.69 %	47.17 %	5.20 %	75.29 %
	8	111	LIBERTY MUT GRP	163,807	150,609	39.90 %	40.37 %	4.57 %	79.86 %
	9	473	AMERICAN FAMILY INS GRP	107,950	115,497	51.83 %	53.78 %	3.01 %	82.87 %
	10	513	IOWA FARM BUREAU GRP	91,102	91,632	68.13 %	69.17 %	2.54 %	85.40 %
			STATE TOTAL	3,587,327	3,591,311	59.78 %	61.33 %	100.00 %	100.00 %
Vermont	1	155	PROGRESSIVE GRP	134,027	130,311	62.03 %	62.39 %	25.39 %	25.39 %
	2	31	BERKSHIRE HATHAWAY GRP	67,483	68,187	59.75 %	60.22 %	12.79 %	38.18 %
	3	176	STATE FARM GRP	56,472	56,013	55.48 %	55.81 %	10.70 %	48.88 %
	4	8	ALLSTATE INS GRP	31,760	31,296	57.65 %	58.17 %	6.02 %	54.90 %
	5	111	LIBERTY MUT GRP	30,806	32,865	40.42 %	40.49 %	5.84 %	60.74 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	28,869	27,606	74.00 %	75.90 %	5.47 %	66.21 %
	7	234	VERMONT MUT GRP	23,648	22,244	65.91 %	66.09 %	4.48 %	70.69 %
	8	280	AUTO OWNERS GRP	23,213	23,745	68.16 %	68.37 %	4.40 %	75.09 %
	9	18686	CO OPERATIVE INS COS	20,649	20,270	69.82 %	72.50 %	3.91 %	79.00 %
	10	3548	TRAVELERS GRP	16,990	16,576	55.17 %	55.58 %	3.22 %	82.22 %
			STATE TOTAL	527,771	523,713	58.91 %	59.58 %	100.00 %	100.00 %
Virginia	1	176	STATE FARM GRP	1,642,565	1,632,989	61.35 %	62.84 %	18.25 %	18.25 %
	2	155	PROGRESSIVE GRP	1,459,406	1,425,721	60.71 %	61.87 %	16.22 %	34.47 %
	3	31	BERKSHIRE HATHAWAY GRP	1,321,933	1,321,402	67.13 %	66.58 %	14.69 %	49.16 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	1,222,367	1,212,420	56.97 %	58.35 %	13.58 %	62.75 %
	5	8	ALLSTATE INS GRP	1,190,027	1,183,158	56.58 %	57.54 %	13.22 %	75.97 %
	6	213	ERIE INS GRP	412,949	404,843	70.73 %	72.16 %	4.59 %	80.56 %
	7	140	NATIONWIDE CORP GRP	259,982	270,983	43.53 %	44.32 %	2.89 %	83.45 %
	8	203	VIRGINIA FARM BUREAU GRP	194,936	193,195	55.97 %	56.31 %	2.17 %	85.61 %
	9	3548	TRAVELERS GRP	182,463	186,279	52.59 %	54.68 %	2.03 %	87.64 %
	10	111	LIBERTY MUT GRP	158,368	168,171	34.90 %	35.21 %	1.76 %	89.40 %
			STATE TOTAL	8,998,751	8,951,458	59.65 %	60.67 %	100.00 %	100.00 %
Washington	1	176	STATE FARM GRP	1,611,157	1,606,737	65.90 %	67.41 %	18.76 %	18.76 %
	2	155	PROGRESSIVE GRP	1,467,976	1,400,731	63.80 %	65.11 %	17.09 %	35.85 %
	3	8	ALLSTATE INS GRP	967,545	948,295	77.90 %	80.09 %	11.26 %	47.11 %
	4	31	BERKSHIRE HATHAWAY GRP	797,673	817,528	62.14 %	62.17 %	9.29 %	56.40 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	794,208	782,929	76.03 %	78.06 %	9.25 %	65.64 %
	6	111	LIBERTY MUT GRP	710,448	714,650	61.59 %	62.15 %	8.27 %	73.91 %
	7	69	FARMERS INS GRP	492,816	502,200	56.59 %	59.17 %	5.74 %	79.65 %
	8	24341	PEMCO MUT INS CO	344,155	350,596	60.39 %	60.82 %	4.01 %	83.66 %
	9	473	AMERICAN FAMILY INS GRP	301,512	311,668	62.97 %	65.27 %	3.51 %	87.17 %
	10	3548	TRAVELERS GRP	230,603	217,563	60.82 %	63.92 %	2.68 %	89.85 %
			STATE TOTAL	8,589,656	8,524,643	65.68 %	67.25 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	176	STATE FARM GRP	518,479	518,373	69.99 %	71.13 %	30.94 %	30.94 %
	2	155	PROGRESSIVE GRP	257,353	248,081	58.90 %	59.82 %	15.36 %	46.29 %
	3	213	ERIE INS GRP	256,317	258,377	74.84 %	75.93 %	15.29 %	61.59 %
	4	31	BERKSHIRE HATHAWAY GRP	121,036	119,724	61.83 %	61.88 %	7.22 %	68.81 %
	5	8	ALLSTATE INS GRP	115,084	117,515	50.84 %	51.57 %	6.87 %	75.68 %
	6	111	LIBERTY MUT GRP	88,642	87,889	66.26 %	67.12 %	5.29 %	80.97 %
	7	140	NATIONWIDE CORP GRP	86,002	88,984	51.30 %	52.58 %	5.13 %	86.10 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	72,867	72,246	69.15 %	71.15 %	4.35 %	90.45 %
	9	228	WESTFIELD GRP	31,680	32,074	57.51 %	58.73 %	1.89 %	92.34 %
	10	169	SENTRY INS GRP	22,913	21,913	49.77 %	53.03 %	1.37 %	93.70 %
			STATE TOTAL	1,675,874	1,677,253	64.62 %	65.70 %	100.00 %	100.00 %
Wisconsin	1	155	PROGRESSIVE GRP	1,188,710	1,160,850	66.23 %	66.83 %	25.33 %	25.33 %
	2	176	STATE FARM GRP	789,759	786,852	72.61 %	73.62 %	16.83 %	42.16 %
	3	473	AMERICAN FAMILY INS GRP	652,874	670,836	58.23 %	59.48 %	13.91 %	56.07 %
	4	31	BERKSHIRE HATHAWAY GRP	224,068	221,654	69.54 %	69.42 %	4.77 %	60.84 %
	5	8	ALLSTATE INS GRP	217,166	214,207	59.90 %	60.67 %	4.63 %	65.47 %
	6	213	ERIE INS GRP	190,458	187,872	77.60 %	79.35 %	4.06 %	69.53 %
	7	14184	ACUITY A MUT INS CO	167,637	164,632	60.86 %	63.18 %	3.57 %	73.10 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	150,957	148,064	68.80 %	70.19 %	3.22 %	76.32 %
	9	280	AUTO OWNERS GRP	136,797	131,468	63.76 %	66.10 %	2.91 %	79.23 %
	10	5076	WEST BEND INS GRP	121,461	125,202	54.74 %	55.47 %	2.59 %	81.82 %
			STATE TOTAL	4,693,099	4,696,443	65.00 %	66.10 %	100.00 %	100.00 %
Wyoming	1	176	STATE FARM GRP	151,337	150,303	68.39 %	69.31 %	24.60 %	24.60 %
	2	155	PROGRESSIVE GRP	134,090	130,839	63.20 %	63.55 %	21.79 %	46.39 %
	3	4683	MOUNTAIN WEST FARM GRP	63,710	61,151	54.58 %	55.13 %	10.35 %	56.74 %
	4	69	FARMERS INS GRP	57,279	58,378	69.25 %	69.38 %	9.31 %	66.05 %
	5	31	BERKSHIRE HATHAWAY GRP	49,298	49,390	65.40 %	65.27 %	8.01 %	74.06 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	41,115	41,017	85.56 %	86.61 %	6.68 %	80.74 %
	7	8	ALLSTATE INS GRP	36,278	35,947	69.21 %	69.86 %	5.90 %	86.64 %
	8	111	LIBERTY MUT GRP	28,108	29,088	41.09 %	40.42 %	4.57 %	91.21 %
	9	169	SENTRY INS GRP	12,291	11,849	54.79 %	57.50 %	2.00 %	93.21 %
	10	785	MARKEL GRP	11,809	11,470	31.71 %	35.69 %	1.92 %	95.13 %
			STATE TOTAL	615,308	614,407	63.49 %	64.05 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	19,197	18,146	17.54 %	20.26 %	26.64 %	26.64 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	17,198	16,619	46.56 %	47.02 %	23.86 %	50.50 %
	3	13597	CHUNG KUO INS CO LTD	16,717	16,412	43.60 %	46.03 %	23.20 %	73.69 %
	4	31658	ISLAND HOME INS CO	3,866	2,915	45.22 %	45.86 %	5.36 %	79.06 %
	5	10972	FIRST NET INS CO	3,698	3,648	41.34 %	40.84 %	5.13 %	84.19 %
	6	4672	DB INS GRP	3,489	3,643	36.25 %	40.80 %	4.84 %	89.03 %
	7	4715	MS & AD INS GRP	3,391	3,447	40.88 %	64.47 %	4.71 %	93.73 %
	8	18380	PACIFIC IND INS CO	2,959	2,847	38.28 %	38.28 %	4.11 %	97.84 %
	9	5030	TAN HOLDINGS CORP GRP	1,557	1,306	49.09 %	51.00 %	2.16 %	100.00 %
			STATE TOTAL	72,072	68,974	37.42 %	40.71 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Private Passenger Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	71	UNIVERSAL INS CO GRP	297,094	294,528	57.28 %	57.78 %	39.49 %	39.49 %
	2	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	277,842	279,561	63.83 %	63.64 %	36.93 %	76.42 %
	3	4804	MULTINATIONAL GRP	46,498	44,870	60.67 %	62.84 %	6.18 %	82.60 %
	4	411	MAPFRE INS GRP	39,205	41,435	46.75 %	46.35 %	5.21 %	87.81 %
	5	5097	NBETA HOLDINGS LLC GRP	33,225	27,054	72.49 %	72.49 %	4.42 %	92.23 %
	6	536	GUIDEWELL MUT HOLDING GRP	30,535	30,170	54.78 %	54.95 %	4.06 %	96.29 %
	7	10140	OPTIMA SEGUROS	12,775	12,583	34.51 %	34.94 %	1.70 %	97.98 %
	8	4706	LOCKHART CO GRP	6,990	6,515	44.94 %	47.57 %	0.93 %	98.91 %
	9	5092	5B ALLIANCE GRP	4,263	4,023	59.92 %	61.66 %	0.57 %	99.48 %
	10	10308	ANTILLES INS CO	2,558	2,240	41.10 %	42.87 %	0.34 %	99.82 %
			STATE TOTAL	752,347	744,371	59.23 %	59.52 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	17,262	17,390	42.10 %	44.32 %	41.21 %	41.21 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	10,241	10,079	50.86 %	52.00 %	24.45 %	65.66 %
	3	785	MARKEL GRP	8,120	8,237	50.78 %	52.16 %	19.39 %	85.04 %
	4	38300	SAMSUNG FIRE & MARINE INS CO LTD	4,886	4,416	67.64 %	73.57 %	11.66 %	96.71 %
	5	13598	KESWICK GUARANTY INC	1,379	1,233	37.25 %	37.25 %	3.29 %	100.00 %
			STATE TOTAL	41,888	41,355	48.79 %	51.06 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	2,004	1,841	35.71 %	36.35 %	50.46 %	50.46 %
	2	10972	FIRST NET INS CO	856	812	33.52 %	33.87 %	21.56 %	72.02 %
	3	12	AMERICAN INTL GRP	468	444	N/A	N/A	11.78 %	83.80 %
	4	18380	PACIFIC IND INS CO	407	409	33.24 %	33.24 %	10.26 %	94.06 %
	5	4672	DB INS GRP	236	293	32.11 %	40.15 %	5.94 %	100.00 %
			STATE TOTAL	3,971	3,799	18.58 %	18.01 %	100.00 %	100.00 %
Canada	1	91	HARTFORD FIRE & CAS GRP	87	77	N/A	N/A	100.00 %	100.00 %
			STATE TOTAL	87	77	N/A	N/A	100.00 %	100.00 %
Agg. Other Alien	1	31	BERKSHIRE HATHAWAY GRP	48,415	47,478	49.84 %	51.67 %	48.22 %	48.22 %
	2	14133	QUALITAS INS CO	15,866	15,851	82.16 %	84.52 %	15.80 %	64.02 %
	3	19119	NATIONAL UNITY INS CO	15,676	13,997	60.23 %	61.85 %	15.61 %	79.64 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	12,655	12,545	46.14 %	46.94 %	12.60 %	92.24 %
	5	16014	NEW HORIZON INS CO	5,184	5,268	12.77 %	21.25 %	5.16 %	97.40 %
	6	84	AMERICAN FINANCIAL GRP	872	854	54.14 %	55.47 %	0.87 %	98.27 %
	7	411	MAPFRE INS GRP	809	788	73.85 %	71.89 %	0.81 %	99.08 %
	8	626	CHUBB LTD GRP	404	475	N/A	N/A	0.40 %	99.48 %
	9	10972	FIRST NET INS CO	313	305	20.84 %	20.17 %	0.31 %	99.79 %
	10	18380	PACIFIC IND INS CO	119	97	44.90 %	44.90 %	0.12 %	99.91 %
			STATE TOTAL	100,403	97,751	52.57 %	55.07 %	100.00 %	100.00 %

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19.3, 19.4—Commercial Auto Liability

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	7,932,498	8,231,403	60.67 %	67.28 %	13.00 %	13.00 %
	2	3548	TRAVELERS GRP	3,367,057	3,227,012	66.09 %	75.02 %	5.52 %	18.51 %
	3	31	BERKSHIRE HATHAWAY GRP	3,197,602	2,687,199	63.21 %	72.86 %	5.24 %	23.75 %
	4	150	OLD REPUBLIC GRP	2,565,437	2,457,547	76.69 %	88.39 %	4.20 %	27.96 %
	5	111	LIBERTY MUT GRP	2,450,175	2,432,955	70.09 %	77.33 %	4.01 %	31.97 %
	6	176	STATE FARM GRP	1,979,227	1,688,376	100.06 %	115.25 %	3.24 %	35.22 %
	7	212	ZURICH INS GRP	1,964,405	1,900,924	77.22 %	87.22 %	3.22 %	38.43 %
	8	280	AUTO OWNERS GRP	1,569,010	1,564,609	59.61 %	71.53 %	2.57 %	41.01 %
	9	12	AMERICAN INTL GRP	1,559,135	1,433,212	64.07 %	70.94 %	2.55 %	43.56 %
	10	91	HARTFORD FIRE & CAS GRP	1,372,597	1,287,769	73.93 %	80.59 %	2.25 %	45.81 %
	11	98	WR BERKLEY CORP GRP	1,218,031	1,195,750	70.16 %	78.50 %	2.00 %	47.81 %
	12	158	FAIRFAX FIN GRP	1,135,856	970,096	80.31 %	88.10 %	1.86 %	49.67 %
	13	626	CHUBB LTD GRP	1,114,679	1,095,178	98.04 %	107.91 %	1.83 %	51.49 %
	14	3098	TOKIO MARINE HOLDINGS INC GRP	949,589	925,599	67.85 %	73.26 %	1.56 %	53.05 %
	15	218	CNA INS GRP	921,554	913,182	88.09 %	94.13 %	1.51 %	54.56 %
	16	84	AMERICAN FINANCIAL GRP	906,742	875,468	73.26 %	81.29 %	1.49 %	56.04 %
	17	242	SELECTIVE INS GRP	855,685	842,823	82.46 %	88.92 %	1.40 %	57.45 %
	18	1279	ARCH INS GRP	829,147	772,189	84.56 %	90.50 %	1.36 %	58.81 %
	19	215	KEMPER CORP GRP	797,062	723,652	71.38 %	83.21 %	1.31 %	60.11 %
	20	169	SENTRY INS GRP	789,031	791,217	88.50 %	96.40 %	1.29 %	61.40 %
	21	1278	CSAA INS GRP	774,364	839,052	81.82 %	88.26 %	1.27 %	62.67 %
	22	213	ERIE INS GRP	735,671	703,614	94.81 %	100.33 %	1.21 %	63.88 %
	23	14184	ACUITY A MUT INS CO	723,846	684,413	57.58 %	64.38 %	1.19 %	65.06 %
	24	244	CINCINNATI FIN GRP	720,442	700,070	65.16 %	70.91 %	1.18 %	66.24 %
	25	140	NATIONWIDE CORP GRP	681,289	678,926	57.39 %	60.35 %	1.12 %	67.36 %
	26	7	FEDERATED MUT GRP	676,056	652,998	61.87 %	70.83 %	1.11 %	68.47 %
	27	69	FARMERS INS GRP	625,763	596,216	64.52 %	70.73 %	1.03 %	69.49 %
	28	4850	CLEAR BLUE FINANCIAL GRP	576,464	490,341	80.64 %	90.98 %	0.94 %	70.44 %
	29	4715	MS & AD INS GRP	536,551	420,127	63.45 %	71.88 %	0.88 %	71.32 %
	30	62	EMC INS CO GRP	467,519	460,706	54.49 %	58.35 %	0.77 %	72.08 %
	31	968	AXA INS GRP	462,390	420,852	30.55 %	38.55 %	0.76 %	72.84 %
	32	785	MARKEL GRP	444,630	463,429	154.33 %	161.78 %	0.73 %	73.57 %
	33	8	ALLSTATE INS GRP	426,071	411,718	34.01 %	40.86 %	0.70 %	74.27 %
	34	16616	AMERICAN TRANSIT INS CO	418,581	401,165	70.59 %	85.49 %	0.69 %	74.95 %
	35	4990	CORE SPECIALTY INS HOLDINGS GRP	393,662	399,825	58.49 %	65.40 %	0.65 %	75.60 %
	36	474	FCCI MUT INS GRP	375,093	375,856	53.36 %	56.28 %	0.61 %	76.21 %
	37	2538	AMTRUST FINANCIAL SERV GRP	373,379	377,761	88.32 %	100.28 %	0.61 %	76.83 %
	38	201	UTICA GRP	359,409	339,218	77.72 %	88.27 %	0.59 %	77.41 %
	39	4969	TRISURA GRP	358,106	347,609	84.38 %	92.30 %	0.59 %	78.00 %
	40	262	CANAL GRP	332,279	344,748	93.24 %	97.91 %	0.54 %	78.55 %
	41	88	THE HANOVER INS GRP	330,411	323,325	77.99 %	87.30 %	0.54 %	79.09 %
	42	660	MERCURY GEN GRP	326,117	315,301	60.84 %	73.41 %	0.53 %	79.62 %
	43	4987	INCLINE INS GRP LLC GRP	310,485	276,639	75.16 %	83.87 %	0.51 %	80.13 %
	44	4670	STARR GRP	287,474	268,977	85.27 %	94.32 %	0.47 %	80.60 %
	45	4131	PRIME HOLDINGS INS GRP	279,091	301,178	58.21 %	84.86 %	0.46 %	81.06 %
	46	309	WESTERN NATL MUT GRP	271,076	254,736	56.95 %	62.07 %	0.44 %	81.50 %
	47	572	BCBS OF MI GRP	264,792	267,389	107.95 %	121.84 %	0.43 %	81.94 %
	48	4962	AU HOLDING CO GRP	264,235	228,939	78.79 %	83.24 %	0.43 %	82.37 %
	49	256	COACTION GLOBAL INC GRP	259,518	251,132	80.64 %	90.51 %	0.43 %	82.79 %
	50	5076	WEST BEND INS GRP	245,373	230,084	53.64 %	57.59 %	0.40 %	83.20 %
	51	4381	SKYWARD SPECIALTY INS GRP INC GRP	242,981	247,129	89.06 %	118.46 %	0.40 %	83.60 %
	52	1120	EVEREST REINS HOLDINGS GRP	241,927	277,855	68.90 %	79.17 %	0.40 %	83.99 %
	53	5003	SOUTHLAKE FINANCIAL GRP	234,381	246,116	71.73 %	78.27 %	0.38 %	84.38 %
	54	5077	ACCREDITED INS HOLDINGS GRP	229,804	274,229	120.18 %	127.48 %	0.38 %	84.75 %
	55	248	UNITED FIRE & CAS GRP	217,598	199,321	46.30 %	49.50 %	0.36 %	85.11 %
	56	228	WESTFIELD GRP	215,507	215,528	50.28 %	55.74 %	0.35 %	85.46 %
	57	124	AMERISURE CO GRP	213,484	201,519	67.37 %	77.95 %	0.35 %	85.81 %
	58	408	BROOKFIELD WEALTH SOLUTIONS GRP	208,643	199,843	66.90 %	72.58 %	0.34 %	86.15 %
	59	473	AMERICAN FAMILY INS GRP	198,628	202,340	77.82 %	79.47 %	0.33 %	86.48 %
	60	96	SECURA INS GRP	188,401	179,242	55.33 %	61.70 %	0.31 %	86.79 %
	61	1309	FRANKENMUTH GRP	180,497	168,510	56.76 %	61.16 %	0.30 %	87.08 %
	62	225	IAT REINS CO GRP	176,965	183,497	110.99 %	129.89 %	0.29 %	87.37 %
	63	4695	HEREFORD HOLDING GRP	175,069	166,724	60.21 %	74.15 %	0.29 %	87.66 %
	64	250	DONEGAL GRP	157,807	154,961	54.67 %	58.99 %	0.26 %	87.92 %
	65	4982	OBS HOLDINGS GRP	145,446	163,978	74.99 %	81.53 %	0.24 %	88.16 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	36	CENTRAL MUT INS CO GRP	141,298	131,989	67.40 %	73.19 %	0.23 %	88.39 %
	67	586	ARBELLA INS GRP	139,608	130,990	69.41 %	78.89 %	0.23 %	88.62 %
	68	267	GRANGE MUT CAS GRP	134,520	129,473	70.06 %	74.14 %	0.22 %	88.84 %
	69	783	RLI INS GRP	133,148	139,635	78.41 %	89.00 %	0.22 %	89.06 %
	70	1316	KNIGHTBROOK INS GRP	130,049	150,546	92.80 %	99.42 %	0.21 %	89.27 %
	71	411	MAPFRE INS GRP	129,216	132,463	56.50 %	58.02 %	0.21 %	89.48 %
	72	188	SAFETY GRP	128,786	126,692	81.92 %	84.69 %	0.21 %	89.69 %
	73	271	PENNSYLVANIA NATL INS GRP	127,145	122,561	73.03 %	80.48 %	0.21 %	89.90 %
	74	4886	BENCHMARK HOLDING GRP	126,251	142,226	84.04 %	94.23 %	0.21 %	90.11 %
	75	291	ENCOVA MUT INS GRP	124,677	123,129	50.52 %	56.47 %	0.20 %	90.31 %
	76	35173	AGENCY INS CO OF MD INC	123,684	113,524	66.60 %	68.64 %	0.20 %	90.51 %
	77	708	NEW JERSEY MANUFACTURERS GRP	123,201	116,529	107.45 %	116.45 %	0.20 %	90.72 %
	78	5102	OAKLAND FINANCIAL CORP GRP	122,075	129,190	98.58 %	111.65 %	0.20 %	90.92 %
	79	3494	JAMES RIVER GRP	107,759	136,949	79.90 %	91.18 %	0.18 %	91.09 %
	80	13683	ASCENDANT COMMERCIAL INS INC	105,527	99,984	64.26 %	71.15 %	0.17 %	91.27 %
	81	226	MERCHANTS MUT GRP	102,200	104,755	85.42 %	94.48 %	0.17 %	91.43 %
	82	153	PEKIN INS GRP	101,638	93,315	75.02 %	79.63 %	0.17 %	91.60 %
	83	14974	PENNSYLVANIA LUMBERMENS MUT INS	101,633	100,467	98.55 %	107.58 %	0.17 %	91.77 %
	84	4672	DB INS GRP	95,940	100,033	94.64 %	123.04 %	0.16 %	91.92 %
	85	2438	AG WORKERS INS GRP	93,922	78,422	72.05 %	75.43 %	0.15 %	92.08 %
	86	303	GUIDEONE INS GRP	93,300	89,736	107.44 %	117.81 %	0.15 %	92.23 %
	87	4908	ASCOT INS US GRP	91,013	70,621	74.50 %	81.13 %	0.15 %	92.38 %
	88	761	ALLIANZ INS GRP	87,345	118,063	71.25 %	78.81 %	0.14 %	92.52 %
	89	5015	CONCERT GRP HOLDINGS INC GRP	86,302	66,947	71.15 %	75.26 %	0.14 %	92.66 %
	90	361	MUNICH RE GRP	85,613	83,882	82.48 %	91.86 %	0.14 %	92.80 %
	91	4935	CHANDLER INS GRP	80,505	76,529	67.07 %	74.79 %	0.13 %	92.94 %
	92	306	TRUSTAGE GRP	77,919	68,116	77.67 %	86.53 %	0.13 %	93.06 %
	93	4851	CHURCH MUT GRP	76,813	77,387	85.43 %	95.96 %	0.13 %	93.19 %
	94	4507	BUILDERS GRP	70,627	66,003	74.80 %	77.44 %	0.12 %	93.30 %
	95	4904	INTACT FINANCIAL GRP	69,420	67,358	49.74 %	51.62 %	0.11 %	93.42 %
	96	5010	SH1 HOLDINGS GRP	67,125	50,571	86.84 %	96.13 %	0.11 %	93.53 %
	97	26140	AMERICAN MILLENNIUM INS CO	66,297	62,405	67.76 %	77.18 %	0.11 %	93.64 %
	98	5065	SUTTON NATL GRP	66,274	65,250	113.07 %	120.44 %	0.11 %	93.75 %
	99	3416	AXIS CAPITAL GRP	65,508	63,180	96.70 %	96.55 %	0.11 %	93.85 %
	100	16014	NEW HORIZON INS CO	64,227	61,781	49.56 %	60.64 %	0.11 %	93.96 %
	101	5001	SIRIUSPOINT GRP	64,200	51,728	90.76 %	95.82 %	0.11 %	94.06 %
	102	1248	OCTAVE SPECIALTY GRP INC GRP	61,408	73,520	88.82 %	96.32 %	0.10 %	94.16 %
	103	4485	COPPERPOINT GRP	60,422	56,976	52.66 %	58.77 %	0.10 %	94.26 %
	104	16700	MOTOR TRANSPORT MUT RRG INC	57,981	42,781	58.86 %	74.44 %	0.10 %	94.36 %
	105	50	COUNTRY INS & FIN SERV GRP	57,716	57,174	90.75 %	95.75 %	0.09 %	94.45 %
	106	123	SHELTER INS GRP	57,384	55,747	118.98 %	133.26 %	0.09 %	94.55 %
	107	513	IOWA FARM BUREAU GRP	57,103	55,967	46.20 %	48.48 %	0.09 %	94.64 %
	108	4997	ACCELERANT HOLDINGS GRP	56,724	30,220	24.73 %	26.18 %	0.09 %	94.73 %
	109	447	HARFORD GRP	56,570	56,578	71.34 %	74.62 %	0.09 %	94.83 %
	110	3219	SOMPO GRP	55,650	53,086	55.27 %	65.18 %	0.09 %	94.92 %
	111	415	PLYMOUTH ROCK INS GRP	51,066	49,952	63.60 %	67.30 %	0.08 %	95.00 %
	112	4980	MGI HOLDINGS GRP	50,179	64,343	63.66 %	69.46 %	0.08 %	95.08 %
	113	807	COLUMBIA INS GRP	50,168	48,570	48.87 %	52.08 %	0.08 %	95.17 %
	114	17198	SOUTHWIND RRG INC	49,363	46,062	82.36 %	121.91 %	0.08 %	95.25 %
	115	1154	COVERYS GRP	49,302	42,106	77.77 %	109.80 %	0.08 %	95.33 %
	116	4727	WARRIOR INVICTUS HOLDING CO GRP	48,434	44,547	33.27 %	40.84 %	0.08 %	95.41 %
	117	324	NORTH CAROLINA FARM BUREAU GRP	45,958	43,777	56.05 %	58.78 %	0.08 %	95.48 %
	118	16572	CABLE INS CO	44,710	41,870	39.03 %	53.64 %	0.07 %	95.56 %
	119	517	HANNOVER GRP	44,180	39,062	130.46 %	152.53 %	0.07 %	95.63 %
	120	14133	QUALITAS INS CO	43,096	44,615	143.53 %	166.18 %	0.07 %	95.70 %
	121	1208	GRAY INS GRP	42,412	40,946	81.68 %	102.10 %	0.07 %	95.77 %
	122	5049	GRANADA FIN GRP	42,280	46,291	30.46 %	59.92 %	0.07 %	95.84 %
	123	20400	CIMARRON INS CO INC	41,488	21,425	43.54 %	47.13 %	0.07 %	95.90 %
	124	483	SOUTHERN FARM BUREAU CAS GRP	41,374	36,517	91.19 %	98.10 %	0.07 %	95.97 %
	125	809	TEXAS FARM BUREAU MUT GRP	40,983	40,670	91.62 %	97.54 %	0.07 %	96.04 %
			INDUSTRY TOTAL	61,029,445	58,826,093	71.87 %	80.33 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	7,932,498	8,231,403	60.67 %	67.28 %	13.05 %	13.05 %
	2	3548	TRAVELERS GRP	3,363,211	3,222,589	66.30 %	75.21 %	5.53 %	18.58 %
	3	31	BERKSHIRE HATHAWAY GRP	3,189,947	2,680,759	63.12 %	72.76 %	5.25 %	23.83 %
	4	150	OLD REPUBLIC GRP	2,565,437	2,457,547	76.69 %	88.39 %	4.22 %	28.05 %
	5	111	LIBERTY MUT GRP	2,412,058	2,394,753	70.35 %	77.57 %	3.97 %	32.02 %
	6	176	STATE FARM GRP	1,979,227	1,688,376	100.07 %	115.33 %	3.26 %	35.27 %
	7	212	ZURICH INS GRP	1,960,824	1,897,449	77.31 %	87.33 %	3.23 %	38.50 %
	8	280	AUTO OWNERS GRP	1,569,010	1,564,609	59.61 %	71.53 %	2.58 %	41.08 %
	9	12	AMERICAN INTL GRP	1,550,026	1,423,255	63.60 %	70.41 %	2.55 %	43.63 %
	10	91	HARTFORD FIRE & CAS GRP	1,369,621	1,285,618	74.01 %	80.67 %	2.25 %	45.88 %
	11	98	WR BERKLEY CORP GRP	1,217,922	1,195,638	70.17 %	78.50 %	2.00 %	47.89 %
	12	158	FAIRFAX FIN GRP	1,135,856	970,096	80.31 %	88.10 %	1.87 %	49.76 %
	13	626	CHUBB LTD GRP	1,111,168	1,089,830	97.62 %	107.50 %	1.83 %	51.58 %
	14	3098	TOKIO MARINE HOLDINGS INC GRP	949,589	925,599	67.85 %	73.26 %	1.56 %	53.15 %
	15	84	AMERICAN FINANCIAL GRP	905,435	874,205	73.30 %	81.33 %	1.49 %	54.64 %
	16	218	CNA INS GRP	889,846	884,415	89.52 %	95.53 %	1.46 %	56.10 %
	17	242	SELECTIVE INS GRP	855,685	842,823	82.46 %	88.92 %	1.41 %	57.51 %
	18	1279	ARCH INS GRP	829,147	772,189	84.56 %	90.50 %	1.36 %	58.87 %
	19	215	KEMPER CORP GRP	797,062	723,652	71.38 %	83.21 %	1.31 %	60.18 %
	20	169	SENTRY INS GRP	788,418	790,632	88.57 %	96.48 %	1.30 %	61.48 %
	21	1278	CSAA INS GRP	774,364	839,052	81.82 %	88.26 %	1.27 %	62.75 %
	22	213	ERIE INS GRP	735,671	703,614	94.81 %	100.33 %	1.21 %	63.96 %
	23	14184	ACUITY A MUT INS CO	723,846	684,413	57.58 %	64.38 %	1.19 %	65.16 %
	24	244	CINCINNATI FIN GRP	720,442	700,070	65.16 %	70.91 %	1.19 %	66.34 %
	25	140	NATIONWIDE CORP GRP	681,289	678,926	57.39 %	60.35 %	1.12 %	67.46 %
	26	7	FEDERATED MUT GRP	676,056	652,998	61.87 %	70.83 %	1.11 %	68.57 %
	27	69	FARMERS INS GRP	625,763	596,216	64.52 %	70.73 %	1.03 %	69.60 %
	28	4850	CLEAR BLUE FINANCIAL GRP	576,464	490,341	80.64 %	90.98 %	0.95 %	70.55 %
	29	4715	MS & AD INS GRP	536,551	420,127	63.45 %	71.88 %	0.88 %	71.43 %
	30	62	EMC INS CO GRP	467,519	460,706	54.49 %	58.35 %	0.77 %	72.20 %
	31	968	AXA INS GRP	455,685	414,777	29.48 %	37.25 %	0.75 %	72.95 %
	32	785	MARKEL GRP	444,630	463,429	154.33 %	161.78 %	0.73 %	73.68 %
	33	8	ALLSTATE INS GRP	426,071	411,718	34.01 %	40.86 %	0.70 %	74.39 %
	34	16616	AMERICAN TRANSIT INS CO	418,581	401,165	70.59 %	85.49 %	0.69 %	75.07 %
	35	4990	CORE SPECIALTY INS HOLDINGS GRP	393,662	399,825	58.49 %	65.40 %	0.65 %	75.72 %
	36	474	FCCI MUT INS GRP	375,093	375,856	53.36 %	56.28 %	0.62 %	76.34 %
	37	2538	AMTRUST FINANCIAL SERV GRP	367,962	372,333	88.76 %	100.90 %	0.61 %	76.94 %
	38	201	UTICA GRP	359,409	339,218	77.72 %	88.27 %	0.59 %	77.54 %
	39	4969	TRISURA GRP	358,106	347,609	84.38 %	92.30 %	0.59 %	78.12 %
	40	262	CANAL GRP	332,279	344,748	93.24 %	97.91 %	0.55 %	78.67 %
	41	88	THE HANOVER INS GRP	330,286	323,200	78.00 %	87.31 %	0.54 %	79.21 %
	42	660	MERCURY GEN GRP	326,117	315,301	60.84 %	73.41 %	0.54 %	79.75 %
	43	4987	INCLINE INS GRP LLC GRP	310,485	276,639	75.16 %	83.87 %	0.51 %	80.26 %
	44	4670	STARR GRP	287,305	268,913	85.29 %	94.34 %	0.47 %	80.73 %
	45	4131	PRIME HOLDINGS INS GRP	279,091	301,178	58.21 %	84.86 %	0.46 %	81.19 %
	46	309	WESTERN NATL MUT GRP	271,076	254,736	56.95 %	62.07 %	0.45 %	81.64 %
	47	572	BCBS OF MI GRP	264,792	267,389	107.95 %	121.84 %	0.44 %	82.07 %
	48	4962	AU HOLDING CO GRP	264,235	228,939	78.79 %	83.24 %	0.43 %	82.51 %
	49	256	COACTION GLOBAL INC GRP	259,518	251,132	80.64 %	90.51 %	0.43 %	82.94 %
	50	5076	WEST BEND INS GRP	245,373	230,084	53.64 %	57.59 %	0.40 %	83.34 %
	51	4381	SKYWARD SPECIALTY INS GRP INC GRP	242,981	247,129	89.06 %	118.46 %	0.40 %	83.74 %
	52	1120	EVEREST REINS HOLDINGS GRP	241,800	277,720	68.94 %	79.21 %	0.40 %	84.14 %
	53	5003	SOUTHLAKE FINANCIAL GRP	234,381	246,116	71.73 %	78.27 %	0.39 %	84.52 %
	54	5077	ACCREDITED INS HOLDINGS GRP	229,804	274,229	120.18 %	127.48 %	0.38 %	84.90 %
	55	248	UNITED FIRE & CAS GRP	217,598	199,321	46.30 %	49.50 %	0.36 %	85.26 %
	56	228	WESTFIELD GRP	215,507	215,528	50.28 %	55.74 %	0.35 %	85.61 %
	57	124	AMERISURE CO GRP	213,484	201,519	67.37 %	77.95 %	0.35 %	85.96 %
	58	408	BROOKFIELD WEALTH SOLUTIONS GRP	208,643	199,843	66.90 %	72.58 %	0.34 %	86.31 %
	59	473	AMERICAN FAMILY INS GRP	198,628	202,340	77.82 %	79.47 %	0.33 %	86.63 %
	60	96	SECURA INS GRP	188,401	179,242	55.33 %	61.70 %	0.31 %	86.94 %
	61	1309	FRANKENMUTH GRP	180,497	168,510	56.76 %	61.16 %	0.30 %	87.24 %
	62	225	IAT REINS CO GRP	176,965	183,497	110.99 %	129.89 %	0.29 %	87.53 %
	63	4695	HEREFORD HOLDING GRP	175,069	166,724	60.21 %	74.15 %	0.29 %	87.82 %
	64	250	DONEGAL GRP	157,807	154,961	54.67 %	58.99 %	0.26 %	88.08 %
	65	4982	OBS HOLDINGS GRP	145,446	163,978	74.99 %	81.53 %	0.24 %	88.32 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	36	CENTRAL MUT INS CO GRP	141,298	131,989	67.40 %	73.19 %	0.23 %	88.55 %
	67	586	ARBELLA INS GRP	139,608	130,990	69.41 %	78.89 %	0.23 %	88.78 %
	68	267	GRANGE MUT CAS GRP	134,520	129,473	70.06 %	74.14 %	0.22 %	89.00 %
	69	783	RLI INS GRP	133,148	139,635	78.41 %	89.00 %	0.22 %	89.22 %
	70	1316	KNIGHTBROOK INS GRP	130,049	150,546	92.80 %	99.42 %	0.21 %	89.44 %
	71	411	MAPFRE INS GRP	129,216	132,463	56.50 %	58.02 %	0.21 %	89.65 %
	72	188	SAFETY GRP	128,786	126,692	81.92 %	84.69 %	0.21 %	89.86 %
	73	271	PENNSYLVANIA NATL INS GRP	127,145	122,561	73.03 %	80.48 %	0.21 %	90.07 %
	74	4886	BENCHMARK HOLDING GRP	126,251	142,226	84.04 %	94.23 %	0.21 %	90.28 %
	75	291	ENCOVA MUT INS GRP	124,677	123,129	50.52 %	56.47 %	0.21 %	90.48 %
	76	35173	AGENCY INS CO OF MD INC	123,684	113,524	66.60 %	68.64 %	0.20 %	90.69 %
	77	708	NEW JERSEY MANUFACTURERS GRP	123,201	116,529	107.45 %	116.45 %	0.20 %	90.89 %
	78	5102	OAKLAND FINANCIAL CORP GRP	116,197	122,836	91.88 %	104.93 %	0.19 %	91.08 %
	79	3494	JAMES RIVER GRP	107,759	136,949	79.90 %	91.18 %	0.18 %	91.26 %
	80	13683	ASCENDANT COMMERCIAL INS INC	105,527	99,984	64.26 %	71.15 %	0.17 %	91.43 %
	81	226	MERCHANTS MUT GRP	102,200	104,755	85.42 %	94.48 %	0.17 %	91.60 %
	82	153	PEKIN INS GRP	101,638	93,315	75.02 %	79.63 %	0.17 %	91.77 %
	83	14974	PENNSYLVANIA LUMBERMENS MUT INS	101,633	100,467	98.55 %	107.58 %	0.17 %	91.93 %
	84	4672	DB INS GRP	95,856	99,927	94.73 %	123.15 %	0.16 %	92.09 %
	85	2438	AG WORKERS INS GRP	93,922	78,422	72.05 %	75.43 %	0.15 %	92.25 %
	86	303	GUIDEONE INS GRP	93,300	89,736	107.44 %	117.81 %	0.15 %	92.40 %
	87	4908	ASCOT INS US GRP	91,013	70,621	74.50 %	81.13 %	0.15 %	92.55 %
	88	5015	CONCERT GRP HOLDINGS INC GRP	86,302	66,947	71.15 %	75.26 %	0.14 %	92.69 %
	89	761	ALLIANZ INS GRP	85,739	116,503	71.48 %	79.01 %	0.14 %	92.83 %
	90	361	MUNICH RE GRP	85,613	83,882	82.48 %	91.86 %	0.14 %	92.97 %
	91	4935	CHANDLER INS GRP	80,505	76,529	67.07 %	74.79 %	0.13 %	93.10 %
	92	306	TRUSTAGE GRP	77,919	68,116	77.67 %	86.53 %	0.13 %	93.23 %
	93	4851	CHURCH MUT GRP	76,813	77,387	85.43 %	95.96 %	0.13 %	93.36 %
	94	4507	BUILDERS GRP	70,627	66,003	74.80 %	77.44 %	0.12 %	93.48 %
	95	4904	INTACT FINANCIAL GRP	69,420	67,358	49.74 %	51.62 %	0.11 %	93.59 %
	96	5010	SH1 HOLDINGS GRP	67,125	50,571	86.84 %	96.13 %	0.11 %	93.70 %
	97	26140	AMERICAN MILLENNIUM INS CO	66,297	62,405	67.76 %	77.18 %	0.11 %	93.81 %
	98	5065	SUTTON NATL GRP	66,274	65,250	113.07 %	120.44 %	0.11 %	93.92 %
	99	3416	AXIS CAPITAL GRP	65,508	63,180	96.70 %	96.55 %	0.11 %	94.03 %
	100	5001	SIRIUSPOINT GRP	64,200	51,728	90.76 %	95.82 %	0.11 %	94.13 %
	101	1248	OCTAVE SPECIALTY GRP INC GRP	61,408	73,520	88.82 %	96.32 %	0.10 %	94.23 %
	102	4485	COPPERPOINT GRP	60,422	56,976	52.66 %	58.77 %	0.10 %	94.33 %
	103	16700	MOTOR TRANSPORT MUT RRG INC	57,981	42,781	58.86 %	74.44 %	0.10 %	94.43 %
	104	50	COUNTRY INS & FIN SERV GRP	57,716	57,174	90.75 %	95.75 %	0.09 %	94.52 %
	105	123	SHELTER INS GRP	57,384	55,747	118.98 %	133.26 %	0.09 %	94.62 %
	106	513	IOWA FARM BUREAU GRP	57,103	55,967	46.20 %	48.48 %	0.09 %	94.71 %
	107	4997	ACCELERANT HOLDINGS GRP	56,724	30,220	24.73 %	26.18 %	0.09 %	94.80 %
	108	447	HARFORD GRP	56,570	56,578	71.34 %	74.62 %	0.09 %	94.90 %
	109	3219	SOMPO GRP	55,650	53,086	55.27 %	65.18 %	0.09 %	94.99 %
	110	415	PLYMOUTH ROCK INS GRP	51,066	49,952	63.60 %	67.30 %	0.08 %	95.07 %
	111	4980	MGI HOLDINGS GRP	50,179	64,343	63.66 %	69.46 %	0.08 %	95.16 %
	112	807	COLUMBIA INS GRP	50,168	48,570	48.87 %	52.08 %	0.08 %	95.24 %
	113	17198	SOUTHWIND RRG INC	49,363	46,062	82.36 %	121.91 %	0.08 %	95.32 %
	114	1154	COVERYS GRP	49,302	42,106	77.77 %	109.80 %	0.08 %	95.40 %
	115	4727	WARRIOR INVICTUS HOLDING CO GRP	48,434	44,547	33.27 %	40.84 %	0.08 %	95.48 %
	116	324	NORTH CAROLINA FARM BUREAU GRP	45,958	43,777	56.05 %	58.78 %	0.08 %	95.56 %
	117	16572	CABLE INS CO	44,710	41,870	39.03 %	53.64 %	0.07 %	95.63 %
	118	517	HANNOVER GRP	44,180	39,062	130.46 %	152.53 %	0.07 %	95.70 %
	119	1208	GRAY INS GRP	42,412	40,946	81.68 %	102.10 %	0.07 %	95.77 %
	120	5049	GRANADA FIN GRP	42,280	46,291	30.46 %	59.92 %	0.07 %	95.84 %
	121	20400	CIMARRON INS CO INC	41,488	21,425	43.54 %	47.13 %	0.07 %	95.91 %
	122	483	SOUTHERN FARM BUREAU CAS GRP	41,374	36,517	91.19 %	98.10 %	0.07 %	95.98 %
	123	809	TEXAS FARM BUREAU MUT GRP	40,983	40,670	91.62 %	97.54 %	0.07 %	96.04 %
	124	518	GRINNELL MUT GRP	40,795	40,784	49.39 %	51.76 %	0.07 %	96.11 %
	125	67	MICHIGAN FARM BUREAU GRP	39,937	37,042	52.83 %	59.51 %	0.07 %	96.18 %
			INDUSTRY TOTAL	60,786,774	58,587,895	71.92 %	80.39 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	155	PROGRESSIVE GRP	115,263	112,757	47.64 %	52.78 %	14.51 %	14.51 %
	2	280	AUTO OWNERS GRP	71,998	69,138	65.20 %	75.10 %	9.06 %	23.57 %
	3	3548	TRAVELERS GRP	45,934	45,207	40.26 %	47.35 %	5.78 %	29.35 %
	4	31	BERKSHIRE HATHAWAY GRP	36,729	29,656	37.38 %	46.23 %	4.62 %	33.97 %
	5	150	OLD REPUBLIC GRP	32,405	32,146	60.74 %	69.11 %	4.08 %	38.05 %
	6	212	ZURICH INS GRP	31,094	30,299	61.50 %	68.74 %	3.91 %	41.96 %
	7	169	SENTRY INS GRP	28,751	29,601	82.46 %	91.16 %	3.62 %	45.58 %
	8	98	WR BERKLEY CORP GRP	27,365	27,947	73.67 %	78.61 %	3.44 %	49.03 %
	9	12	AMERICAN INTL GRP	26,561	25,124	13.93 %	14.36 %	3.34 %	52.37 %
	10	244	CINCINNATI FIN GRP	19,422	19,361	89.00 %	96.86 %	2.44 %	54.81 %
			STATE TOTAL	794,539	777,154	63.86 %	70.99 %	100.00 %	100.00 %
Alaska	1	4485	COPPERPOINT GRP	14,805	13,008	43.42 %	48.09 %	15.37 %	15.37 %
	2	309	WESTERN NATL MUT GRP	14,780	15,079	38.00 %	42.60 %	15.35 %	30.72 %
	3	155	PROGRESSIVE GRP	12,187	11,785	8.48 %	10.11 %	12.65 %	43.37 %
	4	111	LIBERTY MUT GRP	9,203	9,010	28.24 %	31.42 %	9.56 %	52.93 %
	5	31	BERKSHIRE HATHAWAY GRP	9,180	8,650	27.50 %	29.03 %	9.53 %	62.46 %
	6	84	AMERICAN FINANCIAL GRP	5,848	5,636	77.61 %	85.56 %	6.07 %	68.53 %
	7	212	ZURICH INS GRP	5,129	4,968	15.89 %	20.94 %	5.33 %	73.86 %
	8	12	AMERICAN INTL GRP	3,358	3,135	10.65 %	12.63 %	3.49 %	77.34 %
	9	3548	TRAVELERS GRP	3,028	2,727	52.27 %	56.66 %	3.14 %	80.49 %
	10	176	STATE FARM GRP	2,614	2,611	14.22 %	7.67 %	2.71 %	83.20 %
			STATE TOTAL	96,312	91,846	26.03 %	29.79 %	100.00 %	100.00 %
Arizona	1	155	PROGRESSIVE GRP	133,154	129,378	62.88 %	66.72 %	11.35 %	11.35 %
	2	111	LIBERTY MUT GRP	85,702	86,207	81.89 %	87.93 %	7.31 %	18.66 %
	3	31	BERKSHIRE HATHAWAY GRP	64,373	55,360	65.83 %	73.25 %	5.49 %	24.15 %
	4	3548	TRAVELERS GRP	62,350	60,742	72.43 %	80.66 %	5.32 %	29.46 %
	5	150	OLD REPUBLIC GRP	37,918	36,561	52.06 %	59.80 %	3.23 %	32.70 %
	6	212	ZURICH INS GRP	37,645	37,851	50.30 %	55.01 %	3.21 %	35.90 %
	7	14184	ACUITY A MUT INS CO	36,542	34,045	74.31 %	74.62 %	3.12 %	39.02 %
	8	69	FARMERS INS GRP	34,860	34,200	69.15 %	74.65 %	2.97 %	41.99 %
	9	280	AUTO OWNERS GRP	33,142	30,563	73.30 %	88.73 %	2.83 %	44.82 %
	10	176	STATE FARM GRP	29,621	18,105	66.07 %	76.74 %	2.53 %	47.34 %
			STATE TOTAL	1,172,949	1,072,708	78.96 %	85.68 %	100.00 %	100.00 %
Arkansas	1	155	PROGRESSIVE GRP	68,394	68,759	48.03 %	51.78 %	14.27 %	14.27 %
	2	150	OLD REPUBLIC GRP	32,326	30,676	53.94 %	61.30 %	6.74 %	21.01 %
	3	3548	TRAVELERS GRP	29,691	28,808	64.10 %	74.00 %	6.19 %	27.20 %
	4	31	BERKSHIRE HATHAWAY GRP	24,589	21,657	63.68 %	73.35 %	5.13 %	32.33 %
	5	140	NATIONWIDE CORP GRP	22,544	23,097	58.32 %	64.79 %	4.70 %	37.03 %
	6	5102	OAKLAND FINANCIAL CORP GRP	19,115	20,148	116.43 %	130.66 %	3.99 %	41.02 %
	7	111	LIBERTY MUT GRP	16,517	16,041	77.48 %	84.63 %	3.44 %	44.46 %
	8	244	CINCINNATI FIN GRP	15,932	15,771	49.83 %	54.14 %	3.32 %	47.79 %
	9	280	AUTO OWNERS GRP	15,608	15,155	56.81 %	65.06 %	3.26 %	51.04 %
	10	14184	ACUITY A MUT INS CO	13,556	10,869	69.29 %	74.87 %	2.83 %	53.87 %
			STATE TOTAL	479,453	473,740	58.60 %	64.92 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	155	PROGRESSIVE GRP	759,671	786,084	78.15 %	88.36 %	10.32 %	10.32 %
	2	158	FAIRFAX FIN GRP	465,294	448,118	84.56 %	90.28 %	6.32 %	16.64 %
	3	1278	CSAA INS GRP	455,187	593,210	79.02 %	85.38 %	6.18 %	22.83 %
	4	31	BERKSHIRE HATHAWAY GRP	449,446	408,290	59.93 %	70.00 %	6.11 %	28.93 %
	5	3548	TRAVELERS GRP	443,222	418,909	75.85 %	88.00 %	6.02 %	34.96 %
	6	215	KEMPER CORP GRP	336,167	283,250	91.76 %	103.39 %	4.57 %	39.52 %
	7	212	ZURICH INS GRP	291,632	278,465	79.47 %	91.54 %	3.96 %	43.48 %
	8	150	OLD REPUBLIC GRP	272,984	262,447	88.12 %	101.67 %	3.71 %	47.19 %
	9	660	MERCURY GEN GRP	255,611	238,470	59.39 %	73.45 %	3.47 %	50.67 %
	10	12	AMERICAN INTL GRP	198,005	183,445	61.12 %	67.19 %	2.69 %	53.36 %
			STATE TOTAL	7,360,370	7,216,868	80.80 %	91.45 %	100.00 %	100.00 %
Colorado	1	155	PROGRESSIVE GRP	205,257	199,457	66.95 %	72.27 %	20.62 %	20.62 %
	2	3548	TRAVELERS GRP	57,078	55,942	64.40 %	71.12 %	5.73 %	26.35 %
	3	31	BERKSHIRE HATHAWAY GRP	53,618	45,988	49.18 %	54.12 %	5.39 %	31.74 %
	4	150	OLD REPUBLIC GRP	42,587	38,913	60.63 %	99.85 %	4.28 %	36.01 %
	5	212	ZURICH INS GRP	36,196	36,464	58.42 %	66.00 %	3.64 %	39.65 %
	6	1278	CSAA INS GRP	35,446	32,458	110.82 %	119.18 %	3.56 %	43.21 %
	7	280	AUTO OWNERS GRP	33,189	35,690	46.71 %	57.96 %	3.33 %	46.54 %
	8	62	EMC INS CO GRP	31,369	30,702	56.02 %	59.61 %	3.15 %	49.70 %
	9	111	LIBERTY MUT GRP	30,819	32,007	33.72 %	39.28 %	3.10 %	52.79 %
	10	91	HARTFORD FIRE & CAS GRP	27,034	24,319	68.06 %	72.54 %	2.72 %	55.51 %
			STATE TOTAL	995,547	956,542	64.17 %	73.40 %	100.00 %	100.00 %
Connecticut	1	155	PROGRESSIVE GRP	68,505	68,505	53.34 %	58.64 %	11.01 %	11.01 %
	2	3548	TRAVELERS GRP	49,181	47,717	67.21 %	72.83 %	7.90 %	18.91 %
	3	111	LIBERTY MUT GRP	48,573	48,694	47.26 %	53.32 %	7.80 %	26.71 %
	4	242	SELECTIVE INS GRP	30,824	30,028	83.06 %	88.78 %	4.95 %	31.67 %
	5	98	WR BERKLEY CORP GRP	30,610	28,824	65.58 %	70.60 %	4.92 %	36.58 %
	6	91	HARTFORD FIRE & CAS GRP	28,756	28,758	70.90 %	77.70 %	4.62 %	41.20 %
	7	31	BERKSHIRE HATHAWAY GRP	28,573	23,174	89.50 %	100.99 %	4.59 %	45.80 %
	8	201	UTICA GRP	24,830	23,585	65.48 %	76.75 %	3.99 %	49.79 %
	9	586	ARBELLA INS GRP	19,499	18,407	92.70 %	108.04 %	3.13 %	52.92 %
	10	7	FEDERATED MUT GRP	18,342	17,103	75.95 %	86.85 %	2.95 %	55.87 %
			STATE TOTAL	622,380	600,860	72.92 %	80.19 %	100.00 %	100.00 %
Delaware	1	84	AMERICAN FINANCIAL GRP	33,884	31,788	108.98 %	117.49 %	16.74 %	16.74 %
	2	250	DONEGAL GRP	14,947	14,782	51.94 %	53.58 %	7.39 %	24.13 %
	3	155	PROGRESSIVE GRP	14,825	17,213	47.87 %	52.14 %	7.33 %	31.46 %
	4	12	AMERICAN INTL GRP	11,303	10,297	94.27 %	102.64 %	5.59 %	37.04 %
	5	242	SELECTIVE INS GRP	11,191	11,045	74.46 %	79.91 %	5.53 %	42.57 %
	6	3548	TRAVELERS GRP	9,711	9,208	60.87 %	68.30 %	4.80 %	47.37 %
	7	31	BERKSHIRE HATHAWAY GRP	9,058	6,509	43.45 %	49.98 %	4.48 %	51.85 %
	8	447	HARFORD GRP	7,945	7,373	60.50 %	63.48 %	3.93 %	55.78 %
	9	150	OLD REPUBLIC GRP	6,982	6,906	75.41 %	82.49 %	3.45 %	59.23 %
	10	212	ZURICH INS GRP	6,839	7,309	8.85 %	10.16 %	3.38 %	62.61 %
			STATE TOTAL	202,355	194,474	71.05 %	77.03 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	176	STATE FARM GRP	13,576	14,513	132.75 %	151.81 %	22.69 %	22.69 %
	2	69	FARMERS INS GRP	6,232	5,605	71.62 %	103.56 %	10.42 %	33.11 %
	3	3548	TRAVELERS GRP	3,787	3,841	36.64 %	38.61 %	6.33 %	39.44 %
	4	31	BERKSHIRE HATHAWAY GRP	3,554	2,888	16.33 %	23.80 %	5.94 %	45.38 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	3,423	2,885	109.99 %	111.30 %	5.72 %	51.10 %
	6	88	THE HANOVER INS GRP	3,059	3,006	23.66 %	27.10 %	5.11 %	56.22 %
	7	626	CHUBB LTD GRP	2,743	2,664	36.69 %	38.93 %	4.58 %	60.80 %
	8	213	ERIE INS GRP	2,067	2,001	79.19 %	87.00 %	3.45 %	64.26 %
	9	91	HARTFORD FIRE & CAS GRP	2,060	2,224	N/A	N/A	3.44 %	67.70 %
	10	212	ZURICH INS GRP	1,911	1,713	58.78 %	76.94 %	3.19 %	70.89 %
			STATE TOTAL	59,825	58,676	69.95 %	80.22 %	100.00 %	100.00 %
Florida	1	155	PROGRESSIVE GRP	1,356,974	1,378,764	41.87 %	48.21 %	21.17 %	21.17 %
	2	176	STATE FARM GRP	619,814	525,094	95.71 %	115.73 %	9.67 %	30.83 %
	3	280	AUTO OWNERS GRP	493,860	515,325	63.89 %	80.90 %	7.70 %	38.54 %
	4	31	BERKSHIRE HATHAWAY GRP	485,399	391,233	55.20 %	63.59 %	7.57 %	46.11 %
	5	3548	TRAVELERS GRP	302,826	287,770	66.44 %	76.69 %	4.72 %	50.83 %
	6	212	ZURICH INS GRP	215,216	205,396	80.09 %	90.33 %	3.36 %	54.19 %
	7	215	KEMPER CORP GRP	201,389	193,673	41.55 %	61.68 %	3.14 %	57.33 %
	8	474	FCCI MUT INS GRP	184,375	184,630	46.93 %	48.74 %	2.88 %	60.20 %
	9	4850	CLEAR BLUE FINANCIAL GRP	168,257	148,172	58.82 %	65.74 %	2.62 %	62.83 %
	10	150	OLD REPUBLIC GRP	166,612	156,504	106.48 %	119.51 %	2.60 %	65.43 %
			STATE TOTAL	6,411,227	6,174,310	65.89 %	76.69 %	100.00 %	100.00 %
Georgia	1	155	PROGRESSIVE GRP	330,820	415,906	48.63 %	54.46 %	13.37 %	13.37 %
	2	176	STATE FARM GRP	190,175	80,773	87.68 %	96.73 %	7.69 %	21.05 %
	3	280	AUTO OWNERS GRP	134,924	130,845	68.23 %	80.59 %	5.45 %	26.51 %
	4	31	BERKSHIRE HATHAWAY GRP	130,628	110,829	57.62 %	66.94 %	5.28 %	31.79 %
	5	3548	TRAVELERS GRP	125,603	119,248	63.91 %	72.44 %	5.08 %	36.86 %
	6	150	OLD REPUBLIC GRP	113,973	104,929	84.93 %	96.70 %	4.61 %	41.47 %
	7	215	KEMPER CORP GRP	74,733	70,579	68.55 %	71.03 %	3.02 %	44.49 %
	8	69	FARMERS INS GRP	74,208	70,056	57.91 %	59.35 %	3.00 %	47.49 %
	9	212	ZURICH INS GRP	64,113	63,367	70.26 %	80.65 %	2.59 %	50.08 %
	10	242	SELECTIVE INS GRP	54,411	56,483	83.35 %	92.32 %	2.20 %	52.28 %
			STATE TOTAL	2,474,468	2,352,207	74.25 %	82.18 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	30,577	29,178	45.90 %	47.90 %	23.88 %	23.88 %
	2	106	ISLAND INS CO GRP	13,826	13,273	50.61 %	60.59 %	10.80 %	34.67 %
	3	212	ZURICH INS GRP	11,725	11,015	2.29 %	4.72 %	9.16 %	43.83 %
	4	84	AMERICAN FINANCIAL GRP	10,480	10,262	155.82 %	174.83 %	8.18 %	52.01 %
	5	155	PROGRESSIVE GRP	8,910	8,460	46.20 %	48.34 %	6.96 %	58.97 %
	6	158	FAIRFAX FIN GRP	8,044	8,037	37.37 %	38.71 %	6.28 %	65.25 %
	7	4672	DB INS GRP	6,816	6,732	21.90 %	33.58 %	5.32 %	70.58 %
	8	3548	TRAVELERS GRP	5,565	5,533	79.20 %	84.98 %	4.35 %	74.92 %
	9	111	LIBERTY MUT GRP	4,374	3,703	145.30 %	157.64 %	3.42 %	78.34 %
	10	12	AMERICAN INTL GRP	2,796	2,592	68.77 %	63.47 %	2.18 %	80.52 %
			STATE TOTAL	128,060	124,292	46.72 %	51.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	155	PROGRESSIVE GRP	33,477	33,499	33.28 %	36.73 %	12.28 %	12.28 %
	2	150	OLD REPUBLIC GRP	19,564	20,087	61.43 %	71.48 %	7.18 %	19.46 %
	3	280	AUTO OWNERS GRP	18,983	18,401	66.97 %	82.88 %	6.97 %	26.43 %
	4	842	FARM BUREAU GRP	16,504	15,451	65.50 %	68.20 %	6.06 %	32.49 %
	5	3548	TRAVELERS GRP	14,688	13,700	67.56 %	72.38 %	5.39 %	37.87 %
	6	111	LIBERTY MUT GRP	10,612	10,555	9.15 %	12.07 %	3.89 %	41.77 %
	7	31	BERKSHIRE HATHAWAY GRP	9,763	9,117	92.62 %	100.67 %	3.58 %	45.35 %
	8	212	ZURICH INS GRP	9,199	9,140	28.78 %	27.93 %	3.38 %	48.73 %
	9	244	CINCINNATI FIN GRP	8,623	8,645	65.20 %	69.55 %	3.16 %	51.89 %
	10	14184	ACUITY A MUT INS CO	7,950	7,861	26.56 %	31.49 %	2.92 %	54.81 %
			STATE TOTAL	272,519	264,429	54.98 %	60.32 %	100.00 %	100.00 %
Illinois	1	155	PROGRESSIVE GRP	230,323	213,374	75.57 %	83.04 %	9.33 %	9.33 %
	2	111	LIBERTY MUT GRP	137,508	140,442	35.47 %	41.17 %	5.57 %	14.90 %
	3	3548	TRAVELERS GRP	131,552	123,474	67.40 %	75.96 %	5.33 %	20.23 %
	4	150	OLD REPUBLIC GRP	131,403	121,881	65.07 %	74.11 %	5.32 %	25.55 %
	5	31	BERKSHIRE HATHAWAY GRP	120,335	89,263	76.81 %	87.98 %	4.88 %	30.43 %
	6	4715	MS & AD INS GRP	106,142	76,456	53.97 %	61.35 %	4.30 %	34.73 %
	7	98	WR BERKLEY CORP GRP	101,174	93,868	81.81 %	93.39 %	4.10 %	38.83 %
	8	12	AMERICAN INTL GRP	88,202	72,506	70.62 %	76.15 %	3.57 %	42.40 %
	9	785	MARKEL GRP	76,068	74,087	298.03 %	314.51 %	3.08 %	45.48 %
	10	176	STATE FARM GRP	74,603	71,992	88.35 %	99.36 %	3.02 %	48.51 %
			STATE TOTAL	2,468,398	2,315,623	77.65 %	86.15 %	100.00 %	100.00 %
Indiana	1	155	PROGRESSIVE GRP	78,129	77,781	58.97 %	66.12 %	7.38 %	7.38 %
	2	31	BERKSHIRE HATHAWAY GRP	68,363	52,335	111.24 %	119.77 %	6.46 %	13.85 %
	3	150	OLD REPUBLIC GRP	63,035	60,568	51.97 %	63.42 %	5.96 %	19.80 %
	4	3548	TRAVELERS GRP	51,962	50,800	73.82 %	82.12 %	4.91 %	24.72 %
	5	280	AUTO OWNERS GRP	46,557	46,382	55.95 %	63.73 %	4.40 %	29.12 %
	6	14184	ACUITY A MUT INS CO	35,567	33,646	32.46 %	36.63 %	3.36 %	32.48 %
	7	244	CINCINNATI FIN GRP	32,607	31,237	43.23 %	48.31 %	3.08 %	35.56 %
	8	242	SELECTIVE INS GRP	31,348	30,967	87.47 %	92.96 %	2.96 %	38.52 %
	9	212	ZURICH INS GRP	28,716	29,685	99.62 %	116.65 %	2.71 %	41.24 %
	10	111	LIBERTY MUT GRP	26,719	26,413	37.63 %	43.11 %	2.53 %	43.76 %
			STATE TOTAL	1,057,971	1,004,726	64.61 %	71.74 %	100.00 %	100.00 %
Iowa	1	150	OLD REPUBLIC GRP	39,017	38,271	31.80 %	40.16 %	8.45 %	8.45 %
	2	3548	TRAVELERS GRP	33,325	31,996	70.74 %	82.16 %	7.22 %	15.67 %
	3	155	PROGRESSIVE GRP	32,912	33,134	33.92 %	38.04 %	7.13 %	22.80 %
	4	62	EMC INS CO GRP	23,513	23,332	35.47 %	36.19 %	5.09 %	27.89 %
	5	280	AUTO OWNERS GRP	22,769	22,074	50.85 %	57.68 %	4.93 %	32.82 %
	6	14184	ACUITY A MUT INS CO	18,647	17,805	46.65 %	49.54 %	4.04 %	36.86 %
	7	31	BERKSHIRE HATHAWAY GRP	17,309	16,452	41.60 %	47.06 %	3.75 %	40.61 %
	8	212	ZURICH INS GRP	13,333	13,062	4.22 %	3.19 %	2.89 %	43.49 %
	9	140	NATIONWIDE CORP GRP	13,116	13,369	40.67 %	43.40 %	2.84 %	46.33 %
	10	513	IOWA FARM BUREAU GRP	12,042	11,584	54.64 %	55.01 %	2.61 %	48.94 %
			STATE TOTAL	461,738	451,287	52.51 %	58.20 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	155	PROGRESSIVE GRP	42,039	40,948	63.33 %	67.89 %	10.54 %	10.54 %
	2	3548	TRAVELERS GRP	34,606	34,302	44.37 %	48.86 %	8.68 %	19.21 %
	3	150	OLD REPUBLIC GRP	28,289	29,414	55.31 %	63.16 %	7.09 %	26.31 %
	4	62	EMC INS CO GRP	17,976	18,129	40.79 %	41.83 %	4.51 %	30.81 %
	5	31	BERKSHIRE HATHAWAY GRP	17,908	17,663	32.46 %	36.29 %	4.49 %	35.30 %
	6	84	AMERICAN FINANCIAL GRP	17,726	16,601	30.98 %	38.76 %	4.44 %	39.75 %
	7	98	WR BERKLEY CORP GRP	16,419	15,015	53.14 %	56.86 %	4.12 %	43.86 %
	8	244	CINCINNATI FIN GRP	13,888	12,028	81.84 %	87.73 %	3.48 %	47.34 %
	9	140	NATIONWIDE CORP GRP	12,513	12,396	55.90 %	56.10 %	3.14 %	50.48 %
	10	14184	ACUITY A MUT INS CO	10,214	9,590	81.05 %	101.95 %	2.56 %	53.04 %
			STATE TOTAL	398,898	384,635	64.21 %	69.70 %	100.00 %	100.00 %
Kentucky	1	155	PROGRESSIVE GRP	63,186	61,357	56.22 %	60.47 %	10.34 %	10.34 %
	2	3548	TRAVELERS GRP	37,759	37,536	60.18 %	66.69 %	6.18 %	16.52 %
	3	280	AUTO OWNERS GRP	33,164	31,557	58.51 %	65.40 %	5.43 %	21.95 %
	4	111	LIBERTY MUT GRP	32,333	32,449	56.15 %	61.40 %	5.29 %	27.25 %
	5	244	CINCINNATI FIN GRP	26,069	25,084	78.28 %	83.69 %	4.27 %	31.51 %
	6	14184	ACUITY A MUT INS CO	25,089	22,895	67.39 %	66.13 %	4.11 %	35.62 %
	7	150	OLD REPUBLIC GRP	20,536	20,519	68.58 %	76.38 %	3.36 %	38.98 %
	8	84	AMERICAN FINANCIAL GRP	17,999	16,976	48.19 %	47.89 %	2.95 %	41.93 %
	9	109	KENTUCKY FARM BUREAU GRP	17,507	16,660	78.02 %	80.66 %	2.87 %	44.79 %
	10	213	ERIE INS GRP	16,759	15,225	120.91 %	126.23 %	2.74 %	47.54 %
			STATE TOTAL	610,901	592,204	63.61 %	68.65 %	100.00 %	100.00 %
Louisiana	1	155	PROGRESSIVE GRP	198,934	201,363	61.30 %	67.67 %	17.37 %	17.37 %
	2	3548	TRAVELERS GRP	94,955	92,164	71.60 %	77.98 %	8.29 %	25.67 %
	3	4381	SKYWARD SPECIALTY INS GRP INC GRP	70,366	69,524	N/A	2.36 %	6.15 %	31.81 %
	4	212	ZURICH INS GRP	69,636	67,890	128.21 %	147.45 %	6.08 %	37.89 %
	5	12	AMERICAN INTL GRP	67,856	62,560	62.97 %	71.21 %	5.93 %	43.82 %
	6	176	STATE FARM GRP	64,782	68,770	86.42 %	94.23 %	5.66 %	49.48 %
	7	150	OLD REPUBLIC GRP	59,902	55,000	83.74 %	95.96 %	5.23 %	54.71 %
	8	31	BERKSHIRE HATHAWAY GRP	56,617	52,435	66.91 %	78.67 %	4.94 %	59.65 %
	9	218	CNA INS GRP	28,722	29,750	85.30 %	87.26 %	2.51 %	62.16 %
	10	1279	ARCH INS GRP	28,509	26,313	85.18 %	92.00 %	2.49 %	64.65 %
			STATE TOTAL	1,145,026	1,116,779	75.51 %	86.44 %	100.00 %	100.00 %
Maine	1	98	WR BERKLEY CORP GRP	25,261	24,577	50.70 %	52.95 %	14.60 %	14.60 %
	2	155	PROGRESSIVE GRP	17,461	17,383	32.62 %	35.50 %	10.09 %	24.70 %
	3	3548	TRAVELERS GRP	12,648	12,186	54.90 %	61.62 %	7.31 %	32.01 %
	4	15997	MMG INS CO	11,808	11,476	115.02 %	118.53 %	6.83 %	38.83 %
	5	111	LIBERTY MUT GRP	10,911	10,981	29.58 %	34.51 %	6.31 %	45.14 %
	6	1309	FRANKENMUTH GRP	9,240	9,049	41.97 %	43.59 %	5.34 %	50.48 %
	7	88	THE HANOVER INS GRP	8,535	8,679	48.51 %	52.17 %	4.93 %	55.41 %
	8	14184	ACUITY A MUT INS CO	6,435	6,207	17.54 %	14.59 %	3.72 %	59.13 %
	9	280	AUTO OWNERS GRP	5,556	5,365	39.01 %	40.74 %	3.21 %	62.34 %
	10	31	BERKSHIRE HATHAWAY GRP	4,753	4,211	41.59 %	49.63 %	2.75 %	65.09 %
			STATE TOTAL	172,997	167,901	52.41 %	56.53 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	213	ERIE INS GRP	96,466	94,158	77.83 %	82.34 %	10.72 %	10.72 %
	2	155	PROGRESSIVE GRP	86,846	85,403	48.58 %	52.06 %	9.65 %	20.37 %
	3	242	SELECTIVE INS GRP	51,229	50,932	70.19 %	75.23 %	5.69 %	26.06 %
	4	3548	TRAVELERS GRP	50,781	48,403	59.20 %	64.83 %	5.64 %	31.71 %
	5	176	STATE FARM GRP	46,178	53,527	74.04 %	82.69 %	5.13 %	36.84 %
	6	35173	AGENCY INS CO OF MD INC	45,564	42,641	68.14 %	69.43 %	5.06 %	41.90 %
	7	150	OLD REPUBLIC GRP	36,215	33,688	62.80 %	70.45 %	4.02 %	45.93 %
	8	91	HARTFORD FIRE & CAS GRP	30,753	28,797	36.32 %	37.36 %	3.42 %	49.34 %
	9	212	ZURICH INS GRP	27,378	27,179	61.94 %	72.58 %	3.04 %	52.39 %
	10	31	BERKSHIRE HATHAWAY GRP	25,739	20,955	40.10 %	45.31 %	2.86 %	55.25 %
			STATE TOTAL	899,860	869,429	65.72 %	71.24 %	100.00 %	100.00 %
Massachusetts	1	188	SAFETY GRP	120,353	118,983	80.88 %	83.67 %	10.84 %	10.84 %
	2	411	MAPFRE INS GRP	109,059	111,496	59.42 %	61.56 %	9.82 %	20.66 %
	3	586	ARBELLA INS GRP	107,850	101,482	64.66 %	72.94 %	9.71 %	30.37 %
	4	155	PROGRESSIVE GRP	85,003	81,967	49.98 %	53.79 %	7.65 %	38.03 %
	5	3548	TRAVELERS GRP	76,101	72,380	59.05 %	64.35 %	6.85 %	44.88 %
	6	111	LIBERTY MUT GRP	71,138	70,509	21.67 %	26.21 %	6.41 %	51.29 %
	7	415	PLYMOUTH ROCK INS GRP	47,830	46,771	62.62 %	66.23 %	4.31 %	55.59 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	35,991	36,022	48.46 %	51.51 %	3.24 %	58.83 %
	9	212	ZURICH INS GRP	35,603	34,795	84.84 %	93.62 %	3.21 %	62.04 %
	10	98	WR BERKLEY CORP GRP	35,368	34,264	44.97 %	48.52 %	3.19 %	65.23 %
			STATE TOTAL	1,110,441	1,072,062	61.89 %	66.60 %	100.00 %	100.00 %
Michigan	1	155	PROGRESSIVE GRP	149,029	141,810	79.22 %	88.04 %	12.11 %	12.11 %
	2	111	LIBERTY MUT GRP	86,951	83,480	47.72 %	57.62 %	7.06 %	19.17 %
	3	280	AUTO OWNERS GRP	85,341	84,458	49.12 %	62.82 %	6.93 %	26.10 %
	4	150	OLD REPUBLIC GRP	67,386	63,185	71.66 %	83.68 %	5.47 %	31.58 %
	5	212	ZURICH INS GRP	53,012	50,023	52.43 %	59.20 %	4.31 %	35.88 %
	6	3548	TRAVELERS GRP	49,979	49,071	46.69 %	51.89 %	4.06 %	39.94 %
	7	5102	OAKLAND FINANCIAL CORP GRP	46,293	44,035	103.90 %	117.42 %	3.76 %	43.70 %
	8	67	MICHIGAN FARM BUREAU GRP	39,937	37,042	52.83 %	59.51 %	3.24 %	46.95 %
	9	1309	FRANKENMUTH GRP	33,001	32,189	78.24 %	86.46 %	2.68 %	49.63 %
	10	91	HARTFORD FIRE & CAS GRP	30,160	28,317	78.10 %	86.15 %	2.45 %	52.08 %
			STATE TOTAL	1,230,991	1,186,889	64.52 %	73.89 %	100.00 %	100.00 %
Minnesota	1	150	OLD REPUBLIC GRP	68,597	69,761	47.67 %	57.45 %	9.60 %	9.60 %
	2	280	AUTO OWNERS GRP	51,728	51,141	51.84 %	57.97 %	7.24 %	16.84 %
	3	155	PROGRESSIVE GRP	48,626	49,293	38.31 %	40.21 %	6.81 %	23.65 %
	4	3548	TRAVELERS GRP	46,747	44,409	54.54 %	59.37 %	6.54 %	30.19 %
	5	309	WESTERN NATL MUT GRP	43,846	42,959	55.62 %	60.08 %	6.14 %	36.33 %
	6	111	LIBERTY MUT GRP	31,486	29,591	33.63 %	39.34 %	4.41 %	40.74 %
	7	96	SECURA INS GRP	25,102	23,621	53.67 %	58.23 %	3.51 %	44.25 %
	8	1278	CSAA INS GRP	24,893	17,355	79.79 %	84.52 %	3.48 %	47.74 %
	9	14184	ACUITY A MUT INS CO	23,623	21,804	48.27 %	58.89 %	3.31 %	51.04 %
	10	31	BERKSHIRE HATHAWAY GRP	21,672	18,358	37.03 %	42.29 %	3.03 %	54.08 %
			STATE TOTAL	714,382	689,150	51.40 %	55.84 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	155	PROGRESSIVE GRP	69,922	69,970	61.24 %	67.24 %	13.46 %	13.46 %
	2	3548	TRAVELERS GRP	42,990	41,606	40.91 %	45.55 %	8.27 %	21.73 %
	3	150	OLD REPUBLIC GRP	35,585	34,646	42.57 %	52.84 %	6.85 %	28.58 %
	4	31	BERKSHIRE HATHAWAY GRP	35,046	24,455	57.30 %	65.89 %	6.74 %	35.32 %
	5	98	WR BERKLEY CORP GRP	32,678	32,694	69.12 %	75.29 %	6.29 %	41.61 %
	6	212	ZURICH INS GRP	22,296	22,242	103.02 %	118.20 %	4.29 %	45.90 %
	7	474	FCCI MUT INS GRP	20,066	19,097	39.52 %	41.72 %	3.86 %	49.76 %
	8	111	LIBERTY MUT GRP	17,180	18,448	59.99 %	66.46 %	3.31 %	53.07 %
	9	169	SENTRY INS GRP	16,866	17,571	112.43 %	124.60 %	3.25 %	56.32 %
	10	12	AMERICAN INTL GRP	15,771	13,245	45.75 %	50.82 %	3.04 %	59.35 %
			STATE TOTAL	519,621	502,073	64.45 %	71.40 %	100.00 %	100.00 %
Missouri	1	155	PROGRESSIVE GRP	94,180	90,768	55.95 %	59.66 %	10.09 %	10.09 %
	2	3548	TRAVELERS GRP	79,036	75,211	70.55 %	81.10 %	8.47 %	18.56 %
	3	150	OLD REPUBLIC GRP	65,783	62,508	65.60 %	78.00 %	7.05 %	25.61 %
	4	14184	ACUITY A MUT INS CO	44,842	42,254	55.56 %	64.46 %	4.81 %	30.42 %
	5	31	BERKSHIRE HATHAWAY GRP	42,219	36,339	78.46 %	88.20 %	4.52 %	34.94 %
	6	1278	CSAA INS GRP	32,781	19,865	102.57 %	108.12 %	3.51 %	38.45 %
	7	280	AUTO OWNERS GRP	30,501	29,785	69.59 %	82.09 %	3.27 %	41.72 %
	8	98	WR BERKLEY CORP GRP	28,762	28,636	58.97 %	65.95 %	3.08 %	44.81 %
	9	244	CINCINNATI FIN GRP	27,961	26,401	67.68 %	75.11 %	3.00 %	47.80 %
	10	212	ZURICH INS GRP	27,218	26,175	98.54 %	112.03 %	2.92 %	50.72 %
			STATE TOTAL	933,163	879,979	70.14 %	77.05 %	100.00 %	100.00 %
Montana	1	155	PROGRESSIVE GRP	31,233	30,308	54.17 %	58.94 %	16.34 %	16.34 %
	2	3548	TRAVELERS GRP	13,876	13,267	41.32 %	44.91 %	7.26 %	23.59 %
	3	244	CINCINNATI FIN GRP	12,244	12,338	50.76 %	53.05 %	6.40 %	30.00 %
	4	150	OLD REPUBLIC GRP	11,341	11,837	28.37 %	34.66 %	5.93 %	35.93 %
	5	111	LIBERTY MUT GRP	9,808	9,929	5.42 %	9.66 %	5.13 %	41.06 %
	6	62	EMC INS CO GRP	9,253	9,048	56.59 %	58.79 %	4.84 %	45.90 %
	7	309	WESTERN NATL MUT GRP	7,947	7,677	61.97 %	71.79 %	4.16 %	50.06 %
	8	14184	ACUITY A MUT INS CO	7,778	6,969	38.01 %	36.96 %	4.07 %	54.12 %
	9	212	ZURICH INS GRP	6,584	5,823	20.11 %	24.00 %	3.44 %	57.57 %
	10	626	CHUBB LTD GRP	6,270	6,025	33.65 %	32.22 %	3.28 %	60.85 %
			STATE TOTAL	191,197	186,847	44.88 %	48.44 %	100.00 %	100.00 %
Nebraska	1	150	OLD REPUBLIC GRP	35,080	33,991	51.29 %	57.74 %	11.52 %	11.52 %
	2	155	PROGRESSIVE GRP	28,413	28,664	38.21 %	39.54 %	9.33 %	20.84 %
	3	3548	TRAVELERS GRP	22,079	21,683	65.59 %	71.49 %	7.25 %	28.09 %
	4	140	NATIONWIDE CORP GRP	14,314	14,014	87.54 %	90.49 %	4.70 %	32.79 %
	5	280	AUTO OWNERS GRP	13,987	13,775	35.81 %	39.57 %	4.59 %	37.38 %
	6	31	BERKSHIRE HATHAWAY GRP	13,814	11,791	57.07 %	69.65 %	4.53 %	41.92 %
	7	62	EMC INS CO GRP	12,625	13,001	29.39 %	31.42 %	4.14 %	46.06 %
	8	98	WR BERKLEY CORP GRP	12,355	11,805	69.19 %	71.36 %	4.06 %	50.12 %
	9	1279	ARCH INS GRP	7,869	7,060	56.27 %	60.69 %	2.58 %	52.70 %
	10	14184	ACUITY A MUT INS CO	7,858	8,315	46.30 %	49.18 %	2.58 %	55.28 %
			STATE TOTAL	304,620	301,728	55.59 %	59.80 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	176	STATE FARM GRP	101,117	32,362	101.25 %	108.30 %	12.88 %	12.88 %
	2	155	PROGRESSIVE GRP	90,367	145,424	115.81 %	127.88 %	11.51 %	24.40 %
	3	69	FARMERS INS GRP	69,472	64,531	72.52 %	82.98 %	8.85 %	33.25 %
	4	3548	TRAVELERS GRP	49,394	46,043	102.55 %	114.77 %	6.29 %	39.55 %
	5	31	BERKSHIRE HATHAWAY GRP	47,072	38,381	65.61 %	81.78 %	6.00 %	45.54 %
	6	212	ZURICH INS GRP	35,262	32,446	104.81 %	117.78 %	4.49 %	50.04 %
	7	150	OLD REPUBLIC GRP	27,685	28,755	76.67 %	90.88 %	3.53 %	53.57 %
	8	91	HARTFORD FIRE & CAS GRP	25,175	24,534	83.34 %	87.13 %	3.21 %	56.77 %
	9	218	CNA INS GRP	20,662	19,945	109.86 %	114.38 %	2.63 %	59.41 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	17,236	15,758	100.08 %	106.45 %	2.20 %	61.60 %
			STATE TOTAL	784,775	741,228	93.75 %	103.66 %	100.00 %	100.00 %
New Hampshire	1	98	WR BERKLEY CORP GRP	25,944	25,307	59.88 %	62.75 %	14.64 %	14.64 %
	2	155	PROGRESSIVE GRP	14,592	13,379	41.88 %	44.75 %	8.24 %	22.88 %
	3	3548	TRAVELERS GRP	10,885	10,760	32.50 %	36.80 %	6.14 %	29.03 %
	4	111	LIBERTY MUT GRP	10,221	10,257	19.69 %	22.47 %	5.77 %	34.79 %
	5	15997	MMG INS CO	7,257	6,980	44.17 %	46.81 %	4.10 %	38.89 %
	6	188	SAFETY GRP	6,475	6,145	84.31 %	86.18 %	3.65 %	42.55 %
	7	212	ZURICH INS GRP	6,147	6,343	24.67 %	27.89 %	3.47 %	46.02 %
	8	84	AMERICAN FINANCIAL GRP	5,797	5,788	16.64 %	23.82 %	3.27 %	49.29 %
	9	280	AUTO OWNERS GRP	5,644	5,203	36.72 %	39.70 %	3.19 %	52.47 %
	10	626	CHUBB LTD GRP	5,146	4,779	54.15 %	58.32 %	2.90 %	55.38 %
			STATE TOTAL	177,160	170,581	48.79 %	52.61 %	100.00 %	100.00 %
New Jersey	1	111	LIBERTY MUT GRP	285,712	276,875	92.96 %	100.97 %	12.12 %	12.12 %
	2	155	PROGRESSIVE GRP	252,787	273,264	55.57 %	64.50 %	10.73 %	22.85 %
	3	242	SELECTIVE INS GRP	143,001	143,003	96.45 %	104.26 %	6.07 %	28.92 %
	4	708	NEW JERSEY MANUFACTURERS GRP	110,082	104,161	103.36 %	111.40 %	4.67 %	33.59 %
	5	3548	TRAVELERS GRP	101,289	96,226	65.60 %	74.48 %	4.30 %	37.89 %
	6	12	AMERICAN INTL GRP	66,932	63,077	86.61 %	96.32 %	2.84 %	40.73 %
	7	150	OLD REPUBLIC GRP	64,379	57,006	79.26 %	89.02 %	2.73 %	43.46 %
	8	31	BERKSHIRE HATHAWAY GRP	62,893	52,604	49.10 %	54.86 %	2.67 %	46.13 %
	9	212	ZURICH INS GRP	60,143	57,700	71.06 %	81.75 %	2.55 %	48.68 %
	10	26140	AMERICAN MILLENNIUM INS CO	58,320	54,383	64.36 %	73.90 %	2.47 %	51.16 %
			STATE TOTAL	2,356,537	2,285,941	78.00 %	87.29 %	100.00 %	100.00 %
New Mexico	1	155	PROGRESSIVE GRP	67,751	64,905	61.98 %	66.89 %	19.82 %	19.82 %
	2	3548	TRAVELERS GRP	30,948	29,667	42.23 %	48.94 %	9.06 %	28.88 %
	3	31	BERKSHIRE HATHAWAY GRP	26,862	23,308	44.02 %	58.62 %	7.86 %	36.74 %
	4	150	OLD REPUBLIC GRP	16,751	15,207	76.40 %	89.96 %	4.90 %	41.64 %
	5	212	ZURICH INS GRP	16,403	16,126	70.34 %	68.81 %	4.80 %	46.44 %
	6	12	AMERICAN INTL GRP	13,143	13,405	77.72 %	88.95 %	3.85 %	50.29 %
	7	14184	ACUITY A MUT INS CO	12,400	11,384	59.60 %	63.77 %	3.63 %	53.92 %
	8	111	LIBERTY MUT GRP	11,786	11,442	42.67 %	47.24 %	3.45 %	57.37 %
	9	98	WR BERKLEY CORP GRP	7,915	8,135	68.36 %	79.06 %	2.32 %	59.68 %
	10	242	SELECTIVE INS GRP	7,874	7,380	80.56 %	87.61 %	2.30 %	61.99 %
			STATE TOTAL	341,746	328,057	73.19 %	79.85 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	16616	AMERICAN TRANSIT INS CO	418,581	401,165	70.59 %	85.49 %	10.15 %	10.15 %
	2	155	PROGRESSIVE GRP	402,539	472,856	72.87 %	79.70 %	9.76 %	19.91 %
	3	111	LIBERTY MUT GRP	371,521	360,669	73.55 %	81.85 %	9.01 %	28.91 %
	4	3548	TRAVELERS GRP	213,707	204,689	79.14 %	91.32 %	5.18 %	34.09 %
	5	31	BERKSHIRE HATHAWAY GRP	178,665	155,147	66.71 %	82.27 %	4.33 %	38.43 %
	6	4695	HEREFORD HOLDING GRP	175,069	166,724	60.21 %	74.15 %	4.24 %	42.67 %
	7	158	FAIRFAX FIN GRP	163,313	58,644	99.85 %	110.43 %	3.96 %	46.63 %
	8	213	ERIE INS GRP	128,405	122,606	148.07 %	157.44 %	3.11 %	49.74 %
	9	201	UTICA GRP	127,555	124,539	101.15 %	113.09 %	3.09 %	52.84 %
	10	176	STATE FARM GRP	105,145	124,665	211.55 %	238.00 %	2.55 %	55.38 %
			STATE TOTAL	4,124,830	3,989,242	89.42 %	101.02 %	100.00 %	100.00 %
North Carolina	1	155	PROGRESSIVE GRP	220,564	206,185	39.78 %	43.75 %	14.39 %	14.39 %
	2	8	ALLSTATE INS GRP	136,410	124,210	79.50 %	82.42 %	8.90 %	23.30 %
	3	3548	TRAVELERS GRP	85,447	81,298	54.11 %	58.61 %	5.58 %	28.87 %
	4	280	AUTO OWNERS GRP	82,106	79,798	56.47 %	61.66 %	5.36 %	34.23 %
	5	213	ERIE INS GRP	63,667	60,036	80.82 %	84.42 %	4.15 %	38.38 %
	6	150	OLD REPUBLIC GRP	58,742	55,810	85.30 %	95.45 %	3.83 %	42.22 %
	7	12	AMERICAN INTL GRP	53,428	44,985	47.71 %	52.02 %	3.49 %	45.70 %
	8	212	ZURICH INS GRP	46,806	44,937	43.04 %	46.46 %	3.05 %	48.76 %
	9	324	NORTH CAROLINA FARM BUREAU GRP	45,958	43,777	56.05 %	58.78 %	3.00 %	51.76 %
	10	91	HARTFORD FIRE & CAS GRP	39,707	37,054	57.53 %	59.01 %	2.59 %	54.35 %
			STATE TOTAL	1,532,364	1,444,463	60.28 %	64.64 %	100.00 %	100.00 %
North Dakota	1	150	OLD REPUBLIC GRP	14,366	13,363	29.28 %	31.92 %	10.75 %	10.75 %
	2	155	PROGRESSIVE GRP	13,342	14,287	54.38 %	57.86 %	9.98 %	20.73 %
	3	3548	TRAVELERS GRP	11,685	11,416	47.61 %	51.45 %	8.74 %	29.47 %
	4	14184	ACUITY A MUT INS CO	7,994	7,822	12.87 %	14.68 %	5.98 %	35.45 %
	5	31	BERKSHIRE HATHAWAY GRP	6,898	4,672	31.97 %	37.34 %	5.16 %	40.61 %
	6	1279	ARCH INS GRP	5,600	5,559	106.84 %	112.94 %	4.19 %	44.80 %
	7	280	AUTO OWNERS GRP	5,461	5,305	40.52 %	43.26 %	4.09 %	48.88 %
	8	212	ZURICH INS GRP	5,230	5,273	29.58 %	36.18 %	3.91 %	52.79 %
	9	98	WR BERKLEY CORP GRP	5,131	5,240	40.57 %	42.45 %	3.84 %	56.63 %
	10	309	WESTERN NATL MUT GRP	4,822	4,485	81.34 %	90.14 %	3.61 %	60.24 %
			STATE TOTAL	133,679	130,463	39.72 %	43.33 %	100.00 %	100.00 %
Ohio	1	155	PROGRESSIVE GRP	171,496	171,912	59.68 %	67.28 %	11.10 %	11.10 %
	2	31	BERKSHIRE HATHAWAY GRP	105,140	83,168	87.04 %	95.06 %	6.80 %	17.90 %
	3	244	CINCINNATI FIN GRP	88,876	86,684	54.34 %	58.94 %	5.75 %	23.65 %
	4	150	OLD REPUBLIC GRP	81,601	76,504	50.01 %	57.67 %	5.28 %	28.93 %
	5	3548	TRAVELERS GRP	57,946	55,378	52.46 %	58.17 %	3.75 %	32.68 %
	6	176	STATE FARM GRP	45,138	35,980	78.70 %	88.91 %	2.92 %	35.60 %
	7	785	MARKEL GRP	44,773	48,015	166.74 %	160.68 %	2.90 %	38.50 %
	8	213	ERIE INS GRP	42,209	40,177	88.26 %	92.34 %	2.73 %	41.23 %
	9	280	AUTO OWNERS GRP	40,196	38,959	57.02 %	66.36 %	2.60 %	43.83 %
	10	228	WESTFIELD GRP	37,526	37,777	38.86 %	41.94 %	2.43 %	46.26 %
			STATE TOTAL	1,545,352	1,476,832	63.85 %	69.47 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	155	PROGRESSIVE GRP	93,696	89,896	65.82 %	71.38 %	14.63 %	14.63 %
	2	3548	TRAVELERS GRP	64,602	62,357	55.37 %	62.19 %	10.09 %	24.71 %
	3	150	OLD REPUBLIC GRP	42,151	40,830	85.84 %	103.14 %	6.58 %	31.29 %
	4	31	BERKSHIRE HATHAWAY GRP	41,835	35,033	61.05 %	68.94 %	6.53 %	37.82 %
	5	218	CNA INS GRP	22,091	22,137	70.96 %	73.22 %	3.45 %	41.27 %
	6	91	HARTFORD FIRE & CAS GRP	21,165	19,875	82.27 %	88.38 %	3.30 %	44.58 %
	7	212	ZURICH INS GRP	20,757	20,732	67.16 %	71.82 %	3.24 %	47.82 %
	8	12	AMERICAN INTL GRP	20,506	20,252	58.92 %	63.53 %	3.20 %	51.02 %
	9	98	WR BERKLEY CORP GRP	19,888	18,000	40.64 %	44.55 %	3.10 %	54.12 %
	10	626	CHUBB LTD GRP	19,606	19,953	65.32 %	67.86 %	3.06 %	57.19 %
			STATE TOTAL	640,545	615,791	61.34 %	67.68 %	100.00 %	100.00 %
Oregon	1	155	PROGRESSIVE GRP	87,794	87,659	44.62 %	48.30 %	15.00 %	15.00 %
	2	111	LIBERTY MUT GRP	56,727	56,236	7.59 %	12.56 %	9.69 %	24.69 %
	3	150	OLD REPUBLIC GRP	34,998	32,344	45.78 %	51.76 %	5.98 %	30.67 %
	4	3548	TRAVELERS GRP	31,152	29,892	49.53 %	56.69 %	5.32 %	35.99 %
	5	31	BERKSHIRE HATHAWAY GRP	26,809	23,547	39.70 %	43.76 %	4.58 %	40.57 %
	6	309	WESTERN NATL MUT GRP	23,172	21,497	60.70 %	64.12 %	3.96 %	44.53 %
	7	244	CINCINNATI FIN GRP	20,875	20,104	67.16 %	72.99 %	3.57 %	48.10 %
	8	169	SENTRY INS GRP	18,175	19,607	54.17 %	57.95 %	3.11 %	51.20 %
	9	212	ZURICH INS GRP	15,787	15,627	45.66 %	52.82 %	2.70 %	53.90 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	13,423	12,682	46.68 %	48.81 %	2.29 %	56.20 %
			STATE TOTAL	585,305	567,909	48.99 %	53.59 %	100.00 %	100.00 %
Pennsylvania	1	155	PROGRESSIVE GRP	170,639	223,670	65.88 %	74.58 %	8.89 %	8.89 %
	2	213	ERIE INS GRP	164,463	159,397	84.68 %	89.92 %	8.57 %	17.46 %
	3	31	BERKSHIRE HATHAWAY GRP	97,077	69,934	36.58 %	35.77 %	5.06 %	22.52 %
	4	3548	TRAVELERS GRP	90,927	90,123	65.67 %	76.89 %	4.74 %	27.26 %
	5	158	FAIRFAX FIN GRP	90,257	29,000	69.14 %	77.36 %	4.70 %	31.96 %
	6	212	ZURICH INS GRP	87,270	83,084	77.65 %	87.07 %	4.55 %	36.51 %
	7	150	OLD REPUBLIC GRP	83,076	78,360	63.45 %	73.99 %	4.33 %	40.84 %
	8	242	SELECTIVE INS GRP	82,496	80,031	86.29 %	94.05 %	4.30 %	45.13 %
	9	12	AMERICAN INTL GRP	53,677	54,668	54.00 %	59.47 %	2.80 %	47.93 %
	10	69	FARMERS INS GRP	45,589	42,092	57.30 %	76.98 %	2.38 %	50.31 %
			STATE TOTAL	1,919,203	1,831,483	64.07 %	71.36 %	100.00 %	100.00 %
Rhode Island	1	155	PROGRESSIVE GRP	20,600	20,529	32.11 %	35.83 %	12.74 %	12.74 %
	2	111	LIBERTY MUT GRP	11,519	10,950	20.56 %	25.32 %	7.13 %	19.87 %
	3	242	SELECTIVE INS GRP	10,330	10,493	81.96 %	86.64 %	6.39 %	26.26 %
	4	586	ARBELLA INS GRP	10,088	9,219	73.53 %	83.73 %	6.24 %	32.50 %
	5	3548	TRAVELERS GRP	9,047	8,685	35.40 %	37.44 %	5.60 %	38.10 %
	6	31	BERKSHIRE HATHAWAY GRP	6,908	5,917	27.85 %	27.87 %	4.27 %	42.37 %
	7	98	WR BERKLEY CORP GRP	6,887	6,530	50.32 %	58.60 %	4.26 %	46.64 %
	8	62	EMC INS CO GRP	6,755	6,699	33.33 %	33.67 %	4.18 %	50.81 %
	9	91	HARTFORD FIRE & CAS GRP	5,673	5,431	20.83 %	22.31 %	3.51 %	54.32 %
	10	1278	CSAA INS GRP	5,515	3,417	58.41 %	63.87 %	3.41 %	57.74 %
			STATE TOTAL	161,638	154,529	50.18 %	54.93 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	155	PROGRESSIVE GRP	112,102	112,555	46.82 %	51.52 %	12.78 %	12.78 %
	2	31	BERKSHIRE HATHAWAY GRP	69,660	55,725	90.58 %	99.20 %	7.94 %	20.72 %
	3	280	AUTO OWNERS GRP	59,963	58,138	60.21 %	68.78 %	6.84 %	27.56 %
	4	3548	TRAVELERS GRP	44,410	41,880	60.37 %	66.95 %	5.06 %	32.62 %
	5	111	LIBERTY MUT GRP	40,794	40,965	49.98 %	55.18 %	4.65 %	37.27 %
	6	150	OLD REPUBLIC GRP	37,632	37,808	57.41 %	64.73 %	4.29 %	41.56 %
	7	176	STATE FARM GRP	29,969	27,019	82.44 %	85.11 %	3.42 %	44.98 %
	8	212	ZURICH INS GRP	29,575	29,135	110.92 %	124.17 %	3.37 %	48.35 %
	9	242	SELECTIVE INS GRP	28,292	28,356	122.95 %	128.76 %	3.23 %	51.57 %
	10	98	WR BERKLEY CORP GRP	26,562	27,364	90.64 %	98.05 %	3.03 %	54.60 %
			STATE TOTAL	877,210	840,239	71.60 %	77.74 %	100.00 %	100.00 %
South Dakota	1	150	OLD REPUBLIC GRP	13,105	13,602	23.89 %	30.34 %	9.55 %	9.55 %
	2	14184	ACUITY A MUT INS CO	13,041	12,273	46.24 %	49.52 %	9.50 %	19.05 %
	3	155	PROGRESSIVE GRP	10,769	10,715	36.71 %	39.84 %	7.84 %	26.89 %
	4	280	AUTO OWNERS GRP	9,506	8,963	45.52 %	52.47 %	6.92 %	33.81 %
	5	3548	TRAVELERS GRP	7,682	7,915	64.19 %	68.86 %	5.60 %	39.41 %
	6	31	BERKSHIRE HATHAWAY GRP	5,519	4,993	51.35 %	54.82 %	4.02 %	43.43 %
	7	212	ZURICH INS GRP	5,203	4,845	86.18 %	93.82 %	3.79 %	47.22 %
	8	140	NATIONWIDE CORP GRP	5,124	5,045	81.63 %	83.60 %	3.73 %	50.95 %
	9	98	WR BERKLEY CORP GRP	4,893	4,958	76.59 %	81.79 %	3.56 %	54.52 %
	10	248	UNITED FIRE & CAS GRP	3,778	3,904	3.23 %	4.18 %	2.75 %	57.27 %
			STATE TOTAL	137,281	132,903	49.80 %	54.60 %	100.00 %	100.00 %
Tennessee	1	155	PROGRESSIVE GRP	127,523	127,632	55.95 %	61.38 %	12.59 %	12.59 %
	2	150	OLD REPUBLIC GRP	61,161	55,616	64.78 %	75.33 %	6.04 %	18.62 %
	3	3548	TRAVELERS GRP	60,999	60,460	48.24 %	53.17 %	6.02 %	24.64 %
	4	280	AUTO OWNERS GRP	42,784	41,152	53.77 %	59.63 %	4.22 %	28.86 %
	5	31	BERKSHIRE HATHAWAY GRP	34,626	28,690	57.40 %	66.01 %	3.42 %	32.28 %
	6	213	ERIE INS GRP	33,473	32,745	73.34 %	77.53 %	3.30 %	35.58 %
	7	212	ZURICH INS GRP	32,442	30,629	22.42 %	22.72 %	3.20 %	38.79 %
	8	176	STATE FARM GRP	32,247	29,165	79.36 %	82.46 %	3.18 %	41.97 %
	9	12	AMERICAN INTL GRP	27,656	24,376	6.49 %	4.12 %	2.73 %	44.70 %
	10	14184	ACUITY A MUT INS CO	27,186	26,047	58.42 %	65.14 %	2.68 %	47.38 %
			STATE TOTAL	1,013,287	973,207	59.80 %	65.54 %	100.00 %	100.00 %
Texas	1	155	PROGRESSIVE GRP	1,287,717	1,326,107	71.93 %	79.06 %	17.62 %	17.62 %
	2	31	BERKSHIRE HATHAWAY GRP	537,686	454,317	77.63 %	90.20 %	7.36 %	24.98 %
	3	111	LIBERTY MUT GRP	378,618	384,748	88.87 %	96.64 %	5.18 %	30.16 %
	4	3548	TRAVELERS GRP	334,620	318,731	81.02 %	93.19 %	4.58 %	34.74 %
	5	150	OLD REPUBLIC GRP	300,733	291,628	98.17 %	112.47 %	4.12 %	38.86 %
	6	12	AMERICAN INTL GRP	256,873	231,876	73.46 %	82.53 %	3.52 %	42.37 %
	7	4850	CLEAR BLUE FINANCIAL GRP	222,344	179,521	78.78 %	90.04 %	3.04 %	45.42 %
	8	212	ZURICH INS GRP	209,575	197,930	143.79 %	161.69 %	2.87 %	48.28 %
	9	91	HARTFORD FIRE & CAS GRP	196,688	178,719	100.28 %	109.14 %	2.69 %	50.98 %
	10	176	STATE FARM GRP	182,771	176,944	93.06 %	105.01 %	2.50 %	53.48 %
			STATE TOTAL	7,306,967	7,099,869	83.95 %	94.14 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	155	PROGRESSIVE GRP	69,830	66,538	77.66 %	83.53 %	12.83 %	12.83 %
	2	280	AUTO OWNERS GRP	57,618	55,375	21.72 %	22.82 %	10.58 %	23.41 %
	3	150	OLD REPUBLIC GRP	28,691	28,498	65.68 %	77.23 %	5.27 %	28.68 %
	4	3548	TRAVELERS GRP	28,670	27,163	59.10 %	65.42 %	5.27 %	33.95 %
	5	212	ZURICH INS GRP	27,226	26,060	52.96 %	60.94 %	5.00 %	38.95 %
	6	111	LIBERTY MUT GRP	26,106	26,019	68.06 %	74.07 %	4.80 %	43.75 %
	7	14184	ACUITY A MUT INS CO	21,742	20,103	39.14 %	38.82 %	3.99 %	47.74 %
	8	91	HARTFORD FIRE & CAS GRP	15,231	15,537	74.19 %	82.96 %	2.80 %	50.54 %
	9	12	AMERICAN INTL GRP	14,983	15,217	64.64 %	69.07 %	2.75 %	53.29 %
	10	244	CINCINNATI FIN GRP	13,654	13,432	74.19 %	82.04 %	2.51 %	55.80 %
			STATE TOTAL	544,362	526,792	62.90 %	68.93 %	100.00 %	100.00 %
Vermont	1	155	PROGRESSIVE GRP	9,757	9,577	51.26 %	51.46 %	12.61 %	12.61 %
	2	98	WR BERKLEY CORP GRP	9,030	8,876	16.49 %	20.01 %	11.67 %	24.27 %
	3	3548	TRAVELERS GRP	5,419	5,375	30.98 %	34.13 %	7.00 %	31.27 %
	4	111	LIBERTY MUT GRP	4,873	5,143	N/A	1.89 %	6.30 %	37.57 %
	5	15997	MMG INS CO	3,980	3,853	51.09 %	52.99 %	5.14 %	42.71 %
	6	244	CINCINNATI FIN GRP	2,985	2,876	37.32 %	41.67 %	3.86 %	46.57 %
	7	84	AMERICAN FINANCIAL GRP	2,783	2,692	11.81 %	15.34 %	3.60 %	50.16 %
	8	12	AMERICAN INTL GRP	2,529	2,480	34.25 %	37.54 %	3.27 %	53.43 %
	9	212	ZURICH INS GRP	2,511	2,224	N/A	N/A	3.24 %	56.67 %
	10	280	AUTO OWNERS GRP	2,382	2,287	20.89 %	22.87 %	3.08 %	59.75 %
			STATE TOTAL	77,402	75,456	45.80 %	47.72 %	100.00 %	100.00 %
Virginia	1	155	PROGRESSIVE GRP	101,907	103,686	40.30 %	42.68 %	9.90 %	9.90 %
	2	213	ERIE INS GRP	94,646	88,450	84.34 %	88.85 %	9.20 %	19.10 %
	3	3548	TRAVELERS GRP	55,557	54,504	50.14 %	55.89 %	5.40 %	24.49 %
	4	35173	AGENCY INS CO OF MD INC	43,228	39,050	68.59 %	69.79 %	4.20 %	28.69 %
	5	150	OLD REPUBLIC GRP	41,412	40,286	78.82 %	85.83 %	4.02 %	32.72 %
	6	212	ZURICH INS GRP	39,597	37,754	48.08 %	53.96 %	3.85 %	36.56 %
	7	31	BERKSHIRE HATHAWAY GRP	37,553	31,550	50.46 %	57.33 %	3.65 %	40.21 %
	8	242	SELECTIVE INS GRP	36,544	36,772	88.22 %	93.56 %	3.55 %	43.76 %
	9	176	STATE FARM GRP	35,732	35,438	72.95 %	80.88 %	3.47 %	47.23 %
	10	91	HARTFORD FIRE & CAS GRP	30,388	28,705	78.21 %	89.31 %	2.95 %	50.19 %
			STATE TOTAL	1,029,290	994,511	65.30 %	71.08 %	100.00 %	100.00 %
Washington	1	155	PROGRESSIVE GRP	157,487	150,777	75.76 %	81.11 %	15.63 %	15.63 %
	2	111	LIBERTY MUT GRP	104,468	103,324	23.48 %	27.96 %	10.37 %	25.99 %
	3	309	WESTERN NATL MUT GRP	70,056	63,975	62.86 %	68.30 %	6.95 %	32.94 %
	4	150	OLD REPUBLIC GRP	67,164	65,431	62.04 %	71.48 %	6.66 %	39.61 %
	5	3548	TRAVELERS GRP	65,460	62,050	56.85 %	63.22 %	6.50 %	46.10 %
	6	212	ZURICH INS GRP	37,835	37,323	69.84 %	78.70 %	3.75 %	49.86 %
	7	31	BERKSHIRE HATHAWAY GRP	32,345	32,834	51.92 %	60.13 %	3.21 %	53.07 %
	8	169	SENTRY INS GRP	30,747	29,087	90.83 %	96.10 %	3.05 %	56.12 %
	9	98	WR BERKLEY CORP GRP	24,693	24,924	81.47 %	88.88 %	2.45 %	58.57 %
	10	91	HARTFORD FIRE & CAS GRP	24,604	24,523	74.26 %	77.35 %	2.44 %	61.01 %
			STATE TOTAL	1,007,845	982,567	65.07 %	71.54 %	100.00 %	100.00 %

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19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	213	ERIE INS GRP	24,543	24,181	66.22 %	70.48 %	13.14 %	13.14 %
	2	3548	TRAVELERS GRP	23,086	22,575	46.92 %	49.76 %	12.36 %	25.51 %
	3	155	PROGRESSIVE GRP	22,671	22,789	44.64 %	48.60 %	12.14 %	37.65 %
	4	291	ENCOVA MUT INS GRP	13,350	12,138	35.91 %	40.60 %	7.15 %	44.80 %
	5	228	WESTFIELD GRP	8,766	8,801	37.77 %	40.71 %	4.69 %	49.49 %
	6	31	BERKSHIRE HATHAWAY GRP	8,706	7,672	69.61 %	91.96 %	4.66 %	54.15 %
	7	12	AMERICAN INTL GRP	8,026	7,378	32.26 %	35.57 %	4.30 %	58.45 %
	8	244	CINCINNATI FIN GRP	6,646	6,701	56.05 %	60.03 %	3.56 %	62.01 %
	9	212	ZURICH INS GRP	6,279	6,910	66.98 %	69.16 %	3.36 %	65.37 %
	10	150	OLD REPUBLIC GRP	6,045	5,686	46.32 %	51.56 %	3.24 %	68.61 %
			STATE TOTAL	186,737	182,953	52.87 %	58.56 %	100.00 %	100.00 %
Wisconsin	1	14184	ACUITY A MUT INS CO	55,452	54,036	56.53 %	62.42 %	7.31 %	7.31 %
	2	5076	WEST BEND INS GRP	51,806	50,092	38.39 %	40.08 %	6.83 %	14.14 %
	3	155	PROGRESSIVE GRP	46,351	45,721	46.72 %	49.95 %	6.11 %	20.25 %
	4	150	OLD REPUBLIC GRP	42,322	42,336	64.35 %	73.76 %	5.58 %	25.83 %
	5	3548	TRAVELERS GRP	38,420	37,259	71.49 %	83.76 %	5.06 %	30.89 %
	6	96	SECURA INS GRP	32,336	31,416	39.56 %	42.52 %	4.26 %	35.15 %
	7	169	SENTRY INS GRP	23,901	23,457	71.27 %	78.30 %	3.15 %	38.30 %
	8	212	ZURICH INS GRP	22,621	21,794	29.29 %	31.02 %	2.98 %	41.28 %
	9	31	BERKSHIRE HATHAWAY GRP	21,959	17,816	52.14 %	61.77 %	2.89 %	44.18 %
	10	84	AMERICAN FINANCIAL GRP	20,094	18,517	52.41 %	58.25 %	2.65 %	46.83 %
			STATE TOTAL	758,682	714,939	56.18 %	61.19 %	100.00 %	100.00 %
Wyoming	1	155	PROGRESSIVE GRP	16,544	17,248	79.53 %	84.49 %	16.44 %	16.44 %
	2	3548	TRAVELERS GRP	10,756	10,268	45.13 %	52.07 %	10.69 %	27.13 %
	3	150	OLD REPUBLIC GRP	8,178	7,726	48.14 %	56.67 %	8.13 %	35.26 %
	4	31	BERKSHIRE HATHAWAY GRP	5,865	4,528	76.36 %	80.68 %	5.83 %	41.09 %
	5	14184	ACUITY A MUT INS CO	5,747	5,370	31.03 %	31.35 %	5.71 %	46.80 %
	6	111	LIBERTY MUT GRP	4,761	4,257	N/A	N/A	4.73 %	51.53 %
	7	62	EMC INS CO GRP	4,576	4,858	27.15 %	29.89 %	4.55 %	56.07 %
	8	212	ZURICH INS GRP	4,174	4,268	N/A	N/A	4.15 %	60.22 %
	9	98	WR BERKLEY CORP GRP	3,201	4,335	37.71 %	58.09 %	3.18 %	63.40 %
	10	244	CINCINNATI FIN GRP	2,876	2,809	159.43 %	166.29 %	2.86 %	66.26 %
			STATE TOTAL	100,629	98,360	60.30 %	64.71 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	3,871	3,661	0.94 %	1.76 %	29.87 %	29.87 %
	2	5030	TAN HOLDINGS CORP GRP	2,272	1,983	15.16 %	16.97 %	17.53 %	47.40 %
	3	4715	MS & AD INS GRP	1,965	2,070	20.14 %	22.48 %	15.16 %	62.57 %
	4	18380	PACIFIC IND INS CO	1,693	1,485	27.54 %	27.89 %	13.07 %	75.64 %
	5	4672	DB INS GRP	1,520	1,645	21.85 %	27.29 %	11.73 %	87.37 %
	6	13597	CHUNG KUO INS CO LTD	1,121	1,109	49.59 %	52.42 %	8.65 %	96.02 %
	7	10972	FIRST NET INS CO	374	269	4.01 %	3.74 %	2.89 %	98.91 %
	8	626	CHUBB LTD GRP	84	86	31.27 %	32.08 %	0.65 %	99.56 %
	9	212	ZURICH INS GRP	43	29	N/A	N/A	0.33 %	99.89 %
	10	968	AXA INS GRP	7	8	N/A	N/A	0.06 %	99.95 %
			STATE TOTAL	12,958	12,350	17.24 %	19.66 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	71	UNIVERSAL INS CO GRP	32,150	31,621	41.63 %	42.49 %	24.92 %	24.92 %
	2	411	MAPFRE INS GRP	20,157	20,967	42.46 %	41.92 %	15.62 %	40.54 %
	3	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	19,296	18,131	28.24 %	28.08 %	14.96 %	55.50 %
	4	4804	MULTINATIONAL GRP	16,894	16,046	56.53 %	59.89 %	13.09 %	68.60 %
	5	536	GUIDEWELL MUT HOLDING GRP	15,353	14,998	66.93 %	67.28 %	11.90 %	80.50 %
	6	5092	5B ALLIANCE GRP	6,143	5,907	102.49 %	108.31 %	4.76 %	85.26 %
	7	111	LIBERTY MUT GRP	4,386	3,686	14.43 %	15.02 %	3.40 %	88.66 %
	8	10140	OPTIMA SEGUROS	4,104	4,032	47.11 %	48.93 %	3.18 %	91.84 %
	9	12	AMERICAN INTL GRP	3,818	3,736	27.84 %	29.38 %	2.96 %	94.80 %
	10	212	ZURICH INS GRP	2,620	2,575	13.94 %	16.41 %	2.03 %	96.83 %
			STATE TOTAL	129,012	125,596	44.62 %	45.81 %	100.00 %	100.00 %
U.S. Virgin Islands	1	785	MARKEL GRP	4,090	4,097	45.94 %	49.41 %	39.21 %	39.21 %
	2	4706	LOCKHART CO GRP	2,858	2,975	23.84 %	33.45 %	27.40 %	66.61 %
	3	38300	SAMSUNG FIRE & MARINE INS CO LTD	2,056	2,418	50.21 %	55.49 %	19.71 %	86.32 %
	4	13598	KESWICK GUARANTY INC	1,186	1,157	18.34 %	18.34 %	11.37 %	97.69 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	96	63	82.71 %	87.37 %	0.92 %	98.61 %
	6	536	GUIDEWELL MUT HOLDING GRP	82	82	8.26 %	10.65 %	0.78 %	99.39 %
	7	12	AMERICAN INTL GRP	32	32	6.27 %	6.27 %	0.31 %	99.70 %
	8	111	LIBERTY MUT GRP	22	21	1,681.96 %	2,346.25 %	0.21 %	99.91 %
	9	626	CHUBB LTD GRP	7	6	N/A	N/A	0.07 %	99.97 %
	10	150	OLD REPUBLIC GRP	2	1	N/A	N/A	0.02 %	99.99 %
			STATE TOTAL	10,430	10,853	39.09 %	47.00 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	907	898	14.87 %	14.87 %	67.63 %	67.63 %
	2	12	AMERICAN INTL GRP	277	308	N/A	N/A	20.61 %	88.24 %
	3	10972	FIRST NET INS CO	77	60	0.58 %	0.85 %	5.76 %	94.00 %
	4	18380	PACIFIC IND INS CO	41	45	48.02 %	48.02 %	3.06 %	97.07 %
	5	4672	DB INS GRP	39	54	1,008.93 %	1,021.50 %	2.93 %	100.00 %
			STATE TOTAL	1,342	1,365	41.99 %	42.15 %	100.00 %	100.00 %
Canada	1	111	LIBERTY MUT GRP	38,079	38,166	50.18 %	57.93 %	37.66 %	37.66 %
	2	218	CNA INS GRP	30,289	27,369	44.32 %	51.81 %	29.96 %	67.62 %
	3	968	AXA INS GRP	6,705	6,074	103.31 %	127.06 %	6.63 %	74.25 %
	4	5102	OAKLAND FINANCIAL CORP GRP	5,878	6,353	228.09 %	241.58 %	5.81 %	80.06 %
	5	2538	AMTRUST FINANCIAL SERV GRP	5,416	5,428	58.41 %	57.67 %	5.36 %	85.42 %
	6	31	BERKSHIRE HATHAWAY GRP	5,273	5,155	85.80 %	99.53 %	5.22 %	90.64 %
	7	3548	TRAVELERS GRP	3,847	4,423	N/A	N/A	3.80 %	94.44 %
	8	91	HARTFORD FIRE & CAS GRP	2,965	2,769	25.46 %	43.14 %	2.93 %	97.37 %
	9	761	ALLIANZ INS GRP	1,607	1,560	53.62 %	62.37 %	1.59 %	98.96 %
	10	169	SENTRY INS GRP	613	584	N/A	N/A	0.61 %	99.57 %
			STATE TOTAL	101,108	98,332	58.13 %	66.44 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
19.3, 19.4 - Commercial Auto Liability

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	16014	NEW HORIZON INS CO	64,227	61,781	49.56 %	60.64 %	45.37 %	45.37 %
	2	19119	NATIONAL UNITY INS CO	29,689	30,668	42.91 %	50.03 %	20.97 %	66.34 %
	3	14133	QUALITAS INS CO	16,495	14,732	25.81 %	29.28 %	11.65 %	77.99 %
	4	12	AMERICAN INTL GRP	9,109	9,957	131.06 %	146.71 %	6.43 %	84.43 %
	5	4977	PALOMAR HOLDINGS GRP	8,308	9,272	54.42 %	58.89 %	5.87 %	90.30 %
	6	212	ZURICH INS GRP	3,581	3,475	24.90 %	26.71 %	2.53 %	92.83 %
	7	626	CHUBB LTD GRP	3,511	5,348	184.91 %	191.00 %	2.48 %	95.31 %
	8	31	BERKSHIRE HATHAWAY GRP	2,382	1,285	152.45 %	167.19 %	1.68 %	96.99 %
	9	218	CNA INS GRP	1,420	1,398	41.64 %	38.63 %	1.00 %	97.99 %
	10	84	AMERICAN FINANCIAL GRP	871	826	55.01 %	60.24 %	0.62 %	98.61 %
			STATE TOTAL	141,563	139,867	57.80 %	66.32 %	100.00 %	100.00 %

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Total Commercial Auto

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	10,175,076	10,580,290	55.78 %	60.94 %	13.07 %	13.07 %
	2	3548	TRAVELERS GRP	4,206,443	4,040,851	62.29 %	69.24 %	5.40 %	18.48 %
	3	31	BERKSHIRE HATHAWAY GRP	3,893,516	3,302,686	59.99 %	68.24 %	5.00 %	23.48 %
	4	150	OLD REPUBLIC GRP	3,353,422	3,233,113	73.48 %	82.75 %	4.31 %	27.79 %
	5	111	LIBERTY MUT GRP	2,802,861	2,810,933	67.11 %	73.52 %	3.60 %	31.39 %
	6	176	STATE FARM GRP	2,429,684	2,135,296	88.17 %	100.33 %	3.12 %	34.51 %
	7	212	ZURICH INS GRP	2,421,361	2,352,025	73.30 %	81.83 %	3.11 %	37.62 %
	8	280	AUTO OWNERS GRP	2,191,827	2,184,722	55.75 %	64.49 %	2.82 %	40.44 %
	9	12	AMERICAN INTL GRP	1,753,770	1,617,601	66.04 %	72.59 %	2.25 %	42.69 %
	10	91	HARTFORD FIRE & CAS GRP	1,681,489	1,579,918	69.47 %	75.19 %	2.16 %	44.85 %
	11	98	WR BERKLEY CORP GRP	1,551,356	1,531,677	64.66 %	71.21 %	1.99 %	46.84 %
	12	158	FAIRFAX FIN GRP	1,413,549	1,239,984	72.06 %	78.59 %	1.82 %	48.66 %
	13	626	CHUBB LTD GRP	1,326,282	1,292,521	91.24 %	99.78 %	1.70 %	50.36 %
	14	242	SELECTIVE INS GRP	1,220,770	1,197,994	72.07 %	76.71 %	1.57 %	51.93 %
	15	84	AMERICAN FINANCIAL GRP	1,206,669	1,170,046	67.26 %	73.48 %	1.55 %	53.48 %
	16	3098	TOKIO MARINE HOLDINGS INC GRP	1,186,777	1,153,355	65.31 %	69.71 %	1.52 %	55.01 %
	17	218	CNA INS GRP	1,164,094	1,148,500	85.62 %	90.42 %	1.50 %	56.50 %
	18	213	ERIE INS GRP	1,151,197	1,097,443	79.82 %	83.46 %	1.48 %	57.98 %
	19	14184	ACUITY A MUT INS CO	1,054,088	996,084	54.99 %	60.25 %	1.35 %	59.33 %
	20	244	CINCINNATI FIN GRP	1,035,277	997,608	58.42 %	62.81 %	1.33 %	60.66 %
	21	1279	ARCH INS GRP	1,004,801	934,677	81.92 %	87.32 %	1.29 %	61.96 %
	22	169	SENTRY INS GRP	983,915	995,190	82.91 %	89.10 %	1.26 %	63.22 %
	23	215	KEMPER CORP GRP	978,372	900,434	65.35 %	74.92 %	1.26 %	64.48 %
	24	7	FEDERATED MUT GRP	947,759	904,570	56.50 %	63.31 %	1.22 %	65.69 %
	25	1278	CSAA INS GRP	869,939	927,970	80.37 %	86.29 %	1.12 %	66.81 %
	26	140	NATIONWIDE CORP GRP	846,197	846,441	55.84 %	58.89 %	1.09 %	67.90 %
	27	69	FARMERS INS GRP	728,676	702,127	59.84 %	65.07 %	0.94 %	68.84 %
	28	62	EMC INS CO GRP	667,332	654,012	52.41 %	55.17 %	0.86 %	69.69 %
	29	4850	CLEAR BLUE FINANCIAL GRP	666,514	577,830	67.52 %	77.83 %	0.86 %	70.55 %
	30	4715	MS & AD INS GRP	600,260	472,123	61.97 %	69.81 %	0.77 %	71.32 %
	31	8	ALLSTATE INS GRP	562,380	580,629	30.16 %	36.04 %	0.72 %	72.04 %
	32	968	AXA INS GRP	519,417	477,342	32.44 %	39.70 %	0.67 %	72.71 %
	33	785	MARKEL GRP	506,548	541,856	146.49 %	153.16 %	0.65 %	73.36 %
	34	4990	CORE SPECIALTY INS HOLDINGS GRP	464,793	473,610	56.61 %	62.84 %	0.60 %	73.96 %
	35	474	FCCI MUT INS GRP	461,203	458,968	52.72 %	55.54 %	0.59 %	74.55 %
	36	88	THE HANOVER INS GRP	453,432	440,821	69.67 %	76.51 %	0.58 %	75.13 %
	37	201	UTICA GRP	452,316	427,525	69.82 %	78.57 %	0.58 %	75.71 %
	38	2538	AMTRUST FINANCIAL SERV GRP	449,184	461,860	81.36 %	91.60 %	0.58 %	76.29 %
	39	309	WESTERN NATL MUT GRP	423,303	398,876	49.39 %	53.18 %	0.54 %	76.84 %
	40	16616	AMERICAN TRANSIT INS CO	418,678	401,263	70.59 %	85.49 %	0.54 %	77.37 %
	41	262	CANAL GRP	406,147	428,678	84.37 %	88.18 %	0.52 %	77.89 %
	42	4969	TRISURA GRP	399,790	389,493	80.84 %	89.30 %	0.51 %	78.41 %
	43	660	MERCURY GEN GRP	389,929	384,472	57.73 %	68.06 %	0.50 %	78.91 %
	44	5076	WEST BEND INS GRP	357,681	332,809	54.80 %	57.55 %	0.46 %	79.37 %
	45	4987	INCLINE INS GRP LLC GRP	355,442	319,296	72.07 %	80.35 %	0.46 %	79.83 %
	46	4670	STARR GRP	329,257	312,212	82.61 %	90.85 %	0.42 %	80.25 %
	47	79	ALLY INS HOLDINGS GRP	321,301	302,994	58.68 %	58.73 %	0.41 %	80.66 %
	48	4381	SKYWARD SPECIALTY INS GRP INC GRP	315,705	318,769	77.85 %	101.73 %	0.41 %	81.07 %
	49	408	BROOKFIELD WEALTH SOLUTIONS GRP	314,094	299,142	58.48 %	62.27 %	0.40 %	81.47 %
	50	228	WESTFIELD GRP	312,758	308,133	48.66 %	52.51 %	0.40 %	81.87 %
	51	96	SECURA INS GRP	309,922	294,326	53.72 %	58.03 %	0.40 %	82.27 %
	52	5003	SOUTHLAKE FINANCIAL GRP	301,747	325,297	72.14 %	77.08 %	0.39 %	82.66 %
	53	256	COACTION GLOBAL INC GRP	301,505	292,397	77.94 %	86.72 %	0.39 %	83.05 %
	54	572	BCBS OF MI GRP	301,483	306,106	98.32 %	110.77 %	0.39 %	83.43 %
	55	4131	PRIME HOLDINGS INS GRP	294,572	317,996	55.03 %	80.27 %	0.38 %	83.81 %
	56	248	UNITED FIRE & CAS GRP	293,868	272,656	46.80 %	49.15 %	0.38 %	84.19 %
	57	4962	AU HOLDING CO GRP	282,305	241,449	76.46 %	80.92 %	0.36 %	84.55 %
	58	1120	EVEREST REINS HOLDINGS GRP	279,599	321,487	67.87 %	77.61 %	0.36 %	84.91 %
	59	124	AMERISURE CO GRP	275,412	261,841	63.08 %	71.42 %	0.35 %	85.26 %
	60	473	AMERICAN FAMILY INS GRP	274,719	280,948	67.64 %	68.71 %	0.35 %	85.62 %
	61	1309	FRANKENMUTH GRP	264,841	245,363	57.72 %	61.15 %	0.34 %	85.96 %
	62	225	IAT REINS CO GRP	251,651	261,234	91.68 %	104.82 %	0.32 %	86.28 %
	63	5077	ACCREDITED INS HOLDINGS GRP	240,024	284,489	117.85 %	124.98 %	0.31 %	86.59 %
	64	250	DONEGAL GRP	237,427	230,972	52.98 %	56.06 %	0.31 %	86.89 %
	65	411	MAPFRE INS GRP	199,828	205,323	48.97 %	50.05 %	0.26 %	87.15 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	586	ARBELLA INS GRP	198,759	184,558	66.10 %	72.99 %	0.26 %	87.41 %
	67	188	SAFETY GRP	194,046	189,632	75.32 %	77.32 %	0.25 %	87.66 %
	68	267	GRANGE MUT CAS GRP	191,301	185,423	64.65 %	67.54 %	0.25 %	87.90 %
	69	36	CENTRAL MUT INS CO GRP	185,662	172,286	61.33 %	65.73 %	0.24 %	88.14 %
	70	4904	INTACT FINANCIAL GRP	180,217	174,966	52.42 %	53.14 %	0.23 %	88.37 %
	71	271	PENNSYLVANIA NATL INS GRP	178,015	170,768	69.84 %	75.29 %	0.23 %	88.60 %
	72	4695	HEREFORD HOLDING GRP	175,709	167,321	60.07 %	73.95 %	0.23 %	88.83 %
	73	35173	AGENCY INS CO OF MD INC	172,153	159,978	58.78 %	60.25 %	0.22 %	89.05 %
	74	291	ENCOVA MUT INS GRP	170,362	168,158	48.24 %	53.67 %	0.22 %	89.27 %
	75	783	RLI INS GRP	162,706	170,987	68.21 %	76.94 %	0.21 %	89.48 %
	76	153	PEKIN INS GRP	159,898	148,565	63.39 %	66.42 %	0.21 %	89.68 %
	77	4982	OBS HOLDINGS GRP	155,352	172,221	72.76 %	78.94 %	0.20 %	89.88 %
	78	708	NEW JERSEY MANUFACTURERS GRP	154,836	147,374	96.47 %	103.66 %	0.20 %	90.08 %
	79	5102	OAKLAND FINANCIAL CORP GRP	147,373	154,458	90.92 %	101.85 %	0.19 %	90.27 %
	80	1316	KNIGHTBROOK INS GRP	144,622	164,930	90.04 %	96.35 %	0.19 %	90.45 %
	81	4886	BENCHMARK HOLDING GRP	136,406	160,379	80.62 %	90.44 %	0.18 %	90.63 %
	82	14974	PENNSYLVANIA LUMBERMENS MUT INS	125,784	124,087	88.59 %	96.19 %	0.16 %	90.79 %
	83	13683	ASCENDANT COMMERCIAL INS INC	125,126	118,582	60.34 %	66.47 %	0.16 %	90.95 %
	84	226	MERCHANTS MUT GRP	122,489	126,512	78.78 %	86.61 %	0.16 %	91.11 %
	85	303	GUIDEONE INS GRP	117,874	113,899	92.91 %	101.35 %	0.15 %	91.26 %
	86	4672	DB INS GRP	117,142	123,742	89.93 %	114.85 %	0.15 %	91.41 %
	87	3494	JAMES RIVER GRP	116,674	150,808	79.30 %	90.33 %	0.15 %	91.56 %
	88	4908	ASCOT INS US GRP	115,500	91,452	76.96 %	83.93 %	0.15 %	91.71 %
	89	361	MUNICH RE GRP	111,739	110,481	77.59 %	85.48 %	0.14 %	91.85 %
	90	306	TRUSTAGE GRP	111,716	99,189	62.65 %	68.89 %	0.14 %	92.00 %
	91	4935	CHANDLER INS GRP	110,456	104,956	61.97 %	68.17 %	0.14 %	92.14 %
	92	4507	BUILDERS GRP	103,031	96,347	66.94 %	69.51 %	0.13 %	92.27 %
	93	4851	CHURCH MUT GRP	99,520	99,363	77.56 %	85.85 %	0.13 %	92.40 %
	94	761	ALLIANZ INS GRP	99,394	136,222	73.16 %	80.54 %	0.13 %	92.53 %
	95	513	IOWA FARM BUREAU GRP	96,479	95,627	45.30 %	46.66 %	0.12 %	92.65 %
	96	2438	AG WORKERS INS GRP	95,921	81,048	71.06 %	74.39 %	0.12 %	92.77 %
	97	5015	CONCERT GRP HOLDINGS INC GRP	91,460	71,130	68.69 %	72.65 %	0.12 %	92.89 %
	98	123	SHELTER INS GRP	91,391	89,090	99.33 %	108.52 %	0.12 %	93.01 %
	99	50	COUNTRY INS & FIN SERV GRP	84,918	83,591	77.87 %	81.30 %	0.11 %	93.12 %
	100	3416	AXIS CAPITAL GRP	84,872	81,565	85.99 %	86.19 %	0.11 %	93.23 %
	101	5010	SH1 HOLDINGS GRP	81,556	63,992	85.47 %	93.56 %	0.10 %	93.33 %
	102	4485	COPPERPOINT GRP	78,271	73,628	51.26 %	56.09 %	0.10 %	93.43 %
	103	518	GRINNELL MUT GRP	78,183	78,911	49.50 %	50.79 %	0.10 %	93.53 %
	104	4997	ACCELERANT HOLDINGS GRP	76,164	44,110	31.04 %	31.51 %	0.10 %	93.63 %
	105	5001	SIRIUSPOINT GRP	75,958	62,700	83.00 %	87.56 %	0.10 %	93.73 %
	106	71	UNIVERSAL INS CO GRP	75,480	76,172	33.74 %	34.24 %	0.10 %	93.82 %
	107	67	MICHIGAN FARM BUREAU GRP	74,899	69,464	59.98 %	63.61 %	0.10 %	93.92 %
	108	447	HARFORD GRP	74,439	73,080	67.98 %	70.45 %	0.10 %	94.02 %
	109	3219	SOMPO GRP	74,139	70,881	53.74 %	62.51 %	0.10 %	94.11 %
	110	807	COLUMBIA INS GRP	70,052	67,682	48.44 %	50.80 %	0.09 %	94.20 %
	111	415	PLYMOUTH ROCK INS GRP	69,865	68,891	59.43 %	62.38 %	0.09 %	94.29 %
	112	4980	MGI HOLDINGS GRP	69,558	87,147	64.39 %	70.55 %	0.09 %	94.38 %
	113	40088	AMERICAN INTER FIDELITY EXCH	69,225	74,352	72.80 %	78.64 %	0.09 %	94.47 %
	114	5065	SUTTON NATL GRP	68,898	65,929	112.29 %	119.58 %	0.09 %	94.56 %
	115	809	TEXAS FARM BUREAU MUT GRP	67,274	66,686	77.70 %	81.66 %	0.09 %	94.65 %
	116	324	NORTH CAROLINA FARM BUREAU GRP	66,579	63,299	65.50 %	67.41 %	0.09 %	94.73 %
	117	26140	AMERICAN MILLENNIUM INS CO	66,575	62,691	67.67 %	77.04 %	0.09 %	94.82 %
	118	16014	NEW HORIZON INS CO	66,511	64,082	48.50 %	59.20 %	0.09 %	94.90 %
	119	749	SCOR GRP	65,479	65,391	103.40 %	106.76 %	0.08 %	94.99 %
	120	1248	OCTAVE SPECIALTY GRP INC GRP	62,011	75,103	88.72 %	96.23 %	0.08 %	95.07 %
	121	4911	MIDWEST FAMILY GRP	61,168	62,285	81.46 %	82.99 %	0.08 %	95.14 %
	122	483	SOUTHERN FARM BUREAU CAS GRP	60,904	56,101	78.78 %	83.36 %	0.08 %	95.22 %
	123	4718	TIPTREE FIN GRP	60,559	59,546	38.62 %	41.58 %	0.08 %	95.30 %
	124	4727	WARRIOR INVICTUS HOLDING CO GRP	59,711	54,951	33.52 %	40.17 %	0.08 %	95.38 %
	125	14176	HASTINGS INS CO	59,362	58,622	74.08 %	76.85 %	0.08 %	95.45 %
			INDUSTRY TOTAL	77,836,522	75,441,384	66.81 %	73.65 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	10,175,076	10,580,290	55.78 %	60.94 %	13.12 %	13.12 %
	2	3548	TRAVELERS GRP	4,201,825	4,035,527	62.44 %	69.37 %	5.42 %	18.54 %
	3	31	BERKSHIRE HATHAWAY GRP	3,878,149	3,292,914	59.83 %	68.05 %	5.00 %	23.54 %
	4	150	OLD REPUBLIC GRP	3,353,422	3,233,113	73.48 %	82.75 %	4.32 %	27.86 %
	5	111	LIBERTY MUT GRP	2,756,872	2,764,490	67.17 %	73.56 %	3.56 %	31.42 %
	6	176	STATE FARM GRP	2,429,684	2,135,296	88.18 %	100.40 %	3.13 %	34.55 %
	7	212	ZURICH INS GRP	2,417,784	2,348,550	73.37 %	81.91 %	3.12 %	37.67 %
	8	280	AUTO OWNERS GRP	2,191,827	2,184,722	55.75 %	64.49 %	2.83 %	40.50 %
	9	12	AMERICAN INTL GRP	1,744,377	1,607,395	65.64 %	72.13 %	2.25 %	42.75 %
	10	91	HARTFORD FIRE & CAS GRP	1,678,087	1,577,382	69.56 %	75.29 %	2.16 %	44.91 %
	11	98	WR BERKLEY CORP GRP	1,551,247	1,531,565	64.67 %	71.21 %	2.00 %	46.91 %
	12	158	FAIRFAX FIN GRP	1,413,549	1,239,984	72.03 %	78.55 %	1.82 %	48.73 %
	13	626	CHUBB LTD GRP	1,322,709	1,287,063	90.85 %	99.41 %	1.71 %	50.44 %
	14	242	SELECTIVE INS GRP	1,220,770	1,197,994	72.07 %	76.71 %	1.57 %	52.01 %
	15	84	AMERICAN FINANCIAL GRP	1,205,198	1,168,759	67.28 %	73.51 %	1.55 %	53.57 %
	16	3098	TOKIO MARINE HOLDINGS INC GRP	1,186,777	1,153,355	65.31 %	69.71 %	1.53 %	55.10 %
	17	213	ERIE INS GRP	1,151,197	1,097,443	79.82 %	83.46 %	1.48 %	56.58 %
	18	218	CNA INS GRP	1,114,138	1,103,220	86.94 %	91.73 %	1.44 %	58.02 %
	19	14184	ACUITY A MUT INS CO	1,054,088	996,084	54.99 %	60.25 %	1.36 %	59.38 %
	20	244	CINCINNATI FIN GRP	1,035,277	997,608	58.42 %	62.81 %	1.34 %	60.71 %
	21	1279	ARCH INS GRP	1,004,801	934,677	81.92 %	87.32 %	1.30 %	62.01 %
	22	169	SENTRY INS GRP	983,202	994,495	82.96 %	89.15 %	1.27 %	63.28 %
	23	215	KEMPER CORP GRP	978,372	900,434	65.35 %	74.92 %	1.26 %	64.54 %
	24	7	FEDERATED MUT GRP	947,759	904,570	56.50 %	63.31 %	1.22 %	65.76 %
	25	1278	CSAA INS GRP	869,939	927,970	80.37 %	86.29 %	1.12 %	66.88 %
	26	140	NATIONWIDE CORP GRP	846,197	846,441	55.84 %	58.89 %	1.09 %	67.97 %
	27	69	FARMERS INS GRP	728,676	702,127	59.84 %	65.07 %	0.94 %	68.91 %
	28	62	EMC INS CO GRP	667,332	654,012	52.41 %	55.17 %	0.86 %	69.77 %
	29	4850	CLEAR BLUE FINANCIAL GRP	666,514	577,830	67.52 %	77.83 %	0.86 %	70.63 %
	30	4715	MS & AD INS GRP	600,260	472,123	61.97 %	69.81 %	0.77 %	71.41 %
	31	8	ALLSTATE INS GRP	562,380	580,629	30.16 %	36.04 %	0.73 %	72.13 %
	32	968	AXA INS GRP	509,633	468,396	29.51 %	35.37 %	0.66 %	72.79 %
	33	785	MARKEL GRP	506,548	541,856	146.49 %	153.16 %	0.65 %	73.44 %
	34	4990	CORE SPECIALTY INS HOLDINGS GRP	464,793	473,610	56.61 %	62.84 %	0.60 %	74.04 %
	35	474	FCCI MUT INS GRP	461,203	458,968	52.72 %	55.54 %	0.59 %	74.64 %
	36	88	THE HANOVER INS GRP	453,307	440,696	69.67 %	76.51 %	0.58 %	75.22 %
	37	201	UTICA GRP	452,316	427,525	69.82 %	78.57 %	0.58 %	75.80 %
	38	2538	AMTRUST FINANCIAL SERV GRP	443,767	456,431	81.64 %	92.01 %	0.57 %	76.38 %
	39	309	WESTERN NATL MUT GRP	423,303	398,876	49.39 %	53.18 %	0.55 %	76.92 %
	40	16616	AMERICAN TRANSIT INS CO	418,678	401,263	70.59 %	85.49 %	0.54 %	77.46 %
	41	262	CANAL GRP	406,147	428,678	84.37 %	88.18 %	0.52 %	77.99 %
	42	4969	TRISURA GRP	399,790	389,493	80.84 %	89.30 %	0.52 %	78.50 %
	43	660	MERCURY GEN GRP	389,929	384,472	57.73 %	68.06 %	0.50 %	79.00 %
	44	5076	WEST BEND INS GRP	357,681	332,809	54.80 %	57.55 %	0.46 %	79.47 %
	45	4987	INCLINE INS GRP LLC GRP	355,442	319,296	72.07 %	80.35 %	0.46 %	79.92 %
	46	4670	STARR GRP	328,949	312,095	82.64 %	90.89 %	0.42 %	80.35 %
	47	79	ALLY INS HOLDINGS GRP	321,301	302,994	58.68 %	58.73 %	0.41 %	80.76 %
	48	4381	SKYWARD SPECIALTY INS GRP INC GRP	315,705	318,769	77.85 %	101.73 %	0.41 %	81.17 %
	49	408	BROOKFIELD WEALTH SOLUTIONS GRP	314,094	299,142	58.48 %	62.27 %	0.41 %	81.58 %
	50	228	WESTFIELD GRP	312,758	308,133	48.66 %	52.51 %	0.40 %	81.98 %
	51	96	SECURA INS GRP	309,922	294,326	53.72 %	58.03 %	0.40 %	82.38 %
	52	5003	SOUTHLAKE FINANCIAL GRP	301,747	325,297	72.14 %	77.08 %	0.39 %	82.77 %
	53	256	COACTION GLOBAL INC GRP	301,505	292,397	77.94 %	86.72 %	0.39 %	83.16 %
	54	572	BCBS OF MI GRP	301,483	306,106	98.32 %	110.77 %	0.39 %	83.54 %
	55	4131	PRIME HOLDINGS INS GRP	294,572	317,996	55.03 %	80.27 %	0.38 %	83.92 %
	56	248	UNITED FIRE & CAS GRP	293,868	272,656	46.80 %	49.15 %	0.38 %	84.30 %
	57	4962	AU HOLDING CO GRP	282,305	241,449	76.46 %	80.92 %	0.36 %	84.67 %
	58	1120	EVEREST REINS HOLDINGS GRP	279,407	321,285	67.92 %	77.67 %	0.36 %	85.03 %
	59	124	AMERISURE CO GRP	275,412	261,841	63.08 %	71.42 %	0.36 %	85.38 %
	60	473	AMERICAN FAMILY INS GRP	274,719	280,948	67.64 %	68.71 %	0.35 %	85.74 %
	61	1309	FRANKENMUTH GRP	264,841	245,363	57.72 %	61.15 %	0.34 %	86.08 %
	62	225	IAT REINS CO GRP	251,651	261,234	91.68 %	104.82 %	0.32 %	86.40 %
	63	5077	ACCREDITED INS HOLDINGS GRP	240,024	284,489	117.85 %	124.98 %	0.31 %	86.71 %
	64	250	DONEGAL GRP	237,427	230,972	52.98 %	56.06 %	0.31 %	87.02 %
	65	411	MAPFRE INS GRP	199,828	205,323	48.97 %	50.05 %	0.26 %	87.28 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	586	ARBELLA INS GRP	198,759	184,558	66.10 %	72.99 %	0.26 %	87.53 %
	67	188	SAFETY GRP	194,046	189,632	75.32 %	77.32 %	0.25 %	87.78 %
	68	267	GRANGE MUT CAS GRP	191,301	185,423	64.65 %	67.54 %	0.25 %	88.03 %
	69	36	CENTRAL MUT INS CO GRP	185,662	172,286	61.33 %	65.73 %	0.24 %	88.27 %
	70	4904	INTACT FINANCIAL GRP	180,217	174,966	52.42 %	53.14 %	0.23 %	88.50 %
	71	271	PENNSYLVANIA NATL INS GRP	178,015	170,768	69.84 %	75.29 %	0.23 %	88.73 %
	72	4695	HEREFORD HOLDING GRP	175,709	167,321	60.07 %	73.95 %	0.23 %	88.96 %
	73	35173	AGENCY INS CO OF MD INC	172,153	159,978	58.78 %	60.25 %	0.22 %	89.18 %
	74	291	ENCOVA MUT INS GRP	170,362	168,158	48.24 %	53.67 %	0.22 %	89.40 %
	75	783	RLI INS GRP	162,706	170,987	68.21 %	76.94 %	0.21 %	89.61 %
	76	153	PEKIN INS GRP	159,898	148,565	63.39 %	66.42 %	0.21 %	89.82 %
	77	4982	OBS HOLDINGS GRP	155,352	172,221	72.76 %	78.94 %	0.20 %	90.02 %
	78	708	NEW JERSEY MANUFACTURERS GRP	154,836	147,374	96.47 %	103.66 %	0.20 %	90.22 %
	79	1316	KNIGHTBROOK INS GRP	144,622	164,930	90.04 %	96.35 %	0.19 %	90.40 %
	80	5102	OAKLAND FINANCIAL CORP GRP	138,883	145,418	84.82 %	95.85 %	0.18 %	90.58 %
	81	4886	BENCHMARK HOLDING GRP	136,406	160,379	80.62 %	90.44 %	0.18 %	90.76 %
	82	14974	PENNSYLVANIA LUMBERMENS MUT INS	125,784	124,087	88.59 %	96.19 %	0.16 %	90.92 %
	83	13683	ASCENDANT COMMERCIAL INS INC	125,126	118,582	60.34 %	66.47 %	0.16 %	91.08 %
	84	226	MERCHANTS MUT GRP	122,489	126,512	78.78 %	86.61 %	0.16 %	91.24 %
	85	303	GUIDEONE INS GRP	117,874	113,899	92.91 %	101.35 %	0.15 %	91.39 %
	86	4672	DB INS GRP	116,878	123,455	90.11 %	115.09 %	0.15 %	91.54 %
	87	3494	JAMES RIVER GRP	116,674	150,808	79.30 %	90.33 %	0.15 %	91.69 %
	88	4908	ASCOT INS US GRP	115,500	91,452	76.96 %	83.93 %	0.15 %	91.84 %
	89	361	MUNICH RE GRP	111,739	110,481	77.59 %	85.49 %	0.14 %	91.98 %
	90	306	TRUSTAGE GRP	111,716	99,189	62.65 %	68.89 %	0.14 %	92.13 %
	91	4935	CHANDLER INS GRP	110,456	104,956	61.97 %	68.17 %	0.14 %	92.27 %
	92	4507	BUILDERS GRP	103,031	96,347	66.94 %	69.51 %	0.13 %	92.40 %
	93	4851	CHURCH MUT GRP	99,520	99,363	77.56 %	85.85 %	0.13 %	92.53 %
	94	761	ALLIANZ INS GRP	97,528	134,335	73.30 %	80.64 %	0.13 %	92.66 %
	95	513	IOWA FARM BUREAU GRP	96,479	95,627	45.30 %	46.66 %	0.12 %	92.78 %
	96	2438	AG WORKERS INS GRP	95,921	81,048	71.06 %	74.39 %	0.12 %	92.91 %
	97	5015	CONCERT GRP HOLDINGS INC GRP	91,460	71,130	68.69 %	72.65 %	0.12 %	93.02 %
	98	123	SHELTER INS GRP	91,391	89,090	99.33 %	108.52 %	0.12 %	93.14 %
	99	50	COUNTRY INS & FIN SERV GRP	84,918	83,591	77.87 %	81.30 %	0.11 %	93.25 %
	100	3416	AXIS CAPITAL GRP	84,872	81,565	85.99 %	86.19 %	0.11 %	93.36 %
	101	5010	SH1 HOLDINGS GRP	81,556	63,992	85.47 %	93.56 %	0.11 %	93.47 %
	102	4485	COPPERPOINT GRP	78,271	73,628	51.26 %	56.09 %	0.10 %	93.57 %
	103	518	GRINNELL MUT GRP	78,183	78,911	49.50 %	50.79 %	0.10 %	93.67 %
	104	4997	ACCELERANT HOLDINGS GRP	76,164	44,110	31.04 %	31.51 %	0.10 %	93.77 %
	105	5001	SIRIUSPOINT GRP	75,958	62,700	83.00 %	87.56 %	0.10 %	93.86 %
	106	71	UNIVERSAL INS CO GRP	75,480	76,172	33.74 %	34.24 %	0.10 %	93.96 %
	107	67	MICHIGAN FARM BUREAU GRP	74,899	69,464	59.98 %	63.61 %	0.10 %	94.06 %
	108	447	HARFORD GRP	74,439	73,080	67.98 %	70.45 %	0.10 %	94.15 %
	109	3219	SOMPO GRP	74,139	70,881	53.74 %	62.51 %	0.10 %	94.25 %
	110	807	COLUMBIA INS GRP	70,052	67,682	48.44 %	50.80 %	0.09 %	94.34 %
	111	415	PLYMOUTH ROCK INS GRP	69,865	68,891	59.43 %	62.38 %	0.09 %	94.43 %
	112	4980	MGI HOLDINGS GRP	69,558	87,147	64.39 %	70.55 %	0.09 %	94.52 %
	113	40088	AMERICAN INTER FIDELITY EXCH	69,225	74,352	72.80 %	78.64 %	0.09 %	94.61 %
	114	5065	SUTTON NATL GRP	68,898	65,929	112.29 %	119.58 %	0.09 %	94.70 %
	115	809	TEXAS FARM BUREAU MUT GRP	67,274	66,686	77.70 %	81.66 %	0.09 %	94.78 %
	116	324	NORTH CAROLINA FARM BUREAU GRP	66,579	63,299	65.50 %	67.41 %	0.09 %	94.87 %
	117	26140	AMERICAN MILLENNIUM INS CO	66,575	62,691	67.67 %	77.04 %	0.09 %	94.96 %
	118	749	SCOR GRP	65,479	65,391	103.40 %	106.76 %	0.08 %	95.04 %
	119	1248	OCTAVE SPECIALTY GRP INC GRP	62,011	75,103	88.72 %	96.23 %	0.08 %	95.12 %
	120	4911	MIDWEST FAMILY GRP	61,168	62,285	81.46 %	82.99 %	0.08 %	95.20 %
	121	483	SOUTHERN FARM BUREAU CAS GRP	60,904	56,101	78.78 %	83.36 %	0.08 %	95.28 %
	122	4718	TIPTREE FIN GRP	60,559	59,546	38.62 %	41.58 %	0.08 %	95.36 %
	123	4727	WARRIOR INVICTUS HOLDING CO GRP	59,711	54,951	33.52 %	40.17 %	0.08 %	95.43 %
	124	14176	HASTINGS INS CO	59,362	58,622	74.08 %	76.85 %	0.08 %	95.51 %
	125	16700	MOTOR TRANSPORT MUT RRG INC	57,981	42,781	58.86 %	74.44 %	0.07 %	95.58 %
			INDUSTRY TOTAL	77,548,251	75,163,497	66.82 %	73.64 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	155	PROGRESSIVE GRP	162,166	160,597	45.19 %	48.85 %	15.28 %	15.28 %
	2	280	AUTO OWNERS GRP	100,849	97,741	59.39 %	66.46 %	9.51 %	24.79 %
	3	3548	TRAVELERS GRP	58,799	57,611	43.52 %	48.97 %	5.54 %	30.33 %
	4	31	BERKSHIRE HATHAWAY GRP	46,320	37,633	37.17 %	44.65 %	4.37 %	34.70 %
	5	150	OLD REPUBLIC GRP	41,410	41,324	61.33 %	68.25 %	3.90 %	38.60 %
	6	212	ZURICH INS GRP	38,621	38,149	61.63 %	67.87 %	3.64 %	42.24 %
	7	169	SENTRY INS GRP	35,177	36,301	79.52 %	86.46 %	3.32 %	45.56 %
	8	98	WR BERKLEY CORP GRP	34,454	35,545	64.05 %	67.95 %	3.25 %	48.80 %
	9	12	AMERICAN INTL GRP	30,574	28,827	22.55 %	23.59 %	2.88 %	51.69 %
	10	244	CINCINNATI FIN GRP	27,301	26,908	71.00 %	77.10 %	2.57 %	54.26 %
			STATE TOTAL	1,060,950	1,045,141	59.75 %	65.35 %	100.00 %	100.00 %
Alaska	1	309	WESTERN NATL MUT GRP	22,054	22,561	40.41 %	44.55 %	16.75 %	16.75 %
	2	4485	COPPERPOINT GRP	20,398	17,769	45.01 %	48.46 %	15.49 %	32.25 %
	3	155	PROGRESSIVE GRP	18,106	17,653	20.21 %	21.23 %	13.75 %	46.00 %
	4	31	BERKSHIRE HATHAWAY GRP	12,704	11,829	29.09 %	30.81 %	9.65 %	55.65 %
	5	111	LIBERTY MUT GRP	11,522	11,378	28.26 %	30.85 %	8.75 %	64.41 %
	6	84	AMERICAN FINANCIAL GRP	8,217	7,884	69.60 %	76.01 %	6.24 %	70.65 %
	7	212	ZURICH INS GRP	6,159	6,026	23.35 %	28.79 %	4.68 %	75.33 %
	8	176	STATE FARM GRP	4,196	4,160	32.60 %	28.55 %	3.19 %	78.51 %
	9	3548	TRAVELERS GRP	3,825	3,429	52.13 %	55.42 %	2.91 %	81.42 %
	10	12	AMERICAN INTL GRP	3,544	3,418	16.26 %	18.25 %	2.69 %	84.11 %
			STATE TOTAL	131,642	125,950	34.30 %	37.76 %	100.00 %	100.00 %
Arizona	1	155	PROGRESSIVE GRP	173,541	171,077	55.57 %	58.50 %	11.94 %	11.94 %
	2	111	LIBERTY MUT GRP	97,470	98,734	79.73 %	85.18 %	6.71 %	18.65 %
	3	31	BERKSHIRE HATHAWAY GRP	80,270	68,641	60.87 %	67.11 %	5.52 %	24.18 %
	4	3548	TRAVELERS GRP	80,065	78,227	63.53 %	69.76 %	5.51 %	29.69 %
	5	150	OLD REPUBLIC GRP	47,442	47,033	51.24 %	57.30 %	3.27 %	32.95 %
	6	14184	ACUITY A MUT INS CO	44,969	41,809	68.16 %	68.99 %	3.09 %	36.05 %
	7	280	AUTO OWNERS GRP	44,312	41,101	64.32 %	76.07 %	3.05 %	39.10 %
	8	212	ZURICH INS GRP	42,692	43,196	51.34 %	55.66 %	2.94 %	42.03 %
	9	69	FARMERS INS GRP	38,051	37,737	65.82 %	70.81 %	2.62 %	44.65 %
	10	242	SELECTIVE INS GRP	37,077	38,483	83.87 %	89.35 %	2.55 %	47.20 %
			STATE TOTAL	1,453,022	1,347,608	71.88 %	77.46 %	100.00 %	100.00 %
Arkansas	1	155	PROGRESSIVE GRP	102,158	103,843	46.10 %	48.58 %	15.05 %	15.05 %
	2	150	OLD REPUBLIC GRP	44,926	42,793	57.50 %	63.19 %	6.62 %	21.67 %
	3	3548	TRAVELERS GRP	40,369	39,407	60.74 %	67.64 %	5.95 %	27.62 %
	4	31	BERKSHIRE HATHAWAY GRP	32,530	28,320	62.41 %	70.42 %	4.79 %	32.41 %
	5	280	AUTO OWNERS GRP	25,515	25,295	58.56 %	63.79 %	3.76 %	36.17 %
	6	140	NATIONWIDE CORP GRP	24,762	25,294	59.13 %	65.51 %	3.65 %	39.82 %
	7	244	CINCINNATI FIN GRP	24,300	23,698	47.80 %	51.03 %	3.58 %	43.40 %
	8	111	LIBERTY MUT GRP	21,687	21,685	68.62 %	74.14 %	3.20 %	46.60 %
	9	5102	OAKLAND FINANCIAL CORP GRP	21,156	22,252	108.91 %	121.80 %	3.12 %	49.71 %
	10	14184	ACUITY A MUT INS CO	19,847	15,935	65.13 %	69.84 %	2.92 %	52.64 %
			STATE TOTAL	678,696	668,381	57.88 %	62.57 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	155	PROGRESSIVE GRP	972,124	1,005,889	70.88 %	78.90 %	10.94 %	10.94 %
	2	31	BERKSHIRE HATHAWAY GRP	551,643	504,866	55.18 %	63.79 %	6.21 %	17.14 %
	3	3548	TRAVELERS GRP	542,136	516,140	68.76 %	78.29 %	6.10 %	23.24 %
	4	158	FAIRFAX FIN GRP	513,130	498,282	79.30 %	84.63 %	5.77 %	29.02 %
	5	1278	CSAA INS GRP	483,333	625,994	77.81 %	83.82 %	5.44 %	34.45 %
	6	215	KEMPER CORP GRP	419,388	362,786	79.98 %	89.22 %	4.72 %	39.17 %
	7	150	OLD REPUBLIC GRP	345,450	333,638	82.85 %	94.00 %	3.89 %	43.06 %
	8	212	ZURICH INS GRP	325,954	311,603	77.04 %	88.26 %	3.67 %	46.72 %
	9	660	MERCURY GEN GRP	301,564	288,461	56.65 %	68.28 %	3.39 %	50.12 %
	10	91	HARTFORD FIRE & CAS GRP	240,050	221,033	73.00 %	79.55 %	2.70 %	52.82 %
			STATE TOTAL	8,888,538	8,763,085	74.46 %	83.42 %	100.00 %	100.00 %
Colorado	1	155	PROGRESSIVE GRP	272,458	267,194	58.26 %	62.17 %	20.22 %	20.22 %
	2	3548	TRAVELERS GRP	73,043	71,211	59.79 %	64.87 %	5.42 %	25.65 %
	3	31	BERKSHIRE HATHAWAY GRP	67,154	57,908	47.87 %	52.16 %	4.98 %	30.63 %
	4	150	OLD REPUBLIC GRP	64,004	59,934	54.71 %	80.43 %	4.75 %	35.38 %
	5	212	ZURICH INS GRP	50,241	50,489	59.20 %	65.22 %	3.73 %	39.11 %
	6	280	AUTO OWNERS GRP	48,750	51,434	43.18 %	51.61 %	3.62 %	42.73 %
	7	62	EMC INS CO GRP	42,978	41,629	53.80 %	56.47 %	3.19 %	45.92 %
	8	1278	CSAA INS GRP	40,071	37,056	101.35 %	108.69 %	2.97 %	48.89 %
	9	111	LIBERTY MUT GRP	39,911	41,747	36.93 %	41.39 %	2.96 %	51.86 %
	10	91	HARTFORD FIRE & CAS GRP	35,607	31,781	62.57 %	66.15 %	2.64 %	54.50 %
			STATE TOTAL	1,347,180	1,302,268	58.91 %	65.91 %	100.00 %	100.00 %
Connecticut	1	155	PROGRESSIVE GRP	88,914	89,662	49.25 %	53.32 %	11.35 %	11.35 %
	2	3548	TRAVELERS GRP	61,394	59,011	63.98 %	68.44 %	7.84 %	19.19 %
	3	111	LIBERTY MUT GRP	55,495	56,079	47.22 %	52.62 %	7.09 %	26.28 %
	4	242	SELECTIVE INS GRP	40,853	39,567	74.23 %	78.62 %	5.22 %	31.49 %
	5	98	WR BERKLEY CORP GRP	39,215	37,165	59.60 %	63.46 %	5.01 %	36.50 %
	6	91	HARTFORD FIRE & CAS GRP	35,909	36,050	65.90 %	71.46 %	4.58 %	41.08 %
	7	31	BERKSHIRE HATHAWAY GRP	35,205	28,727	81.14 %	90.62 %	4.49 %	45.58 %
	8	201	UTICA GRP	31,807	30,363	58.85 %	67.94 %	4.06 %	49.64 %
	9	586	ARBELLA INS GRP	27,644	25,332	89.51 %	101.69 %	3.53 %	53.17 %
	10	7	FEDERATED MUT GRP	23,160	21,479	67.24 %	75.79 %	2.96 %	56.13 %
			STATE TOTAL	783,229	756,763	67.82 %	73.80 %	100.00 %	100.00 %
Delaware	1	84	AMERICAN FINANCIAL GRP	35,836	33,618	104.33 %	112.44 %	14.55 %	14.55 %
	2	250	DONEGAL GRP	19,930	19,839	46.57 %	47.88 %	8.09 %	22.64 %
	3	155	PROGRESSIVE GRP	19,174	22,122	43.23 %	46.53 %	7.79 %	30.43 %
	4	242	SELECTIVE INS GRP	14,507	14,198	71.20 %	75.48 %	5.89 %	36.32 %
	5	12	AMERICAN INTL GRP	12,784	11,746	90.62 %	98.47 %	5.19 %	41.51 %
	6	3548	TRAVELERS GRP	12,087	11,372	55.65 %	61.66 %	4.91 %	46.42 %
	7	31	BERKSHIRE HATHAWAY GRP	11,264	8,154	40.88 %	46.58 %	4.57 %	50.99 %
	8	447	HARFORD GRP	9,969	9,093	65.15 %	67.50 %	4.05 %	55.04 %
	9	150	OLD REPUBLIC GRP	8,568	8,405	72.59 %	78.58 %	3.48 %	58.52 %
	10	212	ZURICH INS GRP	8,249	8,747	17.72 %	19.22 %	3.35 %	61.87 %
			STATE TOTAL	246,288	236,786	66.85 %	71.91 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	176	STATE FARM GRP	15,713	16,585	114.23 %	131.64 %	21.60 %	21.60 %
	2	69	FARMERS INS GRP	6,232	5,605	71.63 %	103.53 %	8.57 %	30.16 %
	3	3548	TRAVELERS GRP	4,948	5,054	34.90 %	36.05 %	6.80 %	36.97 %
	4	31	BERKSHIRE HATHAWAY GRP	4,238	3,833	20.75 %	27.45 %	5.83 %	42.79 %
	5	88	THE HANOVER INS GRP	4,169	4,244	27.04 %	29.46 %	5.73 %	48.52 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	3,904	3,256	103.14 %	104.30 %	5.37 %	53.89 %
	7	213	ERIE INS GRP	3,225	3,186	62.10 %	67.01 %	4.43 %	58.32 %
	8	626	CHUBB LTD GRP	3,021	2,952	40.43 %	42.75 %	4.15 %	62.47 %
	9	91	HARTFORD FIRE & CAS GRP	2,585	2,763	3.62 %	N/A	3.55 %	66.03 %
	10	1278	CSAA INS GRP	2,580	1,930	13.29 %	12.50 %	3.55 %	69.57 %
			STATE TOTAL	72,750	71,293	63.01 %	71.72 %	100.00 %	100.00 %
Florida	1	155	PROGRESSIVE GRP	1,532,119	1,557,270	41.10 %	46.65 %	21.13 %	21.13 %
	2	176	STATE FARM GRP	653,837	558,717	92.03 %	110.98 %	9.02 %	30.14 %
	3	31	BERKSHIRE HATHAWAY GRP	562,433	452,955	53.31 %	60.72 %	7.76 %	37.90 %
	4	280	AUTO OWNERS GRP	560,951	587,838	61.09 %	76.10 %	7.74 %	45.64 %
	5	3548	TRAVELERS GRP	339,253	323,441	63.58 %	72.61 %	4.68 %	50.31 %
	6	215	KEMPER CORP GRP	242,540	234,607	42.43 %	58.99 %	3.34 %	53.66 %
	7	212	ZURICH INS GRP	239,315	229,818	74.94 %	84.19 %	3.30 %	56.96 %
	8	474	FCCI MUT INS GRP	209,311	208,608	45.54 %	47.22 %	2.89 %	59.85 %
	9	150	OLD REPUBLIC GRP	191,066	179,952	101.56 %	113.32 %	2.63 %	62.48 %
	10	4850	CLEAR BLUE FINANCIAL GRP	184,578	164,431	53.27 %	60.05 %	2.55 %	65.03 %
			STATE TOTAL	7,251,594	7,007,906	62.73 %	72.38 %	100.00 %	100.00 %
Georgia	1	155	PROGRESSIVE GRP	411,740	503,243	46.56 %	51.38 %	13.81 %	13.81 %
	2	176	STATE FARM GRP	210,891	97,963	80.45 %	88.00 %	7.07 %	20.89 %
	3	280	AUTO OWNERS GRP	166,953	162,988	63.42 %	73.50 %	5.60 %	26.49 %
	4	31	BERKSHIRE HATHAWAY GRP	152,042	129,159	55.20 %	63.47 %	5.10 %	31.59 %
	5	3548	TRAVELERS GRP	149,501	142,538	59.86 %	67.00 %	5.02 %	36.60 %
	6	150	OLD REPUBLIC GRP	136,383	125,703	80.98 %	91.07 %	4.58 %	41.18 %
	7	215	KEMPER CORP GRP	91,005	86,952	63.09 %	65.15 %	3.05 %	44.23 %
	8	212	ZURICH INS GRP	79,084	78,611	64.93 %	73.80 %	2.65 %	46.88 %
	9	69	FARMERS INS GRP	74,938	70,920	57.74 %	59.14 %	2.51 %	49.40 %
	10	242	SELECTIVE INS GRP	68,775	71,175	74.11 %	81.25 %	2.31 %	51.70 %
			STATE TOTAL	2,981,024	2,853,040	68.93 %	75.63 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	40,598	38,413	49.07 %	50.60 %	24.26 %	24.26 %
	2	106	ISLAND INS CO GRP	18,085	17,281	51.20 %	58.87 %	10.81 %	35.07 %
	3	84	AMERICAN FINANCIAL GRP	16,636	16,294	119.14 %	132.63 %	9.94 %	45.01 %
	4	155	PROGRESSIVE GRP	13,273	12,567	40.70 %	42.17 %	7.93 %	52.94 %
	5	212	ZURICH INS GRP	12,185	11,409	6.34 %	8.81 %	7.28 %	60.22 %
	6	158	FAIRFAX FIN GRP	10,816	10,783	39.80 %	40.81 %	6.46 %	66.68 %
	7	4672	DB INS GRP	8,424	8,259	42.90 %	58.46 %	5.03 %	71.71 %
	8	3548	TRAVELERS GRP	6,782	6,708	74.94 %	79.57 %	4.05 %	75.77 %
	9	111	LIBERTY MUT GRP	4,845	4,104	137.40 %	148.71 %	2.89 %	78.66 %
	10	176	STATE FARM GRP	3,913	3,872	34.38 %	37.20 %	2.34 %	81.00 %
			STATE TOTAL	167,353	161,973	48.23 %	52.82 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	155	PROGRESSIVE GRP	53,111	53,411	33.38 %	35.52 %	13.01 %	13.01 %
	2	842	FARM BUREAU GRP	33,166	31,418	53.13 %	54.61 %	8.13 %	21.14 %
	3	150	OLD REPUBLIC GRP	31,280	31,955	59.12 %	65.79 %	7.66 %	28.80 %
	4	280	AUTO OWNERS GRP	28,526	27,733	55.80 %	66.54 %	6.99 %	35.79 %
	5	3548	TRAVELERS GRP	21,321	20,038	60.54 %	63.43 %	5.22 %	41.02 %
	6	111	LIBERTY MUT GRP	14,646	14,743	15.71 %	17.85 %	3.59 %	44.61 %
	7	31	BERKSHIRE HATHAWAY GRP	14,431	13,009	75.25 %	81.12 %	3.54 %	48.14 %
	8	244	CINCINNATI FIN GRP	13,178	13,067	55.01 %	58.23 %	3.23 %	51.37 %
	9	14184	ACUITY A MUT INS CO	12,121	11,917	31.27 %	34.61 %	2.97 %	54.34 %
	10	212	ZURICH INS GRP	11,990	11,613	33.05 %	33.09 %	2.94 %	57.28 %
			STATE TOTAL	408,114	396,246	50.89 %	54.65 %	100.00 %	100.00 %
Illinois	1	155	PROGRESSIVE GRP	310,324	296,865	67.25 %	72.67 %	9.67 %	9.67 %
	2	150	OLD REPUBLIC GRP	170,430	160,316	66.33 %	73.47 %	5.31 %	14.98 %
	3	3548	TRAVELERS GRP	167,871	158,309	62.45 %	68.86 %	5.23 %	20.21 %
	4	111	LIBERTY MUT GRP	154,667	158,124	38.43 %	43.67 %	4.82 %	25.03 %
	5	31	BERKSHIRE HATHAWAY GRP	146,166	110,996	73.65 %	82.99 %	4.55 %	29.58 %
	6	4715	MS & AD INS GRP	115,159	82,178	52.75 %	59.72 %	3.59 %	33.17 %
	7	98	WR BERKLEY CORP GRP	113,030	106,849	78.69 %	88.84 %	3.52 %	36.70 %
	8	212	ZURICH INS GRP	94,805	92,491	56.93 %	61.05 %	2.95 %	39.65 %
	9	12	AMERICAN INTL GRP	93,018	77,127	71.55 %	76.98 %	2.90 %	42.55 %
	10	176	STATE FARM GRP	92,375	90,741	78.82 %	87.77 %	2.88 %	45.43 %
			STATE TOTAL	3,209,253	3,047,860	72.04 %	78.74 %	100.00 %	100.00 %
Indiana	1	155	PROGRESSIVE GRP	110,645	112,760	54.96 %	59.86 %	7.45 %	7.45 %
	2	31	BERKSHIRE HATHAWAY GRP	88,132	71,001	103.04 %	109.95 %	5.94 %	13.39 %
	3	150	OLD REPUBLIC GRP	84,062	80,290	57.22 %	66.16 %	5.66 %	19.05 %
	4	280	AUTO OWNERS GRP	75,134	74,041	52.80 %	58.01 %	5.06 %	24.12 %
	5	3548	TRAVELERS GRP	70,281	68,199	72.10 %	78.10 %	4.73 %	28.85 %
	6	14184	ACUITY A MUT INS CO	52,463	49,636	36.57 %	39.78 %	3.53 %	32.38 %
	7	242	SELECTIVE INS GRP	49,521	48,623	76.02 %	79.59 %	3.34 %	35.72 %
	8	244	CINCINNATI FIN GRP	48,916	46,763	42.85 %	46.69 %	3.30 %	39.02 %
	9	213	ERIE INS GRP	41,949	39,035	75.34 %	78.06 %	2.83 %	41.84 %
	10	212	ZURICH INS GRP	37,276	37,795	90.41 %	104.35 %	2.51 %	44.35 %
			STATE TOTAL	1,484,382	1,422,939	61.82 %	67.13 %	100.00 %	100.00 %
Iowa	1	150	OLD REPUBLIC GRP	60,855	60,451	39.16 %	44.57 %	8.11 %	8.11 %
	2	155	PROGRESSIVE GRP	58,585	59,541	32.30 %	34.60 %	7.80 %	15.91 %
	3	280	AUTO OWNERS GRP	48,737	47,976	39.84 %	43.18 %	6.49 %	22.40 %
	4	3548	TRAVELERS GRP	46,990	45,823	61.05 %	68.62 %	6.26 %	28.66 %
	5	62	EMC INS CO GRP	39,043	38,888	34.68 %	35.12 %	5.20 %	33.86 %
	6	14184	ACUITY A MUT INS CO	32,812	31,263	49.10 %	51.65 %	4.37 %	38.23 %
	7	31	BERKSHIRE HATHAWAY GRP	24,523	22,474	46.06 %	50.49 %	3.27 %	41.50 %
	8	513	IOWA FARM BUREAU GRP	23,754	23,342	50.04 %	50.25 %	3.16 %	44.67 %
	9	140	NATIONWIDE CORP GRP	22,920	23,604	40.90 %	43.86 %	3.05 %	47.72 %
	10	518	GRINNELL MUT GRP	20,670	20,863	46.70 %	48.53 %	2.75 %	50.47 %
			STATE TOTAL	750,686	738,343	48.50 %	52.23 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	155	PROGRESSIVE GRP	70,603	69,407	52.20 %	54.94 %	11.42 %	11.42 %
	2	3548	TRAVELERS GRP	48,312	47,994	50.57 %	53.54 %	7.82 %	19.24 %
	3	150	OLD REPUBLIC GRP	44,134	45,267	58.86 %	64.15 %	7.14 %	26.38 %
	4	62	EMC INS CO GRP	30,754	30,938	42.20 %	42.83 %	4.98 %	31.35 %
	5	98	WR BERKLEY CORP GRP	24,394	23,212	55.20 %	57.65 %	3.95 %	35.30 %
	6	84	AMERICAN FINANCIAL GRP	23,169	21,858	39.42 %	45.17 %	3.75 %	39.05 %
	7	244	CINCINNATI FIN GRP	23,119	20,833	66.45 %	70.15 %	3.74 %	42.79 %
	8	31	BERKSHIRE HATHAWAY GRP	22,939	22,399	32.23 %	35.54 %	3.71 %	46.50 %
	9	140	NATIONWIDE CORP GRP	21,421	21,432	55.24 %	56.92 %	3.47 %	49.96 %
	10	14184	ACUITY A MUT INS CO	17,066	16,054	71.99 %	85.98 %	2.76 %	52.72 %
			STATE TOTAL	618,143	601,761	60.49 %	64.27 %	100.00 %	100.00 %
Kentucky	1	155	PROGRESSIVE GRP	83,587	81,868	51.53 %	54.79 %	10.04 %	10.04 %
	2	280	AUTO OWNERS GRP	47,898	45,850	62.92 %	67.85 %	5.75 %	15.79 %
	3	3548	TRAVELERS GRP	47,544	47,481	58.78 %	63.55 %	5.71 %	21.50 %
	4	111	LIBERTY MUT GRP	40,433	40,635	53.31 %	57.59 %	4.86 %	26.35 %
	5	244	CINCINNATI FIN GRP	38,032	36,311	73.96 %	78.08 %	4.57 %	30.92 %
	6	14184	ACUITY A MUT INS CO	35,766	32,610	62.02 %	61.62 %	4.29 %	35.22 %
	7	109	KENTUCKY FARM BUREAU GRP	34,645	33,421	57.53 %	58.96 %	4.16 %	39.38 %
	8	150	OLD REPUBLIC GRP	26,352	26,233	72.50 %	78.98 %	3.16 %	42.54 %
	9	213	ERIE INS GRP	26,101	23,701	104.81 %	108.42 %	3.13 %	45.67 %
	10	84	AMERICAN FINANCIAL GRP	24,687	23,392	47.13 %	46.97 %	2.96 %	48.64 %
			STATE TOTAL	832,765	805,844	63.77 %	67.75 %	100.00 %	100.00 %
Louisiana	1	155	PROGRESSIVE GRP	233,048	237,100	56.80 %	62.27 %	17.41 %	17.41 %
	2	3548	TRAVELERS GRP	107,443	104,095	67.42 %	73.06 %	8.03 %	25.44 %
	3	4381	SKYWARD SPECIALTY INS GRP INC GRP	92,070	90,381	N/A	6.01 %	6.88 %	32.31 %
	4	212	ZURICH INS GRP	82,107	79,870	117.90 %	134.43 %	6.13 %	38.45 %
	5	176	STATE FARM GRP	75,202	79,869	78.56 %	85.46 %	5.62 %	44.06 %
	6	12	AMERICAN INTL GRP	73,098	67,836	66.48 %	74.43 %	5.46 %	49.53 %
	7	150	OLD REPUBLIC GRP	69,438	64,522	80.77 %	91.58 %	5.19 %	54.71 %
	8	31	BERKSHIRE HATHAWAY GRP	64,610	59,598	61.44 %	72.40 %	4.83 %	59.54 %
	9	218	CNA INS GRP	32,588	33,311	81.05 %	82.04 %	2.43 %	61.97 %
	10	1279	ARCH INS GRP	32,078	29,778	86.32 %	92.64 %	2.40 %	64.37 %
			STATE TOTAL	1,338,646	1,308,959	70.10 %	79.64 %	100.00 %	100.00 %
Maine	1	98	WR BERKLEY CORP GRP	40,806	39,777	50.70 %	52.10 %	15.38 %	15.38 %
	2	155	PROGRESSIVE GRP	28,394	28,259	34.01 %	35.77 %	10.70 %	26.08 %
	3	15997	MMG INS CO	19,059	18,211	94.36 %	96.33 %	7.18 %	33.27 %
	4	3548	TRAVELERS GRP	17,215	16,528	57.72 %	62.27 %	6.49 %	39.75 %
	5	1309	FRANKENMUTH GRP	16,271	15,656	48.04 %	49.46 %	6.13 %	45.89 %
	6	111	LIBERTY MUT GRP	15,307	15,743	32.72 %	36.33 %	5.77 %	51.66 %
	7	88	THE HANOVER INS GRP	14,520	14,479	41.64 %	43.88 %	5.47 %	57.13 %
	8	14184	ACUITY A MUT INS CO	11,955	11,172	37.33 %	36.28 %	4.51 %	61.63 %
	9	280	AUTO OWNERS GRP	9,377	9,178	45.09 %	46.21 %	3.53 %	65.17 %
	10	31	BERKSHIRE HATHAWAY GRP	6,904	6,080	43.72 %	50.17 %	2.60 %	67.77 %
			STATE TOTAL	265,319	256,853	51.74 %	54.62 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	213	ERIE INS GRP	141,176	137,231	68.70 %	71.88 %	11.94 %	11.94 %
	2	155	PROGRESSIVE GRP	119,938	119,584	46.03 %	48.50 %	10.14 %	22.09 %
	3	242	SELECTIVE INS GRP	73,237	72,953	61.85 %	65.45 %	6.19 %	28.28 %
	4	3548	TRAVELERS GRP	64,857	61,419	57.06 %	61.36 %	5.49 %	33.77 %
	5	35173	AGENCY INS CO OF MD INC	62,657	58,897	59.17 %	60.11 %	5.30 %	39.07 %
	6	176	STATE FARM GRP	55,083	62,854	68.13 %	75.29 %	4.66 %	43.73 %
	7	150	OLD REPUBLIC GRP	46,034	43,081	64.66 %	70.96 %	3.89 %	47.62 %
	8	91	HARTFORD FIRE & CAS GRP	38,381	36,081	38.12 %	39.26 %	3.25 %	50.87 %
	9	31	BERKSHIRE HATHAWAY GRP	33,210	27,406	42.26 %	46.88 %	2.81 %	53.67 %
	10	212	ZURICH INS GRP	32,403	31,837	68.14 %	77.59 %	2.74 %	56.42 %
			STATE TOTAL	1,182,253	1,143,881	61.42 %	65.77 %	100.00 %	100.00 %
Massachusetts	1	188	SAFETY GRP	180,188	177,172	74.39 %	76.42 %	11.77 %	11.77 %
	2	411	MAPFRE INS GRP	160,468	164,504	51.61 %	53.16 %	10.48 %	22.25 %
	3	586	ARBELLA INS GRP	154,385	144,240	60.66 %	66.60 %	10.08 %	32.33 %
	4	155	PROGRESSIVE GRP	123,816	121,996	46.44 %	49.08 %	8.09 %	40.42 %
	5	3548	TRAVELERS GRP	99,418	95,333	55.64 %	59.41 %	6.49 %	46.91 %
	6	111	LIBERTY MUT GRP	81,809	81,660	26.59 %	30.70 %	5.34 %	52.25 %
	7	415	PLYMOUTH ROCK INS GRP	65,567	64,691	58.70 %	61.58 %	4.28 %	56.54 %
	8	98	WR BERKLEY CORP GRP	50,278	48,524	43.34 %	45.91 %	3.28 %	59.82 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	49,626	49,089	50.00 %	52.43 %	3.24 %	63.06 %
	10	212	ZURICH INS GRP	45,742	44,745	74.39 %	81.84 %	2.99 %	66.05 %
			STATE TOTAL	1,531,142	1,482,448	58.60 %	62.23 %	100.00 %	100.00 %
Michigan	1	155	PROGRESSIVE GRP	188,618	181,518	71.82 %	78.73 %	10.47 %	10.47 %
	2	280	AUTO OWNERS GRP	147,351	145,233	51.37 %	59.56 %	8.18 %	18.65 %
	3	111	LIBERTY MUT GRP	93,538	91,092	48.88 %	58.05 %	5.19 %	23.85 %
	4	150	OLD REPUBLIC GRP	88,997	85,012	75.29 %	84.56 %	4.94 %	28.79 %
	5	67	MICHIGAN FARM BUREAU GRP	74,899	69,464	59.98 %	63.61 %	4.16 %	32.95 %
	6	3548	TRAVELERS GRP	70,777	68,618	46.40 %	49.81 %	3.93 %	36.88 %
	7	212	ZURICH INS GRP	70,393	66,566	60.41 %	66.02 %	3.91 %	40.79 %
	8	1309	FRANKENMUTH GRP	56,570	54,279	74.56 %	79.92 %	3.14 %	43.93 %
	9	5102	OAKLAND FINANCIAL CORP GRP	53,975	51,475	95.38 %	106.94 %	3.00 %	46.93 %
	10	96	SECURA INS GRP	41,194	38,844	52.42 %	57.36 %	2.29 %	49.21 %
			STATE TOTAL	1,800,978	1,743,300	61.72 %	68.25 %	100.00 %	100.00 %
Minnesota	1	150	OLD REPUBLIC GRP	105,744	107,812	50.45 %	56.89 %	9.51 %	9.51 %
	2	280	AUTO OWNERS GRP	98,366	97,255	46.82 %	50.13 %	8.85 %	18.36 %
	3	155	PROGRESSIVE GRP	78,342	79,608	34.86 %	36.26 %	7.05 %	25.40 %
	4	309	WESTERN NATL MUT GRP	76,790	75,006	48.30 %	51.35 %	6.91 %	32.31 %
	5	3548	TRAVELERS GRP	67,426	64,311	55.17 %	58.18 %	6.06 %	38.37 %
	6	96	SECURA INS GRP	46,881	44,113	52.43 %	55.30 %	4.22 %	42.59 %
	7	14184	ACUITY A MUT INS CO	41,518	38,032	47.02 %	53.93 %	3.73 %	46.32 %
	8	111	LIBERTY MUT GRP	39,046	36,921	36.61 %	41.45 %	3.51 %	49.83 %
	9	7	FEDERATED MUT GRP	33,163	30,965	46.25 %	50.20 %	2.98 %	52.81 %
	10	5076	WEST BEND INS GRP	30,912	29,697	33.75 %	32.14 %	2.78 %	55.59 %
			STATE TOTAL	1,111,967	1,077,335	49.19 %	52.27 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	155	PROGRESSIVE GRP	98,335	99,290	54.83 %	59.08 %	14.25 %	14.25 %
	2	3548	TRAVELERS GRP	54,895	52,986	43.58 %	47.12 %	7.96 %	22.21 %
	3	150	OLD REPUBLIC GRP	45,198	44,282	48.57 %	57.00 %	6.55 %	28.76 %
	4	31	BERKSHIRE HATHAWAY GRP	45,159	31,407	54.10 %	61.23 %	6.54 %	35.30 %
	5	98	WR BERKLEY CORP GRP	42,423	42,983	60.17 %	64.82 %	6.15 %	41.45 %
	6	212	ZURICH INS GRP	28,841	28,790	88.66 %	101.51 %	4.18 %	45.63 %
	7	474	FCCI MUT INS GRP	26,241	24,706	49.40 %	51.67 %	3.80 %	49.43 %
	8	111	LIBERTY MUT GRP	22,035	23,921	54.73 %	59.77 %	3.19 %	52.63 %
	9	169	SENTRY INS GRP	21,666	22,851	99.00 %	108.25 %	3.14 %	55.77 %
	10	84	AMERICAN FINANCIAL GRP	19,430	17,644	40.36 %	44.15 %	2.82 %	58.58 %
			STATE TOTAL	690,005	667,747	60.29 %	65.77 %	100.00 %	100.00 %
Missouri	1	155	PROGRESSIVE GRP	139,500	136,892	52.14 %	54.50 %	10.54 %	10.54 %
	2	3548	TRAVELERS GRP	105,798	100,989	67.06 %	74.76 %	8.00 %	18.54 %
	3	150	OLD REPUBLIC GRP	91,450	87,341	64.62 %	73.74 %	6.91 %	25.45 %
	4	14184	ACUITY A MUT INS CO	62,835	60,034	57.75 %	64.74 %	4.75 %	30.20 %
	5	31	BERKSHIRE HATHAWAY GRP	55,142	47,570	69.83 %	77.72 %	4.17 %	34.37 %
	6	280	AUTO OWNERS GRP	47,659	46,734	63.74 %	72.20 %	3.60 %	37.97 %
	7	244	CINCINNATI FIN GRP	43,259	40,556	61.44 %	66.62 %	3.27 %	41.24 %
	8	98	WR BERKLEY CORP GRP	39,180	38,664	53.73 %	58.86 %	2.96 %	44.20 %
	9	212	ZURICH INS GRP	36,520	35,076	92.98 %	103.78 %	2.76 %	46.97 %
	10	1278	CSAA INS GRP	34,950	21,941	96.64 %	101.61 %	2.64 %	49.61 %
			STATE TOTAL	1,322,983	1,261,257	65.15 %	70.21 %	100.00 %	100.00 %
Montana	1	155	PROGRESSIVE GRP	51,939	51,217	46.00 %	48.92 %	16.82 %	16.82 %
	2	150	OLD REPUBLIC GRP	22,960	23,568	41.81 %	45.31 %	7.44 %	24.26 %
	3	3548	TRAVELERS GRP	20,675	19,644	37.14 %	39.06 %	6.70 %	30.96 %
	4	244	CINCINNATI FIN GRP	19,303	18,929	46.59 %	48.23 %	6.25 %	37.21 %
	5	62	EMC INS CO GRP	14,984	14,562	53.32 %	54.87 %	4.85 %	42.06 %
	6	111	LIBERTY MUT GRP	14,790	15,123	15.41 %	18.33 %	4.79 %	46.85 %
	7	14184	ACUITY A MUT INS CO	13,053	11,898	43.24 %	43.05 %	4.23 %	51.08 %
	8	309	WESTERN NATL MUT GRP	12,709	12,406	51.09 %	57.78 %	4.12 %	55.20 %
	9	626	CHUBB LTD GRP	9,774	9,408	44.71 %	44.86 %	3.17 %	58.36 %
	10	140	NATIONWIDE CORP GRP	7,928	8,178	58.81 %	62.40 %	2.57 %	60.93 %
			STATE TOTAL	308,741	302,672	44.34 %	46.83 %	100.00 %	100.00 %
Nebraska	1	150	OLD REPUBLIC GRP	64,229	63,445	51.69 %	55.14 %	12.49 %	12.49 %
	2	155	PROGRESSIVE GRP	49,542	50,160	39.12 %	39.83 %	9.64 %	22.13 %
	3	3548	TRAVELERS GRP	32,511	31,600	65.01 %	68.81 %	6.32 %	28.45 %
	4	280	AUTO OWNERS GRP	27,036	26,650	37.26 %	39.17 %	5.26 %	33.71 %
	5	140	NATIONWIDE CORP GRP	24,092	23,662	73.76 %	76.78 %	4.69 %	38.40 %
	6	62	EMC INS CO GRP	21,241	21,803	33.31 %	34.53 %	4.13 %	42.53 %
	7	98	WR BERKLEY CORP GRP	19,646	18,663	69.86 %	71.22 %	3.82 %	46.35 %
	8	31	BERKSHIRE HATHAWAY GRP	18,590	15,835	56.09 %	65.68 %	3.62 %	49.97 %
	9	14184	ACUITY A MUT INS CO	14,097	14,464	47.74 %	49.81 %	2.74 %	52.71 %
	10	513	IOWA FARM BUREAU GRP	13,795	13,293	37.49 %	38.60 %	2.68 %	55.39 %
			STATE TOTAL	514,095	506,932	51.54 %	54.22 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	155	PROGRESSIVE GRP	111,579	170,253	103.01 %	113.34 %	12.60 %	12.60 %
	2	176	STATE FARM GRP	106,847	36,438	94.49 %	100.97 %	12.07 %	24.67 %
	3	69	FARMERS INS GRP	70,716	65,848	71.84 %	82.03 %	7.99 %	32.66 %
	4	3548	TRAVELERS GRP	57,893	54,188	92.16 %	102.40 %	6.54 %	39.20 %
	5	31	BERKSHIRE HATHAWAY GRP	53,208	43,241	61.64 %	76.22 %	6.01 %	45.21 %
	6	212	ZURICH INS GRP	38,673	35,586	97.44 %	109.46 %	4.37 %	49.57 %
	7	150	OLD REPUBLIC GRP	33,984	35,139	72.78 %	84.61 %	3.84 %	53.41 %
	8	91	HARTFORD FIRE & CAS GRP	29,759	28,917	76.14 %	79.74 %	3.36 %	56.77 %
	9	218	CNA INS GRP	23,016	22,182	102.58 %	106.31 %	2.60 %	59.37 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	18,658	17,138	95.84 %	101.76 %	2.11 %	61.48 %
			STATE TOTAL	885,381	841,698	87.33 %	96.27 %	100.00 %	100.00 %
New Hampshire	1	98	WR BERKLEY CORP GRP	39,707	38,804	53.88 %	55.77 %	15.60 %	15.60 %
	2	155	PROGRESSIVE GRP	22,285	20,771	40.61 %	42.46 %	8.76 %	24.36 %
	3	3548	TRAVELERS GRP	14,507	14,248	33.07 %	36.12 %	5.70 %	30.06 %
	4	111	LIBERTY MUT GRP	13,208	13,555	20.90 %	23.15 %	5.19 %	35.25 %
	5	188	SAFETY GRP	10,667	9,940	75.30 %	76.67 %	4.19 %	39.44 %
	6	15997	MMG INS CO	10,417	10,102	47.78 %	49.13 %	4.09 %	43.54 %
	7	280	AUTO OWNERS GRP	9,350	8,740	40.75 %	42.68 %	3.67 %	47.21 %
	8	212	ZURICH INS GRP	8,220	8,429	22.97 %	26.53 %	3.23 %	50.44 %
	9	88	THE HANOVER INS GRP	7,254	7,120	99.64 %	102.25 %	2.85 %	53.29 %
	10	84	AMERICAN FINANCIAL GRP	6,544	6,490	15.37 %	21.85 %	2.57 %	55.86 %
			STATE TOTAL	254,474	245,094	47.92 %	50.85 %	100.00 %	100.00 %
New Jersey	1	155	PROGRESSIVE GRP	303,338	328,637	51.88 %	59.35 %	11.12 %	11.12 %
	2	111	LIBERTY MUT GRP	293,649	285,849	91.48 %	99.27 %	10.77 %	21.89 %
	3	242	SELECTIVE INS GRP	184,716	184,133	83.52 %	89.73 %	6.77 %	28.67 %
	4	708	NEW JERSEY MANUFACTURERS GRP	138,592	132,247	92.75 %	99.15 %	5.08 %	33.75 %
	5	3548	TRAVELERS GRP	117,382	111,370	62.80 %	70.35 %	4.30 %	38.05 %
	6	31	BERKSHIRE HATHAWAY GRP	75,085	62,614	48.92 %	54.01 %	2.75 %	40.81 %
	7	150	OLD REPUBLIC GRP	73,167	65,208	77.51 %	86.44 %	2.68 %	43.49 %
	8	212	ZURICH INS GRP	72,140	69,206	66.97 %	76.16 %	2.65 %	46.13 %
	9	12	AMERICAN INTL GRP	72,057	68,361	86.40 %	95.65 %	2.64 %	48.78 %
	10	201	UTICA GRP	63,502	56,886	64.40 %	72.00 %	2.33 %	51.11 %
			STATE TOTAL	2,726,953	2,656,688	72.85 %	80.97 %	100.00 %	100.00 %
New Mexico	1	155	PROGRESSIVE GRP	87,651	85,865	55.14 %	58.85 %	19.89 %	19.89 %
	2	3548	TRAVELERS GRP	40,149	38,321	41.40 %	46.58 %	9.11 %	29.00 %
	3	31	BERKSHIRE HATHAWAY GRP	32,108	28,172	41.06 %	53.59 %	7.29 %	36.29 %
	4	150	OLD REPUBLIC GRP	22,452	20,665	76.96 %	87.99 %	5.10 %	41.38 %
	5	212	ZURICH INS GRP	19,684	19,724	69.31 %	68.45 %	4.47 %	45.85 %
	6	14184	ACUITY A MUT INS CO	16,735	15,393	53.12 %	56.31 %	3.80 %	49.65 %
	7	12	AMERICAN INTL GRP	15,149	15,317	74.66 %	84.72 %	3.44 %	53.09 %
	8	111	LIBERTY MUT GRP	13,961	13,699	43.83 %	47.82 %	3.17 %	56.26 %
	9	242	SELECTIVE INS GRP	10,485	9,859	69.48 %	74.78 %	2.38 %	58.64 %
	10	98	WR BERKLEY CORP GRP	10,329	10,718	62.99 %	70.73 %	2.34 %	60.98 %
			STATE TOTAL	440,641	425,924	67.34 %	72.72 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	155	PROGRESSIVE GRP	473,190	547,317	68.42 %	74.36 %	10.05 %	10.05 %
	2	16616	AMERICAN TRANSIT INS CO	418,678	401,263	70.59 %	85.49 %	8.89 %	18.95 %
	3	111	LIBERTY MUT GRP	384,050	373,282	73.40 %	81.48 %	8.16 %	27.11 %
	4	3548	TRAVELERS GRP	249,423	240,375	74.64 %	84.84 %	5.30 %	32.41 %
	5	31	BERKSHIRE HATHAWAY GRP	199,933	173,564	63.44 %	77.62 %	4.25 %	36.65 %
	6	213	ERIE INS GRP	175,837	167,913	123.81 %	130.83 %	3.74 %	40.39 %
	7	4695	HEREFORD HOLDING GRP	175,709	167,321	60.07 %	73.95 %	3.73 %	44.12 %
	8	158	FAIRFAX FIN GRP	170,497	65,154	91.89 %	101.73 %	3.62 %	47.74 %
	9	201	UTICA GRP	155,840	151,962	89.77 %	99.83 %	3.31 %	51.05 %
	10	176	STATE FARM GRP	121,002	144,521	187.78 %	210.61 %	2.57 %	53.63 %
			STATE TOTAL	4,707,003	4,561,142	84.51 %	94.82 %	100.00 %	100.00 %
North Carolina	1	155	PROGRESSIVE GRP	304,726	291,486	38.62 %	41.47 %	14.74 %	14.74 %
	2	8	ALLSTATE INS GRP	169,070	156,932	68.96 %	71.35 %	8.18 %	22.92 %
	3	280	AUTO OWNERS GRP	121,589	118,410	52.01 %	55.56 %	5.88 %	28.80 %
	4	3548	TRAVELERS GRP	113,407	108,062	54.41 %	57.62 %	5.48 %	34.28 %
	5	213	ERIE INS GRP	103,855	97,295	69.26 %	71.54 %	5.02 %	39.30 %
	6	150	OLD REPUBLIC GRP	73,885	70,080	79.69 %	88.43 %	3.57 %	42.88 %
	7	12	AMERICAN INTL GRP	72,725	63,216	61.07 %	65.03 %	3.52 %	46.39 %
	8	324	NORTH CAROLINA FARM BUREAU GRP	66,579	63,299	65.50 %	67.41 %	3.22 %	49.61 %
	9	212	ZURICH INS GRP	64,374	63,110	43.58 %	46.62 %	3.11 %	52.73 %
	10	242	SELECTIVE INS GRP	51,368	51,580	58.28 %	61.46 %	2.48 %	55.21 %
			STATE TOTAL	2,067,617	1,964,132	57.71 %	61.13 %	100.00 %	100.00 %
North Dakota	1	150	OLD REPUBLIC GRP	25,724	24,315	44.18 %	45.71 %	10.55 %	10.55 %
	2	155	PROGRESSIVE GRP	24,771	26,755	43.79 %	45.62 %	10.16 %	20.70 %
	3	3548	TRAVELERS GRP	19,248	18,952	48.13 %	50.55 %	7.89 %	28.59 %
	4	14184	ACUITY A MUT INS CO	15,390	15,064	33.60 %	35.03 %	6.31 %	34.90 %
	5	280	AUTO OWNERS GRP	12,796	12,760	40.15 %	41.41 %	5.25 %	40.15 %
	6	309	WESTERN NATL MUT GRP	10,343	9,748	58.57 %	63.48 %	4.24 %	44.39 %
	7	31	BERKSHIRE HATHAWAY GRP	10,079	7,076	39.46 %	44.55 %	4.13 %	48.52 %
	8	98	WR BERKLEY CORP GRP	9,535	9,812	37.31 %	38.40 %	3.91 %	52.43 %
	9	96	SECURA INS GRP	9,282	8,875	55.99 %	58.82 %	3.81 %	56.24 %
	10	1279	ARCH INS GRP	9,136	9,308	92.91 %	97.06 %	3.75 %	59.98 %
			STATE TOTAL	243,920	240,343	44.10 %	46.39 %	100.00 %	100.00 %
Ohio	1	155	PROGRESSIVE GRP	240,715	245,376	54.53 %	59.91 %	11.35 %	11.35 %
	2	244	CINCINNATI FIN GRP	137,262	131,648	50.58 %	54.04 %	6.47 %	17.82 %
	3	31	BERKSHIRE HATHAWAY GRP	131,953	105,651	81.29 %	87.97 %	6.22 %	24.04 %
	4	150	OLD REPUBLIC GRP	105,080	99,867	55.95 %	62.22 %	4.95 %	29.00 %
	5	3548	TRAVELERS GRP	75,754	72,771	52.05 %	56.15 %	3.57 %	32.57 %
	6	213	ERIE INS GRP	70,605	67,045	75.03 %	77.60 %	3.33 %	35.90 %
	7	280	AUTO OWNERS GRP	63,606	61,412	55.53 %	61.88 %	3.00 %	38.90 %
	8	228	WESTFIELD GRP	61,100	60,290	39.72 %	41.69 %	2.88 %	41.78 %
	9	176	STATE FARM GRP	56,451	46,960	73.19 %	81.33 %	2.66 %	44.44 %
	10	14184	ACUITY A MUT INS CO	48,936	46,233	38.18 %	44.10 %	2.31 %	46.74 %
			STATE TOTAL	2,121,002	2,036,701	60.63 %	64.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	155	PROGRESSIVE GRP	136,686	134,931	55.56 %	59.33 %	15.26 %	15.26 %
	2	3548	TRAVELERS GRP	83,310	80,643	53.78 %	58.82 %	9.30 %	24.56 %
	3	150	OLD REPUBLIC GRP	58,170	56,196	77.24 %	90.02 %	6.49 %	31.06 %
	4	31	BERKSHIRE HATHAWAY GRP	54,932	46,393	59.14 %	65.73 %	6.13 %	37.19 %
	5	212	ZURICH INS GRP	33,764	33,758	48.77 %	51.92 %	3.77 %	40.96 %
	6	176	STATE FARM GRP	29,409	26,924	68.28 %	73.29 %	3.28 %	44.24 %
	7	218	CNA INS GRP	28,233	28,178	68.35 %	69.64 %	3.15 %	47.39 %
	8	91	HARTFORD FIRE & CAS GRP	25,998	24,655	74.70 %	79.29 %	2.90 %	50.30 %
	9	79	ALLY INS HOLDINGS GRP	25,946	25,223	45.73 %	45.75 %	2.90 %	53.19 %
	10	98	WR BERKLEY CORP GRP	25,526	23,738	40.75 %	43.80 %	2.85 %	56.04 %
			STATE TOTAL	895,686	868,315	56.51 %	61.23 %	100.00 %	100.00 %
Oregon	1	155	PROGRESSIVE GRP	123,656	124,773	40.67 %	43.31 %	15.91 %	15.91 %
	2	111	LIBERTY MUT GRP	69,904	70,259	12.19 %	16.29 %	8.99 %	24.90 %
	3	150	OLD REPUBLIC GRP	47,610	44,149	48.99 %	53.62 %	6.12 %	31.02 %
	4	3548	TRAVELERS GRP	41,810	39,619	47.52 %	52.74 %	5.38 %	36.40 %
	5	309	WESTERN NATL MUT GRP	35,627	32,814	51.98 %	54.74 %	4.58 %	40.98 %
	6	31	BERKSHIRE HATHAWAY GRP	33,503	29,636	38.99 %	42.38 %	4.31 %	45.29 %
	7	244	CINCINNATI FIN GRP	27,946	26,914	59.89 %	64.48 %	3.59 %	48.88 %
	8	169	SENTRY INS GRP	23,069	24,925	52.03 %	54.94 %	2.97 %	51.85 %
	9	212	ZURICH INS GRP	19,621	19,398	44.63 %	50.88 %	2.52 %	54.38 %
	10	14184	ACUITY A MUT INS CO	18,063	16,066	66.62 %	66.57 %	2.32 %	56.70 %
			STATE TOTAL	777,458	757,085	47.65 %	51.36 %	100.00 %	100.00 %
Pennsylvania	1	213	ERIE INS GRP	284,015	273,690	71.00 %	74.17 %	10.69 %	10.69 %
	2	155	PROGRESSIVE GRP	240,705	307,517	58.03 %	64.42 %	9.06 %	19.75 %
	3	242	SELECTIVE INS GRP	130,301	126,627	71.62 %	76.70 %	4.90 %	24.65 %
	4	3548	TRAVELERS GRP	122,838	121,749	60.93 %	68.99 %	4.62 %	29.28 %
	5	31	BERKSHIRE HATHAWAY GRP	120,695	87,271	41.49 %	41.18 %	4.54 %	33.82 %
	6	150	OLD REPUBLIC GRP	107,792	102,163	63.29 %	72.00 %	4.06 %	37.88 %
	7	158	FAIRFAX FIN GRP	107,555	38,966	64.12 %	70.56 %	4.05 %	41.93 %
	8	212	ZURICH INS GRP	105,991	101,300	75.83 %	84.07 %	3.99 %	45.92 %
	9	12	AMERICAN INTL GRP	68,647	68,953	61.44 %	66.68 %	2.58 %	48.50 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	56,378	54,918	45.56 %	48.46 %	2.12 %	50.62 %
			STATE TOTAL	2,656,755	2,559,093	62.04 %	67.58 %	100.00 %	100.00 %
Rhode Island	1	155	PROGRESSIVE GRP	27,632	27,716	31.68 %	34.42 %	13.05 %	13.05 %
	2	242	SELECTIVE INS GRP	14,611	14,777	68.62 %	71.98 %	6.90 %	19.95 %
	3	586	ARBELLA INS GRP	13,650	12,358	77.95 %	84.72 %	6.45 %	26.40 %
	4	111	LIBERTY MUT GRP	13,252	12,715	24.16 %	28.42 %	6.26 %	32.66 %
	5	3548	TRAVELERS GRP	11,775	11,299	35.37 %	36.65 %	5.56 %	38.22 %
	6	62	EMC INS CO GRP	9,628	9,286	36.43 %	36.68 %	4.55 %	42.76 %
	7	31	BERKSHIRE HATHAWAY GRP	9,005	7,658	30.79 %	31.10 %	4.25 %	47.02 %
	8	98	WR BERKLEY CORP GRP	8,305	7,969	52.12 %	58.91 %	3.92 %	50.94 %
	9	91	HARTFORD FIRE & CAS GRP	7,133	6,868	25.89 %	27.30 %	3.37 %	54.31 %
	10	212	ZURICH INS GRP	6,659	6,651	61.86 %	64.41 %	3.15 %	57.45 %
			STATE TOTAL	211,733	203,196	49.57 %	53.33 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	155	PROGRESSIVE GRP	150,050	152,385	42.14 %	45.63 %	13.43 %	13.43 %
	2	31	BERKSHIRE HATHAWAY GRP	87,731	70,155	84.71 %	91.84 %	7.85 %	21.28 %
	3	280	AUTO OWNERS GRP	76,401	74,490	60.17 %	67.03 %	6.84 %	28.12 %
	4	3548	TRAVELERS GRP	56,062	53,028	55.45 %	60.40 %	5.02 %	33.14 %
	5	111	LIBERTY MUT GRP	46,887	47,344	49.19 %	53.85 %	4.20 %	37.33 %
	6	150	OLD REPUBLIC GRP	46,321	46,241	57.77 %	64.13 %	4.15 %	41.48 %
	7	242	SELECTIVE INS GRP	38,256	38,498	101.85 %	106.20 %	3.42 %	44.90 %
	8	212	ZURICH INS GRP	37,955	37,301	105.26 %	115.95 %	3.40 %	48.30 %
	9	176	STATE FARM GRP	37,337	34,068	73.82 %	76.22 %	3.34 %	51.64 %
	10	98	WR BERKLEY CORP GRP	32,960	34,053	85.55 %	91.52 %	2.95 %	54.59 %
			STATE TOTAL	1,117,332	1,073,057	66.22 %	71.26 %	100.00 %	100.00 %
South Dakota	1	150	OLD REPUBLIC GRP	25,622	26,433	40.76 %	44.39 %	10.10 %	10.10 %
	2	14184	ACUITY A MUT INS CO	24,888	23,570	46.78 %	48.91 %	9.81 %	19.91 %
	3	155	PROGRESSIVE GRP	20,875	20,639	39.65 %	41.22 %	8.23 %	28.14 %
	4	280	AUTO OWNERS GRP	20,172	19,841	41.39 %	44.98 %	7.95 %	36.10 %
	5	3548	TRAVELERS GRP	11,701	11,968	54.27 %	57.14 %	4.61 %	40.71 %
	6	140	NATIONWIDE CORP GRP	9,041	8,992	66.82 %	69.20 %	3.56 %	44.27 %
	7	31	BERKSHIRE HATHAWAY GRP	8,215	7,465	46.98 %	49.66 %	3.24 %	47.51 %
	8	98	WR BERKLEY CORP GRP	8,201	8,268	62.37 %	65.52 %	3.23 %	50.75 %
	9	309	WESTERN NATL MUT GRP	7,743	7,200	30.48 %	34.47 %	3.05 %	53.80 %
	10	212	ZURICH INS GRP	7,653	7,160	88.06 %	93.82 %	3.02 %	56.82 %
			STATE TOTAL	253,641	247,022	46.65 %	49.58 %	100.00 %	100.00 %
Tennessee	1	155	PROGRESSIVE GRP	175,028	176,176	51.63 %	55.59 %	12.27 %	12.27 %
	2	3548	TRAVELERS GRP	79,407	78,720	51.69 %	55.40 %	5.56 %	17.83 %
	3	150	OLD REPUBLIC GRP	78,768	72,491	66.45 %	75.04 %	5.52 %	23.35 %
	4	280	AUTO OWNERS GRP	65,522	63,637	49.92 %	53.95 %	4.59 %	27.94 %
	5	4904	INTACT FINANCIAL GRP	62,506	59,565	40.96 %	40.82 %	4.38 %	32.32 %
	6	213	ERIE INS GRP	56,195	54,638	60.27 %	62.87 %	3.94 %	36.26 %
	7	31	BERKSHIRE HATHAWAY GRP	45,563	37,544	56.31 %	63.20 %	3.19 %	39.45 %
	8	176	STATE FARM GRP	42,657	39,198	68.16 %	70.83 %	2.99 %	42.44 %
	9	14184	ACUITY A MUT INS CO	39,688	38,205	57.31 %	63.06 %	2.78 %	45.23 %
	10	244	CINCINNATI FIN GRP	39,282	37,672	51.76 %	54.78 %	2.75 %	47.98 %
			STATE TOTAL	1,426,935	1,374,812	56.58 %	60.94 %	100.00 %	100.00 %
Texas	1	155	PROGRESSIVE GRP	1,561,141	1,626,123	66.24 %	72.10 %	17.61 %	17.61 %
	2	31	BERKSHIRE HATHAWAY GRP	642,854	564,245	71.90 %	82.44 %	7.25 %	24.86 %
	3	111	LIBERTY MUT GRP	424,824	437,295	84.90 %	91.90 %	4.79 %	29.65 %
	4	3548	TRAVELERS GRP	389,666	371,747	77.21 %	87.62 %	4.39 %	34.04 %
	5	150	OLD REPUBLIC GRP	373,122	362,772	92.03 %	104.08 %	4.21 %	38.25 %
	6	12	AMERICAN INTL GRP	280,031	252,636	73.84 %	82.47 %	3.16 %	41.41 %
	7	212	ZURICH INS GRP	271,092	258,875	123.30 %	137.51 %	3.06 %	44.47 %
	8	176	STATE FARM GRP	259,402	252,988	77.02 %	85.37 %	2.93 %	47.39 %
	9	4850	CLEAR BLUE FINANCIAL GRP	247,164	205,208	67.66 %	78.81 %	2.79 %	50.18 %
	10	91	HARTFORD FIRE & CAS GRP	237,430	215,826	92.59 %	100.31 %	2.68 %	52.86 %
			STATE TOTAL	8,867,011	8,692,314	78.00 %	86.60 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	155	PROGRESSIVE GRP	98,269	95,611	64.90 %	68.98 %	13.76 %	13.76 %
	2	280	AUTO OWNERS GRP	76,457	73,981	30.36 %	31.40 %	10.70 %	24.46 %
	3	150	OLD REPUBLIC GRP	39,470	39,471	61.67 %	70.14 %	5.52 %	29.98 %
	4	3548	TRAVELERS GRP	38,162	35,795	53.34 %	57.93 %	5.34 %	35.32 %
	5	212	ZURICH INS GRP	32,998	31,449	51.05 %	58.04 %	4.62 %	39.94 %
	6	111	LIBERTY MUT GRP	30,699	30,941	64.05 %	69.24 %	4.30 %	44.24 %
	7	14184	ACUITY A MUT INS CO	28,089	26,063	40.62 %	40.82 %	3.93 %	48.17 %
	8	91	HARTFORD FIRE & CAS GRP	19,006	19,244	68.14 %	75.34 %	2.66 %	50.83 %
	9	244	CINCINNATI FIN GRP	18,506	18,155	62.63 %	68.62 %	2.59 %	53.42 %
	10	84	AMERICAN FINANCIAL GRP	17,709	16,930	66.25 %	70.58 %	2.48 %	55.90 %
			STATE TOTAL	714,413	694,396	58.19 %	62.94 %	100.00 %	100.00 %
Vermont	1	155	PROGRESSIVE GRP	16,026	15,632	46.07 %	46.13 %	13.27 %	13.27 %
	2	98	WR BERKLEY CORP GRP	15,171	14,941	23.87 %	25.95 %	12.56 %	25.84 %
	3	3548	TRAVELERS GRP	7,165	7,240	36.53 %	38.46 %	5.93 %	31.77 %
	4	111	LIBERTY MUT GRP	6,840	7,249	7.13 %	9.45 %	5.66 %	37.43 %
	5	15997	MMG INS CO	6,731	6,473	52.49 %	53.17 %	5.57 %	43.01 %
	6	244	CINCINNATI FIN GRP	4,971	4,766	29.57 %	32.56 %	4.12 %	47.12 %
	7	280	AUTO OWNERS GRP	4,248	4,032	24.21 %	25.35 %	3.52 %	50.64 %
	8	1309	FRANKENMUTH GRP	3,909	3,831	27.59 %	27.89 %	3.24 %	53.88 %
	9	212	ZURICH INS GRP	3,593	3,087	8.24 %	6.80 %	2.98 %	56.85 %
	10	140	NATIONWIDE CORP GRP	3,562	3,393	50.06 %	55.22 %	2.95 %	59.80 %
			STATE TOTAL	120,754	117,704	45.66 %	47.17 %	100.00 %	100.00 %
Virginia	1	155	PROGRESSIVE GRP	142,620	145,427	39.72 %	41.48 %	10.39 %	10.39 %
	2	213	ERIE INS GRP	142,257	132,697	73.40 %	76.47 %	10.36 %	20.75 %
	3	3548	TRAVELERS GRP	70,545	69,081	51.48 %	55.92 %	5.14 %	25.89 %
	4	35173	AGENCY INS CO OF MD INC	59,016	54,164	61.20 %	62.12 %	4.30 %	30.19 %
	5	150	OLD REPUBLIC GRP	53,890	52,125	79.95 %	85.73 %	3.93 %	34.12 %
	6	242	SELECTIVE INS GRP	53,040	53,143	74.79 %	78.55 %	3.86 %	37.98 %
	7	212	ZURICH INS GRP	46,524	44,727	52.20 %	57.46 %	3.39 %	41.37 %
	8	31	BERKSHIRE HATHAWAY GRP	46,148	39,032	50.62 %	56.32 %	3.36 %	44.73 %
	9	176	STATE FARM GRP	45,133	44,405	68.83 %	75.40 %	3.29 %	48.02 %
	10	244	CINCINNATI FIN GRP	43,808	40,829	56.88 %	59.91 %	3.19 %	51.21 %
			STATE TOTAL	1,372,619	1,338,018	61.24 %	65.87 %	100.00 %	100.00 %
Washington	1	155	PROGRESSIVE GRP	216,465	211,936	66.13 %	69.98 %	16.53 %	16.53 %
	2	111	LIBERTY MUT GRP	124,892	125,128	25.72 %	29.55 %	9.53 %	26.06 %
	3	309	WESTERN NATL MUT GRP	94,229	86,167	54.81 %	59.26 %	7.19 %	33.25 %
	4	150	OLD REPUBLIC GRP	92,333	90,796	60.40 %	67.46 %	7.05 %	40.30 %
	5	3548	TRAVELERS GRP	85,369	81,256	51.97 %	56.51 %	6.52 %	46.82 %
	6	212	ZURICH INS GRP	46,899	45,992	65.06 %	72.70 %	3.58 %	50.40 %
	7	31	BERKSHIRE HATHAWAY GRP	38,723	39,539	49.09 %	56.23 %	2.96 %	53.36 %
	8	169	SENTRY INS GRP	38,045	36,505	85.62 %	89.68 %	2.90 %	56.26 %
	9	98	WR BERKLEY CORP GRP	30,686	30,665	77.76 %	83.79 %	2.34 %	58.60 %
	10	91	HARTFORD FIRE & CAS GRP	30,457	30,426	72.18 %	74.93 %	2.33 %	60.93 %
			STATE TOTAL	1,309,890	1,289,648	59.66 %	64.79 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	213	ERIE INS GRP	39,204	38,291	62.28 %	65.10 %	14.58 %	14.58 %
	2	155	PROGRESSIVE GRP	33,792	34,096	43.33 %	46.23 %	12.57 %	27.15 %
	3	3548	TRAVELERS GRP	30,989	30,304	50.42 %	52.41 %	11.53 %	38.68 %
	4	291	ENCOVA MUT INS GRP	17,704	16,227	37.09 %	41.28 %	6.59 %	45.27 %
	5	228	WESTFIELD GRP	13,214	13,098	49.82 %	51.81 %	4.92 %	50.18 %
	6	12	AMERICAN INTL GRP	11,955	11,097	39.46 %	42.57 %	4.45 %	54.63 %
	7	31	BERKSHIRE HATHAWAY GRP	11,491	9,949	69.37 %	87.80 %	4.27 %	58.90 %
	8	244	CINCINNATI FIN GRP	9,777	9,734	57.42 %	60.49 %	3.64 %	62.54 %
	9	150	OLD REPUBLIC GRP	8,636	8,220	48.52 %	52.46 %	3.21 %	65.75 %
	10	212	ZURICH INS GRP	7,901	8,380	92.22 %	94.96 %	2.94 %	68.69 %
			STATE TOTAL	268,829	262,863	55.60 %	59.95 %	100.00 %	100.00 %
Wisconsin	1	14184	ACUITY A MUT INS CO	93,019	90,263	54.53 %	58.66 %	7.74 %	7.74 %
	2	5076	WEST BEND INS GRP	80,743	77,474	45.98 %	47.10 %	6.72 %	14.45 %
	3	155	PROGRESSIVE GRP	72,780	72,071	45.42 %	47.58 %	6.05 %	20.51 %
	4	150	OLD REPUBLIC GRP	64,851	64,994	62.84 %	69.21 %	5.39 %	25.90 %
	5	96	SECURA INS GRP	56,413	54,485	45.37 %	47.50 %	4.69 %	30.59 %
	6	3548	TRAVELERS GRP	53,418	51,679	67.46 %	76.04 %	4.44 %	35.04 %
	7	280	AUTO OWNERS GRP	34,256	33,185	54.80 %	58.35 %	2.85 %	37.88 %
	8	169	SENTRY INS GRP	32,511	32,112	69.78 %	74.82 %	2.70 %	40.59 %
	9	12961	CANOPIUS US INS	32,312	34,083	124.90 %	124.92 %	2.69 %	43.28 %
	10	5099	RURAL MUT GRP	30,931	29,811	64.45 %	67.89 %	2.57 %	45.85 %
			STATE TOTAL	1,202,268	1,141,887	58.55 %	62.00 %	100.00 %	100.00 %
Wyoming	1	155	PROGRESSIVE GRP	26,995	28,208	63.68 %	66.75 %	16.66 %	16.66 %
	2	3548	TRAVELERS GRP	16,269	15,561	42.31 %	46.72 %	10.04 %	26.69 %
	3	150	OLD REPUBLIC GRP	14,271	13,818	41.50 %	46.36 %	8.81 %	35.50 %
	4	14184	ACUITY A MUT INS CO	9,291	8,819	37.57 %	38.15 %	5.73 %	41.23 %
	5	31	BERKSHIRE HATHAWAY GRP	8,829	6,899	64.99 %	68.07 %	5.45 %	46.68 %
	6	62	EMC INS CO GRP	7,510	7,836	28.46 %	30.18 %	4.63 %	51.31 %
	7	111	LIBERTY MUT GRP	6,772	6,221	10.80 %	12.95 %	4.18 %	55.49 %
	8	212	ZURICH INS GRP	5,877	5,948	N/A	N/A	3.63 %	59.12 %
	9	244	CINCINNATI FIN GRP	5,249	5,104	101.02 %	106.06 %	3.24 %	62.36 %
	10	98	WR BERKLEY CORP GRP	5,171	6,538	32.65 %	46.31 %	3.19 %	65.55 %
			STATE TOTAL	162,071	159,137	55.87 %	59.02 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	3,873	3,664	0.97 %	1.80 %	18.22 %	18.22 %
	2	5030	TAN HOLDINGS CORP GRP	3,568	3,154	12.98 %	14.14 %	16.78 %	35.00 %
	3	18380	PACIFIC IND INS CO	3,535	3,127	19.92 %	20.08 %	16.62 %	51.62 %
	4	4715	MS & AD INS GRP	3,528	3,861	30.19 %	41.55 %	16.59 %	68.21 %
	5	4672	DB INS GRP	3,362	3,698	21.89 %	30.80 %	15.81 %	84.03 %
	6	13597	CHUNG KUO INS CO LTD	2,429	2,374	25.88 %	27.20 %	11.42 %	95.45 %
	7	10972	FIRST NET INS CO	821	578	10.32 %	10.33 %	3.86 %	99.31 %
	8	626	CHUBB LTD GRP	84	86	34.01 %	34.88 %	0.40 %	99.71 %
	9	212	ZURICH INS GRP	48	32	N/A	N/A	0.23 %	99.93 %
	10	968	AXA INS GRP	7	9	N/A	N/A	0.04 %	99.97 %
			STATE TOTAL	21,263	20,584	18.24 %	22.77 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	71	UNIVERSAL INS CO GRP	75,480	76,172	33.74 %	34.24 %	27.68 %	27.68 %
	2	411	MAPFRE INS GRP	39,360	40,819	39.08 %	38.94 %	14.43 %	42.11 %
	3	4804	MULTINATIONAL GRP	39,241	36,848	43.98 %	46.75 %	14.39 %	56.50 %
	4	536	GUIDEWELL MUT HOLDING GRP	35,491	34,226	49.56 %	50.34 %	13.01 %	69.51 %
	5	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	35,121	34,181	40.17 %	40.12 %	12.88 %	82.39 %
	6	10140	OPTIMA SEGUROS	14,762	16,096	33.80 %	34.32 %	5.41 %	87.81 %
	7	5092	5B ALLIANCE GRP	11,410	10,968	79.24 %	83.67 %	4.18 %	91.99 %
	8	12	AMERICAN INTL GRP	6,259	5,845	29.31 %	31.54 %	2.29 %	94.28 %
	9	111	LIBERTY MUT GRP	4,897	4,144	12.88 %	13.40 %	1.80 %	96.08 %
	10	212	ZURICH INS GRP	2,682	2,639	13.48 %	15.89 %	0.98 %	97.06 %
			STATE TOTAL	272,712	269,504	39.39 %	40.36 %	100.00 %	100.00 %
U.S. Virgin Islands	1	785	MARKEL GRP	6,036	6,033	28.19 %	29.62 %	37.46 %	37.46 %
	2	4706	LOCKHART CO GRP	4,673	4,773	19.88 %	25.87 %	29.00 %	66.46 %
	3	38300	SAMSUNG FIRE & MARINE INS CO LTD	3,670	3,982	27.94 %	31.13 %	22.78 %	89.24 %
	4	13598	KESWICK GUARANTY INC	1,391	1,341	15.90 %	15.90 %	8.63 %	97.87 %
	5	536	GUIDEWELL MUT HOLDING GRP	156	155	5.71 %	6.96 %	0.97 %	98.84 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	120	80	72.34 %	78.02 %	0.74 %	99.58 %
	7	12	AMERICAN INTL GRP	32	31	6.39 %	6.39 %	0.20 %	99.78 %
	8	111	LIBERTY MUT GRP	26	26	1,414.42 %	1,970.24 %	0.16 %	99.94 %
	9	626	CHUBB LTD GRP	7	6	N/A	N/A	0.04 %	99.98 %
	10	150	OLD REPUBLIC GRP	2	1	N/A	N/A	0.01 %	99.99 %
			STATE TOTAL	16,112	16,429	25.67 %	30.55 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	1,451	1,506	39.18 %	39.51 %	71.21 %	71.21 %
	2	12	AMERICAN INTL GRP	278	309	N/A	N/A	13.63 %	84.84 %
	3	10972	FIRST NET INS CO	116	93	0.46 %	0.68 %	5.70 %	90.54 %
	4	4672	DB INS GRP	109	140	383.72 %	388.29 %	5.35 %	95.89 %
	5	18380	PACIFIC IND INS CO	84	92	31.62 %	31.62 %	4.11 %	100.00 %
			STATE TOTAL	2,038	2,140	48.06 %	48.38 %	100.00 %	100.00 %
Canada	1	218	CNA INS GRP	48,535	43,881	53.85 %	59.04 %	35.48 %	35.48 %
	2	111	LIBERTY MUT GRP	45,931	46,389	60.80 %	67.74 %	33.57 %	69.05 %
	3	968	AXA INS GRP	9,783	8,944	185.93 %	266.50 %	7.15 %	76.20 %
	4	5102	OAKLAND FINANCIAL CORP GRP	8,490	9,040	188.89 %	198.37 %	6.21 %	82.41 %
	5	31	BERKSHIRE HATHAWAY GRP	7,467	7,224	117.66 %	132.72 %	5.46 %	87.86 %
	6	2538	AMTRUST FINANCIAL SERV GRP	5,416	5,428	58.41 %	57.67 %	3.96 %	91.82 %
	7	3548	TRAVELERS GRP	4,618	5,325	N/A	N/A	3.38 %	95.20 %
	8	91	HARTFORD FIRE & CAS GRP	3,390	3,153	13.41 %	29.61 %	2.48 %	97.68 %
	9	761	ALLIANZ INS GRP	1,867	1,887	63.18 %	73.77 %	1.36 %	99.04 %
	10	169	SENTRY INS GRP	712	695	11.02 %	10.24 %	0.52 %	99.56 %
			STATE TOTAL	136,811	132,442	72.97 %	84.22 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
Total Commercial Auto

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	16014	NEW HORIZON INS CO	66,511	64,082	48.50 %	59.20 %	43.91 %	43.91 %
	2	19119	NATIONAL UNITY INS CO	29,689	30,668	42.91 %	50.03 %	19.60 %	63.51 %
	3	14133	QUALITAS INS CO	16,631	14,871	25.81 %	29.26 %	10.98 %	74.49 %
	4	12	AMERICAN INTL GRP	9,392	10,206	129.84 %	145.03 %	6.20 %	80.70 %
	5	4977	PALOMAR HOLDINGS GRP	8,714	9,684	48.07 %	50.65 %	5.75 %	86.45 %
	6	31	BERKSHIRE HATHAWAY GRP	7,900	2,548	110.66 %	119.35 %	5.22 %	91.67 %
	7	212	ZURICH INS GRP	3,578	3,474	27.29 %	29.16 %	2.36 %	94.03 %
	8	626	CHUBB LTD GRP	3,573	5,458	182.51 %	188.41 %	2.36 %	96.39 %
	9	218	CNA INS GRP	1,421	1,399	41.24 %	38.20 %	0.94 %	97.32 %
	10	10972	FIRST NET INS CO	1,061	1,018	9.93 %	9.86 %	0.70 %	98.03 %
			STATE TOTAL	151,461	145,446	56.57 %	64.72 %	100.00 %	100.00 %

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21.1—Private Passenger Auto Physical Damage

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	31,305,580	31,873,570	54.36 %	54.50 %	19.50 %	19.50 %
	2	155	PROGRESSIVE GRP	27,033,848	26,532,916	57.84 %	57.91 %	16.83 %	36.33 %
	3	31	BERKSHIRE HATHAWAY GRP	17,953,313	17,933,113	55.99 %	56.25 %	11.18 %	47.51 %
	4	8	ALLSTATE INS GRP	15,247,247	15,179,557	46.36 %	46.51 %	9.49 %	57.00 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	11,474,290	11,286,162	49.64 %	50.00 %	7.15 %	64.15 %
	6	69	FARMERS INS GRP	5,459,154	5,573,222	42.90 %	42.94 %	3.40 %	67.55 %
	7	111	LIBERTY MUT GRP	4,530,083	4,900,723	38.97 %	39.15 %	2.82 %	70.37 %
	8	3548	TRAVELERS GRP	3,004,033	3,055,024	51.84 %	51.98 %	1.87 %	72.24 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	2,951,266	2,942,077	53.39 %	53.64 %	1.84 %	74.08 %
	10	213	ERIE INS GRP	2,892,084	2,816,344	67.76 %	67.98 %	1.80 %	75.88 %
	11	473	AMERICAN FAMILY INS GRP	2,718,090	2,832,702	48.15 %	48.31 %	1.69 %	77.57 %
	12	1278	CSAA INS GRP	2,524,672	2,529,971	47.80 %	48.03 %	1.57 %	79.15 %
	13	280	AUTO OWNERS GRP	2,520,959	2,546,692	51.33 %	51.85 %	1.57 %	80.72 %
	14	140	NATIONWIDE CORP GRP	1,959,257	2,077,460	44.73 %	44.75 %	1.22 %	81.94 %
	15	660	MERCURY GEN GRP	1,602,834	1,591,987	42.70 %	42.86 %	1.00 %	82.93 %
	16	55	AUTOMOBILE CLUB MI GRP	1,220,557	1,229,350	56.90 %	57.24 %	0.76 %	83.69 %
	17	785	MARKEL GRP	1,038,437	1,069,941	45.75 %	48.12 %	0.65 %	84.34 %
	18	215	KEMPER CORP GRP	1,009,632	1,084,235	46.99 %	47.25 %	0.63 %	84.97 %
	19	91	HARTFORD FIRE & CAS GRP	868,991	891,482	44.75 %	44.78 %	0.54 %	85.51 %
	20	88	THE HANOVER INS GRP	815,194	809,109	48.41 %	48.47 %	0.51 %	86.02 %
	21	123	SHELTER INS GRP	809,476	815,345	56.83 %	57.04 %	0.50 %	86.52 %
	22	169	SENTRY INS GRP	766,806	776,379	42.92 %	43.11 %	0.48 %	87.00 %
	23	28	AMICA MUT GRP	736,664	736,606	46.44 %	47.75 %	0.46 %	87.46 %
	24	50	COUNTRY INS & FIN SERV GRP	730,733	751,944	48.27 %	48.27 %	0.46 %	87.91 %
	25	411	MAPFRE INS GRP	725,359	710,376	50.90 %	51.26 %	0.45 %	88.36 %
	26	483	SOUTHERN FARM BUREAU CAS GRP	703,826	724,157	51.24 %	51.32 %	0.44 %	88.80 %
	27	244	CINCINNATI FIN GRP	669,030	637,510	48.00 %	49.03 %	0.42 %	89.22 %
	28	626	CHUBB LTD GRP	618,182	587,564	43.16 %	43.38 %	0.38 %	89.60 %
	29	5018	TESLA INC GRP	615,602	530,403	78.00 %	78.09 %	0.38 %	89.99 %
	30	694	TENNESSEE FARMERS GRP	608,138	609,801	59.20 %	60.88 %	0.38 %	90.37 %
	31	708	NEW JERSEY MANUFACTURERS GRP	595,636	588,779	57.81 %	59.01 %	0.37 %	90.74 %
	32	5	ALFA INS GRP	580,892	595,964	54.84 %	54.90 %	0.36 %	91.10 %
	33	809	TEXAS FARM BUREAU MUT GRP	552,642	599,371	49.54 %	49.57 %	0.34 %	91.44 %
	34	324	NORTH CAROLINA FARM BUREAU GRP	482,453	481,963	65.60 %	65.66 %	0.30 %	91.74 %
	35	513	IOWA FARM BUREAU GRP	474,557	480,834	48.18 %	48.49 %	0.30 %	92.04 %
	36	415	PLYMOUTH ROCK INS GRP	420,069	418,239	52.51 %	53.07 %	0.26 %	92.30 %
	37	109	KENTUCKY FARM BUREAU GRP	417,953	415,210	75.95 %	76.02 %	0.26 %	92.56 %
	38	3098	TOKIO MARINE HOLDINGS INC GRP	409,680	394,333	44.29 %	44.37 %	0.26 %	92.82 %
	39	2518	NYCM INS GRP	364,416	343,386	53.91 %	53.91 %	0.23 %	93.04 %
	40	4991	ROOT INC GRP	349,152	335,629	65.50 %	65.62 %	0.22 %	93.26 %
	41	67	MICHIGAN FARM BUREAU GRP	341,865	322,226	64.39 %	64.52 %	0.21 %	93.47 %
	42	188	SAFETY GRP	339,961	332,666	62.01 %	62.42 %	0.21 %	93.69 %
	43	267	GRANGE MUT CAS GRP	328,367	335,854	49.46 %	49.50 %	0.20 %	93.89 %
	44	1227	PALISADES GRP	305,113	300,751	47.53 %	47.90 %	0.19 %	94.08 %
	45	586	ARBELLA INS GRP	274,959	272,662	53.50 %	53.75 %	0.17 %	94.25 %
	46	29246	CONSUMERS CNTY MUT INS CO	274,728	305,317	47.71 %	47.72 %	0.17 %	94.42 %
	47	228	WESTFIELD GRP	267,605	278,861	48.06 %	48.20 %	0.17 %	94.59 %
	48	15290	ASPIRE GEN INS CO	258,963	200,914	40.39 %	42.20 %	0.16 %	94.75 %
	49	3179	HOME STATE INS GRP	245,467	254,034	46.59 %	48.37 %	0.15 %	94.90 %
	50	4987	INCLINE INS GRP LLC GRP	245,250	254,386	53.47 %	58.65 %	0.15 %	95.06 %
	51	300	HORACE MANN GRP	238,349	234,340	47.63 %	47.68 %	0.15 %	95.20 %
	52	4762	ORPHEUS GRP	235,183	214,983	47.58 %	48.23 %	0.15 %	95.35 %
	53	542	INDIANA FARM BUREAU GRP	227,059	226,563	66.51 %	66.62 %	0.14 %	95.49 %
	54	71	UNIVERSAL INS CO GRP	223,739	223,330	53.60 %	53.97 %	0.14 %	95.63 %
	55	3702	LOYA GRP	221,495	221,231	31.22 %	37.12 %	0.14 %	95.77 %
	56	14184	ACUITY A MUT INS CO	201,866	196,823	62.62 %	63.15 %	0.13 %	95.90 %
	57	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	190,025	193,794	62.24 %	62.18 %	0.12 %	96.01 %
	58	5076	WEST BEND INS GRP	178,798	184,822	44.57 %	44.61 %	0.11 %	96.12 %
	59	361	MUNICH RE GRP	167,341	163,722	32.65 %	32.89 %	0.10 %	96.23 %
	60	698	NORTH STAR CO GRP	162,337	161,811	55.44 %	55.94 %	0.10 %	96.33 %
	61	4718	TIPTREE FIN GRP	159,377	160,924	31.94 %	36.35 %	0.10 %	96.43 %
	62	12	AMERICAN INTL GRP	147,319	145,280	44.80 %	45.50 %	0.09 %	96.52 %
	63	408	BROOKFIELD WEALTH SOLUTIONS GRP	146,726	221,119	46.29 %	46.31 %	0.09 %	96.61 %
	64	13889	FMNE INS CO	144,370	145,032	50.16 %	50.18 %	0.09 %	96.70 %
	65	1309	FRANKENMUTH GRP	142,985	140,967	53.16 %	53.91 %	0.09 %	96.79 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	518	GRINNELL MUT GRP	142,038	150,602	45.84 %	45.86 %	0.09 %	96.88 %
	67	271	PENNSYLVANIA NATL INS GRP	129,999	137,444	56.09 %	56.11 %	0.08 %	96.96 %
	68	250	DONEGAL GRP	129,554	136,832	45.16 %	45.47 %	0.08 %	97.04 %
	69	24341	PEMCO MUT INS CO	122,392	133,227	40.14 %	40.20 %	0.08 %	97.12 %
	70	33	CALIFORNIA CAS MGMT GRP	121,087	130,661	42.78 %	43.08 %	0.08 %	97.19 %
	71	514	MISSOURI FARM BUREAU GRP	120,218	121,300	52.84 %	53.10 %	0.07 %	97.27 %
	72	257	SAFEWAY INS GRP	115,930	122,648	47.44 %	47.87 %	0.07 %	97.34 %
	73	203	VIRGINIA FARM BUREAU GRP	114,973	113,811	54.87 %	55.39 %	0.07 %	97.41 %
	74	35319	UNITED AUTOMOBILE INS CO	105,295	89,851	42.21 %	42.87 %	0.07 %	97.48 %
	75	35173	AGENCY INS CO OF MD INC	105,080	109,160	47.59 %	47.66 %	0.07 %	97.54 %
	76	4909	ASSURANCEAMERICA CORP GRP	97,813	93,029	40.06 %	39.86 %	0.06 %	97.60 %
	77	98	WR BERKLEY CORP GRP	96,797	86,564	44.35 %	44.35 %	0.06 %	97.66 %
	78	561	GEORGIA FARM BUREAU GRP	96,295	97,555	51.24 %	51.32 %	0.06 %	97.72 %
	79	5104	GOAUTO GRP	94,571	109,953	56.54 %	56.54 %	0.06 %	97.78 %
	80	4683	MOUNTAIN WEST FARM GRP	92,534	88,666	53.98 %	53.99 %	0.06 %	97.84 %
	81	4787	GOODVILLE MUT GRP	91,171	89,811	56.92 %	56.90 %	0.06 %	97.90 %
	82	842	FARM BUREAU GRP	88,631	85,874	63.06 %	63.61 %	0.06 %	97.95 %
	83	242	SELECTIVE INS GRP	87,146	92,397	56.31 %	56.87 %	0.05 %	98.01 %
	84	963	OHIO MUT GRP	84,800	84,227	53.01 %	53.37 %	0.05 %	98.06 %
	85	201	UTICA GRP	83,198	85,592	51.39 %	52.82 %	0.05 %	98.11 %
	86	220	OKLAHOMA FARM BUREAU GRP	82,699	81,507	59.85 %	60.18 %	0.05 %	98.16 %
	87	37028	CITIZENS UNITED RECIP EXCH	80,005	82,425	42.45 %	43.24 %	0.05 %	98.21 %
	88	309	WESTERN NATL MUT GRP	78,404	80,307	46.25 %	47.89 %	0.05 %	98.26 %
	89	13471	BEAR RIVER MUT INS CO	77,205	87,318	35.04 %	35.04 %	0.05 %	98.31 %
	90	291	ENCOVA MUT INS GRP	77,149	83,007	54.12 %	57.86 %	0.05 %	98.36 %
	91	36	CENTRAL MUT INS CO GRP	76,111	87,351	53.27 %	53.28 %	0.05 %	98.40 %
	92	1275	QUINCY MUT GRP	75,561	78,000	47.00 %	47.16 %	0.05 %	98.45 %
	93	144	N&D UNION MUT INS GRP	72,742	70,843	53.97 %	55.13 %	0.05 %	98.50 %
	94	234	VERMONT MUT GRP	72,093	71,599	49.87 %	49.88 %	0.04 %	98.54 %
	95	171	GERMANIA INS GRP	71,524	91,304	45.07 %	45.03 %	0.04 %	98.59 %
	96	18309	PIONEER STATE MUT INS CO	66,918	72,177	51.54 %	51.60 %	0.04 %	98.63 %
	97	15024	PREFERRED MUT INS CO	66,501	63,224	71.77 %	72.32 %	0.04 %	98.67 %
	98	5099	RURAL MUT GRP	66,207	65,004	69.41 %	69.62 %	0.04 %	98.71 %
	99	3991	IMT MUT HOLDING GRP	66,062	72,030	41.48 %	41.58 %	0.04 %	98.75 %
	100	4727	WARRIOR INVICTUS HOLDING CO GRP	65,713	63,381	44.71 %	46.44 %	0.04 %	98.79 %
	101	207	WESTERN RESERVE GRP	63,017	64,127	58.76 %	58.78 %	0.04 %	98.83 %
	102	3500	NODAK MUT GRP	61,433	67,563	37.67 %	38.35 %	0.04 %	98.87 %
	103	13688	ELEPHANT INS CO	60,542	64,423	47.48 %	47.46 %	0.04 %	98.91 %
	104	333	MUTUAL OF ENUMCLAW GRP	60,167	68,447	40.24 %	40.36 %	0.04 %	98.95 %
	105	1321	AMERICAN FARMERS & RANCHERS GRP	58,544	59,382	47.16 %	48.02 %	0.04 %	98.98 %
	106	3362	FIRST ACCEPTANCE INS GRP	58,029	63,172	45.81 %	46.95 %	0.04 %	99.02 %
	107	4051	OCEAN HARBOR GRP	53,449	65,509	42.92 %	43.09 %	0.03 %	99.05 %
	108	5032	LEMONADE INC GRP	52,341	49,176	59.19 %	59.83 %	0.03 %	99.08 %
	109	5089	CLEARCOVER GRP	49,270	51,091	59.13 %	59.83 %	0.03 %	99.11 %
	110	5113	CITADEL PARTNERS GRP	46,876	54,676	55.24 %	56.76 %	0.03 %	99.14 %
	111	14176	HASTINGS INS CO	45,495	47,555	76.57 %	76.74 %	0.03 %	99.17 %
	112	15997	MMG INS CO	44,678	46,378	53.05 %	53.37 %	0.03 %	99.20 %
	113	15449	ALINSCO INS CO	43,313	45,017	52.77 %	55.02 %	0.03 %	99.23 %
	114	42749	TRADERS INS CO	43,180	45,061	70.76 %	71.00 %	0.03 %	99.25 %
	115	5048	INDIANA FARMERS MUT GRP	42,552	44,531	65.00 %	65.28 %	0.03 %	99.28 %
	116	83	GRANWEST INS GRP	42,214	42,667	44.45 %	44.57 %	0.03 %	99.31 %
	117	153	PEKIN INS GRP	42,165	47,168	56.21 %	56.06 %	0.03 %	99.33 %
	118	4256	ANCHOR INS HOLDINGS GRP	39,753	39,774	53.60 %	54.27 %	0.02 %	99.36 %
	119	27022	WISCONSIN MUT INS CO	38,399	38,438	80.62 %	80.98 %	0.02 %	99.38 %
	120	214	ALLIANCE INS GRP	34,383	34,182	53.37 %	53.46 %	0.02 %	99.40 %
	121	13125	PEOPLES TRUST INS CO	33,439	29,333	25.35 %	25.37 %	0.02 %	99.42 %
	122	5046	GENERAL MOTORS GRP	33,198	24,931	83.81 %	84.27 %	0.02 %	99.44 %
	123	5097	NBETA HOLDINGS LLC GRP	30,549	25,016	74.74 %	74.74 %	0.02 %	99.46 %
	124	2438	AG WORKERS INS GRP	29,308	30,898	59.25 %	60.46 %	0.02 %	99.48 %
	125	35	CELINA GRP	28,601	30,185	43.26 %	43.39 %	0.02 %	99.50 %
			INDUSTRY TOTAL	160,582,607	161,316,533	52.37 %	52.61 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	176	STATE FARM GRP	31,305,580	31,873,570	54.36 %	54.50 %	19.50 %	19.50 %
	2	155	PROGRESSIVE GRP	27,033,848	26,532,916	57.84 %	57.91 %	16.84 %	36.34 %
	3	31	BERKSHIRE HATHAWAY GRP	17,917,001	17,897,504	56.04 %	56.29 %	11.16 %	47.50 %
	4	8	ALLSTATE INS GRP	15,247,247	15,179,557	46.36 %	46.51 %	9.50 %	57.00 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	11,466,538	11,278,513	49.65 %	50.02 %	7.14 %	64.14 %
	6	69	FARMERS INS GRP	5,459,154	5,573,222	42.90 %	42.94 %	3.40 %	67.54 %
	7	111	LIBERTY MUT GRP	4,530,083	4,900,723	38.97 %	39.15 %	2.82 %	70.36 %
	8	3548	TRAVELERS GRP	3,004,033	3,055,024	51.84 %	51.98 %	1.87 %	72.23 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	2,951,266	2,942,077	53.39 %	53.64 %	1.84 %	74.07 %
	10	213	ERIE INS GRP	2,892,084	2,816,344	67.76 %	67.98 %	1.80 %	75.87 %
	11	473	AMERICAN FAMILY INS GRP	2,718,090	2,832,702	48.15 %	48.31 %	1.69 %	77.57 %
	12	1278	CSAA INS GRP	2,524,672	2,529,971	47.80 %	48.03 %	1.57 %	79.14 %
	13	280	AUTO OWNERS GRP	2,520,959	2,546,692	51.33 %	51.85 %	1.57 %	80.71 %
	14	140	NATIONWIDE CORP GRP	1,959,257	2,077,460	44.73 %	44.75 %	1.22 %	81.93 %
	15	660	MERCURY GEN GRP	1,602,834	1,591,987	42.70 %	42.86 %	1.00 %	82.93 %
	16	55	AUTOMOBILE CLUB MI GRP	1,220,557	1,229,350	56.90 %	57.24 %	0.76 %	83.69 %
	17	785	MARKEL GRP	1,038,437	1,069,941	45.75 %	48.12 %	0.65 %	84.34 %
	18	215	KEMPER CORP GRP	1,009,632	1,084,235	46.99 %	47.25 %	0.63 %	84.97 %
	19	91	HARTFORD FIRE & CAS GRP	868,963	891,457	44.75 %	44.78 %	0.54 %	85.51 %
	20	88	THE HANOVER INS GRP	815,194	809,109	48.41 %	48.47 %	0.51 %	86.01 %
	21	123	SHELTER INS GRP	809,476	815,345	56.83 %	57.04 %	0.50 %	86.52 %
	22	169	SENTRY INS GRP	766,806	776,379	42.92 %	43.11 %	0.48 %	87.00 %
	23	28	AMICA MUT GRP	736,664	736,606	46.44 %	47.75 %	0.46 %	87.45 %
	24	50	COUNTRY INS & FIN SERV GRP	730,733	751,944	48.27 %	48.27 %	0.46 %	87.91 %
	25	411	MAPFRE INS GRP	725,359	710,376	50.90 %	51.26 %	0.45 %	88.36 %
	26	483	SOUTHERN FARM BUREAU CAS GRP	703,826	724,157	51.24 %	51.32 %	0.44 %	88.80 %
	27	244	CINCINNATI FIN GRP	669,030	637,510	48.00 %	49.03 %	0.42 %	89.22 %
	28	626	CHUBB LTD GRP	618,181	587,564	43.16 %	43.38 %	0.39 %	89.60 %
	29	5018	TESLA INC GRP	615,602	530,403	78.00 %	78.09 %	0.38 %	89.99 %
	30	694	TENNESSEE FARMERS GRP	608,138	609,801	59.20 %	60.88 %	0.38 %	90.36 %
	31	708	NEW JERSEY MANUFACTURERS GRP	595,636	588,779	57.81 %	59.01 %	0.37 %	90.74 %
	32	5	ALFA INS GRP	580,892	595,964	54.84 %	54.90 %	0.36 %	91.10 %
	33	809	TEXAS FARM BUREAU MUT GRP	552,642	599,371	49.54 %	49.57 %	0.34 %	91.44 %
	34	324	NORTH CAROLINA FARM BUREAU GRP	482,453	481,963	65.60 %	65.66 %	0.30 %	91.74 %
	35	513	IOWA FARM BUREAU GRP	474,557	480,834	48.18 %	48.49 %	0.30 %	92.04 %
	36	415	PLYMOUTH ROCK INS GRP	420,069	418,239	52.51 %	53.07 %	0.26 %	92.30 %
	37	109	KENTUCKY FARM BUREAU GRP	417,953	415,210	75.95 %	76.02 %	0.26 %	92.56 %
	38	3098	TOKIO MARINE HOLDINGS INC GRP	409,680	394,333	44.29 %	44.37 %	0.26 %	92.81 %
	39	2518	NYCM INS GRP	364,416	343,386	53.91 %	53.91 %	0.23 %	93.04 %
	40	4991	ROOT INC GRP	349,152	335,629	65.50 %	65.62 %	0.22 %	93.26 %
	41	67	MICHIGAN FARM BUREAU GRP	341,865	322,226	64.39 %	64.52 %	0.21 %	93.47 %
	42	188	SAFETY GRP	339,961	332,666	62.01 %	62.42 %	0.21 %	93.68 %
	43	267	GRANGE MUT CAS GRP	328,367	335,854	49.46 %	49.50 %	0.20 %	93.89 %
	44	1227	PALISADES GRP	305,113	300,751	47.53 %	47.90 %	0.19 %	94.08 %
	45	586	ARBELLA INS GRP	274,959	272,662	53.50 %	53.75 %	0.17 %	94.25 %
	46	29246	CONSUMERS CNTY MUT INS CO	274,728	305,317	47.71 %	47.72 %	0.17 %	94.42 %
	47	228	WESTFIELD GRP	267,605	278,861	48.06 %	48.20 %	0.17 %	94.59 %
	48	15290	ASPIRE GEN INS CO	258,963	200,914	40.39 %	42.20 %	0.16 %	94.75 %
	49	3179	HOME STATE INS GRP	245,467	254,034	46.59 %	48.37 %	0.15 %	94.90 %
	50	4987	INCLINE INS GRP LLC GRP	245,250	254,386	53.47 %	58.65 %	0.15 %	95.05 %
	51	300	HORACE MANN GRP	238,349	234,340	47.63 %	47.68 %	0.15 %	95.20 %
	52	4762	ORPHEUS GRP	235,183	214,983	47.58 %	48.23 %	0.15 %	95.35 %
	53	542	INDIANA FARM BUREAU GRP	227,059	226,563	66.51 %	66.62 %	0.14 %	95.49 %
	54	71	UNIVERSAL INS CO GRP	223,739	223,330	53.60 %	53.97 %	0.14 %	95.63 %
	55	3702	LOYA GRP	221,495	221,231	31.22 %	37.12 %	0.14 %	95.77 %
	56	14184	ACUITY A MUT INS CO	201,866	196,823	62.62 %	63.15 %	0.13 %	95.89 %
	57	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	190,025	193,794	62.24 %	62.18 %	0.12 %	96.01 %
	58	5076	WEST BEND INS GRP	178,798	184,822	44.57 %	44.61 %	0.11 %	96.12 %
	59	361	MUNICH RE GRP	167,341	163,722	32.65 %	32.89 %	0.10 %	96.23 %
	60	698	NORTH STAR CO GRP	162,337	161,811	55.44 %	55.94 %	0.10 %	96.33 %
	61	4718	TIPTREE FIN GRP	159,377	160,924	31.94 %	36.35 %	0.10 %	96.43 %
	62	12	AMERICAN INTL GRP	147,319	145,260	45.28 %	46.05 %	0.09 %	96.52 %
	63	408	BROOKFIELD WEALTH SOLUTIONS GRP	146,726	221,119	46.29 %	46.31 %	0.09 %	96.61 %
	64	13889	FMNE INS CO	144,370	145,032	50.16 %	50.18 %	0.09 %	96.70 %
	65	1309	FRANKENMUTH GRP	142,985	140,967	53.16 %	53.91 %	0.09 %	96.79 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	518	GRINNELL MUT GRP	142,038	150,602	45.84 %	45.86 %	0.09 %	96.88 %
	67	271	PENNSYLVANIA NATL INS GRP	129,999	137,444	56.09 %	56.11 %	0.08 %	96.96 %
	68	250	DONEGAL GRP	129,554	136,832	45.16 %	45.47 %	0.08 %	97.04 %
	69	24341	PEMCO MUT INS CO	122,392	133,227	40.14 %	40.20 %	0.08 %	97.12 %
	70	33	CALIFORNIA CAS MGMT GRP	121,087	130,661	42.78 %	43.08 %	0.08 %	97.19 %
	71	514	MISSOURI FARM BUREAU GRP	120,218	121,300	52.84 %	53.10 %	0.07 %	97.27 %
	72	257	SAFEWAY INS GRP	115,930	122,648	47.44 %	47.87 %	0.07 %	97.34 %
	73	203	VIRGINIA FARM BUREAU GRP	114,973	113,811	54.87 %	55.39 %	0.07 %	97.41 %
	74	35319	UNITED AUTOMOBILE INS CO	105,295	89,851	42.21 %	42.87 %	0.07 %	97.48 %
	75	35173	AGENCY INS CO OF MD INC	105,080	109,160	47.59 %	47.66 %	0.07 %	97.54 %
	76	4909	ASSURANCEAMERICA CORP GRP	97,813	93,029	40.06 %	39.86 %	0.06 %	97.60 %
	77	98	WR BERKLEY CORP GRP	96,797	86,564	44.35 %	44.35 %	0.06 %	97.66 %
	78	561	GEORGIA FARM BUREAU GRP	96,295	97,555	51.24 %	51.32 %	0.06 %	97.72 %
	79	5104	GOAUTO GRP	94,571	109,953	56.54 %	56.54 %	0.06 %	97.78 %
	80	4683	MOUNTAIN WEST FARM GRP	92,534	88,666	53.98 %	53.99 %	0.06 %	97.84 %
	81	4787	GOODVILLE MUT GRP	91,171	89,811	56.92 %	56.90 %	0.06 %	97.90 %
	82	842	FARM BUREAU GRP	88,631	85,874	63.06 %	63.61 %	0.06 %	97.95 %
	83	242	SELECTIVE INS GRP	87,146	92,397	56.31 %	56.87 %	0.05 %	98.01 %
	84	963	OHIO MUT GRP	84,800	84,227	53.01 %	53.37 %	0.05 %	98.06 %
	85	201	UTICA GRP	83,198	85,592	51.39 %	52.82 %	0.05 %	98.11 %
	86	220	OKLAHOMA FARM BUREAU GRP	82,699	81,507	59.85 %	60.18 %	0.05 %	98.16 %
	87	37028	CITIZENS UNITED RECIP EXCH	80,005	82,425	42.45 %	43.24 %	0.05 %	98.21 %
	88	309	WESTERN NATL MUT GRP	78,404	80,307	46.25 %	47.89 %	0.05 %	98.26 %
	89	13471	BEAR RIVER MUT INS CO	77,205	87,318	35.04 %	35.04 %	0.05 %	98.31 %
	90	291	ENCOVA MUT INS GRP	77,149	83,007	54.12 %	57.86 %	0.05 %	98.36 %
	91	36	CENTRAL MUT INS CO GRP	76,111	87,351	53.27 %	53.28 %	0.05 %	98.40 %
	92	1275	QUINCY MUT GRP	75,561	78,000	47.00 %	47.16 %	0.05 %	98.45 %
	93	144	N&D UNION MUT INS GRP	72,742	70,843	53.97 %	55.13 %	0.05 %	98.50 %
	94	234	VERMONT MUT GRP	72,093	71,599	49.87 %	49.88 %	0.04 %	98.54 %
	95	171	GERMANIA INS GRP	71,524	91,304	45.07 %	45.03 %	0.04 %	98.59 %
	96	18309	PIONEER STATE MUT INS CO	66,918	72,177	51.54 %	51.60 %	0.04 %	98.63 %
	97	15024	PREFERRED MUT INS CO	66,501	63,224	71.77 %	72.32 %	0.04 %	98.67 %
	98	5099	RURAL MUT GRP	66,207	65,004	69.41 %	69.62 %	0.04 %	98.71 %
	99	3991	IMT MUT HOLDING GRP	66,062	72,030	41.48 %	41.58 %	0.04 %	98.75 %
	100	4727	WARRIOR INVICTUS HOLDING CO GRP	65,713	63,381	44.71 %	46.44 %	0.04 %	98.79 %
	101	207	WESTERN RESERVE GRP	63,017	64,127	58.76 %	58.78 %	0.04 %	98.83 %
	102	3500	NODAK MUT GRP	61,433	67,563	37.67 %	38.35 %	0.04 %	98.87 %
	103	13688	ELEPHANT INS CO	60,542	64,423	47.48 %	47.46 %	0.04 %	98.91 %
	104	333	MUTUAL OF ENUMCLAW GRP	60,167	68,447	40.24 %	40.36 %	0.04 %	98.95 %
	105	1321	AMERICAN FARMERS & RANCHERS GRP	58,544	59,382	47.16 %	48.02 %	0.04 %	98.98 %
	106	3362	FIRST ACCEPTANCE INS GRP	58,029	63,172	45.81 %	46.95 %	0.04 %	99.02 %
	107	4051	OCEAN HARBOR GRP	53,449	65,509	42.92 %	43.09 %	0.03 %	99.05 %
	108	5032	LEMONADE INC GRP	52,341	49,176	59.19 %	59.83 %	0.03 %	99.08 %
	109	5089	CLEARCOVER GRP	49,270	51,091	59.13 %	59.83 %	0.03 %	99.11 %
	110	5113	CITADEL PARTNERS GRP	46,876	54,676	55.24 %	56.76 %	0.03 %	99.14 %
	111	14176	HASTINGS INS CO	45,495	47,555	76.57 %	76.74 %	0.03 %	99.17 %
	112	15997	MMG INS CO	44,678	46,378	53.05 %	53.37 %	0.03 %	99.20 %
	113	15449	ALINSCO INS CO	43,313	45,017	52.77 %	55.02 %	0.03 %	99.23 %
	114	42749	TRADERS INS CO	43,180	45,061	70.76 %	71.00 %	0.03 %	99.25 %
	115	5048	INDIANA FARMERS MUT GRP	42,552	44,531	65.00 %	65.28 %	0.03 %	99.28 %
	116	83	GRANWEST INS GRP	42,214	42,667	44.45 %	44.57 %	0.03 %	99.31 %
	117	153	PEKIN INS GRP	42,165	47,168	56.21 %	56.06 %	0.03 %	99.33 %
	118	4256	ANCHOR INS HOLDINGS GRP	39,753	39,774	53.60 %	54.27 %	0.02 %	99.36 %
	119	27022	WISCONSIN MUT INS CO	38,399	38,438	80.62 %	80.98 %	0.02 %	99.38 %
	120	214	ALLIANCE INS GRP	34,383	34,182	53.37 %	53.46 %	0.02 %	99.40 %
	121	13125	PEOPLES TRUST INS CO	33,439	29,333	25.35 %	25.37 %	0.02 %	99.42 %
	122	5046	GENERAL MOTORS GRP	33,198	24,931	83.81 %	84.27 %	0.02 %	99.44 %
	123	5097	NBETA HOLDINGS LLC GRP	30,549	25,016	74.74 %	74.74 %	0.02 %	99.46 %
	124	2438	AG WORKERS INS GRP	29,308	30,898	59.25 %	60.46 %	0.02 %	99.48 %
	125	35	CELINA GRP	28,601	30,185	43.26 %	43.39 %	0.02 %	99.50 %
			INDUSTRY TOTAL	160,538,171	161,272,911	52.38 %	52.62 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	176	STATE FARM GRP	672,146	684,450	55.77 %	55.82 %	27.91 %	27.91 %
	2	8	ALLSTATE INS GRP	370,448	371,628	45.30 %	45.44 %	15.38 %	43.30 %
	3	5	ALFA INS GRP	370,447	369,733	58.16 %	58.20 %	15.38 %	58.68 %
	4	155	PROGRESSIVE GRP	328,942	324,219	62.59 %	62.69 %	13.66 %	72.34 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	197,724	196,969	49.56 %	49.95 %	8.21 %	80.55 %
	6	31	BERKSHIRE HATHAWAY GRP	148,008	147,265	56.24 %	56.66 %	6.15 %	86.70 %
	7	69	FARMERS INS GRP	38,544	38,887	43.57 %	43.65 %	1.60 %	88.30 %
	8	280	AUTO OWNERS GRP	37,158	37,865	44.63 %	45.15 %	1.54 %	89.84 %
	9	3548	TRAVELERS GRP	34,275	36,307	55.50 %	55.57 %	1.42 %	91.26 %
	10	50	COUNTRY INS & FIN SERV GRP	30,142	30,959	49.85 %	49.85 %	1.25 %	92.52 %
			STATE TOTAL	2,408,058	2,425,835	53.81 %	53.98 %	100.00 %	100.00 %
Alaska	1	176	STATE FARM GRP	97,926	97,816	54.50 %	54.52 %	30.80 %	30.80 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	65,665	65,674	53.46 %	53.86 %	20.65 %	51.45 %
	3	31	BERKSHIRE HATHAWAY GRP	45,573	46,042	49.80 %	49.88 %	14.33 %	65.78 %
	4	8	ALLSTATE INS GRP	41,782	41,406	37.49 %	37.64 %	13.14 %	78.92 %
	5	155	PROGRESSIVE GRP	31,884	30,950	66.08 %	66.03 %	10.03 %	88.95 %
	6	785	MARKEL GRP	9,628	8,625	69.81 %	76.73 %	3.03 %	91.98 %
	7	50	COUNTRY INS & FIN SERV GRP	9,132	9,223	55.55 %	55.55 %	2.87 %	94.85 %
	8	111	LIBERTY MUT GRP	7,806	8,318	41.92 %	42.02 %	2.46 %	97.31 %
	9	309	WESTERN NATL MUT GRP	2,635	2,649	68.40 %	70.12 %	0.83 %	98.14 %
	10	91	HARTFORD FIRE & CAS GRP	2,418	2,560	37.27 %	37.98 %	0.76 %	98.90 %
			STATE TOTAL	317,959	316,634	52.49 %	52.82 %	100.00 %	100.00 %
Arizona	1	176	STATE FARM GRP	726,937	754,087	51.98 %	52.07 %	21.46 %	21.46 %
	2	155	PROGRESSIVE GRP	656,054	663,681	56.78 %	57.15 %	19.37 %	40.84 %
	3	31	BERKSHIRE HATHAWAY GRP	430,950	428,579	59.20 %	59.55 %	12.73 %	53.56 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	352,065	349,984	42.86 %	43.19 %	10.40 %	63.96 %
	5	8	ALLSTATE INS GRP	271,289	277,310	43.37 %	43.47 %	8.01 %	71.97 %
	6	69	FARMERS INS GRP	145,415	152,363	39.54 %	39.60 %	4.29 %	76.26 %
	7	111	LIBERTY MUT GRP	137,727	140,885	42.32 %	42.65 %	4.07 %	80.33 %
	8	473	AMERICAN FAMILY INS GRP	118,243	134,496	40.60 %	40.64 %	3.49 %	83.82 %
	9	1278	CSAA INS GRP	62,275	66,067	42.23 %	42.43 %	1.84 %	85.66 %
	10	3548	TRAVELERS GRP	54,847	56,669	53.33 %	53.57 %	1.62 %	87.28 %
			STATE TOTAL	3,386,637	3,473,870	49.50 %	49.80 %	100.00 %	100.00 %
Arkansas	1	176	STATE FARM GRP	445,235	453,223	60.12 %	60.14 %	27.61 %	27.61 %
	2	155	PROGRESSIVE GRP	234,523	229,279	64.21 %	64.31 %	14.55 %	42.16 %
	3	483	SOUTHERN FARM BUREAU CAS GRP	221,561	227,879	57.72 %	57.76 %	13.74 %	55.90 %
	4	123	SHELTER INS GRP	156,578	156,237	62.91 %	63.06 %	9.71 %	65.61 %
	5	8	ALLSTATE INS GRP	144,230	141,003	50.06 %	50.23 %	8.95 %	74.56 %
	6	31	BERKSHIRE HATHAWAY GRP	85,927	85,301	70.08 %	70.26 %	5.33 %	79.89 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	85,478	83,886	56.08 %	56.84 %	5.30 %	85.19 %
	8	69	FARMERS INS GRP	40,565	42,910	57.46 %	57.46 %	2.52 %	87.71 %
	9	111	LIBERTY MUT GRP	33,628	34,225	44.36 %	44.44 %	2.09 %	89.79 %
	10	280	AUTO OWNERS GRP	29,827	29,985	59.74 %	60.35 %	1.85 %	91.64 %
			STATE TOTAL	1,612,306	1,628,421	59.74 %	59.88 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	176	STATE FARM GRP	3,389,280	3,372,456	45.03 %	45.66 %	14.95 %	14.95 %
	2	31	BERKSHIRE HATHAWAY GRP	2,805,923	2,783,649	47.89 %	48.10 %	12.38 %	27.32 %
	3	1318	AUTO CLUB ENTERPRISES INS GRP	2,351,237	2,333,443	52.22 %	52.50 %	10.37 %	37.70 %
	4	1278	CSAA INS GRP	2,075,270	2,089,223	47.24 %	47.48 %	9.15 %	46.85 %
	5	155	PROGRESSIVE GRP	1,824,680	1,747,867	51.92 %	52.15 %	8.05 %	54.90 %
	6	8	ALLSTATE INS GRP	1,743,011	1,680,945	48.04 %	48.30 %	7.69 %	62.58 %
	7	69	FARMERS INS GRP	1,537,281	1,584,769	37.48 %	37.52 %	6.78 %	69.37 %
	8	660	MERCURY GEN GRP	1,415,569	1,395,022	41.53 %	41.67 %	6.24 %	75.61 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	1,382,542	1,301,504	51.03 %	51.40 %	6.10 %	81.71 %
	10	215	KEMPER CORP GRP	815,615	861,651	45.20 %	45.32 %	3.60 %	85.30 %
			STATE TOTAL	22,672,292	22,438,944	47.66 %	48.00 %	100.00 %	100.00 %
Colorado	1	176	STATE FARM GRP	934,284	963,073	45.08 %	45.22 %	25.02 %	25.02 %
	2	155	PROGRESSIVE GRP	573,209	565,982	43.12 %	43.12 %	15.35 %	40.37 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	502,789	501,069	34.32 %	34.57 %	13.46 %	53.83 %
	4	8	ALLSTATE INS GRP	310,118	306,943	38.03 %	38.12 %	8.30 %	62.13 %
	5	31	BERKSHIRE HATHAWAY GRP	265,364	265,860	45.31 %	45.55 %	7.11 %	69.24 %
	6	111	LIBERTY MUT GRP	219,908	253,524	33.78 %	33.78 %	5.89 %	75.13 %
	7	69	FARMERS INS GRP	206,273	198,462	39.94 %	39.97 %	5.52 %	80.65 %
	8	473	AMERICAN FAMILY INS GRP	158,973	166,767	36.85 %	36.86 %	4.26 %	84.91 %
	9	3548	TRAVELERS GRP	112,970	118,914	40.83 %	40.89 %	3.03 %	87.93 %
	10	169	SENTRY INS GRP	48,764	49,413	40.19 %	40.68 %	1.31 %	89.24 %
			STATE TOTAL	3,734,475	3,806,569	40.60 %	40.75 %	100.00 %	100.00 %
Connecticut	1	31	BERKSHIRE HATHAWAY GRP	281,127	279,434	55.99 %	56.13 %	16.67 %	16.67 %
	2	155	PROGRESSIVE GRP	268,581	263,781	60.74 %	60.85 %	15.93 %	32.60 %
	3	176	STATE FARM GRP	180,892	185,534	52.15 %	52.18 %	10.73 %	43.33 %
	4	8	ALLSTATE INS GRP	158,430	158,978	41.04 %	41.20 %	9.40 %	52.73 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	114,854	112,395	49.44 %	49.79 %	6.81 %	59.54 %
	6	3548	TRAVELERS GRP	107,559	103,097	53.97 %	54.06 %	6.38 %	65.92 %
	7	28	AMICA MUT GRP	59,088	56,436	53.13 %	54.02 %	3.50 %	69.42 %
	8	111	LIBERTY MUT GRP	58,886	66,940	32.82 %	33.00 %	3.49 %	72.91 %
	9	69	FARMERS INS GRP	58,876	64,258	40.34 %	40.38 %	3.49 %	76.41 %
	10	91	HARTFORD FIRE & CAS GRP	52,830	51,860	49.13 %	49.64 %	3.13 %	79.54 %
			STATE TOTAL	1,686,113	1,687,272	51.60 %	51.82 %	100.00 %	100.00 %
Delaware	1	176	STATE FARM GRP	150,893	152,193	55.15 %	55.24 %	31.23 %	31.23 %
	2	155	PROGRESSIVE GRP	70,140	69,519	60.76 %	60.81 %	14.52 %	45.75 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	60,060	58,694	50.43 %	50.80 %	12.43 %	58.18 %
	4	31	BERKSHIRE HATHAWAY GRP	57,752	58,350	54.19 %	54.41 %	11.95 %	70.13 %
	5	8	ALLSTATE INS GRP	41,389	40,668	46.60 %	46.76 %	8.57 %	78.69 %
	6	140	NATIONWIDE CORP GRP	24,894	25,249	50.53 %	50.63 %	5.15 %	83.85 %
	7	111	LIBERTY MUT GRP	20,707	22,151	43.27 %	43.42 %	4.29 %	88.13 %
	8	3548	TRAVELERS GRP	12,928	13,004	50.99 %	51.10 %	2.68 %	90.81 %
	9	91	HARTFORD FIRE & CAS GRP	6,907	7,053	49.01 %	48.96 %	1.43 %	92.24 %
	10	4991	ROOT INC GRP	5,165	4,731	86.95 %	87.08 %	1.07 %	93.31 %
			STATE TOTAL	483,184	483,550	53.74 %	53.92 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	31	BERKSHIRE HATHAWAY GRP	79,824	80,791	54.26 %	54.46 %	34.00 %	34.00 %
	2	176	STATE FARM GRP	42,648	41,779	46.76 %	46.60 %	18.17 %	52.17 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	28,879	27,845	66.34 %	66.78 %	12.30 %	64.47 %
	4	155	PROGRESSIVE GRP	26,945	25,386	53.97 %	53.89 %	11.48 %	75.95 %
	5	8	ALLSTATE INS GRP	13,591	13,688	39.38 %	39.54 %	5.79 %	81.74 %
	6	3548	TRAVELERS GRP	9,626	9,480	67.63 %	68.15 %	4.10 %	85.84 %
	7	213	ERIE INS GRP	8,978	8,732	52.64 %	52.99 %	3.82 %	89.66 %
	8	111	LIBERTY MUT GRP	5,174	5,774	37.10 %	37.26 %	2.20 %	91.87 %
	9	91	HARTFORD FIRE & CAS GRP	3,702	3,626	50.45 %	51.59 %	1.58 %	93.44 %
	10	626	CHUBB LTD GRP	3,629	3,562	40.52 %	40.65 %	1.55 %	94.99 %
			STATE TOTAL	234,757	232,185	53.35 %	53.53 %	100.00 %	100.00 %
Florida	1	155	PROGRESSIVE GRP	2,405,461	2,443,356	52.27 %	52.03 %	24.40 %	24.40 %
	2	31	BERKSHIRE HATHAWAY GRP	2,242,390	2,242,192	55.17 %	55.64 %	22.75 %	47.15 %
	3	176	STATE FARM GRP	1,820,746	1,889,887	50.96 %	51.19 %	18.47 %	65.62 %
	4	8	ALLSTATE INS GRP	1,079,470	1,075,223	45.31 %	45.40 %	10.95 %	76.57 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	568,562	577,242	46.34 %	46.84 %	5.77 %	82.34 %
	6	3548	TRAVELERS GRP	192,673	205,838	49.41 %	49.94 %	1.95 %	84.30 %
	7	280	AUTO OWNERS GRP	174,334	190,472	38.32 %	38.81 %	1.77 %	86.06 %
	8	69	FARMERS INS GRP	170,908	173,290	48.92 %	49.03 %	1.73 %	87.80 %
	9	55	AUTOMOBILE CLUB MI GRP	108,885	122,625	42.25 %	44.03 %	1.10 %	88.90 %
	10	35319	UNITED AUTOMOBILE INS CO	105,104	89,809	42.21 %	42.87 %	1.07 %	89.97 %
			STATE TOTAL	9,857,248	10,070,961	49.44 %	49.71 %	100.00 %	100.00 %
Georgia	1	176	STATE FARM GRP	1,200,769	1,219,589	53.53 %	53.57 %	24.06 %	24.06 %
	2	155	PROGRESSIVE GRP	1,114,988	1,087,385	52.55 %	52.60 %	22.34 %	46.39 %
	3	8	ALLSTATE INS GRP	574,198	576,037	45.07 %	45.28 %	11.50 %	57.90 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	503,082	498,898	44.09 %	44.44 %	10.08 %	67.97 %
	5	31	BERKSHIRE HATHAWAY GRP	474,397	477,551	53.61 %	53.91 %	9.50 %	77.48 %
	6	280	AUTO OWNERS GRP	170,223	178,380	46.79 %	47.30 %	3.41 %	80.89 %
	7	3548	TRAVELERS GRP	125,779	127,758	52.69 %	52.84 %	2.52 %	83.41 %
	8	561	GEORGIA FARM BUREAU GRP	96,295	97,555	51.24 %	51.32 %	1.93 %	85.34 %
	9	69	FARMERS INS GRP	85,564	89,338	35.84 %	35.89 %	1.71 %	87.05 %
	10	111	LIBERTY MUT GRP	64,224	77,605	33.90 %	34.03 %	1.29 %	88.34 %
			STATE TOTAL	4,991,710	5,025,072	49.24 %	49.42 %	100.00 %	100.00 %
Hawaii	1	31	BERKSHIRE HATHAWAY GRP	127,233	126,319	58.40 %	58.59 %	25.34 %	25.34 %
	2	176	STATE FARM GRP	117,326	114,966	53.34 %	53.40 %	23.37 %	48.72 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	67,733	66,263	57.27 %	57.68 %	13.49 %	62.21 %
	4	8	ALLSTATE INS GRP	56,002	54,194	41.22 %	41.35 %	11.16 %	73.36 %
	5	155	PROGRESSIVE GRP	45,605	43,071	61.41 %	61.64 %	9.08 %	82.45 %
	6	111	LIBERTY MUT GRP	19,311	20,363	34.65 %	34.72 %	3.85 %	86.29 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	15,548	15,494	53.47 %	53.43 %	3.10 %	89.39 %
	8	69	FARMERS INS GRP	13,677	14,093	34.60 %	34.72 %	2.72 %	92.12 %
	9	4715	MS & AD INS GRP	10,638	10,555	71.06 %	72.37 %	2.12 %	94.23 %
	10	106	ISLAND INS CO GRP	10,609	10,849	44.56 %	43.64 %	2.11 %	96.35 %
			STATE TOTAL	502,018	494,303	53.33 %	53.71 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	176	STATE FARM GRP	157,552	155,026	52.61 %	52.62 %	18.74 %	18.74 %
	2	155	PROGRESSIVE GRP	149,696	145,958	57.65 %	57.69 %	17.81 %	36.55 %
	3	842	FARM BUREAU GRP	88,631	85,874	63.06 %	63.61 %	10.54 %	47.09 %
	4	8	ALLSTATE INS GRP	79,528	79,193	46.58 %	46.71 %	9.46 %	56.55 %
	5	111	LIBERTY MUT GRP	74,282	77,244	37.56 %	37.63 %	8.84 %	65.39 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	66,450	64,889	54.84 %	55.22 %	7.90 %	73.29 %
	7	31	BERKSHIRE HATHAWAY GRP	60,076	60,263	57.90 %	58.31 %	7.15 %	80.44 %
	8	69	FARMERS INS GRP	43,788	44,899	42.59 %	42.59 %	5.21 %	85.64 %
	9	473	AMERICAN FAMILY INS GRP	21,781	22,527	48.61 %	48.63 %	2.59 %	88.24 %
	10	3548	TRAVELERS GRP	17,542	18,506	50.45 %	50.50 %	2.09 %	90.32 %
			STATE TOTAL	840,689	838,749	51.78 %	52.02 %	100.00 %	100.00 %
Illinois	1	176	STATE FARM GRP	1,724,055	1,779,808	55.05 %	55.11 %	32.72 %	32.72 %
	2	155	PROGRESSIVE GRP	695,253	677,591	58.99 %	59.13 %	13.19 %	45.91 %
	3	8	ALLSTATE INS GRP	679,456	680,424	47.17 %	47.39 %	12.89 %	58.81 %
	4	50	COUNTRY INS & FIN SERV GRP	356,532	369,079	48.82 %	48.82 %	6.77 %	65.57 %
	5	31	BERKSHIRE HATHAWAY GRP	325,427	322,944	61.11 %	61.25 %	6.18 %	71.75 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	174,801	171,933	49.20 %	49.56 %	3.32 %	75.06 %
	7	69	FARMERS INS GRP	158,338	158,637	42.13 %	42.14 %	3.00 %	78.07 %
	8	473	AMERICAN FAMILY INS GRP	141,188	152,138	43.67 %	43.70 %	2.68 %	80.75 %
	9	213	ERIE INS GRP	110,586	107,237	64.33 %	64.65 %	2.10 %	82.85 %
	10	280	AUTO OWNERS GRP	91,564	89,622	48.62 %	49.18 %	1.74 %	84.58 %
			STATE TOTAL	5,269,492	5,352,648	52.15 %	52.33 %	100.00 %	100.00 %
Indiana	1	176	STATE FARM GRP	614,536	635,240	59.93 %	59.99 %	22.68 %	22.68 %
	2	155	PROGRESSIVE GRP	520,168	508,298	66.22 %	66.33 %	19.19 %	41.87 %
	3	8	ALLSTATE INS GRP	251,683	250,455	53.17 %	53.35 %	9.29 %	51.16 %
	4	542	INDIANA FARM BUREAU GRP	224,444	223,399	65.40 %	65.51 %	8.28 %	59.44 %
	5	213	ERIE INS GRP	155,229	152,398	65.00 %	65.22 %	5.73 %	65.17 %
	6	31	BERKSHIRE HATHAWAY GRP	148,625	146,852	65.02 %	65.15 %	5.48 %	70.65 %
	7	111	LIBERTY MUT GRP	103,461	103,679	44.89 %	45.05 %	3.82 %	74.47 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	94,706	93,549	60.16 %	60.58 %	3.49 %	77.96 %
	9	280	AUTO OWNERS GRP	90,010	91,994	49.81 %	50.41 %	3.32 %	81.28 %
	10	473	AMERICAN FAMILY INS GRP	69,449	73,923	46.88 %	46.90 %	2.56 %	83.84 %
			STATE TOTAL	2,710,135	2,736,458	58.92 %	59.13 %	100.00 %	100.00 %
Iowa	1	155	PROGRESSIVE GRP	355,683	349,560	54.82 %	54.87 %	23.73 %	23.73 %
	2	176	STATE FARM GRP	340,374	345,958	48.87 %	48.94 %	22.71 %	46.43 %
	3	513	IOWA FARM BUREAU GRP	124,199	130,848	42.51 %	42.52 %	8.29 %	54.72 %
	4	473	AMERICAN FAMILY INS GRP	72,615	75,387	43.43 %	43.43 %	4.84 %	59.56 %
	5	280	AUTO OWNERS GRP	65,313	65,807	45.97 %	46.44 %	4.36 %	63.92 %
	6	140	NATIONWIDE CORP GRP	63,516	67,042	39.69 %	39.73 %	4.24 %	68.16 %
	7	518	GRINNELL MUT GRP	58,683	61,701	41.34 %	41.37 %	3.91 %	72.07 %
	8	8	ALLSTATE INS GRP	54,776	54,157	39.97 %	40.18 %	3.65 %	75.73 %
	9	31	BERKSHIRE HATHAWAY GRP	51,325	49,735	57.37 %	57.47 %	3.42 %	79.15 %
	10	5076	WEST BEND INS GRP	42,834	44,437	37.37 %	37.43 %	2.86 %	82.01 %
			STATE TOTAL	1,499,004	1,521,153	47.33 %	47.47 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	176	STATE FARM GRP	315,401	314,945	58.73 %	58.81 %	21.37 %	21.37 %
	2	155	PROGRESSIVE GRP	265,776	256,065	70.69 %	70.75 %	18.01 %	39.38 %
	3	473	AMERICAN FAMILY INS GRP	141,628	146,426	51.07 %	51.07 %	9.60 %	48.98 %
	4	513	IOWA FARM BUREAU GRP	127,332	125,534	53.79 %	53.83 %	8.63 %	57.61 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	109,697	107,670	57.09 %	57.44 %	7.43 %	65.04 %
	6	8	ALLSTATE INS GRP	91,635	86,879	64.52 %	64.70 %	6.21 %	71.25 %
	7	123	SHELTER INS GRP	57,591	57,738	62.53 %	62.65 %	3.90 %	75.16 %
	8	69	FARMERS INS GRP	57,032	57,278	56.77 %	56.83 %	3.86 %	79.02 %
	9	31	BERKSHIRE HATHAWAY GRP	55,946	56,086	70.14 %	70.44 %	3.79 %	82.81 %
	10	3548	TRAVELERS GRP	47,309	50,736	59.83 %	59.88 %	3.21 %	86.02 %
			STATE TOTAL	1,475,696	1,469,386	59.49 %	59.64 %	100.00 %	100.00 %
Kentucky	1	176	STATE FARM GRP	445,799	459,373	67.13 %	67.15 %	25.21 %	25.21 %
	2	109	KENTUCKY FARM BUREAU GRP	416,029	413,667	75.87 %	75.91 %	23.52 %	48.73 %
	3	155	PROGRESSIVE GRP	263,380	255,561	78.78 %	78.93 %	14.89 %	63.63 %
	4	8	ALLSTATE INS GRP	103,013	101,636	56.93 %	57.12 %	5.82 %	69.45 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	97,178	96,649	53.92 %	54.29 %	5.50 %	74.95 %
	6	213	ERIE INS GRP	77,013	75,655	96.48 %	96.78 %	4.35 %	79.30 %
	7	111	LIBERTY MUT GRP	71,958	76,961	49.12 %	49.36 %	4.07 %	83.37 %
	8	31	BERKSHIRE HATHAWAY GRP	70,081	69,779	65.78 %	65.96 %	3.96 %	87.33 %
	9	280	AUTO OWNERS GRP	35,342	37,465	51.46 %	52.48 %	2.00 %	89.33 %
	10	123	SHELTER INS GRP	32,581	33,213	67.91 %	68.35 %	1.84 %	91.17 %
			STATE TOTAL	1,768,469	1,782,553	68.82 %	69.00 %	100.00 %	100.00 %
Louisiana	1	176	STATE FARM GRP	736,285	773,902	51.29 %	51.34 %	30.96 %	30.96 %
	2	155	PROGRESSIVE GRP	588,412	593,745	49.30 %	49.41 %	24.74 %	55.70 %
	3	8	ALLSTATE INS GRP	314,686	308,293	37.36 %	37.50 %	13.23 %	68.93 %
	4	31	BERKSHIRE HATHAWAY GRP	230,062	226,767	52.13 %	52.34 %	9.67 %	78.61 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	152,831	152,630	43.06 %	43.45 %	6.43 %	85.03 %
	6	483	SOUTHERN FARM BUREAU CAS GRP	140,812	149,299	42.97 %	43.19 %	5.92 %	90.95 %
	7	5104	GOAUTO GRP	42,988	53,650	48.86 %	48.86 %	1.81 %	92.76 %
	8	123	SHELTER INS GRP	35,505	36,542	51.97 %	52.29 %	1.49 %	94.26 %
	9	111	LIBERTY MUT GRP	23,205	27,897	35.38 %	35.82 %	0.98 %	95.23 %
	10	257	SAFEWAY INS GRP	17,261	18,100	51.72 %	52.40 %	0.73 %	95.96 %
			STATE TOTAL	2,378,203	2,442,518	47.42 %	47.57 %	100.00 %	100.00 %
Maine	1	155	PROGRESSIVE GRP	138,885	131,649	68.19 %	68.27 %	22.12 %	22.12 %
	2	176	STATE FARM GRP	110,766	110,966	59.63 %	59.67 %	17.64 %	39.77 %
	3	31	BERKSHIRE HATHAWAY GRP	56,990	57,122	59.74 %	59.90 %	9.08 %	48.84 %
	4	8	ALLSTATE INS GRP	45,772	44,914	56.24 %	56.38 %	7.29 %	56.13 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	38,952	37,737	64.06 %	64.52 %	6.20 %	62.34 %
	6	111	LIBERTY MUT GRP	31,457	35,301	43.71 %	43.77 %	5.01 %	67.35 %
	7	280	AUTO OWNERS GRP	27,211	27,515	63.27 %	63.34 %	4.33 %	71.68 %
	8	88	THE HANOVER INS GRP	21,501	20,092	48.64 %	48.66 %	3.42 %	75.11 %
	9	3548	TRAVELERS GRP	21,127	20,600	55.07 %	55.13 %	3.37 %	78.47 %
	10	69	FARMERS INS GRP	19,149	19,958	42.36 %	42.35 %	3.05 %	81.52 %
			STATE TOTAL	627,797	622,006	58.63 %	58.80 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	31	BERKSHIRE HATHAWAY GRP	742,524	733,662	59.93 %	60.10 %	23.68 %	23.68 %
	2	176	STATE FARM GRP	564,117	584,803	53.37 %	53.44 %	17.99 %	41.67 %
	3	155	PROGRESSIVE GRP	378,291	374,596	58.94 %	58.98 %	12.06 %	53.73 %
	4	8	ALLSTATE INS GRP	348,177	346,110	45.21 %	45.27 %	11.10 %	64.84 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	336,398	334,830	46.87 %	47.20 %	10.73 %	75.56 %
	6	213	ERIE INS GRP	296,318	288,305	61.26 %	61.46 %	9.45 %	85.01 %
	7	3548	TRAVELERS GRP	84,378	86,513	59.77 %	60.05 %	2.69 %	87.70 %
	8	140	NATIONWIDE CORP GRP	81,013	85,361	42.54 %	42.59 %	2.58 %	90.29 %
	9	111	LIBERTY MUT GRP	59,832	67,428	36.36 %	36.46 %	1.91 %	92.20 %
	10	35173	AGENCY INS CO OF MD INC	28,744	30,174	45.08 %	45.23 %	0.92 %	93.11 %
			STATE TOTAL	3,135,763	3,150,168	53.84 %	54.01 %	100.00 %	100.00 %
Massachusetts	1	411	MAPFRE INS GRP	623,397	608,511	52.61 %	53.01 %	17.21 %	17.21 %
	2	31	BERKSHIRE HATHAWAY GRP	424,189	438,328	43.01 %	43.31 %	11.71 %	28.92 %
	3	155	PROGRESSIVE GRP	393,162	374,648	62.93 %	63.10 %	10.85 %	39.77 %
	4	188	SAFETY GRP	320,923	314,909	61.30 %	61.72 %	8.86 %	48.63 %
	5	415	PLYMOUTH ROCK INS GRP	308,408	301,549	52.68 %	53.40 %	8.51 %	57.14 %
	6	586	ARBELLA INS GRP	252,164	250,673	53.01 %	53.26 %	6.96 %	64.11 %
	7	111	LIBERTY MUT GRP	231,068	238,818	30.56 %	30.76 %	6.38 %	70.48 %
	8	3548	TRAVELERS GRP	206,512	186,930	56.40 %	56.46 %	5.70 %	76.19 %
	9	200	UNITED SERV AUTOMOBILE ASSN GRP	177,677	169,071	49.36 %	49.80 %	4.90 %	81.09 %
	10	69	FARMERS INS GRP	117,771	119,470	42.97 %	43.05 %	3.25 %	84.34 %
			STATE TOTAL	3,622,521	3,573,376	50.89 %	51.28 %	100.00 %	100.00 %
Michigan	1	155	PROGRESSIVE GRP	1,070,132	1,065,385	54.14 %	54.19 %	18.31 %	18.31 %
	2	176	STATE FARM GRP	974,721	997,273	60.94 %	61.01 %	16.68 %	34.99 %
	3	55	AUTOMOBILE CLUB MI GRP	854,746	847,463	60.72 %	60.89 %	14.63 %	49.62 %
	4	280	AUTO OWNERS GRP	845,174	836,783	56.62 %	57.11 %	14.46 %	64.08 %
	5	88	THE HANOVER INS GRP	374,938	370,930	49.51 %	49.58 %	6.42 %	70.50 %
	6	67	MICHIGAN FARM BUREAU GRP	341,865	322,226	64.39 %	64.52 %	5.85 %	76.35 %
	7	8	ALLSTATE INS GRP	326,821	319,866	49.34 %	49.47 %	5.59 %	81.94 %
	8	200	UNITED SERV AUTOMOBILE ASSN GRP	196,968	192,961	54.37 %	54.79 %	3.37 %	85.31 %
	9	111	LIBERTY MUT GRP	166,462	169,751	48.45 %	48.66 %	2.85 %	88.16 %
	10	69	FARMERS INS GRP	156,041	150,766	53.49 %	53.52 %	2.67 %	90.83 %
			STATE TOTAL	5,843,795	5,811,925	56.40 %	56.61 %	100.00 %	100.00 %
Minnesota	1	176	STATE FARM GRP	729,301	756,055	53.35 %	53.39 %	24.87 %	24.87 %
	2	155	PROGRESSIVE GRP	629,622	614,769	60.26 %	60.54 %	21.47 %	46.34 %
	3	473	AMERICAN FAMILY INS GRP	264,426	275,374	45.50 %	45.52 %	9.02 %	55.36 %
	4	280	AUTO OWNERS GRP	171,342	168,908	49.51 %	50.09 %	5.84 %	61.20 %
	5	69	FARMERS INS GRP	139,427	141,633	46.28 %	46.31 %	4.75 %	65.96 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	135,428	133,348	48.35 %	48.69 %	4.62 %	70.58 %
	7	8	ALLSTATE INS GRP	125,555	125,068	46.32 %	46.40 %	4.28 %	74.86 %
	8	31	BERKSHIRE HATHAWAY GRP	102,826	104,507	60.26 %	60.57 %	3.51 %	78.36 %
	9	111	LIBERTY MUT GRP	84,882	92,313	39.68 %	39.65 %	2.89 %	81.26 %
	10	698	NORTH STAR CO GRP	72,537	72,287	55.30 %	56.00 %	2.47 %	83.73 %
			STATE TOTAL	2,932,341	2,976,034	51.81 %	52.01 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	176	STATE FARM GRP	376,680	393,825	49.52 %	49.60 %	27.46 %	27.46 %
	2	155	PROGRESSIVE GRP	248,109	244,537	59.14 %	59.25 %	18.08 %	45.54 %
	3	483	SOUTHERN FARM BUREAU CAS GRP	163,276	168,132	47.54 %	47.55 %	11.90 %	57.44 %
	4	8	ALLSTATE INS GRP	125,020	123,087	42.39 %	42.56 %	9.11 %	66.55 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	88,504	87,932	46.25 %	46.60 %	6.45 %	73.01 %
	6	31	BERKSHIRE HATHAWAY GRP	73,556	72,099	54.84 %	54.95 %	5.36 %	78.37 %
	7	5	ALFA INS GRP	62,054	62,236	47.97 %	48.04 %	4.52 %	82.89 %
	8	123	SHELTER INS GRP	52,345	52,604	48.36 %	48.74 %	3.82 %	86.71 %
	9	111	LIBERTY MUT GRP	48,804	55,332	47.00 %	47.13 %	3.56 %	90.26 %
	10	140	NATIONWIDE CORP GRP	28,513	30,003	44.96 %	44.96 %	2.08 %	92.34 %
			STATE TOTAL	1,371,936	1,402,075	49.59 %	49.73 %	100.00 %	100.00 %
Missouri	1	176	STATE FARM GRP	739,332	762,894	63.54 %	63.67 %	24.87 %	24.87 %
	2	155	PROGRESSIVE GRP	571,248	569,969	64.58 %	64.67 %	19.22 %	44.09 %
	3	473	AMERICAN FAMILY INS GRP	263,359	271,847	51.38 %	51.41 %	8.86 %	52.95 %
	4	123	SHELTER INS GRP	212,870	211,393	57.66 %	57.88 %	7.16 %	60.12 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	176,107	174,519	53.95 %	54.29 %	5.93 %	66.04 %
	6	8	ALLSTATE INS GRP	153,327	151,870	55.31 %	55.43 %	5.16 %	71.20 %
	7	31	BERKSHIRE HATHAWAY GRP	135,910	134,103	63.48 %	63.58 %	4.57 %	75.77 %
	8	514	MISSOURI FARM BUREAU GRP	120,155	121,237	52.80 %	53.05 %	4.04 %	79.82 %
	9	111	LIBERTY MUT GRP	107,843	105,949	52.06 %	52.12 %	3.63 %	83.44 %
	10	69	FARMERS INS GRP	89,597	90,718	43.29 %	43.32 %	3.01 %	86.46 %
			STATE TOTAL	2,972,230	3,012,905	59.33 %	59.51 %	100.00 %	100.00 %
Montana	1	176	STATE FARM GRP	157,206	157,566	58.78 %	58.79 %	24.11 %	24.11 %
	2	155	PROGRESSIVE GRP	151,615	147,479	64.81 %	64.84 %	23.26 %	47.37 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	68,405	67,252	53.80 %	54.15 %	10.49 %	57.86 %
	4	111	LIBERTY MUT GRP	46,700	50,365	41.30 %	41.38 %	7.16 %	65.03 %
	5	4683	MOUNTAIN WEST FARM GRP	37,769	36,436	55.37 %	55.38 %	5.79 %	70.82 %
	6	8	ALLSTATE INS GRP	36,052	35,275	52.69 %	52.83 %	5.53 %	76.35 %
	7	31	BERKSHIRE HATHAWAY GRP	33,105	33,423	48.07 %	48.20 %	5.08 %	81.43 %
	8	69	FARMERS INS GRP	32,392	33,575	59.19 %	59.20 %	4.97 %	86.40 %
	9	3548	TRAVELERS GRP	21,277	22,693	51.43 %	51.52 %	3.26 %	89.66 %
	10	333	MUTUAL OF ENUMCLAW GRP	7,387	7,833	51.90 %	51.95 %	1.13 %	90.79 %
			STATE TOTAL	651,938	652,095	55.87 %	55.96 %	100.00 %	100.00 %
Nebraska	1	176	STATE FARM GRP	236,849	239,456	51.58 %	51.60 %	23.15 %	23.15 %
	2	155	PROGRESSIVE GRP	176,216	173,089	51.19 %	51.20 %	17.22 %	40.37 %
	3	13889	FMNE INS CO	103,446	104,611	48.10 %	48.12 %	10.11 %	50.48 %
	4	513	IOWA FARM BUREAU GRP	76,321	76,074	46.08 %	47.83 %	7.46 %	57.94 %
	5	8	ALLSTATE INS GRP	72,350	68,823	43.25 %	43.25 %	7.07 %	65.01 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	61,614	60,331	53.75 %	54.09 %	6.02 %	71.04 %
	7	473	AMERICAN FAMILY INS GRP	60,487	63,108	38.31 %	38.32 %	5.91 %	76.95 %
	8	31	BERKSHIRE HATHAWAY GRP	41,409	41,250	57.10 %	57.79 %	4.05 %	81.00 %
	9	280	AUTO OWNERS GRP	26,817	27,991	50.48 %	50.83 %	2.62 %	83.62 %
	10	140	NATIONWIDE CORP GRP	25,364	28,850	43.19 %	43.22 %	2.48 %	86.10 %
			STATE TOTAL	1,023,140	1,028,129	48.69 %	48.90 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	155	PROGRESSIVE GRP	263,368	260,409	52.32 %	52.40 %	19.84 %	19.84 %
	2	176	STATE FARM GRP	255,606	256,406	45.40 %	45.49 %	19.25 %	39.09 %
	3	31	BERKSHIRE HATHAWAY GRP	156,751	159,327	52.18 %	53.07 %	11.81 %	50.90 %
	4	8	ALLSTATE INS GRP	137,277	136,824	45.54 %	45.72 %	10.34 %	61.24 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	118,156	115,135	49.49 %	49.93 %	8.90 %	70.14 %
	6	1278	CSAA INS GRP	72,025	69,198	54.30 %	54.54 %	5.43 %	75.57 %
	7	69	FARMERS INS GRP	65,317	67,357	44.66 %	44.75 %	4.92 %	80.49 %
	8	473	AMERICAN FAMILY INS GRP	46,402	45,050	52.87 %	53.05 %	3.50 %	83.98 %
	9	3548	TRAVELERS GRP	29,535	30,190	55.30 %	55.63 %	2.22 %	86.21 %
	10	111	LIBERTY MUT GRP	27,424	28,728	38.94 %	39.14 %	2.07 %	88.27 %
			STATE TOTAL	1,327,520	1,325,949	49.15 %	49.45 %	100.00 %	100.00 %
New Hampshire	1	155	PROGRESSIVE GRP	134,914	130,431	69.13 %	69.25 %	20.34 %	20.34 %
	2	176	STATE FARM GRP	104,792	105,954	57.33 %	57.40 %	15.80 %	36.15 %
	3	31	BERKSHIRE HATHAWAY GRP	64,471	65,428	59.32 %	59.47 %	9.72 %	45.87 %
	4	8	ALLSTATE INS GRP	52,483	52,259	46.42 %	46.49 %	7.91 %	53.78 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	48,698	46,987	58.82 %	59.28 %	7.34 %	61.12 %
	6	111	LIBERTY MUT GRP	44,540	47,204	41.64 %	41.75 %	6.72 %	67.84 %
	7	28	AMICA MUT GRP	22,586	22,799	46.87 %	47.89 %	3.41 %	71.25 %
	8	69	FARMERS INS GRP	20,193	19,723	45.86 %	45.88 %	3.04 %	74.29 %
	9	3548	TRAVELERS GRP	19,546	19,819	55.20 %	55.22 %	2.95 %	77.24 %
	10	415	PLYMOUTH ROCK INS GRP	19,049	18,806	58.00 %	58.69 %	2.87 %	80.11 %
			STATE TOTAL	663,161	665,246	55.48 %	55.68 %	100.00 %	100.00 %
New Jersey	1	31	BERKSHIRE HATHAWAY GRP	911,486	917,102	61.54 %	61.83 %	21.62 %	21.62 %
	2	155	PROGRESSIVE GRP	783,429	739,584	54.83 %	54.96 %	18.58 %	40.20 %
	3	708	NEW JERSEY MANUFACTURERS GRP	548,357	542,160	55.04 %	56.41 %	13.01 %	53.20 %
	4	176	STATE FARM GRP	378,176	373,073	48.35 %	48.45 %	8.97 %	62.17 %
	5	8	ALLSTATE INS GRP	369,431	379,756	41.36 %	41.45 %	8.76 %	70.93 %
	6	1227	PALISADES GRP	288,051	282,068	47.62 %	47.98 %	6.83 %	77.77 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	213,220	202,142	50.30 %	50.67 %	5.06 %	82.82 %
	8	3548	TRAVELERS GRP	150,191	148,737	50.04 %	50.13 %	3.56 %	86.38 %
	9	111	LIBERTY MUT GRP	139,404	146,247	36.41 %	36.72 %	3.31 %	89.69 %
	10	69	FARMERS INS GRP	93,758	93,748	46.33 %	46.37 %	2.22 %	91.91 %
			STATE TOTAL	4,216,429	4,146,797	52.36 %	52.74 %	100.00 %	100.00 %
New Mexico	1	176	STATE FARM GRP	248,101	257,856	52.43 %	52.55 %	26.61 %	26.61 %
	2	155	PROGRESSIVE GRP	187,377	187,714	63.66 %	63.74 %	20.09 %	46.70 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	95,904	96,179	48.72 %	49.08 %	10.28 %	56.98 %
	4	31	BERKSHIRE HATHAWAY GRP	91,220	91,319	71.82 %	71.87 %	9.78 %	66.76 %
	5	8	ALLSTATE INS GRP	78,068	77,623	44.66 %	44.75 %	8.37 %	75.14 %
	6	69	FARMERS INS GRP	70,239	69,973	45.20 %	45.20 %	7.53 %	82.67 %
	7	111	LIBERTY MUT GRP	34,928	33,799	48.37 %	48.68 %	3.75 %	86.41 %
	8	513	IOWA FARM BUREAU GRP	22,402	23,267	50.82 %	51.19 %	2.40 %	88.82 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	20,011	20,594	45.86 %	46.13 %	2.15 %	90.96 %
	10	169	SENTRY INS GRP	17,243	16,773	44.60 %	44.70 %	1.85 %	92.81 %
			STATE TOTAL	932,528	945,165	53.91 %	54.10 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	31	BERKSHIRE HATHAWAY GRP	2,301,991	2,304,735	56.89 %	57.09 %	29.57 %	29.57 %
	2	176	STATE FARM GRP	1,188,207	1,194,749	53.71 %	53.70 %	15.26 %	44.83 %
	3	155	PROGRESSIVE GRP	942,784	884,018	61.58 %	61.68 %	12.11 %	56.94 %
	4	8	ALLSTATE INS GRP	892,042	913,825	47.72 %	47.91 %	11.46 %	68.40 %
	5	2518	NYCM INS GRP	364,416	343,386	53.91 %	53.91 %	4.68 %	73.08 %
	6	3548	TRAVELERS GRP	352,692	351,922	52.06 %	52.20 %	4.53 %	77.61 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	295,300	286,172	56.45 %	56.86 %	3.79 %	81.41 %
	8	111	LIBERTY MUT GRP	280,243	309,868	41.09 %	41.32 %	3.60 %	85.01 %
	9	69	FARMERS INS GRP	177,530	176,593	50.00 %	50.04 %	2.28 %	87.29 %
	10	213	ERIE INS GRP	144,636	137,966	70.89 %	71.17 %	1.86 %	89.15 %
			STATE TOTAL	7,784,861	7,739,078	54.49 %	54.69 %	100.00 %	100.00 %
North Carolina	1	8	ALLSTATE INS GRP	936,909	936,981	41.48 %	41.57 %	19.08 %	19.08 %
	2	155	PROGRESSIVE GRP	777,118	748,627	53.62 %	53.68 %	15.82 %	34.90 %
	3	176	STATE FARM GRP	705,719	728,423	53.48 %	53.51 %	14.37 %	49.27 %
	4	31	BERKSHIRE HATHAWAY GRP	518,042	535,617	50.83 %	51.00 %	10.55 %	59.82 %
	5	324	NORTH CAROLINA FARM BUREAU GRP	482,453	481,963	65.60 %	65.66 %	9.82 %	69.64 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	421,767	415,732	55.38 %	55.77 %	8.59 %	78.23 %
	7	140	NATIONWIDE CORP GRP	248,716	261,223	33.42 %	33.40 %	5.06 %	83.29 %
	8	213	ERIE INS GRP	230,073	225,931	61.66 %	61.87 %	4.68 %	87.98 %
	9	111	LIBERTY MUT GRP	109,905	113,060	29.38 %	29.44 %	2.24 %	90.22 %
	10	280	AUTO OWNERS GRP	106,630	103,318	58.53 %	59.15 %	2.17 %	92.39 %
			STATE TOTAL	4,911,225	4,938,203	50.44 %	50.56 %	100.00 %	100.00 %
North Dakota	1	155	PROGRESSIVE GRP	105,309	102,839	60.10 %	60.13 %	25.50 %	25.50 %
	2	176	STATE FARM GRP	57,380	58,102	50.81 %	50.79 %	13.90 %	39.40 %
	3	3500	NODAK MUT GRP	38,956	39,489	42.97 %	43.22 %	9.43 %	48.83 %
	4	8	ALLSTATE INS GRP	33,011	35,194	52.96 %	53.08 %	7.99 %	56.83 %
	5	473	AMERICAN FAMILY INS GRP	32,042	33,498	38.78 %	38.78 %	7.76 %	64.59 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	24,651	24,413	48.76 %	49.09 %	5.97 %	70.56 %
	7	280	AUTO OWNERS GRP	16,529	16,724	44.11 %	44.50 %	4.00 %	74.56 %
	8	31	BERKSHIRE HATHAWAY GRP	13,792	13,857	35.05 %	35.17 %	3.34 %	77.90 %
	9	698	NORTH STAR CO GRP	13,669	13,745	56.62 %	56.78 %	3.31 %	81.21 %
	10	69	FARMERS INS GRP	13,665	14,147	40.62 %	40.68 %	3.31 %	84.52 %
			STATE TOTAL	412,922	417,299	50.79 %	50.90 %	100.00 %	100.00 %
Ohio	1	176	STATE FARM GRP	1,101,887	1,109,562	65.75 %	65.80 %	23.68 %	23.68 %
	2	155	PROGRESSIVE GRP	877,428	857,763	65.49 %	65.56 %	18.85 %	42.53 %
	3	8	ALLSTATE INS GRP	540,084	532,785	50.12 %	50.26 %	11.61 %	54.14 %
	4	31	BERKSHIRE HATHAWAY GRP	290,327	294,900	60.04 %	60.29 %	6.24 %	60.38 %
	5	213	ERIE INS GRP	256,362	250,252	69.32 %	69.57 %	5.51 %	65.88 %
	6	267	GRANGE MUT CAS GRP	196,171	204,301	48.45 %	48.46 %	4.22 %	70.10 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	194,248	192,014	51.56 %	51.93 %	4.17 %	74.27 %
	8	140	NATIONWIDE CORP GRP	147,120	153,698	50.01 %	49.25 %	3.16 %	77.43 %
	9	111	LIBERTY MUT GRP	128,447	139,665	43.05 %	43.17 %	2.76 %	80.19 %
	10	280	AUTO OWNERS GRP	107,368	109,858	48.65 %	49.10 %	2.31 %	82.50 %
			STATE TOTAL	4,653,760	4,682,631	58.24 %	58.40 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	176	STATE FARM GRP	542,873	557,043	53.35 %	53.37 %	27.22 %	27.22 %
	2	155	PROGRESSIVE GRP	404,793	396,768	56.00 %	56.13 %	20.30 %	47.52 %
	3	8	ALLSTATE INS GRP	192,737	190,602	46.37 %	46.51 %	9.66 %	57.18 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	140,619	138,801	51.64 %	52.00 %	7.05 %	64.23 %
	5	31	BERKSHIRE HATHAWAY GRP	108,956	108,228	53.07 %	53.23 %	5.46 %	69.69 %
	6	69	FARMERS INS GRP	102,836	107,437	41.85 %	42.00 %	5.16 %	74.85 %
	7	220	OKLAHOMA FARM BUREAU GRP	82,699	81,507	59.85 %	60.18 %	4.15 %	79.00 %
	8	123	SHELTER INS GRP	78,816	79,039	47.85 %	47.88 %	3.95 %	82.95 %
	9	1321	AMERICAN FARMERS & RANCHERS GRP	58,544	59,382	47.16 %	48.02 %	2.94 %	85.88 %
	10	111	LIBERTY MUT GRP	54,171	56,992	37.78 %	38.11 %	2.72 %	88.60 %
			STATE TOTAL	1,994,394	2,011,514	51.21 %	51.42 %	100.00 %	100.00 %
Oregon	1	176	STATE FARM GRP	402,959	412,382	54.62 %	54.63 %	24.64 %	24.64 %
	2	155	PROGRESSIVE GRP	293,088	297,294	62.42 %	62.49 %	17.92 %	42.55 %
	3	8	ALLSTATE INS GRP	134,888	135,625	47.38 %	47.60 %	8.25 %	50.80 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	131,027	129,080	53.00 %	53.39 %	8.01 %	58.81 %
	5	31	BERKSHIRE HATHAWAY GRP	126,300	127,001	57.38 %	57.58 %	7.72 %	66.53 %
	6	69	FARMERS INS GRP	105,038	105,441	41.88 %	41.91 %	6.42 %	72.95 %
	7	111	LIBERTY MUT GRP	104,650	111,005	37.50 %	37.64 %	6.40 %	79.35 %
	8	785	MARKEL GRP	66,806	62,714	46.06 %	50.86 %	4.08 %	83.44 %
	9	50	COUNTRY INS & FIN SERV GRP	64,937	67,162	44.88 %	44.88 %	3.97 %	87.41 %
	10	3548	TRAVELERS GRP	44,066	43,433	52.54 %	52.74 %	2.69 %	90.10 %
			STATE TOTAL	1,635,709	1,662,851	51.92 %	52.22 %	100.00 %	100.00 %
Pennsylvania	1	176	STATE FARM GRP	1,392,528	1,408,478	61.55 %	61.65 %	21.90 %	21.90 %
	2	213	ERIE INS GRP	1,020,471	987,375	68.55 %	68.74 %	16.05 %	37.96 %
	3	155	PROGRESSIVE GRP	962,397	927,328	64.77 %	64.83 %	15.14 %	53.10 %
	4	8	ALLSTATE INS GRP	701,589	699,061	51.09 %	51.20 %	11.04 %	64.13 %
	5	31	BERKSHIRE HATHAWAY GRP	348,138	347,013	66.69 %	66.94 %	5.48 %	69.61 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	296,203	293,071	49.68 %	50.08 %	4.66 %	74.27 %
	7	140	NATIONWIDE CORP GRP	290,447	298,648	50.16 %	50.19 %	4.57 %	78.84 %
	8	3548	TRAVELERS GRP	222,888	219,993	55.26 %	55.36 %	3.51 %	82.34 %
	9	111	LIBERTY MUT GRP	215,334	232,856	44.26 %	44.53 %	3.39 %	85.73 %
	10	69	FARMERS INS GRP	94,310	104,273	45.22 %	45.29 %	1.48 %	87.21 %
			STATE TOTAL	6,357,175	6,340,243	59.09 %	59.28 %	100.00 %	100.00 %
Rhode Island	1	155	PROGRESSIVE GRP	177,082	171,044	66.31 %	66.42 %	34.67 %	34.67 %
	2	8	ALLSTATE INS GRP	59,339	57,364	53.13 %	53.79 %	11.62 %	46.28 %
	3	28	AMICA MUT GRP	55,504	56,281	53.71 %	54.97 %	10.87 %	57.15 %
	4	31	BERKSHIRE HATHAWAY GRP	53,706	54,614	56.65 %	56.86 %	10.51 %	67.66 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	41,685	41,598	51.57 %	51.96 %	8.16 %	75.82 %
	6	1318	AUTO CLUB ENTERPRISES INS GRP	20,103	19,520	56.86 %	57.02 %	3.94 %	79.76 %
	7	111	LIBERTY MUT GRP	19,230	21,633	41.35 %	41.58 %	3.76 %	83.52 %
	8	411	MAPFRE INS GRP	17,267	15,113	45.28 %	45.65 %	3.38 %	86.90 %
	9	69	FARMERS INS GRP	15,309	15,838	46.88 %	46.99 %	3.00 %	89.90 %
	10	3548	TRAVELERS GRP	14,980	14,661	53.10 %	53.20 %	2.93 %	92.83 %
			STATE TOTAL	510,809	507,544	57.05 %	57.40 %	100.00 %	100.00 %

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BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	155	PROGRESSIVE GRP	673,825	643,155	56.33 %	56.39 %	26.84 %	26.84 %
	2	176	STATE FARM GRP	615,748	634,551	51.61 %	51.64 %	24.53 %	51.37 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	310,070	309,232	45.20 %	45.53 %	12.35 %	63.72 %
	4	8	ALLSTATE INS GRP	278,985	283,013	43.75 %	43.95 %	11.11 %	74.84 %
	5	31	BERKSHIRE HATHAWAY GRP	190,646	191,792	50.55 %	50.77 %	7.59 %	82.43 %
	6	3548	TRAVELERS GRP	68,915	74,711	52.56 %	52.70 %	2.75 %	85.18 %
	7	483	SOUTHERN FARM BUREAU CAS GRP	62,158	62,021	54.74 %	54.80 %	2.48 %	87.65 %
	8	280	AUTO OWNERS GRP	60,781	62,977	50.06 %	50.81 %	2.42 %	90.07 %
	9	140	NATIONWIDE CORP GRP	51,138	53,822	45.86 %	45.93 %	2.04 %	92.11 %
	10	111	LIBERTY MUT GRP	45,272	52,281	36.66 %	36.79 %	1.80 %	93.91 %
			STATE TOTAL	2,510,306	2,526,594	50.01 %	50.17 %	100.00 %	100.00 %
South Dakota	1	176	STATE FARM GRP	120,537	121,976	41.22 %	41.11 %	21.91 %	21.91 %
	2	155	PROGRESSIVE GRP	120,231	116,199	50.83 %	50.87 %	21.85 %	43.76 %
	3	473	AMERICAN FAMILY INS GRP	44,213	46,101	34.59 %	34.58 %	8.04 %	51.80 %
	4	13889	FMNE INS CO	31,406	31,705	51.94 %	51.96 %	5.71 %	57.50 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	29,805	29,449	40.26 %	40.57 %	5.42 %	62.92 %
	6	698	NORTH STAR CO GRP	21,968	21,600	50.67 %	50.78 %	3.99 %	66.91 %
	7	4787	GOODVILLE MUT GRP	20,144	19,585	58.21 %	58.20 %	3.66 %	70.57 %
	8	513	IOWA FARM BUREAU GRP	19,986	19,869	44.39 %	44.38 %	3.63 %	74.21 %
	9	31	BERKSHIRE HATHAWAY GRP	17,875	18,312	36.17 %	36.20 %	3.25 %	77.46 %
	10	69	FARMERS INS GRP	17,235	17,665	34.08 %	34.05 %	3.13 %	80.59 %
			STATE TOTAL	550,201	553,621	43.99 %	44.05 %	100.00 %	100.00 %
Tennessee	1	176	STATE FARM GRP	763,125	784,758	48.79 %	48.82 %	22.76 %	22.76 %
	2	694	TENNESSEE FARMERS GRP	608,138	609,801	59.20 %	60.88 %	18.14 %	40.91 %
	3	155	PROGRESSIVE GRP	496,051	487,562	57.35 %	57.46 %	14.80 %	55.70 %
	4	8	ALLSTATE INS GRP	333,293	328,699	49.76 %	49.86 %	9.94 %	65.65 %
	5	31	BERKSHIRE HATHAWAY GRP	233,197	234,411	55.56 %	55.74 %	6.96 %	72.60 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	210,897	209,723	49.77 %	50.13 %	6.29 %	78.89 %
	7	213	ERIE INS GRP	121,723	121,285	63.15 %	63.44 %	3.63 %	82.52 %
	8	111	LIBERTY MUT GRP	70,297	80,897	40.71 %	40.82 %	2.10 %	84.62 %
	9	3548	TRAVELERS GRP	64,861	66,901	52.83 %	52.91 %	1.93 %	86.56 %
	10	123	SHELTER INS GRP	59,484	60,858	51.98 %	52.00 %	1.77 %	88.33 %
			STATE TOTAL	3,352,230	3,395,354	52.47 %	52.88 %	100.00 %	100.00 %
Texas	1	155	PROGRESSIVE GRP	3,435,531	3,449,452	57.35 %	57.41 %	22.47 %	22.47 %
	2	176	STATE FARM GRP	2,908,586	2,935,105	57.69 %	57.77 %	19.02 %	41.49 %
	3	8	ALLSTATE INS GRP	1,634,191	1,645,020	45.59 %	45.69 %	10.69 %	52.18 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	1,632,547	1,624,586	51.72 %	52.01 %	10.68 %	62.86 %
	5	31	BERKSHIRE HATHAWAY GRP	1,576,973	1,546,504	64.08 %	64.22 %	10.31 %	73.17 %
	6	69	FARMERS INS GRP	895,244	906,584	46.45 %	46.50 %	5.86 %	79.03 %
	7	809	TEXAS FARM BUREAU MUT GRP	552,642	599,371	49.54 %	49.57 %	3.61 %	82.64 %
	8	111	LIBERTY MUT GRP	346,418	416,773	37.99 %	38.02 %	2.27 %	84.91 %
	9	1318	AUTO CLUB ENTERPRISES INS GRP	277,195	286,236	55.04 %	55.13 %	1.81 %	86.72 %
	10	29246	CONSUMERS CNTY MUT INS CO	274,728	305,317	47.71 %	47.72 %	1.80 %	88.52 %
			STATE TOTAL	15,289,751	15,526,286	53.38 %	53.65 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	155	PROGRESSIVE GRP	266,028	256,244	60.73 %	60.78 %	20.22 %	20.22 %
	2	176	STATE FARM GRP	236,883	240,914	53.54 %	53.60 %	18.01 %	38.23 %
	3	8	ALLSTATE INS GRP	150,403	149,422	43.41 %	43.55 %	11.43 %	49.66 %
	4	200	UNITED SERV AUTOMOBILE ASSN GRP	102,602	101,307	44.06 %	44.38 %	7.80 %	57.46 %
	5	31	BERKSHIRE HATHAWAY GRP	90,450	89,091	57.20 %	57.42 %	6.88 %	64.34 %
	6	13471	BEAR RIVER MUT INS CO	77,205	87,318	35.04 %	35.04 %	5.87 %	70.21 %
	7	69	FARMERS INS GRP	69,140	72,445	41.46 %	41.49 %	5.26 %	75.46 %
	8	111	LIBERTY MUT GRP	52,526	48,995	53.75 %	53.94 %	3.99 %	79.46 %
	9	473	AMERICAN FAMILY INS GRP	43,122	47,198	36.88 %	36.99 %	3.28 %	82.73 %
	10	513	IOWA FARM BUREAU GRP	37,222	37,732	50.05 %	50.06 %	2.83 %	85.56 %
			STATE TOTAL	1,315,478	1,336,731	49.57 %	49.70 %	100.00 %	100.00 %
Vermont	1	155	PROGRESSIVE GRP	72,054	69,913	68.72 %	68.74 %	23.15 %	23.15 %
	2	31	BERKSHIRE HATHAWAY GRP	39,872	40,217	58.02 %	58.14 %	12.81 %	35.95 %
	3	176	STATE FARM GRP	32,711	32,651	54.69 %	54.68 %	10.51 %	46.46 %
	4	8	ALLSTATE INS GRP	21,464	21,110	39.90 %	39.98 %	6.90 %	53.36 %
	5	200	UNITED SERV AUTOMOBILE ASSN GRP	19,751	18,789	58.27 %	58.71 %	6.34 %	59.70 %
	6	111	LIBERTY MUT GRP	17,047	18,346	38.58 %	38.62 %	5.48 %	65.18 %
	7	234	VERMONT MUT GRP	14,901	14,035	61.40 %	61.41 %	4.79 %	69.97 %
	8	280	AUTO OWNERS GRP	14,780	14,919	61.47 %	61.55 %	4.75 %	74.71 %
	9	18686	CO OPERATIVE INS COS	12,775	12,210	66.57 %	69.03 %	4.10 %	78.82 %
	10	3548	TRAVELERS GRP	9,314	9,132	61.41 %	61.46 %	2.99 %	81.81 %
			STATE TOTAL	311,295	308,068	57.17 %	57.43 %	100.00 %	100.00 %
Virginia	1	176	STATE FARM GRP	707,106	724,305	57.31 %	57.34 %	18.38 %	18.38 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	613,097	606,502	49.01 %	49.36 %	15.93 %	34.31 %
	3	31	BERKSHIRE HATHAWAY GRP	567,293	566,750	60.61 %	60.80 %	14.74 %	49.05 %
	4	155	PROGRESSIVE GRP	537,419	533,933	61.31 %	61.36 %	13.97 %	63.02 %
	5	8	ALLSTATE INS GRP	472,838	477,977	42.41 %	42.39 %	12.29 %	75.31 %
	6	213	ERIE INS GRP	212,339	207,142	61.51 %	61.69 %	5.52 %	80.83 %
	7	140	NATIONWIDE CORP GRP	110,053	114,762	44.54 %	44.58 %	2.86 %	83.69 %
	8	203	VIRGINIA FARM BUREAU GRP	96,060	95,124	52.34 %	52.74 %	2.50 %	86.18 %
	9	3548	TRAVELERS GRP	76,865	79,439	55.62 %	55.75 %	2.00 %	88.18 %
	10	111	LIBERTY MUT GRP	57,663	61,579	45.58 %	45.73 %	1.50 %	89.68 %
			STATE TOTAL	3,847,850	3,865,543	53.79 %	53.93 %	100.00 %	100.00 %
Washington	1	176	STATE FARM GRP	685,184	678,977	48.12 %	48.15 %	19.13 %	19.13 %
	2	155	PROGRESSIVE GRP	574,488	545,323	51.17 %	51.27 %	16.04 %	35.17 %
	3	200	UNITED SERV AUTOMOBILE ASSN GRP	390,334	385,775	48.91 %	49.30 %	10.90 %	46.06 %
	4	8	ALLSTATE INS GRP	366,297	360,844	49.33 %	49.63 %	10.23 %	56.29 %
	5	31	BERKSHIRE HATHAWAY GRP	347,237	354,491	48.93 %	49.13 %	9.69 %	65.98 %
	6	111	LIBERTY MUT GRP	328,595	330,849	37.49 %	37.72 %	9.17 %	75.16 %
	7	69	FARMERS INS GRP	173,281	177,178	43.02 %	43.00 %	4.84 %	79.99 %
	8	473	AMERICAN FAMILY INS GRP	129,794	134,155	40.18 %	40.28 %	3.62 %	83.62 %
	9	24341	PEMCO MUT INS CO	115,274	125,179	40.87 %	40.93 %	3.22 %	86.84 %
	10	3548	TRAVELERS GRP	92,228	88,394	52.13 %	52.27 %	2.57 %	89.41 %
			STATE TOTAL	3,582,040	3,561,085	46.60 %	46.84 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	176	STATE FARM GRP	293,675	296,409	73.30 %	73.79 %	33.44 %	33.44 %
	2	213	ERIE INS GRP	145,377	143,942	79.00 %	79.22 %	16.56 %	50.00 %
	3	155	PROGRESSIVE GRP	114,934	111,286	69.15 %	69.24 %	13.09 %	63.09 %
	4	31	BERKSHIRE HATHAWAY GRP	61,266	60,464	68.98 %	69.18 %	6.98 %	70.07 %
	5	8	ALLSTATE INS GRP	58,439	59,489	52.35 %	52.45 %	6.66 %	76.72 %
	6	111	LIBERTY MUT GRP	44,963	44,564	59.89 %	60.35 %	5.12 %	81.84 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	43,690	43,132	61.15 %	61.83 %	4.98 %	86.82 %
	8	140	NATIONWIDE CORP GRP	41,749	43,288	56.65 %	56.68 %	4.75 %	91.57 %
	9	228	WESTFIELD GRP	17,105	17,673	62.29 %	62.50 %	1.95 %	93.52 %
	10	4339	FARMERS & MECHANICS GRP	10,310	10,841	56.65 %	56.43 %	1.17 %	94.69 %
			STATE TOTAL	878,112	879,588	68.73 %	69.06 %	100.00 %	100.00 %
Wisconsin	1	155	PROGRESSIVE GRP	585,216	567,726	73.58 %	73.66 %	23.29 %	23.29 %
	2	176	STATE FARM GRP	451,386	455,608	67.06 %	67.09 %	17.96 %	41.25 %
	3	473	AMERICAN FAMILY INS GRP	358,086	368,262	54.38 %	55.17 %	14.25 %	55.51 %
	4	31	BERKSHIRE HATHAWAY GRP	119,630	118,791	69.09 %	69.29 %	4.76 %	60.27 %
	5	213	ERIE INS GRP	112,980	110,124	73.56 %	73.81 %	4.50 %	64.76 %
	6	8	ALLSTATE INS GRP	106,272	103,584	59.33 %	59.53 %	4.23 %	68.99 %
	7	200	UNITED SERV AUTOMOBILE ASSN GRP	94,063	91,529	54.95 %	55.30 %	3.74 %	72.74 %
	8	14184	ACUITY A MUT INS CO	86,808	83,934	66.48 %	66.93 %	3.45 %	76.19 %
	9	280	AUTO OWNERS GRP	79,286	75,189	56.63 %	57.19 %	3.16 %	79.35 %
	10	5076	WEST BEND INS GRP	65,324	65,907	50.79 %	50.81 %	2.60 %	81.95 %
			STATE TOTAL	2,512,679	2,510,561	64.76 %	65.07 %	100.00 %	100.00 %
Wyoming	1	176	STATE FARM GRP	93,271	93,727	68.63 %	68.65 %	25.05 %	25.05 %
	2	155	PROGRESSIVE GRP	72,326	70,926	72.95 %	73.04 %	19.43 %	44.48 %
	3	4683	MOUNTAIN WEST FARM GRP	45,400	43,502	52.20 %	52.21 %	12.19 %	56.67 %
	4	69	FARMERS INS GRP	32,787	33,545	77.04 %	77.05 %	8.81 %	65.48 %
	5	31	BERKSHIRE HATHAWAY GRP	31,048	31,095	73.15 %	73.29 %	8.34 %	73.82 %
	6	200	UNITED SERV AUTOMOBILE ASSN GRP	29,151	29,012	88.00 %	88.33 %	7.83 %	81.65 %
	7	8	ALLSTATE INS GRP	19,828	19,618	72.06 %	72.15 %	5.33 %	86.97 %
	8	111	LIBERTY MUT GRP	15,238	16,142	37.76 %	37.74 %	4.09 %	91.06 %
	9	785	MARKEL GRP	11,479	11,156	33.34 %	37.41 %	3.08 %	94.15 %
	10	140	NATIONWIDE CORP GRP	4,748	5,102	55.19 %	55.25 %	1.28 %	95.42 %
			STATE TOTAL	372,317	373,278	66.91 %	67.10 %	100.00 %	100.00 %
Guam	1	200	UNITED SERV AUTOMOBILE ASSN GRP	14,123	13,596	36.41 %	36.68 %	30.98 %	30.98 %
	2	13597	CHUNG KUO INS CO LTD	10,834	10,548	27.02 %	28.20 %	23.76 %	54.74 %
	3	12	AMERICAN INTL GRP	7,650	4,230	45.10 %	33.22 %	16.78 %	71.52 %
	4	4715	MS & AD INS GRP	2,713	2,758	47.81 %	76.12 %	5.95 %	77.47 %
	5	10972	FIRST NET INS CO	2,579	2,562	34.81 %	34.42 %	5.66 %	83.13 %
	6	31658	ISLAND HOME INS CO	2,485	1,921	38.79 %	39.49 %	5.45 %	88.58 %
	7	4672	DB INS GRP	2,406	2,504	31.86 %	35.12 %	5.28 %	93.85 %
	8	18380	PACIFIC IND INS CO	1,909	1,833	33.23 %	33.23 %	4.19 %	98.04 %
	9	5030	TAN HOLDINGS CORP GRP	893	747	38.11 %	39.35 %	1.96 %	100.00 %
			STATE TOTAL	45,592	40,691	35.29 %	36.60 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.1 - Private Passenger Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	71	UNIVERSAL INS CO GRP	223,739	223,330	53.60 %	53.97 %	41.73 %	41.73 %
	2	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	190,025	193,794	62.24 %	62.18 %	35.44 %	77.17 %
	3	5097	NBETA HOLDINGS LLC GRP	30,549	25,016	74.74 %	74.74 %	5.70 %	82.86 %
	4	4804	MULTINATIONAL GRP	26,426	25,122	52.38 %	53.86 %	4.93 %	87.79 %
	5	411	MAPFRE INS GRP	25,183	26,780	41.40 %	41.46 %	4.70 %	92.49 %
	6	536	GUIDEWELL MUT HOLDING GRP	20,514	20,542	45.39 %	45.65 %	3.83 %	96.31 %
	7	10140	OPTIMA SEGUROS	9,500	9,361	37.15 %	37.66 %	1.77 %	98.08 %
	8	4706	LOCKHART CO GRP	4,266	3,963	54.49 %	56.63 %	0.80 %	98.88 %
	9	5092	5B ALLIANCE GRP	2,951	2,784	66.73 %	67.81 %	0.55 %	99.43 %
	10	10308	ANTILLES INS CO	2,095	1,837	32.92 %	34.48 %	0.39 %	99.82 %
			STATE TOTAL	536,204	533,505	56.43 %	56.68 %	100.00 %	100.00 %
U.S. Virgin Islands	1	200	UNITED SERV AUTOMOBILE ASSN GRP	8,015	7,923	40.38 %	40.90 %	37.49 %	37.49 %
	2	4706	LOCKHART CO GRP	6,525	6,732	29.84 %	30.42 %	30.52 %	68.02 %
	3	785	MARKEL GRP	3,856	3,920	59.35 %	61.84 %	18.04 %	86.05 %
	4	38300	SAMSUNG FIRE & MARINE INS CO LTD	2,205	2,158	77.62 %	84.94 %	10.31 %	96.37 %
	5	13598	KESWICK GUARANTY INC	776	706	31.09 %	31.09 %	3.63 %	100.00 %
			STATE TOTAL	21,378	21,439	43.93 %	45.54 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	973	906	48.51 %	48.71 %	41.62 %	41.62 %
	2	10972	FIRST NET INS CO	511	484	27.72 %	28.13 %	21.87 %	63.49 %
	3	12	AMERICAN INTL GRP	468	444	N/A	N/A	20.02 %	83.51 %
	4	18380	PACIFIC IND INS CO	240	243	32.65 %	32.65 %	10.29 %	93.80 %
	5	4672	DB INS GRP	145	177	36.45 %	41.10 %	6.20 %	100.00 %
			STATE TOTAL	2,338	2,253	11.71 %	9.71 %	100.00 %	100.00 %
Canada	1	91	HARTFORD FIRE & CAS GRP	28	25	N/A	N/A	100.00 %	100.00 %
			STATE TOTAL	28	25	N/A	N/A	100.00 %	100.00 %
Agg. Other Alien	1	31	BERKSHIRE HATHAWAY GRP	36,312	35,609	33.29 %	34.42 %	81.77 %	81.77 %
	2	200	UNITED SERV AUTOMOBILE ASSN GRP	7,751	7,649	23.90 %	24.09 %	17.45 %	99.22 %
	3	10972	FIRST NET INS CO	161	165	17.18 %	15.49 %	0.36 %	99.59 %
	4	18380	PACIFIC IND INS CO	86	69	65.25 %	65.25 %	0.19 %	99.78 %
	5	5030	TAN HOLDINGS CORP GRP	43	33	30.81 %	30.81 %	0.10 %	99.87 %
	6	16014	NEW HORIZON INS CO	42	42	2.13 %	0.35 %	0.09 %	99.97 %
	7	14133	QUALITAS INS CO	11	8	80.76 %	79.87 %	0.02 %	99.99 %
	8	4672	DB INS GRP	3	2	0.00 %	0.00 %	0.01 %	100.00 %
	9	626	CHUBB LTD GRP	0	0	N/A	N/A	0.00 %	100.00 %
			STATE TOTAL	44,408	43,597	29.99 %	30.72 %	100.00 %	100.00 %

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21.2 Commercial Auto Physical Damage

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	2,242,577	2,348,887	38.63 %	38.72 %	13.34 %	13.34 %
	2	3548	TRAVELERS GRP	839,386	813,839	47.24 %	46.32 %	4.99 %	18.34 %
	3	150	OLD REPUBLIC GRP	787,985	775,566	63.31 %	64.87 %	4.69 %	23.03 %
	4	31	BERKSHIRE HATHAWAY GRP	695,914	615,487	45.96 %	48.05 %	4.14 %	27.17 %
	5	280	AUTO OWNERS GRP	622,817	620,113	46.02 %	46.72 %	3.71 %	30.87 %
	6	212	ZURICH INS GRP	456,956	451,101	56.80 %	59.14 %	2.72 %	33.59 %
	7	176	STATE FARM GRP	450,457	446,919	43.26 %	43.97 %	2.68 %	36.27 %
	8	213	ERIE INS GRP	415,526	393,829	53.04 %	53.33 %	2.47 %	38.74 %
	9	242	SELECTIVE INS GRP	365,085	355,171	47.41 %	47.72 %	2.17 %	40.92 %
	10	111	LIBERTY MUT GRP	352,686	377,978	47.94 %	48.95 %	2.10 %	43.01 %
	11	98	WR BERKLEY CORP GRP	333,325	335,927	45.10 %	45.25 %	1.98 %	45.00 %
	12	14184	ACUITY A MUT INS CO	330,241	311,670	49.30 %	51.17 %	1.96 %	46.96 %
	13	244	CINCINNATI FIN GRP	314,835	297,538	42.57 %	43.74 %	1.87 %	48.84 %
	14	91	HARTFORD FIRE & CAS GRP	308,892	292,149	49.81 %	51.42 %	1.84 %	50.67 %
	15	84	AMERICAN FINANCIAL GRP	299,927	294,579	49.42 %	50.30 %	1.78 %	52.46 %
	16	79	ALLY INS HOLDINGS GRP	298,136	296,447	57.81 %	57.82 %	1.77 %	54.23 %
	17	158	FAIRFAX FIN GRP	277,693	269,888	42.43 %	44.42 %	1.65 %	55.88 %
	18	7	FEDERATED MUT GRP	271,703	251,572	42.57 %	43.78 %	1.62 %	57.50 %
	19	218	CNA INS GRP	242,540	235,318	76.03 %	76.01 %	1.44 %	58.94 %
	20	3098	TOKIO MARINE HOLDINGS INC GRP	237,188	227,756	54.94 %	55.29 %	1.41 %	60.35 %
	21	626	CHUBB LTD GRP	211,604	197,344	53.49 %	54.70 %	1.26 %	61.61 %
	22	62	EMC INS CO GRP	199,813	193,306	47.47 %	47.59 %	1.19 %	62.80 %
	23	169	SENTRY INS GRP	194,883	203,973	61.23 %	60.76 %	1.16 %	63.96 %
	24	12	AMERICAN INTL GRP	194,635	184,389	81.38 %	85.39 %	1.16 %	65.12 %
	25	215	KEMPER CORP GRP	181,310	176,781	40.67 %	41.00 %	1.08 %	66.20 %
	26	1279	ARCH INS GRP	175,655	162,488	69.37 %	72.20 %	1.05 %	67.24 %
	27	140	NATIONWIDE CORP GRP	164,908	167,516	49.55 %	52.96 %	0.98 %	68.23 %
	28	309	WESTERN NATL MUT GRP	152,227	144,140	36.04 %	37.45 %	0.91 %	69.13 %
	29	8	ALLSTATE INS GRP	136,309	168,911	20.76 %	24.30 %	0.81 %	69.94 %
	30	88	THE HANOVER INS GRP	123,021	117,496	46.76 %	46.79 %	0.73 %	70.67 %
	31	96	SECURA INS GRP	121,521	115,084	51.21 %	52.31 %	0.72 %	71.40 %
	32	5076	WEST BEND INS GRP	112,309	102,725	57.40 %	57.46 %	0.67 %	72.07 %
	33	4904	INTACT FINANCIAL GRP	110,797	107,608	54.09 %	54.09 %	0.66 %	72.72 %
	34	408	BROOKFIELD WEALTH SOLUTIONS GRP	105,451	99,299	41.53 %	41.50 %	0.63 %	73.35 %
	35	69	FARMERS INS GRP	102,914	105,911	33.51 %	33.17 %	0.61 %	73.96 %
	36	228	WESTFIELD GRP	97,251	92,605	44.87 %	45.00 %	0.58 %	74.54 %
	37	1278	CSAA INS GRP	95,576	88,918	66.69 %	67.69 %	0.57 %	75.11 %
	38	201	UTICA GRP	92,907	88,307	39.46 %	41.32 %	0.55 %	75.66 %
	39	4850	CLEAR BLUE FINANCIAL GRP	90,050	87,489	N/A	4.11 %	0.54 %	76.20 %
	40	474	FCCI MUT INS GRP	86,110	83,112	49.80 %	52.21 %	0.51 %	76.71 %
	41	1309	FRANKENMUTH GRP	84,344	76,853	59.83 %	61.13 %	0.50 %	77.21 %
	42	250	DONEGAL GRP	79,620	76,011	49.52 %	50.10 %	0.47 %	77.69 %
	43	248	UNITED FIRE & CAS GRP	76,271	73,335	48.18 %	48.21 %	0.45 %	78.14 %
	44	473	AMERICAN FAMILY INS GRP	76,090	78,609	41.42 %	41.01 %	0.45 %	78.59 %
	45	2538	AMTRUST FINANCIAL SERV GRP	75,805	84,098	50.10 %	52.62 %	0.45 %	79.05 %
	46	225	IAT REINS CO GRP	74,685	77,737	46.11 %	45.65 %	0.44 %	79.49 %
	47	262	CANAL GRP	73,869	83,930	47.94 %	48.21 %	0.44 %	79.93 %
	48	4381	SKYWARD SPECIALTY INS GRP INC GRP	72,723	71,639	39.18 %	44.02 %	0.43 %	80.36 %
	49	4990	CORE SPECIALTY INS HOLDINGS GRP	71,131	73,785	46.46 %	48.96 %	0.42 %	80.79 %
	50	411	MAPFRE INS GRP	70,612	72,861	35.27 %	35.57 %	0.42 %	81.21 %
	51	5003	SOUTHLAKE FINANCIAL GRP	67,366	79,181	73.39 %	73.39 %	0.40 %	81.61 %
	52	188	SAFETY GRP	65,260	62,939	62.03 %	62.49 %	0.39 %	81.99 %
	53	660	MERCURY GEN GRP	63,812	69,171	43.59 %	43.70 %	0.38 %	82.37 %
	54	4715	MS & AD INS GRP	63,709	51,996	50.01 %	53.11 %	0.38 %	82.75 %
	55	124	AMERISURE CO GRP	61,928	60,322	48.74 %	49.60 %	0.37 %	83.12 %
	56	785	MARKEL GRP	61,918	78,427	100.14 %	102.26 %	0.37 %	83.49 %
	57	4718	TIPTREE FIN GRP	60,559	59,546	38.62 %	41.58 %	0.36 %	83.85 %
	58	586	ARBELLA INS GRP	59,151	53,569	58.00 %	58.57 %	0.35 %	84.20 %
	59	749	SCOR GRP	58,349	58,624	82.61 %	84.97 %	0.35 %	84.55 %
	60	153	PEKIN INS GRP	58,259	55,250	43.75 %	44.11 %	0.35 %	84.90 %
	61	968	AXA INS GRP	57,027	56,490	46.58 %	48.31 %	0.34 %	85.24 %
	62	267	GRANGE MUT CAS GRP	56,781	55,950	52.13 %	52.24 %	0.34 %	85.57 %
	63	271	PENNSYLVANIA NATL INS GRP	50,869	48,207	61.74 %	62.10 %	0.30 %	85.88 %
	64	12961	CANOPIUS US INS	49,750	65,644	86.24 %	86.28 %	0.30 %	86.17 %
	65	35173	AGENCY INS CO OF MD INC	48,470	46,454	39.66 %	39.76 %	0.29 %	86.46 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	291	ENCOVA MUT INS GRP	45,685	45,029	42.00 %	46.00 %	0.27 %	86.73 %
	67	4987	INCLINE INS GRP LLC GRP	44,957	42,656	51.97 %	57.54 %	0.27 %	87.00 %
	68	36	CENTRAL MUT INS CO GRP	44,365	40,297	41.45 %	41.28 %	0.26 %	87.26 %
	69	71	UNIVERSAL INS CO GRP	43,330	44,551	28.14 %	28.38 %	0.26 %	87.52 %
	70	256	COACTION GLOBAL INC GRP	41,987	41,265	61.50 %	63.65 %	0.25 %	87.77 %
	71	4670	STARR GRP	41,783	43,234	66.06 %	69.28 %	0.25 %	88.02 %
	72	4969	TRISURA GRP	41,684	41,884	51.48 %	64.32 %	0.25 %	88.27 %
	73	4973	BIGLARI HOLDINGS GRP	40,495	40,404	59.27 %	59.27 %	0.24 %	88.51 %
	74	513	IOWA FARM BUREAU GRP	39,376	39,659	44.02 %	44.09 %	0.23 %	88.74 %
	75	1120	EVEREST REINS HOLDINGS GRP	37,672	43,632	61.31 %	67.71 %	0.22 %	88.97 %
	76	518	GRINNELL MUT GRP	37,387	38,126	49.62 %	49.76 %	0.22 %	89.19 %
	77	572	BCBS OF MI GRP	36,691	38,717	31.80 %	34.28 %	0.22 %	89.41 %
	78	67	MICHIGAN FARM BUREAU GRP	34,962	32,422	68.14 %	68.29 %	0.21 %	89.62 %
	79	123	SHELTER INS GRP	34,007	33,343	66.48 %	67.16 %	0.20 %	89.82 %
	80	306	TRUSTAGE GRP	33,797	31,074	29.71 %	30.20 %	0.20 %	90.02 %
	81	40088	AMERICAN INTER FIDELITY EXCH	33,452	38,579	63.51 %	64.20 %	0.20 %	90.22 %
	82	4507	BUILDERS GRP	32,404	30,344	49.84 %	52.29 %	0.19 %	90.41 %
	83	708	NEW JERSEY MANUFACTURERS GRP	31,635	30,846	54.99 %	55.36 %	0.19 %	90.60 %
	84	4935	CHANDLER INS GRP	29,951	28,426	48.24 %	50.37 %	0.18 %	90.78 %
	85	783	RLI INS GRP	29,558	31,352	22.77 %	23.22 %	0.18 %	90.95 %
	86	14176	HASTINGS INS CO	27,346	26,754	51.71 %	51.83 %	0.16 %	91.12 %
	87	50	COUNTRY INS & FIN SERV GRP	27,202	26,417	50.00 %	50.00 %	0.16 %	91.28 %
	88	809	TEXAS FARM BUREAU MUT GRP	26,291	26,015	55.94 %	56.82 %	0.16 %	91.43 %
	89	361	MUNICH RE GRP	26,126	26,599	62.17 %	65.39 %	0.16 %	91.59 %
	90	26565	OHIO IND CO	25,598	25,479	55.41 %	58.50 %	0.15 %	91.74 %
	91	5102	OAKLAND FINANCIAL CORP GRP	25,298	25,269	51.76 %	51.76 %	0.15 %	91.89 %
	92	303	GUIDEONE INS GRP	24,574	24,163	38.95 %	40.19 %	0.15 %	92.04 %
	93	4908	ASCOT INS US GRP	24,487	20,830	85.30 %	93.42 %	0.15 %	92.18 %
	94	4911	MIDWEST FAMILY GRP	24,290	24,704	41.37 %	41.45 %	0.14 %	92.33 %
	95	14974	PENNSYLVANIA LUMBERMENS MUT INS	24,151	23,619	46.27 %	47.77 %	0.14 %	92.47 %
	96	4851	CHURCH MUT GRP	22,708	21,976	49.84 %	50.28 %	0.14 %	92.61 %
	97	4804	MULTINATIONAL GRP	22,348	20,802	34.30 %	36.61 %	0.13 %	92.74 %
	98	5103	NEXTERA ENERGY GRP	21,457	14,598	52.00 %	55.02 %	0.13 %	92.87 %
	99	4672	DB INS GRP	21,201	23,709	70.03 %	80.31 %	0.13 %	92.99 %
	100	324	NORTH CAROLINA FARM BUREAU GRP	20,621	19,522	86.68 %	86.74 %	0.12 %	93.12 %
	101	28535	TRIANGLE INS CO INC	20,359	20,949	36.71 %	36.62 %	0.12 %	93.24 %
	102	226	MERCHANTS MUT GRP	20,289	21,757	46.81 %	48.68 %	0.12 %	93.36 %
	103	536	GUIDEWELL MUT HOLDING GRP	20,212	19,302	35.88 %	37.00 %	0.12 %	93.48 %
	104	807	COLUMBIA INS GRP	19,884	19,113	47.34 %	47.53 %	0.12 %	93.60 %
	105	963	OHIO MUT GRP	19,851	18,972	47.77 %	48.87 %	0.12 %	93.72 %
	106	55	AUTOMOBILE CLUB MI GRP	19,756	18,091	63.99 %	64.00 %	0.12 %	93.83 %
	107	13683	ASCENDANT COMMERCIAL INS INC	19,599	18,598	39.32 %	41.31 %	0.12 %	93.95 %
	108	483	SOUTHERN FARM BUREAU CAS GRP	19,530	19,584	55.63 %	55.90 %	0.12 %	94.07 %
	109	39381	ADRIATIC INS CO	19,480	19,373	37.27 %	37.27 %	0.12 %	94.18 %
	110	4997	ACCELERANT HOLDINGS GRP	19,440	13,890	44.77 %	43.10 %	0.12 %	94.30 %
	111	4980	MGI HOLDINGS GRP	19,379	22,805	66.44 %	73.62 %	0.12 %	94.41 %
	112	3416	AXIS CAPITAL GRP	19,364	18,385	49.18 %	50.61 %	0.12 %	94.53 %
	113	415	PLYMOUTH ROCK INS GRP	18,799	18,939	48.45 %	49.39 %	0.11 %	94.64 %
	114	3219	SOMPO GRP	18,489	17,796	49.16 %	54.52 %	0.11 %	94.75 %
	115	4962	AU HOLDING CO GRP	18,070	12,510	33.73 %	38.45 %	0.11 %	94.86 %
	116	3991	IMT MUT HOLDING GRP	18,037	16,382	43.25 %	43.42 %	0.11 %	94.97 %
	117	15997	MMG INS CO	17,953	17,316	59.20 %	58.33 %	0.11 %	95.07 %
	118	447	HARFORD GRP	17,869	16,503	56.46 %	56.15 %	0.11 %	95.18 %
	119	4485	COPPERPOINT GRP	17,850	16,652	46.46 %	46.90 %	0.11 %	95.28 %
	120	587	ATLANTIC AMER GRP	17,372	17,223	55.35 %	55.91 %	0.10 %	95.39 %
	121	19	ASSURANT INC GRP	17,149	14,814	14.41 %	14.49 %	0.10 %	95.49 %
	122	842	FARM BUREAU GRP	17,145	16,246	41.37 %	41.65 %	0.10 %	95.59 %
	123	109	KENTUCKY FARM BUREAU GRP	17,138	16,761	37.16 %	37.38 %	0.10 %	95.69 %
	124	561	GEORGIA FARM BUREAU GRP	16,257	15,955	46.50 %	46.57 %	0.10 %	95.79 %
	125	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	15,825	16,050	53.65 %	53.71 %	0.09 %	95.88 %
			INDUSTRY TOTAL	16,807,077	16,615,291	48.92 %	49.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	155	PROGRESSIVE GRP	2,242,577	2,348,887	38.63 %	38.72 %	13.38 %	13.38 %
	2	3548	TRAVELERS GRP	838,614	812,937	47.15 %	46.23 %	5.00 %	18.38 %
	3	150	OLD REPUBLIC GRP	787,985	775,566	63.31 %	64.87 %	4.70 %	23.08 %
	4	31	BERKSHIRE HATHAWAY GRP	688,201	612,155	45.40 %	47.44 %	4.11 %	27.19 %
	5	280	AUTO OWNERS GRP	622,817	620,113	46.02 %	46.72 %	3.72 %	30.91 %
	6	212	ZURICH INS GRP	456,960	451,101	56.78 %	59.12 %	2.73 %	33.63 %
	7	176	STATE FARM GRP	450,457	446,919	43.26 %	43.96 %	2.69 %	36.32 %
	8	213	ERIE INS GRP	415,526	393,829	53.04 %	53.33 %	2.48 %	38.80 %
	9	242	SELECTIVE INS GRP	365,085	355,171	47.41 %	47.72 %	2.18 %	40.98 %
	10	111	LIBERTY MUT GRP	344,814	369,737	46.56 %	47.53 %	2.06 %	43.03 %
	11	98	WR BERKLEY CORP GRP	333,325	335,927	45.10 %	45.25 %	1.99 %	45.02 %
	12	14184	ACUITY A MUT INS CO	330,241	311,670	49.30 %	51.17 %	1.97 %	46.99 %
	13	244	CINCINNATI FIN GRP	314,835	297,538	42.57 %	43.74 %	1.88 %	48.87 %
	14	91	HARTFORD FIRE & CAS GRP	308,466	291,763	49.97 %	51.56 %	1.84 %	50.71 %
	15	84	AMERICAN FINANCIAL GRP	299,763	294,554	49.41 %	50.29 %	1.79 %	52.50 %
	16	79	ALLY INS HOLDINGS GRP	298,136	296,447	57.81 %	57.82 %	1.78 %	54.28 %
	17	158	FAIRFAX FIN GRP	277,693	269,888	42.23 %	44.22 %	1.66 %	55.93 %
	18	7	FEDERATED MUT GRP	271,703	251,572	42.57 %	43.78 %	1.62 %	57.56 %
	19	3098	TOKIO MARINE HOLDINGS INC GRP	237,188	227,756	54.94 %	55.29 %	1.42 %	58.97 %
	20	218	CNA INS GRP	224,292	218,805	76.51 %	76.39 %	1.34 %	60.31 %
	21	626	CHUBB LTD GRP	211,541	197,233	53.49 %	54.69 %	1.26 %	61.57 %
	22	62	EMC INS CO GRP	199,813	193,306	47.47 %	47.59 %	1.19 %	62.76 %
	23	169	SENTRY INS GRP	194,784	203,862	61.18 %	60.72 %	1.16 %	63.93 %
	24	12	AMERICAN INTL GRP	194,352	184,140	81.38 %	85.40 %	1.16 %	65.08 %
	25	215	KEMPER CORP GRP	181,310	176,781	40.67 %	41.00 %	1.08 %	66.17 %
	26	1279	ARCH INS GRP	175,655	162,488	69.37 %	72.20 %	1.05 %	67.21 %
	27	140	NATIONWIDE CORP GRP	164,908	167,516	49.55 %	52.96 %	0.98 %	68.20 %
	28	309	WESTERN NATL MUT GRP	152,227	144,140	36.04 %	37.45 %	0.91 %	69.11 %
	29	8	ALLSTATE INS GRP	136,309	168,911	20.76 %	24.30 %	0.81 %	69.92 %
	30	88	THE HANOVER INS GRP	123,021	117,496	46.76 %	46.79 %	0.73 %	70.65 %
	31	96	SECURA INS GRP	121,521	115,084	51.21 %	52.31 %	0.73 %	71.38 %
	32	5076	WEST BEND INS GRP	112,309	102,725	57.40 %	57.46 %	0.67 %	72.05 %
	33	4904	INTACT FINANCIAL GRP	110,797	107,608	54.09 %	54.09 %	0.66 %	72.71 %
	34	408	BROOKFIELD WEALTH SOLUTIONS GRP	105,451	99,299	41.53 %	41.50 %	0.63 %	73.34 %
	35	69	FARMERS INS GRP	102,914	105,911	33.51 %	33.17 %	0.61 %	73.95 %
	36	228	WESTFIELD GRP	97,251	92,605	44.87 %	45.00 %	0.58 %	74.53 %
	37	1278	CSAA INS GRP	95,576	88,918	66.69 %	67.69 %	0.57 %	75.10 %
	38	201	UTICA GRP	92,907	88,307	39.46 %	41.32 %	0.55 %	75.66 %
	39	4850	CLEAR BLUE FINANCIAL GRP	90,050	87,489	N/A	4.11 %	0.54 %	76.19 %
	40	474	FCCI MUT INS GRP	86,110	83,112	49.80 %	52.21 %	0.51 %	76.71 %
	41	1309	FRANKENMUTH GRP	84,344	76,853	59.83 %	61.13 %	0.50 %	77.21 %
	42	250	DONEGAL GRP	79,620	76,011	49.52 %	50.10 %	0.48 %	77.69 %
	43	248	UNITED FIRE & CAS GRP	76,271	73,335	48.18 %	48.21 %	0.46 %	78.14 %
	44	473	AMERICAN FAMILY INS GRP	76,090	78,609	41.42 %	41.01 %	0.45 %	78.60 %
	45	2538	AMTRUST FINANCIAL SERV GRP	75,805	84,098	50.10 %	52.62 %	0.45 %	79.05 %
	46	225	IAT REINS CO GRP	74,685	77,737	46.11 %	45.65 %	0.45 %	79.49 %
	47	262	CANAL GRP	73,869	83,930	47.94 %	48.21 %	0.44 %	79.93 %
	48	4381	SKYWARD SPECIALTY INS GRP INC GRP	72,723	71,639	39.18 %	44.01 %	0.43 %	80.37 %
	49	4990	CORE SPECIALTY INS HOLDINGS GRP	71,131	73,785	46.46 %	48.96 %	0.42 %	80.79 %
	50	411	MAPFRE INS GRP	70,612	72,861	35.27 %	35.57 %	0.42 %	81.21 %
	51	5003	SOUTHLAKE FINANCIAL GRP	67,366	79,181	73.39 %	73.39 %	0.40 %	81.62 %
	52	188	SAFETY GRP	65,260	62,939	62.03 %	62.49 %	0.39 %	82.01 %
	53	660	MERCURY GEN GRP	63,812	69,171	43.59 %	43.70 %	0.38 %	82.39 %
	54	4715	MS & AD INS GRP	63,709	51,996	50.01 %	53.11 %	0.38 %	82.77 %
	55	124	AMERISURE CO GRP	61,928	60,322	48.74 %	49.60 %	0.37 %	83.14 %
	56	785	MARKEL GRP	61,918	78,427	100.14 %	102.26 %	0.37 %	83.50 %
	57	4718	TIPTREE FIN GRP	60,559	59,546	38.62 %	41.58 %	0.36 %	83.87 %
	58	586	ARBELLA INS GRP	59,151	53,569	58.00 %	58.57 %	0.35 %	84.22 %
	59	749	SCOR GRP	58,349	58,624	82.61 %	84.97 %	0.35 %	84.57 %
	60	153	PEKIN INS GRP	58,259	55,250	43.75 %	44.11 %	0.35 %	84.91 %
	61	267	GRANGE MUT CAS GRP	56,781	55,950	52.13 %	52.24 %	0.34 %	85.25 %
	62	968	AXA INS GRP	53,949	53,619	29.76 %	20.84 %	0.32 %	85.58 %
	63	271	PENNSYLVANIA NATL INS GRP	50,869	48,207	61.74 %	62.10 %	0.30 %	85.88 %
	64	12961	CANOPIUS US INS	49,750	65,644	86.24 %	86.28 %	0.30 %	86.18 %
	65	35173	AGENCY INS CO OF MD INC	48,470	46,454	39.66 %	39.76 %	0.29 %	86.46 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	291	ENCOVA MUT INS GRP	45,685	45,029	42.00 %	46.00 %	0.27 %	86.74 %
	67	4987	INCLINE INS GRP LLC GRP	44,957	42,656	51.97 %	57.54 %	0.27 %	87.01 %
	68	36	CENTRAL MUT INS CO GRP	44,365	40,297	41.45 %	41.28 %	0.26 %	87.27 %
	69	71	UNIVERSAL INS CO GRP	43,330	44,551	28.14 %	28.38 %	0.26 %	87.53 %
	70	256	COACTION GLOBAL INC GRP	41,987	41,265	61.50 %	63.65 %	0.25 %	87.78 %
	71	4969	TRISURA GRP	41,684	41,884	51.48 %	64.32 %	0.25 %	88.03 %
	72	4670	STARR GRP	41,644	43,182	66.14 %	69.36 %	0.25 %	88.28 %
	73	4973	BIGLARI HOLDINGS GRP	40,495	40,404	59.27 %	59.27 %	0.24 %	88.52 %
	74	513	IOWA FARM BUREAU GRP	39,376	39,659	44.02 %	44.09 %	0.23 %	88.75 %
	75	1120	EVEREST REINS HOLDINGS GRP	37,608	43,565	61.40 %	67.81 %	0.22 %	88.98 %
	76	518	GRINNELL MUT GRP	37,387	38,126	49.62 %	49.76 %	0.22 %	89.20 %
	77	572	BCBS OF MI GRP	36,691	38,717	31.80 %	34.28 %	0.22 %	89.42 %
	78	67	MICHIGAN FARM BUREAU GRP	34,962	32,422	68.14 %	68.29 %	0.21 %	89.63 %
	79	123	SHELTER INS GRP	34,007	33,343	66.48 %	67.16 %	0.20 %	89.83 %
	80	306	TRUSTAGE GRP	33,797	31,074	29.71 %	30.20 %	0.20 %	90.03 %
	81	40088	AMERICAN INTER FIDELITY EXCH	33,452	38,579	63.51 %	64.20 %	0.20 %	90.23 %
	82	4507	BUILDERS GRP	32,404	30,344	49.84 %	52.29 %	0.19 %	90.43 %
	83	708	NEW JERSEY MANUFACTURERS GRP	31,635	30,846	54.99 %	55.36 %	0.19 %	90.61 %
	84	4935	CHANDLER INS GRP	29,951	28,426	48.24 %	50.37 %	0.18 %	90.79 %
	85	783	RLI INS GRP	29,558	31,352	22.77 %	23.22 %	0.18 %	90.97 %
	86	14176	HASTINGS INS CO	27,346	26,754	51.71 %	51.83 %	0.16 %	91.13 %
	87	50	COUNTRY INS & FIN SERV GRP	27,202	26,417	50.00 %	50.00 %	0.16 %	91.29 %
	88	809	TEXAS FARM BUREAU MUT GRP	26,291	26,015	55.94 %	56.82 %	0.16 %	91.45 %
	89	361	MUNICH RE GRP	26,126	26,599	62.17 %	65.39 %	0.16 %	91.61 %
	90	26565	OHIO IND CO	25,598	25,479	55.41 %	58.50 %	0.15 %	91.76 %
	91	303	GUIDEONE INS GRP	24,574	24,163	38.95 %	40.19 %	0.15 %	91.91 %
	92	4908	ASCOT INS US GRP	24,487	20,830	85.30 %	93.42 %	0.15 %	92.05 %
	93	4911	MIDWEST FAMILY GRP	24,290	24,704	41.37 %	41.45 %	0.14 %	92.20 %
	94	14974	PENNSYLVANIA LUMBERMENS MUT INS	24,151	23,619	46.27 %	47.77 %	0.14 %	92.34 %
	95	4851	CHURCH MUT GRP	22,708	21,976	49.84 %	50.28 %	0.14 %	92.48 %
	96	5102	OAKLAND FINANCIAL CORP GRP	22,686	22,582	46.47 %	46.47 %	0.14 %	92.61 %
	97	4804	MULTINATIONAL GRP	22,348	20,802	34.30 %	36.61 %	0.13 %	92.75 %
	98	5103	NEXTERA ENERGY GRP	21,457	14,598	52.00 %	55.02 %	0.13 %	92.87 %
	99	4672	DB INS GRP	21,023	23,527	70.48 %	80.84 %	0.13 %	93.00 %
	100	324	NORTH CAROLINA FARM BUREAU GRP	20,621	19,522	86.68 %	86.74 %	0.12 %	93.12 %
	101	28535	TRIANGLE INS CO INC	20,359	20,949	36.71 %	36.62 %	0.12 %	93.24 %
	102	226	MERCHANTS MUT GRP	20,289	21,757	46.81 %	48.68 %	0.12 %	93.36 %
	103	536	GUIDEWELL MUT HOLDING GRP	20,212	19,302	35.88 %	37.00 %	0.12 %	93.49 %
	104	807	COLUMBIA INS GRP	19,884	19,113	47.34 %	47.53 %	0.12 %	93.60 %
	105	963	OHIO MUT GRP	19,851	18,972	47.77 %	48.87 %	0.12 %	93.72 %
	106	55	AUTOMOBILE CLUB MI GRP	19,756	18,091	63.99 %	64.00 %	0.12 %	93.84 %
	107	13683	ASCENDANT COMMERCIAL INS INC	19,599	18,598	39.32 %	41.31 %	0.12 %	93.96 %
	108	483	SOUTHERN FARM BUREAU CAS GRP	19,530	19,584	55.63 %	55.90 %	0.12 %	94.07 %
	109	39381	ADRIATIC INS CO	19,480	19,373	37.27 %	37.27 %	0.12 %	94.19 %
	110	4997	ACCELERANT HOLDINGS GRP	19,440	13,890	44.77 %	43.10 %	0.12 %	94.31 %
	111	4980	MGI HOLDINGS GRP	19,379	22,805	66.44 %	73.62 %	0.12 %	94.42 %
	112	3416	AXIS CAPITAL GRP	19,364	18,385	49.18 %	50.61 %	0.12 %	94.54 %
	113	415	PLYMOUTH ROCK INS GRP	18,799	18,939	48.45 %	49.39 %	0.11 %	94.65 %
	114	3219	SOMPO GRP	18,489	17,796	49.16 %	54.52 %	0.11 %	94.76 %
	115	4962	AU HOLDING CO GRP	18,070	12,510	33.73 %	38.45 %	0.11 %	94.87 %
	116	3991	IMT MUT HOLDING GRP	18,037	16,382	43.25 %	43.42 %	0.11 %	94.97 %
	117	15997	MMG INS CO	17,953	17,316	59.20 %	58.33 %	0.11 %	95.08 %
	118	447	HARFORD GRP	17,869	16,503	56.46 %	56.15 %	0.11 %	95.19 %
	119	4485	COPPERPOINT GRP	17,850	16,652	46.46 %	46.90 %	0.11 %	95.30 %
	120	587	ATLANTIC AMER GRP	17,372	17,223	55.35 %	55.91 %	0.10 %	95.40 %
	121	19	ASSURANT INC GRP	17,149	14,814	14.41 %	14.49 %	0.10 %	95.50 %
	122	842	FARM BUREAU GRP	17,145	16,246	41.37 %	41.65 %	0.10 %	95.60 %
	123	109	KENTUCKY FARM BUREAU GRP	17,138	16,761	37.16 %	37.38 %	0.10 %	95.71 %
	124	561	GEORGIA FARM BUREAU GRP	16,257	15,955	46.50 %	46.57 %	0.10 %	95.80 %
	125	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	15,825	16,050	53.65 %	53.71 %	0.09 %	95.90 %
			INDUSTRY TOTAL	16,761,477	16,575,602	48.79 %	49.80 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	155	PROGRESSIVE GRP	46,903	47,840	39.41 %	39.59 %	17.61 %	17.61 %
	2	280	AUTO OWNERS GRP	28,851	28,603	45.37 %	45.60 %	10.83 %	28.43 %
	3	3548	TRAVELERS GRP	12,865	12,403	55.40 %	54.84 %	4.83 %	33.26 %
	4	5	ALFA INS GRP	10,038	9,667	77.00 %	77.24 %	3.77 %	37.03 %
	5	31	BERKSHIRE HATHAWAY GRP	9,591	7,977	36.40 %	38.76 %	3.60 %	40.63 %
	6	150	OLD REPUBLIC GRP	9,005	9,178	63.38 %	65.21 %	3.38 %	44.01 %
	7	176	STATE FARM GRP	8,187	7,989	51.12 %	52.11 %	3.07 %	47.08 %
	8	244	CINCINNATI FIN GRP	7,878	7,546	24.82 %	26.38 %	2.96 %	50.04 %
	9	212	ZURICH INS GRP	7,527	7,849	62.13 %	64.53 %	2.83 %	52.87 %
	10	98	WR BERKLEY CORP GRP	7,089	7,599	28.63 %	28.77 %	2.66 %	55.53 %
			STATE TOTAL	266,412	267,987	47.84 %	48.97 %	100.00 %	100.00 %
Alaska	1	309	WESTERN NATL MUT GRP	7,274	7,482	45.27 %	48.48 %	20.59 %	20.59 %
	2	155	PROGRESSIVE GRP	5,919	5,868	43.76 %	43.57 %	16.75 %	37.34 %
	3	4485	COPPERPOINT GRP	5,593	4,762	49.34 %	49.49 %	15.83 %	53.17 %
	4	31	BERKSHIRE HATHAWAY GRP	3,525	3,179	33.43 %	35.64 %	9.98 %	63.15 %
	5	84	AMERICAN FINANCIAL GRP	2,369	2,249	49.54 %	52.07 %	6.71 %	69.86 %
	6	111	LIBERTY MUT GRP	2,318	2,368	28.33 %	28.69 %	6.56 %	76.42 %
	7	176	STATE FARM GRP	1,582	1,549	63.56 %	63.73 %	4.48 %	80.90 %
	8	212	ZURICH INS GRP	1,030	1,057	58.40 %	65.71 %	2.91 %	83.81 %
	9	3548	TRAVELERS GRP	797	702	51.59 %	50.58 %	2.26 %	86.07 %
	10	91	HARTFORD FIRE & CAS GRP	435	453	44.20 %	51.41 %	1.23 %	87.30 %
			STATE TOTAL	35,330	34,104	56.58 %	59.23 %	100.00 %	100.00 %
Arizona	1	155	PROGRESSIVE GRP	40,387	41,698	32.90 %	33.00 %	14.42 %	14.42 %
	2	3548	TRAVELERS GRP	17,715	17,485	32.62 %	31.89 %	6.33 %	20.75 %
	3	31	BERKSHIRE HATHAWAY GRP	15,896	13,281	40.16 %	41.49 %	5.68 %	26.42 %
	4	111	LIBERTY MUT GRP	11,769	12,527	64.89 %	66.28 %	4.20 %	30.62 %
	5	280	AUTO OWNERS GRP	11,169	10,537	38.26 %	39.36 %	3.99 %	34.61 %
	6	150	OLD REPUBLIC GRP	9,524	10,472	48.37 %	48.58 %	3.40 %	38.01 %
	7	242	SELECTIVE INS GRP	8,680	8,954	35.27 %	35.40 %	3.10 %	41.11 %
	8	14184	ACUITY A MUT INS CO	8,426	7,764	41.16 %	44.30 %	3.01 %	44.12 %
	9	153	PEKIN INS GRP	7,295	7,336	50.30 %	50.72 %	2.60 %	46.72 %
	10	91	HARTFORD FIRE & CAS GRP	7,152	6,780	34.81 %	35.32 %	2.55 %	49.28 %
			STATE TOTAL	280,073	274,900	44.24 %	45.36 %	100.00 %	100.00 %
Arkansas	1	155	PROGRESSIVE GRP	33,763	35,084	42.31 %	42.32 %	16.95 %	16.95 %
	2	150	OLD REPUBLIC GRP	12,600	12,117	66.52 %	67.98 %	6.32 %	23.27 %
	3	3548	TRAVELERS GRP	10,678	10,599	51.63 %	50.36 %	5.36 %	28.63 %
	4	280	AUTO OWNERS GRP	9,906	10,140	61.19 %	61.89 %	4.97 %	33.60 %
	5	244	CINCINNATI FIN GRP	8,368	7,926	43.76 %	44.83 %	4.20 %	37.80 %
	6	31	BERKSHIRE HATHAWAY GRP	7,941	6,663	58.27 %	60.91 %	3.99 %	41.79 %
	7	79	ALLY INS HOLDINGS GRP	7,526	7,491	136.20 %	136.20 %	3.78 %	45.56 %
	8	483	SOUTHERN FARM BUREAU CAS GRP	7,467	7,674	59.21 %	59.19 %	3.75 %	49.31 %
	9	14184	ACUITY A MUT INS CO	6,290	5,066	56.20 %	59.04 %	3.16 %	52.47 %
	10	7	FEDERATED MUT GRP	5,628	5,236	47.70 %	48.14 %	2.82 %	55.29 %
			STATE TOTAL	199,243	194,640	56.12 %	56.87 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	155	PROGRESSIVE GRP	212,453	219,805	44.88 %	45.07 %	13.90 %	13.90 %
	2	31	BERKSHIRE HATHAWAY GRP	102,198	96,576	35.08 %	37.54 %	6.69 %	20.59 %
	3	3548	TRAVELERS GRP	98,914	97,231	38.19 %	36.46 %	6.47 %	27.06 %
	4	215	KEMPER CORP GRP	83,221	79,536	38.04 %	38.74 %	5.45 %	32.51 %
	5	150	OLD REPUBLIC GRP	72,466	71,191	63.40 %	65.70 %	4.74 %	37.25 %
	6	176	STATE FARM GRP	59,666	60,974	42.89 %	43.79 %	3.90 %	41.15 %
	7	158	FAIRFAX FIN GRP	47,836	50,164	32.27 %	34.10 %	3.13 %	44.29 %
	8	660	MERCURY GEN GRP	45,952	49,991	43.59 %	43.65 %	3.01 %	47.29 %
	9	91	HARTFORD FIRE & CAS GRP	42,047	38,760	50.16 %	51.86 %	2.75 %	50.04 %
	10	5003	SOUTHLAKE FINANCIAL GRP	40,315	44,547	74.18 %	74.18 %	2.64 %	52.68 %
			STATE TOTAL	1,528,168	1,546,216	44.88 %	45.94 %	100.00 %	100.00 %
Colorado	1	155	PROGRESSIVE GRP	67,201	67,738	32.65 %	32.43 %	19.11 %	19.11 %
	2	150	OLD REPUBLIC GRP	21,417	21,020	43.75 %	44.50 %	6.09 %	25.20 %
	3	79	ALLY INS HOLDINGS GRP	17,487	17,462	47.44 %	47.44 %	4.97 %	30.18 %
	4	3548	TRAVELERS GRP	15,965	15,269	42.91 %	41.97 %	4.54 %	34.72 %
	5	280	AUTO OWNERS GRP	15,561	15,744	35.19 %	37.21 %	4.43 %	39.14 %
	6	212	ZURICH INS GRP	14,045	14,025	61.23 %	63.20 %	3.99 %	43.13 %
	7	31	BERKSHIRE HATHAWAY GRP	13,537	11,920	42.81 %	44.60 %	3.85 %	46.98 %
	8	62	EMC INS CO GRP	11,609	10,927	47.56 %	47.63 %	3.30 %	50.29 %
	9	242	SELECTIVE INS GRP	11,044	10,159	67.69 %	67.90 %	3.14 %	53.43 %
	10	111	LIBERTY MUT GRP	9,092	9,740	47.49 %	48.31 %	2.59 %	56.01 %
			STATE TOTAL	351,633	345,726	44.33 %	45.18 %	100.00 %	100.00 %
Connecticut	1	155	PROGRESSIVE GRP	20,409	21,158	36.02 %	36.12 %	12.69 %	12.69 %
	2	3548	TRAVELERS GRP	12,213	11,293	50.35 %	49.87 %	7.59 %	20.28 %
	3	242	SELECTIVE INS GRP	10,030	9,540	46.43 %	46.64 %	6.24 %	26.52 %
	4	98	WR BERKLEY CORP GRP	8,605	8,341	38.95 %	38.78 %	5.35 %	31.87 %
	5	586	ARBELLA INS GRP	8,145	6,925	81.02 %	84.80 %	5.06 %	36.93 %
	6	91	HARTFORD FIRE & CAS GRP	7,152	7,293	46.21 %	46.86 %	4.45 %	41.38 %
	7	201	UTICA GRP	6,976	6,778	35.81 %	37.31 %	4.34 %	45.71 %
	8	111	LIBERTY MUT GRP	6,921	7,385	46.98 %	47.98 %	4.30 %	50.02 %
	9	31	BERKSHIRE HATHAWAY GRP	6,632	5,553	46.23 %	47.37 %	4.12 %	54.14 %
	10	7	FEDERATED MUT GRP	4,818	4,376	33.23 %	32.55 %	3.00 %	57.14 %
			STATE TOTAL	160,849	155,904	48.17 %	49.20 %	100.00 %	100.00 %
Delaware	1	250	DONEGAL GRP	4,983	5,057	30.86 %	31.21 %	11.34 %	11.34 %
	2	155	PROGRESSIVE GRP	4,349	4,909	26.95 %	26.84 %	9.90 %	21.24 %
	3	242	SELECTIVE INS GRP	3,316	3,153	59.77 %	59.97 %	7.55 %	28.79 %
	4	3548	TRAVELERS GRP	2,376	2,164	33.46 %	33.38 %	5.41 %	34.20 %
	5	31	BERKSHIRE HATHAWAY GRP	2,206	1,645	30.70 %	33.16 %	5.02 %	39.22 %
	6	447	HARFORD GRP	2,024	1,720	85.07 %	84.73 %	4.61 %	43.82 %
	7	84	AMERICAN FINANCIAL GRP	1,953	1,831	23.54 %	24.62 %	4.44 %	48.27 %
	8	150	OLD REPUBLIC GRP	1,586	1,499	59.63 %	60.57 %	3.61 %	51.88 %
	9	158	FAIRFAX FIN GRP	1,515	1,248	26.99 %	27.77 %	3.45 %	55.33 %
	10	12	AMERICAN INTL GRP	1,480	1,449	64.67 %	68.87 %	3.37 %	58.70 %
			STATE TOTAL	43,933	42,312	47.55 %	48.36 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	176	STATE FARM GRP	2,136	2,072	N/A	N/A	16.53 %	16.53 %
	2	1278	CSAA INS GRP	1,782	1,221	10.22 %	9.17 %	13.78 %	30.31 %
	3	3548	TRAVELERS GRP	1,162	1,213	29.37 %	27.93 %	8.99 %	39.30 %
	4	213	ERIE INS GRP	1,158	1,185	33.24 %	33.22 %	8.96 %	48.26 %
	5	88	THE HANOVER INS GRP	1,110	1,238	35.26 %	35.18 %	8.59 %	56.85 %
	6	31	BERKSHIRE HATHAWAY GRP	684	945	34.28 %	38.59 %	5.29 %	62.14 %
	7	13293	FORGE INS CO	620	442	12.53 %	13.26 %	4.79 %	66.94 %
	8	91	HARTFORD FIRE & CAS GRP	524	539	71.83 %	71.87 %	4.06 %	70.99 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	481	370	49.73 %	49.71 %	3.72 %	74.72 %
	10	12156	CROWN CAPTIVE INS CO INC	331	331	69.73 %	74.04 %	2.56 %	77.28 %
			STATE TOTAL	12,925	12,617	30.70 %	32.16 %	100.00 %	100.00 %
Florida	1	155	PROGRESSIVE GRP	175,145	178,506	35.14 %	34.58 %	20.84 %	20.84 %
	2	31	BERKSHIRE HATHAWAY GRP	77,034	61,722	41.37 %	42.53 %	9.17 %	30.01 %
	3	280	AUTO OWNERS GRP	67,091	72,512	41.19 %	41.97 %	7.98 %	37.99 %
	4	215	KEMPER CORP GRP	41,151	40,934	46.61 %	46.23 %	4.90 %	42.89 %
	5	3548	TRAVELERS GRP	36,427	35,671	40.54 %	39.65 %	4.33 %	47.22 %
	6	176	STATE FARM GRP	34,022	33,623	34.54 %	36.77 %	4.05 %	51.27 %
	7	474	FCCI MUT INS GRP	24,936	23,977	34.79 %	35.47 %	2.97 %	54.24 %
	8	150	OLD REPUBLIC GRP	24,454	23,448	68.75 %	72.01 %	2.91 %	57.15 %
	9	212	ZURICH INS GRP	24,099	24,423	31.65 %	32.55 %	2.87 %	60.02 %
	10	13683	ASCENDANT COMMERCIAL INS INC	19,599	18,598	39.32 %	41.31 %	2.33 %	62.35 %
			STATE TOTAL	840,366	833,597	39.36 %	40.50 %	100.00 %	100.00 %
Georgia	1	155	PROGRESSIVE GRP	80,920	87,337	36.69 %	36.73 %	15.97 %	15.97 %
	2	280	AUTO OWNERS GRP	32,030	32,144	43.85 %	44.63 %	6.32 %	22.30 %
	3	3548	TRAVELERS GRP	23,898	23,290	39.16 %	39.13 %	4.72 %	27.02 %
	4	150	OLD REPUBLIC GRP	22,410	20,774	61.01 %	62.65 %	4.42 %	31.44 %
	5	31	BERKSHIRE HATHAWAY GRP	21,414	18,330	40.58 %	42.48 %	4.23 %	35.67 %
	6	176	STATE FARM GRP	20,716	17,190	46.49 %	46.94 %	4.09 %	39.76 %
	7	215	KEMPER CORP GRP	16,272	16,373	39.55 %	39.80 %	3.21 %	42.97 %
	8	561	GEORGIA FARM BUREAU GRP	16,257	15,955	46.50 %	46.57 %	3.21 %	46.18 %
	9	212	ZURICH INS GRP	14,971	15,244	42.79 %	45.30 %	2.96 %	49.13 %
	10	242	SELECTIVE INS GRP	14,364	14,693	38.59 %	38.71 %	2.84 %	51.97 %
			STATE TOTAL	506,556	500,833	43.96 %	44.89 %	100.00 %	100.00 %
Hawaii	1	3098	TOKIO MARINE HOLDINGS INC GRP	10,021	9,235	59.10 %	59.12 %	25.50 %	25.50 %
	2	84	AMERICAN FINANCIAL GRP	6,156	6,032	56.72 %	60.85 %	15.67 %	41.17 %
	3	155	PROGRESSIVE GRP	4,363	4,106	29.38 %	29.44 %	11.10 %	52.27 %
	4	106	ISLAND INS CO GRP	4,259	4,007	53.15 %	53.18 %	10.84 %	63.11 %
	5	158	FAIRFAX FIN GRP	2,772	2,747	46.90 %	46.95 %	7.06 %	70.17 %
	6	176	STATE FARM GRP	1,618	1,592	61.30 %	61.30 %	4.12 %	74.28 %
	7	4672	DB INS GRP	1,608	1,527	135.48 %	168.12 %	4.09 %	78.38 %
	8	4715	MS & AD INS GRP	1,376	1,642	N/A	N/A	3.50 %	81.88 %
	9	3548	TRAVELERS GRP	1,217	1,175	54.89 %	54.10 %	3.10 %	84.98 %
	10	31	BERKSHIRE HATHAWAY GRP	753	822	21.73 %	24.91 %	1.92 %	86.89 %
			STATE TOTAL	39,293	37,681	53.21 %	55.63 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	155	PROGRESSIVE GRP	19,633	19,912	33.56 %	33.48 %	14.48 %	14.48 %
	2	842	FARM BUREAU GRP	16,662	15,967	41.17 %	41.46 %	12.29 %	26.77 %
	3	150	OLD REPUBLIC GRP	11,716	11,868	55.20 %	56.18 %	8.64 %	35.41 %
	4	280	AUTO OWNERS GRP	9,543	9,332	33.78 %	34.32 %	7.04 %	42.45 %
	5	3548	TRAVELERS GRP	6,633	6,339	45.37 %	44.09 %	4.89 %	47.34 %
	6	31	BERKSHIRE HATHAWAY GRP	4,668	3,892	34.55 %	35.32 %	3.44 %	50.78 %
	7	244	CINCINNATI FIN GRP	4,556	4,422	35.08 %	36.10 %	3.36 %	54.14 %
	8	7	FEDERATED MUT GRP	4,201	3,647	35.86 %	37.99 %	3.10 %	57.24 %
	9	14184	ACUITY A MUT INS CO	4,171	4,056	40.41 %	40.66 %	3.08 %	60.31 %
	10	111	LIBERTY MUT GRP	4,035	4,188	32.24 %	32.40 %	2.98 %	63.29 %
			STATE TOTAL	135,596	131,817	42.69 %	43.27 %	100.00 %	100.00 %
Illinois	1	155	PROGRESSIVE GRP	80,001	83,491	46.00 %	46.16 %	10.80 %	10.80 %
	2	150	OLD REPUBLIC GRP	39,027	38,436	70.32 %	71.46 %	5.27 %	16.07 %
	3	212	ZURICH INS GRP	38,794	38,648	66.71 %	69.30 %	5.24 %	21.30 %
	4	158	FAIRFAX FIN GRP	38,587	36,793	50.44 %	53.41 %	5.21 %	26.51 %
	5	3548	TRAVELERS GRP	36,318	34,835	44.88 %	43.68 %	4.90 %	31.41 %
	6	31	BERKSHIRE HATHAWAY GRP	25,831	21,733	60.68 %	62.48 %	3.49 %	34.90 %
	7	280	AUTO OWNERS GRP	22,508	22,630	48.54 %	48.98 %	3.04 %	37.94 %
	8	225	IAT REINS CO GRP	22,450	22,614	52.83 %	52.00 %	3.03 %	40.97 %
	9	153	PEKIN INS GRP	22,119	21,562	45.71 %	46.08 %	2.99 %	43.95 %
	10	14184	ACUITY A MUT INS CO	18,912	17,813	49.43 %	52.24 %	2.55 %	46.51 %
			STATE TOTAL	740,855	732,237	54.29 %	55.29 %	100.00 %	100.00 %
Indiana	1	155	PROGRESSIVE GRP	32,516	34,979	46.05 %	45.92 %	7.63 %	7.63 %
	2	280	AUTO OWNERS GRP	28,577	27,659	47.53 %	48.43 %	6.70 %	14.33 %
	3	150	OLD REPUBLIC GRP	21,027	19,721	73.35 %	74.57 %	4.93 %	19.26 %
	4	31	BERKSHIRE HATHAWAY GRP	19,769	18,666	80.06 %	82.41 %	4.64 %	23.89 %
	5	3548	TRAVELERS GRP	18,319	17,399	67.06 %	66.39 %	4.30 %	28.19 %
	6	242	SELECTIVE INS GRP	18,173	17,656	55.95 %	56.14 %	4.26 %	32.45 %
	7	14184	ACUITY A MUT INS CO	16,895	15,990	45.23 %	46.40 %	3.96 %	36.41 %
	8	244	CINCINNATI FIN GRP	16,309	15,526	42.11 %	43.43 %	3.82 %	40.24 %
	9	213	ERIE INS GRP	15,848	14,982	53.42 %	53.57 %	3.72 %	43.96 %
	10	158	FAIRFAX FIN GRP	12,929	12,435	58.87 %	60.71 %	3.03 %	46.99 %
			STATE TOTAL	426,411	418,213	55.12 %	56.06 %	100.00 %	100.00 %
Iowa	1	280	AUTO OWNERS GRP	25,968	25,903	30.46 %	30.83 %	8.99 %	8.99 %
	2	155	PROGRESSIVE GRP	25,673	26,407	30.28 %	30.27 %	8.88 %	17.87 %
	3	150	OLD REPUBLIC GRP	21,838	22,180	51.87 %	52.17 %	7.56 %	25.43 %
	4	62	EMC INS CO GRP	15,529	15,555	33.48 %	33.52 %	5.37 %	30.80 %
	5	14184	ACUITY A MUT INS CO	14,165	13,458	52.36 %	54.43 %	4.90 %	35.71 %
	6	3548	TRAVELERS GRP	13,665	13,827	38.64 %	37.29 %	4.73 %	40.44 %
	7	513	IOWA FARM BUREAU GRP	11,713	11,758	45.52 %	45.56 %	4.05 %	44.49 %
	8	518	GRINNELL MUT GRP	10,678	10,938	44.31 %	44.69 %	3.70 %	48.18 %
	9	140	NATIONWIDE CORP GRP	9,804	10,235	41.19 %	44.45 %	3.39 %	51.58 %
	10	3991	IMT MUT HOLDING GRP	9,041	8,094	43.05 %	43.34 %	3.13 %	54.71 %
			STATE TOTAL	288,948	287,056	42.19 %	42.83 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	155	PROGRESSIVE GRP	28,565	28,459	36.19 %	36.32 %	13.03 %	13.03 %
	2	150	OLD REPUBLIC GRP	15,845	15,853	65.44 %	65.99 %	7.23 %	20.26 %
	3	3548	TRAVELERS GRP	13,706	13,693	66.11 %	65.25 %	6.25 %	26.51 %
	4	79	ALLY INS HOLDINGS GRP	13,468	13,436	53.41 %	53.42 %	6.14 %	32.65 %
	5	62	EMC INS CO GRP	12,778	12,808	44.20 %	44.26 %	5.83 %	38.48 %
	6	244	CINCINNATI FIN GRP	9,231	8,804	45.43 %	46.13 %	4.21 %	42.69 %
	7	140	NATIONWIDE CORP GRP	8,909	9,036	54.34 %	58.05 %	4.06 %	46.75 %
	8	98	WR BERKLEY CORP GRP	7,975	8,197	58.97 %	59.09 %	3.64 %	50.39 %
	9	513	IOWA FARM BUREAU GRP	7,513	7,609	45.30 %	45.53 %	3.43 %	53.82 %
	10	14184	ACUITY A MUT INS CO	6,852	6,464	58.55 %	62.27 %	3.13 %	56.94 %
			STATE TOTAL	219,245	217,126	53.89 %	54.64 %	100.00 %	100.00 %
Kentucky	1	155	PROGRESSIVE GRP	20,402	20,511	37.49 %	37.80 %	9.20 %	9.20 %
	2	109	KENTUCKY FARM BUREAU GRP	17,138	16,761	37.16 %	37.38 %	7.72 %	16.92 %
	3	280	AUTO OWNERS GRP	14,735	14,293	72.65 %	73.27 %	6.64 %	23.56 %
	4	244	CINCINNATI FIN GRP	11,964	11,227	64.32 %	65.53 %	5.39 %	28.95 %
	5	14184	ACUITY A MUT INS CO	10,676	9,715	49.37 %	50.99 %	4.81 %	33.77 %
	6	3548	TRAVELERS GRP	9,785	9,944	53.52 %	51.67 %	4.41 %	38.18 %
	7	213	ERIE INS GRP	9,342	8,475	75.90 %	76.42 %	4.21 %	42.39 %
	8	111	LIBERTY MUT GRP	8,100	8,186	42.05 %	42.51 %	3.65 %	46.04 %
	9	84	AMERICAN FINANCIAL GRP	6,688	6,415	44.33 %	44.52 %	3.01 %	49.05 %
	10	4850	CLEAR BLUE FINANCIAL GRP	6,233	5,848	61.34 %	63.56 %	2.81 %	51.86 %
			STATE TOTAL	221,863	213,640	64.20 %	65.27 %	100.00 %	100.00 %
Louisiana	1	155	PROGRESSIVE GRP	34,115	35,738	31.47 %	31.82 %	17.62 %	17.62 %
	2	4381	SKYWARD SPECIALTY INS GRP INC GRP	21,704	20,857	15.75 %	18.19 %	11.21 %	28.83 %
	3	3548	TRAVELERS GRP	12,488	11,931	35.10 %	35.00 %	6.45 %	35.28 %
	4	212	ZURICH INS GRP	12,471	11,979	59.49 %	60.64 %	6.44 %	41.72 %
	5	176	STATE FARM GRP	10,420	11,099	29.82 %	31.15 %	5.38 %	47.10 %
	6	150	OLD REPUBLIC GRP	9,536	9,523	63.66 %	66.28 %	4.93 %	52.03 %
	7	79	ALLY INS HOLDINGS GRP	9,441	9,423	15.24 %	15.24 %	4.88 %	56.90 %
	8	31	BERKSHIRE HATHAWAY GRP	7,994	7,163	21.37 %	26.46 %	4.13 %	61.03 %
	9	12	AMERICAN INTL GRP	5,242	5,276	108.01 %	112.61 %	2.71 %	63.74 %
	10	84	AMERICAN FINANCIAL GRP	4,978	4,753	56.17 %	57.72 %	2.57 %	66.31 %
			STATE TOTAL	193,620	192,180	38.71 %	40.13 %	100.00 %	100.00 %
Maine	1	98	WR BERKLEY CORP GRP	15,545	15,200	50.69 %	50.73 %	16.84 %	16.84 %
	2	155	PROGRESSIVE GRP	10,933	10,876	36.24 %	36.20 %	11.84 %	28.68 %
	3	15997	MMG INS CO	7,251	6,736	59.15 %	58.51 %	7.85 %	36.53 %
	4	1309	FRANKENMUTH GRP	7,030	6,607	56.37 %	57.50 %	7.61 %	44.15 %
	5	88	THE HANOVER INS GRP	5,986	5,800	31.37 %	31.47 %	6.48 %	50.63 %
	6	14184	ACUITY A MUT INS CO	5,521	4,965	62.08 %	63.38 %	5.98 %	56.61 %
	7	3548	TRAVELERS GRP	4,567	4,342	65.65 %	64.08 %	4.95 %	61.56 %
	8	111	LIBERTY MUT GRP	4,396	4,762	39.95 %	40.52 %	4.76 %	66.32 %
	9	280	AUTO OWNERS GRP	3,821	3,813	53.63 %	53.90 %	4.14 %	70.46 %
	10	150	OLD REPUBLIC GRP	2,237	2,131	64.26 %	65.75 %	2.42 %	72.88 %
			STATE TOTAL	92,322	88,952	50.49 %	51.02 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	213	ERIE INS GRP	44,710	43,073	48.73 %	49.00 %	15.83 %	15.83 %
	2	155	PROGRESSIVE GRP	33,091	34,181	39.64 %	39.60 %	11.72 %	27.55 %
	3	242	SELECTIVE INS GRP	22,009	22,020	42.58 %	42.84 %	7.79 %	35.34 %
	4	35173	AGENCY INS CO OF MD INC	17,093	16,257	35.66 %	35.68 %	6.05 %	41.40 %
	5	3548	TRAVELERS GRP	14,076	13,016	49.11 %	48.48 %	4.98 %	46.38 %
	6	150	OLD REPUBLIC GRP	9,819	9,393	71.33 %	72.81 %	3.48 %	49.86 %
	7	176	STATE FARM GRP	8,906	9,327	34.18 %	32.79 %	3.15 %	53.01 %
	8	91	HARTFORD FIRE & CAS GRP	7,628	7,284	45.26 %	46.77 %	2.70 %	55.71 %
	9	31	BERKSHIRE HATHAWAY GRP	7,471	6,451	49.28 %	51.95 %	2.65 %	58.36 %
	10	250	DONEGAL GRP	5,912	5,662	50.95 %	50.41 %	2.09 %	60.45 %
			STATE TOTAL	282,393	274,453	47.80 %	48.45 %	100.00 %	100.00 %
Massachusetts	1	188	SAFETY GRP	59,835	58,189	61.14 %	61.60 %	14.22 %	14.22 %
	2	411	MAPFRE INS GRP	51,409	53,008	35.19 %	35.49 %	12.22 %	26.44 %
	3	586	ARBELLA INS GRP	46,535	42,757	51.17 %	51.54 %	11.06 %	37.50 %
	4	155	PROGRESSIVE GRP	38,813	40,029	39.19 %	39.44 %	9.23 %	46.73 %
	5	3548	TRAVELERS GRP	23,317	22,953	44.90 %	43.80 %	5.54 %	52.27 %
	6	415	PLYMOUTH ROCK INS GRP	17,737	17,920	48.47 %	49.43 %	4.22 %	56.49 %
	7	98	WR BERKLEY CORP GRP	14,909	14,260	39.43 %	39.62 %	3.54 %	60.03 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	13,636	13,067	54.23 %	54.96 %	3.24 %	63.27 %
	9	242	SELECTIVE INS GRP	12,905	12,433	54.26 %	54.38 %	3.07 %	66.34 %
	10	88	THE HANOVER INS GRP	11,096	10,648	42.68 %	42.72 %	2.64 %	68.98 %
			STATE TOTAL	420,701	410,386	50.01 %	50.81 %	100.00 %	100.00 %
Michigan	1	280	AUTO OWNERS GRP	62,011	60,775	54.49 %	55.04 %	10.88 %	10.88 %
	2	155	PROGRESSIVE GRP	39,589	39,707	45.40 %	45.46 %	6.95 %	17.82 %
	3	67	MICHIGAN FARM BUREAU GRP	34,962	32,422	68.14 %	68.29 %	6.13 %	23.96 %
	4	1309	FRANKENMUTH GRP	23,570	22,090	69.21 %	70.39 %	4.14 %	28.09 %
	5	150	OLD REPUBLIC GRP	21,611	21,827	85.82 %	87.09 %	3.79 %	31.89 %
	6	96	SECURA INS GRP	20,953	19,572	58.04 %	58.99 %	3.68 %	35.56 %
	7	3548	TRAVELERS GRP	20,798	19,547	45.68 %	44.59 %	3.65 %	39.21 %
	8	55	AUTOMOBILE CLUB MI GRP	19,131	17,595	64.49 %	64.50 %	3.36 %	42.57 %
	9	212	ZURICH INS GRP	17,381	16,543	84.54 %	86.64 %	3.05 %	45.62 %
	10	250	DONEGAL GRP	17,277	15,916	54.82 %	55.17 %	3.03 %	48.65 %
			STATE TOTAL	569,987	556,410	55.74 %	56.22 %	100.00 %	100.00 %
Minnesota	1	280	AUTO OWNERS GRP	46,638	46,114	41.25 %	41.43 %	11.73 %	11.73 %
	2	150	OLD REPUBLIC GRP	37,147	38,051	55.55 %	55.85 %	9.34 %	21.07 %
	3	309	WESTERN NATL MUT GRP	32,944	32,046	38.48 %	39.64 %	8.29 %	29.36 %
	4	155	PROGRESSIVE GRP	29,717	30,315	29.25 %	29.85 %	7.47 %	36.83 %
	5	96	SECURA INS GRP	21,779	20,492	51.01 %	51.93 %	5.48 %	42.31 %
	6	3548	TRAVELERS GRP	20,679	19,902	56.57 %	55.52 %	5.20 %	47.51 %
	7	14184	ACUITY A MUT INS CO	17,895	16,227	45.34 %	47.26 %	4.50 %	52.01 %
	8	7	FEDERATED MUT GRP	16,404	14,839	30.74 %	31.69 %	4.13 %	56.14 %
	9	5076	WEST BEND INS GRP	11,904	11,059	47.21 %	47.17 %	2.99 %	59.13 %
	10	518	GRINNELL MUT GRP	9,713	9,728	50.70 %	50.66 %	2.44 %	61.58 %
			STATE TOTAL	397,585	388,185	45.28 %	45.93 %	100.00 %	100.00 %

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BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	155	PROGRESSIVE GRP	28,413	29,319	39.52 %	39.62 %	16.68 %	16.68 %
	2	3548	TRAVELERS GRP	11,904	11,380	53.35 %	52.89 %	6.99 %	23.66 %
	3	31	BERKSHIRE HATHAWAY GRP	10,112	6,951	42.83 %	44.84 %	5.94 %	29.60 %
	4	98	WR BERKLEY CORP GRP	9,745	10,289	31.71 %	31.54 %	5.72 %	35.32 %
	5	150	OLD REPUBLIC GRP	9,612	9,636	70.12 %	71.94 %	5.64 %	40.96 %
	6	158	FAIRFAX FIN GRP	9,384	6,659	12.60 %	12.28 %	5.51 %	46.47 %
	7	212	ZURICH INS GRP	6,546	6,548	39.85 %	44.83 %	3.84 %	50.31 %
	8	474	FCCI MUT INS GRP	6,175	5,609	83.03 %	85.54 %	3.62 %	53.93 %
	9	62	EMC INS CO GRP	5,653	5,253	41.83 %	41.85 %	3.32 %	57.25 %
	10	111	LIBERTY MUT GRP	4,855	5,473	37.00 %	37.20 %	2.85 %	60.10 %
			STATE TOTAL	170,385	165,674	47.66 %	48.69 %	100.00 %	100.00 %
Missouri	1	155	PROGRESSIVE GRP	45,320	46,124	44.64 %	44.35 %	11.63 %	11.63 %
	2	3548	TRAVELERS GRP	26,763	25,778	56.89 %	56.24 %	6.87 %	18.49 %
	3	150	OLD REPUBLIC GRP	25,667	24,833	62.13 %	63.01 %	6.58 %	25.08 %
	4	79	ALLY INS HOLDINGS GRP	20,960	20,898	44.07 %	44.07 %	5.38 %	30.45 %
	5	14184	ACUITY A MUT INS CO	17,993	17,780	62.97 %	65.42 %	4.62 %	35.07 %
	6	280	AUTO OWNERS GRP	17,158	16,949	53.47 %	54.82 %	4.40 %	39.47 %
	7	244	CINCINNATI FIN GRP	15,298	14,155	49.80 %	50.77 %	3.92 %	43.39 %
	8	31	BERKSHIRE HATHAWAY GRP	12,922	11,231	41.87 %	43.81 %	3.31 %	46.71 %
	9	98	WR BERKLEY CORP GRP	10,417	10,028	38.77 %	38.60 %	2.67 %	49.38 %
	10	176	STATE FARM GRP	9,973	9,817	48.10 %	48.13 %	2.56 %	51.94 %
			STATE TOTAL	389,820	381,278	53.64 %	54.43 %	100.00 %	100.00 %
Montana	1	155	PROGRESSIVE GRP	20,706	20,909	34.16 %	34.39 %	17.62 %	17.62 %
	2	150	OLD REPUBLIC GRP	11,619	11,731	55.37 %	56.05 %	9.88 %	27.50 %
	3	244	CINCINNATI FIN GRP	7,059	6,591	38.79 %	39.18 %	6.01 %	33.51 %
	4	3548	TRAVELERS GRP	6,799	6,378	28.45 %	26.90 %	5.78 %	39.29 %
	5	62	EMC INS CO GRP	5,731	5,514	47.96 %	48.44 %	4.88 %	44.16 %
	6	14184	ACUITY A MUT INS CO	5,276	4,928	50.65 %	51.68 %	4.49 %	48.65 %
	7	111	LIBERTY MUT GRP	4,981	5,194	34.52 %	34.92 %	4.24 %	52.89 %
	8	309	WESTERN NATL MUT GRP	4,762	4,729	33.42 %	35.04 %	4.05 %	56.94 %
	9	626	CHUBB LTD GRP	3,503	3,383	64.42 %	67.36 %	2.98 %	59.92 %
	10	176	STATE FARM GRP	3,352	3,274	45.72 %	45.71 %	2.85 %	62.77 %
			STATE TOTAL	117,544	115,826	43.46 %	44.22 %	100.00 %	100.00 %
Nebraska	1	150	OLD REPUBLIC GRP	29,150	29,454	52.14 %	52.13 %	13.92 %	13.92 %
	2	155	PROGRESSIVE GRP	21,129	21,496	40.33 %	40.21 %	10.09 %	24.00 %
	3	280	AUTO OWNERS GRP	13,049	12,875	38.80 %	38.74 %	6.23 %	30.23 %
	4	79	ALLY INS HOLDINGS GRP	10,711	10,708	11.82 %	11.82 %	5.11 %	35.34 %
	5	3548	TRAVELERS GRP	10,432	9,917	63.73 %	62.94 %	4.98 %	40.32 %
	6	140	NATIONWIDE CORP GRP	9,778	9,648	53.74 %	56.86 %	4.67 %	44.99 %
	7	62	EMC INS CO GRP	8,616	8,801	39.09 %	39.12 %	4.11 %	49.11 %
	8	84	AMERICAN FINANCIAL GRP	7,628	7,322	48.67 %	49.16 %	3.64 %	52.75 %
	9	98	WR BERKLEY CORP GRP	7,291	6,857	71.01 %	70.98 %	3.48 %	56.23 %
	10	13889	FMNE INS CO	6,676	6,551	29.02 %	29.02 %	3.19 %	59.42 %
			STATE TOTAL	209,475	205,205	45.59 %	46.01 %	100.00 %	100.00 %

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Nevada	1	155	PROGRESSIVE GRP	21,212	24,829	28.06 %	28.22 %	21.08 %	21.08 %
	2	3548	TRAVELERS GRP	8,500	8,145	33.42 %	32.47 %	8.45 %	29.53 %
	3	150	OLD REPUBLIC GRP	6,299	6,384	55.24 %	56.40 %	6.26 %	35.79 %
	4	31	BERKSHIRE HATHAWAY GRP	6,136	4,861	30.30 %	32.33 %	6.10 %	41.89 %
	5	176	STATE FARM GRP	5,730	4,077	40.88 %	42.82 %	5.70 %	47.59 %
	6	91	HARTFORD FIRE & CAS GRP	4,584	4,384	35.84 %	38.40 %	4.56 %	52.15 %
	7	212	ZURICH INS GRP	3,411	3,139	21.28 %	23.41 %	3.39 %	55.54 %
	8	626	CHUBB LTD GRP	2,566	2,305	55.40 %	58.64 %	2.55 %	58.09 %
	9	218	CNA INS GRP	2,354	2,236	37.67 %	34.38 %	2.34 %	60.43 %
	10	4381	SKYWARD SPECIALTY INS GRP INC GRP	2,333	2,136	28.31 %	32.20 %	2.32 %	62.75 %
			STATE TOTAL	100,606	100,470	39.94 %	41.75 %	100.00 %	100.00 %
New Hampshire	1	98	WR BERKLEY CORP GRP	13,763	13,497	42.62 %	42.69 %	17.80 %	17.80 %
	2	155	PROGRESSIVE GRP	7,694	7,392	38.31 %	38.31 %	9.95 %	27.75 %
	3	188	SAFETY GRP	4,192	3,795	60.71 %	61.29 %	5.42 %	33.18 %
	4	280	AUTO OWNERS GRP	3,706	3,537	46.67 %	47.05 %	4.79 %	37.97 %
	5	3548	TRAVELERS GRP	3,621	3,489	34.85 %	34.03 %	4.68 %	42.65 %
	6	15997	MMG INS CO	3,160	3,121	55.85 %	54.30 %	4.09 %	46.74 %
	7	111	LIBERTY MUT GRP	2,987	3,298	24.67 %	25.25 %	3.86 %	50.60 %
	8	88	THE HANOVER INS GRP	2,512	2,445	38.03 %	37.99 %	3.25 %	53.85 %
	9	212	ZURICH INS GRP	2,074	2,086	17.82 %	22.40 %	2.68 %	56.53 %
	10	242	SELECTIVE INS GRP	2,039	1,849	81.77 %	81.87 %	2.64 %	59.17 %
			STATE TOTAL	77,314	74,513	45.92 %	46.81 %	100.00 %	100.00 %
New Jersey	1	155	PROGRESSIVE GRP	50,551	55,373	33.69 %	33.94 %	13.65 %	13.65 %
	2	242	SELECTIVE INS GRP	41,715	41,131	38.56 %	39.22 %	11.26 %	24.91 %
	3	708	NEW JERSEY MANUFACTURERS GRP	28,510	28,085	53.41 %	53.70 %	7.70 %	32.61 %
	4	3548	TRAVELERS GRP	16,092	15,144	45.05 %	44.09 %	4.34 %	36.95 %
	5	31	BERKSHIRE HATHAWAY GRP	12,193	10,010	48.00 %	49.55 %	3.29 %	40.24 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	12,094	11,098	49.78 %	50.17 %	3.27 %	43.51 %
	7	212	ZURICH INS GRP	11,997	11,506	46.49 %	48.09 %	3.24 %	46.75 %
	8	201	UTICA GRP	11,160	10,194	44.64 %	47.91 %	3.01 %	49.76 %
	9	158	FAIRFAX FIN GRP	9,823	11,224	39.32 %	42.15 %	2.65 %	52.41 %
	10	91	HARTFORD FIRE & CAS GRP	9,689	9,271	39.25 %	43.35 %	2.62 %	55.03 %
			STATE TOTAL	370,416	370,747	41.10 %	42.05 %	100.00 %	100.00 %
New Mexico	1	155	PROGRESSIVE GRP	19,901	20,960	33.96 %	33.97 %	20.12 %	20.12 %
	2	3548	TRAVELERS GRP	9,201	8,654	38.56 %	38.49 %	9.30 %	29.43 %
	3	150	OLD REPUBLIC GRP	5,701	5,458	78.54 %	82.51 %	5.76 %	35.19 %
	4	31	BERKSHIRE HATHAWAY GRP	5,246	4,864	26.85 %	29.48 %	5.30 %	40.49 %
	5	14184	ACUITY A MUT INS CO	4,334	4,010	34.73 %	35.13 %	4.38 %	44.88 %
	6	212	ZURICH INS GRP	3,280	3,598	64.67 %	66.83 %	3.32 %	48.19 %
	7	7	FEDERATED MUT GRP	2,687	2,711	22.50 %	23.44 %	2.72 %	50.91 %
	8	91	HARTFORD FIRE & CAS GRP	2,673	2,253	56.93 %	58.53 %	2.70 %	53.61 %
	9	242	SELECTIVE INS GRP	2,611	2,479	36.51 %	36.58 %	2.64 %	56.25 %
	10	228	WESTFIELD GRP	2,563	2,429	39.02 %	39.00 %	2.59 %	58.85 %
			STATE TOTAL	98,896	97,866	47.70 %	48.83 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	155	PROGRESSIVE GRP	70,651	74,461	40.18 %	40.46 %	12.14 %	12.14 %
	2	213	ERIE INS GRP	47,432	45,306	58.18 %	58.83 %	8.15 %	20.28 %
	3	3548	TRAVELERS GRP	35,716	35,685	48.82 %	47.65 %	6.13 %	26.42 %
	4	201	UTICA GRP	28,285	27,423	38.07 %	39.60 %	4.86 %	31.28 %
	5	408	BROOKFIELD WEALTH SOLUTIONS GRP	24,238	22,108	43.19 %	43.06 %	4.16 %	35.44 %
	6	31	BERKSHIRE HATHAWAY GRP	21,267	18,418	35.92 %	38.42 %	3.65 %	39.09 %
	7	242	SELECTIVE INS GRP	19,271	19,477	48.70 %	48.96 %	3.31 %	42.40 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	15,872	14,653	55.93 %	56.70 %	2.73 %	45.13 %
	9	176	STATE FARM GRP	15,858	19,856	38.60 %	38.65 %	2.72 %	47.85 %
	10	150	OLD REPUBLIC GRP	14,943	14,493	83.07 %	86.09 %	2.57 %	50.42 %
			STATE TOTAL	582,174	571,900	50.23 %	51.59 %	100.00 %	100.00 %
North Carolina	1	155	PROGRESSIVE GRP	84,161	85,301	35.82 %	35.95 %	15.72 %	15.72 %
	2	213	ERIE INS GRP	40,187	37,259	50.62 %	50.78 %	7.51 %	23.23 %
	3	280	AUTO OWNERS GRP	39,483	38,612	42.81 %	42.97 %	7.38 %	30.61 %
	4	8	ALLSTATE INS GRP	32,660	32,722	28.97 %	29.30 %	6.10 %	36.71 %
	5	3548	TRAVELERS GRP	27,960	26,764	55.32 %	54.62 %	5.22 %	41.93 %
	6	324	NORTH CAROLINA FARM BUREAU GRP	20,621	19,522	86.68 %	86.74 %	3.85 %	45.79 %
	7	12	AMERICAN INTL GRP	19,297	18,231	94.02 %	97.13 %	3.61 %	49.39 %
	8	212	ZURICH INS GRP	17,568	18,173	44.90 %	47.03 %	3.28 %	52.67 %
	9	242	SELECTIVE INS GRP	16,632	16,373	39.69 %	40.00 %	3.11 %	55.78 %
	10	150	OLD REPUBLIC GRP	15,144	14,270	57.78 %	60.96 %	2.83 %	58.61 %
			STATE TOTAL	535,252	519,669	50.55 %	51.36 %	100.00 %	100.00 %
North Dakota	1	155	PROGRESSIVE GRP	11,429	12,469	31.67 %	31.60 %	10.37 %	10.37 %
	2	150	OLD REPUBLIC GRP	11,358	10,952	62.36 %	62.54 %	10.30 %	20.67 %
	3	3548	TRAVELERS GRP	7,563	7,537	48.91 %	49.20 %	6.86 %	27.53 %
	4	14184	ACUITY A MUT INS CO	7,397	7,243	56.00 %	57.00 %	6.71 %	34.24 %
	5	280	AUTO OWNERS GRP	7,335	7,455	39.88 %	40.09 %	6.65 %	40.89 %
	6	309	WESTERN NATL MUT GRP	5,522	5,263	39.16 %	40.77 %	5.01 %	45.90 %
	7	96	SECURA INS GRP	5,027	4,838	54.85 %	55.44 %	4.56 %	50.46 %
	8	98	WR BERKLEY CORP GRP	4,404	4,572	33.58 %	33.76 %	4.00 %	54.46 %
	9	1279	ARCH INS GRP	3,536	3,749	72.24 %	73.53 %	3.21 %	57.67 %
	10	31	BERKSHIRE HATHAWAY GRP	3,181	2,404	54.02 %	58.56 %	2.89 %	60.55 %
			STATE TOTAL	110,241	109,880	49.31 %	50.02 %	100.00 %	100.00 %
Ohio	1	155	PROGRESSIVE GRP	69,219	73,464	42.47 %	42.68 %	12.02 %	12.02 %
	2	244	CINCINNATI FIN GRP	48,386	44,964	43.31 %	44.58 %	8.41 %	20.43 %
	3	213	ERIE INS GRP	28,396	26,868	55.24 %	55.55 %	4.93 %	25.36 %
	4	31	BERKSHIRE HATHAWAY GRP	26,814	22,483	60.02 %	61.74 %	4.66 %	30.02 %
	5	228	WESTFIELD GRP	23,573	22,514	41.17 %	41.28 %	4.10 %	34.12 %
	6	150	OLD REPUBLIC GRP	23,480	23,362	75.41 %	77.13 %	4.08 %	38.19 %
	7	280	AUTO OWNERS GRP	23,409	22,453	52.96 %	54.10 %	4.07 %	42.26 %
	8	3548	TRAVELERS GRP	17,807	17,393	50.74 %	49.73 %	3.09 %	45.35 %
	9	14184	ACUITY A MUT INS CO	16,348	15,215	44.41 %	45.15 %	2.84 %	48.19 %
	10	84	AMERICAN FINANCIAL GRP	13,766	13,525	58.53 %	59.41 %	2.39 %	50.59 %
			STATE TOTAL	575,651	559,869	52.12 %	53.09 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	155	PROGRESSIVE GRP	42,989	45,035	35.08 %	35.28 %	16.85 %	16.85 %
	2	79	ALLY INS HOLDINGS GRP	25,042	24,990	45.30 %	45.31 %	9.81 %	26.66 %
	3	3548	TRAVELERS GRP	18,708	18,286	48.34 %	47.33 %	7.33 %	34.00 %
	4	150	OLD REPUBLIC GRP	16,019	15,366	54.39 %	55.15 %	6.28 %	40.27 %
	5	31	BERKSHIRE HATHAWAY GRP	13,097	11,360	53.26 %	55.85 %	5.13 %	45.41 %
	6	212	ZURICH INS GRP	13,008	13,026	19.49 %	20.24 %	5.10 %	50.51 %
	7	176	STATE FARM GRP	11,262	11,012	49.42 %	51.62 %	4.41 %	54.92 %
	8	220	OKLAHOMA FARM BUREAU GRP	7,647	6,923	57.72 %	58.43 %	3.00 %	57.92 %
	9	84	AMERICAN FINANCIAL GRP	7,313	6,720	54.10 %	55.03 %	2.87 %	60.78 %
	10	4935	CHANDLER INS GRP	6,375	6,529	38.20 %	39.77 %	2.50 %	63.28 %
			STATE TOTAL	255,141	252,524	44.74 %	45.50 %	100.00 %	100.00 %
Oregon	1	155	PROGRESSIVE GRP	35,862	37,115	31.35 %	31.54 %	18.66 %	18.66 %
	2	111	LIBERTY MUT GRP	13,177	14,023	30.64 %	31.27 %	6.86 %	25.52 %
	3	150	OLD REPUBLIC GRP	12,612	11,806	57.76 %	58.72 %	6.56 %	32.08 %
	4	309	WESTERN NATL MUT GRP	12,455	11,317	35.43 %	36.93 %	6.48 %	38.57 %
	5	3548	TRAVELERS GRP	10,658	9,727	41.33 %	40.60 %	5.55 %	44.11 %
	6	244	CINCINNATI FIN GRP	7,071	6,810	38.44 %	39.35 %	3.68 %	47.79 %
	7	31	BERKSHIRE HATHAWAY GRP	6,694	6,088	36.27 %	37.02 %	3.48 %	51.28 %
	8	7	FEDERATED MUT GRP	5,927	5,643	89.80 %	90.67 %	3.08 %	54.36 %
	9	176	STATE FARM GRP	5,312	5,074	41.34 %	41.34 %	2.76 %	57.13 %
	10	14184	ACUITY A MUT INS CO	4,989	4,357	35.76 %	36.32 %	2.60 %	59.72 %
			STATE TOTAL	192,153	189,177	43.65 %	44.67 %	100.00 %	100.00 %
Pennsylvania	1	213	ERIE INS GRP	119,551	114,293	51.91 %	52.20 %	16.21 %	16.21 %
	2	155	PROGRESSIVE GRP	70,066	83,847	37.08 %	37.33 %	9.50 %	25.71 %
	3	242	SELECTIVE INS GRP	47,806	46,595	46.44 %	46.91 %	6.48 %	32.19 %
	4	3548	TRAVELERS GRP	31,912	31,626	47.40 %	46.46 %	4.33 %	36.52 %
	5	150	OLD REPUBLIC GRP	24,715	23,803	62.78 %	65.47 %	3.35 %	39.87 %
	6	31	BERKSHIRE HATHAWAY GRP	23,617	17,338	61.32 %	63.01 %	3.20 %	43.07 %
	7	212	ZURICH INS GRP	18,721	18,216	67.51 %	70.41 %	2.54 %	45.61 %
	8	14184	ACUITY A MUT INS CO	18,167	17,103	45.93 %	46.83 %	2.46 %	48.07 %
	9	158	FAIRFAX FIN GRP	17,298	9,966	49.49 %	50.76 %	2.35 %	50.42 %
	10	271	PENNSYLVANIA NATL INS GRP	16,566	16,108	61.25 %	61.56 %	2.25 %	52.66 %
			STATE TOTAL	737,552	727,610	56.91 %	58.07 %	100.00 %	100.00 %
Rhode Island	1	155	PROGRESSIVE GRP	7,032	7,187	30.45 %	30.41 %	14.04 %	14.04 %
	2	242	SELECTIVE INS GRP	4,281	4,284	35.94 %	36.06 %	8.55 %	22.58 %
	3	586	ARBELLA INS GRP	3,562	3,139	90.92 %	87.62 %	7.11 %	29.69 %
	4	62	EMC INS CO GRP	2,872	2,587	44.44 %	44.47 %	5.73 %	35.43 %
	5	3548	TRAVELERS GRP	2,727	2,614	35.28 %	34.01 %	5.44 %	40.87 %
	6	306	TRUSTAGE GRP	2,168	2,108	50.19 %	50.03 %	4.33 %	45.20 %
	7	31	BERKSHIRE HATHAWAY GRP	2,097	1,741	40.80 %	42.10 %	4.19 %	49.39 %
	8	473	AMERICAN FAMILY INS GRP	1,772	1,904	51.31 %	51.42 %	3.54 %	52.92 %
	9	963	OHIO MUT GRP	1,765	1,687	35.56 %	35.96 %	3.52 %	56.45 %
	10	111	LIBERTY MUT GRP	1,732	1,765	46.51 %	47.61 %	3.46 %	59.91 %
			STATE TOTAL	50,094	48,667	47.61 %	48.24 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	155	PROGRESSIVE GRP	37,948	39,830	28.91 %	28.98 %	15.80 %	15.80 %
	2	31	BERKSHIRE HATHAWAY GRP	18,071	14,429	62.06 %	63.45 %	7.53 %	23.33 %
	3	280	AUTO OWNERS GRP	16,438	16,352	60.05 %	60.81 %	6.85 %	30.18 %
	4	3548	TRAVELERS GRP	11,652	11,148	36.97 %	35.79 %	4.85 %	35.03 %
	5	242	SELECTIVE INS GRP	9,963	10,142	42.84 %	43.14 %	4.15 %	39.18 %
	6	150	OLD REPUBLIC GRP	8,689	8,433	59.37 %	61.44 %	3.62 %	42.80 %
	7	212	ZURICH INS GRP	8,379	8,166	85.08 %	86.61 %	3.49 %	46.29 %
	8	176	STATE FARM GRP	7,368	7,049	40.79 %	42.12 %	3.07 %	49.35 %
	9	91	HARTFORD FIRE & CAS GRP	6,913	5,828	37.08 %	38.57 %	2.88 %	52.23 %
	10	98	WR BERKLEY CORP GRP	6,398	6,689	64.73 %	64.80 %	2.66 %	54.90 %
			STATE TOTAL	240,122	232,818	46.82 %	47.89 %	100.00 %	100.00 %
South Dakota	1	150	OLD REPUBLIC GRP	12,516	12,831	58.65 %	59.29 %	10.76 %	10.76 %
	2	14184	ACUITY A MUT INS CO	11,847	11,297	47.37 %	48.25 %	10.18 %	20.94 %
	3	280	AUTO OWNERS GRP	10,666	10,879	37.99 %	38.81 %	9.17 %	30.10 %
	4	155	PROGRESSIVE GRP	10,106	9,923	42.84 %	42.72 %	8.69 %	38.79 %
	5	309	WESTERN NATL MUT GRP	4,037	3,760	20.22 %	21.51 %	3.47 %	42.26 %
	6	3548	TRAVELERS GRP	4,018	4,053	34.89 %	34.24 %	3.45 %	45.71 %
	7	140	NATIONWIDE CORP GRP	3,917	3,947	47.88 %	50.79 %	3.37 %	49.08 %
	8	7	FEDERATED MUT GRP	3,348	2,971	29.42 %	30.12 %	2.88 %	51.96 %
	9	248	UNITED FIRE & CAS GRP	3,334	3,483	32.83 %	32.47 %	2.87 %	54.82 %
	10	98	WR BERKLEY CORP GRP	3,308	3,310	41.06 %	41.14 %	2.84 %	57.66 %
			STATE TOTAL	116,360	114,119	42.98 %	43.73 %	100.00 %	100.00 %
Tennessee	1	4904	INTACT FINANCIAL GRP	49,040	46,527	52.13 %	52.13 %	11.86 %	11.86 %
	2	155	PROGRESSIVE GRP	47,505	48,543	40.26 %	40.38 %	11.48 %	23.34 %
	3	280	AUTO OWNERS GRP	22,737	22,484	42.87 %	43.54 %	5.50 %	28.84 %
	4	213	ERIE INS GRP	22,722	21,893	40.72 %	40.95 %	5.49 %	34.33 %
	5	3548	TRAVELERS GRP	18,408	18,260	63.10 %	62.80 %	4.45 %	38.78 %
	6	150	OLD REPUBLIC GRP	17,607	16,876	71.94 %	74.06 %	4.26 %	43.04 %
	7	14184	ACUITY A MUT INS CO	12,502	12,158	54.95 %	58.60 %	3.02 %	46.06 %
	8	244	CINCINNATI FIN GRP	12,234	11,636	38.71 %	39.74 %	2.96 %	49.02 %
	9	242	SELECTIVE INS GRP	10,973	10,467	41.85 %	41.94 %	2.65 %	51.67 %
	10	31	BERKSHIRE HATHAWAY GRP	10,938	8,854	52.77 %	54.09 %	2.64 %	54.31 %
			STATE TOTAL	413,649	401,605	48.76 %	49.78 %	100.00 %	100.00 %
Texas	1	155	PROGRESSIVE GRP	273,423	300,016	41.09 %	41.33 %	17.53 %	17.53 %
	2	31	BERKSHIRE HATHAWAY GRP	105,168	109,928	48.21 %	50.33 %	6.74 %	24.27 %
	3	79	ALLY INS HOLDINGS GRP	88,864	88,520	78.49 %	78.49 %	5.70 %	29.96 %
	4	176	STATE FARM GRP	76,631	76,044	39.69 %	39.66 %	4.91 %	34.88 %
	5	150	OLD REPUBLIC GRP	72,389	71,144	66.85 %	69.71 %	4.64 %	39.52 %
	6	212	ZURICH INS GRP	61,517	60,946	56.77 %	58.99 %	3.94 %	43.46 %
	7	3548	TRAVELERS GRP	55,046	53,015	54.29 %	54.11 %	3.53 %	46.99 %
	8	111	LIBERTY MUT GRP	46,206	52,547	55.87 %	57.16 %	2.96 %	49.95 %
	9	91	HARTFORD FIRE & CAS GRP	40,742	37,107	55.58 %	57.78 %	2.61 %	52.56 %
	10	158	FAIRFAX FIN GRP	34,793	37,963	47.18 %	49.31 %	2.23 %	54.79 %
			STATE TOTAL	1,560,044	1,592,444	51.46 %	53.00 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	155	PROGRESSIVE GRP	28,439	29,073	35.68 %	35.68 %	16.72 %	16.72 %
	2	280	AUTO OWNERS GRP	18,839	18,606	56.08 %	56.95 %	11.08 %	27.80 %
	3	150	OLD REPUBLIC GRP	10,780	10,973	51.26 %	51.75 %	6.34 %	34.14 %
	4	3548	TRAVELERS GRP	9,491	8,632	35.20 %	34.37 %	5.58 %	39.72 %
	5	14184	ACUITY A MUT INS CO	6,347	5,960	45.62 %	47.57 %	3.73 %	43.46 %
	6	212	ZURICH INS GRP	5,772	5,389	41.77 %	44.02 %	3.39 %	46.85 %
	7	244	CINCINNATI FIN GRP	4,852	4,723	29.77 %	30.44 %	2.85 %	49.70 %
	8	309	WESTERN NATL MUT GRP	4,657	3,808	28.72 %	30.25 %	2.74 %	52.44 %
	9	84	AMERICAN FINANCIAL GRP	4,635	4,727	45.43 %	46.53 %	2.73 %	55.17 %
	10	111	LIBERTY MUT GRP	4,592	4,922	42.84 %	43.71 %	2.70 %	57.87 %
			STATE TOTAL	170,051	167,604	43.40 %	44.11 %	100.00 %	100.00 %
Vermont	1	155	PROGRESSIVE GRP	6,269	6,054	37.86 %	37.68 %	14.46 %	14.46 %
	2	98	WR BERKLEY CORP GRP	6,142	6,065	34.67 %	34.64 %	14.17 %	28.63 %
	3	15997	MMG INS CO	2,751	2,620	54.56 %	53.44 %	6.35 %	34.97 %
	4	244	CINCINNATI FIN GRP	1,986	1,889	17.79 %	18.71 %	4.58 %	39.55 %
	5	111	LIBERTY MUT GRP	1,967	2,106	27.70 %	27.91 %	4.54 %	44.09 %
	6	280	AUTO OWNERS GRP	1,866	1,745	28.56 %	28.61 %	4.30 %	48.40 %
	7	3548	TRAVELERS GRP	1,746	1,865	52.53 %	50.93 %	4.03 %	52.42 %
	8	1309	FRANKENMUTH GRP	1,625	1,549	34.92 %	35.50 %	3.75 %	56.17 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,610	1,435	59.71 %	60.19 %	3.71 %	59.88 %
	10	963	OHIO MUT GRP	1,452	1,416	43.88 %	44.89 %	3.35 %	63.23 %
			STATE TOTAL	43,352	42,249	45.41 %	46.18 %	100.00 %	100.00 %
Virginia	1	213	ERIE INS GRP	47,611	44,247	51.51 %	51.71 %	13.87 %	13.87 %
	2	155	PROGRESSIVE GRP	40,712	41,740	38.26 %	38.49 %	11.86 %	25.73 %
	3	242	SELECTIVE INS GRP	16,496	16,371	44.61 %	44.81 %	4.80 %	30.53 %
	4	35173	AGENCY INS CO OF MD INC	15,788	15,113	42.12 %	42.30 %	4.60 %	35.13 %
	5	3548	TRAVELERS GRP	14,988	14,577	56.52 %	56.03 %	4.37 %	39.49 %
	6	244	CINCINNATI FIN GRP	14,507	12,531	48.95 %	50.03 %	4.23 %	43.72 %
	7	150	OLD REPUBLIC GRP	12,479	11,839	83.81 %	85.37 %	3.63 %	47.35 %
	8	8	ALLSTATE INS GRP	9,806	17,903	N/A	4.34 %	2.86 %	50.21 %
	9	280	AUTO OWNERS GRP	9,626	9,156	52.87 %	53.82 %	2.80 %	53.01 %
	10	203	VIRGINIA FARM BUREAU GRP	9,575	10,581	61.83 %	62.32 %	2.79 %	55.80 %
			STATE TOTAL	343,329	343,507	49.49 %	50.78 %	100.00 %	100.00 %
Washington	1	155	PROGRESSIVE GRP	58,978	61,159	42.37 %	42.51 %	19.53 %	19.53 %
	2	150	OLD REPUBLIC GRP	25,169	25,365	56.18 %	57.08 %	8.33 %	27.86 %
	3	309	WESTERN NATL MUT GRP	24,173	22,192	31.63 %	33.18 %	8.00 %	35.86 %
	4	111	LIBERTY MUT GRP	20,425	21,804	36.34 %	37.13 %	6.76 %	42.62 %
	5	3548	TRAVELERS GRP	19,909	19,205	36.21 %	34.81 %	6.59 %	49.22 %
	6	7	FEDERATED MUT GRP	9,162	8,893	25.82 %	26.02 %	3.03 %	52.25 %
	7	212	ZURICH INS GRP	9,064	8,668	44.43 %	46.90 %	3.00 %	55.25 %
	8	69	FARMERS INS GRP	7,560	7,350	33.62 %	33.74 %	2.50 %	57.75 %
	9	169	SENTRY INS GRP	7,298	7,418	65.22 %	64.50 %	2.42 %	60.17 %
	10	19	ASSURANT INC GRP	6,766	6,790	N/A	N/A	2.24 %	62.41 %
			STATE TOTAL	302,046	307,080	42.35 %	43.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	213	ERIE INS GRP	14,661	14,110	55.52 %	55.86 %	17.86 %	17.86 %
	2	155	PROGRESSIVE GRP	11,121	11,307	40.69 %	41.47 %	13.55 %	31.41 %
	3	3548	TRAVELERS GRP	7,903	7,729	60.64 %	60.17 %	9.63 %	41.03 %
	4	228	WESTFIELD GRP	4,449	4,297	74.51 %	74.54 %	5.42 %	46.45 %
	5	291	ENCOVA MUT INS GRP	4,355	4,089	40.60 %	43.32 %	5.30 %	51.76 %
	6	12	AMERICAN INTL GRP	3,928	3,719	53.73 %	56.46 %	4.79 %	56.54 %
	7	244	CINCINNATI FIN GRP	3,131	3,033	60.45 %	61.51 %	3.81 %	60.36 %
	8	31	BERKSHIRE HATHAWAY GRP	2,786	2,277	68.59 %	73.81 %	3.39 %	63.75 %
	9	4381	SKYWARD SPECIALTY INS GRP INC GRP	2,680	2,872	76.68 %	82.36 %	3.27 %	67.02 %
	10	150	OLD REPUBLIC GRP	2,591	2,534	53.45 %	54.50 %	3.16 %	70.17 %
			STATE TOTAL	82,092	79,910	61.84 %	63.14 %	100.00 %	100.00 %
Wisconsin	1	14184	ACUITY A MUT INS CO	37,566	36,227	51.55 %	53.05 %	8.47 %	8.47 %
	2	12961	CANOPIUS US INS	32,308	34,065	124.96 %	124.98 %	7.28 %	15.75 %
	3	5076	WEST BEND INS GRP	28,937	27,382	59.88 %	59.96 %	6.52 %	22.28 %
	4	155	PROGRESSIVE GRP	26,429	26,350	43.18 %	43.47 %	5.96 %	28.23 %
	5	96	SECURA INS GRP	24,077	23,069	53.29 %	54.27 %	5.43 %	33.66 %
	6	150	OLD REPUBLIC GRP	22,529	22,658	60.02 %	60.71 %	5.08 %	38.74 %
	7	4718	TIPTREE FIN GRP	22,292	22,319	69.01 %	73.04 %	5.03 %	43.77 %
	8	3548	TRAVELERS GRP	14,997	14,420	57.04 %	56.11 %	3.38 %	47.15 %
	9	4850	CLEAR BLUE FINANCIAL GRP	14,958	8,116	56.93 %	58.93 %	3.37 %	50.52 %
	10	280	AUTO OWNERS GRP	14,475	13,948	60.86 %	61.23 %	3.26 %	53.78 %
			STATE TOTAL	443,586	426,948	62.53 %	63.35 %	100.00 %	100.00 %
Wyoming	1	155	PROGRESSIVE GRP	10,451	10,960	38.72 %	38.85 %	17.01 %	17.01 %
	2	150	OLD REPUBLIC GRP	6,093	6,093	33.09 %	33.29 %	9.92 %	26.93 %
	3	3548	TRAVELERS GRP	5,513	5,293	36.85 %	36.32 %	8.97 %	35.90 %
	4	14184	ACUITY A MUT INS CO	3,544	3,449	47.74 %	48.74 %	5.77 %	41.67 %
	5	31	BERKSHIRE HATHAWAY GRP	2,964	2,371	43.27 %	43.98 %	4.82 %	46.49 %
	6	62	EMC INS CO GRP	2,934	2,978	30.61 %	30.67 %	4.78 %	51.27 %
	7	244	CINCINNATI FIN GRP	2,374	2,295	29.54 %	32.35 %	3.86 %	55.13 %
	8	4683	MOUNTAIN WEST FARM GRP	2,340	2,333	86.79 %	95.47 %	3.81 %	58.94 %
	9	111	LIBERTY MUT GRP	2,011	1,964	41.43 %	41.87 %	3.27 %	62.21 %
	10	98	WR BERKLEY CORP GRP	1,970	2,203	22.71 %	23.12 %	3.21 %	65.42 %
			STATE TOTAL	61,442	60,777	48.70 %	49.81 %	100.00 %	100.00 %
Guam	1	4672	DB INS GRP	1,842	2,053	21.92 %	33.62 %	22.18 %	22.18 %
	2	18380	PACIFIC IND INS CO	1,841	1,642	13.02 %	13.02 %	22.17 %	44.35 %
	3	4715	MS & AD INS GRP	1,563	1,791	41.82 %	63.59 %	18.82 %	63.17 %
	4	13597	CHUNG KUO INS CO LTD	1,308	1,265	5.10 %	5.10 %	15.74 %	78.91 %
	5	5030	TAN HOLDINGS CORP GRP	1,296	1,171	9.30 %	9.36 %	15.61 %	94.52 %
	6	10972	FIRST NET INS CO	447	308	15.82 %	16.08 %	5.38 %	99.90 %
	7	212	ZURICH INS GRP	6	3	13.16 %	13.16 %	0.07 %	99.97 %
	8	12	AMERICAN INTL GRP	3	3	37.65 %	50.56 %	0.03 %	100.00 %
			STATE TOTAL	8,305	8,234	19.74 %	27.44 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
21.2 - Commercial Auto Physical Damage

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	71	UNIVERSAL INS CO GRP	43,330	44,551	28.14 %	28.38 %	30.15 %	30.15 %
	2	4804	MULTINATIONAL GRP	22,348	20,802	34.30 %	36.61 %	15.55 %	45.70 %
	3	536	GUIDEWELL MUT HOLDING GRP	20,138	19,228	36.01 %	37.13 %	14.01 %	59.72 %
	4	411	MAPFRE INS GRP	19,203	19,852	35.52 %	35.79 %	13.36 %	73.08 %
	5	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	15,825	16,050	53.65 %	53.71 %	11.01 %	84.10 %
	6	10140	OPTIMA SEGUROS	10,657	12,064	29.35 %	29.44 %	7.42 %	91.51 %
	7	5092	5B ALLIANCE GRP	5,267	5,061	52.10 %	54.91 %	3.67 %	95.18 %
	8	12	AMERICAN INTL GRP	2,441	2,109	31.91 %	35.36 %	1.70 %	96.88 %
	9	4706	LOCKHART CO GRP	1,356	1,248	29.29 %	30.18 %	0.94 %	97.82 %
	10	10308	ANTILLES INS CO	1,007	1,006	27.13 %	28.53 %	0.70 %	98.52 %
			STATE TOTAL	143,700	143,908	34.82 %	35.60 %	100.00 %	100.00 %
U.S. Virgin Islands	1	785	MARKEL GRP	1,946	1,936	N/A	N/A	34.24 %	34.24 %
	2	4706	LOCKHART CO GRP	1,815	1,798	13.33 %	13.33 %	31.94 %	66.18 %
	3	38300	SAMSUNG FIRE & MARINE INS CO LTD	1,614	1,565	N/A	N/A	28.41 %	94.60 %
	4	13598	KESWICK GUARANTY INC	206	184	0.54 %	0.54 %	3.62 %	98.21 %
	5	536	GUIDEWELL MUT HOLDING GRP	74	73	2.86 %	2.86 %	1.30 %	99.51 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	24	17	33.92 %	43.37 %	0.41 %	99.93 %
	7	111	LIBERTY MUT GRP	4	4	43.46 %	43.46 %	0.07 %	100.00 %
			STATE TOTAL	5,682	5,577	N/A	N/A	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	544	608	75.06 %	75.87 %	78.11 %	78.11 %
	2	4672	DB INS GRP	70	86	N/A	N/A	10.01 %	88.12 %
	3	18380	PACIFIC IND INS CO	43	47	15.98 %	15.98 %	6.12 %	94.24 %
	4	10972	FIRST NET INS CO	39	33	0.23 %	0.38 %	5.59 %	99.83 %
	5	12	AMERICAN INTL GRP	1	1	0.00 %	0.00 %	0.17 %	100.00 %
			STATE TOTAL	696	775	58.75 %	59.34 %	100.00 %	100.00 %
Canada	1	218	CNA INS GRP	18,247	16,512	69.64 %	71.04 %	51.11 %	51.11 %
	2	111	LIBERTY MUT GRP	7,853	8,223	110.08 %	113.25 %	21.99 %	73.10 %
	3	968	AXA INS GRP	3,078	2,870	360.77 %	561.55 %	8.62 %	81.72 %
	4	5102	OAKLAND FINANCIAL CORP GRP	2,612	2,687	96.19 %	96.19 %	7.32 %	89.04 %
	5	31	BERKSHIRE HATHAWAY GRP	2,194	2,069	197.04 %	215.42 %	6.15 %	95.18 %
	6	3548	TRAVELERS GRP	772	902	126.30 %	121.52 %	2.16 %	97.35 %
	7	91	HARTFORD FIRE & CAS GRP	425	384	N/A	N/A	1.19 %	98.53 %
	8	761	ALLIANZ INS GRP	260	327	108.76 %	128.12 %	0.73 %	99.26 %
	9	84	AMERICAN FINANCIAL GRP	164	25	90.33 %	89.49 %	0.46 %	99.72 %
	10	169	SENTRY INS GRP	99	110	143.31 %	143.31 %	0.28 %	100.00 %
			STATE TOTAL	35,703	34,110	115.78 %	135.48 %	100.00 %	100.00 %
Agg. Other Alien	1	31	BERKSHIRE HATHAWAY GRP	5,518	1,263	68.12 %	70.64 %	55.75 %	55.75 %
	2	16014	NEW HORIZON INS CO	2,284	2,302	19.94 %	20.50 %	23.08 %	78.83 %
	3	10972	FIRST NET INS CO	495	482	13.32 %	13.08 %	5.00 %	83.83 %
	4	4977	PALOMAR HOLDINGS GRP	406	412	N/A	N/A	4.10 %	87.94 %
	5	12	AMERICAN INTL GRP	283	249	81.05 %	77.93 %	2.86 %	90.80 %
	6	4672	DB INS GRP	179	182	10.90 %	12.40 %	1.80 %	92.60 %
	7	18380	PACIFIC IND INS CO	172	176	12.89 %	12.89 %	1.74 %	94.34 %
	8	5030	TAN HOLDINGS CORP GRP	142	124	2.42 %	2.42 %	1.44 %	95.77 %
	9	4670	STARR GRP	138	52	0.30 %	0.33 %	1.40 %	97.17 %
	10	14133	QUALITAS INS CO	136	139	25.17 %	27.02 %	1.37 %	98.54 %
			STATE TOTAL	9,898	5,579	25.85 %	24.54 %	100.00 %	100.00 %

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22—Aircraft (All Perils)

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	4670	STARR GRP	516,121	514,484	42.43 %	48.14 %	16.90 %	16.90 %
	2	12	AMERICAN INTL GRP	407,966	380,105	52.40 %	56.31 %	13.36 %	30.25 %
	3	626	CHUBB LTD GRP	223,445	220,719	4.79 %	3.36 %	7.32 %	37.57 %
	4	761	ALLIANZ INS GRP	212,164	194,903	143.24 %	169.65 %	6.95 %	44.52 %
	5	361	MUNICH RE GRP	209,620	207,419	43.54 %	48.07 %	6.86 %	51.38 %
	6	3219	SOMPO GRP	201,547	209,731	70.02 %	76.40 %	6.60 %	57.98 %
	7	150	OLD REPUBLIC GRP	199,926	202,395	47.76 %	55.03 %	6.55 %	64.52 %
	8	968	AXA INS GRP	191,235	194,716	113.31 %	110.59 %	6.26 %	70.78 %
	9	31	BERKSHIRE HATHAWAY GRP	176,851	180,254	16.73 %	10.27 %	5.79 %	76.57 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	160,764	163,999	43.92 %	50.13 %	5.26 %	81.84 %
	11	796	QBE INS GRP	121,837	108,770	66.04 %	65.67 %	3.99 %	85.83 %
	12	84	AMERICAN FINANCIAL GRP	90,527	95,251	29.97 %	38.45 %	2.96 %	88.79 %
	13	4962	AU HOLDING CO GRP	70,706	66,497	99.71 %	109.29 %	2.31 %	91.11 %
	14	225	IAT REINS CO GRP	57,345	58,633	38.23 %	39.09 %	1.88 %	92.98 %
	15	4990	CORE SPECIALTY INS HOLDINGS GRP	34,880	37,405	44.99 %	50.32 %	1.14 %	94.12 %
	16	517	HANNOVER GRP	29,881	23,407	46.61 %	51.52 %	0.98 %	95.10 %
	17	5001	SIRIUSPOINT GRP	29,700	26,841	60.48 %	64.38 %	0.97 %	96.08 %
	18	411	MAPFRE INS GRP	27,702	28,091	41.14 %	43.94 %	0.91 %	96.98 %
	19	3494	JAMES RIVER GRP	27,594	25,798	81.26 %	90.89 %	0.90 %	97.89 %
	20	4715	MS & AD INS GRP	21,249	21,726	57.01 %	59.04 %	0.70 %	98.58 %
	21	4982	OBS HOLDINGS GRP	16,848	15,641	46.40 %	46.75 %	0.55 %	99.13 %
	22	4381	SKYWARD SPECIALTY INS GRP INC GRP	13,147	14,559	49.44 %	58.30 %	0.43 %	99.56 %
	23	38920	KINSALE INS CO	8,272	8,004	31.55 %	45.05 %	0.27 %	99.83 %
	24	4997	ACCELERANT HOLDINGS GRP	2,568	643	3.22 %	3.26 %	0.08 %	99.92 %
	25	140	NATIONWIDE CORP GRP	1,391	1,003	34.58 %	27.86 %	0.05 %	99.96 %
	26	3478	HALLMARK FIN SERV GRP	564	603	N/A	N/A	0.02 %	99.98 %
	27	4718	TIPTREE FIN GRP	481	80	60.00 %	60.00 %	0.02 %	100.00 %
	28	4131	PRIME HOLDINGS INS GRP	121	119	0.00 %	0.00 %	0.00 %	100.00 %
	29	10972	FIRST NET INS CO	77	77	0.00 %	0.00 %	0.00 %	100.00 %
	30	91	HARTFORD FIRE & CAS GRP	0	0	192,291.67 %	184,330.56 %	0.00 %	100.00 %
	31	749	SCOR GRP	0	0	1946,000.00 %	2592,700.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	3,054,388	3,005,834	54.98 %	59.95 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	4670	STARR GRP	493,799	492,677	48.85 %	55.06 %	16.45 %	16.45 %
	2	12	AMERICAN INTL GRP	407,578	379,787	51.65 %	55.46 %	13.58 %	30.02 %
	3	361	MUNICH RE GRP	272,513	272,513	22.84 %	24.77 %	9.08 %	39.10 %
	4	626	CHUBB LTD GRP	223,307	220,581	5.80 %	4.35 %	7.44 %	46.54 %
	5	3219	SOMPO GRP	201,547	209,731	70.02 %	76.40 %	6.71 %	53.25 %
	6	150	OLD REPUBLIC GRP	199,926	202,395	47.76 %	55.03 %	6.66 %	59.91 %
	7	761	ALLIANZ INS GRP	187,452	169,079	134.84 %	163.38 %	6.24 %	66.15 %
	8	31	BERKSHIRE HATHAWAY GRP	162,031	165,445	10.05 %	2.99 %	5.40 %	71.55 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	154,614	157,574	40.58 %	46.97 %	5.15 %	76.70 %
	10	968	AXA INS GRP	145,793	150,996	127.61 %	123.94 %	4.86 %	81.55 %
	11	796	QBE INS GRP	121,837	108,770	66.04 %	65.67 %	4.06 %	85.61 %
	12	84	AMERICAN FINANCIAL GRP	89,832	94,527	30.07 %	38.55 %	2.99 %	88.60 %
	13	4962	AU HOLDING CO GRP	70,581	66,391	99.83 %	109.43 %	2.35 %	90.95 %
	14	225	IAT REINS CO GRP	57,345	58,633	38.23 %	39.09 %	1.91 %	92.86 %
	15	4990	CORE SPECIALTY INS HOLDINGS GRP	34,880	37,405	44.99 %	50.32 %	1.16 %	94.03 %
	16	517	HANNOVER GRP	29,881	23,407	46.61 %	51.52 %	1.00 %	95.02 %
	17	5001	SIRIUSPOINT GRP	29,700	26,841	60.48 %	64.38 %	0.99 %	96.01 %
	18	411	MAPFRE INS GRP	27,702	28,091	41.14 %	43.94 %	0.92 %	96.93 %
	19	3494	JAMES RIVER GRP	27,594	25,798	81.26 %	90.89 %	0.92 %	97.85 %
	20	4715	MS & AD INS GRP	21,249	21,726	57.01 %	59.04 %	0.71 %	98.56 %
	21	4982	OBS HOLDINGS GRP	16,848	15,641	46.40 %	46.75 %	0.56 %	99.12 %
	22	4381	SKYWARD SPECIALTY INS GRP INC GRP	13,147	14,559	49.56 %	58.55 %	0.44 %	99.56 %
	23	38920	KINSALE INS CO	8,272	8,004	31.55 %	45.05 %	0.28 %	99.83 %
	24	4997	ACCELERANT HOLDINGS GRP	2,568	643	3.22 %	3.26 %	0.09 %	99.92 %
	25	140	NATIONWIDE CORP GRP	1,391	1,003	34.58 %	27.86 %	0.05 %	99.97 %
	26	3478	HALLMARK FIN SERV GRP	564	603	N/A	N/A	0.02 %	99.98 %
	27	4718	TIPTREE FIN GRP	481	80	60.00 %	60.00 %	0.02 %	100.00 %
	28	4131	PRIME HOLDINGS INS GRP	121	119	0.00 %	0.00 %	0.00 %	100.00 %
	29	749	SCOR GRP	0	0	1946,000.00 %	2592,700.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	3,002,411	2,956,982	52.27 %	57.08 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	4670	STARR GRP	7,348	7,077	30.98 %	33.62 %	22.39 %	22.39 %
	2	150	OLD REPUBLIC GRP	3,788	4,033	29.19 %	33.48 %	11.54 %	33.94 %
	3	12	AMERICAN INTL GRP	3,375	2,841	N/A	N/A	10.29 %	44.22 %
	4	3219	SOMPO GRP	3,109	3,326	34.99 %	41.08 %	9.48 %	53.70 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	1,818	1,770	28.08 %	35.12 %	5.54 %	59.24 %
	6	361	MUNICH RE GRP	1,753	1,753	13.82 %	14.83 %	5.34 %	64.58 %
	7	796	QBE INS GRP	1,442	1,110	126.12 %	132.01 %	4.40 %	68.98 %
	8	761	ALLIANZ INS GRP	1,339	1,113	N/A	6.60 %	4.08 %	73.06 %
	9	626	CHUBB LTD GRP	1,192	1,282	48.86 %	47.43 %	3.63 %	76.69 %
	10	31	BERKSHIRE HATHAWAY GRP	1,154	1,182	2.58 %	3.75 %	3.52 %	80.21 %
			STATE TOTAL	32,815	32,104	32.51 %	37.56 %	100.00 %	100.00 %
Alaska	1	3098	TOKIO MARINE HOLDINGS INC GRP	12,484	12,972	18.12 %	26.32 %	17.99 %	17.99 %
	2	3219	SOMPO GRP	11,639	12,131	77.04 %	94.39 %	16.77 %	34.76 %
	3	4670	STARR GRP	8,691	8,825	53.98 %	65.53 %	12.52 %	47.28 %
	4	12	AMERICAN INTL GRP	8,561	6,267	95.67 %	105.57 %	12.34 %	59.61 %
	5	761	ALLIANZ INS GRP	4,326	4,691	62.80 %	74.37 %	6.23 %	65.85 %
	6	4990	CORE SPECIALTY INS HOLDINGS GRP	3,845	4,007	42.49 %	43.73 %	5.54 %	71.39 %
	7	968	AXA INS GRP	3,734	3,841	87.76 %	107.35 %	5.38 %	76.77 %
	8	796	QBE INS GRP	2,905	2,083	102.88 %	117.07 %	4.19 %	80.95 %
	9	31	BERKSHIRE HATHAWAY GRP	2,516	2,596	99.20 %	143.41 %	3.63 %	84.58 %
	10	84	AMERICAN FINANCIAL GRP	2,439	2,645	51.48 %	70.55 %	3.51 %	88.09 %
			STATE TOTAL	69,406	68,367	57.58 %	70.92 %	100.00 %	100.00 %
Arizona	1	4670	STARR GRP	18,322	18,749	24.10 %	29.76 %	19.96 %	19.96 %
	2	12	AMERICAN INTL GRP	12,340	11,415	33.26 %	39.19 %	13.45 %	33.41 %
	3	761	ALLIANZ INS GRP	7,106	7,322	210.68 %	241.36 %	7.74 %	41.15 %
	4	626	CHUBB LTD GRP	6,378	6,251	N/A	N/A	6.95 %	48.10 %
	5	3219	SOMPO GRP	5,586	6,202	44.00 %	52.83 %	6.09 %	54.19 %
	6	31	BERKSHIRE HATHAWAY GRP	4,926	3,784	N/A	N/A	5.37 %	59.56 %
	7	796	QBE INS GRP	4,274	3,889	54.37 %	51.83 %	4.66 %	64.22 %
	8	225	IAT REINS CO GRP	4,170	4,108	4.67 %	9.94 %	4.54 %	68.76 %
	9	150	OLD REPUBLIC GRP	4,051	4,117	133.91 %	168.37 %	4.41 %	73.17 %
	10	361	MUNICH RE GRP	3,848	3,848	10.37 %	8.12 %	4.19 %	77.37 %
			STATE TOTAL	91,771	92,539	50.25 %	58.73 %	100.00 %	100.00 %
Arkansas	1	150	OLD REPUBLIC GRP	6,305	6,272	87.82 %	96.79 %	15.48 %	15.48 %
	2	4670	STARR GRP	5,073	5,055	N/A	N/A	12.45 %	27.93 %
	3	31	BERKSHIRE HATHAWAY GRP	4,618	4,642	45.56 %	48.38 %	11.34 %	39.26 %
	4	626	CHUBB LTD GRP	4,417	4,390	6.61 %	6.09 %	10.84 %	50.10 %
	5	3219	SOMPO GRP	2,968	2,762	42.79 %	46.79 %	7.28 %	57.39 %
	6	12	AMERICAN INTL GRP	2,712	4,497	16.61 %	17.03 %	6.66 %	64.05 %
	7	84	AMERICAN FINANCIAL GRP	2,605	2,995	15.48 %	22.13 %	6.39 %	70.44 %
	8	361	MUNICH RE GRP	2,192	2,192	20.62 %	22.35 %	5.38 %	75.82 %
	9	761	ALLIANZ INS GRP	1,627	1,225	47.84 %	54.16 %	3.99 %	79.81 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	1,509	1,563	37.13 %	40.74 %	3.70 %	83.52 %
			STATE TOTAL	40,741	42,291	24.50 %	27.31 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	361	MUNICH RE GRP	48,983	48,983	0.35 %	N/A	17.78 %	17.78 %
	2	4670	STARR GRP	38,740	45,073	63.31 %	68.03 %	14.06 %	31.84 %
	3	626	CHUBB LTD GRP	32,130	30,853	39.74 %	36.17 %	11.66 %	43.50 %
	4	12	AMERICAN INTL GRP	24,646	30,998	24.16 %	31.50 %	8.95 %	52.45 %
	5	3219	SOMPO GRP	22,702	24,009	123.32 %	132.52 %	8.24 %	60.69 %
	6	31	BERKSHIRE HATHAWAY GRP	20,159	20,802	30.42 %	33.04 %	7.32 %	68.00 %
	7	150	OLD REPUBLIC GRP	17,511	17,654	84.50 %	96.08 %	6.36 %	74.36 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	16,576	16,610	52.42 %	59.06 %	6.02 %	80.38 %
	9	968	AXA INS GRP	11,856	13,280	336.46 %	288.46 %	4.30 %	84.68 %
	10	796	QBE INS GRP	11,485	10,635	N/A	N/A	4.17 %	88.85 %
			STATE TOTAL	275,509	289,135	55.33 %	57.07 %	100.00 %	100.00 %
Colorado	1	4670	STARR GRP	22,566	22,453	64.43 %	67.32 %	25.06 %	25.06 %
	2	12	AMERICAN INTL GRP	12,766	12,191	31.46 %	35.80 %	14.18 %	39.24 %
	3	761	ALLIANZ INS GRP	6,231	7,624	31.84 %	47.97 %	6.92 %	46.16 %
	4	5001	SIRIUSPOINT GRP	5,324	5,540	128.02 %	130.77 %	5.91 %	52.07 %
	5	361	MUNICH RE GRP	4,410	4,410	32.11 %	33.88 %	4.90 %	56.97 %
	6	150	OLD REPUBLIC GRP	4,366	4,429	25.38 %	33.12 %	4.85 %	61.82 %
	7	3219	SOMPO GRP	4,248	5,414	110.22 %	115.92 %	4.72 %	66.54 %
	8	31	BERKSHIRE HATHAWAY GRP	4,172	4,417	32.06 %	25.49 %	4.63 %	71.17 %
	9	796	QBE INS GRP	4,148	4,226	200.38 %	204.06 %	4.61 %	75.78 %
	10	626	CHUBB LTD GRP	4,053	3,940	2.37 %	2.90 %	4.50 %	80.28 %
			STATE TOTAL	90,043	94,766	60.75 %	66.18 %	100.00 %	100.00 %
Connecticut	1	12	AMERICAN INTL GRP	3,951	3,048	N/A	N/A	14.65 %	14.65 %
	2	4670	STARR GRP	3,949	3,634	112.62 %	130.95 %	14.64 %	29.29 %
	3	31	BERKSHIRE HATHAWAY GRP	3,767	3,907	N/A	N/A	13.97 %	43.26 %
	4	626	CHUBB LTD GRP	3,272	3,289	N/A	N/A	12.14 %	55.40 %
	5	968	AXA INS GRP	2,178	2,690	131.52 %	140.28 %	8.08 %	63.48 %
	6	361	MUNICH RE GRP	2,090	2,090	4.85 %	5.33 %	7.75 %	71.22 %
	7	761	ALLIANZ INS GRP	1,600	1,754	433.90 %	468.72 %	5.93 %	77.16 %
	8	150	OLD REPUBLIC GRP	1,585	1,647	5.19 %	18.21 %	5.88 %	83.04 %
	9	796	QBE INS GRP	1,441	1,782	218.52 %	214.36 %	5.35 %	88.38 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	908	937	324.53 %	341.62 %	3.37 %	91.75 %
			STATE TOTAL	26,967	26,983	N/A	N/A	100.00 %	100.00 %
Delaware	1	4670	STARR GRP	3,626	3,396	45.09 %	36.67 %	14.74 %	14.74 %
	2	361	MUNICH RE GRP	2,478	2,478	16.53 %	17.90 %	10.08 %	24.82 %
	3	761	ALLIANZ INS GRP	2,413	2,378	46.40 %	56.01 %	9.81 %	34.63 %
	4	3219	SOMPO GRP	2,253	2,358	8.29 %	15.25 %	9.16 %	43.79 %
	5	84	AMERICAN FINANCIAL GRP	1,937	2,688	98.42 %	116.42 %	7.88 %	51.66 %
	6	31	BERKSHIRE HATHAWAY GRP	1,709	1,619	7.31 %	5.92 %	6.95 %	58.61 %
	7	968	AXA INS GRP	1,563	1,590	47.12 %	47.65 %	6.35 %	64.97 %
	8	12	AMERICAN INTL GRP	1,516	2,132	14.39 %	14.73 %	6.16 %	71.13 %
	9	626	CHUBB LTD GRP	1,087	1,090	14.43 %	14.15 %	4.42 %	75.55 %
	10	225	IAT REINS CO GRP	1,084	1,206	92.76 %	85.64 %	4.41 %	79.96 %
			STATE TOTAL	24,597	25,455	40.43 %	43.59 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	4670	STARR GRP	2,230	2,539	111.64 %	115.62 %	35.57 %	35.57 %
	2	12	AMERICAN INTL GRP	990	803	147.54 %	154.20 %	15.78 %	51.35 %
	3	761	ALLIANZ INS GRP	625	714	207.23 %	234.11 %	9.97 %	61.32 %
	4	361	MUNICH RE GRP	509	509	N/A	N/A	8.12 %	69.44 %
	5	626	CHUBB LTD GRP	499	502	N/A	15.01 %	7.95 %	77.39 %
	6	4962	AU HOLDING CO GRP	256	312	308.04 %	322.74 %	4.08 %	81.47 %
	7	84	AMERICAN FINANCIAL GRP	244	304	N/A	5.38 %	3.89 %	85.36 %
	8	968	AXA INS GRP	191	141	N/A	N/A	3.04 %	88.40 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	179	175	28.48 %	28.49 %	2.85 %	91.25 %
	10	31	BERKSHIRE HATHAWAY GRP	151	152	N/A	N/A	2.41 %	93.65 %
			STATE TOTAL	6,271	7,093	112.30 %	119.86 %	100.00 %	100.00 %
Florida	1	4670	STARR GRP	40,817	39,686	25.38 %	28.76 %	16.30 %	16.30 %
	2	12	AMERICAN INTL GRP	33,311	30,028	74.21 %	79.35 %	13.30 %	29.61 %
	3	626	CHUBB LTD GRP	25,377	24,980	N/A	N/A	10.14 %	39.74 %
	4	3219	SOMPO GRP	21,220	22,647	63.84 %	70.28 %	8.47 %	48.22 %
	5	150	OLD REPUBLIC GRP	17,587	17,509	41.47 %	49.78 %	7.02 %	55.24 %
	6	361	MUNICH RE GRP	17,311	17,311	39.25 %	46.57 %	6.91 %	62.15 %
	7	761	ALLIANZ INS GRP	12,328	11,133	52.31 %	68.41 %	4.92 %	67.08 %
	8	968	AXA INS GRP	12,109	12,770	N/A	N/A	4.84 %	71.91 %
	9	796	QBE INS GRP	11,800	11,324	81.62 %	68.60 %	4.71 %	76.63 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	10,706	10,885	48.07 %	54.02 %	4.28 %	80.90 %
			STATE TOTAL	250,386	245,972	33.79 %	35.75 %	100.00 %	100.00 %
Georgia	1	4670	STARR GRP	26,985	25,229	73.83 %	101.33 %	19.54 %	19.54 %
	2	12	AMERICAN INTL GRP	25,616	11,922	125.16 %	128.76 %	18.55 %	38.10 %
	3	761	ALLIANZ INS GRP	15,078	14,893	228.68 %	300.57 %	10.92 %	49.02 %
	4	3219	SOMPO GRP	8,578	7,979	61.36 %	66.94 %	6.21 %	55.23 %
	5	361	MUNICH RE GRP	8,058	8,058	45.04 %	47.99 %	5.84 %	61.07 %
	6	968	AXA INS GRP	7,884	7,463	268.41 %	294.02 %	5.71 %	66.78 %
	7	150	OLD REPUBLIC GRP	7,500	7,388	49.98 %	57.71 %	5.43 %	72.21 %
	8	31	BERKSHIRE HATHAWAY GRP	7,167	7,521	160.70 %	198.65 %	5.19 %	77.40 %
	9	626	CHUBB LTD GRP	6,487	6,537	N/A	N/A	4.70 %	82.10 %
	10	796	QBE INS GRP	5,564	6,324	228.74 %	242.55 %	4.03 %	86.13 %
			STATE TOTAL	138,069	120,930	119.29 %	140.63 %	100.00 %	100.00 %
Hawaii	1	626	CHUBB LTD GRP	2,147	1,945	9.62 %	13.00 %	20.82 %	20.82 %
	2	4670	STARR GRP	1,732	1,713	28.85 %	24.37 %	16.79 %	37.62 %
	3	3219	SOMPO GRP	1,428	1,606	53.76 %	75.93 %	13.85 %	51.46 %
	4	31	BERKSHIRE HATHAWAY GRP	1,131	925	27.05 %	34.23 %	10.97 %	62.43 %
	5	12	AMERICAN INTL GRP	702	625	N/A	N/A	6.80 %	69.24 %
	6	761	ALLIANZ INS GRP	593	550	190.22 %	192.90 %	5.75 %	74.99 %
	7	84	AMERICAN FINANCIAL GRP	509	500	10.44 %	17.86 %	4.94 %	79.92 %
	8	796	QBE INS GRP	452	367	333.83 %	389.00 %	4.38 %	84.31 %
	9	968	AXA INS GRP	434	476	175.16 %	80.20 %	4.21 %	88.52 %
	10	361	MUNICH RE GRP	385	385	6.59 %	6.84 %	3.73 %	92.25 %
			STATE TOTAL	10,310	9,899	44.08 %	48.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	4670	STARR GRP	4,378	4,354	2.29 %	8.25 %	16.99 %	16.99 %
	2	12	AMERICAN INTL GRP	3,759	3,203	29.74 %	33.10 %	14.59 %	31.57 %
	3	150	OLD REPUBLIC GRP	1,938	1,815	12.24 %	14.97 %	7.52 %	39.09 %
	4	3219	SOMPO GRP	1,758	1,872	N/A	N/A	6.82 %	45.91 %
	5	84	AMERICAN FINANCIAL GRP	1,744	1,476	36.27 %	43.48 %	6.77 %	52.68 %
	6	626	CHUBB LTD GRP	1,558	1,573	N/A	N/A	6.04 %	58.72 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,494	1,647	51.38 %	58.94 %	5.79 %	64.51 %
	8	5001	SIRIUSPOINT GRP	1,078	915	4.12 %	4.92 %	4.18 %	68.69 %
	9	361	MUNICH RE GRP	1,067	1,067	46.97 %	54.69 %	4.14 %	72.83 %
	10	968	AXA INS GRP	988	1,025	N/A	N/A	3.83 %	76.67 %
			STATE TOTAL	25,774	24,577	15.78 %	17.97 %	100.00 %	100.00 %
Illinois	1	12	AMERICAN INTL GRP	29,337	18,377	51.87 %	52.35 %	25.74 %	25.74 %
	2	4670	STARR GRP	14,429	20,238	47.26 %	45.75 %	12.66 %	38.39 %
	3	761	ALLIANZ INS GRP	9,817	9,759	152.38 %	180.53 %	8.61 %	47.01 %
	4	361	MUNICH RE GRP	9,605	9,605	34.89 %	39.77 %	8.43 %	55.43 %
	5	31	BERKSHIRE HATHAWAY GRP	8,117	8,742	76.05 %	86.05 %	7.12 %	62.55 %
	6	968	AXA INS GRP	6,660	6,316	134.89 %	136.89 %	5.84 %	68.39 %
	7	626	CHUBB LTD GRP	6,514	6,488	1.67 %	3.51 %	5.71 %	74.11 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	4,986	5,066	46.09 %	51.27 %	4.37 %	78.48 %
	9	3219	SOMPO GRP	4,655	4,678	31.58 %	39.39 %	4.08 %	82.57 %
	10	150	OLD REPUBLIC GRP	4,299	4,260	41.92 %	40.35 %	3.77 %	86.34 %
			STATE TOTAL	113,992	108,676	58.76 %	66.60 %	100.00 %	100.00 %
Indiana	1	4670	STARR GRP	8,341	7,649	37.10 %	49.87 %	16.96 %	16.96 %
	2	12	AMERICAN INTL GRP	7,986	5,728	45.94 %	51.19 %	16.24 %	33.20 %
	3	150	OLD REPUBLIC GRP	3,524	3,593	56.13 %	60.07 %	7.17 %	40.37 %
	4	31	BERKSHIRE HATHAWAY GRP	3,412	3,495	28.71 %	30.22 %	6.94 %	47.31 %
	5	626	CHUBB LTD GRP	3,043	3,017	0.07 %	0.03 %	6.19 %	53.50 %
	6	761	ALLIANZ INS GRP	2,969	2,388	N/A	N/A	6.04 %	59.54 %
	7	796	QBE INS GRP	2,806	2,066	230.35 %	245.08 %	5.71 %	65.24 %
	8	361	MUNICH RE GRP	2,684	2,684	14.26 %	15.83 %	5.46 %	70.70 %
	9	968	AXA INS GRP	2,322	2,209	73.70 %	77.27 %	4.72 %	75.42 %
	10	3219	SOMPO GRP	2,069	2,223	119.86 %	132.13 %	4.21 %	79.63 %
			STATE TOTAL	49,171	44,701	29.78 %	35.28 %	100.00 %	100.00 %
Iowa	1	150	OLD REPUBLIC GRP	4,689	4,934	51.28 %	60.46 %	16.32 %	16.32 %
	2	4962	AU HOLDING CO GRP	3,779	2,728	32.90 %	36.29 %	13.16 %	29.48 %
	3	4670	STARR GRP	3,158	2,720	34.83 %	37.97 %	10.99 %	40.47 %
	4	12	AMERICAN INTL GRP	3,121	3,565	66.23 %	67.89 %	10.87 %	51.34 %
	5	84	AMERICAN FINANCIAL GRP	2,555	2,804	7.75 %	14.28 %	8.89 %	60.23 %
	6	626	CHUBB LTD GRP	1,936	1,862	8.67 %	9.65 %	6.74 %	66.98 %
	7	3219	SOMPO GRP	1,903	1,787	26.51 %	22.53 %	6.62 %	73.60 %
	8	761	ALLIANZ INS GRP	1,568	1,391	15.19 %	18.90 %	5.46 %	79.06 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	1,130	1,201	33.49 %	37.83 %	3.93 %	82.99 %
	10	361	MUNICH RE GRP	1,122	1,122	25.09 %	25.49 %	3.91 %	86.90 %
			STATE TOTAL	28,723	27,889	34.50 %	38.16 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	4670	STARR GRP	8,473	8,676	25.51 %	26.16 %	21.13 %	21.13 %
	2	150	OLD REPUBLIC GRP	4,137	4,165	43.01 %	51.53 %	10.32 %	31.45 %
	3	12	AMERICAN INTL GRP	4,116	5,069	25.67 %	30.77 %	10.27 %	41.71 %
	4	361	MUNICH RE GRP	4,018	4,018	551.89 %	569.69 %	10.02 %	51.74 %
	5	3219	SOMPO GRP	3,251	3,089	47.87 %	47.85 %	8.11 %	59.85 %
	6	626	CHUBB LTD GRP	2,474	2,338	4.73 %	5.45 %	6.17 %	66.02 %
	7	84	AMERICAN FINANCIAL GRP	2,365	2,502	26.65 %	35.37 %	5.90 %	71.92 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	2,125	2,101	82.91 %	86.99 %	5.30 %	77.22 %
	9	761	ALLIANZ INS GRP	1,570	1,555	96.06 %	140.53 %	3.92 %	81.13 %
	10	4962	AU HOLDING CO GRP	1,348	1,101	38.47 %	42.80 %	3.36 %	84.49 %
			STATE TOTAL	40,096	40,757	90.14 %	95.88 %	100.00 %	100.00 %
Kentucky	1	4670	STARR GRP	2,558	2,774	26.74 %	27.35 %	15.33 %	15.33 %
	2	12	AMERICAN INTL GRP	2,277	2,030	56.26 %	63.64 %	13.65 %	28.98 %
	3	3219	SOMPO GRP	1,544	1,494	17.77 %	19.36 %	9.25 %	38.24 %
	4	626	CHUBB LTD GRP	1,506	1,509	N/A	N/A	9.02 %	47.26 %
	5	31	BERKSHIRE HATHAWAY GRP	1,478	1,374	37.92 %	40.25 %	8.86 %	56.12 %
	6	150	OLD REPUBLIC GRP	1,378	1,332	68.39 %	73.85 %	8.26 %	64.38 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,103	1,089	71.61 %	95.01 %	6.61 %	70.99 %
	8	361	MUNICH RE GRP	1,066	1,066	32.60 %	42.06 %	6.39 %	77.38 %
	9	225	IAT REINS CO GRP	628	634	525.09 %	535.45 %	3.76 %	81.15 %
	10	796	QBE INS GRP	598	561	179.33 %	173.00 %	3.58 %	84.73 %
			STATE TOTAL	16,684	16,458	57.06 %	62.03 %	100.00 %	100.00 %
Louisiana	1	12	AMERICAN INTL GRP	9,845	7,938	70.21 %	70.64 %	20.00 %	20.00 %
	2	4670	STARR GRP	8,187	8,618	51.85 %	51.68 %	16.64 %	36.64 %
	3	150	OLD REPUBLIC GRP	4,458	4,458	100.01 %	122.14 %	9.06 %	45.70 %
	4	3219	SOMPO GRP	3,891	4,212	131.22 %	136.58 %	7.91 %	53.60 %
	5	761	ALLIANZ INS GRP	2,860	3,177	19.99 %	25.17 %	5.81 %	59.42 %
	6	968	AXA INS GRP	2,554	2,584	164.10 %	158.52 %	5.19 %	64.60 %
	7	626	CHUBB LTD GRP	2,243	2,278	N/A	N/A	4.56 %	69.16 %
	8	84	AMERICAN FINANCIAL GRP	2,222	2,235	N/A	N/A	4.52 %	73.68 %
	9	796	QBE INS GRP	2,121	1,912	N/A	N/A	4.31 %	77.99 %
	10	361	MUNICH RE GRP	2,009	2,009	20.85 %	26.53 %	4.08 %	82.07 %
			STATE TOTAL	49,215	49,788	34.76 %	38.08 %	100.00 %	100.00 %
Maine	1	150	OLD REPUBLIC GRP	1,000	1,004	7.18 %	6.43 %	12.24 %	12.24 %
	2	12	AMERICAN INTL GRP	875	826	40.55 %	42.61 %	10.71 %	22.95 %
	3	4670	STARR GRP	857	932	N/A	N/A	10.49 %	33.44 %
	4	626	CHUBB LTD GRP	749	927	N/A	N/A	9.16 %	42.60 %
	5	761	ALLIANZ INS GRP	740	710	N/A	N/A	9.05 %	51.65 %
	6	3219	SOMPO GRP	685	606	47.68 %	48.45 %	8.38 %	60.03 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	642	748	10.82 %	17.67 %	7.86 %	67.89 %
	8	796	QBE INS GRP	460	425	46.60 %	50.93 %	5.63 %	73.51 %
	9	968	AXA INS GRP	418	409	31.80 %	34.88 %	5.12 %	78.63 %
	10	361	MUNICH RE GRP	389	389	38.64 %	40.08 %	4.76 %	83.39 %
			STATE TOTAL	8,174	8,367	19.71 %	20.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	12	AMERICAN INTL GRP	7,270	6,913	28.10 %	29.30 %	20.23 %	20.23 %
	2	4670	STARR GRP	6,611	7,012	31.04 %	34.81 %	18.39 %	38.62 %
	3	361	MUNICH RE GRP	3,843	3,843	7.54 %	7.07 %	10.69 %	49.32 %
	4	31	BERKSHIRE HATHAWAY GRP	3,597	3,509	5.33 %	N/A	10.01 %	59.32 %
	5	626	CHUBB LTD GRP	2,977	3,403	N/A	N/A	8.28 %	67.61 %
	6	968	AXA INS GRP	2,029	1,948	58.68 %	65.46 %	5.65 %	73.25 %
	7	150	OLD REPUBLIC GRP	1,893	1,950	59.72 %	63.33 %	5.27 %	78.52 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	1,674	1,705	43.20 %	46.52 %	4.66 %	83.18 %
	9	761	ALLIANZ INS GRP	1,588	1,482	37.18 %	48.95 %	4.42 %	87.60 %
	10	796	QBE INS GRP	1,071	882	154.66 %	232.49 %	2.98 %	90.58 %
			STATE TOTAL	35,942	36,356	27.81 %	31.14 %	100.00 %	100.00 %
Massachusetts	1	31	BERKSHIRE HATHAWAY GRP	3,710	3,674	N/A	N/A	12.93 %	12.93 %
	2	12	AMERICAN INTL GRP	3,575	3,302	35.47 %	44.01 %	12.46 %	25.40 %
	3	4670	STARR GRP	3,460	3,425	N/A	N/A	12.06 %	37.46 %
	4	361	MUNICH RE GRP	3,041	3,041	11.36 %	13.60 %	10.60 %	48.06 %
	5	626	CHUBB LTD GRP	2,775	2,791	N/A	N/A	9.67 %	57.73 %
	6	150	OLD REPUBLIC GRP	2,325	2,427	N/A	N/A	8.10 %	65.84 %
	7	3219	SOMPO GRP	1,574	1,732	N/A	N/A	5.49 %	71.32 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	1,543	1,557	39.37 %	43.38 %	5.38 %	76.70 %
	9	761	ALLIANZ INS GRP	1,502	1,421	107.34 %	174.93 %	5.23 %	81.93 %
	10	968	AXA INS GRP	1,048	1,035	35.45 %	26.86 %	3.65 %	85.59 %
			STATE TOTAL	28,687	28,509	N/A	N/A	100.00 %	100.00 %
Michigan	1	4670	STARR GRP	10,147	9,411	16.93 %	21.80 %	18.35 %	18.35 %
	2	31	BERKSHIRE HATHAWAY GRP	5,375	5,362	47.05 %	59.64 %	9.72 %	28.07 %
	3	361	MUNICH RE GRP	4,539	4,539	41.66 %	44.26 %	8.21 %	36.27 %
	4	626	CHUBB LTD GRP	4,534	4,511	N/A	N/A	8.20 %	44.47 %
	5	12	AMERICAN INTL GRP	3,715	6,972	50.09 %	54.37 %	6.72 %	51.19 %
	6	150	OLD REPUBLIC GRP	3,481	3,635	41.19 %	54.79 %	6.29 %	57.48 %
	7	968	AXA INS GRP	3,257	3,188	9.56 %	12.74 %	5.89 %	63.37 %
	8	3219	SOMPO GRP	3,174	3,046	22.64 %	18.18 %	5.74 %	69.11 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	3,125	3,324	47.04 %	51.66 %	5.65 %	74.76 %
	10	761	ALLIANZ INS GRP	3,111	3,129	17.10 %	20.94 %	5.62 %	80.39 %
			STATE TOTAL	55,307	56,906	28.58 %	33.04 %	100.00 %	100.00 %
Minnesota	1	4670	STARR GRP	8,936	7,388	178.90 %	206.94 %	16.69 %	16.69 %
	2	361	MUNICH RE GRP	5,695	5,695	13.53 %	15.37 %	10.63 %	27.32 %
	3	150	OLD REPUBLIC GRP	5,552	5,532	66.09 %	78.09 %	10.37 %	37.68 %
	4	626	CHUBB LTD GRP	5,262	5,271	N/A	N/A	9.83 %	47.51 %
	5	761	ALLIANZ INS GRP	5,173	4,098	190.57 %	229.05 %	9.66 %	57.17 %
	6	12	AMERICAN INTL GRP	5,153	7,263	48.24 %	51.05 %	9.62 %	66.79 %
	7	968	AXA INS GRP	3,183	3,373	365.36 %	388.20 %	5.94 %	72.73 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	2,963	3,007	78.98 %	82.23 %	5.53 %	78.26 %
	9	3219	SOMPO GRP	2,001	1,951	N/A	N/A	3.74 %	82.00 %
	10	796	QBE INS GRP	1,844	1,099	91.75 %	119.79 %	3.44 %	85.44 %
			STATE TOTAL	53,559	52,552	96.03 %	107.84 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	150	OLD REPUBLIC GRP	5,004	5,112	23.01 %	26.00 %	23.83 %	23.83 %
	2	4670	STARR GRP	3,956	4,050	47.31 %	47.86 %	18.84 %	42.67 %
	3	3219	SOMPO GRP	2,691	2,537	134.58 %	143.26 %	12.82 %	55.49 %
	4	12	AMERICAN INTL GRP	1,135	1,492	43.58 %	44.86 %	5.40 %	60.89 %
	5	796	QBE INS GRP	990	901	76.39 %	75.90 %	4.71 %	65.61 %
	6	84	AMERICAN FINANCIAL GRP	859	916	5.58 %	12.69 %	4.09 %	69.70 %
	7	761	ALLIANZ INS GRP	790	706	33.18 %	39.12 %	3.76 %	73.46 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	766	777	17.79 %	26.34 %	3.65 %	77.11 %
	9	626	CHUBB LTD GRP	714	693	N/A	N/A	3.40 %	80.51 %
	10	4962	AU HOLDING CO GRP	682	706	261.99 %	277.33 %	3.25 %	83.75 %
			STATE TOTAL	20,999	21,183	60.78 %	66.41 %	100.00 %	100.00 %
Missouri	1	12	AMERICAN INTL GRP	9,836	7,309	57.94 %	59.73 %	21.65 %	21.65 %
	2	361	MUNICH RE GRP	7,604	7,604	14.11 %	14.37 %	16.74 %	38.40 %
	3	4670	STARR GRP	5,492	5,323	15.42 %	16.48 %	12.09 %	50.49 %
	4	31	BERKSHIRE HATHAWAY GRP	5,195	5,678	33.96 %	31.89 %	11.44 %	61.92 %
	5	150	OLD REPUBLIC GRP	4,480	4,604	34.11 %	38.69 %	9.86 %	71.79 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	1,553	1,554	31.02 %	44.05 %	3.42 %	75.21 %
	7	796	QBE INS GRP	1,539	1,362	10.69 %	7.09 %	3.39 %	78.59 %
	8	84	AMERICAN FINANCIAL GRP	1,265	1,251	141.61 %	166.52 %	2.79 %	81.38 %
	9	968	AXA INS GRP	1,263	1,382	186.00 %	183.41 %	2.78 %	84.16 %
	10	761	ALLIANZ INS GRP	1,100	1,009	58.19 %	43.32 %	2.42 %	86.58 %
			STATE TOTAL	45,423	43,224	41.30 %	44.77 %	100.00 %	100.00 %
Montana	1	4670	STARR GRP	5,621	5,700	N/A	N/A	21.22 %	21.22 %
	2	3219	SOMPO GRP	2,908	3,084	19.10 %	21.31 %	10.97 %	32.19 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	1,881	1,818	15.16 %	18.19 %	7.10 %	39.29 %
	4	150	OLD REPUBLIC GRP	1,845	1,844	32.59 %	38.84 %	6.96 %	46.26 %
	5	361	MUNICH RE GRP	1,680	1,680	46.97 %	52.79 %	6.34 %	52.60 %
	6	12	AMERICAN INTL GRP	1,612	1,904	187.57 %	188.43 %	6.09 %	58.69 %
	7	84	AMERICAN FINANCIAL GRP	1,419	1,461	18.54 %	28.57 %	5.36 %	64.04 %
	8	796	QBE INS GRP	1,326	1,125	96.10 %	95.05 %	5.01 %	69.05 %
	9	626	CHUBB LTD GRP	1,130	1,052	0.50 %	N/A	4.26 %	73.31 %
	10	225	IAT REINS CO GRP	1,031	1,086	40.10 %	50.00 %	3.89 %	77.21 %
			STATE TOTAL	26,492	26,569	37.18 %	38.49 %	100.00 %	100.00 %
Nebraska	1	361	MUNICH RE GRP	8,155	8,155	79.09 %	81.32 %	27.72 %	27.72 %
	2	150	OLD REPUBLIC GRP	3,691	3,739	48.54 %	52.34 %	12.55 %	40.27 %
	3	4670	STARR GRP	2,597	2,639	N/A	N/A	8.83 %	49.10 %
	4	12	AMERICAN INTL GRP	2,390	3,923	2.86 %	7.11 %	8.13 %	57.22 %
	5	31	BERKSHIRE HATHAWAY GRP	1,858	1,919	7.25 %	8.62 %	6.32 %	63.54 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	1,482	1,512	20.89 %	31.61 %	5.04 %	68.58 %
	7	3219	SOMPO GRP	1,293	1,356	22.36 %	18.94 %	4.40 %	72.97 %
	8	761	ALLIANZ INS GRP	1,222	1,079	33.18 %	44.51 %	4.16 %	77.13 %
	9	626	CHUBB LTD GRP	1,123	1,051	1.89 %	1.07 %	3.82 %	80.95 %
	10	84	AMERICAN FINANCIAL GRP	896	991	0.27 %	7.00 %	3.05 %	83.99 %
			STATE TOTAL	29,417	30,929	34.73 %	37.88 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	4670	STARR GRP	10,405	9,649	63.27 %	68.90 %	17.96 %	17.96 %
	2	12	AMERICAN INTL GRP	5,191	3,548	27.84 %	30.34 %	8.96 %	26.92 %
	3	361	MUNICH RE GRP	4,721	4,721	60.40 %	63.72 %	8.15 %	35.07 %
	4	761	ALLIANZ INS GRP	4,224	3,987	123.45 %	149.39 %	7.29 %	42.37 %
	5	626	CHUBB LTD GRP	3,816	3,829	N/A	N/A	6.59 %	48.96 %
	6	968	AXA INS GRP	3,793	4,000	119.24 %	126.40 %	6.55 %	55.50 %
	7	3219	SOMPO GRP	3,491	3,372	17.75 %	22.04 %	6.03 %	61.53 %
	8	31	BERKSHIRE HATHAWAY GRP	3,432	3,488	20.14 %	N/A	5.93 %	67.46 %
	9	796	QBE INS GRP	2,770	2,692	N/A	N/A	4.78 %	72.24 %
	10	150	OLD REPUBLIC GRP	2,728	2,817	42.95 %	38.10 %	4.71 %	76.95 %
			STATE TOTAL	57,924	55,197	20.89 %	22.24 %	100.00 %	100.00 %
New Hampshire	1	31	BERKSHIRE HATHAWAY GRP	2,271	2,346	20.70 %	21.60 %	16.16 %	16.16 %
	2	4670	STARR GRP	2,059	2,907	5.74 %	3.92 %	14.66 %	30.82 %
	3	626	CHUBB LTD GRP	2,016	2,015	0.34 %	0.88 %	14.35 %	45.17 %
	4	361	MUNICH RE GRP	1,073	1,073	26.75 %	28.26 %	7.64 %	52.81 %
	5	12	AMERICAN INTL GRP	1,057	1,072	35.03 %	38.20 %	7.52 %	60.33 %
	6	150	OLD REPUBLIC GRP	949	1,047	20.56 %	19.32 %	6.75 %	67.08 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	797	753	0.94 %	2.22 %	5.67 %	72.75 %
	8	968	AXA INS GRP	614	626	21.88 %	16.34 %	4.37 %	77.12 %
	9	3219	SOMPO GRP	548	604	35.44 %	36.38 %	3.90 %	81.02 %
	10	761	ALLIANZ INS GRP	511	471	N/A	N/A	3.64 %	84.66 %
			STATE TOTAL	14,051	14,973	12.23 %	12.98 %	100.00 %	100.00 %
New Jersey	1	361	MUNICH RE GRP	4,371	4,371	N/A	N/A	14.21 %	14.21 %
	2	4670	STARR GRP	3,871	3,826	N/A	N/A	12.59 %	26.80 %
	3	150	OLD REPUBLIC GRP	3,094	3,107	29.49 %	2.59 %	10.06 %	36.86 %
	4	968	AXA INS GRP	3,032	3,071	45.12 %	34.61 %	9.86 %	46.72 %
	5	31	BERKSHIRE HATHAWAY GRP	2,380	2,473	73.10 %	55.15 %	7.74 %	54.46 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	2,292	2,312	70.31 %	83.45 %	7.45 %	61.91 %
	7	12	AMERICAN INTL GRP	2,028	3,435	39.95 %	42.82 %	6.59 %	68.50 %
	8	3219	SOMPO GRP	1,851	1,896	358.28 %	320.97 %	6.02 %	74.52 %
	9	626	CHUBB LTD GRP	1,680	1,635	N/A	N/A	5.46 %	79.98 %
	10	761	ALLIANZ INS GRP	1,009	1,262	16.11 %	19.64 %	3.28 %	83.26 %
			STATE TOTAL	30,755	32,350	N/A	N/A	100.00 %	100.00 %
New Mexico	1	4670	STARR GRP	2,859	2,839	67.34 %	68.93 %	19.60 %	19.60 %
	2	3219	SOMPO GRP	1,255	1,318	14.64 %	26.17 %	8.61 %	28.20 %
	3	12	AMERICAN INTL GRP	1,175	1,455	16.92 %	19.46 %	8.06 %	36.26 %
	4	626	CHUBB LTD GRP	1,101	1,205	N/A	N/A	7.55 %	43.80 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	1,029	1,054	67.83 %	66.73 %	7.06 %	50.86 %
	6	361	MUNICH RE GRP	902	902	21.72 %	22.43 %	6.18 %	57.04 %
	7	31	BERKSHIRE HATHAWAY GRP	721	751	30.30 %	40.52 %	4.95 %	61.98 %
	8	796	QBE INS GRP	688	643	423.21 %	421.39 %	4.72 %	66.70 %
	9	84	AMERICAN FINANCIAL GRP	623	845	0.79 %	24.40 %	4.27 %	70.97 %
	10	968	AXA INS GRP	573	574	40.40 %	35.73 %	3.93 %	74.90 %
			STATE TOTAL	14,589	14,962	57.05 %	60.83 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	4670	STARR GRP	19,698	18,417	27.89 %	30.67 %	18.79 %	18.79 %
	2	12	AMERICAN INTL GRP	17,109	10,693	10.18 %	11.68 %	16.32 %	35.12 %
	3	361	MUNICH RE GRP	12,825	12,825	26.55 %	29.33 %	12.24 %	47.36 %
	4	761	ALLIANZ INS GRP	8,074	4,661	96.47 %	115.66 %	7.70 %	55.06 %
	5	968	AXA INS GRP	7,761	7,729	390.47 %	358.31 %	7.41 %	62.46 %
	6	626	CHUBB LTD GRP	7,175	6,909	13.44 %	27.26 %	6.85 %	69.31 %
	7	31	BERKSHIRE HATHAWAY GRP	6,569	7,340	30.79 %	37.43 %	6.27 %	75.58 %
	8	796	QBE INS GRP	5,497	3,337	55.44 %	64.40 %	5.24 %	80.82 %
	9	3219	SOMPO GRP	4,105	4,286	127.53 %	141.79 %	3.92 %	84.74 %
	10	150	OLD REPUBLIC GRP	3,827	3,911	51.55 %	63.79 %	3.65 %	88.39 %
			STATE TOTAL	104,809	92,422	72.88 %	76.87 %	100.00 %	100.00 %
North Carolina	1	4670	STARR GRP	12,081	11,093	37.36 %	41.10 %	16.25 %	16.25 %
	2	12	AMERICAN INTL GRP	10,054	12,580	78.12 %	81.26 %	13.52 %	29.77 %
	3	761	ALLIANZ INS GRP	6,826	4,547	346.10 %	392.93 %	9.18 %	38.95 %
	4	361	MUNICH RE GRP	6,448	6,448	23.18 %	24.19 %	8.67 %	47.62 %
	5	150	OLD REPUBLIC GRP	5,378	5,647	117.92 %	120.54 %	7.23 %	54.86 %
	6	968	AXA INS GRP	5,149	4,957	13.12 %	N/A	6.93 %	61.78 %
	7	31	BERKSHIRE HATHAWAY GRP	5,068	5,280	52.60 %	52.82 %	6.82 %	68.60 %
	8	626	CHUBB LTD GRP	4,099	4,045	N/A	N/A	5.51 %	74.11 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	3,751	3,750	34.17 %	37.03 %	5.04 %	79.16 %
	10	3219	SOMPO GRP	3,418	3,792	91.01 %	100.71 %	4.60 %	83.75 %
			STATE TOTAL	74,354	74,352	75.38 %	79.56 %	100.00 %	100.00 %
North Dakota	1	150	OLD REPUBLIC GRP	3,164	2,825	62.30 %	68.64 %	21.10 %	21.10 %
	2	12	AMERICAN INTL GRP	2,867	2,949	32.27 %	33.03 %	19.13 %	40.23 %
	3	4670	STARR GRP	2,028	1,642	5.83 %	2.83 %	13.52 %	53.75 %
	4	968	AXA INS GRP	1,327	1,313	43.99 %	51.32 %	8.85 %	62.60 %
	5	3219	SOMPO GRP	1,187	1,287	N/A	N/A	7.92 %	70.52 %
	6	626	CHUBB LTD GRP	875	866	0.01 %	0.15 %	5.84 %	76.36 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	495	549	N/A	N/A	3.30 %	79.66 %
	8	225	IAT REINS CO GRP	461	434	N/A	N/A	3.07 %	82.73 %
	9	796	QBE INS GRP	412	465	11.72 %	8.94 %	2.75 %	85.48 %
	10	761	ALLIANZ INS GRP	385	392	N/A	1.73 %	2.57 %	88.05 %
			STATE TOTAL	14,992	14,522	28.11 %	30.97 %	100.00 %	100.00 %
Ohio	1	361	MUNICH RE GRP	36,440	36,440	53.60 %	56.02 %	30.24 %	30.24 %
	2	31	BERKSHIRE HATHAWAY GRP	11,109	10,865	31.36 %	33.00 %	9.22 %	39.46 %
	3	4670	STARR GRP	9,882	9,435	63.10 %	69.43 %	8.20 %	47.66 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	9,699	9,393	4.61 %	6.30 %	8.05 %	55.71 %
	5	626	CHUBB LTD GRP	9,402	9,408	N/A	2.28 %	7.80 %	63.51 %
	6	12	AMERICAN INTL GRP	9,058	10,931	33.88 %	39.37 %	7.52 %	71.03 %
	7	411	MAPFRE INS GRP	5,942	5,660	39.08 %	40.59 %	4.93 %	75.96 %
	8	968	AXA INS GRP	5,706	5,474	49.52 %	50.11 %	4.73 %	80.69 %
	9	150	OLD REPUBLIC GRP	5,120	5,310	9.09 %	15.27 %	4.25 %	84.94 %
	10	3219	SOMPO GRP	4,350	4,724	149.42 %	160.20 %	3.61 %	88.55 %
			STATE TOTAL	120,504	120,634	45.67 %	50.35 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	150	OLD REPUBLIC GRP	3,277	3,310	76.85 %	83.22 %	10.00 %	10.00 %
	2	12	AMERICAN INTL GRP	3,165	3,593	59.50 %	60.17 %	9.65 %	19.65 %
	3	4670	STARR GRP	3,011	3,257	N/A	N/A	9.18 %	28.83 %
	4	361	MUNICH RE GRP	2,875	2,875	24.57 %	26.09 %	8.77 %	37.60 %
	5	3219	SOMPO GRP	2,857	2,847	25.24 %	36.59 %	8.72 %	46.32 %
	6	31	BERKSHIRE HATHAWAY GRP	1,964	2,174	36.43 %	41.57 %	5.99 %	52.31 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,935	1,972	23.52 %	28.91 %	5.90 %	58.21 %
	8	626	CHUBB LTD GRP	1,832	1,719	88.60 %	87.56 %	5.59 %	63.80 %
	9	968	AXA INS GRP	1,652	1,743	19.74 %	13.08 %	5.04 %	68.84 %
	10	796	QBE INS GRP	1,572	1,376	283.53 %	292.90 %	4.80 %	73.64 %
			STATE TOTAL	32,783	33,921	48.17 %	51.61 %	100.00 %	100.00 %
Oregon	1	4670	STARR GRP	7,013	6,654	17.44 %	14.85 %	15.70 %	15.70 %
	2	3219	SOMPO GRP	4,609	5,217	52.78 %	62.42 %	10.32 %	26.01 %
	3	12	AMERICAN INTL GRP	4,008	3,215	25.97 %	31.41 %	8.97 %	34.98 %
	4	626	CHUBB LTD GRP	3,994	3,522	174.93 %	169.27 %	8.94 %	43.92 %
	5	761	ALLIANZ INS GRP	2,987	2,761	51.77 %	65.60 %	6.68 %	50.61 %
	6	31	BERKSHIRE HATHAWAY GRP	2,802	2,755	4.10 %	N/A	6.27 %	56.88 %
	7	150	OLD REPUBLIC GRP	2,688	2,591	22.90 %	34.98 %	6.02 %	62.89 %
	8	361	MUNICH RE GRP	2,564	2,564	28.27 %	29.29 %	5.74 %	68.63 %
	9	968	AXA INS GRP	2,439	2,185	4.59 %	1.83 %	5.46 %	74.09 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	2,436	2,480	12.59 %	16.40 %	5.45 %	79.54 %
			STATE TOTAL	44,681	42,375	39.57 %	40.72 %	100.00 %	100.00 %
Pennsylvania	1	4670	STARR GRP	8,790	9,008	0.75 %	5.49 %	14.17 %	14.17 %
	2	361	MUNICH RE GRP	7,852	7,852	13.50 %	14.73 %	12.66 %	26.84 %
	3	31	BERKSHIRE HATHAWAY GRP	6,520	6,565	32.52 %	31.93 %	10.51 %	37.35 %
	4	12	AMERICAN INTL GRP	6,194	8,415	36.83 %	41.30 %	9.99 %	47.34 %
	5	626	CHUBB LTD GRP	5,574	5,428	4.26 %	6.96 %	8.99 %	56.33 %
	6	150	OLD REPUBLIC GRP	4,792	4,739	17.08 %	18.65 %	7.73 %	64.06 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	3,433	3,435	24.80 %	27.09 %	5.54 %	69.59 %
	8	761	ALLIANZ INS GRP	3,303	3,178	47.46 %	64.60 %	5.33 %	74.92 %
	9	3219	SOMPO GRP	2,790	3,138	9.54 %	9.18 %	4.50 %	79.42 %
	10	968	AXA INS GRP	1,983	2,469	19.83 %	N/A	3.20 %	82.62 %
			STATE TOTAL	62,009	64,501	16.89 %	18.36 %	100.00 %	100.00 %
Rhode Island	1	12	AMERICAN INTL GRP	5,969	5,975	61.55 %	61.90 %	45.10 %	45.10 %
	2	968	AXA INS GRP	1,360	1,403	27.26 %	19.62 %	10.28 %	55.38 %
	3	150	OLD REPUBLIC GRP	1,266	1,241	129.78 %	171.12 %	9.57 %	64.95 %
	4	761	ALLIANZ INS GRP	1,085	1,106	486.08 %	501.59 %	8.20 %	73.15 %
	5	4670	STARR GRP	771	647	598.50 %	665.87 %	5.82 %	78.97 %
	6	626	CHUBB LTD GRP	643	670	8.49 %	7.62 %	4.86 %	83.83 %
	7	796	QBE INS GRP	486	444	124.49 %	166.96 %	3.67 %	87.50 %
	8	361	MUNICH RE GRP	461	461	27.86 %	29.78 %	3.48 %	90.99 %
	9	3219	SOMPO GRP	328	340	656.48 %	668.19 %	2.48 %	93.47 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	304	298	5.25 %	8.00 %	2.30 %	95.77 %
			STATE TOTAL	13,235	13,155	136.67 %	146.46 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	361	MUNICH RE GRP	3,133	3,133	53.82 %	55.74 %	11.03 %	11.03 %
	2	150	OLD REPUBLIC GRP	2,607	2,582	N/A	N/A	9.18 %	20.20 %
	3	4670	STARR GRP	2,584	2,735	N/A	N/A	9.09 %	29.30 %
	4	3219	SOMPO GRP	2,345	2,417	26.42 %	27.33 %	8.25 %	37.55 %
	5	31	BERKSHIRE HATHAWAY GRP	2,252	2,244	29.68 %	25.04 %	7.93 %	45.48 %
	6	12	AMERICAN INTL GRP	1,985	2,482	31.62 %	38.51 %	6.99 %	52.47 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,915	2,020	42.61 %	48.73 %	6.74 %	59.21 %
	8	626	CHUBB LTD GRP	1,803	1,799	N/A	N/A	6.34 %	65.55 %
	9	796	QBE INS GRP	1,663	1,491	N/A	N/A	5.85 %	71.41 %
	10	968	AXA INS GRP	1,253	1,460	23.88 %	26.24 %	4.41 %	75.82 %
			STATE TOTAL	28,411	29,000	4.01 %	6.43 %	100.00 %	100.00 %
South Dakota	1	12	AMERICAN INTL GRP	2,519	2,125	56.64 %	58.01 %	17.58 %	17.58 %
	2	150	OLD REPUBLIC GRP	2,358	2,548	27.60 %	32.64 %	16.45 %	34.03 %
	3	4670	STARR GRP	1,583	1,546	11.28 %	5.68 %	11.05 %	45.08 %
	4	626	CHUBB LTD GRP	1,433	1,424	N/A	N/A	10.00 %	55.08 %
	5	3219	SOMPO GRP	1,238	1,356	N/A	N/A	8.64 %	63.72 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	974	943	8.89 %	16.36 %	6.80 %	70.51 %
	7	796	QBE INS GRP	687	600	8.73 %	5.23 %	4.79 %	75.30 %
	8	4962	AU HOLDING CO GRP	663	709	27.18 %	30.87 %	4.63 %	79.93 %
	9	761	ALLIANZ INS GRP	617	548	N/A	N/A	4.31 %	84.24 %
	10	361	MUNICH RE GRP	490	490	34.11 %	41.65 %	3.42 %	87.66 %
			STATE TOTAL	14,332	14,107	18.13 %	20.34 %	100.00 %	100.00 %
Tennessee	1	4670	STARR GRP	11,162	11,696	46.58 %	46.84 %	20.01 %	20.01 %
	2	3219	SOMPO GRP	7,048	7,322	73.01 %	79.85 %	12.63 %	32.64 %
	3	31	BERKSHIRE HATHAWAY GRP	3,768	3,822	58.77 %	58.50 %	6.75 %	39.39 %
	4	626	CHUBB LTD GRP	3,720	3,867	N/A	N/A	6.67 %	46.06 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	3,617	3,582	37.88 %	39.17 %	6.48 %	52.54 %
	6	361	MUNICH RE GRP	3,427	3,427	52.04 %	58.57 %	6.14 %	58.68 %
	7	4962	AU HOLDING CO GRP	3,383	3,075	341.79 %	352.23 %	6.06 %	64.75 %
	8	150	OLD REPUBLIC GRP	3,337	3,345	9.49 %	9.57 %	5.98 %	70.73 %
	9	761	ALLIANZ INS GRP	3,039	1,590	92.40 %	119.28 %	5.45 %	76.17 %
	10	968	AXA INS GRP	2,022	2,123	120.52 %	122.67 %	3.62 %	79.80 %
			STATE TOTAL	55,794	58,623	61.64 %	65.00 %	100.00 %	100.00 %
Texas	1	4670	STARR GRP	60,753	56,803	114.38 %	127.76 %	17.95 %	17.95 %
	2	12	AMERICAN INTL GRP	50,091	45,209	101.51 %	107.27 %	14.80 %	32.76 %
	3	761	ALLIANZ INS GRP	33,157	28,179	290.62 %	330.62 %	9.80 %	42.56 %
	4	626	CHUBB LTD GRP	26,202	26,534	N/A	N/A	7.74 %	50.30 %
	5	3219	SOMPO GRP	22,417	22,940	68.67 %	75.97 %	6.62 %	56.92 %
	6	150	OLD REPUBLIC GRP	19,995	20,510	32.56 %	34.80 %	5.91 %	62.83 %
	7	796	QBE INS GRP	17,911	14,550	72.05 %	73.92 %	5.29 %	68.13 %
	8	968	AXA INS GRP	16,494	15,286	185.72 %	227.45 %	4.87 %	73.00 %
	9	361	MUNICH RE GRP	16,465	16,465	62.68 %	65.56 %	4.87 %	77.87 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	15,372	15,768	38.29 %	47.80 %	4.54 %	82.41 %
			STATE TOTAL	338,384	319,024	95.43 %	106.35 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	4670	STARR GRP	9,208	7,943	58.25 %	61.13 %	16.60 %	16.60 %
	2	12	AMERICAN INTL GRP	7,821	4,970	68.61 %	71.27 %	14.10 %	30.70 %
	3	3219	SOMPO GRP	5,205	4,991	146.89 %	150.07 %	9.38 %	40.08 %
	4	761	ALLIANZ INS GRP	5,020	4,245	120.75 %	147.09 %	9.05 %	49.13 %
	5	796	QBE INS GRP	3,312	2,074	1,155.34 %	1,165.67 %	5.97 %	55.10 %
	6	150	OLD REPUBLIC GRP	2,927	2,874	36.17 %	39.50 %	5.28 %	60.38 %
	7	968	AXA INS GRP	2,790	2,834	188.26 %	194.04 %	5.03 %	65.41 %
	8	626	CHUBB LTD GRP	2,710	2,584	0.70 %	N/A	4.89 %	70.29 %
	9	84	AMERICAN FINANCIAL GRP	2,658	2,531	N/A	3.86 %	4.79 %	75.08 %
	10	361	MUNICH RE GRP	2,618	2,618	21.72 %	21.57 %	4.72 %	79.80 %
			STATE TOTAL	55,474	49,037	120.84 %	127.73 %	100.00 %	100.00 %
Vermont	1	12	AMERICAN INTL GRP	761	533	12.63 %	12.71 %	17.91 %	17.91 %
	2	361	MUNICH RE GRP	551	551	19.55 %	20.48 %	12.98 %	30.89 %
	3	4670	STARR GRP	492	529	N/A	N/A	11.59 %	42.48 %
	4	3219	SOMPO GRP	469	463	70.27 %	71.89 %	11.04 %	53.53 %
	5	4962	AU HOLDING CO GRP	307	257	29.94 %	33.82 %	7.24 %	60.77 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	282	279	N/A	N/A	6.65 %	67.41 %
	7	31	BERKSHIRE HATHAWAY GRP	235	257	N/A	N/A	5.54 %	72.95 %
	8	761	ALLIANZ INS GRP	213	198	61.84 %	91.01 %	5.01 %	77.96 %
	9	968	AXA INS GRP	197	195	19.50 %	22.62 %	4.65 %	82.60 %
	10	626	CHUBB LTD GRP	136	149	N/A	N/A	3.19 %	85.79 %
			STATE TOTAL	4,246	4,097	17.36 %	18.60 %	100.00 %	100.00 %
Virginia	1	12	AMERICAN INTL GRP	38,014	36,412	39.76 %	40.59 %	34.74 %	34.74 %
	2	4670	STARR GRP	22,467	23,620	9.81 %	16.85 %	20.53 %	55.28 %
	3	626	CHUBB LTD GRP	7,015	6,851	N/A	N/A	6.41 %	61.69 %
	4	761	ALLIANZ INS GRP	6,934	6,757	139.15 %	167.39 %	6.34 %	68.02 %
	5	361	MUNICH RE GRP	5,359	5,359	6.87 %	7.79 %	4.90 %	72.92 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	4,874	4,883	63.69 %	67.61 %	4.45 %	77.38 %
	7	796	QBE INS GRP	4,463	4,059	73.48 %	77.10 %	4.08 %	81.45 %
	8	968	AXA INS GRP	4,419	4,535	164.35 %	128.90 %	4.04 %	85.49 %
	9	31	BERKSHIRE HATHAWAY GRP	3,189	3,317	25.32 %	35.55 %	2.91 %	88.41 %
	10	150	OLD REPUBLIC GRP	3,145	3,483	N/A	N/A	2.87 %	91.28 %
			STATE TOTAL	109,417	109,108	39.07 %	41.87 %	100.00 %	100.00 %
Washington	1	4670	STARR GRP	14,336	13,370	36.49 %	41.59 %	23.69 %	23.69 %
	2	12	AMERICAN INTL GRP	7,084	6,052	14.24 %	17.31 %	11.70 %	35.39 %
	3	150	OLD REPUBLIC GRP	5,416	5,354	29.62 %	51.18 %	8.95 %	44.34 %
	4	361	MUNICH RE GRP	3,866	3,866	24.35 %	27.43 %	6.39 %	50.72 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	3,707	3,786	29.46 %	31.72 %	6.12 %	56.85 %
	6	3219	SOMPO GRP	3,503	3,628	34.33 %	37.87 %	5.79 %	62.64 %
	7	31	BERKSHIRE HATHAWAY GRP	3,443	3,598	29.53 %	46.42 %	5.69 %	68.32 %
	8	761	ALLIANZ INS GRP	3,416	2,548	273.27 %	348.72 %	5.64 %	73.97 %
	9	626	CHUBB LTD GRP	3,399	3,455	9.32 %	13.44 %	5.62 %	79.58 %
	10	84	AMERICAN FINANCIAL GRP	2,531	2,650	212.77 %	237.37 %	4.18 %	83.77 %
			STATE TOTAL	60,525	59,241	48.83 %	58.23 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	12	AMERICAN INTL GRP	1,849	1,230	28.54 %	29.90 %	27.66 %	27.66 %
	2	4670	STARR GRP	884	750	N/A	0.16 %	13.22 %	40.89 %
	3	3219	SOMPO GRP	645	677	20.66 %	22.04 %	9.65 %	50.54 %
	4	150	OLD REPUBLIC GRP	471	455	25.84 %	31.37 %	7.05 %	57.59 %
	5	31	BERKSHIRE HATHAWAY GRP	462	396	139.31 %	189.59 %	6.91 %	64.50 %
	6	626	CHUBB LTD GRP	431	431	0.29 %	0.47 %	6.45 %	70.95 %
	7	796	QBE INS GRP	326	259	12.43 %	11.33 %	4.88 %	75.83 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	291	316	231.64 %	317.26 %	4.36 %	80.19 %
	9	4715	MS & AD INS GRP	239	676	17.66 %	19.86 %	3.57 %	83.76 %
	10	517	HANNOVER GRP	191	158	13.66 %	17.73 %	2.86 %	86.62 %
			STATE TOTAL	6,683	6,181	39.05 %	48.40 %	100.00 %	100.00 %
Wisconsin	1	4670	STARR GRP	5,364	5,267	11.02 %	11.87 %	15.35 %	15.35 %
	2	150	OLD REPUBLIC GRP	4,184	4,177	42.27 %	52.63 %	11.97 %	27.32 %
	3	31	BERKSHIRE HATHAWAY GRP	3,225	3,223	17.74 %	15.88 %	9.23 %	36.54 %
	4	361	MUNICH RE GRP	3,156	3,156	21.09 %	26.36 %	9.03 %	45.57 %
	5	3219	SOMPO GRP	3,148	2,977	14.92 %	16.93 %	9.01 %	54.58 %
	6	626	CHUBB LTD GRP	2,652	2,645	0.49 %	0.87 %	7.59 %	62.17 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	2,437	2,499	31.59 %	35.77 %	6.97 %	69.14 %
	8	761	ALLIANZ INS GRP	1,777	1,769	N/A	N/A	5.08 %	74.22 %
	9	968	AXA INS GRP	1,667	1,773	69.89 %	78.00 %	4.77 %	78.99 %
	10	796	QBE INS GRP	1,530	1,417	N/A	N/A	4.38 %	83.37 %
			STATE TOTAL	34,953	38,416	11.63 %	13.70 %	100.00 %	100.00 %
Wyoming	1	4670	STARR GRP	2,352	2,272	N/A	N/A	16.78 %	16.78 %
	2	968	AXA INS GRP	2,078	2,072	24.18 %	30.18 %	14.82 %	31.60 %
	3	3219	SOMPO GRP	1,034	914	24.46 %	26.37 %	7.37 %	38.97 %
	4	12	AMERICAN INTL GRP	990	1,066	N/A	1.55 %	7.06 %	46.03 %
	5	5001	SIRIUSPOINT GRP	981	715	17.79 %	18.73 %	6.99 %	53.02 %
	6	84	AMERICAN FINANCIAL GRP	778	707	216.97 %	217.86 %	5.55 %	58.57 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	689	721	N/A	N/A	4.92 %	63.48 %
	8	761	ALLIANZ INS GRP	602	494	N/A	N/A	4.29 %	67.78 %
	9	4962	AU HOLDING CO GRP	584	467	171.21 %	176.21 %	4.17 %	71.94 %
	10	225	IAT REINS CO GRP	560	590	8.14 %	11.79 %	3.99 %	75.93 %
			STATE TOTAL	14,021	13,407	26.68 %	27.37 %	100.00 %	100.00 %
Guam	1	12	AMERICAN INTL GRP	310	335	0.58 %	12.61 %	42.12 %	42.12 %
	2	4670	STARR GRP	225	29	N/A	N/A	30.55 %	72.67 %
	3	968	AXA INS GRP	201	28	N/A	N/A	27.33 %	100.00 %
			STATE TOTAL	737	392	N/A	7.70 %	100.00 %	100.00 %
Puerto Rico	1	4670	STARR GRP	2,639	2,404	N/A	N/A	27.20 %	27.20 %
	2	626	CHUBB LTD GRP	2,573	2,261	N/A	N/A	26.52 %	53.72 %
	3	361	MUNICH RE GRP	1,881	1,881	11.65 %	11.76 %	19.39 %	73.11 %
	4	3219	SOMPO GRP	891	823	46.95 %	54.58 %	9.19 %	82.29 %
	5	968	AXA INS GRP	749	750	137.58 %	152.11 %	7.72 %	90.01 %
	6	411	MAPFRE INS GRP	424	450	N/A	N/A	4.37 %	94.38 %
	7	84	AMERICAN FINANCIAL GRP	344	377	2.18 %	9.58 %	3.55 %	97.93 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	158	164	20.95 %	22.23 %	1.63 %	99.56 %
	9	761	ALLIANZ INS GRP	43	(38)	N/A	N/A	0.44 %	100.00 %
			STATE TOTAL	9,703	9,073	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
22 - Aircraft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
U.S. Virgin Islands	1	3219	SOMPO GRP	455	558	N/A	N/A	89.77 %	89.77 %
	2	968	AXA INS GRP	52	378	4.19 %	2.90 %	10.23 %	100.00 %
			STATE TOTAL	507	936	N/A	N/A	100.00 %	100.00 %
Canada	1	968	AXA INS GRP	40,017	38,252	71.04 %	70.28 %	52.13 %	52.13 %
	2	761	ALLIANZ INS GRP	24,708	23,926	211.32 %	224.96 %	32.19 %	84.32 %
	3	31	BERKSHIRE HATHAWAY GRP	11,312	10,998	109.05 %	110.06 %	14.74 %	99.05 %
	4	84	AMERICAN FINANCIAL GRP	695	724	17.20 %	24.57 %	0.91 %	99.96 %
	5	4962	AU HOLDING CO GRP	30	25	30.58 %	30.12 %	0.04 %	100.00 %
			STATE TOTAL	76,763	73,925	117.63 %	121.79 %	100.00 %	100.00 %
Agg. Other Alien	1	4670	STARR GRP	22,321	21,807	N/A	N/A	0.00 %	0.00 %
	2	3098	TOKIO MARINE HOLDINGS INC GRP	6,150	6,425	126.30 %	128.07 %	0.00 %	0.00 %
	3	968	AXA INS GRP	5,425	5,467	13.91 %	23.88 %	0.00 %	0.00 %
	4	31	BERKSHIRE HATHAWAY GRP	3,509	3,811	40.23 %	38.41 %	0.00 %	0.00 %
	5	12	AMERICAN INTL GRP	388	318	943.11 %	1,063.29 %	0.00 %	0.00 %
	6	626	CHUBB LTD GRP	138	138	N/A	N/A	0.00 %	0.00 %
	7	4962	AU HOLDING CO GRP	95	80	18.00 %	19.56 %	0.00 %	0.00 %
	8	10972	FIRST NET INS CO	77	77	0.00 %	0.00 %	0.00 %	0.00 %
	9	761	ALLIANZ INS GRP	3	1,898	33.53 %	30.53 %	0.00 %	0.00 %
	10	91	HARTFORD FIRE & CAS GRP	0	0	N/A	N/A	0.00 %	0.00 %
			STATE TOTAL	(24,786)	(25,072)	N/A	N/A	100.00 %	100.00 %

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23—Fidelity

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	3548	TRAVELERS GRP	238,159	236,585	17.51 %	17.15 %	16.13 %	16.13 %
	2	626	CHUBB LTD GRP	169,025	166,035	35.20 %	45.44 %	11.45 %	27.58 %
	3	84	AMERICAN FINANCIAL GRP	159,649	157,455	32.81 %	36.89 %	10.81 %	38.40 %
	4	12	AMERICAN INTL GRP	97,354	97,815	47.19 %	46.97 %	6.59 %	44.99 %
	5	218	CNA INS GRP	90,343	88,751	15.92 %	12.67 %	6.12 %	51.11 %
	6	306	TRUSTAGE GRP	69,022	67,908	72.50 %	72.52 %	4.68 %	55.79 %
	7	91	HARTFORD FIRE & CAS GRP	64,543	65,207	6.52 %	1.26 %	4.37 %	60.16 %
	8	4942	BEAZLEY GRP	64,320	57,427	68.73 %	69.19 %	4.36 %	64.52 %
	9	212	ZURICH INS GRP	56,522	53,679	34.23 %	35.80 %	3.83 %	68.35 %
	10	3416	AXIS CAPITAL GRP	46,139	45,638	70.39 %	71.69 %	3.13 %	71.47 %
	11	111	LIBERTY MUT GRP	45,821	42,926	60.04 %	62.90 %	3.10 %	74.58 %
	12	98	WR BERKLEY CORP GRP	45,180	44,022	49.22 %	49.76 %	3.06 %	77.64 %
	13	88	THE HANOVER INS GRP	37,437	36,043	22.05 %	23.71 %	2.54 %	80.17 %
	14	3098	TOKIO MARINE HOLDINGS INC GRP	37,392	37,761	42.12 %	43.43 %	2.53 %	82.71 %
	15	31	BERKSHIRE HATHAWAY GRP	28,951	28,702	21.45 %	27.53 %	1.96 %	84.67 %
	16	10758	COLONIAL SURETY CO	21,520	21,560	0.58 %	5.99 %	1.46 %	86.13 %
	17	158	FAIRFAX FIN GRP	15,326	15,311	35.01 %	36.94 %	1.04 %	87.16 %
	18	256	COACTION GLOBAL INC GRP	14,320	17,274	149.61 %	151.54 %	0.97 %	88.13 %
	19	242	SELECTIVE INS GRP	14,044	14,103	14.50 %	17.42 %	0.95 %	89.08 %
	20	1279	ARCH INS GRP	12,063	12,138	47.18 %	46.88 %	0.82 %	89.90 %
	21	140	NATIONWIDE CORP GRP	11,711	11,184	72.76 %	79.97 %	0.79 %	90.70 %
	22	2538	AMTRUST FINANCIAL SERV GRP	11,341	11,451	149.30 %	154.22 %	0.77 %	91.46 %
	23	7	FEDERATED MUT GRP	9,961	10,137	28.82 %	29.76 %	0.67 %	92.14 %
	24	783	RLI INS GRP	9,901	9,889	11.21 %	10.70 %	0.67 %	92.81 %
	25	968	AXA INS GRP	9,106	9,098	103.96 %	92.65 %	0.62 %	93.43 %
	26	796	QBE INS GRP	8,212	7,203	30.70 %	30.94 %	0.56 %	93.98 %
	27	4670	STARR GRP	6,940	7,415	36.40 %	37.18 %	0.47 %	94.45 %
	28	11268	ICI MUT INS CO RRG	6,895	6,978	6.22 %	6.88 %	0.47 %	94.92 %
	29	30805	FARM CREDIT SYSTEM RECIP CAPTIVE INS	6,680	6,680	15.96 %	16.35 %	0.45 %	95.37 %
	30	150	OLD REPUBLIC GRP	6,610	8,073	53.15 %	56.27 %	0.45 %	95.82 %
	31	280	AUTO OWNERS GRP	6,549	6,620	17.32 %	17.79 %	0.44 %	96.26 %
	32	176	STATE FARM GRP	6,387	6,414	4.11 %	5.00 %	0.43 %	96.70 %
	33	4734	APOLLO GLOBAL MGMT GRP	4,446	4,535	38.51 %	48.28 %	0.30 %	97.00 %
	34	785	MARKEL GRP	3,750	3,820	116.99 %	116.16 %	0.25 %	97.25 %
	35	4904	INTACT FINANCIAL GRP	3,739	4,847	58.66 %	46.28 %	0.25 %	97.50 %
	36	3479	MERCHANTS BONDING CO GRP	3,368	1,157	16.75 %	18.42 %	0.23 %	97.73 %
	37	62	EMC INS CO GRP	3,286	3,536	26.45 %	27.40 %	0.22 %	97.96 %
	38	761	ALLIANZ INS GRP	3,033	3,481	14.97 %	11.51 %	0.21 %	98.16 %
	39	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	2,846	2,750	67.02 %	68.80 %	0.19 %	98.35 %
	40	5076	WEST BEND INS GRP	2,722	2,730	4.99 %	4.92 %	0.18 %	98.54 %
	41	473	AMERICAN FAMILY INS GRP	2,460	2,348	36.39 %	43.77 %	0.17 %	98.70 %
	42	225	IAT REINS CO GRP	2,201	2,441	53.48 %	61.39 %	0.15 %	98.85 %
	43	244	CINCINNATI FIN GRP	1,885	1,776	15.48 %	14.78 %	0.13 %	98.98 %
	44	169	SENTRY INS GRP	1,883	2,017	41.58 %	46.23 %	0.13 %	99.11 %
	45	14184	ACUITY A MUT INS CO	1,646	1,614	N/A	N/A	0.11 %	99.22 %
	46	4666	HISCOX INS GRP	1,481	1,527	0.62 %	0.62 %	0.10 %	99.32 %
	47	5108	RTC FINANCIAL GRP	1,464	1,128	37.79 %	38.18 %	0.10 %	99.42 %
	48	1120	EVEREST REINS HOLDINGS GRP	1,413	1,511	N/A	N/A	0.10 %	99.52 %
	49	228	WESTFIELD GRP	1,148	1,175	19.08 %	24.02 %	0.08 %	99.59 %
	50	44423	UNITED SURETY & IND CO	895	1,032	0.00 %	0.00 %	0.06 %	99.65 %
	51	11118	FEDERATED RURAL ELECTRIC INS EXCH	852	826	N/A	N/A	0.06 %	99.71 %
	52	20690	NEW YORK MUNICIPAL INS RECIP	793	781	0.65 %	1.79 %	0.05 %	99.77 %
	53	69	FARMERS INS GRP	554	554	117.10 %	174.25 %	0.04 %	99.80 %
	54	271	PENNSYLVANIA NATL INS GRP	449	500	N/A	N/A	0.03 %	99.83 %
	55	4381	SKYWARD SPECIALTY INS GRP INC GRP	281	297	146.57 %	188.16 %	0.02 %	99.85 %
	56	4715	MS & AD INS GRP	272	129	0.00 %	0.00 %	0.02 %	99.87 %
	57	36226	UNITED CAS & SURETY INS CO	258	274	26.61 %	31.04 %	0.02 %	99.89 %
	58	14974	PENNSYLVANIA LUMBERMENS MUT INS	251	276	133.15 %	139.93 %	0.02 %	99.91 %
	59	213	ERIE INS GRP	232	292	N/A	N/A	0.02 %	99.92 %
	60	4672	DB INS GRP	175	175	0.00 %	0.00 %	0.01 %	99.93 %
	61	474	FCCI MUT INS GRP	144	145	18.66 %	18.20 %	0.01 %	99.94 %
	62	3991	IMT MUT HOLDING GRP	127	124	0.00 %	0.00 %	0.01 %	99.95 %
	63	3219	SOMPO GRP	107	112	N/A	N/A	0.01 %	99.96 %
	64	10972	FIRST NET INS CO	102	89	8.73 %	8.75 %	0.01 %	99.97 %
	65	4485	COPPERPOINT GRP	96	100	249.81 %	294.96 %	0.01 %	99.97 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	309	WESTERN NATL MUT GRP	89	82	0.00 %	0.00 %	0.01 %	99.98 %
	67	96	SECURA INS GRP	84	92	0.00 %	0.00 %	0.01 %	99.98 %
	68	5030	TAN HOLDINGS CORP GRP	55	51	N/A	N/A	0.00 %	99.99 %
	69	248	UNITED FIRE & CAS GRP	47	51	20.44 %	20.44 %	0.00 %	99.99 %
	70	1309	FRANKENMUTH GRP	47	46	3.38 %	3.38 %	0.00 %	99.99 %
	71	411	MAPFRE INS GRP	47	43	0.00 %	0.00 %	0.00 %	100.00 %
	72	124	AMERISURE CO GRP	46	48	0.45 %	N/A	0.00 %	100.00 %
	73	214	ALLIANCE INS GRP	33	33	0.00 %	0.00 %	0.00 %	100.00 %
	74	36	CENTRAL MUT INS CO GRP	31	32	243.39 %	243.39 %	0.00 %	100.00 %
	75	3362	FIRST ACCEPTANCE INS GRP	29	27	33.05 %	29.19 %	0.00 %	100.00 %
	76	561	GEORGIA FARM BUREAU GRP	28	29	0.34 %	0.37 %	0.00 %	100.00 %
	77	28550	HOUSING & REDEVELOPMENT INS EXCH	27	30	0.00 %	0.00 %	0.00 %	100.00 %
	78	29629	NAMIC INS CO INC	26	12	30.00 %	35.00 %	0.00 %	100.00 %
	79	199	UNIVERSAL SURETY GRP	20	27	0.26 %	0.26 %	0.00 %	100.00 %
	80	3279	INSURORS IND GRP	17	16	1.16 %	1.16 %	0.00 %	100.00 %
	81	4990	CORE SPECIALTY INS HOLDINGS GRP	17	11	11.78 %	11.78 %	0.00 %	100.00 %
	82	16748	AFFINITY MUT INS CO	13	12	0.00 %	0.00 %	0.00 %	100.00 %
	83	4908	ASCOT INS US GRP	6	2	11.49 %	12.90 %	0.00 %	100.00 %
	84	807	COLUMBIA INS GRP	4	4	0.00 %	0.00 %	0.00 %	100.00 %
	85	572	BCBS OF MI GRP	1	2	N/A	N/A	0.00 %	100.00 %
	86	13017	US INS CO OF AMER	1	1	0.00 %	0.00 %	0.00 %	100.00 %
	87	10140	OPTIMA SEGUROS	1	1	0.00 %	0.00 %	0.00 %	100.00 %
	88	4969	TRISURA GRP	0	0	179.17 %	237.04 %	0.00 %	100.00 %
	89	17858	JET INS CO	0	0	0.00 %	0.00 %	0.00 %	100.00 %
	90	645	OREGON MUT GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	1,476,194	1,456,142	36.95 %	38.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	3548	TRAVELERS GRP	237,625	236,021	17.52 %	17.15 %	16.51 %	16.51 %
	2	626	CHUBB LTD GRP	168,986	165,850	35.83 %	46.08 %	11.74 %	28.25 %
	3	84	AMERICAN FINANCIAL GRP	153,576	151,695	33.05 %	37.26 %	10.67 %	38.92 %
	4	12	AMERICAN INTL GRP	96,269	96,720	48.06 %	47.89 %	6.69 %	45.60 %
	5	218	CNA INS GRP	89,937	88,329	16.72 %	13.47 %	6.25 %	51.85 %
	6	306	TRUSTAGE GRP	69,022	67,908	72.50 %	72.52 %	4.79 %	56.65 %
	7	91	HARTFORD FIRE & CAS GRP	64,490	65,149	6.54 %	1.27 %	4.48 %	61.13 %
	8	4942	BEAZLEY GRP	64,320	57,427	68.73 %	69.19 %	4.47 %	65.59 %
	9	212	ZURICH INS GRP	56,522	53,613	34.26 %	35.83 %	3.93 %	69.52 %
	10	3416	AXIS CAPITAL GRP	43,948	43,475	72.94 %	73.93 %	3.05 %	72.57 %
	11	98	WR BERKLEY CORP GRP	43,766	42,732	50.43 %	50.98 %	3.04 %	75.61 %
	12	88	THE HANOVER INS GRP	37,437	36,043	22.05 %	23.71 %	2.60 %	78.21 %
	13	3098	TOKIO MARINE HOLDINGS INC GRP	37,392	37,761	44.22 %	45.54 %	2.60 %	80.81 %
	14	111	LIBERTY MUT GRP	29,274	28,615	39.06 %	42.29 %	2.03 %	82.85 %
	15	10758	COLONIAL SURETY CO	21,520	21,560	0.58 %	5.99 %	1.49 %	84.34 %
	16	31	BERKSHIRE HATHAWAY GRP	20,726	20,160	23.55 %	26.85 %	1.44 %	85.78 %
	17	158	FAIRFAX FIN GRP	15,326	15,311	35.01 %	36.94 %	1.06 %	86.85 %
	18	256	COACTION GLOBAL INC GRP	14,320	17,274	149.61 %	151.54 %	0.99 %	87.84 %
	19	242	SELECTIVE INS GRP	14,044	14,103	14.50 %	17.42 %	0.98 %	88.82 %
	20	1279	ARCH INS GRP	12,063	12,138	42.74 %	42.44 %	0.84 %	89.65 %
	21	140	NATIONWIDE CORP GRP	11,711	11,184	72.76 %	79.97 %	0.81 %	90.47 %
	22	2538	AMTRUST FINANCIAL SERV GRP	11,341	11,451	149.30 %	154.22 %	0.79 %	91.26 %
	23	7	FEDERATED MUT GRP	9,961	10,137	28.82 %	29.76 %	0.69 %	91.95 %
	24	783	RLI INS GRP	9,901	9,889	11.21 %	10.70 %	0.69 %	92.63 %
	25	968	AXA INS GRP	9,022	9,065	104.45 %	93.13 %	0.63 %	93.26 %
	26	796	QBE INS GRP	8,212	7,203	30.70 %	30.94 %	0.57 %	93.83 %
	27	4670	STARR GRP	6,940	7,415	36.40 %	37.18 %	0.48 %	94.31 %
	28	11268	ICI MUT INS CO RRG	6,895	6,978	6.22 %	6.88 %	0.48 %	94.79 %
	29	30805	FARM CREDIT SYSTEM RECIP CAPTIVE INS	6,680	6,680	15.96 %	16.35 %	0.46 %	95.26 %
	30	150	OLD REPUBLIC GRP	6,610	8,073	53.15 %	56.27 %	0.46 %	95.72 %
	31	280	AUTO OWNERS GRP	6,549	6,620	17.32 %	17.79 %	0.45 %	96.17 %
	32	176	STATE FARM GRP	6,387	6,414	4.11 %	5.00 %	0.44 %	96.62 %
	33	4734	APOLLO GLOBAL MGMT GRP	4,446	4,535	38.51 %	48.28 %	0.31 %	96.92 %
	34	785	MARKEL GRP	3,750	3,820	116.99 %	116.16 %	0.26 %	97.18 %
	35	4904	INTACT FINANCIAL GRP	3,739	4,847	58.66 %	46.28 %	0.26 %	97.44 %
	36	3479	MERCHANTS BONDING CO GRP	3,368	1,157	16.75 %	18.42 %	0.23 %	97.68 %
	37	62	EMC INS CO GRP	3,286	3,536	26.45 %	27.40 %	0.23 %	97.91 %
	38	761	ALLIANZ INS GRP	3,026	3,476	15.10 %	11.65 %	0.21 %	98.12 %
	39	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	2,846	2,750	67.02 %	68.80 %	0.20 %	98.31 %
	40	5076	WEST BEND INS GRP	2,722	2,730	4.99 %	4.92 %	0.19 %	98.50 %
	41	473	AMERICAN FAMILY INS GRP	2,460	2,343	36.36 %	43.74 %	0.17 %	98.67 %
	42	225	IAT REINS CO GRP	2,201	2,441	53.48 %	61.39 %	0.15 %	98.83 %
	43	244	CINCINNATI FIN GRP	1,885	1,776	15.48 %	14.78 %	0.13 %	98.96 %
	44	169	SENTRY INS GRP	1,883	2,017	41.58 %	46.23 %	0.13 %	99.09 %
	45	14184	ACUITY A MUT INS CO	1,646	1,614	N/A	N/A	0.11 %	99.20 %
	46	4666	HISCOX INS GRP	1,481	1,527	0.62 %	0.62 %	0.10 %	99.31 %
	47	5108	RTC FINANCIAL GRP	1,464	1,128	37.79 %	38.18 %	0.10 %	99.41 %
	48	1120	EVEREST REINS HOLDINGS GRP	1,413	1,511	N/A	N/A	0.10 %	99.51 %
	49	228	WESTFIELD GRP	1,148	1,175	19.08 %	24.02 %	0.08 %	99.59 %
	50	44423	UNITED SURETY & IND CO	895	1,032	0.00 %	0.00 %	0.06 %	99.65 %
	51	11118	FEDERATED RURAL ELECTRIC INS EXCH	852	826	N/A	N/A	0.06 %	99.71 %
	52	20690	NEW YORK MUNICIPAL INS RECIP	793	781	0.65 %	1.79 %	0.06 %	99.76 %
	53	69	FARMERS INS GRP	554	554	117.10 %	174.25 %	0.04 %	99.80 %
	54	271	PENNSYLVANIA NATL INS GRP	449	500	N/A	N/A	0.03 %	99.83 %
	55	4381	SKYWARD SPECIALTY INS GRP INC GRP	281	297	146.57 %	188.16 %	0.02 %	99.85 %
	56	4715	MS & AD INS GRP	272	129	0.00 %	0.00 %	0.02 %	99.87 %
	57	36226	UNITED CAS & SURETY INS CO	258	274	26.61 %	31.04 %	0.02 %	99.89 %
	58	14974	PENNSYLVANIA LUMBERMENS MUT INS	251	276	133.15 %	139.93 %	0.02 %	99.91 %
	59	213	ERIE INS GRP	232	292	N/A	N/A	0.02 %	99.92 %
	60	4672	DB INS GRP	157	156	0.00 %	0.00 %	0.01 %	99.93 %
	61	474	FCCI MUT INS GRP	144	145	18.66 %	18.20 %	0.01 %	99.94 %
	62	3991	IMT MUT HOLDING GRP	127	124	0.00 %	0.00 %	0.01 %	99.95 %
	63	3219	SOMPO GRP	107	112	N/A	N/A	0.01 %	99.96 %
	64	4485	COPPERPOINT GRP	96	100	249.81 %	294.96 %	0.01 %	99.97 %
	65	309	WESTERN NATL MUT GRP	89	82	0.00 %	0.00 %	0.01 %	99.97 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	96	SECURA INS GRP	84	92	0.00 %	0.00 %	0.01 %	99.98 %
	67	10972	FIRST NET INS CO	83	72	10.76 %	10.79 %	0.01 %	99.98 %
	68	5030	TAN HOLDINGS CORP GRP	55	51	N/A	N/A	0.00 %	99.99 %
	69	248	UNITED FIRE & CAS GRP	47	51	20.44 %	20.44 %	0.00 %	99.99 %
	70	1309	FRANKENMUTH GRP	47	46	3.38 %	3.38 %	0.00 %	99.99 %
	71	411	MAPFRE INS GRP	47	43	0.00 %	0.00 %	0.00 %	100.00 %
	72	124	AMERISURE CO GRP	46	48	0.45 %	N/A	0.00 %	100.00 %
	73	214	ALLIANCE INS GRP	33	33	0.00 %	0.00 %	0.00 %	100.00 %
	74	36	CENTRAL MUT INS CO GRP	31	32	243.39 %	243.39 %	0.00 %	100.00 %
	75	3362	FIRST ACCEPTANCE INS GRP	29	27	33.05 %	29.19 %	0.00 %	100.00 %
	76	561	GEORGIA FARM BUREAU GRP	28	29	0.34 %	0.37 %	0.00 %	100.00 %
	77	28550	HOUSING & REDEVELOPMENT INS EXCH	27	30	0.00 %	0.00 %	0.00 %	100.00 %
	78	29629	NAMIC INS CO INC	26	12	30.00 %	35.00 %	0.00 %	100.00 %
	79	199	UNIVERSAL SURETY GRP	20	27	0.26 %	0.26 %	0.00 %	100.00 %
	80	3279	INSURORS IND GRP	17	16	1.16 %	1.16 %	0.00 %	100.00 %
	81	4990	CORE SPECIALTY INS HOLDINGS GRP	17	11	11.78 %	11.78 %	0.00 %	100.00 %
	82	16748	AFFINITY MUT INS CO	13	12	0.00 %	0.00 %	0.00 %	100.00 %
	83	4908	ASCOT INS US GRP	6	2	11.49 %	12.90 %	0.00 %	100.00 %
	84	807	COLUMBIA INS GRP	4	4	0.00 %	0.00 %	0.00 %	100.00 %
	85	572	BCBS OF MI GRP	1	2	N/A	N/A	0.00 %	100.00 %
	86	13017	US INS CO OF AMER	1	1	0.00 %	0.00 %	0.00 %	100.00 %
	87	10140	OPTIMA SEGUROS	1	1	0.00 %	0.00 %	0.00 %	100.00 %
	88	4969	TRISURA GRP	0	0	179.17 %	237.04 %	0.00 %	100.00 %
	89	17858	JET INS CO	0	0	0.00 %	0.00 %	0.00 %	100.00 %
	90	645	OREGON MUT GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	1,439,499	1,421,607	36.72 %	38.37 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	3548	TRAVELERS GRP	3,568	3,502	N/A	N/A	26.66 %	26.66 %
	2	306	TRUSTAGE GRP	1,358	1,318	65.04 %	65.48 %	10.15 %	36.81 %
	3	218	CNA INS GRP	968	924	N/A	N/A	7.23 %	44.04 %
	4	626	CHUBB LTD GRP	907	912	97.04 %	106.51 %	6.77 %	50.81 %
	5	84	AMERICAN FINANCIAL GRP	882	952	14.28 %	15.39 %	6.59 %	57.40 %
	6	91	HARTFORD FIRE & CAS GRP	689	680	105.37 %	98.47 %	5.15 %	62.55 %
	7	12	AMERICAN INTL GRP	505	566	186.89 %	186.31 %	3.77 %	66.33 %
	8	4942	BEAZLEY GRP	497	388	13.12 %	13.20 %	3.71 %	70.04 %
	9	212	ZURICH INS GRP	452	502	39.39 %	37.65 %	3.38 %	73.41 %
	10	98	WR BERKLEY CORP GRP	389	384	13.05 %	13.28 %	2.91 %	76.32 %
			STATE TOTAL	13,384	13,538	49.45 %	51.00 %	100.00 %	100.00 %
Alaska	1	3548	TRAVELERS GRP	573	552	N/A	N/A	17.27 %	17.27 %
	2	306	TRUSTAGE GRP	394	375	130.09 %	130.10 %	11.87 %	29.14 %
	3	84	AMERICAN FINANCIAL GRP	360	337	11.95 %	12.45 %	10.86 %	40.00 %
	4	176	STATE FARM GRP	353	347	30.25 %	27.53 %	10.65 %	50.65 %
	5	12	AMERICAN INTL GRP	271	280	N/A	N/A	8.17 %	58.82 %
	6	218	CNA INS GRP	208	190	10.95 %	6.99 %	6.26 %	65.08 %
	7	91	HARTFORD FIRE & CAS GRP	177	159	3.42 %	0.47 %	5.34 %	70.42 %
	8	98	WR BERKLEY CORP GRP	164	137	65.19 %	65.85 %	4.95 %	75.36 %
	9	4942	BEAZLEY GRP	141	113	13.69 %	13.54 %	4.26 %	79.62 %
	10	626	CHUBB LTD GRP	137	129	5.43 %	13.49 %	4.14 %	83.76 %
			STATE TOTAL	3,318	3,224	26.30 %	24.08 %	100.00 %	100.00 %
Arizona	1	84	AMERICAN FINANCIAL GRP	2,656	2,590	20.66 %	26.80 %	14.20 %	14.20 %
	2	3548	TRAVELERS GRP	2,215	2,003	N/A	N/A	11.85 %	26.05 %
	3	626	CHUBB LTD GRP	1,456	1,409	32.67 %	39.84 %	7.79 %	33.84 %
	4	4942	BEAZLEY GRP	1,264	1,001	362.34 %	365.65 %	6.76 %	40.59 %
	5	12	AMERICAN INTL GRP	914	865	86.04 %	85.48 %	4.89 %	45.48 %
	6	218	CNA INS GRP	875	832	17.34 %	14.82 %	4.68 %	50.16 %
	7	91	HARTFORD FIRE & CAS GRP	865	893	N/A	N/A	4.62 %	54.79 %
	8	1120	EVEREST REINS HOLDINGS GRP	846	915	37.38 %	50.51 %	4.52 %	59.31 %
	9	98	WR BERKLEY CORP GRP	728	707	42.10 %	42.54 %	3.89 %	63.20 %
	10	88	THE HANOVER INS GRP	623	582	23.31 %	24.40 %	3.33 %	66.53 %
			STATE TOTAL	18,699	17,943	52.45 %	54.06 %	100.00 %	100.00 %
Arkansas	1	3548	TRAVELERS GRP	1,593	1,590	33.06 %	32.69 %	16.64 %	16.64 %
	2	84	AMERICAN FINANCIAL GRP	1,573	1,194	23.87 %	24.62 %	16.43 %	33.07 %
	3	12	AMERICAN INTL GRP	1,421	1,432	N/A	N/A	14.84 %	47.92 %
	4	626	CHUBB LTD GRP	1,188	1,277	1.77 %	12.16 %	12.41 %	60.33 %
	5	218	CNA INS GRP	674	687	N/A	N/A	7.04 %	67.37 %
	6	306	TRUSTAGE GRP	367	364	2.20 %	2.20 %	3.83 %	71.20 %
	7	212	ZURICH INS GRP	336	347	N/A	N/A	3.51 %	74.71 %
	8	4942	BEAZLEY GRP	325	333	1.79 %	1.72 %	3.40 %	78.11 %
	9	3416	AXIS CAPITAL GRP	252	253	51.17 %	52.91 %	2.64 %	80.75 %
	10	98	WR BERKLEY CORP GRP	211	209	23.71 %	23.72 %	2.20 %	82.95 %
			STATE TOTAL	9,575	9,363	27.52 %	28.60 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	626	CHUBB LTD GRP	33,500	31,874	38.19 %	47.38 %	18.61 %	18.61 %
	2	84	AMERICAN FINANCIAL GRP	21,998	20,478	53.28 %	54.99 %	12.22 %	30.83 %
	3	3548	TRAVELERS GRP	20,120	19,832	19.61 %	19.18 %	11.18 %	42.00 %
	4	4942	BEAZLEY GRP	10,882	10,353	167.91 %	169.99 %	6.04 %	48.04 %
	5	218	CNA INS GRP	9,927	9,009	11.09 %	9.13 %	5.51 %	53.56 %
	6	12	AMERICAN INTL GRP	9,364	10,933	78.04 %	77.86 %	5.20 %	58.76 %
	7	91	HARTFORD FIRE & CAS GRP	8,943	9,017	15.67 %	13.78 %	4.97 %	63.73 %
	8	98	WR BERKLEY CORP GRP	7,427	7,578	57.83 %	57.67 %	4.13 %	67.85 %
	9	306	TRUSTAGE GRP	5,557	5,404	74.56 %	74.56 %	3.09 %	70.94 %
	10	88	THE HANOVER INS GRP	5,039	4,600	22.28 %	22.67 %	2.80 %	73.74 %
			STATE TOTAL	180,040	176,150	49.95 %	52.41 %	100.00 %	100.00 %
Colorado	1	30805	FARM CREDIT SYSTEM RECIP CAPTIVE INS	6,680	6,680	15.96 %	16.35 %	20.47 %	20.47 %
	2	3548	TRAVELERS GRP	5,576	5,632	N/A	N/A	17.08 %	37.55 %
	3	84	AMERICAN FINANCIAL GRP	3,021	3,123	17.90 %	28.26 %	9.26 %	46.81 %
	4	626	CHUBB LTD GRP	2,407	2,239	18.57 %	26.55 %	7.38 %	54.18 %
	5	218	CNA INS GRP	1,746	2,028	23.97 %	20.35 %	5.35 %	59.53 %
	6	12	AMERICAN INTL GRP	1,456	1,370	83.82 %	83.43 %	4.46 %	63.99 %
	7	98	WR BERKLEY CORP GRP	1,286	1,223	51.35 %	51.67 %	3.94 %	67.93 %
	8	4942	BEAZLEY GRP	1,023	788	11.88 %	11.81 %	3.13 %	71.07 %
	9	91	HARTFORD FIRE & CAS GRP	1,018	1,014	N/A	N/A	3.12 %	74.19 %
	10	306	TRUSTAGE GRP	836	839	58.22 %	58.21 %	2.56 %	76.75 %
			STATE TOTAL	32,636	31,869	10.50 %	11.89 %	100.00 %	100.00 %
Connecticut	1	3548	TRAVELERS GRP	4,101	4,135	N/A	N/A	16.18 %	16.18 %
	2	626	CHUBB LTD GRP	4,064	3,986	121.62 %	131.16 %	16.03 %	32.21 %
	3	84	AMERICAN FINANCIAL GRP	3,064	3,109	14.02 %	15.99 %	12.09 %	44.30 %
	4	12	AMERICAN INTL GRP	2,122	2,125	N/A	N/A	8.37 %	52.67 %
	5	91	HARTFORD FIRE & CAS GRP	1,871	1,920	13.95 %	3.88 %	7.38 %	60.06 %
	6	218	CNA INS GRP	1,332	1,361	19.93 %	15.23 %	5.25 %	65.31 %
	7	98	WR BERKLEY CORP GRP	1,235	1,241	18.20 %	18.71 %	4.87 %	70.18 %
	8	4942	BEAZLEY GRP	1,216	1,157	N/A	N/A	4.80 %	74.98 %
	9	3416	AXIS CAPITAL GRP	1,088	1,062	N/A	N/A	4.29 %	79.27 %
	10	212	ZURICH INS GRP	751	745	N/A	N/A	2.96 %	82.23 %
			STATE TOTAL	25,348	25,446	20.52 %	20.98 %	100.00 %	100.00 %
Delaware	1	12	AMERICAN INTL GRP	2,455	2,431	15.05 %	15.18 %	27.91 %	27.91 %
	2	84	AMERICAN FINANCIAL GRP	1,567	1,220	81.46 %	82.21 %	17.81 %	45.72 %
	3	3548	TRAVELERS GRP	780	775	N/A	N/A	8.86 %	54.58 %
	4	626	CHUBB LTD GRP	521	486	N/A	N/A	5.93 %	60.50 %
	5	4942	BEAZLEY GRP	410	332	14.55 %	14.64 %	4.66 %	65.16 %
	6	306	TRUSTAGE GRP	379	394	175.26 %	175.24 %	4.31 %	69.47 %
	7	218	CNA INS GRP	303	302	23.06 %	22.38 %	3.44 %	72.91 %
	8	91	HARTFORD FIRE & CAS GRP	277	273	N/A	N/A	3.14 %	76.06 %
	9	98	WR BERKLEY CORP GRP	194	150	15.20 %	15.48 %	2.21 %	78.27 %
	10	3416	AXIS CAPITAL GRP	176	65	N/A	N/A	2.00 %	80.27 %
			STATE TOTAL	8,797	8,200	22.50 %	23.05 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	212	ZURICH INS GRP	4,955	3,584	47.09 %	47.73 %	26.04 %	26.04 %
	2	3548	TRAVELERS GRP	3,919	3,695	2.52 %	3.52 %	20.60 %	46.63 %
	3	626	CHUBB LTD GRP	2,057	2,189	N/A	N/A	10.81 %	57.44 %
	4	84	AMERICAN FINANCIAL GRP	1,874	1,646	71.72 %	78.31 %	9.85 %	67.29 %
	5	12	AMERICAN INTL GRP	927	930	17.93 %	17.28 %	4.87 %	72.16 %
	6	218	CNA INS GRP	828	818	23.17 %	22.48 %	4.35 %	76.51 %
	7	306	TRUSTAGE GRP	713	672	59.50 %	59.50 %	3.75 %	80.26 %
	8	91	HARTFORD FIRE & CAS GRP	639	618	N/A	N/A	3.36 %	83.62 %
	9	3416	AXIS CAPITAL GRP	586	576	6.44 %	8.34 %	3.08 %	86.70 %
	10	4942	BEAZLEY GRP	474	556	N/A	N/A	2.49 %	89.19 %
			STATE TOTAL	19,030	17,361	20.77 %	23.35 %	100.00 %	100.00 %
Florida	1	3548	TRAVELERS GRP	14,337	14,446	12.69 %	12.55 %	18.64 %	18.64 %
	2	84	AMERICAN FINANCIAL GRP	7,418	7,311	20.59 %	22.12 %	9.64 %	28.28 %
	3	626	CHUBB LTD GRP	5,725	6,098	15.66 %	22.13 %	7.44 %	35.72 %
	4	218	CNA INS GRP	4,796	4,585	20.30 %	16.87 %	6.23 %	41.96 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	4,345	4,266	49.68 %	49.68 %	5.65 %	47.61 %
	6	88	THE HANOVER INS GRP	4,211	4,063	22.14 %	23.38 %	5.47 %	53.08 %
	7	4942	BEAZLEY GRP	3,990	3,387	8.97 %	9.64 %	5.19 %	58.27 %
	8	91	HARTFORD FIRE & CAS GRP	3,984	3,967	N/A	N/A	5.18 %	63.45 %
	9	12	AMERICAN INTL GRP	3,508	3,351	32.08 %	32.39 %	4.56 %	68.01 %
	10	306	TRUSTAGE GRP	3,358	3,177	92.09 %	92.09 %	4.36 %	72.37 %
			STATE TOTAL	76,924	75,870	33.95 %	34.44 %	100.00 %	100.00 %
Georgia	1	3548	TRAVELERS GRP	6,264	6,349	14.98 %	14.47 %	16.73 %	16.73 %
	2	84	AMERICAN FINANCIAL GRP	3,464	3,201	46.67 %	47.63 %	9.25 %	25.99 %
	3	4942	BEAZLEY GRP	3,116	2,869	32.79 %	33.33 %	8.32 %	34.31 %
	4	626	CHUBB LTD GRP	2,967	2,982	31.61 %	36.75 %	7.92 %	42.23 %
	5	12	AMERICAN INTL GRP	2,677	2,572	31.13 %	30.73 %	7.15 %	49.39 %
	6	91	HARTFORD FIRE & CAS GRP	2,338	2,396	N/A	N/A	6.25 %	55.63 %
	7	218	CNA INS GRP	2,097	2,071	23.84 %	20.87 %	5.60 %	61.24 %
	8	3416	AXIS CAPITAL GRP	1,823	1,732	327.86 %	328.40 %	4.87 %	66.11 %
	9	212	ZURICH INS GRP	1,211	1,271	57.32 %	56.33 %	3.23 %	69.34 %
	10	98	WR BERKLEY CORP GRP	1,210	1,141	N/A	N/A	3.23 %	72.57 %
			STATE TOTAL	37,436	36,754	67.08 %	68.20 %	100.00 %	100.00 %
Hawaii	1	3548	TRAVELERS GRP	940	947	N/A	N/A	18.83 %	18.83 %
	2	306	TRUSTAGE GRP	826	822	N/A	N/A	16.55 %	35.37 %
	3	84	AMERICAN FINANCIAL GRP	640	612	N/A	0.30 %	12.81 %	48.19 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	466	448	5.50 %	5.09 %	9.34 %	57.52 %
	5	12	AMERICAN INTL GRP	406	342	1,584.66 %	1,584.28 %	8.13 %	65.65 %
	6	218	CNA INS GRP	336	337	N/A	N/A	6.73 %	72.38 %
	7	626	CHUBB LTD GRP	262	248	N/A	N/A	5.25 %	77.63 %
	8	212	ZURICH INS GRP	186	134	3.95 %	3.68 %	3.73 %	81.35 %
	9	1279	ARCH INS GRP	173	165	35.27 %	43.03 %	3.47 %	84.83 %
	10	3416	AXIS CAPITAL GRP	93	90	0.84 %	1.74 %	1.85 %	86.68 %
			STATE TOTAL	4,992	4,788	110.46 %	111.07 %	100.00 %	100.00 %

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Idaho	1	3548	TRAVELERS GRP	711	768	10.37 %	9.44 %	17.21 %	17.21 %
	2	256	COACTION GLOBAL INC GRP	580	498	146.09 %	147.77 %	14.04 %	31.25 %
	3	84	AMERICAN FINANCIAL GRP	369	389	0.32 %	64.94 %	8.94 %	40.19 %
	4	218	CNA INS GRP	307	284	4.31 %	1.06 %	7.43 %	47.62 %
	5	306	TRUSTAGE GRP	285	274	44.54 %	44.51 %	6.89 %	54.51 %
	6	12	AMERICAN INTL GRP	224	195	N/A	N/A	5.42 %	59.93 %
	7	626	CHUBB LTD GRP	198	200	3.18 %	8.89 %	4.80 %	64.73 %
	8	4942	BEAZLEY GRP	150	150	5.30 %	5.11 %	3.64 %	68.37 %
	9	88	THE HANOVER INS GRP	148	152	N/A	N/A	3.59 %	71.96 %
	10	10758	COLONIAL SURETY CO	143	142	0.00 %	5.41 %	3.46 %	75.42 %
			STATE TOTAL	4,129	4,031	24.55 %	30.99 %	100.00 %	100.00 %
Illinois	1	3548	TRAVELERS GRP	11,261	11,301	4.54 %	4.47 %	15.11 %	15.11 %
	2	626	CHUBB LTD GRP	10,792	8,667	24.37 %	40.04 %	14.49 %	29.60 %
	3	84	AMERICAN FINANCIAL GRP	7,869	7,701	25.64 %	30.68 %	10.56 %	40.16 %
	4	12	AMERICAN INTL GRP	5,679	5,444	82.77 %	83.10 %	7.62 %	47.78 %
	5	218	CNA INS GRP	5,246	5,189	23.22 %	21.17 %	7.04 %	54.83 %
	6	4942	BEAZLEY GRP	3,992	3,475	N/A	N/A	5.36 %	60.18 %
	7	98	WR BERKLEY CORP GRP	2,919	2,894	82.82 %	82.81 %	3.92 %	64.10 %
	8	212	ZURICH INS GRP	2,732	2,564	50.81 %	49.98 %	3.67 %	67.77 %
	9	91	HARTFORD FIRE & CAS GRP	2,493	2,556	7.96 %	N/A	3.35 %	71.11 %
	10	3416	AXIS CAPITAL GRP	2,394	2,428	18.16 %	17.99 %	3.21 %	74.33 %
			STATE TOTAL	74,504	72,449	33.15 %	35.38 %	100.00 %	100.00 %
Indiana	1	3548	TRAVELERS GRP	4,200	4,012	N/A	N/A	21.16 %	21.16 %
	2	626	CHUBB LTD GRP	2,089	2,055	73.64 %	83.32 %	10.53 %	31.69 %
	3	218	CNA INS GRP	1,634	1,514	31.02 %	28.50 %	8.23 %	39.92 %
	4	306	TRUSTAGE GRP	1,536	1,482	57.80 %	57.76 %	7.74 %	47.66 %
	5	84	AMERICAN FINANCIAL GRP	1,388	1,318	10.41 %	21.62 %	7.00 %	54.65 %
	6	12	AMERICAN INTL GRP	934	1,025	N/A	N/A	4.70 %	59.36 %
	7	212	ZURICH INS GRP	874	891	21.55 %	20.84 %	4.41 %	63.76 %
	8	4942	BEAZLEY GRP	759	615	219.28 %	219.36 %	3.82 %	67.59 %
	9	242	SELECTIVE INS GRP	672	674	N/A	N/A	3.38 %	70.97 %
	10	88	THE HANOVER INS GRP	630	437	124.67 %	129.12 %	3.17 %	74.14 %
			STATE TOTAL	19,846	19,480	41.94 %	43.61 %	100.00 %	100.00 %
Iowa	1	3548	TRAVELERS GRP	3,417	3,314	N/A	N/A	25.67 %	25.67 %
	2	84	AMERICAN FINANCIAL GRP	1,541	1,385	9.42 %	10.18 %	11.58 %	37.24 %
	3	626	CHUBB LTD GRP	955	956	40.27 %	47.59 %	7.17 %	44.41 %
	4	218	CNA INS GRP	731	775	N/A	N/A	5.49 %	49.91 %
	5	256	COACTION GLOBAL INC GRP	729	644	76.18 %	77.87 %	5.47 %	55.38 %
	6	62	EMC INS CO GRP	719	772	24.43 %	24.57 %	5.40 %	60.78 %
	7	12	AMERICAN INTL GRP	595	580	N/A	N/A	4.47 %	65.25 %
	8	306	TRUSTAGE GRP	566	585	45.36 %	45.39 %	4.25 %	69.50 %
	9	88	THE HANOVER INS GRP	404	325	6.21 %	9.98 %	3.04 %	72.53 %
	10	2538	AMTRUST FINANCIAL SERV GRP	360	296	93.96 %	97.84 %	2.71 %	75.24 %
			STATE TOTAL	13,314	13,197	48.89 %	49.99 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	3548	TRAVELERS GRP	3,143	2,944	37.46 %	37.12 %	26.79 %	26.79 %
	2	626	CHUBB LTD GRP	1,040	1,092	N/A	N/A	8.87 %	35.65 %
	3	84	AMERICAN FINANCIAL GRP	957	733	247.99 %	246.42 %	8.15 %	43.81 %
	4	4904	INTACT FINANCIAL GRP	761	502	115.72 %	115.72 %	6.49 %	50.29 %
	5	306	TRUSTAGE GRP	742	778	71.50 %	71.51 %	6.32 %	56.61 %
	6	218	CNA INS GRP	717	742	15.15 %	13.90 %	6.12 %	62.73 %
	7	12	AMERICAN INTL GRP	693	708	N/A	N/A	5.91 %	68.64 %
	8	91	HARTFORD FIRE & CAS GRP	638	693	N/A	N/A	5.44 %	74.08 %
	9	4942	BEAZLEY GRP	393	380	42.28 %	42.11 %	3.35 %	77.43 %
	10	212	ZURICH INS GRP	341	295	12.97 %	12.03 %	2.91 %	80.33 %
			STATE TOTAL	11,733	11,194	48.11 %	48.64 %	100.00 %	100.00 %
Kentucky	1	3548	TRAVELERS GRP	2,616	2,331	134.87 %	134.53 %	24.57 %	24.57 %
	2	84	AMERICAN FINANCIAL GRP	1,475	1,321	74.81 %	75.60 %	13.86 %	38.43 %
	3	626	CHUBB LTD GRP	763	791	N/A	N/A	7.17 %	45.60 %
	4	111	LIBERTY MUT GRP	713	768	22.83 %	26.15 %	6.69 %	52.29 %
	5	218	CNA INS GRP	657	637	13.36 %	10.46 %	6.17 %	58.46 %
	6	12	AMERICAN INTL GRP	492	444	N/A	N/A	4.62 %	63.08 %
	7	4942	BEAZLEY GRP	490	446	6.16 %	5.99 %	4.60 %	67.68 %
	8	256	COACTION GLOBAL INC GRP	485	415	127.02 %	129.69 %	4.55 %	72.23 %
	9	306	TRUSTAGE GRP	434	440	31.02 %	31.02 %	4.07 %	76.31 %
	10	212	ZURICH INS GRP	349	331	155.32 %	157.91 %	3.28 %	79.58 %
			STATE TOTAL	10,646	10,340	76.04 %	77.24 %	100.00 %	100.00 %
Louisiana	1	3548	TRAVELERS GRP	5,133	5,119	8.67 %	8.16 %	37.89 %	37.89 %
	2	306	TRUSTAGE GRP	1,820	1,834	38.75 %	38.75 %	13.43 %	51.32 %
	3	84	AMERICAN FINANCIAL GRP	1,379	1,320	46.66 %	46.91 %	10.17 %	61.49 %
	4	218	CNA INS GRP	1,239	1,225	7.21 %	3.84 %	9.14 %	70.63 %
	5	626	CHUBB LTD GRP	753	670	7.66 %	7.40 %	5.55 %	76.19 %
	6	212	ZURICH INS GRP	585	589	1.02 %	1.20 %	4.32 %	80.51 %
	7	12	AMERICAN INTL GRP	299	263	N/A	N/A	2.21 %	82.72 %
	8	111	LIBERTY MUT GRP	294	232	16.81 %	17.99 %	2.17 %	84.88 %
	9	4942	BEAZLEY GRP	290	256	6.98 %	6.83 %	2.14 %	87.02 %
	10	91	HARTFORD FIRE & CAS GRP	229	247	23.97 %	19.42 %	1.69 %	88.71 %
			STATE TOTAL	13,550	13,178	14.70 %	14.28 %	100.00 %	100.00 %
Maine	1	3548	TRAVELERS GRP	1,470	1,523	N/A	N/A	29.74 %	29.74 %
	2	306	TRUSTAGE GRP	668	674	39.37 %	39.37 %	13.52 %	43.26 %
	3	88	THE HANOVER INS GRP	479	372	6.00 %	7.93 %	9.69 %	52.94 %
	4	626	CHUBB LTD GRP	352	353	N/A	11.98 %	7.11 %	60.06 %
	5	84	AMERICAN FINANCIAL GRP	309	254	N/A	N/A	6.25 %	66.31 %
	6	91	HARTFORD FIRE & CAS GRP	267	248	58.70 %	55.84 %	5.40 %	71.71 %
	7	3416	AXIS CAPITAL GRP	209	209	0.76 %	1.69 %	4.24 %	75.94 %
	8	218	CNA INS GRP	204	195	41.14 %	40.04 %	4.12 %	80.06 %
	9	12	AMERICAN INTL GRP	173	152	N/A	N/A	3.51 %	83.57 %
	10	98	WR BERKLEY CORP GRP	156	145	N/A	N/A	3.15 %	86.72 %
			STATE TOTAL	4,944	4,777	10.12 %	11.51 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	3548	TRAVELERS GRP	5,175	5,043	98.22 %	97.41 %	20.08 %	20.08 %
	2	91	HARTFORD FIRE & CAS GRP	2,602	2,662	40.70 %	34.93 %	10.10 %	30.18 %
	3	626	CHUBB LTD GRP	2,418	2,378	45.67 %	55.81 %	9.38 %	39.57 %
	4	84	AMERICAN FINANCIAL GRP	2,125	1,918	23.69 %	27.92 %	8.25 %	47.81 %
	5	212	ZURICH INS GRP	1,728	1,660	0.26 %	0.33 %	6.70 %	54.52 %
	6	218	CNA INS GRP	1,569	1,585	9.62 %	5.49 %	6.09 %	60.60 %
	7	306	TRUSTAGE GRP	1,547	1,501	23.46 %	23.47 %	6.00 %	66.61 %
	8	12	AMERICAN INTL GRP	1,140	1,277	141.54 %	142.59 %	4.43 %	71.03 %
	9	242	SELECTIVE INS GRP	897	909	13.60 %	16.99 %	3.48 %	74.51 %
	10	88	THE HANOVER INS GRP	783	697	7.14 %	8.26 %	3.04 %	77.55 %
			STATE TOTAL	25,768	25,196	57.63 %	58.32 %	100.00 %	100.00 %
Massachusetts	1	3548	TRAVELERS GRP	8,367	8,411	N/A	N/A	15.65 %	15.65 %
	2	626	CHUBB LTD GRP	7,487	7,770	30.30 %	41.77 %	14.01 %	29.66 %
	3	84	AMERICAN FINANCIAL GRP	6,058	5,874	18.41 %	40.42 %	11.33 %	41.00 %
	4	4942	BEAZLEY GRP	4,867	4,273	35.86 %	37.27 %	9.11 %	50.10 %
	5	12	AMERICAN INTL GRP	3,390	3,355	N/A	N/A	6.34 %	56.44 %
	6	218	CNA INS GRP	2,878	3,757	26.79 %	25.74 %	5.38 %	61.83 %
	7	91	HARTFORD FIRE & CAS GRP	2,654	2,577	N/A	N/A	4.97 %	66.80 %
	8	3416	AXIS CAPITAL GRP	2,138	2,075	21.43 %	22.26 %	4.00 %	70.80 %
	9	306	TRUSTAGE GRP	1,872	1,803	29.53 %	29.54 %	3.50 %	74.30 %
	10	88	THE HANOVER INS GRP	1,575	1,596	19.09 %	20.87 %	2.95 %	77.25 %
			STATE TOTAL	53,448	54,026	15.31 %	19.31 %	100.00 %	100.00 %
Michigan	1	3548	TRAVELERS GRP	6,111	5,972	46.51 %	47.66 %	17.60 %	17.60 %
	2	306	TRUSTAGE GRP	3,331	3,230	53.94 %	53.94 %	9.59 %	27.20 %
	3	626	CHUBB LTD GRP	3,093	2,939	56.49 %	66.82 %	8.91 %	36.10 %
	4	84	AMERICAN FINANCIAL GRP	2,893	3,198	27.98 %	30.84 %	8.33 %	44.44 %
	5	218	CNA INS GRP	2,368	2,399	16.13 %	12.67 %	6.82 %	51.26 %
	6	212	ZURICH INS GRP	1,684	1,429	37.90 %	38.22 %	4.85 %	56.11 %
	7	12	AMERICAN INTL GRP	1,631	1,639	N/A	N/A	4.70 %	60.80 %
	8	4942	BEAZLEY GRP	1,585	1,376	272.41 %	257.11 %	4.56 %	65.37 %
	9	91	HARTFORD FIRE & CAS GRP	1,269	1,314	N/A	N/A	3.65 %	69.02 %
	10	88	THE HANOVER INS GRP	1,246	1,344	N/A	N/A	3.59 %	72.61 %
			STATE TOTAL	34,720	33,928	45.03 %	45.38 %	100.00 %	100.00 %
Minnesota	1	3548	TRAVELERS GRP	4,379	4,639	53.80 %	55.42 %	15.50 %	15.50 %
	2	84	AMERICAN FINANCIAL GRP	3,051	3,086	N/A	7.20 %	10.80 %	26.30 %
	3	626	CHUBB LTD GRP	2,491	2,580	N/A	N/A	8.82 %	35.12 %
	4	218	CNA INS GRP	1,939	1,797	15.58 %	13.04 %	6.86 %	41.98 %
	5	4942	BEAZLEY GRP	1,821	1,602	14.82 %	15.80 %	6.44 %	48.43 %
	6	12	AMERICAN INTL GRP	1,517	1,362	17.87 %	17.56 %	5.37 %	53.80 %
	7	306	TRUSTAGE GRP	1,448	1,447	204.83 %	204.84 %	5.13 %	58.93 %
	8	91	HARTFORD FIRE & CAS GRP	1,126	1,168	N/A	N/A	3.98 %	62.91 %
	9	3416	AXIS CAPITAL GRP	1,003	1,034	N/A	N/A	3.55 %	66.46 %
	10	212	ZURICH INS GRP	919	809	N/A	N/A	3.25 %	69.71 %
			STATE TOTAL	28,249	28,455	20.65 %	23.75 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	3548	TRAVELERS GRP	2,903	2,888	15.43 %	15.04 %	38.38 %	38.38 %
	2	84	AMERICAN FINANCIAL GRP	916	946	3.63 %	3.75 %	12.11 %	50.49 %
	3	306	TRUSTAGE GRP	704	624	41.38 %	41.38 %	9.31 %	59.80 %
	4	218	CNA INS GRP	581	665	20.77 %	13.95 %	7.68 %	67.48 %
	5	626	CHUBB LTD GRP	295	319	102.38 %	111.00 %	3.90 %	71.39 %
	6	111	LIBERTY MUT GRP	209	166	14.23 %	16.83 %	2.77 %	74.16 %
	7	212	ZURICH INS GRP	203	230	8.98 %	24.84 %	2.69 %	76.84 %
	8	3416	AXIS CAPITAL GRP	160	165	N/A	N/A	2.11 %	78.96 %
	9	761	ALLIANZ INS GRP	156	156	N/A	N/A	2.07 %	81.02 %
	10	4942	BEAZLEY GRP	153	165	N/A	N/A	2.03 %	83.05 %
			STATE TOTAL	7,563	7,675	19.89 %	19.66 %	100.00 %	100.00 %
Missouri	1	3548	TRAVELERS GRP	6,011	6,046	N/A	N/A	23.41 %	23.41 %
	2	626	CHUBB LTD GRP	2,724	3,146	24.35 %	35.76 %	10.61 %	34.02 %
	3	84	AMERICAN FINANCIAL GRP	2,585	2,333	22.62 %	25.68 %	10.07 %	44.09 %
	4	218	CNA INS GRP	2,000	1,953	36.49 %	35.14 %	7.79 %	51.88 %
	5	212	ZURICH INS GRP	1,380	1,353	185.73 %	189.71 %	5.37 %	57.25 %
	6	12	AMERICAN INTL GRP	1,311	1,329	N/A	N/A	5.10 %	62.35 %
	7	91	HARTFORD FIRE & CAS GRP	1,127	1,176	N/A	N/A	4.39 %	66.74 %
	8	4942	BEAZLEY GRP	885	827	0.25 %	N/A	3.45 %	70.19 %
	9	306	TRUSTAGE GRP	769	793	25.43 %	25.41 %	2.99 %	73.19 %
	10	98	WR BERKLEY CORP GRP	731	693	18.68 %	18.74 %	2.85 %	76.03 %
			STATE TOTAL	25,678	25,799	23.06 %	24.75 %	100.00 %	100.00 %
Montana	1	3548	TRAVELERS GRP	935	829	N/A	N/A	24.33 %	24.33 %
	2	84	AMERICAN FINANCIAL GRP	670	592	3.99 %	4.46 %	17.42 %	41.75 %
	3	306	TRUSTAGE GRP	485	460	123.86 %	123.86 %	12.62 %	54.37 %
	4	626	CHUBB LTD GRP	345	335	N/A	11.48 %	8.97 %	63.34 %
	5	218	CNA INS GRP	278	295	7.40 %	4.44 %	7.24 %	70.58 %
	6	12	AMERICAN INTL GRP	229	247	N/A	N/A	5.96 %	76.54 %
	7	2538	AMTRUST FINANCIAL SERV GRP	141	115	N/A	N/A	3.67 %	80.21 %
	8	212	ZURICH INS GRP	80	80	12.97 %	14.30 %	2.09 %	82.30 %
	9	31	BERKSHIRE HATHAWAY GRP	73	86	N/A	N/A	1.89 %	84.19 %
	10	98	WR BERKLEY CORP GRP	63	55	N/A	N/A	1.63 %	85.82 %
			STATE TOTAL	3,844	3,843	23.20 %	23.73 %	100.00 %	100.00 %
Nebraska	1	3548	TRAVELERS GRP	2,228	2,259	N/A	N/A	27.31 %	27.31 %
	2	84	AMERICAN FINANCIAL GRP	1,777	1,300	31.75 %	32.24 %	21.78 %	49.09 %
	3	626	CHUBB LTD GRP	744	739	N/A	N/A	9.12 %	58.21 %
	4	218	CNA INS GRP	635	638	17.65 %	15.35 %	7.78 %	65.99 %
	5	306	TRUSTAGE GRP	423	372	8.88 %	8.89 %	5.19 %	71.18 %
	6	12	AMERICAN INTL GRP	318	313	N/A	N/A	3.90 %	75.08 %
	7	91	HARTFORD FIRE & CAS GRP	270	287	22.74 %	11.56 %	3.31 %	78.39 %
	8	98	WR BERKLEY CORP GRP	258	247	N/A	6.07 %	3.16 %	81.55 %
	9	88	THE HANOVER INS GRP	214	158	N/A	1.31 %	2.63 %	84.18 %
	10	2538	AMTRUST FINANCIAL SERV GRP	137	115	122.78 %	125.80 %	1.68 %	85.85 %
			STATE TOTAL	8,157	7,734	6.95 %	7.46 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	84	AMERICAN FINANCIAL GRP	2,598	2,271	18.23 %	19.10 %	26.66 %	26.66 %
	2	3548	TRAVELERS GRP	969	967	N/A	N/A	9.94 %	36.61 %
	3	626	CHUBB LTD GRP	759	730	8.74 %	17.79 %	7.79 %	44.40 %
	4	12	AMERICAN INTL GRP	572	475	N/A	N/A	5.87 %	50.27 %
	5	3416	AXIS CAPITAL GRP	530	513	17.96 %	17.74 %	5.44 %	55.71 %
	6	218	CNA INS GRP	478	483	5.47 %	1.30 %	4.90 %	60.61 %
	7	88	THE HANOVER INS GRP	434	273	3.13 %	4.79 %	4.45 %	65.06 %
	8	91	HARTFORD FIRE & CAS GRP	412	407	6.02 %	1.71 %	4.22 %	69.28 %
	9	212	ZURICH INS GRP	401	403	20.21 %	20.19 %	4.12 %	73.40 %
	10	150	OLD REPUBLIC GRP	369	355	57.67 %	62.00 %	3.78 %	77.18 %
			STATE TOTAL	9,745	9,043	35.79 %	36.96 %	100.00 %	100.00 %
New Hampshire	1	3098	TOKIO MARINE HOLDINGS INC GRP	1,882	1,889	26.45 %	26.45 %	26.62 %	26.62 %
	2	3548	TRAVELERS GRP	1,230	1,056	N/A	N/A	17.39 %	44.01 %
	3	306	TRUSTAGE GRP	555	568	59.46 %	59.46 %	7.85 %	51.86 %
	4	84	AMERICAN FINANCIAL GRP	482	356	6.72 %	7.49 %	6.81 %	58.68 %
	5	626	CHUBB LTD GRP	370	378	N/A	N/A	5.23 %	63.91 %
	6	12	AMERICAN INTL GRP	358	295	20.13 %	19.87 %	5.07 %	68.98 %
	7	88	THE HANOVER INS GRP	232	227	22.44 %	24.64 %	3.28 %	72.25 %
	8	91	HARTFORD FIRE & CAS GRP	230	234	N/A	N/A	3.25 %	75.51 %
	9	212	ZURICH INS GRP	226	231	N/A	N/A	3.20 %	78.71 %
	10	218	CNA INS GRP	201	172	28.85 %	26.19 %	2.84 %	81.55 %
			STATE TOTAL	7,070	6,596	10.78 %	11.30 %	100.00 %	100.00 %
New Jersey	1	3548	TRAVELERS GRP	6,686	6,885	19.23 %	17.75 %	14.98 %	14.98 %
	2	84	AMERICAN FINANCIAL GRP	5,397	5,153	168.03 %	171.99 %	12.10 %	27.08 %
	3	626	CHUBB LTD GRP	4,729	4,992	N/A	N/A	10.60 %	37.68 %
	4	91	HARTFORD FIRE & CAS GRP	3,582	3,642	45.12 %	40.62 %	8.03 %	45.71 %
	5	12	AMERICAN INTL GRP	3,391	3,241	58.19 %	57.88 %	7.60 %	53.31 %
	6	218	CNA INS GRP	2,900	2,838	N/A	N/A	6.50 %	59.81 %
	7	212	ZURICH INS GRP	2,093	2,096	111.18 %	113.83 %	4.69 %	64.49 %
	8	242	SELECTIVE INS GRP	1,977	2,038	17.75 %	20.84 %	4.43 %	68.93 %
	9	4942	BEAZLEY GRP	1,698	1,523	22.80 %	24.84 %	3.80 %	72.73 %
	10	98	WR BERKLEY CORP GRP	1,512	1,509	9.34 %	9.56 %	3.39 %	76.12 %
			STATE TOTAL	44,620	45,392	46.13 %	47.56 %	100.00 %	100.00 %
New Mexico	1	84	AMERICAN FINANCIAL GRP	893	969	14.40 %	15.24 %	20.36 %	20.36 %
	2	3548	TRAVELERS GRP	791	628	N/A	N/A	18.02 %	38.38 %
	3	306	TRUSTAGE GRP	768	741	17.28 %	17.28 %	17.51 %	55.88 %
	4	218	CNA INS GRP	314	354	1.49 %	N/A	7.17 %	63.05 %
	5	91	HARTFORD FIRE & CAS GRP	169	180	N/A	N/A	3.86 %	66.91 %
	6	212	ZURICH INS GRP	169	154	44.77 %	40.82 %	3.85 %	70.75 %
	7	626	CHUBB LTD GRP	165	177	117.97 %	125.98 %	3.75 %	74.51 %
	8	88	THE HANOVER INS GRP	131	260	N/A	N/A	2.99 %	77.49 %
	9	12	AMERICAN INTL GRP	114	108	N/A	N/A	2.59 %	80.09 %
	10	242	SELECTIVE INS GRP	104	99	53.75 %	56.07 %	2.38 %	82.47 %
			STATE TOTAL	4,387	4,648	19.35 %	18.15 %	100.00 %	100.00 %

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New York	1	626	CHUBB LTD GRP	33,398	32,591	35.74 %	46.71 %	19.70 %	19.70 %
	2	3548	TRAVELERS GRP	21,271	21,244	0.69 %	0.23 %	12.54 %	32.24 %
	3	84	AMERICAN FINANCIAL GRP	20,594	22,732	14.80 %	19.20 %	12.15 %	44.39 %
	4	12	AMERICAN INTL GRP	12,794	13,331	45.60 %	45.24 %	7.55 %	51.93 %
	5	218	CNA INS GRP	12,134	11,908	24.31 %	21.59 %	7.16 %	59.09 %
	6	4942	BEAZLEY GRP	7,408	6,409	42.38 %	42.27 %	4.37 %	63.46 %
	7	91	HARTFORD FIRE & CAS GRP	6,600	6,617	N/A	N/A	3.89 %	67.35 %
	8	3416	AXIS CAPITAL GRP	6,312	6,408	11.69 %	12.59 %	3.72 %	71.07 %
	9	212	ZURICH INS GRP	5,930	5,871	N/A	N/A	3.50 %	74.57 %
	10	98	WR BERKLEY CORP GRP	5,139	5,296	N/A	N/A	3.03 %	77.60 %
			STATE TOTAL	169,566	171,002	18.78 %	21.22 %	100.00 %	100.00 %
North Carolina	1	3548	TRAVELERS GRP	5,551	5,543	50.92 %	51.33 %	13.20 %	13.20 %
	2	968	AXA INS GRP	4,212	4,218	N/A	N/A	10.01 %	23.21 %
	3	12	AMERICAN INTL GRP	3,998	3,902	39.93 %	39.42 %	9.51 %	32.71 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	3,614	3,964	5.12 %	5.53 %	8.59 %	41.31 %
	5	626	CHUBB LTD GRP	2,447	2,592	17.27 %	29.74 %	5.82 %	47.12 %
	6	84	AMERICAN FINANCIAL GRP	2,198	2,284	21.65 %	25.16 %	5.23 %	52.35 %
	7	4942	BEAZLEY GRP	2,073	1,875	10.09 %	10.90 %	4.93 %	57.28 %
	8	212	ZURICH INS GRP	1,902	1,996	23.00 %	22.49 %	4.52 %	61.80 %
	9	218	CNA INS GRP	1,775	1,805	N/A	N/A	4.22 %	66.02 %
	10	91	HARTFORD FIRE & CAS GRP	1,689	1,762	4.10 %	N/A	4.02 %	70.04 %
			STATE TOTAL	42,065	42,472	17.89 %	17.23 %	100.00 %	100.00 %
North Dakota	1	3548	TRAVELERS GRP	803	958	N/A	N/A	21.95 %	21.95 %
	2	306	TRUSTAGE GRP	517	459	1,139.46 %	1,139.48 %	14.14 %	36.09 %
	3	2538	AMTRUST FINANCIAL SERV GRP	465	397	32.42 %	36.70 %	12.72 %	48.81 %
	4	84	AMERICAN FINANCIAL GRP	281	272	N/A	15.13 %	7.69 %	56.50 %
	5	4942	BEAZLEY GRP	251	207	23.71 %	23.77 %	6.86 %	63.36 %
	6	626	CHUBB LTD GRP	173	182	387.50 %	399.20 %	4.72 %	68.08 %
	7	218	CNA INS GRP	164	154	3.04 %	N/A	4.48 %	72.56 %
	8	12	AMERICAN INTL GRP	153	160	N/A	N/A	4.17 %	76.73 %
	9	7	FEDERATED MUT GRP	99	98	N/A	N/A	2.70 %	79.43 %
	10	256	COACTION GLOBAL INC GRP	93	56	49.21 %	59.02 %	2.55 %	81.99 %
			STATE TOTAL	3,657	3,673	162.94 %	166.41 %	100.00 %	100.00 %
Ohio	1	3548	TRAVELERS GRP	7,897	7,948	5.58 %	5.07 %	18.89 %	18.89 %
	2	626	CHUBB LTD GRP	4,628	4,750	39.35 %	49.56 %	11.07 %	29.96 %
	3	84	AMERICAN FINANCIAL GRP	3,590	3,661	19.38 %	20.10 %	8.59 %	38.55 %
	4	12	AMERICAN INTL GRP	3,589	3,665	23.35 %	23.16 %	8.59 %	47.13 %
	5	218	CNA INS GRP	2,471	2,453	5.36 %	0.63 %	5.91 %	53.04 %
	6	306	TRUSTAGE GRP	2,107	2,035	73.57 %	73.58 %	5.04 %	58.09 %
	7	212	ZURICH INS GRP	1,925	1,975	25.90 %	24.74 %	4.61 %	62.69 %
	8	3416	AXIS CAPITAL GRP	1,729	1,774	13.99 %	16.16 %	4.14 %	66.83 %
	9	4942	BEAZLEY GRP	1,723	1,582	0.89 %	2.45 %	4.12 %	70.95 %
	10	88	THE HANOVER INS GRP	1,380	1,108	62.44 %	65.36 %	3.30 %	74.25 %
			STATE TOTAL	41,805	41,913	19.61 %	20.60 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	84	AMERICAN FINANCIAL GRP	2,512	2,524	13.87 %	18.22 %	18.48 %	18.48 %
	2	3548	TRAVELERS GRP	2,368	2,407	7.46 %	7.33 %	17.42 %	35.90 %
	3	626	CHUBB LTD GRP	1,092	1,142	9.18 %	18.51 %	8.03 %	43.93 %
	4	218	CNA INS GRP	944	900	9.75 %	4.80 %	6.94 %	50.88 %
	5	306	TRUSTAGE GRP	758	820	60.85 %	60.85 %	5.58 %	56.45 %
	6	12	AMERICAN INTL GRP	560	553	N/A	N/A	4.12 %	60.57 %
	7	2538	AMTRUST FINANCIAL SERV GRP	514	375	3,231.53 %	3,275.65 %	3.78 %	64.35 %
	8	88	THE HANOVER INS GRP	462	256	N/A	N/A	3.40 %	67.74 %
	9	98	WR BERKLEY CORP GRP	461	434	8.61 %	8.61 %	3.39 %	71.14 %
	10	4942	BEAZLEY GRP	426	369	119.19 %	119.29 %	3.13 %	74.27 %
			STATE TOTAL	13,594	13,053	107.08 %	109.57 %	100.00 %	100.00 %
Oregon	1	3548	TRAVELERS GRP	2,601	2,556	21.63 %	21.12 %	21.61 %	21.61 %
	2	218	CNA INS GRP	1,323	1,245	25.17 %	22.30 %	10.99 %	32.60 %
	3	626	CHUBB LTD GRP	1,322	1,382	106.67 %	116.32 %	10.98 %	43.59 %
	4	84	AMERICAN FINANCIAL GRP	1,099	1,022	22.06 %	23.28 %	9.13 %	52.71 %
	5	12	AMERICAN INTL GRP	961	975	N/A	N/A	7.98 %	60.69 %
	6	306	TRUSTAGE GRP	686	711	54.45 %	54.45 %	5.70 %	66.39 %
	7	91	HARTFORD FIRE & CAS GRP	555	547	N/A	N/A	4.61 %	71.01 %
	8	212	ZURICH INS GRP	540	421	18.51 %	17.98 %	4.48 %	75.49 %
	9	98	WR BERKLEY CORP GRP	340	297	N/A	N/A	2.82 %	78.31 %
	10	3416	AXIS CAPITAL GRP	319	173	7.27 %	8.88 %	2.65 %	80.96 %
			STATE TOTAL	12,036	11,926	45.17 %	45.84 %	100.00 %	100.00 %
Pennsylvania	1	3548	TRAVELERS GRP	9,935	9,893	N/A	N/A	18.43 %	18.43 %
	2	626	CHUBB LTD GRP	5,915	5,946	38.48 %	49.22 %	10.97 %	29.40 %
	3	84	AMERICAN FINANCIAL GRP	4,691	4,777	19.12 %	19.90 %	8.70 %	38.10 %
	4	12	AMERICAN INTL GRP	3,715	3,690	7.44 %	7.11 %	6.89 %	44.99 %
	5	218	CNA INS GRP	3,715	3,680	24.11 %	21.10 %	6.89 %	51.88 %
	6	306	TRUSTAGE GRP	3,213	3,242	59.52 %	59.54 %	5.96 %	57.84 %
	7	212	ZURICH INS GRP	2,900	2,346	42.30 %	43.67 %	5.38 %	63.22 %
	8	4942	BEAZLEY GRP	2,407	2,214	13.16 %	13.08 %	4.47 %	67.69 %
	9	91	HARTFORD FIRE & CAS GRP	2,156	2,196	N/A	N/A	4.00 %	71.69 %
	10	3416	AXIS CAPITAL GRP	1,799	1,818	60.80 %	61.33 %	3.34 %	75.02 %
			STATE TOTAL	53,910	53,387	19.85 %	20.96 %	100.00 %	100.00 %
Rhode Island	1	3548	TRAVELERS GRP	1,236	1,325	N/A	N/A	24.34 %	24.34 %
	2	84	AMERICAN FINANCIAL GRP	668	752	16.69 %	17.59 %	13.17 %	37.51 %
	3	306	TRUSTAGE GRP	359	314	65.74 %	65.74 %	7.06 %	44.58 %
	4	218	CNA INS GRP	352	348	19.34 %	7.76 %	6.94 %	51.51 %
	5	626	CHUBB LTD GRP	287	307	52.55 %	58.97 %	5.66 %	57.17 %
	6	212	ZURICH INS GRP	284	286	N/A	247.54 %	5.60 %	62.76 %
	7	91	HARTFORD FIRE & CAS GRP	239	233	31.68 %	28.43 %	4.71 %	67.47 %
	8	140	NATIONWIDE CORP GRP	220	232	72.29 %	79.49 %	4.34 %	71.81 %
	9	12	AMERICAN INTL GRP	201	200	N/A	N/A	3.96 %	75.77 %
	10	242	SELECTIVE INS GRP	187	194	N/A	N/A	3.69 %	79.46 %
			STATE TOTAL	5,076	5,150	9.40 %	23.67 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	3548	TRAVELERS GRP	3,132	3,009	N/A	N/A	24.28 %	24.28 %
	2	218	CNA INS GRP	854	817	10.80 %	5.60 %	6.62 %	30.89 %
	3	626	CHUBB LTD GRP	776	722	45.10 %	53.53 %	6.01 %	36.91 %
	4	91	HARTFORD FIRE & CAS GRP	712	703	N/A	13.18 %	5.52 %	42.42 %
	5	84	AMERICAN FINANCIAL GRP	691	826	11.76 %	15.59 %	5.36 %	47.78 %
	6	4942	BEAZLEY GRP	690	570	1.99 %	1.66 %	5.35 %	53.13 %
	7	306	TRUSTAGE GRP	675	718	26.32 %	26.32 %	5.23 %	58.36 %
	8	2538	AMTRUST FINANCIAL SERV GRP	632	290	26.36 %	30.50 %	4.90 %	63.26 %
	9	256	COACTION GLOBAL INC GRP	476	237	132.69 %	129.56 %	3.69 %	66.95 %
	10	88	THE HANOVER INS GRP	379	311	82.33 %	83.16 %	2.93 %	69.89 %
			STATE TOTAL	12,902	12,008	9.97 %	11.36 %	100.00 %	100.00 %
South Dakota	1	3548	TRAVELERS GRP	956	880	5.05 %	4.80 %	25.38 %	25.38 %
	2	218	CNA INS GRP	492	499	17.70 %	2.11 %	13.06 %	38.44 %
	3	306	TRUSTAGE GRP	390	370	29.92 %	29.95 %	10.36 %	48.80 %
	4	626	CHUBB LTD GRP	283	250	N/A	N/A	7.50 %	56.30 %
	5	2538	AMTRUST FINANCIAL SERV GRP	246	383	28.40 %	31.41 %	6.53 %	62.83 %
	6	84	AMERICAN FINANCIAL GRP	170	163	N/A	39.69 %	4.51 %	67.34 %
	7	12	AMERICAN INTL GRP	131	123	N/A	N/A	3.49 %	70.83 %
	8	98	WR BERKLEY CORP GRP	117	115	N/A	N/A	3.10 %	73.93 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	96	97	N/A	N/A	2.56 %	76.49 %
	10	212	ZURICH INS GRP	96	132	N/A	N/A	2.54 %	79.03 %
			STATE TOTAL	3,766	3,815	7.24 %	7.69 %	100.00 %	100.00 %
Tennessee	1	3548	TRAVELERS GRP	4,050	4,137	N/A	N/A	17.97 %	17.97 %
	2	626	CHUBB LTD GRP	2,129	2,194	16.69 %	22.37 %	9.45 %	27.42 %
	3	84	AMERICAN FINANCIAL GRP	1,835	1,666	8.05 %	8.92 %	8.14 %	35.56 %
	4	306	TRUSTAGE GRP	1,707	1,632	52.62 %	52.62 %	7.57 %	43.14 %
	5	12	AMERICAN INTL GRP	1,614	1,677	N/A	N/A	7.16 %	50.30 %
	6	218	CNA INS GRP	1,298	1,259	12.95 %	10.38 %	5.76 %	56.06 %
	7	4942	BEAZLEY GRP	1,295	1,243	295.90 %	297.54 %	5.75 %	61.80 %
	8	91	HARTFORD FIRE & CAS GRP	1,010	1,027	26.24 %	19.85 %	4.48 %	66.28 %
	9	212	ZURICH INS GRP	786	848	5.70 %	4.82 %	3.49 %	69.77 %
	10	98	WR BERKLEY CORP GRP	777	802	1,294.14 %	1,312.25 %	3.45 %	73.22 %
			STATE TOTAL	22,534	23,158	78.20 %	79.42 %	100.00 %	100.00 %
Texas	1	3548	TRAVELERS GRP	16,367	16,067	21.70 %	20.70 %	16.21 %	16.21 %
	2	84	AMERICAN FINANCIAL GRP	12,553	13,078	43.23 %	45.23 %	12.44 %	28.65 %
	3	626	CHUBB LTD GRP	9,287	9,349	91.48 %	100.89 %	9.20 %	37.85 %
	4	12	AMERICAN INTL GRP	6,949	6,254	104.32 %	104.34 %	6.88 %	44.73 %
	5	306	TRUSTAGE GRP	6,811	6,705	76.80 %	76.79 %	6.75 %	51.48 %
	6	91	HARTFORD FIRE & CAS GRP	5,669	5,648	42.59 %	38.91 %	5.62 %	57.10 %
	7	218	CNA INS GRP	5,641	5,245	31.77 %	28.05 %	5.59 %	62.69 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	4,473	4,532	100.78 %	103.23 %	4.43 %	67.12 %
	9	98	WR BERKLEY CORP GRP	4,364	3,825	23.55 %	24.78 %	4.32 %	71.44 %
	10	3416	AXIS CAPITAL GRP	3,574	3,156	40.29 %	40.48 %	3.54 %	74.98 %
			STATE TOTAL	100,942	98,529	48.86 %	50.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	3548	TRAVELERS GRP	2,267	2,231	75.81 %	76.24 %	17.61 %	17.61 %
	2	218	CNA INS GRP	1,170	993	9.73 %	N/A	9.09 %	26.71 %
	3	306	TRUSTAGE GRP	1,136	1,151	258.11 %	258.11 %	8.83 %	35.53 %
	4	4942	BEAZLEY GRP	1,133	920	5.16 %	5.01 %	8.80 %	44.34 %
	5	626	CHUBB LTD GRP	1,097	1,019	N/A	5.84 %	8.53 %	52.86 %
	6	12	AMERICAN INTL GRP	879	788	73.86 %	73.71 %	6.83 %	59.69 %
	7	84	AMERICAN FINANCIAL GRP	772	730	19.05 %	20.10 %	6.00 %	65.69 %
	8	3416	AXIS CAPITAL GRP	487	420	14.20 %	17.21 %	3.78 %	69.48 %
	9	98	WR BERKLEY CORP GRP	439	440	172.55 %	172.73 %	3.41 %	72.89 %
	10	256	COACTION GLOBAL INC GRP	362	150	40.44 %	42.18 %	2.81 %	75.70 %
			STATE TOTAL	12,870	11,978	128.50 %	129.95 %	100.00 %	100.00 %
Vermont	1	3548	TRAVELERS GRP	712	711	N/A	N/A	27.45 %	27.45 %
	2	306	TRUSTAGE GRP	334	333	74.86 %	74.86 %	12.86 %	40.31 %
	3	98	WR BERKLEY CORP GRP	261	261	N/A	N/A	10.05 %	50.36 %
	4	84	AMERICAN FINANCIAL GRP	189	241	29.20 %	29.67 %	7.29 %	57.65 %
	5	626	CHUBB LTD GRP	176	172	136.71 %	161.76 %	6.77 %	64.42 %
	6	12	AMERICAN INTL GRP	165	305	107.52 %	109.70 %	6.34 %	70.76 %
	7	88	THE HANOVER INS GRP	116	78	N/A	N/A	4.48 %	75.25 %
	8	91	HARTFORD FIRE & CAS GRP	101	100	N/A	N/A	3.88 %	79.12 %
	9	218	CNA INS GRP	80	79	28.01 %	24.84 %	3.10 %	82.22 %
	10	212	ZURICH INS GRP	78	80	N/A	N/A	3.01 %	85.23 %
			STATE TOTAL	2,595	2,736	25.32 %	25.91 %	100.00 %	100.00 %
Virginia	1	3548	TRAVELERS GRP	5,803	5,925	181.63 %	181.14 %	14.52 %	14.52 %
	2	12	AMERICAN INTL GRP	4,829	4,844	57.94 %	58.06 %	12.08 %	26.60 %
	3	626	CHUBB LTD GRP	3,487	3,473	40.46 %	51.16 %	8.72 %	35.32 %
	4	306	TRUSTAGE GRP	3,078	3,057	N/A	N/A	7.70 %	43.02 %
	5	91	HARTFORD FIRE & CAS GRP	2,689	2,721	16.00 %	8.40 %	6.73 %	49.75 %
	6	218	CNA INS GRP	2,585	2,610	10.15 %	8.47 %	6.47 %	56.22 %
	7	84	AMERICAN FINANCIAL GRP	2,197	2,662	41.35 %	44.92 %	5.50 %	61.71 %
	8	3416	AXIS CAPITAL GRP	1,850	1,886	38.03 %	41.33 %	4.63 %	66.34 %
	9	212	ZURICH INS GRP	1,477	1,513	52.56 %	54.09 %	3.69 %	70.04 %
	10	4942	BEAZLEY GRP	1,449	1,271	169.40 %	169.74 %	3.63 %	73.66 %
			STATE TOTAL	39,971	40,454	55.03 %	56.34 %	100.00 %	100.00 %
Washington	1	3548	TRAVELERS GRP	5,253	5,203	48.32 %	47.78 %	20.84 %	20.84 %
	2	84	AMERICAN FINANCIAL GRP	3,300	2,872	15.28 %	17.06 %	13.09 %	33.94 %
	3	626	CHUBB LTD GRP	2,023	1,943	88.93 %	99.18 %	8.03 %	41.96 %
	4	218	CNA INS GRP	1,881	1,837	19.43 %	16.19 %	7.46 %	49.43 %
	5	12	AMERICAN INTL GRP	1,574	1,576	3.85 %	3.45 %	6.25 %	55.67 %
	6	306	TRUSTAGE GRP	1,524	1,370	138.54 %	138.55 %	6.05 %	61.72 %
	7	88	THE HANOVER INS GRP	1,085	1,008	40.24 %	40.83 %	4.31 %	66.02 %
	8	212	ZURICH INS GRP	1,069	1,040	93.01 %	95.84 %	4.24 %	70.27 %
	9	91	HARTFORD FIRE & CAS GRP	984	1,035	N/A	N/A	3.91 %	74.17 %
	10	4942	BEAZLEY GRP	866	806	N/A	N/A	3.44 %	77.61 %
			STATE TOTAL	25,201	24,339	41.65 %	42.30 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	3548	TRAVELERS GRP	993	932	15.83 %	15.71 %	24.04 %	24.04 %
	2	306	TRUSTAGE GRP	834	820	N/A	N/A	20.20 %	44.24 %
	3	84	AMERICAN FINANCIAL GRP	633	774	4.83 %	5.14 %	15.32 %	59.56 %
	4	218	CNA INS GRP	338	262	7.06 %	2.88 %	8.17 %	67.73 %
	5	626	CHUBB LTD GRP	238	225	13.85 %	24.99 %	5.77 %	73.50 %
	6	91	HARTFORD FIRE & CAS GRP	164	126	7.90 %	6.68 %	3.98 %	77.48 %
	7	2538	AMTRUST FINANCIAL SERV GRP	124	75	38.71 %	42.15 %	3.00 %	80.49 %
	8	212	ZURICH INS GRP	122	59	7.65 %	7.68 %	2.97 %	83.45 %
	9	111	LIBERTY MUT GRP	119	124	65.57 %	65.78 %	2.87 %	86.32 %
	10	12	AMERICAN INTL GRP	74	56	N/A	N/A	1.80 %	88.12 %
			STATE TOTAL	4,130	3,944	14.96 %	15.23 %	100.00 %	100.00 %
Wisconsin	1	3548	TRAVELERS GRP	4,060	4,079	41.53 %	41.46 %	16.63 %	16.63 %
	2	626	CHUBB LTD GRP	2,281	2,338	N/A	8.45 %	9.34 %	25.97 %
	3	306	TRUSTAGE GRP	2,106	2,106	53.49 %	53.50 %	8.62 %	34.59 %
	4	212	ZURICH INS GRP	1,910	1,866	10.63 %	5.67 %	7.82 %	42.42 %
	5	84	AMERICAN FINANCIAL GRP	1,845	1,967	10.72 %	11.87 %	7.55 %	49.97 %
	6	12	AMERICAN INTL GRP	1,521	1,501	166.49 %	166.36 %	6.23 %	56.20 %
	7	218	CNA INS GRP	1,355	1,257	14.96 %	6.57 %	5.55 %	61.75 %
	8	4942	BEAZLEY GRP	967	954	3.81 %	3.63 %	3.96 %	65.71 %
	9	2538	AMTRUST FINANCIAL SERV GRP	839	703	104.55 %	113.38 %	3.43 %	69.15 %
	10	98	WR BERKLEY CORP GRP	838	840	N/A	N/A	3.43 %	72.58 %
			STATE TOTAL	24,416	24,342	33.50 %	34.22 %	100.00 %	100.00 %
Wyoming	1	3548	TRAVELERS GRP	463	395	N/A	N/A	21.05 %	21.05 %
	2	306	TRUSTAGE GRP	279	268	N/A	N/A	12.69 %	33.74 %
	3	218	CNA INS GRP	248	258	3.53 %	N/A	11.28 %	45.03 %
	4	626	CHUBB LTD GRP	194	174	5.76 %	18.32 %	8.81 %	53.84 %
	5	84	AMERICAN FINANCIAL GRP	186	217	8.10 %	9.06 %	8.48 %	62.32 %
	6	12	AMERICAN INTL GRP	99	92	7.52 %	7.46 %	4.50 %	66.82 %
	7	91	HARTFORD FIRE & CAS GRP	96	78	N/A	N/A	4.36 %	71.18 %
	8	3416	AXIS CAPITAL GRP	86	103	33.01 %	37.27 %	3.91 %	75.09 %
	9	111	LIBERTY MUT GRP	57	35	23.80 %	27.69 %	2.57 %	77.66 %
	10	4904	INTACT FINANCIAL GRP	54	36	72.77 %	72.77 %	2.44 %	80.10 %
			STATE TOTAL	2,198	2,178	1.40 %	2.14 %	100.00 %	100.00 %
Guam	1	4672	DB INS GRP	146	143	0.00 %	0.00 %	29.61 %	29.61 %
	2	10758	COLONIAL SURETY CO	137	86	0.00 %	5.41 %	27.83 %	57.44 %
	3	12	AMERICAN INTL GRP	106	105	0.00 %	0.00 %	21.46 %	78.90 %
	4	10972	FIRST NET INS CO	76	71	7.57 %	7.52 %	15.51 %	94.41 %
	5	5030	TAN HOLDINGS CORP GRP	25	24	N/A	N/A	5.07 %	99.49 %
	6	3219	SOMPO GRP	3	2	N/A	N/A	0.51 %	100.00 %
			STATE TOTAL	492	431	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
23 - Fidelity

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	12	AMERICAN INTL GRP	2,897	2,898	N/A	N/A	30.62 %	30.62 %
	2	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	2,846	2,750	67.02 %	68.80 %	30.09 %	60.70 %
	3	111	LIBERTY MUT GRP	1,626	1,616	N/A	N/A	17.19 %	77.89 %
	4	44423	UNITED SURETY & IND CO	895	1,032	0.00 %	0.00 %	9.46 %	87.36 %
	5	158	FAIRFAX FIN GRP	415	467	N/A	N/A	4.39 %	91.74 %
	6	84	AMERICAN FINANCIAL GRP	310	269	71.66 %	73.09 %	3.28 %	95.02 %
	7	218	CNA INS GRP	151	77	46.23 %	46.21 %	1.60 %	96.62 %
	8	3548	TRAVELERS GRP	103	103	N/A	N/A	1.09 %	97.71 %
	9	212	ZURICH INS GRP	91	100	40.00 %	23.36 %	0.97 %	98.68 %
	10	411	MAPFRE INS GRP	47	43	0.00 %	0.00 %	0.50 %	99.17 %
			STATE TOTAL	9,461	9,429	16.42 %	17.04 %	100.00 %	100.00 %
U.S. Virgin Islands	1	3548	TRAVELERS GRP	83	82	N/A	N/A	51.69 %	51.69 %
	2	10758	COLONIAL SURETY CO	43	40	0.00 %	5.41 %	26.99 %	78.68 %
	3	84	AMERICAN FINANCIAL GRP	15	15	22.67 %	23.75 %	9.26 %	87.94 %
	4	158	FAIRFAX FIN GRP	8	8	N/A	N/A	4.68 %	92.62 %
	5	111	LIBERTY MUT GRP	6	9	22.31 %	23.08 %	3.93 %	96.55 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	5	5	160.63 %	160.63 %	3.38 %	99.93 %
	7	212	ZURICH INS GRP	0	0	N/A	N/A	0.07 %	100.00 %
			STATE TOTAL	160	158	N/A	0.94 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	30	27	0.00 %	0.00 %	56.59 %	56.59 %
	2	4672	DB INS GRP	11	13	0.00 %	0.00 %	20.43 %	77.02 %
	3	10972	FIRST NET INS CO	7	2	145.92 %	149.22 %	12.53 %	89.54 %
	4	10758	COLONIAL SURETY CO	6	5	0.00 %	5.40 %	10.46 %	100.00 %
			STATE TOTAL	53	47	5.20 %	5.93 %	100.00 %	100.00 %
Canada	1	111	LIBERTY MUT GRP	9,500	7,642	94.82 %	96.28 %	40.72 %	40.72 %
	2	84	AMERICAN FINANCIAL GRP	5,945	5,638	26.14 %	26.93 %	25.48 %	66.20 %
	3	31	BERKSHIRE HATHAWAY GRP	4,234	4,353	N/A	N/A	18.15 %	84.35 %
	4	3416	AXIS CAPITAL GRP	1,987	2,016	17.40 %	21.52 %	8.51 %	92.86 %
	5	98	WR BERKLEY CORP GRP	1,414	1,290	9.20 %	9.28 %	6.06 %	98.92 %
	6	218	CNA INS GRP	130	138	N/A	N/A	0.56 %	99.48 %
	7	968	AXA INS GRP	64	15	N/A	N/A	0.28 %	99.76 %
	8	91	HARTFORD FIRE & CAS GRP	35	39	N/A	N/A	0.15 %	99.91 %
	9	3548	TRAVELERS GRP	22	33	263.20 %	253.33 %	0.09 %	100.00 %
			STATE TOTAL	23,331	21,165	35.49 %	38.48 %	100.00 %	100.00 %
Agg. Other Alien	1	111	LIBERTY MUT GRP	7,046	6,668	110.18 %	113.08 %	52.72 %	52.72 %
	2	31	BERKSHIRE HATHAWAY GRP	3,992	4,188	61.81 %	77.71 %	29.87 %	82.59 %
	3	12	AMERICAN INTL GRP	1,085	1,095	N/A	N/A	8.12 %	90.71 %
	4	3548	TRAVELERS GRP	512	531	N/A	N/A	3.83 %	94.54 %
	5	218	CNA INS GRP	276	284	18.96 %	17.28 %	2.07 %	96.61 %
	6	3416	AXIS CAPITAL GRP	204	147	42.47 %	96.40 %	1.53 %	98.14 %
	7	84	AMERICAN FINANCIAL GRP	128	122	34.78 %	34.78 %	0.96 %	99.09 %
	8	626	CHUBB LTD GRP	39	185	N/A	N/A	0.29 %	99.39 %
	9	968	AXA INS GRP	19	18	N/A	N/A	0.14 %	99.53 %
	10	10972	FIRST NET INS CO	19	17	0.12 %	0.12 %	0.14 %	99.67 %
			STATE TOTAL	13,364	13,370	63.92 %	70.54 %	100.00 %	100.00 %

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24—Surety

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	111	LIBERTY MUT GRP	1,449,406	1,333,345	11.56 %	13.76 %	12.42 %	12.42 %
	2	3548	TRAVELERS GRP	1,424,369	1,317,690	10.97 %	11.93 %	12.21 %	24.63 %
	3	218	CNA INS GRP	736,434	684,853	15.54 %	17.53 %	6.31 %	30.95 %
	4	212	ZURICH INS GRP	694,711	688,834	72.65 %	74.05 %	5.96 %	36.90 %
	5	626	CHUBB LTD GRP	605,162	553,313	6.98 %	7.19 %	5.19 %	42.09 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	402,582	384,789	30.16 %	34.11 %	3.45 %	45.54 %
	7	4904	INTACT FINANCIAL GRP	350,920	318,506	10.98 %	12.97 %	3.01 %	48.55 %
	8	31	BERKSHIRE HATHAWAY GRP	319,359	282,021	27.91 %	31.24 %	2.74 %	51.29 %
	9	91	HARTFORD FIRE & CAS GRP	308,457	284,560	4.22 %	5.05 %	2.64 %	53.93 %
	10	158	FAIRFAX FIN GRP	307,320	313,137	24.15 %	28.22 %	2.63 %	56.56 %
	11	3479	MERCHANTS BONDING CO GRP	294,128	279,408	1.51 %	2.01 %	2.52 %	59.09 %
	12	785	MARKEL GRP	255,274	260,046	94.19 %	97.31 %	2.19 %	61.27 %
	13	140	NATIONWIDE CORP GRP	239,228	214,941	28.19 %	31.66 %	2.05 %	63.33 %
	14	3219	SOMPO GRP	212,828	202,040	59.43 %	63.01 %	1.82 %	65.15 %
	15	5001	SIRIUSPOINT GRP	207,836	198,174	33.07 %	33.49 %	1.78 %	66.93 %
	16	225	IAT REINS CO GRP	207,315	200,202	9.10 %	9.99 %	1.78 %	68.71 %
	17	181	SWISS RE GRP	191,211	182,224	33.94 %	28.66 %	1.64 %	70.35 %
	18	761	ALLIANZ INS GRP	185,569	142,152	42.96 %	43.80 %	1.59 %	71.94 %
	19	1279	ARCH INS GRP	176,504	179,014	20.24 %	22.96 %	1.51 %	73.45 %
	20	4381	SKYWARD SPECIALTY INS GRP INC GRP	168,432	150,130	20.86 %	23.37 %	1.44 %	74.89 %
	21	783	RLI INS GRP	158,867	158,329	8.55 %	5.45 %	1.36 %	76.26 %
	22	150	OLD REPUBLIC GRP	145,715	153,363	34.03 %	40.36 %	1.25 %	77.51 %
	23	98	WR BERKLEY CORP GRP	138,078	138,357	15.14 %	18.84 %	1.18 %	78.69 %
	24	84	AMERICAN FINANCIAL GRP	131,022	141,634	19.24 %	20.84 %	1.12 %	79.81 %
	25	1120	EVEREST REINS HOLDINGS GRP	128,203	107,109	79.11 %	86.39 %	1.10 %	80.91 %
	26	968	AXA INS GRP	106,730	100,356	N/A	N/A	0.91 %	81.83 %
	27	4969	TRISURA GRP	105,191	85,343	26.47 %	27.92 %	0.90 %	82.73 %
	28	228	WESTFIELD GRP	104,969	106,861	2.73 %	4.53 %	0.90 %	83.63 %
	29	88	THE HANOVER INS GRP	104,379	99,669	10.50 %	10.59 %	0.89 %	84.52 %
	30	244	CINCINNATI FIN GRP	102,069	99,549	13.75 %	15.25 %	0.87 %	85.40 %
	31	4908	ASCOT INS US GRP	101,627	76,161	20.94 %	24.88 %	0.87 %	86.27 %
	32	361	MUNICH RE GRP	99,137	91,344	29.44 %	33.17 %	0.85 %	87.12 %
	33	1208	GRAY INS GRP	86,256	80,596	33.83 %	36.36 %	0.74 %	87.86 %
	34	18468	INDEMNITY NATL INS CO	85,106	79,048	46.81 %	47.67 %	0.73 %	88.59 %
	35	3416	AXIS CAPITAL GRP	77,842	64,641	27.63 %	40.60 %	0.67 %	89.25 %
	36	474	FCCI MUT INS GRP	71,306	66,212	14.53 %	15.93 %	0.61 %	89.87 %
	37	2538	AMTRUST FINANCIAL SERV GRP	66,637	66,714	31.70 %	37.50 %	0.57 %	90.44 %
	38	248	UNITED FIRE & CAS GRP	66,202	70,424	23.78 %	23.78 %	0.57 %	91.00 %
	39	62	EMC INS CO GRP	60,911	54,577	4.09 %	5.20 %	0.52 %	91.53 %
	40	4997	ACCELERANT HOLDINGS GRP	56,676	44,864	87.02 %	96.10 %	0.49 %	92.01 %
	41	7	FEDERATED MUT GRP	54,419	55,110	9.11 %	10.75 %	0.47 %	92.48 %
	42	5076	WEST BEND INS GRP	49,818	47,198	28.01 %	29.34 %	0.43 %	92.91 %
	43	473	AMERICAN FAMILY INS GRP	47,943	46,500	37.95 %	49.91 %	0.41 %	93.32 %
	44	4962	AU HOLDING CO GRP	47,616	43,994	N/A	N/A	0.41 %	93.73 %
	45	4993	REVOLUTIONARY HOLDING CO GRP	43,973	40,084	1.16 %	1.16 %	0.38 %	94.10 %
	46	4869	WT HOLDINGS GRP	41,628	43,529	23.71 %	23.84 %	0.36 %	94.46 %
	47	1309	FRANKENMUTH GRP	41,218	39,438	19.24 %	23.80 %	0.35 %	94.81 %
	48	242	SELECTIVE INS GRP	39,904	42,056	21.10 %	24.33 %	0.34 %	95.15 %
	49	256	COACTION GLOBAL INC GRP	39,124	33,686	41.49 %	41.64 %	0.34 %	95.49 %
	50	408	BROOKFIELD WEALTH SOLUTIONS GRP	34,131	55,061	294.90 %	222.53 %	0.29 %	95.78 %
	51	124	AMERISURE CO GRP	33,068	30,780	18.51 %	25.50 %	0.28 %	96.07 %
	52	44423	UNITED SURETY & IND CO	30,769	29,443	N/A	0.32 %	0.26 %	96.33 %
	53	1248	OCTAVE SPECIALTY GRP INC GRP	29,876	29,065	43.32 %	43.32 %	0.26 %	96.59 %
	54	36226	UNITED CAS & SURETY INS CO	28,984	28,377	28.93 %	33.74 %	0.25 %	96.83 %
	55	4718	TIPTREE FIN GRP	24,411	24,537	67.91 %	67.91 %	0.21 %	97.04 %
	56	35009	FINANCIAL CAS & SURETY INC	22,850	22,850	9.49 %	9.49 %	0.20 %	97.24 %
	57	4990	CORE SPECIALTY INS HOLDINGS GRP	21,447	17,755	23.59 %	25.74 %	0.18 %	97.42 %
	58	689	BANKERS INS GRP	20,628	20,134	10.48 %	10.48 %	0.18 %	97.60 %
	59	4977	PALOMAR HOLDINGS GRP	19,611	11,856	14.81 %	32.80 %	0.17 %	97.77 %
	60	13121	PALMETTO SURETY CORP	18,465	18,465	13.50 %	13.50 %	0.16 %	97.93 %
	61	176	STATE FARM GRP	17,367	16,952	9.44 %	13.16 %	0.15 %	98.08 %
	62	19	ASSURANT INC GRP	14,739	17,030	80.69 %	80.69 %	0.13 %	98.20 %
	63	280	AUTO OWNERS GRP	14,512	14,742	7.04 %	10.27 %	0.12 %	98.33 %
	64	10758	COLONIAL SURETY CO	12,803	12,096	N/A	N/A	0.11 %	98.44 %
	65	1302	BUILDERS INS GRP	11,946	12,285	N/A	N/A	0.10 %	98.54 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	5108	RTC FINANCIAL GRP	11,315	20,647	12.15 %	12.96 %	0.10 %	98.64 %
	67	4725	ENSTAR GRP	10,000	855	N/A	N/A	0.09 %	98.72 %
	68	309	WESTERN NATL MUT GRP	8,311	8,844	27.17 %	30.37 %	0.07 %	98.79 %
	69	39551	CONTINENTAL HERITAGE INS CO	7,834	7,262	0.99 %	0.99 %	0.07 %	98.86 %
	70	199	UNIVERSAL SURETY GRP	7,828	8,125	2.63 %	2.69 %	0.07 %	98.93 %
	71	3279	INSURORS IND GRP	7,674	6,450	12.26 %	13.51 %	0.07 %	98.99 %
	72	313	AEGIS GRP	7,665	7,707	N/A	4.23 %	0.07 %	99.06 %
	73	4935	CHANDLER INS GRP	7,070	7,019	15.33 %	16.96 %	0.06 %	99.12 %
	74	26565	OHIO IND CO	6,644	7,014	0.21 %	0.21 %	0.06 %	99.18 %
	75	5111	HADRON HOLDCO GRP	6,407	7,036	N/A	N/A	0.05 %	99.23 %
	76	4980	MGI HOLDINGS GRP	6,285	5,226	42.96 %	45.62 %	0.05 %	99.28 %
	77	271	PENNSYLVANIA NATL INS GRP	6,148	6,851	10.29 %	12.52 %	0.05 %	99.34 %
	78	28240	THE SERV INS CO INC	5,825	5,667	N/A	N/A	0.05 %	99.39 %
	79	5020	UNIVERSAL SHIELD INS GRP	5,774	6,244	16.04 %	22.10 %	0.05 %	99.44 %
	80	213	ERIE INS GRP	4,852	5,104	1.99 %	3.45 %	0.04 %	99.48 %
	81	587	ATLANTIC AMER GRP	4,592	5,178	3.66 %	8.14 %	0.04 %	99.52 %
	82	71	UNIVERSAL INS CO GRP	4,466	4,629	7.15 %	7.56 %	0.04 %	99.56 %
	83	411	MAPFRE INS GRP	3,954	3,801	5.08 %	6.52 %	0.03 %	99.59 %
	84	10308	ANTILLES INS CO	3,183	3,635	N/A	N/A	0.03 %	99.62 %
	85	10909	SUN SURETY INS CO	3,181	3,164	0.20 %	1.99 %	0.03 %	99.64 %
	86	12	AMERICAN INTL GRP	3,081	4,042	N/A	N/A	0.03 %	99.67 %
	87	38504	FIRST SURETY CORP	2,878	2,643	42.25 %	42.10 %	0.02 %	99.70 %
	88	42706	ROCHE SURETY & CAS CO INC	2,690	2,687	0.00 %	0.00 %	0.02 %	99.72 %
	89	10009	TOWER BONDING & SURETY CO	2,618	0	N/A	N/A	0.02 %	99.74 %
	90	1228	BAR PLAN GRP	2,288	2,260	6.16 %	6.58 %	0.02 %	99.76 %
	91	4804	MULTINATIONAL GRP	1,937	2,142	7.62 %	10.95 %	0.02 %	99.78 %
	92	1316	KNIGHTBROOK INS GRP	1,712	2,788	14.67 %	14.67 %	0.01 %	99.79 %
	93	3991	IMT MUT HOLDING GRP	1,695	1,651	N/A	N/A	0.01 %	99.81 %
	94	12987	BENEFIT SECURITY INS CO	1,623	1,537	N/A	N/A	0.01 %	99.82 %
	95	536	GUIDEWELL MUT HOLDING GRP	1,595	1,574	13.06 %	15.89 %	0.01 %	99.83 %
	96	17007	O SHAUGANHILL SURETY & INS INC	1,578	1,578	7.60 %	8.01 %	0.01 %	99.85 %
	97	10972	FIRST NET INS CO	1,569	1,307	14.32 %	14.48 %	0.01 %	99.86 %
	98	10830	BUSINESS ALLIANCE INS CO	1,264	1,243	95.53 %	142.31 %	0.01 %	99.87 %
	99	15267	1ST ATLANTIC SURETY CO	1,127	1,127	11.02 %	11.02 %	0.01 %	99.88 %
	100	796	QBE INS GRP	1,027	2,307	443.81 %	486.73 %	0.01 %	99.89 %
	101	155	PROGRESSIVE GRP	955	1,908	112.51 %	122.84 %	0.01 %	99.90 %
	102	17358	MINING MUT INS CO	909	460	6.48 %	10.86 %	0.01 %	99.91 %
	103	22950	ACSTAR INS CO	880	1,169	5.00 %	15.00 %	0.01 %	99.91 %
	104	5092	5B ALLIANCE GRP	878	400	35.00 %	35.70 %	0.01 %	99.92 %
	105	10140	OPTIMA SEGUROS	840	770	N/A	N/A	0.01 %	99.93 %
	106	201	UTICA GRP	839	903	18.24 %	23.73 %	0.01 %	99.94 %
	107	16991	COVERNET INS CO	721	912	21.65 %	21.65 %	0.01 %	99.94 %
	108	14051	EMPIRE BONDING & INS CO	493	547	1.85 %	N/A	0.00 %	99.95 %
	109	572	BCBS OF MI GRP	481	486	N/A	N/A	0.00 %	99.95 %
	110	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	423	404	54.95 %	54.89 %	0.00 %	99.95 %
	111	169	SENTRY INS GRP	396	439	N/A	20.48 %	0.00 %	99.96 %
	112	106	ISLAND INS CO GRP	374	331	4.88 %	2.88 %	0.00 %	99.96 %
	113	574	UHAUL HOLDING GRP	368	470	N/A	N/A	0.00 %	99.96 %
	114	5102	OAKLAND FINANCIAL CORP GRP	315	329	304.02 %	304.02 %	0.00 %	99.97 %
	115	4910	MINNESOTA LAWYERS MUT GRP	308	344	N/A	N/A	0.00 %	99.97 %
	116	214	ALLIANCE INS GRP	303	278	N/A	N/A	0.00 %	99.97 %
	117	19631	AMERICAN ROAD INS CO	303	276	0.00 %	0.00 %	0.00 %	99.97 %
	118	4734	APOLLO GLOBAL MGMT GRP	277	631	N/A	N/A	0.00 %	99.98 %
	119	17634	AVLA US INS CO	268	108	18.91 %	18.91 %	0.00 %	99.98 %
	120	18380	PACIFIC IND INS CO	250	245	N/A	N/A	0.00 %	99.98 %
	121	5030	TAN HOLDINGS CORP GRP	248	212	0.00 %	0.00 %	0.00 %	99.98 %
	122	4973	BIGLARI HOLDINGS GRP	228	228	25.81 %	26.14 %	0.00 %	99.98 %
	123	4715	MS & AD INS GRP	216	130	0.00 %	0.00 %	0.00 %	99.99 %
	124	41300	AMERICAN RESOURCES INS CO INC	203	258	34.27 %	34.27 %	0.00 %	99.99 %
	125	4672	DB INS GRP	187	237	444.71 %	474.04 %	0.00 %	99.99 %
			INDUSTRY TOTAL	11,665,747	10,980,655	24.63 %	26.28 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	3548	TRAVELERS GRP	1,422,877	1,316,448	10.98 %	11.94 %	12.48 %	12.48 %
	2	111	LIBERTY MUT GRP	1,333,751	1,226,167	15.89 %	18.07 %	11.70 %	24.18 %
	3	218	CNA INS GRP	716,395	671,717	15.92 %	17.90 %	6.28 %	30.46 %
	4	212	ZURICH INS GRP	694,711	688,834	72.67 %	74.07 %	6.09 %	36.55 %
	5	626	CHUBB LTD GRP	604,052	550,839	6.91 %	7.13 %	5.30 %	41.85 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	402,582	384,789	30.16 %	34.11 %	3.53 %	45.38 %
	7	4904	INTACT FINANCIAL GRP	348,275	315,895	11.05 %	13.05 %	3.05 %	48.44 %
	8	158	FAIRFAX FIN GRP	305,169	311,308	24.29 %	28.39 %	2.68 %	51.11 %
	9	3479	MERCHANTS BONDING CO GRP	294,128	279,408	1.51 %	2.01 %	2.58 %	53.69 %
	10	91	HARTFORD FIRE & CAS GRP	293,036	276,538	3.79 %	4.54 %	2.57 %	56.26 %
	11	31	BERKSHIRE HATHAWAY GRP	278,919	256,095	24.61 %	27.11 %	2.45 %	58.71 %
	12	785	MARKEL GRP	255,274	260,046	94.19 %	97.31 %	2.24 %	60.95 %
	13	140	NATIONWIDE CORP GRP	239,228	214,941	28.19 %	31.66 %	2.10 %	63.05 %
	14	3219	SOMPO GRP	212,828	202,040	59.43 %	63.01 %	1.87 %	64.91 %
	15	5001	SIRIUSPOINT GRP	207,836	198,174	33.07 %	33.49 %	1.82 %	66.74 %
	16	225	IAT REINS CO GRP	207,315	200,202	9.10 %	9.99 %	1.82 %	68.55 %
	17	181	SWISS RE GRP	184,731	176,447	34.88 %	29.55 %	1.62 %	70.17 %
	18	1279	ARCH INS GRP	176,504	179,014	20.24 %	22.96 %	1.55 %	71.72 %
	19	4381	SKYWARD SPECIALTY INS GRP INC GRP	168,432	150,130	20.86 %	23.37 %	1.48 %	73.20 %
	20	783	RLI INS GRP	158,766	157,711	4.61 %	5.78 %	1.39 %	74.59 %
	21	761	ALLIANZ INS GRP	151,180	124,999	44.34 %	45.29 %	1.33 %	75.92 %
	22	150	OLD REPUBLIC GRP	145,715	153,363	34.03 %	40.36 %	1.28 %	77.20 %
	23	98	WR BERKLEY CORP GRP	131,986	132,873	14.83 %	18.59 %	1.16 %	78.35 %
	24	84	AMERICAN FINANCIAL GRP	130,701	141,345	19.27 %	20.93 %	1.15 %	79.50 %
	25	1120	EVEREST REINS HOLDINGS GRP	125,830	102,698	82.51 %	90.10 %	1.10 %	80.60 %
	26	4969	TRISURA GRP	105,191	85,343	26.47 %	27.92 %	0.92 %	81.53 %
	27	228	WESTFIELD GRP	104,969	106,861	2.73 %	4.53 %	0.92 %	82.45 %
	28	88	THE HANOVER INS GRP	104,379	99,669	10.50 %	10.59 %	0.92 %	83.36 %
	29	244	CINCINNATI FIN GRP	102,069	99,549	13.75 %	15.25 %	0.90 %	84.26 %
	30	4908	ASCOT INS US GRP	101,798	76,204	20.94 %	24.89 %	0.89 %	85.15 %
	31	968	AXA INS GRP	96,595	91,274	N/A	N/A	0.85 %	86.00 %
	32	361	MUNICH RE GRP	96,280	86,334	39.72 %	41.74 %	0.84 %	86.84 %
	33	1208	GRAY INS GRP	86,256	80,596	33.83 %	36.36 %	0.76 %	87.60 %
	34	18468	INDEMNITY NATL INS CO	85,106	79,048	46.81 %	47.67 %	0.75 %	88.35 %
	35	3416	AXIS CAPITAL GRP	77,842	64,641	27.64 %	40.61 %	0.68 %	89.03 %
	36	474	FCCI MUT INS GRP	71,306	66,212	14.53 %	15.93 %	0.63 %	89.65 %
	37	2538	AMTRUST FINANCIAL SERV GRP	66,637	66,714	31.70 %	37.50 %	0.58 %	90.24 %
	38	248	UNITED FIRE & CAS GRP	66,202	70,424	23.78 %	23.78 %	0.58 %	90.82 %
	39	62	EMC INS CO GRP	60,911	54,577	4.09 %	5.20 %	0.53 %	91.35 %
	40	4997	ACCELERANT HOLDINGS GRP	56,676	44,864	87.02 %	96.10 %	0.50 %	91.85 %
	41	7	FEDERATED MUT GRP	54,419	55,110	9.11 %	10.75 %	0.48 %	92.33 %
	42	5076	WEST BEND INS GRP	49,818	47,198	28.01 %	29.34 %	0.44 %	92.76 %
	43	473	AMERICAN FAMILY INS GRP	47,943	46,500	37.95 %	49.91 %	0.42 %	93.18 %
	44	4962	AU HOLDING CO GRP	47,616	43,994	N/A	N/A	0.42 %	93.60 %
	45	4993	REVOLUTIONARY HOLDING CO GRP	43,973	40,084	1.16 %	1.16 %	0.39 %	93.99 %
	46	4869	WT HOLDINGS GRP	41,628	43,529	23.71 %	23.84 %	0.37 %	94.35 %
	47	1309	FRANKENMUTH GRP	41,218	39,438	19.24 %	23.80 %	0.36 %	94.71 %
	48	242	SELECTIVE INS GRP	39,904	42,056	21.10 %	24.33 %	0.35 %	95.06 %
	49	256	COACTION GLOBAL INC GRP	39,124	33,686	41.49 %	41.64 %	0.34 %	95.41 %
	50	124	AMERISURE CO GRP	33,068	30,780	18.51 %	25.50 %	0.29 %	95.70 %
	51	408	BROOKFIELD WEALTH SOLUTIONS GRP	31,863	51,657	150.95 %	73.81 %	0.28 %	95.98 %
	52	44423	UNITED SURETY & IND CO	30,769	29,443	N/A	0.32 %	0.27 %	96.25 %
	53	1248	OCTAVE SPECIALTY GRP INC GRP	29,876	29,065	43.32 %	43.32 %	0.26 %	96.51 %
	54	36226	UNITED CAS & SURETY INS CO	28,984	28,377	28.93 %	33.74 %	0.25 %	96.76 %
	55	4718	TIPTREE FIN GRP	24,411	24,537	67.91 %	67.91 %	0.21 %	96.98 %
	56	35009	FINANCIAL CAS & SURETY INC	22,850	22,850	9.49 %	9.49 %	0.20 %	97.18 %
	57	4990	CORE SPECIALTY INS HOLDINGS GRP	21,447	17,755	23.59 %	25.74 %	0.19 %	97.37 %
	58	689	BANKERS INS GRP	20,628	20,134	10.48 %	10.48 %	0.18 %	97.55 %
	59	4977	PALOMAR HOLDINGS GRP	19,611	11,856	14.81 %	32.80 %	0.17 %	97.72 %
	60	13121	PALMETTO SURETY CORP	18,465	18,465	13.50 %	13.50 %	0.16 %	97.88 %
	61	176	STATE FARM GRP	17,367	16,952	9.44 %	13.16 %	0.15 %	98.03 %
	62	19	ASSURANT INC GRP	14,739	17,030	80.69 %	80.69 %	0.13 %	98.16 %
	63	280	AUTO OWNERS GRP	14,512	14,742	7.04 %	10.27 %	0.13 %	98.29 %
	64	10758	COLONIAL SURETY CO	12,803	12,096	N/A	N/A	0.11 %	98.40 %
	65	1302	BUILDERS INS GRP	11,946	12,285	N/A	N/A	0.10 %	98.51 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	5108	RTC FINANCIAL GRP	11,315	20,647	12.15 %	12.96 %	0.10 %	98.61 %
	67	4725	ENSTAR GRP	10,000	855	N/A	N/A	0.09 %	98.69 %
	68	309	WESTERN NATL MUT GRP	8,311	8,844	27.17 %	30.37 %	0.07 %	98.77 %
	69	39551	CONTINENTAL HERITAGE INS CO	7,834	7,262	0.99 %	0.99 %	0.07 %	98.84 %
	70	199	UNIVERSAL SURETY GRP	7,828	8,125	2.63 %	2.69 %	0.07 %	98.90 %
	71	3279	INSURORS IND GRP	7,674	6,450	12.26 %	13.51 %	0.07 %	98.97 %
	72	313	AEGIS GRP	7,665	7,707	N/A	4.23 %	0.07 %	99.04 %
	73	4935	CHANDLER INS GRP	7,070	7,019	15.33 %	16.96 %	0.06 %	99.10 %
	74	26565	OHIO IND CO	6,644	7,014	0.21 %	0.21 %	0.06 %	99.16 %
	75	5111	HADRON HOLDCO GRP	6,390	7,023	N/A	N/A	0.06 %	99.21 %
	76	4980	MGI HOLDINGS GRP	6,285	5,226	42.96 %	45.62 %	0.06 %	99.27 %
	77	271	PENNSYLVANIA NATL INS GRP	6,148	6,851	10.29 %	12.52 %	0.05 %	99.32 %
	78	28240	THE SERV INS CO INC	5,825	5,667	N/A	N/A	0.05 %	99.37 %
	79	5020	UNIVERSAL SHIELD INS GRP	5,774	6,244	16.04 %	22.10 %	0.05 %	99.43 %
	80	213	ERIE INS GRP	4,852	5,104	1.99 %	3.45 %	0.04 %	99.47 %
	81	587	ATLANTIC AMER GRP	4,592	5,178	3.66 %	8.14 %	0.04 %	99.51 %
	82	71	UNIVERSAL INS CO GRP	4,466	4,629	7.15 %	7.56 %	0.04 %	99.55 %
	83	411	MAPFRE INS GRP	3,954	3,801	5.08 %	6.52 %	0.03 %	99.58 %
	84	10308	ANTILLES INS CO	3,183	3,635	N/A	N/A	0.03 %	99.61 %
	85	10909	SUN SURETY INS CO	3,181	3,164	0.20 %	1.99 %	0.03 %	99.64 %
	86	12	AMERICAN INTL GRP	3,054	4,016	N/A	N/A	0.03 %	99.66 %
	87	38504	FIRST SURETY CORP	2,878	2,643	42.25 %	42.10 %	0.03 %	99.69 %
	88	42706	ROCHE SURETY & CAS CO INC	2,690	2,687	0.00 %	0.00 %	0.02 %	99.71 %
	89	10009	TOWER BONDING & SURETY CO	2,618	0	N/A	N/A	0.02 %	99.74 %
	90	1228	BAR PLAN GRP	2,288	2,260	6.16 %	6.58 %	0.02 %	99.76 %
	91	4804	MULTINATIONAL GRP	1,937	2,142	7.62 %	10.95 %	0.02 %	99.77 %
	92	1316	KNIGHTBROOK INS GRP	1,712	2,788	14.67 %	14.67 %	0.02 %	99.79 %
	93	3991	IMT MUT HOLDING GRP	1,695	1,651	N/A	N/A	0.01 %	99.80 %
	94	12987	BENEFIT SECURITY INS CO	1,623	1,537	N/A	N/A	0.01 %	99.82 %
	95	536	GUIDEWELL MUT HOLDING GRP	1,595	1,574	13.06 %	15.89 %	0.01 %	99.83 %
	96	17007	O SHAUGANHILL SURETY & INS INC	1,578	1,578	7.60 %	8.01 %	0.01 %	99.85 %
	97	10972	FIRST NET INS CO	1,476	1,243	12.95 %	13.09 %	0.01 %	99.86 %
	98	10830	BUSINESS ALLIANCE INS CO	1,264	1,243	95.53 %	142.31 %	0.01 %	99.87 %
	99	15267	1ST ATLANTIC SURETY CO	1,127	1,127	11.02 %	11.02 %	0.01 %	99.88 %
	100	796	QBE INS GRP	1,027	2,307	443.81 %	486.73 %	0.01 %	99.89 %
	101	155	PROGRESSIVE GRP	955	1,908	112.51 %	122.84 %	0.01 %	99.90 %
	102	17358	MINING MUT INS CO	909	460	6.48 %	10.86 %	0.01 %	99.90 %
	103	22950	ACSTAR INS CO	880	1,169	5.49 %	15.92 %	0.01 %	99.91 %
	104	5092	5B ALLIANCE GRP	878	400	35.00 %	35.70 %	0.01 %	99.92 %
	105	10140	OPTIMA SEGUROS	840	770	N/A	N/A	0.01 %	99.93 %
	106	201	UTICA GRP	839	903	18.24 %	23.73 %	0.01 %	99.93 %
	107	16991	COVERNET INS CO	721	912	21.65 %	21.65 %	0.01 %	99.94 %
	108	14051	EMPIRE BONDING & INS CO	493	547	1.85 %	N/A	0.00 %	99.95 %
	109	572	BCBS OF MI GRP	481	486	N/A	N/A	0.00 %	99.95 %
	110	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	423	404	54.95 %	54.89 %	0.00 %	99.95 %
	111	169	SENTRY INS GRP	396	439	N/A	20.48 %	0.00 %	99.96 %
	112	106	ISLAND INS CO GRP	374	331	4.88 %	2.88 %	0.00 %	99.96 %
	113	574	UHAUL HOLDING GRP	368	470	N/A	N/A	0.00 %	99.96 %
	114	5102	OAKLAND FINANCIAL CORP GRP	315	329	304.02 %	304.02 %	0.00 %	99.97 %
	115	4910	MINNESOTA LAWYERS MUT GRP	308	344	N/A	N/A	0.00 %	99.97 %
	116	214	ALLIANCE INS GRP	303	278	N/A	N/A	0.00 %	99.97 %
	117	19631	AMERICAN ROAD INS CO	303	276	0.00 %	0.00 %	0.00 %	99.97 %
	118	4734	APOLLO GLOBAL MGMT GRP	277	631	N/A	N/A	0.00 %	99.98 %
	119	17634	AVLA US INS CO	268	108	18.91 %	18.91 %	0.00 %	99.98 %
	120	18380	PACIFIC IND INS CO	250	245	N/A	N/A	0.00 %	99.98 %
	121	4973	BIGLARI HOLDINGS GRP	228	228	25.81 %	26.14 %	0.00 %	99.98 %
	122	4715	MS & AD INS GRP	216	130	0.00 %	0.00 %	0.00 %	99.99 %
	123	41300	AMERICAN RESOURCES INS CO INC	203	258	34.27 %	34.27 %	0.00 %	99.99 %
	124	33502	MACHINERY INS INC ASSESSABLE MUT CO	168	0	N/A	N/A	0.00 %	99.99 %
	125	4672	DB INS GRP	164	203	520.12 %	554.43 %	0.00 %	99.99 %
			INDUSTRY TOTAL	11,401,684	10,766,816	24.52 %	26.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	3548	TRAVELERS GRP	18,570	19,070	12.93 %	14.09 %	13.05 %	13.05 %
	2	218	CNA INS GRP	13,703	12,136	15.10 %	17.53 %	9.63 %	22.67 %
	3	212	ZURICH INS GRP	10,827	10,083	N/A	0.15 %	7.61 %	30.28 %
	4	111	LIBERTY MUT GRP	10,650	9,668	10.77 %	13.17 %	7.48 %	37.76 %
	5	91	HARTFORD FIRE & CAS GRP	5,863	6,403	8.66 %	10.10 %	4.12 %	41.88 %
	6	626	CHUBB LTD GRP	5,791	5,124	3.10 %	3.12 %	4.07 %	45.95 %
	7	4904	INTACT FINANCIAL GRP	5,740	5,388	53.23 %	57.51 %	4.03 %	49.98 %
	8	3479	MERCHANTS BONDING CO GRP	5,365	5,178	9.61 %	10.32 %	3.77 %	53.75 %
	9	244	CINCINNATI FIN GRP	4,320	4,268	16.24 %	17.36 %	3.03 %	56.79 %
	10	158	FAIRFAX FIN GRP	3,608	4,534	7.41 %	10.64 %	2.53 %	59.32 %
			STATE TOTAL	142,338	139,990	12.55 %	15.05 %	100.00 %	100.00 %
Alaska	1	111	LIBERTY MUT GRP	15,962	12,611	11.52 %	13.51 %	31.12 %	31.12 %
	2	3548	TRAVELERS GRP	7,672	5,887	10.04 %	10.11 %	14.96 %	46.08 %
	3	218	CNA INS GRP	4,534	4,325	7.00 %	8.08 %	8.84 %	54.92 %
	4	91	HARTFORD FIRE & CAS GRP	3,084	2,346	5.78 %	5.65 %	6.01 %	60.93 %
	5	3219	SOMPO GRP	2,840	2,577	N/A	N/A	5.54 %	66.47 %
	6	212	ZURICH INS GRP	1,939	2,119	N/A	8.70 %	3.78 %	70.25 %
	7	3479	MERCHANTS BONDING CO GRP	1,830	1,688	N/A	N/A	3.57 %	73.81 %
	8	5001	SIRIUSPOINT GRP	1,488	957	9.48 %	9.88 %	2.90 %	76.72 %
	9	626	CHUBB LTD GRP	1,467	1,079	N/A	N/A	2.86 %	79.58 %
	10	225	IAT REINS CO GRP	1,175	813	4.39 %	8.77 %	2.29 %	81.87 %
			STATE TOTAL	51,291	44,551	5.43 %	6.16 %	100.00 %	100.00 %
Arizona	1	3548	TRAVELERS GRP	31,894	26,556	13.17 %	13.13 %	13.22 %	13.22 %
	2	111	LIBERTY MUT GRP	22,822	20,403	11.08 %	12.96 %	9.46 %	22.67 %
	3	626	CHUBB LTD GRP	18,868	13,217	6.50 %	6.99 %	7.82 %	30.49 %
	4	3479	MERCHANTS BONDING CO GRP	13,576	13,084	N/A	N/A	5.63 %	36.12 %
	5	212	ZURICH INS GRP	12,327	12,306	2.73 %	4.00 %	5.11 %	41.22 %
	6	783	RLI INS GRP	11,221	10,840	8.90 %	9.81 %	4.65 %	45.87 %
	7	218	CNA INS GRP	10,966	12,057	13.17 %	14.92 %	4.54 %	50.42 %
	8	5001	SIRIUSPOINT GRP	10,526	9,533	334.48 %	335.30 %	4.36 %	54.78 %
	9	91	HARTFORD FIRE & CAS GRP	8,414	8,462	4.52 %	4.66 %	3.49 %	58.26 %
	10	785	MARKEL GRP	8,153	7,722	40.94 %	41.94 %	3.38 %	61.64 %
			STATE TOTAL	241,338	228,902	25.94 %	26.75 %	100.00 %	100.00 %
Arkansas	1	3548	TRAVELERS GRP	12,425	12,049	10.76 %	10.41 %	17.38 %	17.38 %
	2	212	ZURICH INS GRP	6,764	6,425	N/A	0.32 %	9.46 %	26.84 %
	3	91	HARTFORD FIRE & CAS GRP	5,132	4,359	13.12 %	14.95 %	7.18 %	34.01 %
	4	626	CHUBB LTD GRP	4,632	3,198	7.75 %	8.00 %	6.48 %	40.49 %
	5	111	LIBERTY MUT GRP	4,011	4,470	11.15 %	12.94 %	5.61 %	46.10 %
	6	218	CNA INS GRP	3,507	4,930	8.28 %	9.71 %	4.90 %	51.00 %
	7	3479	MERCHANTS BONDING CO GRP	2,506	2,489	43.61 %	45.99 %	3.50 %	54.51 %
	8	761	ALLIANZ INS GRP	2,071	1,666	35.11 %	35.02 %	2.90 %	57.40 %
	9	7	FEDERATED MUT GRP	1,806	1,958	11.05 %	10.50 %	2.53 %	59.93 %
	10	785	MARKEL GRP	1,743	1,806	5.73 %	6.33 %	2.44 %	62.37 %
			STATE TOTAL	71,505	70,519	17.08 %	18.31 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	111	LIBERTY MUT GRP	174,389	166,018	11.37 %	13.54 %	13.57 %	13.57 %
	2	3548	TRAVELERS GRP	144,518	131,890	15.86 %	17.01 %	11.24 %	24.81 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	105,971	100,772	N/A	N/A	8.24 %	33.05 %
	4	212	ZURICH INS GRP	81,449	86,313	N/A	N/A	6.34 %	39.39 %
	5	626	CHUBB LTD GRP	78,391	68,128	N/A	N/A	6.10 %	45.49 %
	6	218	CNA INS GRP	71,989	78,557	13.32 %	15.36 %	5.60 %	51.09 %
	7	225	IAT REINS CO GRP	44,006	43,628	1.25 %	2.79 %	3.42 %	54.51 %
	8	31	BERKSHIRE HATHAWAY GRP	43,458	33,409	6.72 %	8.20 %	3.38 %	57.89 %
	9	785	MARKEL GRP	39,547	39,335	6.51 %	11.55 %	3.08 %	60.97 %
	10	4904	INTACT FINANCIAL GRP	38,981	33,375	9.35 %	11.42 %	3.03 %	64.00 %
			STATE TOTAL	1,285,494	1,228,857	12.75 %	14.91 %	100.00 %	100.00 %
Colorado	1	3548	TRAVELERS GRP	29,152	26,460	10.10 %	9.88 %	12.06 %	12.06 %
	2	218	CNA INS GRP	25,227	13,007	26.99 %	30.75 %	10.44 %	22.50 %
	3	111	LIBERTY MUT GRP	20,952	17,677	16.23 %	18.92 %	8.67 %	31.17 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	12,823	12,475	15.02 %	18.29 %	5.31 %	36.47 %
	5	212	ZURICH INS GRP	12,795	11,145	0.78 %	2.07 %	5.29 %	41.76 %
	6	626	CHUBB LTD GRP	8,794	7,970	5.77 %	5.61 %	3.64 %	45.40 %
	7	3479	MERCHANTS BONDING CO GRP	7,598	6,996	N/A	N/A	3.14 %	48.55 %
	8	31	BERKSHIRE HATHAWAY GRP	7,595	7,329	3.85 %	4.66 %	3.14 %	51.69 %
	9	761	ALLIANZ INS GRP	6,913	5,900	37.71 %	37.62 %	2.86 %	54.55 %
	10	158	FAIRFAX FIN GRP	5,785	5,174	10.45 %	11.01 %	2.39 %	56.94 %
			STATE TOTAL	241,713	213,150	16.39 %	17.43 %	100.00 %	100.00 %
Connecticut	1	3548	TRAVELERS GRP	21,340	21,182	14.16 %	14.46 %	18.14 %	18.14 %
	2	111	LIBERTY MUT GRP	12,265	8,187	9.48 %	11.97 %	10.42 %	28.56 %
	3	626	CHUBB LTD GRP	7,401	4,352	0.73 %	1.14 %	6.29 %	34.85 %
	4	212	ZURICH INS GRP	7,337	8,429	N/A	N/A	6.24 %	41.08 %
	5	218	CNA INS GRP	6,742	5,225	21.95 %	24.92 %	5.73 %	46.81 %
	6	140	NATIONWIDE CORP GRP	5,684	5,469	15.63 %	18.69 %	4.83 %	51.64 %
	7	158	FAIRFAX FIN GRP	3,898	4,288	4.04 %	4.33 %	3.31 %	54.96 %
	8	91	HARTFORD FIRE & CAS GRP	3,871	3,347	N/A	N/A	3.29 %	58.25 %
	9	1120	EVEREST REINS HOLDINGS GRP	3,700	3,629	2.75 %	3.99 %	3.14 %	61.39 %
	10	225	IAT REINS CO GRP	3,507	3,063	0.80 %	2.64 %	2.98 %	64.37 %
			STATE TOTAL	117,674	107,213	9.22 %	10.10 %	100.00 %	100.00 %
Delaware	1	111	LIBERTY MUT GRP	6,175	7,502	11.41 %	13.48 %	13.93 %	13.93 %
	2	3548	TRAVELERS GRP	4,400	4,410	26.75 %	26.82 %	9.93 %	23.86 %
	3	626	CHUBB LTD GRP	3,811	3,553	1.26 %	1.91 %	8.60 %	32.46 %
	4	4904	INTACT FINANCIAL GRP	2,252	2,063	2.23 %	2.60 %	5.08 %	37.54 %
	5	761	ALLIANZ INS GRP	2,122	1,811	37.71 %	37.62 %	4.79 %	42.33 %
	6	5001	SIRIUSPOINT GRP	2,120	2,631	6.11 %	6.36 %	4.78 %	47.11 %
	7	31	BERKSHIRE HATHAWAY GRP	1,911	2,209	7.75 %	9.88 %	4.31 %	51.42 %
	8	212	ZURICH INS GRP	1,908	1,690	N/A	N/A	4.30 %	55.72 %
	9	225	IAT REINS CO GRP	1,795	1,792	N/A	2.02 %	4.05 %	59.77 %
	10	158	FAIRFAX FIN GRP	1,521	1,712	1.86 %	2.34 %	3.43 %	63.20 %
			STATE TOTAL	44,324	46,942	189.05 %	195.60 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	111	LIBERTY MUT GRP	55,065	39,933	9.45 %	11.51 %	18.51 %	18.51 %
	2	626	CHUBB LTD GRP	41,545	31,746	N/A	N/A	13.97 %	32.48 %
	3	3219	SOMPO GRP	28,125	21,682	34.27 %	35.32 %	9.46 %	41.94 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	24,578	18,677	19.34 %	20.82 %	8.26 %	50.20 %
	5	3548	TRAVELERS GRP	22,437	31,822	N/A	N/A	7.54 %	57.75 %
	6	212	ZURICH INS GRP	13,500	16,399	N/A	N/A	4.54 %	62.29 %
	7	4904	INTACT FINANCIAL GRP	12,441	9,739	N/A	N/A	4.18 %	66.47 %
	8	88	THE HANOVER INS GRP	11,353	7,176	43.40 %	44.57 %	3.82 %	70.29 %
	9	761	ALLIANZ INS GRP	9,375	7,828	38.73 %	38.64 %	3.15 %	73.44 %
	10	158	FAIRFAX FIN GRP	8,814	9,480	N/A	0.02 %	2.96 %	76.40 %
			STATE TOTAL	297,416	267,983	5.52 %	6.57 %	100.00 %	100.00 %
Florida	1	3548	TRAVELERS GRP	98,716	89,830	N/A	N/A	11.71 %	11.71 %
	2	111	LIBERTY MUT GRP	88,870	78,244	19.76 %	21.98 %	10.54 %	22.26 %
	3	218	CNA INS GRP	44,726	51,271	12.13 %	13.89 %	5.31 %	27.56 %
	4	158	FAIRFAX FIN GRP	38,146	39,256	N/A	N/A	4.53 %	32.09 %
	5	4904	INTACT FINANCIAL GRP	37,925	34,088	22.05 %	24.24 %	4.50 %	36.59 %
	6	212	ZURICH INS GRP	32,499	29,980	203.99 %	203.62 %	3.86 %	40.44 %
	7	626	CHUBB LTD GRP	29,927	31,551	2.13 %	2.01 %	3.55 %	44.00 %
	8	31	BERKSHIRE HATHAWAY GRP	27,029	27,435	14.19 %	16.79 %	3.21 %	47.20 %
	9	98	WR BERKLEY CORP GRP	23,477	23,049	18.49 %	24.35 %	2.79 %	49.99 %
	10	474	FCCI MUT INS GRP	22,996	20,438	22.60 %	25.59 %	2.73 %	52.72 %
			STATE TOTAL	842,836	792,257	30.27 %	31.55 %	100.00 %	100.00 %
Georgia	1	3548	TRAVELERS GRP	42,633	33,139	11.88 %	12.29 %	11.78 %	11.78 %
	2	111	LIBERTY MUT GRP	31,897	24,026	10.84 %	13.06 %	8.81 %	20.59 %
	3	218	CNA INS GRP	20,710	16,601	20.14 %	23.11 %	5.72 %	26.31 %
	4	626	CHUBB LTD GRP	20,429	16,616	2.65 %	2.86 %	5.64 %	31.95 %
	5	785	MARKEL GRP	20,311	12,770	77.94 %	78.19 %	5.61 %	37.56 %
	6	212	ZURICH INS GRP	18,359	11,178	3.81 %	19.06 %	5.07 %	42.63 %
	7	31	BERKSHIRE HATHAWAY GRP	12,677	8,813	11.86 %	13.98 %	3.50 %	46.14 %
	8	91	HARTFORD FIRE & CAS GRP	12,405	12,241	6.88 %	7.00 %	3.43 %	49.56 %
	9	140	NATIONWIDE CORP GRP	12,160	5,794	7.10 %	9.72 %	3.36 %	52.92 %
	10	4381	SKYWARD SPECIALTY INS GRP INC GRP	10,559	10,645	20.88 %	23.78 %	2.92 %	55.84 %
			STATE TOTAL	362,011	307,056	20.78 %	22.65 %	100.00 %	100.00 %
Hawaii	1	212	ZURICH INS GRP	14,214	13,349	N/A	N/A	20.09 %	20.09 %
	2	3548	TRAVELERS GRP	12,200	18,528	10.77 %	11.05 %	17.25 %	37.34 %
	3	111	LIBERTY MUT GRP	11,969	12,515	11.65 %	13.57 %	16.92 %	54.26 %
	4	218	CNA INS GRP	6,892	5,371	21.84 %	24.75 %	9.74 %	64.00 %
	5	785	MARKEL GRP	3,232	3,343	N/A	N/A	4.57 %	68.57 %
	6	140	NATIONWIDE CORP GRP	2,338	2,391	18.33 %	22.27 %	3.31 %	71.88 %
	7	91	HARTFORD FIRE & CAS GRP	2,308	3,165	8.10 %	8.32 %	3.26 %	75.14 %
	8	626	CHUBB LTD GRP	2,105	1,838	8.22 %	8.23 %	2.98 %	78.12 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	1,682	1,451	48.90 %	52.42 %	2.38 %	80.49 %
	10	761	ALLIANZ INS GRP	1,568	1,236	29.74 %	29.67 %	2.22 %	82.71 %
			STATE TOTAL	70,738	76,251	7.51 %	8.71 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	111	LIBERTY MUT GRP	7,837	5,713	10.96 %	12.84 %	12.87 %	12.87 %
	2	3548	TRAVELERS GRP	7,653	6,156	8.27 %	9.31 %	12.56 %	25.43 %
	3	212	ZURICH INS GRP	6,239	6,712	N/A	N/A	10.24 %	35.67 %
	4	626	CHUBB LTD GRP	4,265	2,044	11.61 %	12.57 %	7.00 %	42.67 %
	5	218	CNA INS GRP	4,135	3,806	17.69 %	20.19 %	6.79 %	49.46 %
	6	3479	MERCHANTS BONDING CO GRP	3,490	3,172	0.21 %	N/A	5.73 %	55.19 %
	7	3219	SOMPO GRP	2,535	2,595	N/A	N/A	4.16 %	59.35 %
	8	785	MARKEL GRP	1,812	1,267	N/A	N/A	2.97 %	62.33 %
	9	181	SWISS RE GRP	1,618	1,645	N/A	N/A	2.66 %	64.98 %
	10	361	MUNICH RE GRP	1,521	1,482	19.17 %	21.07 %	2.50 %	67.48 %
			STATE TOTAL	60,915	57,985	5.89 %	6.75 %	100.00 %	100.00 %
Illinois	1	111	LIBERTY MUT GRP	47,190	47,446	10.88 %	12.96 %	12.80 %	12.80 %
	2	3548	TRAVELERS GRP	42,319	42,809	12.63 %	13.09 %	11.48 %	24.29 %
	3	256	COACTION GLOBAL INC GRP	39,055	33,673	41.50 %	41.64 %	10.60 %	34.89 %
	4	218	CNA INS GRP	29,042	23,292	26.67 %	27.56 %	7.88 %	42.77 %
	5	212	ZURICH INS GRP	17,965	19,467	1.22 %	1.72 %	4.87 %	47.64 %
	6	626	CHUBB LTD GRP	11,457	9,894	N/A	N/A	3.11 %	50.75 %
	7	4904	INTACT FINANCIAL GRP	8,390	7,834	7.12 %	8.45 %	2.28 %	53.03 %
	8	18468	INDEMNITY NATL INS CO	7,939	8,100	0.19 %	0.68 %	2.15 %	55.18 %
	9	1279	ARCH INS GRP	7,825	7,537	2.50 %	2.25 %	2.12 %	57.30 %
	10	181	SWISS RE GRP	7,311	7,013	N/A	N/A	1.98 %	59.29 %
			STATE TOTAL	368,533	347,562	29.46 %	30.44 %	100.00 %	100.00 %
Indiana	1	4904	INTACT FINANCIAL GRP	30,255	19,153	5.16 %	6.86 %	15.56 %	15.56 %
	2	218	CNA INS GRP	24,353	23,461	16.97 %	17.92 %	12.53 %	28.09 %
	3	111	LIBERTY MUT GRP	18,303	20,184	10.07 %	11.86 %	9.41 %	37.50 %
	4	3548	TRAVELERS GRP	16,633	19,165	11.34 %	11.76 %	8.56 %	46.06 %
	5	212	ZURICH INS GRP	9,543	10,286	1.59 %	1.74 %	4.91 %	50.97 %
	6	968	AXA INS GRP	6,981	4,509	16.14 %	20.56 %	3.59 %	54.56 %
	7	626	CHUBB LTD GRP	6,303	6,465	0.18 %	0.34 %	3.24 %	57.80 %
	8	3479	MERCHANTS BONDING CO GRP	4,676	4,902	N/A	N/A	2.41 %	60.21 %
	9	140	NATIONWIDE CORP GRP	4,296	6,150	22.98 %	26.42 %	2.21 %	62.42 %
	10	244	CINCINNATI FIN GRP	4,170	4,392	15.17 %	16.07 %	2.14 %	64.56 %
			STATE TOTAL	194,409	186,636	41.52 %	43.03 %	100.00 %	100.00 %
Iowa	1	3479	MERCHANTS BONDING CO GRP	12,720	12,506	N/A	N/A	15.96 %	15.96 %
	2	212	ZURICH INS GRP	6,780	3,671	N/A	N/A	8.51 %	24.47 %
	3	3548	TRAVELERS GRP	6,282	5,798	9.67 %	9.60 %	7.88 %	32.35 %
	4	218	CNA INS GRP	5,737	7,684	10.37 %	11.84 %	7.20 %	39.55 %
	5	248	UNITED FIRE & CAS GRP	5,138	5,828	17.93 %	17.93 %	6.45 %	45.99 %
	6	111	LIBERTY MUT GRP	4,950	4,259	10.84 %	12.69 %	6.21 %	52.20 %
	7	181	SWISS RE GRP	2,988	2,899	N/A	N/A	3.75 %	55.95 %
	8	150	OLD REPUBLIC GRP	2,584	2,672	14.51 %	20.96 %	3.24 %	59.19 %
	9	62	EMC INS CO GRP	2,566	2,075	0.61 %	0.94 %	3.22 %	62.41 %
	10	626	CHUBB LTD GRP	2,391	2,013	1.24 %	1.83 %	3.00 %	65.41 %
			STATE TOTAL	79,705	74,342	5.96 %	6.23 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	212	ZURICH INS GRP	8,937	9,995	3.69 %	5.55 %	12.66 %	12.66 %
	2	3548	TRAVELERS GRP	7,896	9,264	10.77 %	10.92 %	11.18 %	23.84 %
	3	111	LIBERTY MUT GRP	6,417	7,004	7.66 %	9.54 %	9.09 %	32.93 %
	4	626	CHUBB LTD GRP	4,281	5,081	6.63 %	6.57 %	6.06 %	38.99 %
	5	3479	MERCHANTS BONDING CO GRP	3,862	3,846	N/A	N/A	5.47 %	44.46 %
	6	218	CNA INS GRP	3,851	2,749	17.43 %	20.17 %	5.45 %	49.91 %
	7	62	EMC INS CO GRP	3,001	2,728	N/A	N/A	4.25 %	54.16 %
	8	248	UNITED FIRE & CAS GRP	2,675	1,712	21.80 %	21.80 %	3.79 %	57.95 %
	9	5076	WEST BEND INS GRP	2,380	2,426	20.40 %	22.30 %	3.37 %	61.32 %
	10	4904	INTACT FINANCIAL GRP	2,298	2,000	10.56 %	12.19 %	3.25 %	64.58 %
			STATE TOTAL	70,609	72,228	2.33 %	2.76 %	100.00 %	100.00 %
Kentucky	1	3548	TRAVELERS GRP	19,687	18,487	11.30 %	11.94 %	16.97 %	16.97 %
	2	111	LIBERTY MUT GRP	12,785	13,618	12.11 %	13.87 %	11.02 %	27.99 %
	3	212	ZURICH INS GRP	8,479	7,623	2.32 %	3.48 %	7.31 %	35.30 %
	4	218	CNA INS GRP	8,226	9,622	11.55 %	12.94 %	7.09 %	42.39 %
	5	18468	INDEMNITY NATL INS CO	6,936	7,078	18.94 %	16.14 %	5.98 %	48.37 %
	6	84	AMERICAN FINANCIAL GRP	5,325	4,472	10.66 %	11.57 %	4.59 %	52.96 %
	7	3416	AXIS CAPITAL GRP	2,799	1,068	35.25 %	39.60 %	2.41 %	55.37 %
	8	4904	INTACT FINANCIAL GRP	2,773	3,280	54.95 %	57.22 %	2.39 %	57.76 %
	9	626	CHUBB LTD GRP	2,679	3,470	1.17 %	1.24 %	2.31 %	60.07 %
	10	3219	SOMPO GRP	2,665	1,807	161.52 %	305.98 %	2.30 %	62.37 %
			STATE TOTAL	116,012	115,327	19.78 %	22.70 %	100.00 %	100.00 %
Louisiana	1	111	LIBERTY MUT GRP	16,359	12,105	9.89 %	11.70 %	10.16 %	10.16 %
	2	140	NATIONWIDE CORP GRP	14,521	12,885	19.01 %	22.33 %	9.02 %	19.18 %
	3	158	FAIRFAX FIN GRP	11,426	11,098	299.97 %	314.52 %	7.10 %	26.28 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	7,876	7,460	N/A	N/A	4.89 %	31.17 %
	5	5001	SIRIUSPOINT GRP	7,660	7,464	233.94 %	233.90 %	4.76 %	35.93 %
	6	626	CHUBB LTD GRP	7,531	9,294	N/A	N/A	4.68 %	40.60 %
	7	218	CNA INS GRP	7,470	14,125	124.08 %	125.24 %	4.64 %	45.24 %
	8	212	ZURICH INS GRP	6,667	6,330	3,920.32 %	3,903.01 %	4.14 %	49.38 %
	9	1208	GRAY INS GRP	6,258	5,568	42.32 %	44.19 %	3.89 %	53.27 %
	10	18468	INDEMNITY NATL INS CO	5,340	4,603	7.09 %	9.45 %	3.32 %	56.59 %
			STATE TOTAL	161,004	171,868	197.32 %	197.78 %	100.00 %	100.00 %
Maine	1	111	LIBERTY MUT GRP	3,663	4,673	11.56 %	13.42 %	13.61 %	13.61 %
	2	98	WR BERKLEY CORP GRP	2,969	2,477	N/A	N/A	11.03 %	24.65 %
	3	3548	TRAVELERS GRP	2,321	3,785	8.76 %	8.76 %	8.63 %	33.27 %
	4	88	THE HANOVER INS GRP	1,679	1,680	N/A	N/A	6.24 %	39.51 %
	5	1309	FRANKENMUTH GRP	1,372	1,459	1.47 %	9.32 %	5.10 %	44.61 %
	6	3479	MERCHANTS BONDING CO GRP	994	898	N/A	N/A	3.69 %	48.30 %
	7	158	FAIRFAX FIN GRP	989	945	N/A	N/A	3.68 %	51.98 %
	8	225	IAT REINS CO GRP	889	954	N/A	3.30 %	3.31 %	55.29 %
	9	626	CHUBB LTD GRP	869	849	N/A	N/A	3.23 %	58.52 %
	10	4381	SKYWARD SPECIALTY INS GRP INC GRP	827	735	8.04 %	7.90 %	3.07 %	61.59 %
			STATE TOTAL	26,907	28,285	2.88 %	5.77 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	3548	TRAVELERS GRP	31,866	31,163	14.80 %	14.99 %	13.37 %	13.37 %
	2	212	ZURICH INS GRP	22,034	21,115	N/A	N/A	9.25 %	22.62 %
	3	111	LIBERTY MUT GRP	21,325	21,909	10.30 %	12.13 %	8.95 %	31.57 %
	4	4904	INTACT FINANCIAL GRP	15,772	17,119	21.53 %	22.91 %	6.62 %	38.19 %
	5	218	CNA INS GRP	11,370	6,322	26.36 %	30.59 %	4.77 %	42.96 %
	6	626	CHUBB LTD GRP	10,015	12,290	N/A	N/A	4.20 %	47.16 %
	7	4381	SKYWARD SPECIALTY INS GRP INC GRP	9,481	9,800	6.58 %	7.55 %	3.98 %	51.14 %
	8	5001	SIRIUSPOINT GRP	7,156	8,270	11.53 %	12.01 %	3.00 %	54.14 %
	9	91	HARTFORD FIRE & CAS GRP	6,695	8,284	7.42 %	5.58 %	2.81 %	56.95 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	6,356	6,108	4.18 %	4.50 %	2.67 %	59.62 %
			STATE TOTAL	238,298	235,455	13.43 %	14.28 %	100.00 %	100.00 %
Massachusetts	1	111	LIBERTY MUT GRP	21,489	24,069	11.80 %	13.67 %	10.33 %	10.33 %
	2	3548	TRAVELERS GRP	20,560	23,590	12.79 %	13.59 %	9.88 %	20.21 %
	3	218	CNA INS GRP	18,266	17,254	N/A	N/A	8.78 %	28.99 %
	4	626	CHUBB LTD GRP	15,244	13,142	N/A	N/A	7.33 %	36.32 %
	5	212	ZURICH INS GRP	10,575	11,257	N/A	N/A	5.08 %	41.40 %
	6	31	BERKSHIRE HATHAWAY GRP	9,634	9,029	4.74 %	6.38 %	4.63 %	46.03 %
	7	1120	EVEREST REINS HOLDINGS GRP	8,824	6,099	5.68 %	7.65 %	4.24 %	50.28 %
	8	140	NATIONWIDE CORP GRP	7,751	5,606	129.22 %	137.70 %	3.73 %	54.00 %
	9	181	SWISS RE GRP	6,916	6,206	N/A	N/A	3.32 %	57.33 %
	10	91	HARTFORD FIRE & CAS GRP	6,790	4,529	3.31 %	2.13 %	3.26 %	60.59 %
			STATE TOTAL	208,034	200,908	10.03 %	11.88 %	100.00 %	100.00 %
Michigan	1	111	LIBERTY MUT GRP	19,072	20,259	264.04 %	274.40 %	10.63 %	10.63 %
	2	3548	TRAVELERS GRP	16,874	19,787	11.02 %	11.52 %	9.40 %	20.03 %
	3	218	CNA INS GRP	12,713	12,111	14.82 %	17.34 %	7.09 %	27.12 %
	4	626	CHUBB LTD GRP	10,590	11,541	0.03 %	0.08 %	5.90 %	33.02 %
	5	212	ZURICH INS GRP	7,160	6,286	N/A	N/A	3.99 %	37.01 %
	6	3479	MERCHANTS BONDING CO GRP	6,851	6,314	4.44 %	4.80 %	3.82 %	40.83 %
	7	158	FAIRFAX FIN GRP	6,373	7,602	14.80 %	15.25 %	3.55 %	44.38 %
	8	4904	INTACT FINANCIAL GRP	6,287	5,645	8.49 %	9.89 %	3.50 %	47.89 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	5,867	6,682	7.56 %	9.65 %	3.27 %	51.16 %
	10	242	SELECTIVE INS GRP	5,319	6,260	43.36 %	43.77 %	2.96 %	54.12 %
			STATE TOTAL	179,425	183,856	56.30 %	58.58 %	100.00 %	100.00 %
Minnesota	1	111	LIBERTY MUT GRP	16,383	14,137	10.48 %	12.41 %	14.22 %	14.22 %
	2	3548	TRAVELERS GRP	12,702	13,963	6.60 %	5.27 %	11.02 %	25.24 %
	3	218	CNA INS GRP	12,245	12,365	15.10 %	17.41 %	10.63 %	35.87 %
	4	212	ZURICH INS GRP	7,183	7,410	N/A	N/A	6.23 %	42.10 %
	5	150	OLD REPUBLIC GRP	5,199	5,669	25.41 %	31.59 %	4.51 %	46.62 %
	6	3479	MERCHANTS BONDING CO GRP	4,955	4,764	N/A	N/A	4.30 %	50.92 %
	7	7	FEDERATED MUT GRP	4,410	4,495	N/A	N/A	3.83 %	54.74 %
	8	4904	INTACT FINANCIAL GRP	4,232	4,903	7.31 %	8.81 %	3.67 %	58.42 %
	9	181	SWISS RE GRP	3,484	3,111	N/A	N/A	3.02 %	61.44 %
	10	248	UNITED FIRE & CAS GRP	3,143	3,630	19.04 %	19.04 %	2.73 %	64.17 %
			STATE TOTAL	115,222	117,034	7.20 %	7.74 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	3548	TRAVELERS GRP	17,905	15,821	10.95 %	11.34 %	21.47 %	21.47 %
	2	218	CNA INS GRP	6,035	5,276	11.53 %	13.60 %	7.23 %	28.70 %
	3	212	ZURICH INS GRP	5,674	5,388	2,077.67 %	2,112.78 %	6.80 %	35.50 %
	4	111	LIBERTY MUT GRP	4,294	4,217	11.65 %	13.34 %	5.15 %	40.65 %
	5	1208	GRAY INS GRP	3,777	3,777	N/A	N/A	4.53 %	45.18 %
	6	626	CHUBB LTD GRP	3,222	3,507	3.68 %	3.91 %	3.86 %	49.04 %
	7	88	THE HANOVER INS GRP	2,918	2,441	N/A	N/A	3.50 %	52.54 %
	8	158	FAIRFAX FIN GRP	2,463	2,016	N/A	N/A	2.95 %	55.49 %
	9	1279	ARCH INS GRP	2,218	2,736	3.16 %	4.09 %	2.66 %	58.15 %
	10	181	SWISS RE GRP	1,908	2,066	N/A	N/A	2.29 %	60.44 %
			STATE TOTAL	83,412	81,132	145.09 %	148.57 %	100.00 %	100.00 %
Missouri	1	111	LIBERTY MUT GRP	32,732	29,826	16.23 %	18.13 %	19.87 %	19.87 %
	2	3548	TRAVELERS GRP	25,076	24,123	11.56 %	11.99 %	15.22 %	35.09 %
	3	218	CNA INS GRP	10,556	3,476	42.94 %	48.49 %	6.41 %	41.50 %
	4	212	ZURICH INS GRP	10,252	10,871	N/A	N/A	6.22 %	47.72 %
	5	1120	EVEREST REINS HOLDINGS GRP	6,889	3,522	N/A	N/A	4.18 %	51.90 %
	6	4904	INTACT FINANCIAL GRP	6,058	5,241	7.22 %	8.61 %	3.68 %	55.58 %
	7	626	CHUBB LTD GRP	5,973	6,645	5.85 %	6.01 %	3.63 %	59.21 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	3,970	4,294	131.79 %	140.29 %	2.41 %	61.62 %
	9	5076	WEST BEND INS GRP	3,953	4,450	62.57 %	64.79 %	2.40 %	64.02 %
	10	91	HARTFORD FIRE & CAS GRP	3,678	4,421	4.86 %	5.21 %	2.23 %	66.25 %
			STATE TOTAL	164,743	151,652	15.87 %	16.89 %	100.00 %	100.00 %
Montana	1	3548	TRAVELERS GRP	10,791	11,683	9.60 %	9.98 %	21.17 %	21.17 %
	2	111	LIBERTY MUT GRP	4,712	4,665	11.14 %	12.94 %	9.24 %	30.41 %
	3	212	ZURICH INS GRP	4,325	4,416	598.32 %	607.17 %	8.48 %	38.89 %
	4	218	CNA INS GRP	4,124	4,116	16.56 %	18.21 %	8.09 %	46.98 %
	5	5001	SIRIUSPOINT GRP	2,354	1,441	10.42 %	10.85 %	4.62 %	51.59 %
	6	3416	AXIS CAPITAL GRP	2,160	1,094	33.56 %	37.70 %	4.24 %	55.83 %
	7	4904	INTACT FINANCIAL GRP	1,815	1,371	3.55 %	33.27 %	3.56 %	59.39 %
	8	3479	MERCHANTS BONDING CO GRP	1,518	1,411	7.60 %	8.62 %	2.98 %	62.37 %
	9	181	SWISS RE GRP	1,477	1,687	N/A	N/A	2.90 %	65.26 %
	10	1279	ARCH INS GRP	1,428	1,445	N/A	N/A	2.80 %	68.06 %
			STATE TOTAL	50,986	50,635	57.05 %	58.60 %	100.00 %	100.00 %
Nebraska	1	3548	TRAVELERS GRP	9,924	6,557	10.50 %	10.92 %	15.45 %	15.45 %
	2	31	BERKSHIRE HATHAWAY GRP	9,307	9,288	N/A	N/A	14.49 %	29.95 %
	3	199	UNIVERSAL SURETY GRP	4,887	5,647	3.00 %	3.09 %	7.61 %	37.56 %
	4	218	CNA INS GRP	4,306	2,891	23.78 %	26.81 %	6.71 %	44.26 %
	5	3479	MERCHANTS BONDING CO GRP	3,440	3,407	N/A	N/A	5.36 %	49.62 %
	6	111	LIBERTY MUT GRP	2,828	3,558	11.30 %	13.19 %	4.40 %	54.03 %
	7	150	OLD REPUBLIC GRP	2,804	3,168	18.40 %	21.36 %	4.37 %	58.39 %
	8	124	AMERISURE CO GRP	2,318	1,263	13.34 %	18.90 %	3.61 %	62.00 %
	9	1120	EVEREST REINS HOLDINGS GRP	1,993	1,237	N/A	N/A	3.10 %	65.11 %
	10	158	FAIRFAX FIN GRP	1,853	2,054	11.37 %	11.63 %	2.89 %	67.99 %
			STATE TOTAL	64,214	63,490	2.27 %	2.56 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	3548	TRAVELERS GRP	27,125	23,332	12.76 %	13.59 %	15.14 %	15.14 %
	2	111	LIBERTY MUT GRP	17,663	17,479	12.16 %	14.24 %	9.86 %	24.99 %
	3	212	ZURICH INS GRP	12,735	11,558	3.19 %	4.32 %	7.11 %	32.10 %
	4	4904	INTACT FINANCIAL GRP	12,016	9,797	2.83 %	5.92 %	6.71 %	38.80 %
	5	91	HARTFORD FIRE & CAS GRP	11,978	5,932	7.94 %	8.53 %	6.68 %	45.49 %
	6	626	CHUBB LTD GRP	10,754	7,534	6.45 %	7.09 %	6.00 %	51.49 %
	7	218	CNA INS GRP	9,358	10,650	1.76 %	3.89 %	5.22 %	56.71 %
	8	3219	SOMPO GRP	6,689	6,798	N/A	N/A	3.73 %	60.44 %
	9	3479	MERCHANTS BONDING CO GRP	5,669	5,607	28.48 %	30.69 %	3.16 %	63.61 %
	10	785	MARKEL GRP	5,282	5,776	52.67 %	53.88 %	2.95 %	66.56 %
			STATE TOTAL	179,204	160,041	9.28 %	10.55 %	100.00 %	100.00 %
New Hampshire	1	3548	TRAVELERS GRP	4,300	4,252	10.33 %	10.56 %	17.13 %	17.13 %
	2	111	LIBERTY MUT GRP	3,491	3,311	12.57 %	14.24 %	13.91 %	31.04 %
	3	98	WR BERKLEY CORP GRP	1,911	1,782	N/A	0.09 %	7.61 %	38.66 %
	4	212	ZURICH INS GRP	1,262	1,247	N/A	N/A	5.03 %	43.69 %
	5	473	AMERICAN FAMILY INS GRP	1,241	1,316	62.86 %	76.65 %	4.94 %	48.63 %
	6	218	CNA INS GRP	1,205	1,717	8.65 %	10.12 %	4.80 %	53.43 %
	7	3479	MERCHANTS BONDING CO GRP	1,138	979	1.83 %	1.73 %	4.53 %	57.97 %
	8	225	IAT REINS CO GRP	908	817	1.40 %	5.61 %	3.62 %	61.58 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	823	726	10.31 %	10.71 %	3.28 %	64.86 %
	10	4869	WT HOLDINGS GRP	756	668	17.51 %	17.63 %	3.01 %	67.87 %
			STATE TOTAL	25,098	24,592	6.58 %	7.14 %	100.00 %	100.00 %
New Jersey	1	111	LIBERTY MUT GRP	32,310	31,201	10.97 %	12.85 %	11.21 %	11.21 %
	2	218	CNA INS GRP	25,065	19,935	15.69 %	17.65 %	8.69 %	19.90 %
	3	3548	TRAVELERS GRP	18,496	17,812	8.27 %	8.44 %	6.42 %	26.32 %
	4	212	ZURICH INS GRP	16,994	13,747	N/A	N/A	5.89 %	32.21 %
	5	783	RLI INS GRP	14,447	12,841	6.32 %	7.23 %	5.01 %	37.22 %
	6	158	FAIRFAX FIN GRP	10,825	10,236	2.28 %	6.66 %	3.75 %	40.98 %
	7	140	NATIONWIDE CORP GRP	10,629	7,425	13.45 %	16.45 %	3.69 %	44.67 %
	8	626	CHUBB LTD GRP	10,596	10,049	2.65 %	3.08 %	3.68 %	48.34 %
	9	242	SELECTIVE INS GRP	9,059	9,813	N/A	N/A	3.14 %	51.48 %
	10	31	BERKSHIRE HATHAWAY GRP	8,935	8,658	54.02 %	57.72 %	3.10 %	54.58 %
			STATE TOTAL	288,286	261,081	10.71 %	12.45 %	100.00 %	100.00 %
New Mexico	1	218	CNA INS GRP	11,451	14,455	11.90 %	13.85 %	11.80 %	11.80 %
	2	3548	TRAVELERS GRP	10,333	8,569	10.40 %	11.03 %	10.65 %	22.44 %
	3	3479	MERCHANTS BONDING CO GRP	6,622	6,070	4.34 %	3.39 %	6.82 %	29.26 %
	4	140	NATIONWIDE CORP GRP	6,611	5,273	18.61 %	22.62 %	6.81 %	36.08 %
	5	5001	SIRIUSPOINT GRP	6,496	5,004	11.13 %	11.60 %	6.69 %	42.77 %
	6	111	LIBERTY MUT GRP	6,022	6,136	21.17 %	23.19 %	6.20 %	48.97 %
	7	212	ZURICH INS GRP	5,572	4,986	5.64 %	7.27 %	5.74 %	54.71 %
	8	626	CHUBB LTD GRP	3,355	2,363	N/A	N/A	3.46 %	58.17 %
	9	158	FAIRFAX FIN GRP	2,512	1,701	16.05 %	19.16 %	2.59 %	60.76 %
	10	783	RLI INS GRP	2,489	2,482	4.98 %	9.94 %	2.56 %	63.32 %
			STATE TOTAL	97,062	92,789	5.33 %	5.01 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	3548	TRAVELERS GRP	118,633	78,910	26.51 %	27.12 %	14.82 %	14.82 %
	2	111	LIBERTY MUT GRP	112,469	105,179	10.62 %	12.58 %	14.05 %	28.88 %
	3	212	ZURICH INS GRP	49,026	45,224	176.02 %	176.93 %	6.13 %	35.01 %
	4	626	CHUBB LTD GRP	43,098	40,475	N/A	N/A	5.39 %	40.39 %
	5	218	CNA INS GRP	36,868	26,666	19.79 %	22.46 %	4.61 %	45.00 %
	6	158	FAIRFAX FIN GRP	36,380	31,882	20.64 %	23.88 %	4.55 %	49.55 %
	7	31	BERKSHIRE HATHAWAY GRP	32,359	21,177	69.84 %	76.34 %	4.04 %	53.59 %
	8	4969	TRISURA GRP	31,895	27,722	20.91 %	21.77 %	3.99 %	57.57 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	31,846	30,101	22.46 %	23.94 %	3.98 %	61.55 %
	10	761	ALLIANZ INS GRP	21,434	18,086	109.78 %	113.17 %	2.68 %	64.23 %
			STATE TOTAL	800,227	699,618	39.64 %	40.80 %	100.00 %	100.00 %
North Carolina	1	3548	TRAVELERS GRP	55,647	52,193	11.44 %	13.41 %	17.79 %	17.79 %
	2	111	LIBERTY MUT GRP	31,409	29,019	11.16 %	13.42 %	10.04 %	27.83 %
	3	4904	INTACT FINANCIAL GRP	14,791	13,292	6.75 %	9.44 %	4.73 %	32.56 %
	4	212	ZURICH INS GRP	14,350	13,289	N/A	N/A	4.59 %	37.15 %
	5	218	CNA INS GRP	13,331	13,372	14.71 %	16.84 %	4.26 %	41.41 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	10,338	9,125	4.36 %	6.20 %	3.31 %	44.72 %
	7	626	CHUBB LTD GRP	8,120	9,083	N/A	N/A	2.60 %	47.31 %
	8	91	HARTFORD FIRE & CAS GRP	7,507	6,416	1.90 %	1.12 %	2.40 %	49.71 %
	9	783	RLI INS GRP	6,372	5,979	19.13 %	23.17 %	2.04 %	51.75 %
	10	244	CINCINNATI FIN GRP	6,291	5,841	24.40 %	25.28 %	2.01 %	53.76 %
			STATE TOTAL	312,780	298,177	26.77 %	28.13 %	100.00 %	100.00 %
North Dakota	1	3548	TRAVELERS GRP	5,968	6,422	11.13 %	11.62 %	15.60 %	15.60 %
	2	218	CNA INS GRP	4,631	6,066	10.29 %	11.74 %	12.11 %	27.70 %
	3	111	LIBERTY MUT GRP	4,486	5,608	12.02 %	14.02 %	11.73 %	39.43 %
	4	212	ZURICH INS GRP	1,631	1,456	N/A	6.08 %	4.26 %	43.70 %
	5	150	OLD REPUBLIC GRP	1,533	1,843	83.92 %	95.47 %	4.01 %	47.70 %
	6	4904	INTACT FINANCIAL GRP	1,442	1,462	4.58 %	5.38 %	3.77 %	51.47 %
	7	3479	MERCHANTS BONDING CO GRP	1,249	1,364	N/A	N/A	3.27 %	54.74 %
	8	4381	SKYWARD SPECIALTY INS GRP INC GRP	1,089	798	13.14 %	15.68 %	2.85 %	57.58 %
	9	626	CHUBB LTD GRP	1,072	796	N/A	N/A	2.80 %	60.38 %
	10	4908	ASCOT INS US GRP	1,051	438	18.26 %	21.98 %	2.75 %	63.13 %
			STATE TOTAL	38,257	40,318	9.85 %	11.09 %	100.00 %	100.00 %
Ohio	1	3548	TRAVELERS GRP	30,607	26,328	11.35 %	11.37 %	12.22 %	12.22 %
	2	111	LIBERTY MUT GRP	23,619	20,286	12.64 %	14.51 %	9.43 %	21.64 %
	3	218	CNA INS GRP	18,554	24,071	10.24 %	11.74 %	7.41 %	29.05 %
	4	228	WESTFIELD GRP	17,038	18,024	0.89 %	1.81 %	6.80 %	35.85 %
	5	212	ZURICH INS GRP	11,847	11,495	N/A	N/A	4.73 %	40.58 %
	6	244	CINCINNATI FIN GRP	10,093	10,179	9.74 %	12.37 %	4.03 %	44.61 %
	7	4904	INTACT FINANCIAL GRP	9,739	8,902	16.62 %	18.82 %	3.89 %	48.50 %
	8	626	CHUBB LTD GRP	8,810	7,998	N/A	N/A	3.52 %	52.01 %
	9	91	HARTFORD FIRE & CAS GRP	7,488	6,905	5.13 %	5.22 %	2.99 %	55.00 %
	10	3416	AXIS CAPITAL GRP	7,216	4,925	69.55 %	71.99 %	2.88 %	57.88 %
			STATE TOTAL	250,524	239,579	8.59 %	9.33 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	111	LIBERTY MUT GRP	12,330	8,976	12.78 %	14.37 %	9.57 %	9.57 %
	2	3548	TRAVELERS GRP	11,846	13,086	10.70 %	11.16 %	9.20 %	18.77 %
	3	212	ZURICH INS GRP	10,535	12,194	N/A	N/A	8.18 %	26.95 %
	4	783	RLI INS GRP	7,934	8,452	11.78 %	12.86 %	6.16 %	33.11 %
	5	218	CNA INS GRP	5,301	6,060	11.02 %	12.83 %	4.12 %	37.23 %
	6	7	FEDERATED MUT GRP	4,877	5,086	23.40 %	23.63 %	3.79 %	41.02 %
	7	225	IAT REINS CO GRP	4,431	4,397	61.66 %	63.29 %	3.44 %	44.46 %
	8	91	HARTFORD FIRE & CAS GRP	4,282	3,263	7.71 %	7.96 %	3.33 %	47.78 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	3,991	3,305	2.69 %	2.99 %	3.10 %	50.88 %
	10	626	CHUBB LTD GRP	3,850	4,600	5.92 %	5.29 %	2.99 %	53.87 %
			STATE TOTAL	128,778	128,025	13.28 %	13.55 %	100.00 %	100.00 %
Oregon	1	111	LIBERTY MUT GRP	18,956	16,635	10.91 %	12.73 %	15.61 %	15.61 %
	2	3548	TRAVELERS GRP	16,505	17,559	11.33 %	11.54 %	13.60 %	29.21 %
	3	218	CNA INS GRP	16,274	20,513	10.09 %	11.52 %	13.40 %	42.61 %
	4	150	OLD REPUBLIC GRP	5,544	6,065	122.30 %	124.33 %	4.57 %	47.18 %
	5	212	ZURICH INS GRP	5,468	7,127	233.66 %	239.10 %	4.50 %	51.69 %
	6	3479	MERCHANTS BONDING CO GRP	4,817	4,482	13.39 %	13.10 %	3.97 %	55.65 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	4,452	4,246	16.02 %	23.59 %	3.67 %	59.32 %
	8	626	CHUBB LTD GRP	4,330	5,521	0.38 %	0.12 %	3.57 %	62.89 %
	9	783	RLI INS GRP	4,098	4,108	6.39 %	6.67 %	3.38 %	66.26 %
	10	785	MARKEL GRP	3,813	4,447	3.39 %	5.07 %	3.14 %	69.40 %
			STATE TOTAL	121,401	126,404	26.97 %	28.17 %	100.00 %	100.00 %
Pennsylvania	1	111	LIBERTY MUT GRP	46,201	42,879	9.63 %	11.48 %	12.19 %	12.19 %
	2	3548	TRAVELERS GRP	43,506	42,321	10.06 %	10.45 %	11.48 %	23.67 %
	3	212	ZURICH INS GRP	33,098	33,013	N/A	N/A	8.73 %	32.41 %
	4	626	CHUBB LTD GRP	20,356	21,331	N/A	N/A	5.37 %	37.78 %
	5	761	ALLIANZ INS GRP	15,135	12,907	37.79 %	37.69 %	3.99 %	41.77 %
	6	218	CNA INS GRP	14,125	3,647	55.35 %	63.53 %	3.73 %	45.50 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	12,748	13,877	25.33 %	29.51 %	3.36 %	48.86 %
	8	1279	ARCH INS GRP	11,331	11,124	N/A	2.35 %	2.99 %	51.85 %
	9	18468	INDEMNITY NATL INS CO	11,218	10,345	274.55 %	275.85 %	2.96 %	54.81 %
	10	4904	INTACT FINANCIAL GRP	11,073	10,474	6.03 %	7.71 %	2.92 %	57.73 %
			STATE TOTAL	378,962	358,762	20.12 %	21.86 %	100.00 %	100.00 %
Rhode Island	1	3548	TRAVELERS GRP	9,441	5,638	11.81 %	12.40 %	25.05 %	25.05 %
	2	31	BERKSHIRE HATHAWAY GRP	6,473	10,681	53.03 %	49.43 %	17.17 %	42.22 %
	3	218	CNA INS GRP	3,405	2,518	31.32 %	35.60 %	9.03 %	51.25 %
	4	111	LIBERTY MUT GRP	2,499	2,341	11.35 %	13.18 %	6.63 %	57.88 %
	5	212	ZURICH INS GRP	1,564	1,220	N/A	N/A	4.15 %	62.03 %
	6	1279	ARCH INS GRP	1,464	1,292	N/A	N/A	3.88 %	65.91 %
	7	62	EMC INS CO GRP	1,032	988	0.82 %	1.42 %	2.74 %	68.65 %
	8	4381	SKYWARD SPECIALTY INS GRP INC GRP	988	859	13.60 %	16.20 %	2.62 %	71.27 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	873	792	3.91 %	4.31 %	2.31 %	73.58 %
	10	626	CHUBB LTD GRP	778	1,184	1.84 %	2.29 %	2.06 %	75.65 %
			STATE TOTAL	37,696	36,739	82.29 %	97.10 %	100.00 %	100.00 %

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South Carolina	1	3548	TRAVELERS GRP	25,085	23,203	11.87 %	12.42 %	15.36 %	15.36 %
	2	111	LIBERTY MUT GRP	22,481	21,277	10.96 %	13.35 %	13.76 %	29.12 %
	3	212	ZURICH INS GRP	10,938	7,406	N/A	N/A	6.70 %	35.82 %
	4	218	CNA INS GRP	9,057	11,562	13.98 %	15.67 %	5.54 %	41.36 %
	5	3479	MERCHANTS BONDING CO GRP	5,781	5,638	N/A	N/A	3.54 %	44.90 %
	6	4904	INTACT FINANCIAL GRP	5,217	4,362	5.97 %	7.00 %	3.19 %	48.09 %
	7	5001	SIRIUSPOINT GRP	4,876	4,138	6.08 %	6.33 %	2.99 %	51.08 %
	8	13121	PALMETTO SURETY CORP	4,450	4,450	13.50 %	13.50 %	2.72 %	53.80 %
	9	158	FAIRFAX FIN GRP	4,139	3,575	15.32 %	17.20 %	2.53 %	56.34 %
	10	626	CHUBB LTD GRP	3,980	4,671	3.38 %	3.71 %	2.44 %	58.77 %
			STATE TOTAL	163,350	157,745	11.11 %	11.86 %	100.00 %	100.00 %
South Dakota	1	111	LIBERTY MUT GRP	3,562	3,710	10.86 %	12.79 %	11.08 %	11.08 %
	2	3548	TRAVELERS GRP	3,427	2,713	10.50 %	10.85 %	10.66 %	21.75 %
	3	218	CNA INS GRP	3,070	4,815	12.62 %	14.57 %	9.55 %	31.30 %
	4	5001	SIRIUSPOINT GRP	2,825	1,287	11.12 %	11.58 %	8.79 %	40.09 %
	5	248	UNITED FIRE & CAS GRP	1,938	2,092	N/A	N/A	6.03 %	46.12 %
	6	150	OLD REPUBLIC GRP	1,913	2,029	16.95 %	23.24 %	5.95 %	52.07 %
	7	3479	MERCHANTS BONDING CO GRP	1,503	1,648	N/A	N/A	4.68 %	56.75 %
	8	158	FAIRFAX FIN GRP	1,060	1,154	8.55 %	9.07 %	3.30 %	60.04 %
	9	181	SWISS RE GRP	960	961	N/A	N/A	2.99 %	63.03 %
	10	212	ZURICH INS GRP	956	1,871	N/A	N/A	2.97 %	66.00 %
			STATE TOTAL	32,140	32,975	12.80 %	13.90 %	100.00 %	100.00 %
Tennessee	1	3548	TRAVELERS GRP	29,185	30,664	11.94 %	12.33 %	15.03 %	15.03 %
	2	111	LIBERTY MUT GRP	20,283	19,129	10.18 %	12.04 %	10.45 %	25.48 %
	3	212	ZURICH INS GRP	14,628	18,154	N/A	N/A	7.53 %	33.01 %
	4	218	CNA INS GRP	13,993	14,771	15.02 %	16.89 %	7.21 %	40.22 %
	5	626	CHUBB LTD GRP	12,098	11,796	5.15 %	6.18 %	6.23 %	46.45 %
	6	3479	MERCHANTS BONDING CO GRP	7,663	6,796	N/A	N/A	3.95 %	50.40 %
	7	228	WESTFIELD GRP	7,403	7,331	6.23 %	8.41 %	3.81 %	54.21 %
	8	244	CINCINNATI FIN GRP	5,564	4,635	14.00 %	14.92 %	2.87 %	57.08 %
	9	4904	INTACT FINANCIAL GRP	4,873	4,717	37.63 %	40.96 %	2.51 %	59.59 %
	10	84	AMERICAN FINANCIAL GRP	3,999	3,684	11.25 %	11.86 %	2.06 %	61.65 %
			STATE TOTAL	194,151	195,046	17.34 %	19.00 %	100.00 %	100.00 %
Texas	1	3548	TRAVELERS GRP	182,723	147,499	9.80 %	10.43 %	13.72 %	13.72 %
	2	111	LIBERTY MUT GRP	137,264	119,586	10.96 %	13.01 %	10.31 %	24.02 %
	3	626	CHUBB LTD GRP	115,080	103,066	40.47 %	41.54 %	8.64 %	32.66 %
	4	218	CNA INS GRP	81,965	74,341	18.27 %	19.35 %	6.15 %	38.82 %
	5	91	HARTFORD FIRE & CAS GRP	65,605	64,078	9.10 %	10.61 %	4.93 %	43.74 %
	6	212	ZURICH INS GRP	65,244	65,830	0.14 %	0.38 %	4.90 %	48.64 %
	7	785	MARKEL GRP	60,586	65,661	50.89 %	54.63 %	4.55 %	53.19 %
	8	3479	MERCHANTS BONDING CO GRP	45,142	43,774	2.33 %	2.93 %	3.39 %	56.58 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	45,028	45,210	137.03 %	179.62 %	3.38 %	59.96 %
	10	158	FAIRFAX FIN GRP	32,129	33,043	12.45 %	15.86 %	2.41 %	62.37 %
			STATE TOTAL	1,331,990	1,238,051	22.99 %	25.84 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	3548	TRAVELERS GRP	18,422	16,169	13.12 %	13.24 %	15.97 %	15.97 %
	2	31	BERKSHIRE HATHAWAY GRP	15,378	15,468	0.28 %	0.34 %	13.33 %	29.31 %
	3	218	CNA INS GRP	10,112	6,881	23.64 %	27.15 %	8.77 %	38.08 %
	4	111	LIBERTY MUT GRP	9,956	10,124	11.18 %	13.03 %	8.63 %	46.71 %
	5	158	FAIRFAX FIN GRP	9,457	8,643	14.39 %	17.55 %	8.20 %	54.91 %
	6	212	ZURICH INS GRP	4,790	7,555	N/A	N/A	4.15 %	59.06 %
	7	1279	ARCH INS GRP	4,535	4,404	1.48 %	1.64 %	3.93 %	62.99 %
	8	181	SWISS RE GRP	4,077	2,722	12.49 %	11.18 %	3.53 %	66.53 %
	9	5001	SIRIUSPOINT GRP	2,985	3,231	10.83 %	11.28 %	2.59 %	69.12 %
	10	3219	SOMPO GRP	2,913	2,803	N/A	N/A	2.53 %	71.64 %
			STATE TOTAL	115,327	111,812	10.21 %	12.81 %	100.00 %	100.00 %
Vermont	1	4381	SKYWARD SPECIALTY INS GRP INC GRP	1,136	1,254	11.90 %	35.63 %	8.76 %	8.76 %
	2	212	ZURICH INS GRP	1,111	1,385	N/A	N/A	8.57 %	17.33 %
	3	111	LIBERTY MUT GRP	1,032	1,077	12.69 %	14.34 %	7.96 %	25.29 %
	4	3548	TRAVELERS GRP	988	1,096	11.31 %	11.45 %	7.62 %	32.91 %
	5	361	MUNICH RE GRP	969	749	31.34 %	32.69 %	7.47 %	40.38 %
	6	31	BERKSHIRE HATHAWAY GRP	871	774	0.99 %	1.17 %	6.72 %	47.10 %
	7	244	CINCINNATI FIN GRP	658	712	13.39 %	14.14 %	5.07 %	52.17 %
	8	626	CHUBB LTD GRP	506	520	N/A	N/A	3.90 %	56.07 %
	9	181	SWISS RE GRP	414	472	N/A	N/A	3.19 %	59.27 %
	10	225	IAT REINS CO GRP	411	416	3.11 %	7.48 %	3.17 %	62.43 %
			STATE TOTAL	12,969	13,879	8.04 %	10.12 %	100.00 %	100.00 %
Virginia	1	111	LIBERTY MUT GRP	51,225	45,549	11.02 %	13.18 %	15.04 %	15.04 %
	2	3548	TRAVELERS GRP	48,201	41,758	13.02 %	21.43 %	14.15 %	29.19 %
	3	212	ZURICH INS GRP	32,353	29,376	N/A	N/A	9.50 %	38.69 %
	4	626	CHUBB LTD GRP	17,725	13,482	N/A	N/A	5.20 %	43.90 %
	5	218	CNA INS GRP	15,179	13,779	16.84 %	18.89 %	4.46 %	48.35 %
	6	4904	INTACT FINANCIAL GRP	14,331	14,500	27.30 %	28.71 %	4.21 %	52.56 %
	7	5001	SIRIUSPOINT GRP	9,001	8,793	9.99 %	10.40 %	2.64 %	55.20 %
	8	91	HARTFORD FIRE & CAS GRP	8,807	9,400	8.17 %	5.85 %	2.59 %	57.79 %
	9	785	MARKEL GRP	8,460	7,979	43.22 %	46.60 %	2.48 %	60.27 %
	10	4381	SKYWARD SPECIALTY INS GRP INC GRP	8,378	7,888	7.18 %	9.63 %	2.46 %	62.73 %
			STATE TOTAL	340,576	315,009	19.43 %	21.68 %	100.00 %	100.00 %
Washington	1	111	LIBERTY MUT GRP	42,887	40,437	10.14 %	12.33 %	16.91 %	16.91 %
	2	3548	TRAVELERS GRP	34,238	34,731	1.92 %	1.83 %	13.50 %	30.41 %
	3	218	CNA INS GRP	19,424	6,771	46.08 %	52.51 %	7.66 %	38.07 %
	4	212	ZURICH INS GRP	18,356	20,906	N/A	N/A	7.24 %	45.30 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	17,012	11,035	7.65 %	10.19 %	6.71 %	52.01 %
	6	626	CHUBB LTD GRP	12,634	10,174	3.31 %	3.36 %	4.98 %	56.99 %
	7	3479	MERCHANTS BONDING CO GRP	11,787	11,155	14.72 %	17.18 %	4.65 %	61.64 %
	8	4904	INTACT FINANCIAL GRP	8,369	6,989	9.77 %	11.65 %	3.30 %	64.94 %
	9	140	NATIONWIDE CORP GRP	7,899	6,603	20.58 %	23.23 %	3.11 %	68.05 %
	10	3219	SOMPO GRP	7,325	6,552	30.05 %	32.20 %	2.89 %	70.94 %
			STATE TOTAL	253,639	229,170	13.54 %	15.99 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	18468	INDEMNITY NATL INS CO	11,905	13,083	9.60 %	9.03 %	21.25 %	21.25 %
	2	3548	TRAVELERS GRP	4,458	4,480	13.52 %	13.22 %	7.96 %	29.21 %
	3	212	ZURICH INS GRP	4,384	5,515	N/A	0.06 %	7.82 %	37.03 %
	4	111	LIBERTY MUT GRP	3,038	3,455	10.85 %	12.67 %	5.42 %	42.45 %
	5	228	WESTFIELD GRP	2,728	2,924	0.95 %	1.73 %	4.87 %	47.32 %
	6	38504	FIRST SURETY CORP	2,501	2,183	44.88 %	44.69 %	4.46 %	51.78 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	2,428	2,403	10.81 %	11.14 %	4.33 %	56.12 %
	8	218	CNA INS GRP	2,102	109	360.48 %	414.00 %	3.75 %	59.87 %
	9	158	FAIRFAX FIN GRP	1,953	1,824	7.38 %	7.78 %	3.49 %	63.36 %
	10	84	AMERICAN FINANCIAL GRP	1,597	1,655	11.82 %	12.52 %	2.85 %	66.21 %
			STATE TOTAL	56,028	56,400	12.10 %	12.74 %	100.00 %	100.00 %
Wisconsin	1	111	LIBERTY MUT GRP	20,686	20,494	10.18 %	12.18 %	20.05 %	20.05 %
	2	218	CNA INS GRP	9,996	11,242	10.75 %	12.08 %	9.69 %	29.73 %
	3	212	ZURICH INS GRP	7,670	8,684	N/A	N/A	7.43 %	37.16 %
	4	3548	TRAVELERS GRP	5,676	8,359	11.03 %	10.91 %	5.50 %	42.66 %
	5	761	ALLIANZ INS GRP	4,013	3,425	37.71 %	37.62 %	3.89 %	46.55 %
	6	150	OLD REPUBLIC GRP	3,722	3,885	36.53 %	46.12 %	3.61 %	50.16 %
	7	7	FEDERATED MUT GRP	3,703	3,730	N/A	0.62 %	3.59 %	53.75 %
	8	968	AXA INS GRP	3,507	3,388	15.65 %	19.74 %	3.40 %	57.15 %
	9	5076	WEST BEND INS GRP	3,403	3,418	6.09 %	7.00 %	3.30 %	60.45 %
	10	3479	MERCHANTS BONDING CO GRP	3,294	3,412	0.89 %	N/A	3.19 %	63.64 %
			STATE TOTAL	103,194	108,920	N/A	0.26 %	100.00 %	100.00 %
Wyoming	1	212	ZURICH INS GRP	10,578	10,529	N/A	N/A	15.34 %	15.34 %
	2	5001	SIRIUSPOINT GRP	9,611	4,821	11.29 %	11.76 %	13.94 %	29.28 %
	3	3548	TRAVELERS GRP	6,086	6,898	5.07 %	6.52 %	8.83 %	38.11 %
	4	111	LIBERTY MUT GRP	5,560	5,501	10.55 %	12.40 %	8.06 %	46.17 %
	5	158	FAIRFAX FIN GRP	4,356	4,790	5.67 %	6.17 %	6.32 %	52.49 %
	6	3219	SOMPO GRP	3,761	4,075	N/A	N/A	5.45 %	57.94 %
	7	3416	AXIS CAPITAL GRP	3,478	1,923	31.73 %	35.65 %	5.04 %	62.98 %
	8	18468	INDEMNITY NATL INS CO	2,825	2,624	7.92 %	10.56 %	4.10 %	67.08 %
	9	218	CNA INS GRP	2,591	3,889	7.14 %	8.09 %	3.76 %	70.84 %
	10	140	NATIONWIDE CORP GRP	2,385	2,167	16.33 %	19.40 %	3.46 %	74.30 %
			STATE TOTAL	68,953	66,933	1.10 %	N/A	100.00 %	100.00 %
American Samoa			**STATE TOTAL**	(49)	(38)	N/A	N/A	100.00 %	100.00 %
Guam	1	212	ZURICH INS GRP	8,077	6,969	N/A	N/A	34.09 %	34.09 %
	2	111	LIBERTY MUT GRP	5,566	5,055	11.24 %	13.11 %	23.49 %	57.58 %
	3	3548	TRAVELERS GRP	2,492	2,198	11.57 %	12.54 %	10.52 %	68.10 %
	4	218	CNA INS GRP	2,019	1,039	23.81 %	26.82 %	8.52 %	76.62 %
	5	10972	FIRST NET INS CO	1,313	1,105	13.48 %	13.50 %	5.54 %	82.16 %
	6	626	CHUBB LTD GRP	1,139	1,043	N/A	N/A	4.81 %	86.97 %
	7	150	OLD REPUBLIC GRP	625	511	0.00 %	0.00 %	2.64 %	89.60 %
	8	91	HARTFORD FIRE & CAS GRP	624	642	21.01 %	25.02 %	2.63 %	92.23 %
	9	785	MARKEL GRP	316	126	10.04 %	8.99 %	1.33 %	93.57 %
	10	31	BERKSHIRE HATHAWAY GRP	259	145	43.01 %	53.76 %	1.09 %	94.66 %
			STATE TOTAL	23,695	19,934	10.13 %	11.39 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	44423	UNITED SURETY & IND CO	30,769	29,443	N/A	0.32 %	34.22 %	34.22 %
	2	3548	TRAVELERS GRP	13,068	14,014	10.18 %	10.86 %	14.53 %	48.75 %
	3	218	CNA INS GRP	9,169	10,083	19.57 %	22.13 %	10.20 %	58.95 %
	4	71	UNIVERSAL INS CO GRP	4,466	4,629	7.15 %	7.56 %	4.97 %	63.92 %
	5	411	MAPFRE INS GRP	3,952	3,800	5.08 %	6.52 %	4.40 %	68.31 %
	6	212	ZURICH INS GRP	3,641	3,917	N/A	0.15 %	4.05 %	72.36 %
	7	10308	ANTILLES INS CO	3,183	3,635	N/A	N/A	3.54 %	75.90 %
	8	10009	TOWER BONDING & SURETY CO	2,618	0	N/A	N/A	2.91 %	78.81 %
	9	626	CHUBB LTD GRP	2,215	2,251	5.87 %	6.30 %	2.46 %	81.27 %
	10	4804	MULTINATIONAL GRP	1,937	2,142	7.62 %	10.95 %	2.15 %	83.43 %
			STATE TOTAL	89,920	87,628	7.97 %	11.30 %	100.00 %	100.00 %
U.S. Virgin Islands	1	626	CHUBB LTD GRP	3,468	1,627	27.95 %	30.10 %	70.01 %	70.01 %
	2	3548	TRAVELERS GRP	1,611	1,115	4.76 %	4.03 %	32.53 %	100.00 %
	3	111	LIBERTY MUT GRP	421	404	12.71 %	14.69 %	8.50 %	100.00 %
	4	218	CNA INS GRP	169	148	24.61 %	22.64 %	3.41 %	100.00 %
	5	212	ZURICH INS GRP	132	61	N/A	N/A	2.67 %	100.00 %
	6	1279	ARCH INS GRP	65	66	3.76 %	4.14 %	1.31 %	100.00 %
	7	4706	LOCKHART CO GRP	38	41	0.00 %	0.00 %	0.77 %	100.00 %
	8	225	IAT REINS CO GRP	38	36	N/A	N/A	0.77 %	100.00 %
	9	84	AMERICAN FINANCIAL GRP	31	24	12.99 %	11.09 %	0.62 %	100.00 %
	10	181	SWISS RE GRP	25	20	0.28 %	0.24 %	0.51 %	100.00 %
			STATE TOTAL	4,953	3,830	15.60 %	17.08 %	100.00 %	100.00 %
N. Mariana Islands	1	111	LIBERTY MUT GRP	1,135	963	9.22 %	11.13 %	77.52 %	77.52 %
	2	10972	FIRST NET INS CO	163	139	8.70 %	9.83 %	11.13 %	88.65 %
	3	218	CNA INS GRP	131	22	24.98 %	28.14 %	8.96 %	97.61 %
	4	212	ZURICH INS GRP	16	157	N/A	N/A	1.08 %	98.69 %
	5	5030	TAN HOLDINGS CORP GRP	14	12	0.00 %	0.00 %	0.94 %	99.63 %
	6	4672	DB INS GRP	3	4	0.00 %	8.39 %	0.22 %	99.85 %
	7	626	CHUBB LTD GRP	1	33	8.12 %	8.32 %	0.07 %	99.92 %
	8	3548	TRAVELERS GRP	1	1	0.00 %	0.00 %	0.05 %	99.97 %
	9	3219	SOMPO GRP	0	0	N/A	N/A	0.03 %	100.00 %
			STATE TOTAL	1,464	1,331	2.49 %	3.52 %	100.00 %	100.00 %
Canada	1	111	LIBERTY MUT GRP	79,818	76,584	41.66 %	47.96 %	39.38 %	39.38 %
	2	761	ALLIANZ INS GRP	34,388	17,152	32.94 %	33.00 %	16.97 %	56.34 %
	3	31	BERKSHIRE HATHAWAY GRP	30,451	14,707	46.37 %	57.58 %	15.02 %	71.37 %
	4	218	CNA INS GRP	20,040	13,064	N/A	N/A	9.89 %	81.25 %
	5	91	HARTFORD FIRE & CAS GRP	15,421	8,022	19.08 %	22.66 %	7.61 %	88.86 %
	6	968	AXA INS GRP	9,511	8,456	N/A	N/A	4.69 %	93.55 %
	7	181	SWISS RE GRP	6,480	5,777	5.13 %	1.42 %	3.20 %	96.75 %
	8	98	WR BERKLEY CORP GRP	6,093	5,484	22.74 %	24.97 %	3.01 %	99.76 %
	9	4904	INTACT FINANCIAL GRP	309	259	1.23 %	N/A	0.15 %	99.91 %
	10	3548	TRAVELERS GRP	255	52	24.18 %	24.18 %	0.13 %	100.00 %
			STATE TOTAL	202,698	149,619	30.34 %	35.21 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
24 - Surety

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	111	LIBERTY MUT GRP	35,837	30,594	N/A	N/A	58.40 %	58.40 %
	2	31	BERKSHIRE HATHAWAY GRP	9,989	11,219	79.09 %	90.94 %	16.28 %	74.68 %
	3	361	MUNICH RE GRP	2,857	5,010	N/A	N/A	4.66 %	79.33 %
	4	1120	EVEREST REINS HOLDINGS GRP	2,373	4,411	0.00 %	0.00 %	3.87 %	83.20 %
	5	4904	INTACT FINANCIAL GRP	2,336	2,351	3.27 %	4.06 %	3.81 %	87.01 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,268	3,404	2,479.27 %	2,479.27 %	3.70 %	90.70 %
	7	158	FAIRFAX FIN GRP	2,151	1,829	0.00 %	0.00 %	3.51 %	94.21 %
	8	3548	TRAVELERS GRP	1,236	1,190	N/A	N/A	2.01 %	96.22 %
	9	626	CHUBB LTD GRP	1,110	2,474	15.81 %	15.41 %	1.81 %	98.03 %
	10	968	AXA INS GRP	623	626	12.89 %	16.53 %	1.02 %	99.05 %
			STATE TOTAL	61,364	64,220	30.00 %	20.52 %	100.00 %	100.00 %

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26—Burglary and Theft

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	626	CHUBB LTD GRP	127,159	124,270	6.02 %	12.37 %	18.70 %	18.70 %
	2	3548	TRAVELERS GRP	80,317	78,673	71.61 %	72.90 %	11.81 %	30.52 %
	3	212	ZURICH INS GRP	59,865	63,998	N/A	N/A	8.80 %	39.32 %
	4	218	CNA INS GRP	48,869	48,062	110.20 %	113.21 %	7.19 %	46.51 %
	5	968	AXA INS GRP	40,971	39,282	N/A	N/A	6.03 %	52.53 %
	6	244	CINCINNATI FIN GRP	38,692	38,218	75.02 %	76.64 %	5.69 %	58.23 %
	7	4666	HISCOX INS GRP	25,773	29,238	49.32 %	48.70 %	3.79 %	62.02 %
	8	3416	AXIS CAPITAL GRP	23,892	21,839	17.98 %	18.63 %	3.51 %	65.53 %
	9	123	SHELTER INS GRP	23,774	20,847	8.34 %	8.59 %	3.50 %	69.03 %
	10	98	WR BERKLEY CORP GRP	23,175	18,864	34.24 %	35.52 %	3.41 %	72.44 %
	11	10199	RANCHERS & FARMERS MUT INS CO	21,372	20,937	43.10 %	43.11 %	3.14 %	75.58 %
	12	31	BERKSHIRE HATHAWAY GRP	21,246	19,073	11.31 %	11.99 %	3.12 %	78.70 %
	13	12	AMERICAN INTL GRP	19,252	17,446	53.12 %	54.36 %	2.83 %	81.54 %
	14	3098	TOKIO MARINE HOLDINGS INC GRP	18,219	18,391	N/A	N/A	2.68 %	84.22 %
	15	88	THE HANOVER INS GRP	12,897	13,177	46.85 %	42.88 %	1.90 %	86.11 %
	16	91	HARTFORD FIRE & CAS GRP	10,187	10,232	N/A	N/A	1.50 %	87.61 %
	17	19	ASSURANT INC GRP	9,662	9,667	N/A	N/A	1.42 %	89.03 %
	18	215	KEMPER CORP GRP	7,749	7,758	1.19 %	1.19 %	1.14 %	90.17 %
	19	4904	INTACT FINANCIAL GRP	7,682	7,095	26.57 %	N/A	1.13 %	91.30 %
	20	4942	BEAZLEY GRP	6,637	5,852	N/A	N/A	0.98 %	92.28 %
	21	306	TRUSTAGE GRP	5,791	5,357	N/A	N/A	0.85 %	93.13 %
	22	150	OLD REPUBLIC GRP	4,415	2,461	73.88 %	86.37 %	0.65 %	93.78 %
	23	1120	EVEREST REINS HOLDINGS GRP	3,964	5,126	92.82 %	100.28 %	0.58 %	94.36 %
	24	761	ALLIANZ INS GRP	2,673	2,748	145.28 %	162.82 %	0.39 %	94.75 %
	25	7	FEDERATED MUT GRP	2,418	2,456	10.74 %	10.95 %	0.36 %	95.11 %
	26	140	NATIONWIDE CORP GRP	2,344	1,682	47.72 %	49.34 %	0.34 %	95.45 %
	27	4908	ASCOT INS US GRP	1,790	1,496	34.64 %	40.94 %	0.26 %	95.72 %
	28	4706	LOCKHART CO GRP	1,773	2,073	0.01 %	0.01 %	0.26 %	95.98 %
	29	16427	ATEGRITY SPECIALTY INS CO	1,712	1,385	29.43 %	31.60 %	0.25 %	96.23 %
	30	84	AMERICAN FINANCIAL GRP	1,342	1,244	21.57 %	23.09 %	0.20 %	96.43 %
	31	280	AUTO OWNERS GRP	1,220	1,208	N/A	N/A	0.18 %	96.61 %
	32	291	ENCOVA MUT INS GRP	1,018	1,107	39.95 %	41.22 %	0.15 %	96.76 %
	33	111	LIBERTY MUT GRP	995	889	34.88 %	52.92 %	0.15 %	96.90 %
	34	17332	DELLWOOD SPECIALTY INS CO	923	595	40.08 %	40.09 %	0.14 %	97.04 %
	35	4997	ACCELERANT HOLDINGS GRP	920	872	8.98 %	9.02 %	0.14 %	97.17 %
	36	2538	AMTRUST FINANCIAL SERV GRP	904	615	10.84 %	12.36 %	0.13 %	97.31 %
	37	309	WESTERN NATL MUT GRP	879	887	12.07 %	12.10 %	0.13 %	97.44 %
	38	1279	ARCH INS GRP	867	838	N/A	N/A	0.13 %	97.56 %
	39	5015	CONCERT GRP HOLDINGS INC GRP	856	840	37.77 %	38.74 %	0.13 %	97.69 %
	40	17337	HANOVER FIRE & CAS INS CO	840	810	0.05 %	0.05 %	0.12 %	97.81 %
	41	361	MUNICH RE GRP	818	796	9.13 %	10.30 %	0.12 %	97.93 %
	42	11118	FEDERATED RURAL ELECTRIC INS EXCH	814	742	165.29 %	166.34 %	0.12 %	98.05 %
	43	3494	JAMES RIVER GRP	813	1,200	124.30 %	133.62 %	0.12 %	98.17 %
	44	785	MARKEL GRP	795	848	11.55 %	N/A	0.12 %	98.29 %
	45	79	ALLY INS HOLDINGS GRP	742	210	11.95 %	13.29 %	0.11 %	98.40 %
	46	12954	OLYMPUS INS CO	736	791	0.00 %	0.00 %	0.11 %	98.51 %
	47	963	OHIO MUT GRP	674	628	N/A	N/A	0.10 %	98.61 %
	48	201	UTICA GRP	669	700	7.14 %	10.00 %	0.10 %	98.71 %
	49	242	SELECTIVE INS GRP	609	580	36.82 %	41.78 %	0.09 %	98.80 %
	50	4994	LOUDOUN MUT GRP	522	522	0.00 %	0.00 %	0.08 %	98.87 %
	51	14184	ACUITY A MUT INS CO	491	493	37.70 %	37.70 %	0.07 %	98.94 %
	52	29831	INDEPENDENT MUT FIRE INS CO	470	464	N/A	N/A	0.07 %	99.01 %
	53	762	FRANKLIN MUT GRP	454	438	N/A	N/A	0.07 %	99.08 %
	54	153	PEKIN INS GRP	402	424	0.01 %	0.01 %	0.06 %	99.14 %
	55	5076	WEST BEND INS GRP	394	338	19.14 %	19.14 %	0.06 %	99.20 %
	56	5077	ACCREDITED INS HOLDINGS GRP	374	321	34.70 %	34.70 %	0.06 %	99.25 %
	57	225	IAT REINS CO GRP	366	381	46.43 %	60.62 %	0.05 %	99.31 %
	58	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	358	357	15.50 %	15.50 %	0.05 %	99.36 %
	59	62	EMC INS CO GRP	357	369	N/A	N/A	0.05 %	99.41 %
	60	158	FAIRFAX FIN GRP	357	331	45.56 %	40.20 %	0.05 %	99.46 %
	61	5111	HADRON HOLDCO GRP	349	135	49.31 %	50.38 %	0.05 %	99.52 %
	62	4381	SKYWARD SPECIALTY INS GRP INC GRP	246	351	175.18 %	206.11 %	0.04 %	99.55 %
	63	169	SENTRY INS GRP	203	211	200.10 %	200.07 %	0.03 %	99.58 %
	64	228	WESTFIELD GRP	198	201	0.16 %	0.01 %	0.03 %	99.61 %
	65	267	GRANGE MUT CAS GRP	175	177	6.85 %	6.70 %	0.03 %	99.64 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	256	COACTION GLOBAL INC GRP	151	148	N/A	N/A	0.02 %	99.66 %
	67	248	UNITED FIRE & CAS GRP	150	501	N/A	N/A	0.02 %	99.68 %
	68	5030	TAN HOLDINGS CORP GRP	142	125	14.29 %	14.29 %	0.02 %	99.70 %
	69	1154	COVERYS GRP	137	59	15.60 %	23.60 %	0.02 %	99.72 %
	70	796	QBE INS GRP	126	138	5.13 %	6.13 %	0.02 %	99.74 %
	71	4850	CLEAR BLUE FINANCIAL GRP	100	748	20.19 %	22.04 %	0.01 %	99.75 %
	72	3456	CYPRESS GRP HOLDINGS INC GRP	94	96	0.00 %	0.00 %	0.01 %	99.77 %
	73	3436	LIBERTY LIFE GRP TRUST GRP	92	92	23.58 %	23.58 %	0.01 %	99.78 %
	74	4670	STARR GRP	88	73	183.83 %	1,269.55 %	0.01 %	99.79 %
	75	4715	MS & AD INS GRP	84	84	4.72 %	6.75 %	0.01 %	99.81 %
	76	10140	OPTIMA SEGUROS	81	140	3.56 %	3.56 %	0.01 %	99.82 %
	77	13597	CHUNG KUO INS CO LTD	79	88	N/A	N/A	0.01 %	99.83 %
	78	14974	PENNSYLVANIA LUMBERMENS MUT INS	78	64	N/A	N/A	0.01 %	99.84 %
	79	30651	FARMERS MUT OF TN	74	80	N/A	N/A	0.01 %	99.85 %
	80	4672	DB INS GRP	57	65	9.68 %	19.87 %	0.01 %	99.86 %
	81	250	DONEGAL GRP	56	64	21.31 %	21.70 %	0.01 %	99.87 %
	82	12006	DISTRICTS MUT INS & RISK MGMT SERV	52	41	0.00 %	24.22 %	0.01 %	99.88 %
	83	35	CELINA GRP	48	46	0.00 %	0.00 %	0.01 %	99.88 %
	84	4869	WT HOLDINGS GRP	47	50	209.06 %	206.05 %	0.01 %	99.89 %
	85	447	HARFORD GRP	46	50	0.38 %	5.28 %	0.01 %	99.90 %
	86	10972	FIRST NET INS CO	46	75	69.52 %	70.69 %	0.01 %	99.90 %
	87	4935	CHANDLER INS GRP	40	41	9.96 %	10.83 %	0.01 %	99.91 %
	88	181	SWISS RE GRP	40	43	0.62 %	0.63 %	0.01 %	99.92 %
	89	30864	INSURANCE PLACEMENT FACILITY OF PA	38	38	2.09 %	1.84 %	0.01 %	99.92 %
	90	14250	FARM & HOME MUT INS CO	37	33	3.75 %	3.75 %	0.01 %	99.93 %
	91	41068	NATIONAL FIRE & CAS CO	35	34	82.25 %	81.95 %	0.01 %	99.93 %
	92	4977	PALOMAR HOLDINGS GRP	32	28	N/A	N/A	0.00 %	99.94 %
	93	176	STATE FARM GRP	29	28	0.07 %	3.28 %	0.00 %	99.94 %
	94	645	OREGON MUT GRP	27	35	N/A	N/A	0.00 %	99.95 %
	95	3991	IMT MUT HOLDING GRP	25	22	0.00 %	0.00 %	0.00 %	99.95 %
	96	408	BROOKFIELD WEALTH SOLUTIONS GRP	24	26	59.11 %	74.97 %	0.00 %	99.95 %
	97	96	SECURA INS GRP	23	22	N/A	N/A	0.00 %	99.96 %
	98	536	GUIDEWELL MUT HOLDING GRP	23	23	0.00 %	N/A	0.00 %	99.96 %
	99	50	COUNTRY INS & FIN SERV GRP	22	26	N/A	N/A	0.00 %	99.96 %
	100	473	AMERICAN FAMILY INS GRP	20	37	N/A	N/A	0.00 %	99.97 %
	101	474	FCCI MUT INS GRP	19	20	N/A	N/A	0.00 %	99.97 %
	102	483	SOUTHERN FARM BUREAU CAS GRP	19	24	N/A	N/A	0.00 %	99.97 %
	103	13889	FMNE INS CO	19	18	0.00 %	0.00 %	0.00 %	99.97 %
	104	18380	PACIFIC IND INS CO	17	16	0.00 %	0.00 %	0.00 %	99.98 %
	105	842	FARM BUREAU GRP	14	24	0.00 %	0.00 %	0.00 %	99.98 %
	106	36	CENTRAL MUT INS CO GRP	14	17	0.00 %	0.00 %	0.00 %	99.98 %
	107	28550	HOUSING & REDEVELOPMENT INS EXCH	12	14	0.00 %	0.00 %	0.00 %	99.98 %
	108	333	MUTUAL OF ENUMCLAW GRP	12	13	0.41 %	0.47 %	0.00 %	99.98 %
	109	4980	MGI HOLDINGS GRP	11	9	0.00 %	0.00 %	0.00 %	99.99 %
	110	4485	COPPERPOINT GRP	11	9	31.49 %	33.33 %	0.00 %	99.99 %
	111	16926	ARECA INS EXCH	10	10	0.00 %	0.00 %	0.00 %	99.99 %
	112	4851	CHURCH MUT GRP	8	10	0.00 %	0.00 %	0.00 %	99.99 %
	113	55	AUTOMOBILE CLUB MI GRP	8	8	0.00 %	0.00 %	0.00 %	99.99 %
	114	324	NORTH CAROLINA FARM BUREAU GRP	7	7	0.00 %	0.00 %	0.00 %	99.99 %
	115	4969	TRISURA GRP	7	3	30.24 %	30.24 %	0.00 %	99.99 %
	116	4962	AU HOLDING CO GRP	6	2	0.00 %	0.00 %	0.00 %	99.99 %
	117	4990	CORE SPECIALTY INS HOLDINGS GRP	6	6	125.56 %	127.40 %	0.00 %	100.00 %
	118	1309	FRANKENMUTH GRP	5	5	0.00 %	0.00 %	0.00 %	100.00 %
	119	13501	BRETHREN MUT INS CO	5	5	0.00 %	0.00 %	0.00 %	100.00 %
	120	14451	MARYSVILLE MUT INS CO	4	4	74.47 %	74.47 %	0.00 %	100.00 %
	121	4913	STERLING INS GRP	4	4	0.00 %	0.00 %	0.00 %	100.00 %
	122	5048	INDIANA FARMERS MUT GRP	4	5	N/A	N/A	0.00 %	100.00 %
	123	15024	PREFERRED MUT INS CO	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	124	16748	AFFINITY MUT INS CO	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	125	920	GLOBAL IND GRP	1	1	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	679,897	663,192	26.30 %	27.06 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	626	CHUBB LTD GRP	127,159	124,268	6.31 %	12.66 %	18.94 %	18.94 %
	2	3548	TRAVELERS GRP	80,322	78,654	71.64 %	72.92 %	11.96 %	30.90 %
	3	212	ZURICH INS GRP	59,403	63,562	N/A	N/A	8.85 %	39.74 %
	4	218	CNA INS GRP	48,013	47,212	111.65 %	114.76 %	7.15 %	46.89 %
	5	968	AXA INS GRP	40,503	38,843	N/A	N/A	6.03 %	52.92 %
	6	244	CINCINNATI FIN GRP	38,692	38,218	75.02 %	76.64 %	5.76 %	58.69 %
	7	4666	HISCOX INS GRP	25,773	29,238	49.32 %	48.70 %	3.84 %	62.52 %
	8	3416	AXIS CAPITAL GRP	23,856	21,768	17.98 %	18.62 %	3.55 %	66.08 %
	9	123	SHELTER INS GRP	23,774	20,847	8.34 %	8.59 %	3.54 %	69.62 %
	10	98	WR BERKLEY CORP GRP	23,064	18,727	34.49 %	35.78 %	3.43 %	73.05 %
	11	10199	RANCHERS & FARMERS MUT INS CO	21,372	20,937	43.10 %	43.11 %	3.18 %	76.23 %
	12	12	AMERICAN INTL GRP	19,252	17,446	53.12 %	54.36 %	2.87 %	79.10 %
	13	3098	TOKIO MARINE HOLDINGS INC GRP	18,124	18,109	N/A	N/A	2.70 %	81.80 %
	14	31	BERKSHIRE HATHAWAY GRP	15,662	14,254	14.26 %	14.72 %	2.33 %	84.13 %
	15	88	THE HANOVER INS GRP	12,897	13,177	46.85 %	42.88 %	1.92 %	86.05 %
	16	91	HARTFORD FIRE & CAS GRP	9,942	9,877	N/A	N/A	1.48 %	87.53 %
	17	19	ASSURANT INC GRP	9,491	9,496	0.02 %	0.02 %	1.41 %	88.95 %
	18	215	KEMPER CORP GRP	7,749	7,758	1.19 %	1.19 %	1.15 %	90.10 %
	19	4904	INTACT FINANCIAL GRP	7,682	7,095	26.57 %	N/A	1.14 %	91.24 %
	20	4942	BEAZLEY GRP	6,637	5,852	N/A	N/A	0.99 %	92.23 %
	21	306	TRUSTAGE GRP	5,791	5,357	N/A	N/A	0.86 %	93.09 %
	22	150	OLD REPUBLIC GRP	4,415	2,461	73.88 %	86.37 %	0.66 %	93.75 %
	23	1120	EVEREST REINS HOLDINGS GRP	3,964	5,126	92.82 %	100.28 %	0.59 %	94.34 %
	24	761	ALLIANZ INS GRP	2,653	2,718	146.51 %	164.19 %	0.40 %	94.74 %
	25	7	FEDERATED MUT GRP	2,418	2,456	10.74 %	10.95 %	0.36 %	95.10 %
	26	140	NATIONWIDE CORP GRP	2,344	1,682	47.72 %	49.34 %	0.35 %	95.45 %
	27	4908	ASCOT INS US GRP	1,790	1,496	34.64 %	40.94 %	0.27 %	95.71 %
	28	4706	LOCKHART CO GRP	1,773	2,073	0.01 %	0.01 %	0.26 %	95.98 %
	29	16427	ATEGRITY SPECIALTY INS CO	1,712	1,385	29.43 %	31.60 %	0.25 %	96.23 %
	30	84	AMERICAN FINANCIAL GRP	1,265	1,173	23.67 %	25.28 %	0.19 %	96.42 %
	31	280	AUTO OWNERS GRP	1,220	1,208	N/A	N/A	0.18 %	96.60 %
	32	291	ENCOVA MUT INS GRP	1,018	1,107	39.95 %	41.22 %	0.15 %	96.75 %
	33	111	LIBERTY MUT GRP	995	889	34.88 %	52.92 %	0.15 %	96.90 %
	34	17332	DELLWOOD SPECIALTY INS CO	923	595	40.08 %	40.09 %	0.14 %	97.04 %
	35	4997	ACCELERANT HOLDINGS GRP	920	872	8.98 %	9.02 %	0.14 %	97.18 %
	36	2538	AMTRUST FINANCIAL SERV GRP	904	615	10.84 %	12.36 %	0.13 %	97.31 %
	37	309	WESTERN NATL MUT GRP	879	887	12.07 %	12.10 %	0.13 %	97.44 %
	38	1279	ARCH INS GRP	867	838	N/A	N/A	0.13 %	97.57 %
	39	5015	CONCERT GRP HOLDINGS INC GRP	856	840	37.77 %	38.74 %	0.13 %	97.70 %
	40	17337	HANOVER FIRE & CAS INS CO	840	810	0.05 %	0.05 %	0.13 %	97.82 %
	41	361	MUNICH RE GRP	818	796	9.13 %	10.30 %	0.12 %	97.94 %
	42	11118	FEDERATED RURAL ELECTRIC INS EXCH	814	742	165.29 %	166.34 %	0.12 %	98.07 %
	43	3494	JAMES RIVER GRP	813	1,200	124.30 %	133.62 %	0.12 %	98.19 %
	44	785	MARKEL GRP	795	848	11.55 %	N/A	0.12 %	98.31 %
	45	79	ALLY INS HOLDINGS GRP	742	210	11.95 %	13.29 %	0.11 %	98.42 %
	46	12954	OLYMPUS INS CO	736	791	0.00 %	0.00 %	0.11 %	98.53 %
	47	963	OHIO MUT GRP	674	628	N/A	N/A	0.10 %	98.63 %
	48	201	UTICA GRP	669	700	7.14 %	10.00 %	0.10 %	98.73 %
	49	242	SELECTIVE INS GRP	609	580	36.82 %	41.78 %	0.09 %	98.82 %
	50	4994	LOUDOUN MUT GRP	522	522	0.00 %	0.00 %	0.08 %	98.89 %
	51	14184	ACUITY A MUT INS CO	491	493	37.70 %	37.70 %	0.07 %	98.97 %
	52	29831	INDEPENDENT MUT FIRE INS CO	470	464	N/A	N/A	0.07 %	99.04 %
	53	762	FRANKLIN MUT GRP	454	438	N/A	N/A	0.07 %	99.10 %
	54	153	PEKIN INS GRP	402	424	0.01 %	0.01 %	0.06 %	99.16 %
	55	5076	WEST BEND INS GRP	394	338	19.14 %	19.14 %	0.06 %	99.22 %
	56	5077	ACCREDITED INS HOLDINGS GRP	374	321	34.70 %	34.70 %	0.06 %	99.28 %
	57	225	IAT REINS CO GRP	366	381	46.43 %	60.62 %	0.05 %	99.33 %
	58	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	358	357	15.50 %	15.50 %	0.05 %	99.39 %
	59	62	EMC INS CO GRP	357	369	N/A	N/A	0.05 %	99.44 %
	60	5111	HADRON HOLDCO GRP	349	135	49.31 %	50.38 %	0.05 %	99.49 %
	61	4381	SKYWARD SPECIALTY INS GRP INC GRP	246	351	175.18 %	206.11 %	0.04 %	99.53 %
	62	169	SENTRY INS GRP	203	211	200.10 %	200.07 %	0.03 %	99.56 %
	63	228	WESTFIELD GRP	198	201	0.16 %	0.01 %	0.03 %	99.59 %
	64	267	GRANGE MUT CAS GRP	175	177	6.85 %	6.70 %	0.03 %	99.61 %
	65	256	COACTION GLOBAL INC GRP	151	148	N/A	N/A	0.02 %	99.64 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	248	UNITED FIRE & CAS GRP	150	501	N/A	N/A	0.02 %	99.66 %
	67	158	FAIRFAX FIN GRP	144	135	63.88 %	45.37 %	0.02 %	99.68 %
	68	1154	COVERYS GRP	137	59	15.60 %	23.60 %	0.02 %	99.70 %
	69	5030	TAN HOLDINGS CORP GRP	135	119	15.08 %	15.08 %	0.02 %	99.72 %
	70	796	QBE INS GRP	126	138	5.13 %	6.13 %	0.02 %	99.74 %
	71	4850	CLEAR BLUE FINANCIAL GRP	100	748	20.19 %	22.04 %	0.01 %	99.75 %
	72	3456	CYPRESS GRP HOLDINGS INC GRP	94	96	0.00 %	0.00 %	0.01 %	99.77 %
	73	3436	LIBERTY LIFE GRP TRUST GRP	92	92	23.58 %	23.58 %	0.01 %	99.78 %
	74	4670	STARR GRP	88	73	182.88 %	1,267.65 %	0.01 %	99.80 %
	75	4715	MS & AD INS GRP	84	84	4.72 %	6.75 %	0.01 %	99.81 %
	76	10140	OPTIMA SEGUROS	81	140	3.56 %	3.56 %	0.01 %	99.82 %
	77	13597	CHUNG KUO INS CO LTD	79	88	N/A	N/A	0.01 %	99.83 %
	78	14974	PENNSYLVANIA LUMBERMENS MUT INS	78	64	N/A	N/A	0.01 %	99.84 %
	79	30651	FARMERS MUT OF TN	74	80	N/A	N/A	0.01 %	99.85 %
	80	250	DONEGAL GRP	56	64	21.31 %	21.70 %	0.01 %	99.86 %
	81	12006	DISTRICTS MUT INS & RISK MGMT SERV	52	41	0.00 %	24.22 %	0.01 %	99.87 %
	82	4672	DB INS GRP	50	59	10.77 %	22.10 %	0.01 %	99.88 %
	83	35	CELINA GRP	48	46	0.00 %	0.00 %	0.01 %	99.88 %
	84	4869	WT HOLDINGS GRP	47	50	209.06 %	206.05 %	0.01 %	99.89 %
	85	447	HARFORD GRP	46	50	0.38 %	5.28 %	0.01 %	99.90 %
	86	10972	FIRST NET INS CO	40	69	74.23 %	75.49 %	0.01 %	99.90 %
	87	4935	CHANDLER INS GRP	40	41	9.96 %	10.83 %	0.01 %	99.91 %
	88	181	SWISS RE GRP	40	43	0.62 %	0.63 %	0.01 %	99.92 %
	89	30864	INSURANCE PLACEMENT FACILITY OF PA	38	38	2.09 %	1.84 %	0.01 %	99.92 %
	90	14250	FARM & HOME MUT INS CO	37	33	3.75 %	3.75 %	0.01 %	99.93 %
	91	41068	NATIONAL FIRE & CAS CO	35	34	82.25 %	81.95 %	0.01 %	99.93 %
	92	4977	PALOMAR HOLDINGS GRP	32	28	N/A	N/A	0.00 %	99.94 %
	93	176	STATE FARM GRP	29	28	0.07 %	3.28 %	0.00 %	99.94 %
	94	645	OREGON MUT GRP	27	35	N/A	N/A	0.00 %	99.95 %
	95	3991	IMT MUT HOLDING GRP	25	22	0.00 %	0.00 %	0.00 %	99.95 %
	96	408	BROOKFIELD WEALTH SOLUTIONS GRP	24	26	59.11 %	74.97 %	0.00 %	99.95 %
	97	96	SECURA INS GRP	23	22	N/A	N/A	0.00 %	99.96 %
	98	536	GUIDEWELL MUT HOLDING GRP	23	23	0.00 %	N/A	0.00 %	99.96 %
	99	50	COUNTRY INS & FIN SERV GRP	22	26	N/A	N/A	0.00 %	99.96 %
	100	473	AMERICAN FAMILY INS GRP	20	37	N/A	N/A	0.00 %	99.97 %
	101	474	FCCI MUT INS GRP	19	20	N/A	N/A	0.00 %	99.97 %
	102	483	SOUTHERN FARM BUREAU CAS GRP	19	24	N/A	N/A	0.00 %	99.97 %
	103	13889	FMNE INS CO	19	18	0.00 %	0.00 %	0.00 %	99.97 %
	104	842	FARM BUREAU GRP	14	24	0.00 %	0.00 %	0.00 %	99.98 %
	105	36	CENTRAL MUT INS CO GRP	14	17	0.00 %	0.00 %	0.00 %	99.98 %
	106	28550	HOUSING & REDEVELOPMENT INS EXCH	12	14	0.00 %	0.00 %	0.00 %	99.98 %
	107	333	MUTUAL OF ENUMCLAW GRP	12	13	0.41 %	0.47 %	0.00 %	99.98 %
	108	4980	MGI HOLDINGS GRP	11	9	0.00 %	0.00 %	0.00 %	99.98 %
	109	4485	COPPERPOINT GRP	11	9	31.49 %	33.33 %	0.00 %	99.99 %
	110	18380	PACIFIC IND INS CO	10	9	0.00 %	0.00 %	0.00 %	99.99 %
	111	16926	ARECA INS EXCH	10	10	0.00 %	0.00 %	0.00 %	99.99 %
	112	4851	CHURCH MUT GRP	8	10	0.00 %	0.00 %	0.00 %	99.99 %
	113	55	AUTOMOBILE CLUB MI GRP	8	8	0.00 %	0.00 %	0.00 %	99.99 %
	114	324	NORTH CAROLINA FARM BUREAU GRP	7	7	0.00 %	0.00 %	0.00 %	99.99 %
	115	4969	TRISURA GRP	7	3	30.24 %	30.24 %	0.00 %	99.99 %
	116	4962	AU HOLDING CO GRP	6	2	0.00 %	0.00 %	0.00 %	99.99 %
	117	4990	CORE SPECIALTY INS HOLDINGS GRP	6	6	125.56 %	127.40 %	0.00 %	100.00 %
	118	1309	FRANKENMUTH GRP	5	5	0.00 %	0.00 %	0.00 %	100.00 %
	119	13501	BRETHREN MUT INS CO	5	5	0.00 %	0.00 %	0.00 %	100.00 %
	120	14451	MARYSVILLE MUT INS CO	4	4	74.47 %	74.47 %	0.00 %	100.00 %
	121	4913	STERLING INS GRP	4	4	0.00 %	0.00 %	0.00 %	100.00 %
	122	5048	INDIANA FARMERS MUT GRP	4	5	N/A	N/A	0.00 %	100.00 %
	123	15024	PREFERRED MUT INS CO	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	124	16748	AFFINITY MUT INS CO	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	125	920	GLOBAL IND GRP	1	1	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	671,537	655,290	26.58 %	27.31 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	244	CINCINNATI FIN GRP	1,618	1,643	56.52 %	58.68 %	23.31 %	23.31 %
	2	626	CHUBB LTD GRP	1,232	1,200	N/A	4.19 %	17.74 %	41.05 %
	3	3548	TRAVELERS GRP	842	830	151.16 %	152.58 %	12.12 %	53.17 %
	4	98	WR BERKLEY CORP GRP	580	533	107.73 %	109.34 %	8.35 %	61.52 %
	5	218	CNA INS GRP	393	442	171.27 %	177.53 %	5.67 %	67.19 %
	6	215	KEMPER CORP GRP	392	392	1.31 %	1.31 %	5.64 %	72.83 %
	7	968	AXA INS GRP	380	374	N/A	N/A	5.47 %	78.30 %
	8	4666	HISCOX INS GRP	208	235	N/A	N/A	2.99 %	81.29 %
	9	91	HARTFORD FIRE & CAS GRP	150	143	N/A	N/A	2.16 %	83.45 %
	10	212	ZURICH INS GRP	135	153	N/A	N/A	1.95 %	85.40 %
			STATE TOTAL	6,942	6,970	44.93 %	46.29 %	100.00 %	100.00 %
Alaska	1	3548	TRAVELERS GRP	355	287	46.65 %	48.10 %	28.27 %	28.27 %
	2	12	AMERICAN INTL GRP	291	251	16.57 %	17.29 %	23.17 %	51.44 %
	3	309	WESTERN NATL MUT GRP	97	103	25.29 %	25.29 %	7.69 %	59.13 %
	4	968	AXA INS GRP	76	40	33.33 %	31.90 %	6.08 %	65.21 %
	5	218	CNA INS GRP	56	46	N/A	N/A	4.47 %	69.68 %
	6	4904	INTACT FINANCIAL GRP	43	47	N/A	N/A	3.42 %	73.11 %
	7	98	WR BERKLEY CORP GRP	42	34	11.82 %	11.92 %	3.36 %	76.47 %
	8	88	THE HANOVER INS GRP	42	40	N/A	N/A	3.31 %	79.78 %
	9	31	BERKSHIRE HATHAWAY GRP	41	39	1.21 %	1.30 %	3.24 %	83.02 %
	10	4666	HISCOX INS GRP	39	43	N/A	N/A	3.11 %	86.13 %
			STATE TOTAL	1,257	1,105	15.94 %	12.08 %	100.00 %	100.00 %
Arizona	1	626	CHUBB LTD GRP	1,547	1,618	N/A	1.13 %	14.49 %	14.49 %
	2	212	ZURICH INS GRP	1,047	1,161	N/A	N/A	9.81 %	24.30 %
	3	3416	AXIS CAPITAL GRP	919	983	12.33 %	12.82 %	8.61 %	32.91 %
	4	123	SHELTER INS GRP	845	862	13.40 %	14.08 %	7.92 %	40.82 %
	5	19	ASSURANT INC GRP	717	717	0.78 %	0.78 %	6.72 %	47.54 %
	6	3548	TRAVELERS GRP	692	671	30.08 %	31.61 %	6.48 %	54.02 %
	7	968	AXA INS GRP	681	660	5.20 %	2.39 %	6.38 %	60.39 %
	8	244	CINCINNATI FIN GRP	657	606	54.89 %	55.93 %	6.16 %	66.55 %
	9	218	CNA INS GRP	545	576	28.96 %	27.17 %	5.10 %	71.65 %
	10	98	WR BERKLEY CORP GRP	484	448	10.96 %	11.78 %	4.53 %	76.18 %
			STATE TOTAL	10,679	10,821	6.65 %	6.69 %	100.00 %	100.00 %
Arkansas	1	123	SHELTER INS GRP	3,795	3,355	8.75 %	8.97 %	55.33 %	55.33 %
	2	3548	TRAVELERS GRP	545	525	88.99 %	90.43 %	7.95 %	63.28 %
	3	626	CHUBB LTD GRP	528	419	N/A	N/A	7.70 %	70.98 %
	4	244	CINCINNATI FIN GRP	339	329	525.37 %	528.67 %	4.94 %	75.92 %
	5	215	KEMPER CORP GRP	286	286	5.62 %	5.62 %	4.17 %	80.09 %
	6	212	ZURICH INS GRP	270	353	N/A	N/A	3.94 %	84.02 %
	7	968	AXA INS GRP	147	81	50.72 %	49.24 %	2.15 %	86.17 %
	8	98	WR BERKLEY CORP GRP	133	94	N/A	N/A	1.93 %	88.11 %
	9	3416	AXIS CAPITAL GRP	127	165	16.66 %	17.32 %	1.86 %	89.96 %
	10	218	CNA INS GRP	116	116	55.63 %	41.95 %	1.70 %	91.66 %
			STATE TOTAL	6,859	6,344	57.45 %	57.30 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	3548	TRAVELERS GRP	8,797	8,843	38.77 %	40.28 %	12.96 %	12.96 %
	2	12	AMERICAN INTL GRP	7,836	5,851	66.45 %	68.01 %	11.54 %	24.50 %
	3	4666	HISCOX INS GRP	7,314	7,881	40.28 %	39.92 %	10.77 %	35.27 %
	4	212	ZURICH INS GRP	6,540	7,346	N/A	N/A	9.63 %	44.90 %
	5	626	CHUBB LTD GRP	6,248	6,194	2.64 %	5.12 %	9.20 %	54.11 %
	6	218	CNA INS GRP	5,695	5,904	160.57 %	161.86 %	8.39 %	62.49 %
	7	968	AXA INS GRP	4,453	4,341	N/A	N/A	6.56 %	69.05 %
	8	3416	AXIS CAPITAL GRP	3,917	3,659	25.09 %	25.73 %	5.77 %	74.82 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	2,907	2,467	N/A	N/A	4.28 %	79.10 %
	10	31	BERKSHIRE HATHAWAY GRP	2,899	2,716	1.17 %	1.83 %	4.27 %	83.37 %
			STATE TOTAL	67,895	65,999	34.25 %	33.77 %	100.00 %	100.00 %
Colorado	1	626	CHUBB LTD GRP	2,211	2,215	N/A	3.78 %	17.58 %	17.58 %
	2	3548	TRAVELERS GRP	2,027	1,851	67.23 %	68.66 %	16.12 %	33.69 %
	3	98	WR BERKLEY CORP GRP	1,036	694	8.33 %	8.49 %	8.24 %	41.93 %
	4	218	CNA INS GRP	1,031	989	23.88 %	25.74 %	8.20 %	50.13 %
	5	968	AXA INS GRP	1,012	997	N/A	N/A	8.04 %	58.17 %
	6	123	SHELTER INS GRP	740	658	23.79 %	24.00 %	5.89 %	64.06 %
	7	212	ZURICH INS GRP	702	745	N/A	N/A	5.58 %	69.64 %
	8	4666	HISCOX INS GRP	466	521	6.26 %	6.26 %	3.70 %	73.34 %
	9	88	THE HANOVER INS GRP	455	503	8.33 %	2.47 %	3.62 %	76.96 %
	10	244	CINCINNATI FIN GRP	372	348	516.86 %	521.87 %	2.95 %	79.92 %
			STATE TOTAL	12,578	11,948	34.63 %	35.76 %	100.00 %	100.00 %
Connecticut	1	626	CHUBB LTD GRP	2,354	2,315	1.90 %	8.22 %	27.48 %	27.48 %
	2	3548	TRAVELERS GRP	1,308	1,317	80.15 %	81.60 %	15.27 %	42.75 %
	3	212	ZURICH INS GRP	1,168	1,207	N/A	N/A	13.64 %	56.39 %
	4	218	CNA INS GRP	529	596	52.34 %	54.43 %	6.18 %	62.57 %
	5	968	AXA INS GRP	526	564	11.28 %	8.79 %	6.14 %	68.70 %
	6	98	WR BERKLEY CORP GRP	419	349	4.63 %	5.72 %	4.89 %	73.60 %
	7	3416	AXIS CAPITAL GRP	356	394	18.37 %	19.09 %	4.15 %	77.75 %
	8	88	THE HANOVER INS GRP	323	305	24.63 %	25.23 %	3.78 %	81.53 %
	9	31	BERKSHIRE HATHAWAY GRP	289	273	42.76 %	54.04 %	3.38 %	84.91 %
	10	4666	HISCOX INS GRP	272	311	190.72 %	191.23 %	3.18 %	88.08 %
			STATE TOTAL	8,564	8,743	20.54 %	21.78 %	100.00 %	100.00 %
Delaware	1	626	CHUBB LTD GRP	763	709	N/A	2.79 %	24.67 %	24.67 %
	2	212	ZURICH INS GRP	544	553	N/A	N/A	17.60 %	42.26 %
	3	12	AMERICAN INTL GRP	352	352	26.71 %	27.46 %	11.38 %	53.64 %
	4	218	CNA INS GRP	280	250	92.19 %	95.55 %	9.06 %	62.71 %
	5	3548	TRAVELERS GRP	235	238	75.33 %	76.88 %	7.59 %	70.30 %
	6	244	CINCINNATI FIN GRP	142	150	11.77 %	12.78 %	4.58 %	74.88 %
	7	4666	HISCOX INS GRP	99	95	0.72 %	0.72 %	3.20 %	78.07 %
	8	1120	EVEREST REINS HOLDINGS GRP	95	98	18.58 %	25.11 %	3.08 %	81.16 %
	9	98	WR BERKLEY CORP GRP	78	65	2.45 %	4.30 %	2.54 %	83.69 %
	10	3416	AXIS CAPITAL GRP	73	77	9.49 %	9.85 %	2.36 %	86.05 %
			STATE TOTAL	3,093	2,981	14.77 %	16.48 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	626	CHUBB LTD GRP	1,935	1,796	3.26 %	9.51 %	30.29 %	30.29 %
	2	218	CNA INS GRP	1,299	1,224	461.31 %	466.30 %	20.34 %	50.63 %
	3	3548	TRAVELERS GRP	899	876	173.47 %	174.98 %	14.07 %	64.71 %
	4	212	ZURICH INS GRP	464	427	N/A	N/A	7.27 %	71.97 %
	5	19	ASSURANT INC GRP	341	341	N/A	N/A	5.34 %	77.31 %
	6	968	AXA INS GRP	327	314	11.18 %	8.53 %	5.12 %	82.43 %
	7	3416	AXIS CAPITAL GRP	177	148	16.84 %	17.51 %	2.76 %	85.19 %
	8	91	HARTFORD FIRE & CAS GRP	122	118	N/A	N/A	1.91 %	87.10 %
	9	98	WR BERKLEY CORP GRP	111	94	2.32 %	3.16 %	1.74 %	88.84 %
	10	4904	INTACT FINANCIAL GRP	96	74	3.62 %	N/A	1.51 %	90.34 %
			STATE TOTAL	6,387	6,284	106.37 %	108.87 %	100.00 %	100.00 %
Florida	1	626	CHUBB LTD GRP	7,085	6,762	1.63 %	8.17 %	16.08 %	16.08 %
	2	306	TRUSTAGE GRP	4,973	4,594	1.17 %	1.32 %	11.28 %	27.36 %
	3	3548	TRAVELERS GRP	4,760	4,506	47.23 %	48.31 %	10.80 %	38.16 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	2,984	2,632	N/A	N/A	6.77 %	44.94 %
	5	4666	HISCOX INS GRP	2,865	3,103	29.62 %	26.35 %	6.50 %	51.44 %
	6	212	ZURICH INS GRP	2,818	2,965	N/A	N/A	6.40 %	57.83 %
	7	218	CNA INS GRP	2,778	2,679	45.97 %	47.10 %	6.30 %	64.14 %
	8	98	WR BERKLEY CORP GRP	2,237	1,637	15.58 %	15.46 %	5.08 %	69.21 %
	9	31	BERKSHIRE HATHAWAY GRP	2,195	2,225	43.24 %	39.55 %	4.98 %	74.20 %
	10	968	AXA INS GRP	2,026	1,983	N/A	N/A	4.60 %	78.79 %
			STATE TOTAL	44,068	41,921	21.04 %	21.06 %	100.00 %	100.00 %
Georgia	1	626	CHUBB LTD GRP	4,821	4,802	19.63 %	25.22 %	22.21 %	22.21 %
	2	244	CINCINNATI FIN GRP	3,202	3,251	69.57 %	70.55 %	14.75 %	36.96 %
	3	212	ZURICH INS GRP	2,461	2,617	N/A	N/A	11.34 %	48.30 %
	4	3548	TRAVELERS GRP	2,049	1,995	257.55 %	256.37 %	9.44 %	57.74 %
	5	218	CNA INS GRP	1,536	1,597	124.87 %	128.62 %	7.08 %	64.82 %
	6	968	AXA INS GRP	1,411	1,307	N/A	N/A	6.50 %	71.32 %
	7	19	ASSURANT INC GRP	1,036	1,036	N/A	N/A	4.77 %	76.09 %
	8	4666	HISCOX INS GRP	821	1,020	44.48 %	44.76 %	3.78 %	79.87 %
	9	98	WR BERKLEY CORP GRP	572	474	3.21 %	4.53 %	2.63 %	82.50 %
	10	88	THE HANOVER INS GRP	429	457	16.85 %	12.30 %	1.98 %	84.48 %
			STATE TOTAL	21,706	21,796	45.69 %	45.91 %	100.00 %	100.00 %
Hawaii	1	3548	TRAVELERS GRP	434	396	94.41 %	95.93 %	21.37 %	21.37 %
	2	98	WR BERKLEY CORP GRP	412	234	31.19 %	31.58 %	20.26 %	41.63 %
	3	626	CHUBB LTD GRP	304	276	N/A	N/A	14.96 %	56.60 %
	4	4666	HISCOX INS GRP	192	189	12.86 %	12.86 %	9.46 %	66.05 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	154	165	12.52 %	11.20 %	7.57 %	73.62 %
	6	212	ZURICH INS GRP	148	153	3.83 %	3.38 %	7.28 %	80.90 %
	7	3416	AXIS CAPITAL GRP	136	121	11.19 %	11.61 %	6.71 %	87.61 %
	8	12	AMERICAN INTL GRP	80	77	139.82 %	142.04 %	3.93 %	91.54 %
	9	218	CNA INS GRP	65	51	N/A	N/A	3.20 %	94.74 %
	10	31	BERKSHIRE HATHAWAY GRP	31	27	3.62 %	3.78 %	1.54 %	96.28 %
			STATE TOTAL	2,031	1,771	30.39 %	30.10 %	100.00 %	100.00 %

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26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	244	CINCINNATI FIN GRP	415	408	119.19 %	120.10 %	20.80 %	20.80 %
	2	3548	TRAVELERS GRP	329	320	76.00 %	77.54 %	16.46 %	37.26 %
	3	626	CHUBB LTD GRP	231	210	7.26 %	9.76 %	11.57 %	48.83 %
	4	98	WR BERKLEY CORP GRP	190	102	8.09 %	9.47 %	9.49 %	58.33 %
	5	212	ZURICH INS GRP	138	152	N/A	N/A	6.89 %	65.21 %
	6	3416	AXIS CAPITAL GRP	107	94	19.20 %	19.97 %	5.36 %	70.58 %
	7	12	AMERICAN INTL GRP	107	100	12.12 %	12.98 %	5.34 %	75.91 %
	8	88	THE HANOVER INS GRP	69	67	N/A	N/A	3.46 %	79.38 %
	9	4666	HISCOX INS GRP	59	63	N/A	N/A	2.94 %	82.31 %
	10	968	AXA INS GRP	57	35	21.07 %	20.36 %	2.87 %	85.19 %
			STATE TOTAL	1,997	1,870	36.90 %	35.79 %	100.00 %	100.00 %
Illinois	1	626	CHUBB LTD GRP	5,259	7,174	0.36 %	6.74 %	15.14 %	15.14 %
	2	19	ASSURANT INC GRP	5,173	5,173	0.16 %	0.16 %	14.89 %	30.03 %
	3	212	ZURICH INS GRP	4,297	5,151	N/A	N/A	12.37 %	42.39 %
	4	3548	TRAVELERS GRP	3,507	3,544	48.85 %	50.32 %	10.09 %	52.49 %
	5	218	CNA INS GRP	2,954	2,715	104.16 %	123.90 %	8.50 %	60.99 %
	6	968	AXA INS GRP	2,226	2,243	N/A	N/A	6.41 %	67.40 %
	7	244	CINCINNATI FIN GRP	1,552	1,578	42.90 %	43.82 %	4.47 %	71.86 %
	8	3416	AXIS CAPITAL GRP	1,165	1,096	15.97 %	16.61 %	3.35 %	75.22 %
	9	88	THE HANOVER INS GRP	987	1,036	65.06 %	60.14 %	2.84 %	78.06 %
	10	98	WR BERKLEY CORP GRP	884	796	85.33 %	89.03 %	2.54 %	80.60 %
			STATE TOTAL	34,744	37,185	11.49 %	12.86 %	100.00 %	100.00 %
Indiana	1	626	CHUBB LTD GRP	2,766	2,714	31.88 %	38.32 %	24.80 %	24.80 %
	2	244	CINCINNATI FIN GRP	1,664	1,686	100.29 %	101.22 %	14.92 %	39.73 %
	3	3548	TRAVELERS GRP	1,462	1,397	65.18 %	66.51 %	13.11 %	52.83 %
	4	212	ZURICH INS GRP	681	889	N/A	N/A	6.11 %	58.94 %
	5	218	CNA INS GRP	635	569	35.01 %	33.36 %	5.69 %	64.64 %
	6	123	SHELTER INS GRP	526	519	5.99 %	6.19 %	4.72 %	69.35 %
	7	88	THE HANOVER INS GRP	397	406	170.51 %	163.67 %	3.56 %	72.91 %
	8	98	WR BERKLEY CORP GRP	313	312	127.77 %	129.13 %	2.80 %	75.72 %
	9	4666	HISCOX INS GRP	298	316	N/A	N/A	2.67 %	78.38 %
	10	17337	HANOVER FIRE & CAS INS CO	293	291	0.35 %	0.35 %	2.63 %	81.01 %
			STATE TOTAL	11,152	11,109	39.75 %	40.61 %	100.00 %	100.00 %
Iowa	1	626	CHUBB LTD GRP	1,296	1,215	N/A	5.08 %	23.99 %	23.99 %
	2	3548	TRAVELERS GRP	1,100	1,076	19.34 %	20.76 %	20.36 %	44.35 %
	3	244	CINCINNATI FIN GRP	557	534	36.85 %	37.72 %	10.31 %	54.66 %
	4	212	ZURICH INS GRP	409	408	N/A	N/A	7.58 %	62.24 %
	5	968	AXA INS GRP	337	276	1.61 %	N/A	6.24 %	68.48 %
	6	123	SHELTER INS GRP	261	227	6.32 %	6.45 %	4.83 %	73.31 %
	7	218	CNA INS GRP	222	239	27.57 %	30.68 %	4.11 %	77.43 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	118	86	N/A	N/A	2.18 %	79.61 %
	9	88	THE HANOVER INS GRP	113	121	N/A	N/A	2.09 %	81.70 %
	10	3416	AXIS CAPITAL GRP	105	119	11.80 %	12.26 %	1.94 %	83.65 %
			STATE TOTAL	5,402	5,166	59.35 %	60.47 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	123	SHELTER INS GRP	1,791	1,520	5.90 %	6.18 %	27.19 %	27.19 %
	2	626	CHUBB LTD GRP	1,013	988	8.37 %	14.61 %	15.39 %	42.58 %
	3	212	ZURICH INS GRP	827	936	N/A	N/A	12.55 %	55.13 %
	4	3548	TRAVELERS GRP	817	787	N/A	N/A	12.41 %	67.54 %
	5	218	CNA INS GRP	615	517	42.21 %	45.75 %	9.34 %	76.88 %
	6	244	CINCINNATI FIN GRP	420	441	37.30 %	38.73 %	6.38 %	83.26 %
	7	3416	AXIS CAPITAL GRP	204	132	15.64 %	16.26 %	3.09 %	86.35 %
	8	968	AXA INS GRP	144	139	N/A	N/A	2.18 %	88.53 %
	9	98	WR BERKLEY CORP GRP	97	85	1.64 %	2.24 %	1.47 %	90.01 %
	10	91	HARTFORD FIRE & CAS GRP	92	99	N/A	N/A	1.40 %	91.41 %
			STATE TOTAL	6,586	6,207	N/A	N/A	100.00 %	100.00 %
Kentucky	1	626	CHUBB LTD GRP	2,091	2,065	N/A	2.82 %	27.10 %	27.10 %
	2	123	SHELTER INS GRP	1,244	1,019	2.22 %	2.30 %	16.12 %	43.22 %
	3	244	CINCINNATI FIN GRP	1,232	1,183	57.94 %	60.38 %	15.96 %	59.18 %
	4	3548	TRAVELERS GRP	649	661	91.02 %	92.53 %	8.41 %	67.59 %
	5	212	ZURICH INS GRP	595	707	N/A	N/A	7.71 %	75.31 %
	6	218	CNA INS GRP	443	401	56.09 %	55.74 %	5.74 %	81.04 %
	7	968	AXA INS GRP	267	236	N/A	N/A	3.46 %	84.50 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	156	140	N/A	N/A	2.02 %	86.52 %
	9	111	LIBERTY MUT GRP	122	58	N/A	N/A	1.59 %	88.11 %
	10	12	AMERICAN INTL GRP	114	116	13.48 %	14.39 %	1.48 %	89.59 %
			STATE TOTAL	7,717	7,460	17.49 %	19.39 %	100.00 %	100.00 %
Louisiana	1	3548	TRAVELERS GRP	2,191	2,076	38.30 %	39.72 %	26.67 %	26.67 %
	2	123	SHELTER INS GRP	1,660	1,400	1.59 %	1.65 %	20.20 %	46.87 %
	3	215	KEMPER CORP GRP	876	877	1.58 %	1.58 %	10.66 %	57.53 %
	4	626	CHUBB LTD GRP	804	757	N/A	1.53 %	9.79 %	67.32 %
	5	218	CNA INS GRP	527	469	52.62 %	58.75 %	6.41 %	73.73 %
	6	968	AXA INS GRP	458	392	0.53 %	N/A	5.57 %	79.30 %
	7	3416	AXIS CAPITAL GRP	339	166	17.08 %	17.77 %	4.13 %	83.43 %
	8	31	BERKSHIRE HATHAWAY GRP	239	321	N/A	N/A	2.91 %	86.34 %
	9	212	ZURICH INS GRP	198	251	N/A	N/A	2.41 %	88.76 %
	10	4666	HISCOX INS GRP	193	233	N/A	N/A	2.35 %	91.11 %
			STATE TOTAL	8,215	7,701	5.86 %	6.27 %	100.00 %	100.00 %
Maine	1	626	CHUBB LTD GRP	490	431	N/A	5.11 %	26.88 %	26.88 %
	2	3548	TRAVELERS GRP	429	380	74.63 %	70.01 %	23.54 %	50.42 %
	3	3416	AXIS CAPITAL GRP	166	118	17.44 %	18.14 %	9.13 %	59.55 %
	4	98	WR BERKLEY CORP GRP	147	107	10.14 %	10.66 %	8.07 %	67.61 %
	5	218	CNA INS GRP	86	114	22.56 %	26.24 %	4.71 %	72.33 %
	6	91	HARTFORD FIRE & CAS GRP	68	61	N/A	N/A	3.75 %	76.08 %
	7	4666	HISCOX INS GRP	68	65	7.54 %	7.54 %	3.74 %	79.82 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	52	33	N/A	N/A	2.83 %	82.65 %
	9	244	CINCINNATI FIN GRP	40	33	34.03 %	35.68 %	2.18 %	84.83 %
	10	968	AXA INS GRP	32	32	N/A	N/A	1.77 %	86.60 %
			STATE TOTAL	1,822	1,624	28.75 %	29.20 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	626	CHUBB LTD GRP	4,692	4,923	N/A	3.10 %	32.35 %	32.35 %
	2	3548	TRAVELERS GRP	1,592	1,550	64.45 %	65.96 %	10.97 %	43.32 %
	3	218	CNA INS GRP	1,360	1,367	N/A	N/A	9.38 %	52.70 %
	4	12	AMERICAN INTL GRP	965	963	24.19 %	24.80 %	6.65 %	59.36 %
	5	244	CINCINNATI FIN GRP	919	897	152.66 %	153.65 %	6.34 %	65.69 %
	6	3416	AXIS CAPITAL GRP	795	603	15.38 %	15.99 %	5.48 %	71.17 %
	7	212	ZURICH INS GRP	551	689	N/A	N/A	3.80 %	74.98 %
	8	968	AXA INS GRP	497	450	N/A	N/A	3.43 %	78.40 %
	9	98	WR BERKLEY CORP GRP	459	343	10.47 %	14.76 %	3.16 %	81.57 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	447	308	N/A	N/A	3.08 %	84.65 %
			STATE TOTAL	14,504	14,225	N/A	N/A	100.00 %	100.00 %
Massachusetts	1	626	CHUBB LTD GRP	6,449	6,082	N/A	3.84 %	33.76 %	33.76 %
	2	3548	TRAVELERS GRP	2,509	2,477	120.00 %	121.39 %	13.13 %	46.89 %
	3	212	ZURICH INS GRP	1,777	2,118	N/A	N/A	9.30 %	56.19 %
	4	218	CNA INS GRP	1,694	1,707	323.85 %	328.78 %	8.87 %	65.06 %
	5	968	AXA INS GRP	1,418	1,332	N/A	N/A	7.42 %	72.48 %
	6	98	WR BERKLEY CORP GRP	840	708	48.30 %	50.43 %	4.40 %	76.88 %
	7	3416	AXIS CAPITAL GRP	826	716	13.25 %	13.76 %	4.32 %	81.20 %
	8	4666	HISCOX INS GRP	509	554	N/A	N/A	2.67 %	83.87 %
	9	91	HARTFORD FIRE & CAS GRP	494	468	N/A	N/A	2.59 %	86.45 %
	10	88	THE HANOVER INS GRP	450	471	N/A	N/A	2.35 %	88.81 %
			STATE TOTAL	19,104	18,605	36.76 %	38.87 %	100.00 %	100.00 %
Michigan	1	626	CHUBB LTD GRP	4,595	4,232	8.08 %	14.83 %	27.40 %	27.40 %
	2	3548	TRAVELERS GRP	2,397	2,450	31.27 %	32.76 %	14.29 %	41.69 %
	3	218	CNA INS GRP	1,259	1,171	65.66 %	67.43 %	7.51 %	49.19 %
	4	212	ZURICH INS GRP	1,256	1,254	N/A	N/A	7.49 %	56.68 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	1,182	1,083	N/A	N/A	7.05 %	63.73 %
	6	244	CINCINNATI FIN GRP	1,004	1,019	8.57 %	10.47 %	5.99 %	69.72 %
	7	968	AXA INS GRP	996	978	8.89 %	6.84 %	5.94 %	75.65 %
	8	88	THE HANOVER INS GRP	893	933	17.78 %	6.98 %	5.33 %	80.98 %
	9	4666	HISCOX INS GRP	463	533	N/A	N/A	2.76 %	83.74 %
	10	98	WR BERKLEY CORP GRP	338	302	28.53 %	31.36 %	2.01 %	85.75 %
			STATE TOTAL	16,772	16,323	3.91 %	4.57 %	100.00 %	100.00 %
Minnesota	1	626	CHUBB LTD GRP	3,096	3,174	16.77 %	23.86 %	25.19 %	25.19 %
	2	3548	TRAVELERS GRP	1,618	1,581	45.75 %	46.91 %	13.16 %	38.35 %
	3	212	ZURICH INS GRP	1,452	1,533	N/A	N/A	11.81 %	50.16 %
	4	218	CNA INS GRP	805	766	22.75 %	26.27 %	6.55 %	56.71 %
	5	88	THE HANOVER INS GRP	648	627	68.90 %	65.56 %	5.27 %	61.98 %
	6	968	AXA INS GRP	640	660	N/A	N/A	5.21 %	67.19 %
	7	244	CINCINNATI FIN GRP	583	610	36.23 %	37.28 %	4.74 %	71.93 %
	8	98	WR BERKLEY CORP GRP	568	353	8.55 %	9.30 %	4.62 %	76.55 %
	9	31	BERKSHIRE HATHAWAY GRP	491	362	78.67 %	79.27 %	4.00 %	80.55 %
	10	3416	AXIS CAPITAL GRP	347	402	16.74 %	17.40 %	2.82 %	83.37 %
			STATE TOTAL	12,293	12,228	10.77 %	12.58 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	123	SHELTER INS GRP	1,201	1,026	3.65 %	3.93 %	28.81 %	28.81 %
	2	3548	TRAVELERS GRP	610	601	51.09 %	52.55 %	14.64 %	43.45 %
	3	626	CHUBB LTD GRP	476	445	5.92 %	12.11 %	11.43 %	54.87 %
	4	215	KEMPER CORP GRP	476	476	N/A	N/A	11.42 %	66.29 %
	5	98	WR BERKLEY CORP GRP	292	291	85.22 %	86.98 %	7.00 %	73.29 %
	6	3416	AXIS CAPITAL GRP	236	194	12.35 %	12.84 %	5.66 %	78.95 %
	7	218	CNA INS GRP	185	216	20.91 %	24.79 %	4.45 %	83.40 %
	8	212	ZURICH INS GRP	102	97	N/A	N/A	2.45 %	85.85 %
	9	968	AXA INS GRP	77	78	N/A	N/A	1.86 %	87.71 %
	10	4666	HISCOX INS GRP	59	62	N/A	N/A	1.41 %	89.12 %
			STATE TOTAL	4,169	3,887	21.89 %	22.94 %	100.00 %	100.00 %
Missouri	1	123	SHELTER INS GRP	4,599	3,987	8.09 %	8.39 %	28.74 %	28.74 %
	2	626	CHUBB LTD GRP	3,152	2,866	N/A	2.62 %	19.70 %	48.44 %
	3	3548	TRAVELERS GRP	1,623	1,610	62.06 %	63.34 %	10.14 %	58.58 %
	4	212	ZURICH INS GRP	1,300	1,418	N/A	N/A	8.12 %	66.70 %
	5	218	CNA INS GRP	947	980	231.78 %	237.83 %	5.92 %	72.63 %
	6	968	AXA INS GRP	696	630	N/A	N/A	4.35 %	76.97 %
	7	244	CINCINNATI FIN GRP	618	602	11.31 %	13.25 %	3.86 %	80.84 %
	8	98	WR BERKLEY CORP GRP	460	410	7.41 %	8.15 %	2.88 %	83.71 %
	9	3416	AXIS CAPITAL GRP	431	304	18.05 %	18.77 %	2.69 %	86.41 %
	10	215	KEMPER CORP GRP	255	255	2.25 %	2.25 %	1.59 %	88.00 %
			STATE TOTAL	16,000	14,998	24.84 %	26.21 %	100.00 %	100.00 %
Montana	1	244	CINCINNATI FIN GRP	686	713	22.73 %	23.43 %	33.79 %	33.79 %
	2	3548	TRAVELERS GRP	476	453	23.84 %	25.19 %	23.44 %	57.23 %
	3	98	WR BERKLEY CORP GRP	162	129	1.81 %	2.80 %	7.98 %	65.21 %
	4	212	ZURICH INS GRP	140	124	N/A	N/A	6.91 %	72.11 %
	5	626	CHUBB LTD GRP	137	139	11.05 %	18.20 %	6.74 %	78.86 %
	6	12	AMERICAN INTL GRP	69	81	10.15 %	11.06 %	3.39 %	82.25 %
	7	218	CNA INS GRP	67	64	41.29 %	39.88 %	3.29 %	85.54 %
	8	3416	AXIS CAPITAL GRP	45	54	7.43 %	7.71 %	2.22 %	87.75 %
	9	309	WESTERN NATL MUT GRP	35	35	N/A	0.31 %	1.74 %	89.49 %
	10	31	BERKSHIRE HATHAWAY GRP	27	27	13.57 %	16.91 %	1.34 %	90.84 %
			STATE TOTAL	2,031	2,097	26.34 %	33.52 %	100.00 %	100.00 %
Nebraska	1	123	SHELTER INS GRP	911	788	1.91 %	2.04 %	23.23 %	23.23 %
	2	626	CHUBB LTD GRP	848	787	135.37 %	142.34 %	21.63 %	44.86 %
	3	3548	TRAVELERS GRP	651	672	13.95 %	15.24 %	16.62 %	61.48 %
	4	218	CNA INS GRP	266	268	56.70 %	57.74 %	6.78 %	68.25 %
	5	212	ZURICH INS GRP	214	259	N/A	N/A	5.47 %	73.73 %
	6	244	CINCINNATI FIN GRP	171	164	83.10 %	84.30 %	4.35 %	78.08 %
	7	968	AXA INS GRP	144	143	13.20 %	11.50 %	3.67 %	81.75 %
	8	98	WR BERKLEY CORP GRP	111	85	1.27 %	1.94 %	2.84 %	84.59 %
	9	3416	AXIS CAPITAL GRP	107	81	18.43 %	19.16 %	2.72 %	87.31 %
	10	91	HARTFORD FIRE & CAS GRP	79	82	N/A	N/A	2.02 %	89.33 %
			STATE TOTAL	3,920	3,793	34.69 %	35.82 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	4666	HISCOX INS GRP	599	675	141.13 %	141.13 %	13.32 %	13.32 %
	2	626	CHUBB LTD GRP	589	540	1.47 %	7.20 %	13.10 %	26.42 %
	3	3548	TRAVELERS GRP	397	401	6.22 %	7.71 %	8.83 %	35.25 %
	4	12	AMERICAN INTL GRP	336	396	26.57 %	27.51 %	7.48 %	42.73 %
	5	4942	BEAZLEY GRP	319	249	8.51 %	8.21 %	7.09 %	49.83 %
	6	3098	TOKIO MARINE HOLDINGS INC GRP	314	319	N/A	N/A	6.99 %	56.82 %
	7	3416	AXIS CAPITAL GRP	290	243	15.38 %	15.99 %	6.46 %	63.28 %
	8	218	CNA INS GRP	286	333	37.10 %	39.55 %	6.36 %	69.63 %
	9	968	AXA INS GRP	219	171	N/A	N/A	4.87 %	74.50 %
	10	98	WR BERKLEY CORP GRP	200	150	39.02 %	39.24 %	4.44 %	78.94 %
			STATE TOTAL	4,494	4,540	33.06 %	35.61 %	100.00 %	100.00 %
New Hampshire	1	626	CHUBB LTD GRP	627	604	N/A	N/A	25.63 %	25.63 %
	2	3548	TRAVELERS GRP	394	370	19.51 %	20.91 %	16.12 %	41.75 %
	3	212	ZURICH INS GRP	333	285	N/A	N/A	13.62 %	55.37 %
	4	98	WR BERKLEY CORP GRP	175	97	6.58 %	7.21 %	7.14 %	62.51 %
	5	218	CNA INS GRP	150	118	5.54 %	3.70 %	6.14 %	68.65 %
	6	244	CINCINNATI FIN GRP	142	135	19.73 %	20.94 %	5.80 %	74.45 %
	7	968	AXA INS GRP	139	74	N/A	N/A	5.70 %	80.15 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	94	96	N/A	N/A	3.83 %	83.98 %
	9	4666	HISCOX INS GRP	57	64	N/A	N/A	2.32 %	86.30 %
	10	31	BERKSHIRE HATHAWAY GRP	43	38	6.73 %	8.28 %	1.77 %	88.07 %
			STATE TOTAL	2,445	2,165	0.46 %	2.32 %	100.00 %	100.00 %
New Jersey	1	626	CHUBB LTD GRP	4,991	4,686	2.71 %	9.29 %	24.48 %	24.48 %
	2	212	ZURICH INS GRP	2,432	2,084	N/A	N/A	11.93 %	36.41 %
	3	3548	TRAVELERS GRP	2,306	2,191	107.33 %	108.80 %	11.31 %	47.72 %
	4	218	CNA INS GRP	2,269	2,309	39.03 %	41.82 %	11.13 %	58.85 %
	5	968	AXA INS GRP	1,751	1,730	N/A	N/A	8.59 %	67.44 %
	6	3416	AXIS CAPITAL GRP	1,005	1,027	14.52 %	15.09 %	4.93 %	72.37 %
	7	4666	HISCOX INS GRP	953	1,030	29.05 %	28.71 %	4.67 %	77.04 %
	8	98	WR BERKLEY CORP GRP	769	738	32.57 %	33.84 %	3.77 %	80.82 %
	9	12	AMERICAN INTL GRP	563	578	11.02 %	11.91 %	2.76 %	83.58 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	472	450	N/A	N/A	2.31 %	85.89 %
			STATE TOTAL	20,387	19,591	15.30 %	15.81 %	100.00 %	100.00 %
New Mexico	1	3416	AXIS CAPITAL GRP	427	446	14.58 %	15.16 %	17.56 %	17.56 %
	2	4997	ACCELERANT HOLDINGS GRP	335	157	10.62 %	10.74 %	13.78 %	31.35 %
	3	98	WR BERKLEY CORP GRP	308	180	N/A	N/A	12.67 %	44.02 %
	4	3548	TRAVELERS GRP	222	217	57.44 %	59.08 %	9.16 %	53.18 %
	5	212	ZURICH INS GRP	197	167	13.49 %	13.68 %	8.12 %	61.30 %
	6	244	CINCINNATI FIN GRP	194	202	22.37 %	23.62 %	8.00 %	69.30 %
	7	626	CHUBB LTD GRP	116	144	N/A	0.77 %	4.78 %	74.08 %
	8	218	CNA INS GRP	99	172	76.39 %	76.13 %	4.06 %	78.14 %
	9	88	THE HANOVER INS GRP	96	324	N/A	N/A	3.94 %	82.07 %
	10	4666	HISCOX INS GRP	83	98	1.96 %	1.96 %	3.41 %	85.49 %
			STATE TOTAL	2,429	2,479	13.63 %	13.69 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	626	CHUBB LTD GRP	8,251	7,892	0.54 %	2.64 %	18.47 %	18.47 %
	2	3548	TRAVELERS GRP	5,645	5,667	92.45 %	93.92 %	12.64 %	31.11 %
	3	212	ZURICH INS GRP	5,447	5,964	N/A	N/A	12.20 %	43.31 %
	4	968	AXA INS GRP	4,354	3,744	N/A	N/A	9.75 %	53.06 %
	5	218	CNA INS GRP	4,238	4,065	133.40 %	134.93 %	9.49 %	62.55 %
	6	4666	HISCOX INS GRP	2,690	3,062	153.00 %	153.00 %	6.02 %	68.57 %
	7	3416	AXIS CAPITAL GRP	2,604	2,249	16.59 %	17.24 %	5.83 %	74.40 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	1,506	1,628	N/A	N/A	3.37 %	77.77 %
	9	31	BERKSHIRE HATHAWAY GRP	1,483	1,214	5.04 %	8.09 %	3.32 %	81.09 %
	10	244	CINCINNATI FIN GRP	1,050	992	33.85 %	37.76 %	2.35 %	83.44 %
			STATE TOTAL	44,662	43,202	29.89 %	30.43 %	100.00 %	100.00 %
North Carolina	1	212	ZURICH INS GRP	3,150	3,128	N/A	N/A	18.56 %	18.56 %
	2	626	CHUBB LTD GRP	3,084	3,068	9.03 %	14.99 %	18.18 %	36.74 %
	3	244	CINCINNATI FIN GRP	2,342	2,251	85.05 %	86.34 %	13.80 %	50.54 %
	4	3548	TRAVELERS GRP	2,223	2,219	103.40 %	104.84 %	13.10 %	63.65 %
	5	968	AXA INS GRP	1,345	1,386	N/A	N/A	7.93 %	71.57 %
	6	218	CNA INS GRP	905	732	25.51 %	21.14 %	5.34 %	76.91 %
	7	31	BERKSHIRE HATHAWAY GRP	490	371	13.53 %	15.93 %	2.89 %	79.80 %
	8	98	WR BERKLEY CORP GRP	345	284	159.91 %	188.81 %	2.03 %	81.83 %
	9	88	THE HANOVER INS GRP	342	326	14.65 %	11.40 %	2.02 %	83.85 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	323	327	N/A	N/A	1.90 %	85.75 %
			STATE TOTAL	16,968	16,478	28.52 %	29.69 %	100.00 %	100.00 %
North Dakota	1	3416	AXIS CAPITAL GRP	234	297	15.25 %	15.85 %	17.29 %	17.29 %
	2	3548	TRAVELERS GRP	221	218	7.92 %	9.17 %	16.35 %	33.65 %
	3	626	CHUBB LTD GRP	128	116	N/A	3.16 %	9.50 %	43.14 %
	4	218	CNA INS GRP	121	110	81.38 %	81.75 %	8.98 %	52.12 %
	5	212	ZURICH INS GRP	108	126	N/A	N/A	8.00 %	60.12 %
	6	244	CINCINNATI FIN GRP	85	79	18.70 %	19.74 %	6.28 %	66.40 %
	7	88	THE HANOVER INS GRP	75	65	511.79 %	505.74 %	5.58 %	71.98 %
	8	968	AXA INS GRP	66	45	21.65 %	20.15 %	4.88 %	76.86 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	46	47	N/A	N/A	3.41 %	80.28 %
	10	12	AMERICAN INTL GRP	37	18	2.81 %	3.94 %	2.71 %	82.99 %
			STATE TOTAL	1,352	1,335	32.21 %	32.40 %	100.00 %	100.00 %
Ohio	1	626	CHUBB LTD GRP	6,455	6,354	17.54 %	23.58 %	23.54 %	23.54 %
	2	244	CINCINNATI FIN GRP	6,007	5,911	43.47 %	44.68 %	21.91 %	45.46 %
	3	3548	TRAVELERS GRP	3,178	3,191	81.66 %	83.14 %	11.59 %	57.05 %
	4	212	ZURICH INS GRP	2,193	2,371	N/A	N/A	8.00 %	65.05 %
	5	968	AXA INS GRP	1,846	1,763	N/A	N/A	6.73 %	71.78 %
	6	218	CNA INS GRP	1,582	1,463	352.14 %	359.25 %	5.77 %	77.55 %
	7	963	OHIO MUT GRP	545	536	N/A	N/A	1.99 %	79.54 %
	8	306	TRUSTAGE GRP	528	520	N/A	N/A	1.93 %	81.47 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	498	586	N/A	N/A	1.81 %	83.28 %
	10	4666	HISCOX INS GRP	411	431	N/A	N/A	1.50 %	84.78 %
			STATE TOTAL	27,417	27,431	35.04 %	36.04 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	123	SHELTER INS GRP	3,888	3,373	6.63 %	6.62 %	46.52 %	46.52 %
	2	626	CHUBB LTD GRP	1,692	1,574	N/A	4.53 %	20.24 %	66.75 %
	3	3548	TRAVELERS GRP	691	672	43.79 %	45.27 %	8.27 %	75.02 %
	4	84	AMERICAN FINANCIAL GRP	260	249	N/A	N/A	3.10 %	78.13 %
	5	218	CNA INS GRP	221	216	52.29 %	49.44 %	2.64 %	80.76 %
	6	98	WR BERKLEY CORP GRP	203	230	13.46 %	13.61 %	2.43 %	83.20 %
	7	968	AXA INS GRP	198	235	1.11 %	N/A	2.36 %	85.56 %
	8	212	ZURICH INS GRP	187	214	N/A	N/A	2.24 %	87.80 %
	9	4666	HISCOX INS GRP	141	151	2.21 %	2.21 %	1.68 %	89.48 %
	10	3416	AXIS CAPITAL GRP	139	113	17.32 %	18.01 %	1.66 %	91.14 %
			STATE TOTAL	8,359	7,761	4.53 %	5.44 %	100.00 %	100.00 %
Oregon	1	626	CHUBB LTD GRP	1,645	1,598	N/A	4.63 %	22.40 %	22.40 %
	2	3548	TRAVELERS GRP	1,221	1,197	14.63 %	16.20 %	16.62 %	39.02 %
	3	244	CINCINNATI FIN GRP	971	956	206.32 %	208.56 %	13.21 %	52.23 %
	4	218	CNA INS GRP	512	480	9.44 %	7.52 %	6.97 %	59.20 %
	5	98	WR BERKLEY CORP GRP	317	263	4.80 %	4.80 %	4.32 %	63.52 %
	6	19	ASSURANT INC GRP	296	296	N/A	N/A	4.03 %	67.54 %
	7	212	ZURICH INS GRP	276	247	N/A	N/A	3.76 %	71.30 %
	8	4942	BEAZLEY GRP	262	248	N/A	N/A	3.57 %	74.87 %
	9	123	SHELTER INS GRP	235	216	9.97 %	10.57 %	3.20 %	78.06 %
	10	3416	AXIS CAPITAL GRP	208	148	14.97 %	15.56 %	2.84 %	80.90 %
			STATE TOTAL	7,345	6,945	14.78 %	15.75 %	100.00 %	100.00 %
Pennsylvania	1	626	CHUBB LTD GRP	6,266	5,914	3.54 %	10.23 %	25.55 %	25.55 %
	2	212	ZURICH INS GRP	3,366	3,438	N/A	N/A	13.72 %	39.27 %
	3	3548	TRAVELERS GRP	2,963	2,796	64.92 %	66.36 %	12.08 %	51.35 %
	4	218	CNA INS GRP	2,702	2,578	271.03 %	275.29 %	11.02 %	62.37 %
	5	968	AXA INS GRP	1,767	1,938	N/A	N/A	7.20 %	69.57 %
	6	244	CINCINNATI FIN GRP	1,202	1,150	57.15 %	58.41 %	4.90 %	74.47 %
	7	4666	HISCOX INS GRP	985	1,060	49.27 %	49.27 %	4.01 %	78.49 %
	8	98	WR BERKLEY CORP GRP	690	605	7.34 %	8.87 %	2.81 %	81.30 %
	9	31	BERKSHIRE HATHAWAY GRP	651	364	87.39 %	87.87 %	2.65 %	83.95 %
	10	761	ALLIANZ INS GRP	530	497	59.82 %	69.51 %	2.16 %	86.11 %
			STATE TOTAL	24,528	23,881	45.92 %	46.93 %	100.00 %	100.00 %
Rhode Island	1	626	CHUBB LTD GRP	684	657	32.42 %	39.59 %	28.26 %	28.26 %
	2	3548	TRAVELERS GRP	503	517	41.47 %	42.64 %	20.80 %	49.06 %
	3	3098	TOKIO MARINE HOLDINGS INC GRP	223	78	N/A	N/A	9.21 %	58.27 %
	4	212	ZURICH INS GRP	189	277	N/A	N/A	7.82 %	66.10 %
	5	218	CNA INS GRP	174	178	47.27 %	49.55 %	7.18 %	73.28 %
	6	968	AXA INS GRP	171	202	N/A	N/A	7.06 %	80.34 %
	7	88	THE HANOVER INS GRP	88	81	N/A	N/A	3.65 %	83.99 %
	8	98	WR BERKLEY CORP GRP	58	47	N/A	0.18 %	2.41 %	86.40 %
	9	31	BERKSHIRE HATHAWAY GRP	55	48	N/A	N/A	2.29 %	88.69 %
	10	3416	AXIS CAPITAL GRP	45	41	15.79 %	16.42 %	1.87 %	90.57 %
			STATE TOTAL	2,420	2,365	7.31 %	7.97 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	3548	TRAVELERS GRP	1,272	1,255	118.72 %	120.23 %	20.48 %	20.48 %
	2	626	CHUBB LTD GRP	1,022	989	N/A	7.06 %	16.46 %	36.94 %
	3	244	CINCINNATI FIN GRP	667	659	25.91 %	26.78 %	10.74 %	47.68 %
	4	218	CNA INS GRP	524	495	12.00 %	9.74 %	8.43 %	56.11 %
	5	212	ZURICH INS GRP	483	540	N/A	N/A	7.78 %	63.89 %
	6	98	WR BERKLEY CORP GRP	469	357	82.67 %	82.59 %	7.56 %	71.45 %
	7	215	KEMPER CORP GRP	260	261	N/A	N/A	4.18 %	75.64 %
	8	3416	AXIS CAPITAL GRP	172	262	16.55 %	17.21 %	2.77 %	78.41 %
	9	88	THE HANOVER INS GRP	168	165	N/A	N/A	2.71 %	81.12 %
	10	91	HARTFORD FIRE & CAS GRP	161	150	N/A	N/A	2.59 %	83.71 %
			STATE TOTAL	6,210	6,131	36.18 %	36.77 %	100.00 %	100.00 %
South Dakota	1	3548	TRAVELERS GRP	222	213	30.20 %	31.47 %	21.87 %	21.87 %
	2	626	CHUBB LTD GRP	156	143	N/A	2.80 %	15.37 %	37.24 %
	3	218	CNA INS GRP	114	133	26.80 %	27.77 %	11.25 %	48.50 %
	4	244	CINCINNATI FIN GRP	73	69	14.93 %	15.98 %	7.14 %	55.64 %
	5	3416	AXIS CAPITAL GRP	57	74	14.19 %	14.74 %	5.62 %	61.25 %
	6	968	AXA INS GRP	57	25	55.16 %	54.46 %	5.61 %	66.87 %
	7	98	WR BERKLEY CORP GRP	53	52	4.77 %	4.94 %	5.20 %	72.06 %
	8	140	NATIONWIDE CORP GRP	46	19	23.65 %	23.78 %	4.57 %	76.63 %
	9	212	ZURICH INS GRP	28	27	0.77 %	0.72 %	2.73 %	79.36 %
	10	12	AMERICAN INTL GRP	26	23	14.40 %	15.23 %	2.55 %	81.91 %
			STATE TOTAL	1,016	981	12.78 %	15.88 %	100.00 %	100.00 %
Tennessee	1	626	CHUBB LTD GRP	2,585	2,461	N/A	4.61 %	19.51 %	19.51 %
	2	212	ZURICH INS GRP	1,835	2,002	N/A	N/A	13.84 %	33.35 %
	3	244	CINCINNATI FIN GRP	1,429	1,360	209.61 %	211.19 %	10.78 %	44.13 %
	4	3548	TRAVELERS GRP	1,345	1,361	228.30 %	229.77 %	10.15 %	54.28 %
	5	123	SHELTER INS GRP	1,091	943	19.51 %	19.82 %	8.23 %	62.52 %
	6	968	AXA INS GRP	909	898	N/A	N/A	6.86 %	69.37 %
	7	218	CNA INS GRP	621	568	63.90 %	63.16 %	4.68 %	74.06 %
	8	12	AMERICAN INTL GRP	558	543	195.31 %	196.19 %	4.21 %	78.27 %
	9	4666	HISCOX INS GRP	326	356	60.19 %	60.19 %	2.46 %	80.73 %
	10	19	ASSURANT INC GRP	307	307	N/A	N/A	2.32 %	83.05 %
			STATE TOTAL	13,254	12,945	54.92 %	54.95 %	100.00 %	100.00 %
Texas	1	10199	RANCHERS & FARMERS MUT INS CO	21,372	20,937	43.10 %	43.11 %	27.46 %	27.46 %
	2	626	CHUBB LTD GRP	11,941	11,450	0.19 %	6.84 %	15.34 %	42.81 %
	3	4942	BEAZLEY GRP	6,056	5,355	18.93 %	18.42 %	7.78 %	50.59 %
	4	3548	TRAVELERS GRP	5,795	5,543	60.88 %	62.30 %	7.45 %	58.04 %
	5	968	AXA INS GRP	4,924	4,880	N/A	N/A	6.33 %	64.36 %
	6	3416	AXIS CAPITAL GRP	3,663	3,329	15.78 %	16.40 %	4.71 %	69.07 %
	7	212	ZURICH INS GRP	3,535	3,507	N/A	N/A	4.54 %	73.61 %
	8	218	CNA INS GRP	3,079	3,089	29.56 %	29.74 %	3.96 %	77.57 %
	9	215	KEMPER CORP GRP	2,862	2,866	0.54 %	0.54 %	3.68 %	81.25 %
	10	98	WR BERKLEY CORP GRP	1,989	1,582	75.94 %	77.38 %	2.56 %	83.80 %
			STATE TOTAL	77,819	75,083	22.50 %	22.86 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	626	CHUBB LTD GRP	1,123	942	0.22 %	6.80 %	21.15 %	21.15 %
	2	3548	TRAVELERS GRP	956	945	47.38 %	48.89 %	18.01 %	39.16 %
	3	244	CINCINNATI FIN GRP	505	479	70.64 %	71.52 %	9.52 %	48.68 %
	4	212	ZURICH INS GRP	438	439	N/A	N/A	8.26 %	56.94 %
	5	218	CNA INS GRP	413	424	60.25 %	62.38 %	7.79 %	64.73 %
	6	968	AXA INS GRP	303	244	1.08 %	N/A	5.72 %	70.45 %
	7	98	WR BERKLEY CORP GRP	267	200	35.63 %	38.02 %	5.02 %	75.47 %
	8	88	THE HANOVER INS GRP	192	165	N/A	N/A	3.62 %	79.09 %
	9	12	AMERICAN INTL GRP	187	180	N/A	N/A	3.53 %	82.62 %
	10	3416	AXIS CAPITAL GRP	164	181	29.57 %	30.75 %	3.08 %	85.70 %
			STATE TOTAL	5,307	4,936	18.78 %	19.41 %	100.00 %	100.00 %
Vermont	1	3548	TRAVELERS GRP	251	253	61.64 %	63.13 %	25.21 %	25.21 %
	2	244	CINCINNATI FIN GRP	215	207	97.23 %	98.41 %	21.61 %	46.82 %
	3	88	THE HANOVER INS GRP	85	39	N/A	N/A	8.58 %	55.40 %
	4	3416	AXIS CAPITAL GRP	66	72	10.25 %	10.65 %	6.64 %	62.04 %
	5	218	CNA INS GRP	62	72	71.85 %	72.26 %	6.20 %	68.24 %
	6	212	ZURICH INS GRP	59	48	N/A	N/A	5.93 %	74.17 %
	7	98	WR BERKLEY CORP GRP	48	44	N/A	0.41 %	4.79 %	78.96 %
	8	626	CHUBB LTD GRP	46	48	N/A	N/A	4.66 %	83.62 %
	9	12	AMERICAN INTL GRP	46	42	25.33 %	25.86 %	4.59 %	88.21 %
	10	4666	HISCOX INS GRP	36	32	N/A	N/A	3.61 %	91.82 %
			STATE TOTAL	994	952	43.09 %	43.01 %	100.00 %	100.00 %
Virginia	1	626	CHUBB LTD GRP	4,821	4,235	24.61 %	30.46 %	26.13 %	26.13 %
	2	3548	TRAVELERS GRP	1,911	1,784	59.76 %	61.24 %	10.36 %	36.49 %
	3	244	CINCINNATI FIN GRP	1,684	1,679	47.01 %	51.50 %	9.13 %	45.61 %
	4	968	AXA INS GRP	1,659	1,476	N/A	N/A	8.99 %	54.61 %
	5	218	CNA INS GRP	1,433	1,540	38.50 %	42.90 %	7.76 %	62.37 %
	6	212	ZURICH INS GRP	1,399	1,428	N/A	N/A	7.58 %	69.95 %
	7	98	WR BERKLEY CORP GRP	817	649	18.21 %	18.86 %	4.43 %	74.38 %
	8	12	AMERICAN INTL GRP	788	777	29.52 %	30.16 %	4.27 %	78.65 %
	9	19	ASSURANT INC GRP	746	746	3.44 %	3.44 %	4.04 %	82.69 %
	10	4994	LOUDOUN MUT GRP	522	522	0.00 %	0.00 %	2.83 %	85.52 %
			STATE TOTAL	18,453	17,611	14.80 %	15.97 %	100.00 %	100.00 %
Washington	1	3548	TRAVELERS GRP	1,908	1,881	58.88 %	60.36 %	17.74 %	17.74 %
	2	626	CHUBB LTD GRP	1,376	1,320	0.84 %	7.64 %	12.79 %	30.53 %
	3	212	ZURICH INS GRP	1,044	1,047	N/A	N/A	9.70 %	40.23 %
	4	98	WR BERKLEY CORP GRP	906	710	32.03 %	32.30 %	8.42 %	48.65 %
	5	218	CNA INS GRP	817	887	25.39 %	26.27 %	7.60 %	56.25 %
	6	244	CINCINNATI FIN GRP	730	705	38.14 %	38.89 %	6.79 %	63.03 %
	7	968	AXA INS GRP	556	531	N/A	N/A	5.17 %	68.20 %
	8	88	THE HANOVER INS GRP	514	448	18.23 %	15.21 %	4.78 %	72.98 %
	9	12	AMERICAN INTL GRP	468	467	N/A	N/A	4.35 %	77.33 %
	10	4666	HISCOX INS GRP	421	503	N/A	N/A	3.91 %	81.24 %
			STATE TOTAL	10,758	10,607	18.87 %	18.89 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	626	CHUBB LTD GRP	214	201	N/A	N/A	16.79 %	16.79 %
	2	3548	TRAVELERS GRP	199	195	7.50 %	8.94 %	15.61 %	32.40 %
	3	3416	AXIS CAPITAL GRP	173	86	18.26 %	18.99 %	13.60 %	46.00 %
	4	218	CNA INS GRP	158	135	62.41 %	57.92 %	12.40 %	58.39 %
	5	244	CINCINNATI FIN GRP	131	129	40.97 %	41.89 %	10.31 %	68.71 %
	6	291	ENCOVA MUT INS GRP	82	86	4.33 %	4.76 %	6.44 %	75.15 %
	7	212	ZURICH INS GRP	69	74	N/A	N/A	5.44 %	80.59 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	63	29	N/A	N/A	4.97 %	85.56 %
	9	98	WR BERKLEY CORP GRP	33	30	N/A	N/A	2.60 %	88.15 %
	10	4997	ACCELERANT HOLDINGS GRP	25	24	64.68 %	64.57 %	1.93 %	90.08 %
			STATE TOTAL	1,275	1,117	10.87 %	9.79 %	100.00 %	100.00 %
Wisconsin	1	626	CHUBB LTD GRP	2,886	2,788	N/A	5.39 %	24.86 %	24.86 %
	2	212	ZURICH INS GRP	2,191	2,245	N/A	N/A	18.87 %	43.72 %
	3	3548	TRAVELERS GRP	1,450	1,444	130.34 %	131.79 %	12.49 %	56.21 %
	4	244	CINCINNATI FIN GRP	1,034	1,043	36.40 %	38.87 %	8.90 %	65.11 %
	5	218	CNA INS GRP	983	881	30.09 %	34.32 %	8.47 %	73.58 %
	6	968	AXA INS GRP	497	433	N/A	N/A	4.28 %	77.86 %
	7	88	THE HANOVER INS GRP	454	482	237.80 %	230.96 %	3.91 %	81.77 %
	8	98	WR BERKLEY CORP GRP	250	220	0.83 %	1.63 %	2.15 %	83.92 %
	9	3098	TOKIO MARINE HOLDINGS INC GRP	203	231	N/A	N/A	1.75 %	85.67 %
	10	4666	HISCOX INS GRP	141	266	N/A	N/A	1.21 %	86.89 %
			STATE TOTAL	11,612	11,496	30.46 %	31.41 %	100.00 %	100.00 %
Wyoming	1	244	CINCINNATI FIN GRP	179	175	25.74 %	26.36 %	26.33 %	26.33 %
	2	3548	TRAVELERS GRP	125	123	89.32 %	58.29 %	18.42 %	44.75 %
	3	4666	HISCOX INS GRP	87	93	12.47 %	12.47 %	12.86 %	57.61 %
	4	218	CNA INS GRP	35	65	47.03 %	47.18 %	5.13 %	62.73 %
	5	4904	INTACT FINANCIAL GRP	31	30	N/A	N/A	4.63 %	67.36 %
	6	16427	ATEGRITY SPECIALTY INS CO	31	22	44.03 %	47.09 %	4.50 %	71.86 %
	7	98	WR BERKLEY CORP GRP	28	19	6.05 %	33.00 %	4.12 %	75.98 %
	8	626	CHUBB LTD GRP	21	18	N/A	1.62 %	3.03 %	79.02 %
	9	968	AXA INS GRP	20	15	21.77 %	19.13 %	3.01 %	82.02 %
	10	88	THE HANOVER INS GRP	15	12	N/A	N/A	2.28 %	84.30 %
			STATE TOTAL	678	685	26.94 %	21.81 %	100.00 %	100.00 %
Guam	1	13597	CHUNG KUO INS CO LTD	79	88	N/A	N/A	25.72 %	25.72 %
	2	4715	MS & AD INS GRP	71	70	5.70 %	8.14 %	23.16 %	48.88 %
	3	5030	TAN HOLDINGS CORP GRP	71	64	28.22 %	28.22 %	23.02 %	71.89 %
	4	10972	FIRST NET INS CO	39	36	139.37 %	141.71 %	12.75 %	84.65 %
	5	4672	DB INS GRP	38	46	13.38 %	27.82 %	12.18 %	96.83 %
	6	18380	PACIFIC IND INS CO	10	9	0.00 %	0.00 %	3.16 %	99.99 %
	7	968	AXA INS GRP	0	0	N/A	N/A	0.01 %	100.00 %
			STATE TOTAL	309	313	24.24 %	27.47 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
26 - Burglary and Theft

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	4706	LOCKHART CO GRP	1,060	1,031	0.01 %	0.01 %	61.23 %	61.23 %
	2	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	358	357	15.50 %	15.50 %	20.67 %	81.90 %
	3	10140	OPTIMA SEGUROS	81	140	3.56 %	3.56 %	4.68 %	86.58 %
	4	218	CNA INS GRP	67	72	N/A	N/A	3.89 %	90.48 %
	5	19	ASSURANT INC GRP	58	58	N/A	N/A	3.34 %	93.82 %
	6	968	AXA INS GRP	43	141	N/A	N/A	2.50 %	96.33 %
	7	536	GUIDEWELL MUT HOLDING GRP	23	23	0.00 %	N/A	1.30 %	97.63 %
	8	212	ZURICH INS GRP	20	19	N/A	N/A	1.13 %	98.75 %
	9	3416	AXIS CAPITAL GRP	12	21	11.64 %	12.28 %	0.69 %	99.44 %
	10	4904	INTACT FINANCIAL GRP	5	10	N/A	N/A	0.29 %	99.73 %
			STATE TOTAL	1,732	1,897	90.02 %	101.78 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	713	1,042	0.02 %	0.02 %	95.56 %	95.56 %
	2	3548	TRAVELERS GRP	19	17	8.52 %	9.87 %	2.53 %	98.09 %
	3	3416	AXIS CAPITAL GRP	10	38	13.04 %	13.53 %	1.34 %	99.43 %
	4	626	CHUBB LTD GRP	3	3	0.00 %	0.00 %	0.40 %	99.83 %
	5	218	CNA INS GRP	1	1	N/A	N/A	0.17 %	100.00 %
	6	31	BERKSHIRE HATHAWAY GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	746	1,101	0.52 %	0.46 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	64	55	0.00 %	0.00 %	82.53 %	82.53 %
	2	4672	DB INS GRP	13	13	1.40 %	1.56 %	16.61 %	99.14 %
	3	10972	FIRST NET INS CO	1	32	1.22 %	1.28 %	0.86 %	100.00 %
			STATE TOTAL	77	101	0.93 %	0.98 %	100.00 %	100.00 %
Canada	1	31	BERKSHIRE HATHAWAY GRP	1,649	1,285	1.71 %	4.14 %	72.49 %	72.49 %
	2	968	AXA INS GRP	290	259	21.80 %	19.36 %	12.75 %	85.24 %
	3	19	ASSURANT INC GRP	170	170	N/A	N/A	7.48 %	92.72 %
	4	98	WR BERKLEY CORP GRP	112	137	0.00 %	0.00 %	4.91 %	97.63 %
	5	91	HARTFORD FIRE & CAS GRP	36	37	4.77 %	5.92 %	1.60 %	99.23 %
	6	761	ALLIANZ INS GRP	14	3	44.28 %	52.10 %	0.60 %	99.83 %
	7	84	AMERICAN FINANCIAL GRP	10	11	N/A	N/A	0.46 %	100.00 %
			STATE TOTAL	2,274	1,920	3.31 %	4.99 %	100.00 %	100.00 %
Agg. Other Alien	1	31	BERKSHIRE HATHAWAY GRP	3,935	3,534	2.92 %	3.83 %	64.66 %	64.66 %
	2	218	CNA INS GRP	857	851	29.43 %	27.44 %	14.08 %	78.74 %
	3	212	ZURICH INS GRP	462	436	N/A	N/A	7.60 %	86.33 %
	4	158	FAIRFAX FIN GRP	212	196	32.99 %	36.65 %	3.49 %	89.82 %
	5	91	HARTFORD FIRE & CAS GRP	208	317	9.43 %	9.41 %	3.42 %	93.24 %
	6	968	AXA INS GRP	178	180	4.24 %	2.15 %	2.93 %	96.16 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	95	281	21.71 %	89.13 %	1.56 %	97.73 %
	8	84	AMERICAN FINANCIAL GRP	67	59	N/A	N/A	1.11 %	98.83 %
	9	3416	AXIS CAPITAL GRP	36	71	19.24 %	19.96 %	0.59 %	99.43 %
	10	18380	PACIFIC IND INS CO	8	7	0.00 %	0.00 %	0.13 %	99.55 %
			STATE TOTAL	6,086	5,983	2.78 %	6.35 %	100.00 %	100.00 %

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27—Boiler and Machinery

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	65	FM GRP	955,245	945,593	31.07 %	30.62 %	31.30 %	31.30 %
	2	626	CHUBB LTD GRP	248,473	237,163	19.45 %	19.67 %	8.14 %	39.44 %
	3	3548	TRAVELERS GRP	221,229	225,293	30.24 %	29.96 %	7.25 %	46.69 %
	4	12	AMERICAN INTL GRP	194,392	193,910	90.40 %	91.45 %	6.37 %	53.06 %
	5	111	LIBERTY MUT GRP	117,038	113,551	4.88 %	5.51 %	3.83 %	56.89 %
	6	212	ZURICH INS GRP	112,572	128,009	N/A	N/A	3.69 %	60.58 %
	7	968	AXA INS GRP	100,676	97,805	17.39 %	23.46 %	3.30 %	63.88 %
	8	218	CNA INS GRP	90,078	88,112	11.71 %	11.97 %	2.95 %	66.83 %
	9	361	MUNICH RE GRP	82,368	78,491	11.72 %	11.56 %	2.70 %	69.53 %
	10	242	SELECTIVE INS GRP	68,161	66,539	19.36 %	19.41 %	2.23 %	71.76 %
	11	181	SWISS RE GRP	53,120	66,182	161.17 %	164.29 %	1.74 %	73.51 %
	12	140	NATIONWIDE CORP GRP	49,758	49,428	6.74 %	6.90 %	1.63 %	75.14 %
	13	761	ALLIANZ INS GRP	47,386	50,021	33.58 %	35.93 %	1.55 %	76.69 %
	14	7	FEDERATED MUT GRP	45,677	42,611	24.21 %	24.26 %	1.50 %	78.19 %
	15	244	CINCINNATI FIN GRP	44,547	44,482	24.54 %	26.14 %	1.46 %	79.64 %
	16	98	WR BERKLEY CORP GRP	36,508	37,105	28.74 %	29.17 %	1.20 %	80.84 %
	17	3219	SOMPO GRP	33,848	34,699	1.98 %	1.42 %	1.11 %	81.95 %
	18	62	EMC INS CO GRP	31,963	32,767	15.63 %	15.74 %	1.05 %	83.00 %
	19	5076	WEST BEND INS GRP	28,927	27,466	18.81 %	18.81 %	0.95 %	83.95 %
	20	3416	AXIS CAPITAL GRP	24,357	22,287	25.80 %	26.91 %	0.80 %	84.74 %
	21	14184	ACUITY A MUT INS CO	23,584	22,863	11.37 %	11.55 %	0.77 %	85.52 %
	22	13528	BROTHERHOOD MUT INS CO	23,090	22,769	6.90 %	6.94 %	0.76 %	86.27 %
	23	67	MICHIGAN FARM BUREAU GRP	21,971	20,091	10.45 %	10.50 %	0.72 %	86.99 %
	24	228	WESTFIELD GRP	20,910	20,755	19.52 %	19.55 %	0.69 %	87.68 %
	25	84	AMERICAN FINANCIAL GRP	19,534	19,520	22.53 %	22.58 %	0.64 %	88.32 %
	26	88	THE HANOVER INS GRP	19,468	18,925	16.46 %	16.25 %	0.64 %	88.96 %
	27	280	AUTO OWNERS GRP	18,777	17,570	3.94 %	4.46 %	0.62 %	89.57 %
	28	3098	TOKIO MARINE HOLDINGS INC GRP	18,090	17,890	10.65 %	11.91 %	0.59 %	90.16 %
	29	31	BERKSHIRE HATHAWAY GRP	16,871	19,534	N/A	N/A	0.55 %	90.72 %
	30	91	HARTFORD FIRE & CAS GRP	16,627	15,223	41.58 %	42.62 %	0.54 %	91.26 %
	31	1309	FRANKENMUTH GRP	15,426	14,710	22.79 %	22.83 %	0.51 %	91.77 %
	32	14974	PENNSYLVANIA LUMBERMENS MUT INS	14,301	14,319	1.20 %	1.29 %	0.47 %	92.24 %
	33	309	WESTERN NATL MUT GRP	12,814	12,269	3.49 %	3.50 %	0.42 %	92.66 %
	34	96	SECURA INS GRP	10,190	10,088	17.96 %	17.96 %	0.33 %	92.99 %
	35	4904	INTACT FINANCIAL GRP	8,972	7,841	51.56 %	56.38 %	0.29 %	93.28 %
	36	4997	ACCELERANT HOLDINGS GRP	8,211	8,218	31.81 %	28.77 %	0.27 %	93.55 %
	37	171	GERMANIA INS GRP	7,564	6,658	34.83 %	34.83 %	0.25 %	93.80 %
	38	4715	MS & AD INS GRP	7,015	6,027	44.10 %	44.43 %	0.23 %	94.03 %
	39	250	DONEGAL GRP	7,015	7,085	26.12 %	26.15 %	0.23 %	94.26 %
	40	2538	AMTRUST FINANCIAL SERV GRP	6,805	2,732	N/A	N/A	0.22 %	94.48 %
	41	291	ENCOVA MUT INS GRP	6,713	6,613	35.52 %	38.85 %	0.22 %	94.70 %
	42	5065	SUTTON NATL GRP	6,231	5,809	22.39 %	23.49 %	0.20 %	94.91 %
	43	4672	DB INS GRP	5,752	1,616	92.80 %	92.78 %	0.19 %	95.09 %
	44	13501	BRETHREN MUT INS CO	5,475	5,416	18.00 %	18.00 %	0.18 %	95.27 %
	45	474	FCCI MUT INS GRP	5,321	5,719	N/A	N/A	0.17 %	95.45 %
	46	5111	HADRON HOLDCO GRP	5,181	4,018	49.31 %	50.38 %	0.17 %	95.62 %
	47	1279	ARCH INS GRP	4,744	4,824	28.73 %	31.02 %	0.16 %	95.77 %
	48	54	CUMBERLAND GRP	4,505	4,399	8.61 %	9.16 %	0.15 %	95.92 %
	49	4861	HERITAGE INS HOLDINGS GRP	4,364	4,468	23.00 %	22.79 %	0.14 %	96.06 %
	50	4913	STERLING INS GRP	4,159	3,951	29.52 %	29.74 %	0.14 %	96.20 %
	51	4718	TIPTREE FIN GRP	3,826	3,451	60.44 %	64.20 %	0.13 %	96.33 %
	52	158	FAIRFAX FIN GRP	3,730	3,684	17.15 %	19.01 %	0.12 %	96.45 %
	53	28535	TRIANGLE INS CO INC	3,687	3,653	8.84 %	8.84 %	0.12 %	96.57 %
	54	4804	MULTINATIONAL GRP	3,546	3,548	77.78 %	79.55 %	0.12 %	96.69 %
	55	207	WESTERN RESERVE GRP	3,458	3,308	7.94 %	7.94 %	0.11 %	96.80 %
	56	4911	MIDWEST FAMILY GRP	3,444	3,360	35.91 %	38.03 %	0.11 %	96.91 %
	57	660	MERCURY GEN GRP	3,437	3,691	2.97 %	3.47 %	0.11 %	97.02 %
	58	34843	NEW YORK SCHOOLS INS RECIP	3,412	3,346	23.17 %	23.11 %	0.11 %	97.14 %
	59	20690	NEW YORK MUNICIPAL INS RECIP	3,365	3,259	31.43 %	31.12 %	0.11 %	97.25 %
	60	775	PHARMACISTS MUT GRP	3,286	3,364	1.34 %	1.34 %	0.11 %	97.35 %
	61	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,178	3,494	N/A	N/A	0.10 %	97.46 %
	62	645	OREGON MUT GRP	3,137	3,343	N/A	N/A	0.10 %	97.56 %
	63	15816	ALLIED TRUST INS CO	3,040	3,225	28.04 %	28.04 %	0.10 %	97.66 %
	64	762	FRANKLIN MUT GRP	2,980	1,785	5.27 %	5.27 %	0.10 %	97.76 %
	65	333	MUTUAL OF ENUMCLAW GRP	2,918	2,948	28.04 %	28.07 %	0.10 %	97.85 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	4485	COPPERPOINT GRP	2,708	2,618	43.98 %	46.56 %	0.09 %	97.94 %
	67	4683	MOUNTAIN WEST FARM GRP	2,598	2,495	2.55 %	2.58 %	0.09 %	98.03 %
	68	517	HANNOVER GRP	2,534	2,287	18.15 %	21.55 %	0.08 %	98.11 %
	69	5048	INDIANA FARMERS MUT GRP	2,463	2,461	14.51 %	13.74 %	0.08 %	98.19 %
	70	4969	TRISURA GRP	2,280	2,366	40.02 %	43.80 %	0.07 %	98.27 %
	71	15779	MUNICIPAL PROP INS CO	2,244	2,197	15.51 %	17.67 %	0.07 %	98.34 %
	72	3484	TOWER HILL INS GRP	2,154	2,135	21.20 %	21.45 %	0.07 %	98.41 %
	73	383	AMERICAN EUROPEAN GRP	1,885	3,579	2.27 %	2.27 %	0.06 %	98.47 %
	74	13854	FARMERS MUT FIRE INS CO OF SALEM CN	1,828	1,829	22.94 %	23.47 %	0.06 %	98.53 %
	75	5108	RTC FINANCIAL GRP	1,810	1,109	45.48 %	45.48 %	0.06 %	98.59 %
	76	842	FARM BUREAU GRP	1,741	1,481	22.10 %	22.59 %	0.06 %	98.65 %
	77	16098	WESTMINSTER AMER INS CO	1,655	1,530	0.00 %	0.00 %	0.05 %	98.70 %
	78	783	RLI INS GRP	1,641	1,541	11.84 %	11.84 %	0.05 %	98.76 %
	79	4994	LOUDOUN MUT GRP	1,561	1,561	0.00 %	0.00 %	0.05 %	98.81 %
	80	16446	FARMERS INS CO OF FLEMINGTON	1,448	1,392	24.73 %	24.93 %	0.05 %	98.85 %
	81	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	1,411	1,105	47.34 %	47.34 %	0.05 %	98.90 %
	82	5013	VANTAGE RISK HOLDINGS GRP	1,322	1,012	37.09 %	37.78 %	0.04 %	98.94 %
	83	13580	ARISE BOILER INSPECTION & INS CO RRG	1,174	1,163	0.00 %	0.00 %	0.04 %	98.98 %
	84	16926	ARECA INS EXCH	1,134	1,134	N/A	N/A	0.04 %	99.02 %
	85	10380	LEATHERSTOCKING COOP INS CO	1,119	1,013	41.30 %	41.30 %	0.04 %	99.06 %
	86	5077	ACCREDITED INS HOLDINGS GRP	1,056	1,232	10.78 %	10.78 %	0.03 %	99.09 %
	87	12954	OLYMPUS INS CO	1,038	995	0.00 %	0.00 %	0.03 %	99.13 %
	88	222	GREATER NY GRP	1,006	165	0.00 %	0.00 %	0.03 %	99.16 %
	89	3494	JAMES RIVER GRP	913	1,263	5.14 %	3.27 %	0.03 %	99.19 %
	90	13919	DRYDEN MUT INS CO	907	857	0.86 %	0.86 %	0.03 %	99.22 %
	91	796	QBE INS GRP	882	952	4.38 %	6.54 %	0.03 %	99.25 %
	92	4935	CHANDLER INS GRP	818	773	13.05 %	13.82 %	0.03 %	99.27 %
	93	248	UNITED FIRE & CAS GRP	813	3,513	N/A	N/A	0.03 %	99.30 %
	94	15113	SECURITY MUT INS CO	768	768	12.20 %	12.20 %	0.03 %	99.33 %
	95	10972	FIRST NET INS CO	730	529	0.00 %	0.00 %	0.02 %	99.35 %
	96	13668	KINGSTONE INS CO	716	731	6.17 %	6.16 %	0.02 %	99.37 %
	97	749	SCOR GRP	709	718	19.75 %	20.55 %	0.02 %	99.40 %
	98	12961	CANOPIUS US INS	692	609	498.23 %	498.20 %	0.02 %	99.42 %
	99	256	COACTION GLOBAL INC GRP	690	446	41.74 %	41.08 %	0.02 %	99.44 %
	100	3138	WISCONSIN CNTY MUT GRP	687	674	N/A	N/A	0.02 %	99.46 %
	101	26818	MIDSTATE MUT INS CO	660	660	29.18 %	29.18 %	0.02 %	99.49 %
	102	27480	CALIFORNIA MUT INS CO	648	677	0.00 %	0.00 %	0.02 %	99.51 %
	103	4734	APOLLO GLOBAL MGMT GRP	647	727	33.46 %	37.87 %	0.02 %	99.53 %
	104	43877	FIRST MUT INS CO	618	528	0.10 %	0.10 %	0.02 %	99.55 %
	105	4720	PRESURANCE HOLDINGS GRP	594	659	24.68 %	25.49 %	0.02 %	99.57 %
	106	5015	CONCERT GRP HOLDINGS INC GRP	581	556	63.05 %	63.11 %	0.02 %	99.59 %
	107	5020	UNIVERSAL SHIELD INS GRP	534	455	59.93 %	60.13 %	0.02 %	99.60 %
	108	44377	HALIFAX MUT INS CO	524	535	6.99 %	6.99 %	0.02 %	99.62 %
	109	16888	BEDFORD GRANGE MUT INS CO	477	445	N/A	N/A	0.02 %	99.64 %
	110	411	MAPFRE INS GRP	456	739	10.12 %	10.12 %	0.01 %	99.65 %
	111	55	AUTOMOBILE CLUB MI GRP	456	427	37.22 %	37.22 %	0.01 %	99.67 %
	112	36	CENTRAL MUT INS CO GRP	443	465	N/A	N/A	0.01 %	99.68 %
	113	10372	CHAUTAUQUA PATRONS INS CO	429	378	22.30 %	22.30 %	0.01 %	99.70 %
	114	16489	ASSOCIATED MUT INS CO	414	442	28.16 %	28.16 %	0.01 %	99.71 %
	115	5003	SOUTHLAKE FINANCIAL GRP	407	89	47.05 %	51.05 %	0.01 %	99.72 %
	116	11036	MCMILLAN WARNER MUT INS CO	407	450	21.23 %	21.23 %	0.01 %	99.74 %
	117	43842	FINGER LAKES FIRE & CAS INS CO	384	384	18.75 %	20.51 %	0.01 %	99.75 %
	118	41068	NATIONAL FIRE & CAS CO	382	339	25.83 %	25.89 %	0.01 %	99.76 %
	119	5064	MT MORRIS MUT GRP	350	351	156.00 %	156.00 %	0.01 %	99.77 %
	120	4706	LOCKHART CO GRP	348	349	26.32 %	26.32 %	0.01 %	99.78 %
	121	5107	TRUSTED RESOURCE UNDERWRITERS GRP	330	253	5.17 %	5.17 %	0.01 %	99.79 %
	122	3456	CYPRESS GRP HOLDINGS INC GRP	311	298	24.45 %	24.61 %	0.01 %	99.80 %
	123	4841	MID-HUSON CLAVERACK CO-OP GRP	308	438	57.88 %	76.79 %	0.01 %	99.81 %
	124	43826	CENTRAL CO OPERATIVE INS CO	304	277	6.13 %	6.13 %	0.01 %	99.82 %
	125	447	HARFORD GRP	286	319	N/A	N/A	0.01 %	99.83 %
			INDUSTRY TOTAL	3,051,954	3,029,278	29.24 %	29.58 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	65	FM GRP	749,560	739,999	34.71 %	34.31 %	27.03 %	27.03 %
	2	626	CHUBB LTD GRP	247,901	236,654	20.90 %	21.23 %	8.94 %	35.98 %
	3	3548	TRAVELERS GRP	220,849	224,823	30.30 %	30.03 %	7.97 %	43.94 %
	4	12	AMERICAN INTL GRP	187,921	186,907	92.25 %	93.30 %	6.78 %	50.72 %
	5	111	LIBERTY MUT GRP	116,150	112,717	4.90 %	5.53 %	4.19 %	54.91 %
	6	212	ZURICH INS GRP	112,084	127,104	N/A	N/A	4.04 %	58.95 %
	7	968	AXA INS GRP	85,423	84,178	11.30 %	17.32 %	3.08 %	62.03 %
	8	361	MUNICH RE GRP	82,367	78,488	11.72 %	11.56 %	2.97 %	65.00 %
	9	218	CNA INS GRP	78,187	76,681	15.02 %	15.94 %	2.82 %	67.82 %
	10	242	SELECTIVE INS GRP	68,161	66,539	19.36 %	19.41 %	2.46 %	70.28 %
	11	140	NATIONWIDE CORP GRP	49,758	49,428	6.74 %	6.90 %	1.79 %	72.08 %
	12	181	SWISS RE GRP	46,342	57,357	187.92 %	191.67 %	1.67 %	73.75 %
	13	7	FEDERATED MUT GRP	45,677	42,611	24.21 %	24.26 %	1.65 %	75.39 %
	14	244	CINCINNATI FIN GRP	44,547	44,482	24.54 %	26.14 %	1.61 %	77.00 %
	15	98	WR BERKLEY CORP GRP	36,401	36,980	28.82 %	29.25 %	1.31 %	78.31 %
	16	3219	SOMPO GRP	33,848	34,699	1.98 %	1.42 %	1.22 %	79.53 %
	17	62	EMC INS CO GRP	31,963	32,767	15.63 %	15.74 %	1.15 %	80.69 %
	18	5076	WEST BEND INS GRP	28,927	27,466	18.81 %	18.81 %	1.04 %	81.73 %
	19	3416	AXIS CAPITAL GRP	24,320	22,216	25.82 %	26.94 %	0.88 %	82.61 %
	20	14184	ACUITY A MUT INS CO	23,584	22,863	11.37 %	11.55 %	0.85 %	83.46 %
	21	13528	BROTHERHOOD MUT INS CO	23,090	22,769	6.90 %	6.94 %	0.83 %	84.29 %
	22	761	ALLIANZ INS GRP	22,331	23,823	13.90 %	15.64 %	0.81 %	85.10 %
	23	67	MICHIGAN FARM BUREAU GRP	21,971	20,091	10.45 %	10.50 %	0.79 %	85.89 %
	24	228	WESTFIELD GRP	20,910	20,755	19.52 %	19.55 %	0.75 %	86.64 %
	25	88	THE HANOVER INS GRP	19,355	18,780	16.58 %	16.37 %	0.70 %	87.34 %
	26	84	AMERICAN FINANCIAL GRP	19,180	19,139	21.29 %	21.33 %	0.69 %	88.03 %
	27	280	AUTO OWNERS GRP	18,777	17,570	3.94 %	4.46 %	0.68 %	88.71 %
	28	3098	TOKIO MARINE HOLDINGS INC GRP	18,036	17,838	10.68 %	11.94 %	0.65 %	89.36 %
	29	91	HARTFORD FIRE & CAS GRP	16,627	15,223	41.58 %	42.62 %	0.60 %	89.96 %
	30	1309	FRANKENMUTH GRP	15,426	14,710	22.79 %	22.83 %	0.56 %	90.52 %
	31	14974	PENNSYLVANIA LUMBERMENS MUT INS	14,301	14,319	1.20 %	1.29 %	0.52 %	91.03 %
	32	309	WESTERN NATL MUT GRP	12,814	12,269	3.49 %	3.50 %	0.46 %	91.49 %
	33	31	BERKSHIRE HATHAWAY GRP	12,660	14,898	0.73 %	0.37 %	0.46 %	91.95 %
	34	96	SECURA INS GRP	10,190	10,088	17.96 %	17.96 %	0.37 %	92.32 %
	35	4904	INTACT FINANCIAL GRP	8,990	7,792	51.92 %	56.77 %	0.32 %	92.64 %
	36	4997	ACCELERANT HOLDINGS GRP	8,211	8,218	31.81 %	28.77 %	0.30 %	92.94 %
	37	171	GERMANIA INS GRP	7,564	6,658	34.83 %	34.83 %	0.27 %	93.21 %
	38	4715	MS & AD INS GRP	7,015	6,027	44.10 %	44.43 %	0.25 %	93.47 %
	39	250	DONEGAL GRP	7,015	7,085	26.12 %	26.15 %	0.25 %	93.72 %
	40	2538	AMTRUST FINANCIAL SERV GRP	6,805	2,732	N/A	N/A	0.25 %	93.96 %
	41	291	ENCOVA MUT INS GRP	6,713	6,613	35.52 %	38.85 %	0.24 %	94.21 %
	42	5065	SUTTON NATL GRP	6,231	5,809	22.39 %	23.49 %	0.22 %	94.43 %
	43	4672	DB INS GRP	5,752	1,616	92.80 %	92.78 %	0.21 %	94.64 %
	44	13501	BRETHREN MUT INS CO	5,475	5,416	18.00 %	18.00 %	0.20 %	94.84 %
	45	474	FCCI MUT INS GRP	5,321	5,719	N/A	N/A	0.19 %	95.03 %
	46	5111	HADRON HOLDCO GRP	5,181	4,018	49.31 %	50.38 %	0.19 %	95.21 %
	47	1279	ARCH INS GRP	4,744	4,824	28.77 %	31.06 %	0.17 %	95.39 %
	48	54	CUMBERLAND GRP	4,505	4,399	8.61 %	9.16 %	0.16 %	95.55 %
	49	4861	HERITAGE INS HOLDINGS GRP	4,364	4,468	23.00 %	22.79 %	0.16 %	95.70 %
	50	4913	STERLING INS GRP	4,159	3,951	29.52 %	29.74 %	0.15 %	95.85 %
	51	4718	TIPTREE FIN GRP	3,826	3,451	60.44 %	64.20 %	0.14 %	95.99 %
	52	28535	TRIANGLE INS CO INC	3,687	3,653	8.84 %	8.84 %	0.13 %	96.13 %
	53	4804	MULTINATIONAL GRP	3,546	3,548	77.78 %	79.55 %	0.13 %	96.25 %
	54	207	WESTERN RESERVE GRP	3,458	3,308	7.94 %	7.94 %	0.12 %	96.38 %
	55	4911	MIDWEST FAMILY GRP	3,444	3,360	35.91 %	38.03 %	0.12 %	96.50 %
	56	660	MERCURY GEN GRP	3,437	3,691	2.97 %	3.47 %	0.12 %	96.63 %
	57	34843	NEW YORK SCHOOLS INS RECIP	3,412	3,346	23.17 %	23.11 %	0.12 %	96.75 %
	58	20690	NEW YORK MUNICIPAL INS RECIP	3,365	3,259	31.43 %	31.12 %	0.12 %	96.87 %
	59	775	PHARMACISTS MUT GRP	3,286	3,364	1.34 %	1.34 %	0.12 %	96.99 %
	60	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,178	3,494	N/A	N/A	0.11 %	97.10 %
	61	645	OREGON MUT GRP	3,137	3,343	N/A	N/A	0.11 %	97.22 %
	62	15816	ALLIED TRUST INS CO	3,040	3,225	28.04 %	28.04 %	0.11 %	97.33 %
	63	762	FRANKLIN MUT GRP	2,980	1,785	5.27 %	5.27 %	0.11 %	97.43 %
	64	333	MUTUAL OF ENUMCLAW GRP	2,918	2,948	28.04 %	28.07 %	0.11 %	97.54 %
	65	158	FAIRFAX FIN GRP	2,795	2,560	N/A	N/A	0.10 %	97.64 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	4485	COPPERPOINT GRP	2,708	2,618	43.98 %	46.56 %	0.10 %	97.74 %
	67	4683	MOUNTAIN WEST FARM GRP	2,598	2,495	2.55 %	2.58 %	0.09 %	97.83 %
	68	517	HANNOVER GRP	2,529	2,285	18.15 %	21.54 %	0.09 %	97.92 %
	69	5048	INDIANA FARMERS MUT GRP	2,463	2,461	14.51 %	13.74 %	0.09 %	98.01 %
	70	4969	TRISURA GRP	2,280	2,366	40.02 %	43.80 %	0.08 %	98.09 %
	71	15779	MUNICIPAL PROP INS CO	2,244	2,197	15.51 %	17.67 %	0.08 %	98.18 %
	72	3484	TOWER HILL INS GRP	2,154	2,135	21.20 %	21.45 %	0.08 %	98.25 %
	73	383	AMERICAN EUROPEAN GRP	1,885	3,579	2.27 %	2.27 %	0.07 %	98.32 %
	74	13854	FARMERS MUT FIRE INS CO OF SALEM CN	1,828	1,829	22.94 %	23.47 %	0.07 %	98.39 %
	75	5108	RTC FINANCIAL GRP	1,810	1,109	45.48 %	45.48 %	0.07 %	98.45 %
	76	842	FARM BUREAU GRP	1,741	1,481	22.10 %	22.59 %	0.06 %	98.51 %
	77	16098	WESTMINSTER AMER INS CO	1,655	1,530	0.00 %	0.00 %	0.06 %	98.57 %
	78	783	RLI INS GRP	1,641	1,541	11.84 %	11.84 %	0.06 %	98.63 %
	79	4994	LOUDOUN MUT GRP	1,561	1,561	0.00 %	0.00 %	0.06 %	98.69 %
	80	16446	FARMERS INS CO OF FLEMINGTON	1,448	1,392	24.73 %	24.93 %	0.05 %	98.74 %
	81	4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	1,411	1,105	47.34 %	47.34 %	0.05 %	98.79 %
	82	5013	VANTAGE RISK HOLDINGS GRP	1,322	1,012	37.09 %	37.78 %	0.05 %	98.84 %
	83	13580	ARISE BOILER INSPECTION & INS CO RRG	1,174	1,163	0.00 %	0.00 %	0.04 %	98.88 %
	84	16926	ARECA INS EXCH	1,134	1,134	N/A	N/A	0.04 %	98.92 %
	85	10380	LEATHERSTOCKING COOP INS CO	1,119	1,013	41.30 %	41.30 %	0.04 %	98.96 %
	86	5077	ACCREDITED INS HOLDINGS GRP	1,056	1,232	10.78 %	10.78 %	0.04 %	99.00 %
	87	12954	OLYMPUS INS CO	1,038	995	0.00 %	0.00 %	0.04 %	99.04 %
	88	222	GREATER NY GRP	1,006	165	0.00 %	0.00 %	0.04 %	99.08 %
	89	3494	JAMES RIVER GRP	913	1,263	5.14 %	3.27 %	0.03 %	99.11 %
	90	13919	DRYDEN MUT INS CO	907	857	0.86 %	0.86 %	0.03 %	99.14 %
	91	796	QBE INS GRP	882	952	4.38 %	6.54 %	0.03 %	99.17 %
	92	4935	CHANDLER INS GRP	818	773	13.05 %	13.82 %	0.03 %	99.20 %
	93	248	UNITED FIRE & CAS GRP	813	3,513	N/A	N/A	0.03 %	99.23 %
	94	15113	SECURITY MUT INS CO	768	768	12.20 %	12.20 %	0.03 %	99.26 %
	95	13668	KINGSTONE INS CO	716	731	6.17 %	6.16 %	0.03 %	99.29 %
	96	749	SCOR GRP	709	718	19.75 %	20.55 %	0.03 %	99.31 %
	97	12961	CANOPIUS US INS	692	609	498.23 %	498.20 %	0.02 %	99.34 %
	98	256	COACTION GLOBAL INC GRP	690	446	41.74 %	41.08 %	0.02 %	99.36 %
	99	3138	WISCONSIN CNTY MUT GRP	687	674	N/A	N/A	0.02 %	99.39 %
	100	26818	MIDSTATE MUT INS CO	660	660	29.18 %	29.18 %	0.02 %	99.41 %
	101	27480	CALIFORNIA MUT INS CO	648	677	0.00 %	0.00 %	0.02 %	99.43 %
	102	4734	APOLLO GLOBAL MGMT GRP	647	727	33.46 %	37.87 %	0.02 %	99.46 %
	103	10972	FIRST NET INS CO	646	502	0.00 %	0.00 %	0.02 %	99.48 %
	104	43877	FIRST MUT INS CO	618	528	0.10 %	0.10 %	0.02 %	99.50 %
	105	4720	PRESURANCE HOLDINGS GRP	594	659	24.68 %	25.49 %	0.02 %	99.52 %
	106	5015	CONCERT GRP HOLDINGS INC GRP	581	556	63.05 %	63.11 %	0.02 %	99.54 %
	107	5020	UNIVERSAL SHIELD INS GRP	534	455	59.93 %	60.13 %	0.02 %	99.56 %
	108	44377	HALIFAX MUT INS CO	524	535	6.99 %	6.99 %	0.02 %	99.58 %
	109	16888	BEDFORD GRANGE MUT INS CO	477	445	N/A	N/A	0.02 %	99.60 %
	110	411	MAPFRE INS GRP	456	739	10.12 %	10.12 %	0.02 %	99.62 %
	111	55	AUTOMOBILE CLUB MI GRP	456	427	37.22 %	37.22 %	0.02 %	99.63 %
	112	36	CENTRAL MUT INS CO GRP	443	465	N/A	N/A	0.02 %	99.65 %
	113	10372	CHAUTAUQUA PATRONS INS CO	429	378	22.30 %	22.30 %	0.02 %	99.66 %
	114	16489	ASSOCIATED MUT INS CO	414	442	28.16 %	28.16 %	0.01 %	99.68 %
	115	5003	SOUTHLAKE FINANCIAL GRP	407	89	47.05 %	51.05 %	0.01 %	99.69 %
	116	11036	MCMILLAN WARNER MUT INS CO	407	450	21.23 %	21.23 %	0.01 %	99.71 %
	117	43842	FINGER LAKES FIRE & CAS INS CO	384	384	18.75 %	20.51 %	0.01 %	99.72 %
	118	41068	NATIONAL FIRE & CAS CO	382	339	25.83 %	25.89 %	0.01 %	99.74 %
	119	5064	MT MORRIS MUT GRP	350	351	156.00 %	156.00 %	0.01 %	99.75 %
	120	4706	LOCKHART CO GRP	348	349	26.32 %	26.32 %	0.01 %	99.76 %
	121	5107	TRUSTED RESOURCE UNDERWRITERS GRP	330	253	5.17 %	5.17 %	0.01 %	99.77 %
	122	3456	CYPRESS GRP HOLDINGS INC GRP	311	298	24.45 %	24.61 %	0.01 %	99.78 %
	123	4841	MID-HUSON CLAVERACK CO-OP GRP	308	438	57.88 %	76.79 %	0.01 %	99.80 %
	124	43826	CENTRAL CO OPERATIVE INS CO	304	277	6.13 %	6.13 %	0.01 %	99.81 %
	125	447	HARFORD GRP	286	319	N/A	N/A	0.01 %	99.82 %
			INDUSTRY TOTAL	2,772,609	2,747,269	30.23 %	30.63 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	65	FM GRP	16,172	15,100	N/A	N/A	38.25 %	38.25 %
	2	3548	TRAVELERS GRP	4,985	5,130	43.29 %	43.96 %	11.79 %	50.05 %
	3	12	AMERICAN INTL GRP	2,529	2,740	627.59 %	635.95 %	5.98 %	56.03 %
	4	626	CHUBB LTD GRP	1,918	1,798	2.43 %	2.46 %	4.54 %	60.57 %
	5	111	LIBERTY MUT GRP	1,774	1,637	32.03 %	34.43 %	4.20 %	64.76 %
	6	212	ZURICH INS GRP	1,528	1,818	3.22 %	3.43 %	3.61 %	68.38 %
	7	7	FEDERATED MUT GRP	1,326	1,255	26.80 %	26.80 %	3.14 %	71.51 %
	8	968	AXA INS GRP	1,252	1,172	0.44 %	5.05 %	2.96 %	74.47 %
	9	361	MUNICH RE GRP	1,165	1,181	46.30 %	44.42 %	2.76 %	77.23 %
	10	218	CNA INS GRP	1,152	1,460	64.59 %	65.45 %	2.73 %	79.96 %
			STATE TOTAL	42,276	42,121	59.25 %	59.44 %	100.00 %	100.00 %
Alaska	1	65	FM GRP	5,700	5,855	0.00 %	0.00 %	36.28 %	36.28 %
	2	309	WESTERN NATL MUT GRP	3,081	2,951	4.85 %	4.87 %	19.61 %	55.89 %
	3	4485	COPPERPOINT GRP	1,622	1,490	44.59 %	47.10 %	10.32 %	66.21 %
	4	16926	ARECA INS EXCH	1,134	1,134	N/A	N/A	7.22 %	73.43 %
	5	111	LIBERTY MUT GRP	830	788	N/A	N/A	5.28 %	78.71 %
	6	3548	TRAVELERS GRP	721	707	6.09 %	4.50 %	4.59 %	83.30 %
	7	212	ZURICH INS GRP	467	539	N/A	N/A	2.97 %	86.27 %
	8	626	CHUBB LTD GRP	465	456	N/A	N/A	2.96 %	89.23 %
	9	181	SWISS RE GRP	424	517	N/A	N/A	2.70 %	91.93 %
	10	968	AXA INS GRP	339	349	N/A	5.24 %	2.16 %	94.08 %
			STATE TOTAL	15,712	15,838	9.60 %	10.15 %	100.00 %	100.00 %
Arizona	1	65	FM GRP	5,866	6,623	9.78 %	9.79 %	16.26 %	16.26 %
	2	12	AMERICAN INTL GRP	3,532	3,911	369.21 %	369.40 %	9.79 %	26.04 %
	3	626	CHUBB LTD GRP	3,141	2,837	8.86 %	9.41 %	8.70 %	34.75 %
	4	212	ZURICH INS GRP	2,963	3,569	0.59 %	0.82 %	8.21 %	42.96 %
	5	3548	TRAVELERS GRP	2,897	2,966	60.60 %	61.66 %	8.03 %	50.98 %
	6	280	AUTO OWNERS GRP	1,812	1,666	1.56 %	2.01 %	5.02 %	56.00 %
	7	111	LIBERTY MUT GRP	1,586	1,481	N/A	3.27 %	4.39 %	60.40 %
	8	242	SELECTIVE INS GRP	1,560	1,508	6.18 %	6.18 %	4.32 %	64.72 %
	9	181	SWISS RE GRP	1,070	1,126	49.88 %	55.02 %	2.96 %	67.69 %
	10	3416	AXIS CAPITAL GRP	921	985	15.77 %	16.46 %	2.55 %	70.24 %
			STATE TOTAL	36,088	38,230	43.05 %	44.14 %	100.00 %	100.00 %
Arkansas	1	65	FM GRP	7,236	7,786	N/A	N/A	31.24 %	31.24 %
	2	361	MUNICH RE GRP	2,153	2,034	54.01 %	53.61 %	9.30 %	40.54 %
	3	626	CHUBB LTD GRP	1,603	1,508	2.39 %	2.69 %	6.92 %	47.46 %
	4	3548	TRAVELERS GRP	1,508	1,507	N/A	N/A	6.51 %	53.97 %
	5	7	FEDERATED MUT GRP	1,003	933	15.10 %	15.10 %	4.33 %	58.30 %
	6	12	AMERICAN INTL GRP	894	916	13.30 %	13.56 %	3.86 %	62.16 %
	7	968	AXA INS GRP	837	812	N/A	1.09 %	3.62 %	65.78 %
	8	111	LIBERTY MUT GRP	745	747	N/A	N/A	3.21 %	68.99 %
	9	218	CNA INS GRP	682	1,063	N/A	N/A	2.94 %	71.94 %
	10	13528	BROTHERHOOD MUT INS CO	679	683	N/A	N/A	2.93 %	74.87 %
			STATE TOTAL	23,160	23,878	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	65	FM GRP	46,117	44,128	5.05 %	4.89 %	18.42 %	18.42 %
	2	626	CHUBB LTD GRP	30,765	29,839	10.21 %	10.65 %	12.29 %	30.71 %
	3	3548	TRAVELERS GRP	25,492	25,884	49.08 %	48.65 %	10.18 %	40.90 %
	4	12	AMERICAN INTL GRP	20,109	19,695	72.31 %	73.35 %	8.03 %	48.93 %
	5	212	ZURICH INS GRP	17,122	19,322	1.24 %	1.59 %	6.84 %	55.77 %
	6	280	AUTO OWNERS GRP	12,187	11,165	3.62 %	3.98 %	4.87 %	60.64 %
	7	181	SWISS RE GRP	8,124	9,507	627.00 %	633.56 %	3.25 %	63.89 %
	8	218	CNA INS GRP	7,923	7,490	17.34 %	18.14 %	3.17 %	67.05 %
	9	361	MUNICH RE GRP	7,652	7,556	33.63 %	34.34 %	3.06 %	70.11 %
	10	111	LIBERTY MUT GRP	7,212	6,884	10.60 %	10.64 %	2.88 %	72.99 %
			STATE TOTAL	250,307	249,238	39.92 %	40.33 %	100.00 %	100.00 %
Colorado	1	65	FM GRP	10,444	10,787	5.10 %	4.45 %	23.35 %	23.35 %
	2	626	CHUBB LTD GRP	5,683	5,138	20.60 %	21.17 %	12.71 %	36.06 %
	3	12	AMERICAN INTL GRP	2,846	2,805	21.83 %	21.39 %	6.36 %	42.42 %
	4	3548	TRAVELERS GRP	2,739	2,518	11.31 %	11.16 %	6.12 %	48.55 %
	5	212	ZURICH INS GRP	2,575	2,386	2.58 %	3.15 %	5.76 %	54.30 %
	6	111	LIBERTY MUT GRP	1,923	1,933	N/A	N/A	4.30 %	58.60 %
	7	140	NATIONWIDE CORP GRP	1,428	1,477	11.42 %	11.97 %	3.19 %	61.80 %
	8	228	WESTFIELD GRP	1,307	1,276	7.45 %	7.49 %	2.92 %	64.72 %
	9	968	AXA INS GRP	1,233	1,211	N/A	7.08 %	2.76 %	67.48 %
	10	14184	ACUITY A MUT INS CO	1,175	1,118	7.09 %	7.09 %	2.63 %	70.10 %
			STATE TOTAL	44,723	43,494	6.48 %	6.68 %	100.00 %	100.00 %
Connecticut	1	65	FM GRP	8,269	7,999	225.44 %	225.38 %	27.33 %	27.33 %
	2	626	CHUBB LTD GRP	6,060	5,804	70.80 %	72.41 %	20.03 %	47.36 %
	3	3548	TRAVELERS GRP	2,315	2,342	5.53 %	4.96 %	7.65 %	55.01 %
	4	12	AMERICAN INTL GRP	1,956	1,923	16.53 %	16.78 %	6.46 %	61.47 %
	5	242	SELECTIVE INS GRP	1,717	1,657	5.02 %	5.02 %	5.67 %	67.15 %
	6	111	LIBERTY MUT GRP	1,218	1,114	0.56 %	1.44 %	4.03 %	71.17 %
	7	98	WR BERKLEY CORP GRP	1,167	1,518	3.69 %	2.98 %	3.86 %	75.03 %
	8	212	ZURICH INS GRP	861	1,091	N/A	N/A	2.84 %	77.87 %
	9	91	HARTFORD FIRE & CAS GRP	584	557	N/A	N/A	1.93 %	79.81 %
	10	7	FEDERATED MUT GRP	550	496	3.96 %	3.96 %	1.82 %	81.62 %
			STATE TOTAL	30,256	30,094	81.14 %	81.61 %	100.00 %	100.00 %
Delaware	1	12	AMERICAN INTL GRP	1,105	765	6.43 %	6.51 %	13.15 %	13.15 %
	2	626	CHUBB LTD GRP	912	872	74.99 %	75.25 %	10.86 %	24.01 %
	3	65	FM GRP	734	779	0.00 %	0.00 %	8.74 %	32.75 %
	4	242	SELECTIVE INS GRP	713	664	8.09 %	8.10 %	8.49 %	41.23 %
	5	181	SWISS RE GRP	597	875	N/A	N/A	7.11 %	48.34 %
	6	212	ZURICH INS GRP	492	615	N/A	N/A	5.86 %	54.20 %
	7	250	DONEGAL GRP	448	429	23.43 %	23.43 %	5.33 %	59.53 %
	8	111	LIBERTY MUT GRP	438	434	N/A	N/A	5.22 %	64.75 %
	9	3548	TRAVELERS GRP	367	377	30.62 %	29.90 %	4.37 %	69.12 %
	10	218	CNA INS GRP	301	284	N/A	N/A	3.58 %	72.70 %
			STATE TOTAL	8,401	8,324	13.79 %	13.87 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	65	FM GRP	3,407	2,965	246.05 %	240.86 %	42.14 %	42.14 %
	2	626	CHUBB LTD GRP	1,009	948	0.65 %	0.77 %	12.48 %	54.62 %
	3	12	AMERICAN INTL GRP	659	623	57.72 %	58.59 %	8.15 %	62.77 %
	4	3548	TRAVELERS GRP	467	500	17.55 %	16.93 %	5.78 %	68.55 %
	5	218	CNA INS GRP	456	474	0.10 %	0.42 %	5.65 %	74.19 %
	6	111	LIBERTY MUT GRP	333	279	N/A	N/A	4.12 %	78.32 %
	7	91	HARTFORD FIRE & CAS GRP	202	176	N/A	N/A	2.50 %	80.81 %
	8	361	MUNICH RE GRP	198	158	7.66 %	7.74 %	2.46 %	83.27 %
	9	3416	AXIS CAPITAL GRP	177	148	16.48 %	17.19 %	2.18 %	85.45 %
	10	98	WR BERKLEY CORP GRP	139	160	3,474.06 %	3,498.81 %	1.72 %	87.17 %
			STATE TOTAL	8,084	7,626	176.87 %	175.60 %	100.00 %	100.00 %
Florida	1	65	FM GRP	30,268	28,038	9.57 %	9.34 %	26.73 %	26.73 %
	2	3548	TRAVELERS GRP	15,554	16,004	28.96 %	29.21 %	13.74 %	40.47 %
	3	626	CHUBB LTD GRP	11,058	10,596	46.24 %	48.16 %	9.77 %	50.23 %
	4	12	AMERICAN INTL GRP	7,897	8,201	N/A	N/A	6.97 %	57.21 %
	5	218	CNA INS GRP	6,399	6,470	70.42 %	71.77 %	5.65 %	62.86 %
	6	111	LIBERTY MUT GRP	6,316	6,140	24.22 %	25.04 %	5.58 %	68.44 %
	7	361	MUNICH RE GRP	6,217	6,182	N/A	N/A	5.49 %	73.93 %
	8	968	AXA INS GRP	5,958	5,627	25.37 %	37.95 %	5.26 %	79.19 %
	9	212	ZURICH INS GRP	2,843	4,346	N/A	N/A	2.51 %	81.70 %
	10	7	FEDERATED MUT GRP	2,399	2,333	6.44 %	6.44 %	2.12 %	83.82 %
			STATE TOTAL	113,234	112,710	12.07 %	12.74 %	100.00 %	100.00 %
Georgia	1	65	FM GRP	32,429	33,565	8.64 %	8.36 %	38.61 %	38.61 %
	2	3548	TRAVELERS GRP	7,266	7,111	3.20 %	2.71 %	8.65 %	47.26 %
	3	626	CHUBB LTD GRP	5,762	5,613	10.23 %	10.63 %	6.86 %	54.12 %
	4	968	AXA INS GRP	4,583	2,408	14.17 %	18.62 %	5.46 %	59.58 %
	5	111	LIBERTY MUT GRP	3,685	3,482	22.33 %	23.40 %	4.39 %	63.97 %
	6	242	SELECTIVE INS GRP	3,207	3,265	4.43 %	4.46 %	3.82 %	67.79 %
	7	12	AMERICAN INTL GRP	3,094	2,977	140.22 %	141.00 %	3.68 %	71.47 %
	8	218	CNA INS GRP	2,895	2,870	N/A	N/A	3.45 %	74.92 %
	9	361	MUNICH RE GRP	1,602	1,436	26.44 %	26.39 %	1.91 %	76.83 %
	10	212	ZURICH INS GRP	1,599	1,954	N/A	N/A	1.90 %	78.73 %
			STATE TOTAL	83,986	81,879	15.30 %	15.54 %	100.00 %	100.00 %
Hawaii	1	212	ZURICH INS GRP	2,723	1,502	8.54 %	9.81 %	29.31 %	29.31 %
	2	3548	TRAVELERS GRP	2,158	1,982	22.69 %	22.53 %	23.22 %	52.53 %
	3	12	AMERICAN INTL GRP	999	1,230	4.73 %	4.80 %	10.76 %	63.29 %
	4	361	MUNICH RE GRP	922	787	124.14 %	124.18 %	9.92 %	73.21 %
	5	65	FM GRP	443	398	0.00 %	0.00 %	4.77 %	77.98 %
	6	968	AXA INS GRP	366	360	N/A	N/A	3.94 %	81.92 %
	7	218	CNA INS GRP	262	233	2.73 %	3.32 %	2.82 %	84.74 %
	8	626	CHUBB LTD GRP	246	243	N/A	N/A	2.64 %	87.38 %
	9	181	SWISS RE GRP	227	379	33.25 %	36.32 %	2.44 %	89.82 %
	10	111	LIBERTY MUT GRP	202	229	N/A	N/A	2.17 %	91.99 %
			STATE TOTAL	9,292	8,040	22.69 %	23.60 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	65	FM GRP	6,838	6,349	99.28 %	98.63 %	33.53 %	33.53 %
	2	842	FARM BUREAU GRP	1,737	1,480	22.11 %	22.60 %	8.52 %	42.05 %
	3	212	ZURICH INS GRP	1,195	1,120	1.52 %	1.89 %	5.86 %	47.91 %
	4	626	CHUBB LTD GRP	1,174	1,196	0.78 %	1.36 %	5.75 %	53.66 %
	5	12	AMERICAN INTL GRP	1,117	917	N/A	N/A	5.47 %	59.14 %
	6	3548	TRAVELERS GRP	1,044	1,075	23.15 %	23.02 %	5.12 %	64.26 %
	7	242	SELECTIVE INS GRP	911	777	1.53 %	1.53 %	4.47 %	68.73 %
	8	62	EMC INS CO GRP	651	642	3.82 %	3.90 %	3.19 %	71.92 %
	9	111	LIBERTY MUT GRP	636	598	0.16 %	0.20 %	3.12 %	75.03 %
	10	968	AXA INS GRP	596	621	2.94 %	9.33 %	2.92 %	77.96 %
			STATE TOTAL	20,394	19,285	37.64 %	37.97 %	100.00 %	100.00 %
Illinois	1	65	FM GRP	35,146	33,309	13.31 %	13.35 %	28.53 %	28.53 %
	2	626	CHUBB LTD GRP	11,863	11,166	7.29 %	7.44 %	9.63 %	38.15 %
	3	3548	TRAVELERS GRP	9,703	10,214	11.25 %	10.48 %	7.88 %	46.03 %
	4	12	AMERICAN INTL GRP	9,532	9,012	54.10 %	54.89 %	7.74 %	53.77 %
	5	111	LIBERTY MUT GRP	4,859	5,261	N/A	N/A	3.94 %	57.71 %
	6	212	ZURICH INS GRP	4,796	5,682	N/A	N/A	3.89 %	61.60 %
	7	968	AXA INS GRP	4,689	4,671	25.87 %	28.85 %	3.81 %	65.41 %
	8	5076	WEST BEND INS GRP	4,612	4,403	14.19 %	14.19 %	3.74 %	69.15 %
	9	244	CINCINNATI FIN GRP	3,403	3,581	30.30 %	30.71 %	2.76 %	71.91 %
	10	218	CNA INS GRP	2,962	2,757	9.38 %	10.21 %	2.40 %	74.32 %
			STATE TOTAL	123,206	120,187	14.02 %	14.24 %	100.00 %	100.00 %
Indiana	1	65	FM GRP	15,970	16,035	8.54 %	8.54 %	24.60 %	24.60 %
	2	3548	TRAVELERS GRP	5,535	5,645	2.99 %	2.75 %	8.53 %	33.13 %
	3	626	CHUBB LTD GRP	5,181	5,136	22.54 %	23.23 %	7.98 %	41.11 %
	4	111	LIBERTY MUT GRP	4,376	4,330	N/A	N/A	6.74 %	47.85 %
	5	242	SELECTIVE INS GRP	3,764	3,672	9.18 %	9.21 %	5.80 %	53.65 %
	6	12	AMERICAN INTL GRP	2,766	2,860	1.24 %	N/A	4.26 %	57.91 %
	7	5048	INDIANA FARMERS MUT GRP	2,106	2,126	11.86 %	10.97 %	3.24 %	61.16 %
	8	5076	WEST BEND INS GRP	2,047	1,949	11.67 %	11.67 %	3.15 %	64.31 %
	9	212	ZURICH INS GRP	1,999	2,250	N/A	N/A	3.08 %	67.39 %
	10	244	CINCINNATI FIN GRP	1,986	2,013	13.61 %	15.73 %	3.06 %	70.45 %
			STATE TOTAL	64,909	67,154	9.23 %	9.40 %	100.00 %	100.00 %
Iowa	1	65	FM GRP	11,075	9,928	6.27 %	6.12 %	27.74 %	27.74 %
	2	62	EMC INS CO GRP	3,649	3,669	31.29 %	31.37 %	9.14 %	36.88 %
	3	626	CHUBB LTD GRP	2,924	2,960	4.80 %	4.89 %	7.32 %	44.20 %
	4	3548	TRAVELERS GRP	2,604	2,620	8.00 %	7.30 %	6.52 %	50.72 %
	5	244	CINCINNATI FIN GRP	2,561	2,624	N/A	0.56 %	6.41 %	57.14 %
	6	5076	WEST BEND INS GRP	2,066	1,938	N/A	N/A	5.17 %	62.31 %
	7	12	AMERICAN INTL GRP	1,574	1,287	N/A	N/A	3.94 %	66.25 %
	8	140	NATIONWIDE CORP GRP	1,433	1,377	14.64 %	14.79 %	3.59 %	69.84 %
	9	7	FEDERATED MUT GRP	1,032	942	0.82 %	0.82 %	2.59 %	72.42 %
	10	111	LIBERTY MUT GRP	989	948	0.73 %	0.55 %	2.48 %	74.90 %
			STATE TOTAL	39,928	38,507	7.84 %	8.38 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	65	FM GRP	7,386	7,151	7.10 %	6.80 %	22.16 %	22.16 %
	2	626	CHUBB LTD GRP	5,160	4,995	7.87 %	8.08 %	15.48 %	37.64 %
	3	62	EMC INS CO GRP	2,653	2,631	14.52 %	14.61 %	7.96 %	45.60 %
	4	12	AMERICAN INTL GRP	2,567	2,347	15.81 %	15.94 %	7.70 %	53.30 %
	5	3548	TRAVELERS GRP	2,007	2,263	11.77 %	11.94 %	6.02 %	59.33 %
	6	111	LIBERTY MUT GRP	1,480	1,476	N/A	N/A	4.44 %	63.77 %
	7	7	FEDERATED MUT GRP	1,472	1,393	7.48 %	7.48 %	4.42 %	68.19 %
	8	140	NATIONWIDE CORP GRP	1,257	1,316	4.72 %	5.35 %	3.77 %	71.96 %
	9	218	CNA INS GRP	1,077	967	N/A	N/A	3.23 %	75.19 %
	10	968	AXA INS GRP	1,008	941	N/A	N/A	3.02 %	78.21 %
			STATE TOTAL	33,331	32,935	7.14 %	7.30 %	100.00 %	100.00 %
Kentucky	1	65	FM GRP	20,771	20,488	33.18 %	33.29 %	43.50 %	43.50 %
	2	111	LIBERTY MUT GRP	2,952	2,826	N/A	N/A	6.18 %	49.68 %
	3	626	CHUBB LTD GRP	2,357	2,172	2.84 %	2.79 %	4.94 %	54.61 %
	4	3548	TRAVELERS GRP	1,873	1,891	N/A	N/A	3.92 %	58.54 %
	5	212	ZURICH INS GRP	1,776	2,026	N/A	N/A	3.72 %	62.25 %
	6	12	AMERICAN INTL GRP	1,776	1,750	64.86 %	65.84 %	3.72 %	65.97 %
	7	968	AXA INS GRP	1,541	1,477	2.58 %	7.30 %	3.23 %	69.20 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	1,520	1,603	7.93 %	7.90 %	3.18 %	72.38 %
	9	361	MUNICH RE GRP	1,164	1,123	N/A	N/A	2.44 %	74.82 %
	10	5076	WEST BEND INS GRP	1,080	1,023	30.83 %	30.83 %	2.26 %	77.08 %
			STATE TOTAL	47,753	47,372	17.18 %	17.29 %	100.00 %	100.00 %
Louisiana	1	65	FM GRP	18,800	18,054	102.77 %	101.47 %	33.01 %	33.01 %
	2	3219	SOMPO GRP	9,740	9,697	N/A	N/A	17.10 %	50.11 %
	3	12	AMERICAN INTL GRP	6,408	6,314	16.32 %	16.94 %	11.25 %	61.36 %
	4	968	AXA INS GRP	4,479	3,064	45.68 %	53.71 %	7.86 %	69.23 %
	5	3548	TRAVELERS GRP	2,916	2,871	3.26 %	2.11 %	5.12 %	74.35 %
	6	212	ZURICH INS GRP	2,716	3,937	N/A	N/A	4.77 %	79.12 %
	7	111	LIBERTY MUT GRP	2,079	2,058	8.12 %	10.87 %	3.65 %	82.77 %
	8	361	MUNICH RE GRP	1,510	1,517	21.76 %	21.15 %	2.65 %	85.42 %
	9	15816	ALLIED TRUST INS CO	1,442	1,525	20.51 %	20.51 %	2.53 %	87.95 %
	10	626	CHUBB LTD GRP	1,343	1,241	29.49 %	29.75 %	2.36 %	90.31 %
			STATE TOTAL	56,951	57,016	42.87 %	43.33 %	100.00 %	100.00 %
Maine	1	65	FM GRP	5,561	5,706	0.00 %	0.00 %	33.15 %	33.15 %
	2	98	WR BERKLEY CORP GRP	2,655	2,599	N/A	N/A	15.83 %	48.98 %
	3	626	CHUBB LTD GRP	1,494	1,351	6.84 %	7.03 %	8.91 %	57.89 %
	4	1309	FRANKENMUTH GRP	1,285	1,248	5.24 %	5.36 %	7.66 %	65.55 %
	5	3548	TRAVELERS GRP	771	783	104.71 %	104.45 %	4.59 %	70.14 %
	6	181	SWISS RE GRP	735	718	N/A	N/A	4.38 %	74.53 %
	7	111	LIBERTY MUT GRP	669	624	N/A	N/A	3.99 %	78.52 %
	8	12	AMERICAN INTL GRP	660	665	8.64 %	8.61 %	3.93 %	82.45 %
	9	361	MUNICH RE GRP	373	374	31.23 %	31.25 %	2.23 %	84.68 %
	10	212	ZURICH INS GRP	328	322	N/A	N/A	1.95 %	86.63 %
			STATE TOTAL	16,773	16,349	6.37 %	6.69 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	65	FM GRP	12,712	11,902	36.88 %	37.02 %	31.40 %	31.40 %
	2	626	CHUBB LTD GRP	3,906	3,787	3.62 %	3.80 %	9.65 %	41.05 %
	3	242	SELECTIVE INS GRP	2,687	2,656	5.46 %	5.48 %	6.64 %	47.69 %
	4	13501	BRETHREN MUT INS CO	2,409	2,409	16.88 %	16.88 %	5.95 %	53.64 %
	5	12	AMERICAN INTL GRP	2,392	2,276	N/A	N/A	5.91 %	59.55 %
	6	3548	TRAVELERS GRP	2,268	2,174	20.79 %	19.43 %	5.60 %	65.15 %
	7	111	LIBERTY MUT GRP	2,121	2,207	N/A	N/A	5.24 %	70.39 %
	8	212	ZURICH INS GRP	1,422	1,689	N/A	N/A	3.51 %	73.90 %
	9	218	CNA INS GRP	1,046	1,062	2.72 %	3.43 %	2.58 %	76.48 %
	10	361	MUNICH RE GRP	993	832	10.97 %	11.02 %	2.45 %	78.94 %
			STATE TOTAL	40,483	39,275	26.83 %	27.48 %	100.00 %	100.00 %
Massachusetts	1	65	FM GRP	17,740	18,796	8.90 %	8.71 %	29.82 %	29.82 %
	2	626	CHUBB LTD GRP	8,760	8,494	6.33 %	6.48 %	14.72 %	44.54 %
	3	3548	TRAVELERS GRP	5,000	4,979	10.63 %	10.19 %	8.40 %	52.95 %
	4	12	AMERICAN INTL GRP	3,421	3,363	14.77 %	14.88 %	5.75 %	58.70 %
	5	98	WR BERKLEY CORP GRP	2,961	2,850	28.60 %	29.04 %	4.98 %	63.67 %
	6	111	LIBERTY MUT GRP	2,461	2,357	142.09 %	149.69 %	4.14 %	67.81 %
	7	242	SELECTIVE INS GRP	1,965	1,902	7.02 %	7.03 %	3.30 %	71.11 %
	8	218	CNA INS GRP	1,843	1,892	N/A	N/A	3.10 %	74.21 %
	9	361	MUNICH RE GRP	1,663	1,720	25.29 %	25.27 %	2.80 %	77.01 %
	10	968	AXA INS GRP	1,552	1,623	N/A	N/A	2.61 %	79.62 %
			STATE TOTAL	59,493	60,608	15.35 %	15.71 %	100.00 %	100.00 %
Michigan	1	67	MICHIGAN FARM BUREAU GRP	21,955	20,084	10.45 %	10.51 %	21.52 %	21.52 %
	2	65	FM GRP	20,395	19,193	78.86 %	78.88 %	19.99 %	41.51 %
	3	626	CHUBB LTD GRP	7,024	6,701	157.68 %	155.85 %	6.89 %	48.40 %
	4	3548	TRAVELERS GRP	4,913	4,879	17.20 %	17.10 %	4.82 %	53.21 %
	5	1309	FRANKENMUTH GRP	4,329	4,174	30.78 %	30.81 %	4.24 %	57.46 %
	6	12	AMERICAN INTL GRP	4,050	4,088	60.42 %	61.35 %	3.97 %	61.43 %
	7	250	DONEGAL GRP	3,091	3,151	27.30 %	27.30 %	3.03 %	64.46 %
	8	212	ZURICH INS GRP	2,982	2,845	0.88 %	1.22 %	2.92 %	67.38 %
	9	62	EMC INS CO GRP	2,518	2,770	37.14 %	37.24 %	2.47 %	69.85 %
	10	242	SELECTIVE INS GRP	2,490	2,539	37.71 %	37.77 %	2.44 %	72.29 %
			STATE TOTAL	102,019	97,962	44.76 %	44.83 %	100.00 %	100.00 %
Minnesota	1	65	FM GRP	17,335	17,382	70.76 %	70.87 %	26.14 %	26.14 %
	2	3548	TRAVELERS GRP	7,822	8,067	79.75 %	80.13 %	11.80 %	37.94 %
	3	626	CHUBB LTD GRP	4,266	4,049	13.16 %	13.51 %	6.43 %	44.37 %
	4	5076	WEST BEND INS GRP	3,785	3,603	21.21 %	21.21 %	5.71 %	50.08 %
	5	7	FEDERATED MUT GRP	3,471	3,302	18.55 %	18.59 %	5.23 %	55.31 %
	6	111	LIBERTY MUT GRP	3,414	3,268	N/A	N/A	5.15 %	60.46 %
	7	309	WESTERN NATL MUT GRP	2,900	2,875	4.60 %	4.61 %	4.37 %	64.83 %
	8	361	MUNICH RE GRP	2,107	1,966	9.95 %	9.96 %	3.18 %	68.01 %
	9	62	EMC INS CO GRP	1,964	2,043	N/A	0.09 %	2.96 %	70.97 %
	10	12	AMERICAN INTL GRP	1,832	1,966	47.59 %	47.94 %	2.76 %	73.73 %
			STATE TOTAL	66,313	66,479	34.94 %	35.23 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	65	FM GRP	5,983	5,967	4.78 %	4.85 %	28.75 %	28.75 %
	2	3548	TRAVELERS GRP	1,784	1,735	17.25 %	16.92 %	8.57 %	37.32 %
	3	12	AMERICAN INTL GRP	1,594	1,348	48.91 %	49.25 %	7.66 %	44.98 %
	4	361	MUNICH RE GRP	1,407	1,317	N/A	N/A	6.76 %	51.74 %
	5	111	LIBERTY MUT GRP	1,194	1,196	13.60 %	13.76 %	5.74 %	57.47 %
	6	626	CHUBB LTD GRP	1,096	1,150	N/A	N/A	5.27 %	62.74 %
	7	98	WR BERKLEY CORP GRP	976	1,015	33.40 %	34.90 %	4.69 %	67.43 %
	8	218	CNA INS GRP	886	800	N/A	N/A	4.26 %	71.68 %
	9	968	AXA INS GRP	840	884	29.60 %	39.10 %	4.04 %	75.72 %
	10	62	EMC INS CO GRP	666	660	14.15 %	14.24 %	3.20 %	78.92 %
			STATE TOTAL	20,812	20,775	6.30 %	6.48 %	100.00 %	100.00 %
Missouri	1	65	FM GRP	13,923	13,798	2.18 %	1.70 %	24.81 %	24.81 %
	2	12	AMERICAN INTL GRP	8,261	8,007	31.04 %	31.83 %	14.72 %	39.52 %
	3	626	CHUBB LTD GRP	5,616	5,310	9.05 %	9.46 %	10.01 %	49.53 %
	4	212	ZURICH INS GRP	3,008	2,525	3.51 %	4.21 %	5.36 %	54.89 %
	5	3548	TRAVELERS GRP	2,896	3,949	29.79 %	30.11 %	5.16 %	60.05 %
	6	968	AXA INS GRP	2,415	2,488	19.49 %	24.37 %	4.30 %	64.35 %
	7	7	FEDERATED MUT GRP	1,943	1,893	19.91 %	19.91 %	3.46 %	67.81 %
	8	111	LIBERTY MUT GRP	1,569	1,451	20.09 %	20.60 %	2.80 %	70.61 %
	9	140	NATIONWIDE CORP GRP	1,538	1,493	8.37 %	8.27 %	2.74 %	73.35 %
	10	14184	ACUITY A MUT INS CO	1,536	1,528	7.09 %	7.09 %	2.74 %	76.09 %
			STATE TOTAL	56,127	55,898	13.97 %	14.48 %	100.00 %	100.00 %
Montana	1	65	FM GRP	1,194	1,115	0.00 %	0.00 %	10.12 %	10.12 %
	2	4683	MOUNTAIN WEST FARM GRP	1,193	1,161	2.11 %	2.11 %	10.11 %	20.23 %
	3	12	AMERICAN INTL GRP	1,179	1,326	55.87 %	55.87 %	9.99 %	30.22 %
	4	244	CINCINNATI FIN GRP	1,023	978	34.55 %	35.12 %	8.67 %	38.88 %
	5	62	EMC INS CO GRP	817	804	11.51 %	11.59 %	6.92 %	45.80 %
	6	3548	TRAVELERS GRP	686	638	28.15 %	27.19 %	5.81 %	51.62 %
	7	309	WESTERN NATL MUT GRP	678	658	N/A	N/A	5.74 %	57.36 %
	8	626	CHUBB LTD GRP	566	584	8.38 %	9.12 %	4.80 %	62.16 %
	9	361	MUNICH RE GRP	503	537	N/A	N/A	4.26 %	66.42 %
	10	140	NATIONWIDE CORP GRP	471	458	17.31 %	17.28 %	3.99 %	70.42 %
			STATE TOTAL	11,803	11,725	17.76 %	18.02 %	100.00 %	100.00 %
Nebraska	1	65	FM GRP	4,355	4,453	7.79 %	7.32 %	20.52 %	20.52 %
	2	140	NATIONWIDE CORP GRP	2,068	2,079	12.67 %	13.22 %	9.74 %	30.26 %
	3	626	CHUBB LTD GRP	1,685	1,538	73.83 %	74.84 %	7.94 %	38.20 %
	4	3548	TRAVELERS GRP	1,631	1,703	47.05 %	47.00 %	7.69 %	45.88 %
	5	12	AMERICAN INTL GRP	1,528	1,532	N/A	N/A	7.20 %	53.08 %
	6	98	WR BERKLEY CORP GRP	1,181	1,094	10.83 %	11.14 %	5.56 %	58.65 %
	7	62	EMC INS CO GRP	935	974	14.29 %	14.37 %	4.40 %	63.05 %
	8	7	FEDERATED MUT GRP	820	771	17.61 %	17.61 %	3.87 %	66.91 %
	9	244	CINCINNATI FIN GRP	756	724	53.21 %	53.72 %	3.56 %	70.47 %
	10	968	AXA INS GRP	724	740	0.60 %	7.20 %	3.41 %	73.89 %
			STATE TOTAL	21,227	21,134	15.39 %	15.26 %	100.00 %	100.00 %

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Nevada	1	65	FM GRP	5,838	5,985	5.59 %	5.12 %	25.06 %	25.06 %
	2	3548	TRAVELERS GRP	2,592	2,712	N/A	0.64 %	11.13 %	36.19 %
	3	12	AMERICAN INTL GRP	2,306	2,037	47.73 %	47.67 %	9.90 %	46.09 %
	4	212	ZURICH INS GRP	2,129	2,330	0.18 %	0.40 %	9.14 %	55.22 %
	5	626	CHUBB LTD GRP	1,327	1,179	50.07 %	50.32 %	5.70 %	60.92 %
	6	111	LIBERTY MUT GRP	1,045	1,111	99.15 %	101.11 %	4.49 %	65.41 %
	7	280	AUTO OWNERS GRP	1,039	947	1.73 %	2.12 %	4.46 %	69.86 %
	8	181	SWISS RE GRP	711	1,007	14.53 %	15.88 %	3.05 %	72.91 %
	9	3219	SOMPO GRP	642	600	13.75 %	15.28 %	2.76 %	75.67 %
	10	218	CNA INS GRP	622	588	5.21 %	6.12 %	2.67 %	78.34 %
			STATE TOTAL	23,297	23,357	16.05 %	16.43 %	100.00 %	100.00 %
New Hampshire	1	65	FM GRP	2,642	2,867	0.10 %	0.10 %	22.13 %	22.13 %
	2	968	AXA INS GRP	1,948	619	N/A	0.40 %	16.32 %	38.45 %
	3	98	WR BERKLEY CORP GRP	1,595	1,521	5.64 %	5.89 %	13.36 %	51.81 %
	4	626	CHUBB LTD GRP	1,046	944	5.38 %	5.71 %	8.76 %	60.57 %
	5	12	AMERICAN INTL GRP	924	1,131	135.17 %	136.69 %	7.74 %	68.31 %
	6	3548	TRAVELERS GRP	407	392	0.24 %	N/A	3.41 %	71.72 %
	7	1309	FRANKENMUTH GRP	396	369	17.03 %	17.05 %	3.32 %	75.04 %
	8	212	ZURICH INS GRP	311	396	N/A	N/A	2.60 %	77.64 %
	9	242	SELECTIVE INS GRP	292	294	N/A	N/A	2.45 %	80.09 %
	10	111	LIBERTY MUT GRP	277	299	4.99 %	5.06 %	2.32 %	82.41 %
			STATE TOTAL	11,937	10,848	29.22 %	29.47 %	100.00 %	100.00 %
New Jersey	1	626	CHUBB LTD GRP	15,065	14,411	15.74 %	16.05 %	18.54 %	18.54 %
	2	65	FM GRP	12,773	12,300	48.65 %	48.67 %	15.72 %	34.26 %
	3	242	SELECTIVE INS GRP	7,428	7,379	37.16 %	37.22 %	9.14 %	43.41 %
	4	3548	TRAVELERS GRP	6,399	6,384	27.55 %	27.27 %	7.88 %	51.28 %
	5	12	AMERICAN INTL GRP	4,780	4,794	33.58 %	34.08 %	5.88 %	57.17 %
	6	54	CUMBERLAND GRP	3,579	3,494	7.51 %	7.93 %	4.41 %	61.57 %
	7	762	FRANKLIN MUT GRP	2,980	1,785	5.27 %	5.27 %	3.67 %	65.24 %
	8	111	LIBERTY MUT GRP	2,941	2,851	16.68 %	16.57 %	3.62 %	68.86 %
	9	218	CNA INS GRP	2,481	2,601	10.78 %	11.39 %	3.05 %	71.91 %
	10	212	ZURICH INS GRP	1,990	2,542	N/A	N/A	2.45 %	74.36 %
			STATE TOTAL	81,243	79,369	22.92 %	23.19 %	100.00 %	100.00 %
New Mexico	1	12	AMERICAN INTL GRP	1,468	1,153	19.29 %	19.50 %	11.75 %	11.75 %
	2	3548	TRAVELERS GRP	1,311	1,340	22.22 %	21.60 %	10.49 %	22.24 %
	3	968	AXA INS GRP	1,119	789	N/A	N/A	8.96 %	31.19 %
	4	65	FM GRP	1,107	1,202	0.00 %	0.00 %	8.86 %	40.05 %
	5	242	SELECTIVE INS GRP	920	860	3.47 %	3.47 %	7.36 %	47.41 %
	6	111	LIBERTY MUT GRP	793	742	N/A	N/A	6.34 %	53.75 %
	7	212	ZURICH INS GRP	777	871	N/A	0.03 %	6.22 %	59.97 %
	8	228	WESTFIELD GRP	573	538	20.19 %	20.23 %	4.59 %	64.56 %
	9	626	CHUBB LTD GRP	531	510	0.87 %	1.23 %	4.25 %	68.81 %
	10	181	SWISS RE GRP	458	497	52.89 %	57.87 %	3.67 %	72.47 %
			STATE TOTAL	12,499	11,933	10.06 %	11.90 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	65	FM GRP	27,707	29,593	N/A	N/A	15.84 %	15.84 %
	2	626	CHUBB LTD GRP	24,964	24,043	26.24 %	26.64 %	14.27 %	30.11 %
	3	3548	TRAVELERS GRP	13,769	13,969	48.97 %	48.53 %	7.87 %	37.99 %
	4	12	AMERICAN INTL GRP	12,460	14,012	51.39 %	52.19 %	7.12 %	45.11 %
	5	212	ZURICH INS GRP	9,348	10,735	0.14 %	0.38 %	5.34 %	50.45 %
	6	111	LIBERTY MUT GRP	7,399	6,712	0.33 %	0.29 %	4.23 %	54.68 %
	7	218	CNA INS GRP	6,677	6,747	15.34 %	16.69 %	3.82 %	58.50 %
	8	968	AXA INS GRP	6,100	8,733	7.25 %	17.68 %	3.49 %	61.99 %
	9	361	MUNICH RE GRP	5,551	5,673	29.50 %	29.54 %	3.17 %	65.16 %
	10	4913	STERLING INS GRP	4,159	3,951	29.52 %	29.74 %	2.38 %	67.54 %
			STATE TOTAL	174,905	179,759	18.06 %	18.82 %	100.00 %	100.00 %
North Carolina	1	65	FM GRP	19,116	19,023	20.43 %	20.43 %	26.79 %	26.79 %
	2	3548	TRAVELERS GRP	6,477	6,601	36.62 %	36.08 %	9.08 %	35.86 %
	3	212	ZURICH INS GRP	4,899	5,437	N/A	N/A	6.86 %	42.73 %
	4	626	CHUBB LTD GRP	4,832	4,455	3.80 %	3.83 %	6.77 %	49.50 %
	5	242	SELECTIVE INS GRP	3,551	3,613	24.31 %	24.44 %	4.98 %	54.47 %
	6	12	AMERICAN INTL GRP	2,993	2,850	48.99 %	49.36 %	4.19 %	58.67 %
	7	111	LIBERTY MUT GRP	2,585	2,670	N/A	N/A	3.62 %	62.29 %
	8	244	CINCINNATI FIN GRP	2,521	2,529	39.46 %	40.46 %	3.53 %	65.82 %
	9	361	MUNICH RE GRP	2,462	2,296	N/A	N/A	3.45 %	69.27 %
	10	218	CNA INS GRP	1,958	1,894	N/A	N/A	2.74 %	72.01 %
			STATE TOTAL	71,364	70,853	16.28 %	16.57 %	100.00 %	100.00 %
North Dakota	1	65	FM GRP	8,501	9,572	28.63 %	27.82 %	48.70 %	48.70 %
	2	12	AMERICAN INTL GRP	1,025	955	N/A	N/A	5.87 %	54.58 %
	3	361	MUNICH RE GRP	823	734	7.59 %	7.61 %	4.72 %	59.30 %
	4	3548	TRAVELERS GRP	675	791	13.46 %	12.52 %	3.87 %	63.16 %
	5	626	CHUBB LTD GRP	656	598	20.48 %	21.28 %	3.76 %	66.92 %
	6	96	SECURA INS GRP	642	636	24.87 %	24.87 %	3.68 %	70.60 %
	7	14184	ACUITY A MUT INS CO	584	605	2.02 %	2.02 %	3.35 %	73.95 %
	8	140	NATIONWIDE CORP GRP	486	556	21.40 %	21.65 %	2.78 %	76.73 %
	9	62	EMC INS CO GRP	456	475	0.81 %	0.88 %	2.61 %	79.34 %
	10	968	AXA INS GRP	446	243	1.29 %	5.52 %	2.56 %	81.90 %
			STATE TOTAL	17,454	18,330	18.17 %	18.06 %	100.00 %	100.00 %
Ohio	1	65	FM GRP	38,256	37,173	N/A	N/A	33.14 %	33.14 %
	2	3548	TRAVELERS GRP	8,906	8,255	70.04 %	70.07 %	7.72 %	40.86 %
	3	626	CHUBB LTD GRP	7,747	7,410	21.40 %	21.43 %	6.71 %	47.57 %
	4	12	AMERICAN INTL GRP	5,933	6,114	25.75 %	25.61 %	5.14 %	52.71 %
	5	244	CINCINNATI FIN GRP	5,643	5,362	28.53 %	30.03 %	4.89 %	57.60 %
	6	111	LIBERTY MUT GRP	5,607	5,613	N/A	N/A	4.86 %	62.46 %
	7	228	WESTFIELD GRP	4,549	4,426	18.80 %	18.84 %	3.94 %	66.40 %
	8	212	ZURICH INS GRP	3,683	4,441	N/A	N/A	3.19 %	69.59 %
	9	242	SELECTIVE INS GRP	3,414	3,348	27.99 %	28.00 %	2.96 %	72.54 %
	10	218	CNA INS GRP	3,101	2,881	6.37 %	6.83 %	2.69 %	75.23 %
			STATE TOTAL	115,429	112,978	8.34 %	8.70 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	65	FM GRP	10,729	11,006	288.93 %	284.91 %	40.93 %	40.93 %
	2	626	CHUBB LTD GRP	2,490	2,693	5.07 %	4.86 %	9.50 %	50.42 %
	3	3548	TRAVELERS GRP	1,685	1,553	3.15 %	1.98 %	6.43 %	56.85 %
	4	361	MUNICH RE GRP	1,537	1,356	50.28 %	49.75 %	5.86 %	62.72 %
	5	12	AMERICAN INTL GRP	1,424	1,652	50.05 %	50.73 %	5.43 %	68.15 %
	6	111	LIBERTY MUT GRP	904	772	143.25 %	145.65 %	3.45 %	71.60 %
	7	212	ZURICH INS GRP	793	936	0.82 %	1.15 %	3.02 %	74.62 %
	8	13528	BROTHERHOOD MUT INS CO	721	736	1.47 %	1.60 %	2.75 %	77.37 %
	9	968	AXA INS GRP	720	630	N/A	N/A	2.75 %	80.11 %
	10	7	FEDERATED MUT GRP	650	613	2.30 %	2.30 %	2.48 %	82.59 %
			STATE TOTAL	26,216	26,711	133.29 %	132.33 %	100.00 %	100.00 %
Oregon	1	65	FM GRP	6,676	6,525	5.00 %	5.08 %	20.14 %	20.14 %
	2	3548	TRAVELERS GRP	4,701	4,706	4.35 %	3.94 %	14.18 %	34.33 %
	3	626	CHUBB LTD GRP	2,417	2,383	N/A	N/A	7.29 %	41.62 %
	4	12	AMERICAN INTL GRP	1,990	1,724	22.25 %	22.58 %	6.01 %	47.63 %
	5	111	LIBERTY MUT GRP	1,576	1,487	1.19 %	1.34 %	4.76 %	52.39 %
	6	280	AUTO OWNERS GRP	1,030	1,008	6.91 %	7.24 %	3.11 %	55.49 %
	7	212	ZURICH INS GRP	980	1,520	N/A	N/A	2.96 %	58.45 %
	8	140	NATIONWIDE CORP GRP	917	950	18.73 %	19.22 %	2.77 %	61.22 %
	9	968	AXA INS GRP	820	917	N/A	2.02 %	2.47 %	63.69 %
	10	361	MUNICH RE GRP	769	689	89.40 %	91.10 %	2.32 %	66.01 %
			STATE TOTAL	33,140	32,667	7.56 %	7.95 %	100.00 %	100.00 %
Pennsylvania	1	65	FM GRP	39,718	39,727	140.17 %	139.45 %	34.00 %	34.00 %
	2	626	CHUBB LTD GRP	9,029	8,436	36.49 %	37.33 %	7.73 %	41.72 %
	3	3548	TRAVELERS GRP	8,695	8,913	29.24 %	29.65 %	7.44 %	49.17 %
	4	242	SELECTIVE INS GRP	8,202	8,140	43.28 %	43.37 %	7.02 %	56.19 %
	5	12	AMERICAN INTL GRP	7,340	8,275	20.50 %	22.64 %	6.28 %	62.47 %
	6	111	LIBERTY MUT GRP	5,126	5,138	48.06 %	48.88 %	4.39 %	66.86 %
	7	212	ZURICH INS GRP	4,751	5,532	N/A	N/A	4.07 %	70.92 %
	8	361	MUNICH RE GRP	3,524	3,351	21.09 %	20.92 %	3.02 %	73.94 %
	9	218	CNA INS GRP	2,376	2,221	3.36 %	4.35 %	2.03 %	75.97 %
	10	140	NATIONWIDE CORP GRP	2,189	2,089	29.80 %	30.36 %	1.87 %	77.85 %
			STATE TOTAL	116,830	118,563	71.15 %	71.41 %	100.00 %	100.00 %
Rhode Island	1	626	CHUBB LTD GRP	1,137	1,089	4.07 %	4.29 %	14.81 %	14.81 %
	2	3548	TRAVELERS GRP	832	811	36.67 %	36.40 %	10.83 %	25.64 %
	3	242	SELECTIVE INS GRP	797	747	31.50 %	31.50 %	10.38 %	36.03 %
	4	65	FM GRP	695	2,161	N/A	N/A	9.05 %	45.08 %
	5	12	AMERICAN INTL GRP	363	493	46.65 %	46.69 %	4.72 %	49.80 %
	6	111	LIBERTY MUT GRP	308	268	N/A	N/A	4.01 %	53.81 %
	7	98	WR BERKLEY CORP GRP	282	262	5.59 %	6.03 %	3.67 %	57.49 %
	8	91	HARTFORD FIRE & CAS GRP	281	254	N/A	N/A	3.66 %	61.15 %
	9	212	ZURICH INS GRP	279	462	N/A	N/A	3.63 %	64.78 %
	10	4861	HERITAGE INS HOLDINGS GRP	270	298	30.25 %	30.13 %	3.51 %	68.29 %
			STATE TOTAL	7,679	9,046	13.27 %	13.35 %	100.00 %	100.00 %

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27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	65	FM GRP	14,072	15,179	19.16 %	19.17 %	36.96 %	36.96 %
	2	3548	TRAVELERS GRP	2,664	2,588	N/A	N/A	7.00 %	43.96 %
	3	212	ZURICH INS GRP	2,457	2,285	N/A	N/A	6.45 %	50.41 %
	4	626	CHUBB LTD GRP	2,105	1,851	3.79 %	3.16 %	5.53 %	55.94 %
	5	12	AMERICAN INTL GRP	1,754	1,592	17.81 %	18.06 %	4.61 %	60.55 %
	6	242	SELECTIVE INS GRP	1,350	1,371	7.90 %	7.99 %	3.55 %	64.10 %
	7	968	AXA INS GRP	1,186	1,180	22.24 %	29.14 %	3.12 %	67.21 %
	8	111	LIBERTY MUT GRP	1,104	1,092	N/A	N/A	2.90 %	70.11 %
	9	181	SWISS RE GRP	995	869	27.79 %	30.92 %	2.61 %	72.73 %
	10	218	CNA INS GRP	968	926	2.84 %	3.66 %	2.54 %	75.27 %
			STATE TOTAL	38,073	38,681	12.21 %	12.51 %	100.00 %	100.00 %
South Dakota	1	65	FM GRP	3,932	4,047	2.75 %	2.69 %	27.40 %	27.40 %
	2	3548	TRAVELERS GRP	1,555	1,514	5.68 %	5.04 %	10.84 %	38.23 %
	3	14184	ACUITY A MUT INS CO	1,178	1,213	7.93 %	7.93 %	8.21 %	46.44 %
	4	140	NATIONWIDE CORP GRP	790	744	14.23 %	14.70 %	5.51 %	51.95 %
	5	626	CHUBB LTD GRP	789	874	6.92 %	7.00 %	5.50 %	57.45 %
	6	12	AMERICAN INTL GRP	775	687	96.75 %	98.12 %	5.40 %	62.85 %
	7	98	WR BERKLEY CORP GRP	666	648	7.95 %	8.50 %	4.64 %	67.49 %
	8	62	EMC INS CO GRP	597	659	2.06 %	2.14 %	4.16 %	71.65 %
	9	7	FEDERATED MUT GRP	550	464	3.39 %	3.39 %	3.83 %	75.48 %
	10	968	AXA INS GRP	506	472	N/A	N/A	3.52 %	79.01 %
			STATE TOTAL	14,352	14,489	10.99 %	11.43 %	100.00 %	100.00 %
Tennessee	1	65	FM GRP	25,742	25,510	31.34 %	31.54 %	39.28 %	39.28 %
	2	3548	TRAVELERS GRP	5,563	5,418	11.66 %	10.79 %	8.49 %	47.77 %
	3	111	LIBERTY MUT GRP	3,970	3,807	N/A	N/A	6.06 %	53.82 %
	4	361	MUNICH RE GRP	3,715	3,492	N/A	N/A	5.67 %	59.49 %
	5	626	CHUBB LTD GRP	3,306	3,119	8.75 %	9.14 %	5.04 %	64.53 %
	6	242	SELECTIVE INS GRP	2,509	2,439	7.32 %	7.43 %	3.83 %	68.36 %
	7	12	AMERICAN INTL GRP	1,807	1,810	37.11 %	37.80 %	2.76 %	71.12 %
	8	218	CNA INS GRP	1,559	1,341	13.99 %	14.77 %	2.38 %	73.50 %
	9	244	CINCINNATI FIN GRP	1,410	1,370	25.27 %	27.67 %	2.15 %	75.65 %
	10	212	ZURICH INS GRP	1,370	1,539	30.05 %	32.45 %	2.09 %	77.74 %
			STATE TOTAL	65,540	64,209	17.92 %	18.25 %	100.00 %	100.00 %
Texas	1	65	FM GRP	77,844	73,494	41.51 %	41.09 %	31.44 %	31.44 %
	2	12	AMERICAN INTL GRP	30,697	28,758	258.85 %	262.42 %	12.40 %	43.84 %
	3	626	CHUBB LTD GRP	19,943	18,464	18.36 %	18.63 %	8.05 %	51.89 %
	4	3548	TRAVELERS GRP	14,293	16,387	37.94 %	37.98 %	5.77 %	57.66 %
	5	111	LIBERTY MUT GRP	13,808	13,342	5.98 %	6.16 %	5.58 %	63.24 %
	6	212	ZURICH INS GRP	11,174	12,349	0.03 %	0.30 %	4.51 %	67.75 %
	7	181	SWISS RE GRP	9,239	11,654	217.57 %	220.95 %	3.73 %	71.48 %
	8	361	MUNICH RE GRP	7,771	7,525	5.79 %	5.98 %	3.14 %	74.62 %
	9	171	GERMANIA INS GRP	7,564	6,658	34.83 %	34.83 %	3.05 %	77.68 %
	10	968	AXA INS GRP	7,422	7,462	11.13 %	16.24 %	3.00 %	80.67 %
			STATE TOTAL	247,606	243,886	63.25 %	64.08 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	65	FM GRP	5,952	5,383	75.85 %	76.09 %	26.38 %	26.38 %
	2	3548	TRAVELERS GRP	3,222	2,404	0.74 %	0.37 %	14.28 %	40.67 %
	3	242	SELECTIVE INS GRP	2,066	1,934	N/A	N/A	9.16 %	49.83 %
	4	626	CHUBB LTD GRP	1,570	1,533	N/A	N/A	6.96 %	56.79 %
	5	12	AMERICAN INTL GRP	1,478	1,312	34.76 %	35.21 %	6.55 %	63.34 %
	6	244	CINCINNATI FIN GRP	941	804	24.39 %	25.04 %	4.17 %	67.51 %
	7	212	ZURICH INS GRP	924	901	1.08 %	1.44 %	4.09 %	71.60 %
	8	140	NATIONWIDE CORP GRP	679	615	20.21 %	20.52 %	3.01 %	74.61 %
	9	111	LIBERTY MUT GRP	615	565	1.10 %	1.16 %	2.73 %	77.34 %
	10	968	AXA INS GRP	556	1,042	N/A	N/A	2.46 %	79.80 %
			STATE TOTAL	22,558	20,963	24.03 %	24.59 %	100.00 %	100.00 %
Vermont	1	65	FM GRP	1,898	1,800	39.89 %	40.14 %	24.57 %	24.57 %
	2	98	WR BERKLEY CORP GRP	1,098	1,085	8.59 %	8.59 %	14.21 %	38.78 %
	3	3548	TRAVELERS GRP	766	753	15.37 %	15.66 %	9.92 %	48.70 %
	4	1309	FRANKENMUTH GRP	416	405	10.57 %	10.61 %	5.38 %	54.08 %
	5	968	AXA INS GRP	386	298	7.81 %	30.37 %	5.00 %	59.08 %
	6	12	AMERICAN INTL GRP	368	465	N/A	N/A	4.77 %	63.85 %
	7	212	ZURICH INS GRP	362	416	N/A	N/A	4.68 %	68.53 %
	8	626	CHUBB LTD GRP	325	309	N/A	N/A	4.20 %	72.74 %
	9	244	CINCINNATI FIN GRP	260	250	28.97 %	33.41 %	3.37 %	76.11 %
	10	218	CNA INS GRP	223	202	N/A	N/A	2.88 %	78.99 %
			STATE TOTAL	7,725	7,551	14.24 %	15.44 %	100.00 %	100.00 %
Virginia	1	65	FM GRP	16,881	16,603	2.38 %	1.91 %	30.48 %	30.48 %
	2	968	AXA INS GRP	6,002	2,369	17.84 %	20.40 %	10.84 %	41.32 %
	3	3548	TRAVELERS GRP	3,392	3,564	1.74 %	0.81 %	6.13 %	47.45 %
	4	626	CHUBB LTD GRP	3,177	2,950	N/A	N/A	5.74 %	53.19 %
	5	242	SELECTIVE INS GRP	2,885	2,831	10.37 %	10.44 %	5.21 %	58.39 %
	6	12	AMERICAN INTL GRP	2,830	2,904	15.80 %	16.02 %	5.11 %	63.51 %
	7	361	MUNICH RE GRP	2,054	1,967	N/A	N/A	3.71 %	67.22 %
	8	111	LIBERTY MUT GRP	1,639	1,627	43.96 %	44.08 %	2.96 %	70.18 %
	9	4994	LOUDOUN MUT GRP	1,561	1,561	0.00 %	0.00 %	2.82 %	73.00 %
	10	761	ALLIANZ INS GRP	1,372	1,325	N/A	N/A	2.48 %	75.47 %
			STATE TOTAL	55,376	51,826	3.61 %	3.28 %	100.00 %	100.00 %
Washington	1	65	FM GRP	12,605	12,252	32.24 %	31.80 %	23.33 %	23.33 %
	2	3548	TRAVELERS GRP	5,879	5,726	15.33 %	14.37 %	10.88 %	34.21 %
	3	626	CHUBB LTD GRP	4,797	4,578	6.01 %	6.44 %	8.88 %	43.09 %
	4	12	AMERICAN INTL GRP	3,597	4,002	304.52 %	305.24 %	6.66 %	49.74 %
	5	361	MUNICH RE GRP	3,061	3,045	N/A	N/A	5.66 %	55.41 %
	6	111	LIBERTY MUT GRP	2,682	2,578	N/A	N/A	4.96 %	60.37 %
	7	280	AUTO OWNERS GRP	2,155	2,150	2.01 %	2.41 %	3.99 %	64.36 %
	8	309	WESTERN NATL MUT GRP	1,740	1,628	5.97 %	5.98 %	3.22 %	67.58 %
	9	968	AXA INS GRP	1,596	1,645	193.71 %	214.83 %	2.95 %	70.53 %
	10	212	ZURICH INS GRP	1,431	1,960	N/A	N/A	2.65 %	73.18 %
			STATE TOTAL	54,034	54,012	44.66 %	45.43 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	65	FM GRP	4,391	5,135	N/A	N/A	31.94 %	31.94 %
	2	12	AMERICAN INTL GRP	1,853	1,945	2.88 %	2.65 %	13.47 %	45.41 %
	3	212	ZURICH INS GRP	1,099	999	5.20 %	6.08 %	7.99 %	53.40 %
	4	626	CHUBB LTD GRP	613	565	29.72 %	30.39 %	4.46 %	57.86 %
	5	228	WESTFIELD GRP	560	558	10.19 %	10.23 %	4.07 %	61.93 %
	6	111	LIBERTY MUT GRP	555	524	N/A	N/A	4.03 %	65.97 %
	7	968	AXA INS GRP	453	411	0.11 %	6.29 %	3.29 %	69.26 %
	8	3548	TRAVELERS GRP	447	455	5.33 %	3.33 %	3.25 %	72.51 %
	9	244	CINCINNATI FIN GRP	444	462	21.15 %	21.50 %	3.23 %	75.73 %
	10	291	ENCOVA MUT INS GRP	407	398	N/A	2.28 %	2.96 %	78.69 %
			STATE TOTAL	13,748	14,244	1.82 %	1.69 %	100.00 %	100.00 %
Wisconsin	1	65	FM GRP	18,676	17,850	N/A	N/A	24.73 %	24.73 %
	2	626	CHUBB LTD GRP	6,556	6,379	10.21 %	10.06 %	8.68 %	33.42 %
	3	5076	WEST BEND INS GRP	6,093	5,884	39.51 %	39.51 %	8.07 %	41.49 %
	4	3548	TRAVELERS GRP	5,315	5,721	69.68 %	69.65 %	7.04 %	48.52 %
	5	111	LIBERTY MUT GRP	3,957	3,758	N/A	N/A	5.24 %	53.76 %
	6	14184	ACUITY A MUT INS CO	3,710	3,532	15.09 %	15.09 %	4.91 %	58.68 %
	7	96	SECURA INS GRP	2,538	2,496	9.96 %	9.96 %	3.36 %	62.04 %
	8	361	MUNICH RE GRP	2,510	2,308	0.25 %	0.33 %	3.32 %	65.36 %
	9	15779	MUNICIPAL PROP INS CO	2,244	2,197	15.51 %	17.67 %	2.97 %	68.34 %
	10	62	EMC INS CO GRP	1,991	2,023	14.10 %	14.18 %	2.64 %	70.97 %
			STATE TOTAL	75,508	73,706	17.47 %	17.75 %	100.00 %	100.00 %
Wyoming	1	65	FM GRP	6,143	6,908	249.18 %	249.59 %	46.69 %	46.69 %
	2	12	AMERICAN INTL GRP	1,346	1,396	9.67 %	9.81 %	10.23 %	56.93 %
	3	4683	MOUNTAIN WEST FARM GRP	1,035	998	3.92 %	3.98 %	7.87 %	64.79 %
	4	212	ZURICH INS GRP	646	249	6.29 %	7.33 %	4.91 %	69.71 %
	5	3548	TRAVELERS GRP	510	522	N/A	N/A	3.87 %	73.58 %
	6	626	CHUBB LTD GRP	433	393	8.83 %	9.74 %	3.29 %	76.87 %
	7	244	CINCINNATI FIN GRP	358	276	25.90 %	26.50 %	2.73 %	79.60 %
	8	84	AMERICAN FINANCIAL GRP	345	344	66.23 %	67.85 %	2.62 %	82.22 %
	9	14184	ACUITY A MUT INS CO	318	309	8.31 %	8.31 %	2.42 %	84.63 %
	10	140	NATIONWIDE CORP GRP	295	289	37.68 %	37.25 %	2.24 %	86.88 %
			STATE TOTAL	13,155	13,378	141.08 %	141.94 %	100.00 %	100.00 %
American Samoa	1	65	FM GRP	0	0	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	0	0	20.00 %	N/A	100.00 %	100.00 %
Guam	1	4672	DB INS GRP	5,751	1,615	92.82 %	92.79 %	99.26 %	99.26 %
	2	10972	FIRST NET INS CO	30	36	0.00 %	0.00 %	0.52 %	99.79 %
	3	4715	MS & AD INS GRP	6	16	0.00 %	18.96 %	0.11 %	99.90 %
	4	181	SWISS RE GRP	3	13	44.80 %	48.24 %	0.05 %	99.95 %
	5	65	FM GRP	2	2	0.00 %	0.00 %	0.03 %	99.98 %
	6	968	AXA INS GRP	1	1	N/A	N/A	0.02 %	100.00 %
	7	761	ALLIANZ INS GRP	0	0	2.04 %	2.04 %	0.00 %	100.00 %
			STATE TOTAL	5,794	1,684	89.40 %	89.52 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	218	CNA INS GRP	7,735	7,898	60.98 %	61.89 %	40.06 %	40.06 %
	2	65	FM GRP	5,359	5,017	0.00 %	0.00 %	27.76 %	67.82 %
	3	4804	MULTINATIONAL GRP	3,546	3,548	77.78 %	79.55 %	18.36 %	86.18 %
	4	3548	TRAVELERS GRP	828	787	41.10 %	42.34 %	4.29 %	90.47 %
	5	411	MAPFRE INS GRP	456	739	10.12 %	10.12 %	2.36 %	92.84 %
	6	968	AXA INS GRP	313	278	148.74 %	163.33 %	1.62 %	94.46 %
	7	4706	LOCKHART CO GRP	299	293	31.31 %	31.31 %	1.55 %	96.01 %
	8	12	AMERICAN INTL GRP	290	303	2.14 %	N/A	1.50 %	97.51 %
	9	10140	OPTIMA SEGUROS	111	85	2.34 %	2.34 %	0.58 %	98.08 %
	10	71	UNIVERSAL INS CO GRP	84	84	3.55 %	3.55 %	0.44 %	98.52 %
			STATE TOTAL	19,307	19,410	43.65 %	44.57 %	100.00 %	100.00 %
U.S. Virgin Islands	1	4706	LOCKHART CO GRP	49	56	0.00 %	0.00 %	27.34 %	27.34 %
	2	3548	TRAVELERS GRP	46	47	3.67 %	0.83 %	25.95 %	53.29 %
	3	65	FM GRP	37	36	0.00 %	0.00 %	20.67 %	73.96 %
	4	181	SWISS RE GRP	24	26	N/A	N/A	13.26 %	87.21 %
	5	3416	AXIS CAPITAL GRP	10	38	13.38 %	13.98 %	5.62 %	92.83 %
	6	361	MUNICH RE GRP	10	10	142.09 %	141.95 %	5.54 %	98.37 %
	7	12	AMERICAN INTL GRP	2	3	N/A	N/A	1.07 %	99.44 %
	8	968	AXA INS GRP	1	1	10.22 %	18.06 %	0.56 %	100.00 %
	9	761	ALLIANZ INS GRP	0	0	2.46 %	2.46 %	0.06 %	100.00 %
	10	626	CHUBB LTD GRP	0	0	30.77 %	25.64 %	0.03 %	100.00 %
			STATE TOTAL	178	216	0.84 %	N/A	100.00 %	100.00 %
N. Mariana Islands	1	10972	FIRST NET INS CO	616	466	0.00 %	0.00 %	99.92 %	99.92 %
	2	4672	DB INS GRP	0	0	0.00 %	0.00 %	0.06 %	99.99 %
	3	65	FM GRP	0	0	0.00 %	0.00 %	0.01 %	100.00 %
			STATE TOTAL	617	467	0.08 %	0.08 %	100.00 %	100.00 %
Canada	1	65	FM GRP	114,774	122,276	47.40 %	47.31 %	65.46 %	65.46 %
	2	761	ALLIANZ INS GRP	24,309	25,553	52.97 %	55.97 %	13.86 %	79.32 %
	3	968	AXA INS GRP	13,676	12,827	52.22 %	58.51 %	7.80 %	87.12 %
	4	218	CNA INS GRP	11,017	10,733	N/A	N/A	6.28 %	93.41 %
	5	181	SWISS RE GRP	6,310	8,212	N/A	N/A	3.60 %	97.01 %
	6	31	BERKSHIRE HATHAWAY GRP	2,838	3,087	N/A	N/A	1.62 %	98.62 %
	7	158	FAIRFAX FIN GRP	935	1,124	71.30 %	75.56 %	0.53 %	99.16 %
	8	111	LIBERTY MUT GRP	888	834	2.09 %	2.20 %	0.51 %	99.66 %
	9	3548	TRAVELERS GRP	380	469	N/A	N/A	0.22 %	99.88 %
	10	84	AMERICAN FINANCIAL GRP	109	113	N/A	N/A	0.06 %	99.94 %
			STATE TOTAL	175,335	185,359	40.71 %	41.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
27 - Boiler and Machinery

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Agg. Other Alien	1	65	FM GRP	90,911	83,318	N/A	N/A	87.41 %	87.41 %
	2	12	AMERICAN INTL GRP	6,471	7,003	41.20 %	42.05 %	6.22 %	93.63 %
	3	968	AXA INS GRP	1,577	800	99.53 %	107.37 %	1.52 %	95.14 %
	4	31	BERKSHIRE HATHAWAY GRP	1,373	1,549	N/A	N/A	1.32 %	96.46 %
	5	218	CNA INS GRP	873	698	3.65 %	3.22 %	0.84 %	97.30 %
	6	761	ALLIANZ INS GRP	746	645	N/A	N/A	0.72 %	98.02 %
	7	626	CHUBB LTD GRP	572	509	N/A	N/A	0.55 %	98.57 %
	8	212	ZURICH INS GRP	489	905	N/A	N/A	0.47 %	99.04 %
	9	181	SWISS RE GRP	468	613	45.46 %	48.12 %	0.45 %	99.49 %
	10	84	AMERICAN FINANCIAL GRP	246	268	121.07 %	121.64 %	0.24 %	99.73 %
			STATE TOTAL	104,011	96,650	N/A	N/A	100.00 %	100.00 %

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28—Credit

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
28 - Credit

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	84	AMERICAN FINANCIAL GRP	578,093	575,875	23.17 %	23.93 %	14.41 %	14.41 %
	2	26565	OHIO IND CO	457,676	409,899	45.74 %	48.39 %	11.41 %	25.82 %
	3	761	ALLIANZ INS GRP	422,373	422,657	31.78 %	36.64 %	10.53 %	36.35 %
	4	2538	AMTRUST FINANCIAL SERV GRP	284,685	275,645	82.08 %	82.42 %	7.10 %	43.44 %
	5	1279	ARCH INS GRP	251,089	231,086	48.63 %	61.08 %	6.26 %	49.70 %
	6	19	ASSURANT INC GRP	224,814	223,846	16.12 %	16.12 %	5.60 %	55.31 %
	7	4718	TIPTREE FIN GRP	211,185	162,719	40.49 %	43.47 %	5.26 %	60.57 %
	8	4715	MS & AD INS GRP	202,933	35,736	22.50 %	30.00 %	5.06 %	65.63 %
	9	25422	ATRADIUS TRADE CREDIT INS CO	142,655	140,207	33.69 %	35.23 %	3.56 %	69.18 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	128,509	123,666	88.03 %	88.03 %	3.20 %	72.39 %
	11	158	FAIRFAX FIN GRP	109,140	105,544	47.64 %	46.33 %	2.72 %	75.11 %
	12	4904	INTACT FINANCIAL GRP	108,356	107,631	53.79 %	54.04 %	2.70 %	77.81 %
	13	5021	ONEMAIN HOLDINGS INC GRP	100,381	66,105	60.50 %	61.79 %	2.50 %	80.31 %
	14	12	AMERICAN INTL GRP	89,013	80,702	44.99 %	44.68 %	2.22 %	82.53 %
	15	150	OLD REPUBLIC GRP	85,695	64,550	142.34 %	142.25 %	2.14 %	84.67 %
	16	8	ALLSTATE INS GRP	61,697	68,110	69.25 %	71.41 %	1.54 %	86.20 %
	17	869	MINNESOTA MUT GRP	49,868	36,235	23.63 %	23.70 %	1.24 %	87.45 %
	18	111	LIBERTY MUT GRP	43,920	42,444	N/A	N/A	1.09 %	88.54 %
	19	626	CHUBB LTD GRP	43,219	45,232	9.54 %	8.71 %	1.08 %	89.62 %
	20	4990	CORE SPECIALTY INS HOLDINGS GRP	33,497	29,517	38.65 %	38.71 %	0.83 %	90.45 %
	21	5039	SWBC GRP	32,939	29,490	49.65 %	49.65 %	0.82 %	91.28 %
	22	91	HARTFORD FIRE & CAS GRP	31,341	23,487	44.43 %	48.87 %	0.78 %	92.06 %
	23	3494	JAMES RIVER GRP	29,516	29,516	20.29 %	17.89 %	0.74 %	92.79 %
	24	3098	TOKIO MARINE HOLDINGS INC GRP	28,479	28,443	12.10 %	12.74 %	0.71 %	93.50 %
	25	218	CNA INS GRP	28,172	27,200	164.83 %	164.90 %	0.70 %	94.20 %
	26	641	FIRST TOWER GRP	27,339	19,760	3.73 %	3.73 %	0.68 %	94.89 %
	27	749	SCOR GRP	26,917	19,997	8.96 %	9.26 %	0.67 %	95.56 %
	28	34568	CENTENNIAL CAS CO	23,007	21,218	26.19 %	26.19 %	0.57 %	96.13 %
	29	785	MARKEL GRP	22,929	23,510	N/A	N/A	0.57 %	96.70 %
	30	5097	NBETA HOLDINGS LLC GRP	19,835	21,579	12.36 %	12.36 %	0.49 %	97.20 %
	31	140	NATIONWIDE CORP GRP	18,425	3,723	27.04 %	34.85 %	0.46 %	97.66 %
	32	181	SWISS RE GRP	17,634	19,216	N/A	N/A	0.44 %	98.10 %
	33	1120	EVEREST REINS HOLDINGS GRP	15,344	20,842	23.57 %	33.57 %	0.38 %	98.48 %
	34	31	BERKSHIRE HATHAWAY GRP	13,690	16,749	82.93 %	82.93 %	0.34 %	98.82 %
	35	458	DAI-ICHI LIFE HOLDINGS INC GRP	9,306	13,999	16.77 %	16.77 %	0.23 %	99.05 %
	36	4908	ASCOT INS US GRP	8,822	8,690	8.43 %	8.61 %	0.22 %	99.27 %
	37	306	TRUSTAGE GRP	6,172	6,054	52.60 %	52.60 %	0.15 %	99.42 %
	38	5001	SIRIUSPOINT GRP	5,041	1,263	52.80 %	55.00 %	0.13 %	99.55 %
	39	37621	TOYOTA MOTOR INS CO	4,624	4,794	77.33 %	77.33 %	0.12 %	99.67 %
	40	4670	STARR GRP	3,517	3,411	78.78 %	74.01 %	0.09 %	99.75 %
	41	4962	AU HOLDING CO GRP	3,316	1,164	41.59 %	42.14 %	0.08 %	99.84 %
	42	3416	AXIS CAPITAL GRP	1,724	395	56.51 %	57.35 %	0.04 %	99.88 %
	43	5003	SOUTHLAKE FINANCIAL GRP	1,689	1	48.95 %	54.88 %	0.04 %	99.92 %
	44	4973	BIGLARI HOLDINGS GRP	1,460	2,181	14.56 %	14.58 %	0.04 %	99.96 %
	45	4997	ACCELERANT HOLDINGS GRP	1,012	316	25.64 %	25.74 %	0.03 %	99.98 %
	46	176	STATE FARM GRP	288	290	11.25 %	11.25 %	0.01 %	99.99 %
	47	10972	FIRST NET INS CO	259	185	3.07 %	2.80 %	0.01 %	100.00 %
	48	1316	KNIGHTBROOK INS GRP	211	92	196.65 %	196.65 %	0.01 %	100.00 %
	49	1131	GREAT CENTRAL INS GRP	193	221	7.58 %	7.58 %	0.00 %	100.00 %
	50	4942	BEAZLEY GRP	89	197	N/A	N/A	0.00 %	100.00 %
	51	12471	RETAILERS INS CO	83	83	21.00 %	21.00 %	0.00 %	100.00 %
	52	105	MGIC GRP	46	46	0.00 %	0.14 %	0.00 %	100.00 %
	53	4850	CLEAR BLUE FINANCIAL GRP	33	2,568	0.85 %	0.85 %	0.00 %	100.00 %
	54	5013	VANTAGE RISK HOLDINGS GRP	8	52	N/A	N/A	0.00 %	100.00 %
	55	629	PLATEAU GRP	7	41	3.03 %	3.03 %	0.00 %	100.00 %
	56	29149	KENTUCKY NATL INS CO	3	3	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	4,011,746	3,598,596	42.07 %	44.24 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
28 - Credit

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	84	AMERICAN FINANCIAL GRP	574,792	571,797	23.15 %	23.92 %	16.26 %	16.26 %
	2	26565	OHIO IND CO	457,676	409,899	45.74 %	48.39 %	12.95 %	29.21 %
	3	761	ALLIANZ INS GRP	381,930	390,107	31.32 %	36.57 %	10.81 %	40.02 %
	4	2538	AMTRUST FINANCIAL SERV GRP	282,247	275,297	82.07 %	82.42 %	7.99 %	48.00 %
	5	1279	ARCH INS GRP	251,239	231,212	48.60 %	61.04 %	7.11 %	55.11 %
	6	4718	TIPTREE FIN GRP	211,185	162,719	40.49 %	43.47 %	5.98 %	61.09 %
	7	25422	ATRADIUS TRADE CREDIT INS CO	143,313	140,529	33.98 %	35.56 %	4.05 %	65.14 %
	8	408	BROOKFIELD WEALTH SOLUTIONS GRP	128,509	123,666	88.03 %	88.03 %	3.64 %	68.78 %
	9	4904	INTACT FINANCIAL GRP	108,356	107,631	53.79 %	54.04 %	3.07 %	71.84 %
	10	5021	ONEMAIN HOLDINGS INC GRP	100,381	66,105	60.50 %	61.79 %	2.84 %	74.68 %
	11	158	FAIRFAX FIN GRP	93,234	89,115	41.44 %	40.07 %	2.64 %	77.32 %
	12	150	OLD REPUBLIC GRP	85,695	64,550	142.34 %	142.25 %	2.42 %	79.75 %
	13	8	ALLSTATE INS GRP	61,697	68,110	69.25 %	71.41 %	1.75 %	81.49 %
	14	12	AMERICAN INTL GRP	60,115	52,575	50.81 %	50.89 %	1.70 %	83.19 %
	15	4715	MS & AD INS GRP	59,435	10,434	22.50 %	30.00 %	1.68 %	84.88 %
	16	869	MINNESOTA MUT GRP	49,868	36,235	23.63 %	23.70 %	1.41 %	86.29 %
	17	111	LIBERTY MUT GRP	41,566	39,717	N/A	N/A	1.18 %	87.46 %
	18	626	CHUBB LTD GRP	39,924	40,598	9.20 %	8.44 %	1.13 %	88.59 %
	19	4990	CORE SPECIALTY INS HOLDINGS GRP	33,497	29,517	38.65 %	38.71 %	0.95 %	89.54 %
	20	5039	SWBC GRP	32,939	29,490	49.65 %	49.65 %	0.93 %	90.47 %
	21	3494	JAMES RIVER GRP	29,516	29,516	20.29 %	17.89 %	0.84 %	91.31 %
	22	218	CNA INS GRP	28,172	27,200	164.83 %	164.90 %	0.80 %	92.10 %
	23	641	FIRST TOWER GRP	27,339	19,760	3.73 %	3.73 %	0.77 %	92.88 %
	24	749	SCOR GRP	26,917	19,997	8.96 %	9.26 %	0.76 %	93.64 %
	25	3098	TOKIO MARINE HOLDINGS INC GRP	24,996	24,890	11.52 %	11.57 %	0.71 %	94.35 %
	26	34568	CENTENNIAL CAS CO	22,935	21,193	26.22 %	26.22 %	0.65 %	95.00 %
	27	785	MARKEL GRP	22,929	23,510	N/A	N/A	0.65 %	95.64 %
	28	91	HARTFORD FIRE & CAS GRP	22,647	14,329	44.21 %	48.85 %	0.64 %	96.28 %
	29	5097	NBETA HOLDINGS LLC GRP	19,835	21,579	12.36 %	12.36 %	0.56 %	96.85 %
	30	140	NATIONWIDE CORP GRP	17,442	3,404	26.49 %	34.64 %	0.49 %	97.34 %
	31	19	ASSURANT INC GRP	14,272	13,250	9.58 %	9.58 %	0.40 %	97.74 %
	32	31	BERKSHIRE HATHAWAY GRP	13,690	16,749	82.93 %	82.93 %	0.39 %	98.13 %
	33	1120	EVEREST REINS HOLDINGS GRP	13,142	19,055	25.37 %	35.85 %	0.37 %	98.50 %
	34	458	DAI-ICHI LIFE HOLDINGS INC GRP	9,306	13,999	16.77 %	16.77 %	0.26 %	98.77 %
	35	181	SWISS RE GRP	9,095	11,219	N/A	N/A	0.26 %	99.02 %
	36	4908	ASCOT INS US GRP	8,822	8,690	8.43 %	8.61 %	0.25 %	99.27 %
	37	306	TRUSTAGE GRP	6,172	6,054	52.60 %	52.60 %	0.17 %	99.45 %
	38	5001	SIRIUSPOINT GRP	5,041	1,263	52.80 %	55.00 %	0.14 %	99.59 %
	39	37621	TOYOTA MOTOR INS CO	4,624	4,794	77.33 %	77.33 %	0.13 %	99.72 %
	40	4670	STARR GRP	3,517	3,411	80.56 %	75.99 %	0.10 %	99.82 %
	41	5003	SOUTHLAKE FINANCIAL GRP	1,689	1	48.95 %	54.88 %	0.05 %	99.87 %
	42	3416	AXIS CAPITAL GRP	1,503	362	61.75 %	62.66 %	0.04 %	99.91 %
	43	4973	BIGLARI HOLDINGS GRP	1,460	2,181	14.56 %	14.58 %	0.04 %	99.95 %
	44	4997	ACCELERANT HOLDINGS GRP	1,012	316	25.64 %	25.74 %	0.03 %	99.98 %
	45	176	STATE FARM GRP	288	290	11.25 %	11.25 %	0.01 %	99.99 %
	46	10972	FIRST NET INS CO	259	185	3.07 %	2.80 %	0.01 %	100.00 %
	47	1316	KNIGHTBROOK INS GRP	211	92	196.65 %	196.65 %	0.01 %	100.00 %
	48	1131	GREAT CENTRAL INS GRP	193	221	7.58 %	7.58 %	0.01 %	100.00 %
	49	4942	BEAZLEY GRP	89	197	N/A	N/A	0.00 %	100.00 %
	50	12471	RETAILERS INS CO	83	83	21.00 %	21.00 %	0.00 %	100.00 %
	51	105	MGIC GRP	46	46	0.00 %	0.14 %	0.00 %	100.00 %
	52	4850	CLEAR BLUE FINANCIAL GRP	33	2,568	0.85 %	0.85 %	0.00 %	100.00 %
	53	629	PLATEAU GRP	7	41	3.03 %	3.03 %	0.00 %	100.00 %
	54	29149	KENTUCKY NATL INS CO	3	3	0.00 %	0.00 %	0.00 %	100.00 %
			INDUSTRY TOTAL	3,534,360	3,250,166	43.89 %	46.23 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
28 - Credit

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	4718	TIPTREE FIN GRP	19,602	17,345	18.75 %	20.39 %	29.35 %	29.35 %
	2	84	AMERICAN FINANCIAL GRP	9,743	9,606	35.60 %	36.72 %	14.59 %	43.94 %
	3	26565	OHIO IND CO	8,442	6,645	32.56 %	32.84 %	12.64 %	56.59 %
	4	2538	AMTRUST FINANCIAL SERV GRP	5,885	6,161	70.59 %	70.60 %	8.81 %	65.40 %
	5	761	ALLIANZ INS GRP	3,799	1,252	92.51 %	92.54 %	5.69 %	71.09 %
	6	4990	CORE SPECIALTY INS HOLDINGS GRP	3,380	277	18.64 %	18.11 %	5.06 %	76.15 %
	7	1279	ARCH INS GRP	2,557	2,406	54.23 %	64.72 %	3.83 %	79.98 %
	8	8	ALLSTATE INS GRP	2,474	2,927	53.78 %	56.48 %	3.71 %	83.69 %
	9	25422	ATRADIUS TRADE CREDIT INS CO	1,659	1,681	N/A	5.54 %	2.49 %	86.17 %
	10	869	MINNESOTA MUT GRP	1,595	1,110	68.49 %	68.49 %	2.39 %	88.56 %
			STATE TOTAL	66,778	56,482	42.55 %	44.06 %	100.00 %	100.00 %
Alaska	1	2538	AMTRUST FINANCIAL SERV GRP	1,192	1,208	53.27 %	53.27 %	34.97 %	34.97 %
	2	26565	OHIO IND CO	396	113	36.73 %	38.89 %	11.61 %	46.58 %
	3	218	CNA INS GRP	372	363	60.11 %	60.15 %	10.92 %	57.50 %
	4	150	OLD REPUBLIC GRP	316	204	34.58 %	34.58 %	9.27 %	66.77 %
	5	8	ALLSTATE INS GRP	235	907	N/A	N/A	6.89 %	73.66 %
	6	84	AMERICAN FINANCIAL GRP	231	229	1.79 %	2.07 %	6.77 %	80.44 %
	7	4990	CORE SPECIALTY INS HOLDINGS GRP	229	229	12.44 %	11.88 %	6.72 %	87.15 %
	8	1279	ARCH INS GRP	207	178	11.37 %	12.01 %	6.07 %	93.22 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	205	210	73.52 %	73.52 %	6.01 %	99.23 %
	10	306	TRUSTAGE GRP	11	11	0.00 %	0.00 %	0.32 %	99.55 %
			STATE TOTAL	3,408	3,662	16.61 %	16.61 %	100.00 %	100.00 %
Arizona	1	84	AMERICAN FINANCIAL GRP	4,695	5,187	59.57 %	59.86 %	14.62 %	14.62 %
	2	1279	ARCH INS GRP	3,338	2,396	123.35 %	130.04 %	10.39 %	25.02 %
	3	2538	AMTRUST FINANCIAL SERV GRP	3,201	3,167	37.07 %	37.42 %	9.97 %	34.98 %
	4	26565	OHIO IND CO	3,050	3,039	22.12 %	22.58 %	9.50 %	44.48 %
	5	31	BERKSHIRE HATHAWAY GRP	3,024	4,359	89.28 %	89.28 %	9.42 %	53.90 %
	6	761	ALLIANZ INS GRP	2,791	3,766	27.63 %	27.64 %	8.69 %	62.59 %
	7	150	OLD REPUBLIC GRP	2,713	1,680	119.77 %	119.77 %	8.45 %	71.04 %
	8	4718	TIPTREE FIN GRP	2,070	846	28.25 %	28.57 %	6.45 %	77.49 %
	9	5021	ONEMAIN HOLDINGS INC GRP	1,693	1,788	53.28 %	54.16 %	5.27 %	82.76 %
	10	8	ALLSTATE INS GRP	1,661	1,504	66.06 %	67.20 %	5.17 %	87.93 %
			STATE TOTAL	32,112	31,863	60.46 %	61.15 %	100.00 %	100.00 %
Arkansas	1	84	AMERICAN FINANCIAL GRP	9,249	9,390	45.79 %	47.39 %	30.53 %	30.53 %
	2	26565	OHIO IND CO	5,770	4,418	23.50 %	23.74 %	19.05 %	49.58 %
	3	1279	ARCH INS GRP	2,423	2,339	23.87 %	47.44 %	8.00 %	57.58 %
	4	150	OLD REPUBLIC GRP	2,102	1,236	28.93 %	28.93 %	6.94 %	64.52 %
	5	2538	AMTRUST FINANCIAL SERV GRP	1,932	1,647	35.72 %	35.72 %	6.38 %	70.90 %
	6	4718	TIPTREE FIN GRP	1,859	1,279	N/A	N/A	6.14 %	77.03 %
	7	4973	BIGLARI HOLDINGS GRP	1,460	2,181	14.56 %	14.58 %	4.82 %	81.85 %
	8	761	ALLIANZ INS GRP	1,023	1,016	31.89 %	31.91 %	3.38 %	85.23 %
	9	3494	JAMES RIVER GRP	773	773	N/A	N/A	2.55 %	87.78 %
	10	8	ALLSTATE INS GRP	578	1,188	19.22 %	19.78 %	1.91 %	89.69 %
			STATE TOTAL	30,291	28,620	28.56 %	30.86 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
28 - Credit

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	84	AMERICAN FINANCIAL GRP	63,164	59,939	42.98 %	43.29 %	23.12 %	23.12 %
	2	761	ALLIANZ INS GRP	41,734	45,372	34.91 %	36.03 %	15.27 %	38.39 %
	3	4718	TIPTREE FIN GRP	24,039	17,534	62.64 %	66.44 %	8.80 %	47.19 %
	4	25422	ATRADIUS TRADE CREDIT INS CO	19,760	19,957	52.79 %	54.47 %	7.23 %	54.42 %
	5	626	CHUBB LTD GRP	18,637	17,642	N/A	N/A	6.82 %	61.24 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	18,221	18,512	58.72 %	58.72 %	6.67 %	67.91 %
	7	1279	ARCH INS GRP	17,123	17,629	36.44 %	37.66 %	6.27 %	74.17 %
	8	2538	AMTRUST FINANCIAL SERV GRP	14,533	14,971	73.01 %	73.45 %	5.32 %	79.49 %
	9	150	OLD REPUBLIC GRP	9,036	7,311	128.40 %	128.52 %	3.31 %	82.80 %
	10	12	AMERICAN INTL GRP	7,168	7,143	20.95 %	19.57 %	2.62 %	85.42 %
			STATE TOTAL	273,245	263,691	33.78 %	34.48 %	100.00 %	100.00 %
Colorado	1	26565	OHIO IND CO	17,759	17,033	44.05 %	55.09 %	32.32 %	32.32 %
	2	2538	AMTRUST FINANCIAL SERV GRP	7,792	7,140	93.83 %	93.86 %	14.18 %	46.51 %
	3	84	AMERICAN FINANCIAL GRP	5,560	4,977	22.35 %	22.63 %	10.12 %	56.63 %
	4	5021	ONEMAIN HOLDINGS INC GRP	3,829	2,453	62.36 %	63.00 %	6.97 %	63.60 %
	5	150	OLD REPUBLIC GRP	3,448	2,930	199.68 %	199.68 %	6.28 %	69.87 %
	6	4718	TIPTREE FIN GRP	2,923	2,573	18.49 %	21.49 %	5.32 %	75.19 %
	7	761	ALLIANZ INS GRP	2,243	2,396	70.59 %	70.60 %	4.08 %	79.28 %
	8	158	FAIRFAX FIN GRP	2,179	2,374	38.79 %	39.70 %	3.97 %	83.24 %
	9	4990	CORE SPECIALTY INS HOLDINGS GRP	1,226	1,226	20.85 %	20.32 %	2.23 %	85.47 %
	10	4904	INTACT FINANCIAL GRP	1,205	1,202	93.92 %	93.97 %	2.19 %	87.67 %
			STATE TOTAL	54,939	53,829	58.12 %	65.13 %	100.00 %	100.00 %
Connecticut	1	84	AMERICAN FINANCIAL GRP	8,923	8,736	15.51 %	15.99 %	19.97 %	19.97 %
	2	761	ALLIANZ INS GRP	6,861	7,684	12.09 %	12.17 %	15.36 %	35.33 %
	3	4904	INTACT FINANCIAL GRP	5,990	5,888	74.50 %	74.61 %	13.41 %	48.74 %
	4	26565	OHIO IND CO	4,119	3,991	39.64 %	41.53 %	9.22 %	57.96 %
	5	25422	ATRADIUS TRADE CREDIT INS CO	3,965	3,583	1.24 %	1.69 %	8.87 %	66.83 %
	6	158	FAIRFAX FIN GRP	3,162	3,251	60.13 %	63.30 %	7.08 %	73.91 %
	7	4718	TIPTREE FIN GRP	2,443	1,524	45.59 %	47.93 %	5.47 %	79.38 %
	8	1279	ARCH INS GRP	2,362	2,569	38.61 %	47.63 %	5.29 %	84.66 %
	9	2538	AMTRUST FINANCIAL SERV GRP	2,019	2,043	39.40 %	39.47 %	4.52 %	89.18 %
	10	12	AMERICAN INTL GRP	1,346	1,143	88.83 %	84.48 %	3.01 %	92.19 %
			STATE TOTAL	44,676	44,388	41.59 %	42.62 %	100.00 %	100.00 %
Delaware	1	4715	MS & AD INS GRP	14,743	1,815	22.50 %	30.00 %	30.34 %	30.34 %
	2	158	FAIRFAX FIN GRP	8,957	8,975	55.45 %	55.45 %	18.43 %	48.77 %
	3	140	NATIONWIDE CORP GRP	8,642	1,560	20.00 %	30.00 %	17.78 %	66.55 %
	4	4718	TIPTREE FIN GRP	2,480	6,288	48.79 %	50.44 %	5.10 %	71.65 %
	5	626	CHUBB LTD GRP	2,457	3,780	369.80 %	367.58 %	5.06 %	76.71 %
	6	761	ALLIANZ INS GRP	2,247	2,541	18.91 %	20.92 %	4.62 %	81.33 %
	7	84	AMERICAN FINANCIAL GRP	2,215	2,166	18.80 %	20.85 %	4.56 %	85.89 %
	8	181	SWISS RE GRP	1,560	1,520	N/A	N/A	3.21 %	89.10 %
	9	1279	ARCH INS GRP	1,319	1,323	93.52 %	100.50 %	2.71 %	91.81 %
	10	2538	AMTRUST FINANCIAL SERV GRP	1,074	1,080	23.08 %	23.58 %	2.21 %	94.02 %
			STATE TOTAL	48,601	34,302	99.49 %	103.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	91	HARTFORD FIRE & CAS GRP	11,119	6,916	46.54 %	51.31 %	33.13 %	33.13 %
	2	1120	EVEREST REINS HOLDINGS GRP	9,872	16,069	25.24 %	35.68 %	29.42 %	62.55 %
	3	84	AMERICAN FINANCIAL GRP	3,804	4,032	28.88 %	29.20 %	11.34 %	73.89 %
	4	3098	TOKIO MARINE HOLDINGS INC GRP	2,863	4,008	N/A	N/A	8.53 %	82.42 %
	5	4904	INTACT FINANCIAL GRP	2,769	2,737	68.12 %	68.12 %	8.25 %	90.67 %
	6	761	ALLIANZ INS GRP	1,121	1,247	N/A	N/A	3.34 %	94.01 %
	7	111	LIBERTY MUT GRP	478	615	126.74 %	126.74 %	1.42 %	95.44 %
	8	12	AMERICAN INTL GRP	390	381	51.58 %	51.48 %	1.16 %	96.60 %
	9	626	CHUBB LTD GRP	356	262	24.65 %	21.73 %	1.06 %	97.66 %
	10	4718	TIPTREE FIN GRP	241	165	11.42 %	11.78 %	0.72 %	98.38 %
			STATE TOTAL	33,558	38,926	29.65 %	35.01 %	100.00 %	100.00 %
Florida	1	84	AMERICAN FINANCIAL GRP	94,236	94,234	N/A	N/A	38.64 %	38.64 %
	2	761	ALLIANZ INS GRP	41,814	41,829	40.63 %	42.82 %	17.15 %	55.79 %
	3	26565	OHIO IND CO	19,936	17,280	35.43 %	39.09 %	8.18 %	63.97 %
	4	1279	ARCH INS GRP	16,928	18,162	81.67 %	84.51 %	6.94 %	70.91 %
	5	2538	AMTRUST FINANCIAL SERV GRP	12,345	12,871	87.24 %	87.49 %	5.06 %	75.97 %
	6	150	OLD REPUBLIC GRP	9,287	5,107	290.34 %	290.34 %	3.81 %	79.78 %
	7	158	FAIRFAX FIN GRP	8,203	7,906	82.36 %	84.77 %	3.36 %	83.14 %
	8	4904	INTACT FINANCIAL GRP	5,808	5,908	50.28 %	50.28 %	2.38 %	85.53 %
	9	4718	TIPTREE FIN GRP	5,668	6,028	29.79 %	31.15 %	2.32 %	87.85 %
	10	25422	ATRADIUS TRADE CREDIT INS CO	5,302	6,265	61.85 %	61.81 %	2.17 %	90.02 %
			STATE TOTAL	243,853	239,222	37.27 %	38.54 %	100.00 %	100.00 %
Georgia	1	84	AMERICAN FINANCIAL GRP	16,285	15,142	N/A	N/A	16.32 %	16.32 %
	2	761	ALLIANZ INS GRP	14,808	16,149	16.62 %	16.63 %	14.84 %	31.15 %
	3	26565	OHIO IND CO	12,967	12,924	13.14 %	13.50 %	12.99 %	44.14 %
	4	5021	ONEMAIN HOLDINGS INC GRP	9,386	4,999	71.61 %	72.50 %	9.40 %	53.55 %
	5	4718	TIPTREE FIN GRP	8,058	5,572	74.46 %	76.27 %	8.07 %	61.62 %
	6	1279	ARCH INS GRP	6,956	7,395	130.75 %	137.27 %	6.97 %	68.59 %
	7	25422	ATRADIUS TRADE CREDIT INS CO	4,333	4,612	20.35 %	25.29 %	4.34 %	72.93 %
	8	4904	INTACT FINANCIAL GRP	3,364	3,300	56.16 %	56.57 %	3.37 %	76.30 %
	9	158	FAIRFAX FIN GRP	3,354	3,121	33.20 %	N/A	3.36 %	79.66 %
	10	869	MINNESOTA MUT GRP	3,216	1,172	18.44 %	18.44 %	3.22 %	82.88 %
			STATE TOTAL	99,810	90,737	32.95 %	32.31 %	100.00 %	100.00 %
Hawaii	1	4904	INTACT FINANCIAL GRP	3,420	3,459	67.41 %	67.41 %	26.33 %	26.33 %
	2	26565	OHIO IND CO	2,516	2,618	33.34 %	33.65 %	19.38 %	45.70 %
	3	84	AMERICAN FINANCIAL GRP	1,993	2,085	2.89 %	2.96 %	15.34 %	61.05 %
	4	5021	ONEMAIN HOLDINGS INC GRP	1,688	672	46.14 %	46.35 %	13.00 %	74.04 %
	5	1279	ARCH INS GRP	1,437	1,427	16.99 %	20.61 %	11.06 %	85.11 %
	6	8	ALLSTATE INS GRP	652	539	28.56 %	28.87 %	5.02 %	90.13 %
	7	2538	AMTRUST FINANCIAL SERV GRP	613	608	59.29 %	59.77 %	4.72 %	94.85 %
	8	4718	TIPTREE FIN GRP	321	224	93.62 %	106.17 %	2.47 %	97.32 %
	9	150	OLD REPUBLIC GRP	82	45	83.78 %	83.78 %	0.63 %	97.95 %
	10	25422	ATRADIUS TRADE CREDIT INS CO	69	37	61.99 %	68.86 %	0.53 %	98.48 %
			STATE TOTAL	12,988	11,923	38.91 %	39.77 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	2538	AMTRUST FINANCIAL SERV GRP	7,483	7,434	55.14 %	55.14 %	42.31 %	42.31 %
	2	84	AMERICAN FINANCIAL GRP	3,104	2,826	41.97 %	42.71 %	17.55 %	59.86 %
	3	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,647	1,673	59.76 %	59.76 %	9.31 %	69.17 %
	4	26565	OHIO IND CO	1,299	823	45.93 %	48.18 %	7.34 %	76.51 %
	5	218	CNA INS GRP	945	900	34.44 %	34.49 %	5.34 %	81.85 %
	6	761	ALLIANZ INS GRP	658	722	48.61 %	48.61 %	3.72 %	85.58 %
	7	1279	ARCH INS GRP	557	501	43.79 %	45.87 %	3.15 %	88.72 %
	8	4990	CORE SPECIALTY INS HOLDINGS GRP	493	493	16.39 %	15.89 %	2.79 %	91.51 %
	9	150	OLD REPUBLIC GRP	351	266	72.26 %	72.26 %	1.99 %	93.50 %
	10	4718	TIPTREE FIN GRP	309	187	16.28 %	17.14 %	1.74 %	95.24 %
			STATE TOTAL	17,687	16,538	49.52 %	49.84 %	100.00 %	100.00 %
Illinois	1	761	ALLIANZ INS GRP	18,030	21,068	29.66 %	29.67 %	16.87 %	16.87 %
	2	84	AMERICAN FINANCIAL GRP	17,509	17,030	26.14 %	26.53 %	16.39 %	33.26 %
	3	26565	OHIO IND CO	13,835	17,902	39.95 %	41.08 %	12.95 %	46.20 %
	4	25422	ATRADIUS TRADE CREDIT INS CO	13,403	12,597	32.22 %	34.22 %	12.54 %	58.75 %
	5	1279	ARCH INS GRP	9,562	10,353	35.83 %	41.99 %	8.95 %	67.70 %
	6	2538	AMTRUST FINANCIAL SERV GRP	4,860	4,828	68.86 %	68.86 %	4.55 %	72.24 %
	7	158	FAIRFAX FIN GRP	3,995	3,864	N/A	N/A	3.74 %	75.98 %
	8	4718	TIPTREE FIN GRP	2,938	1,710	24.51 %	28.70 %	2.75 %	78.73 %
	9	111	LIBERTY MUT GRP	2,755	2,908	0.38 %	0.39 %	2.58 %	81.31 %
	10	626	CHUBB LTD GRP	2,624	3,862	N/A	N/A	2.46 %	83.76 %
			STATE TOTAL	106,860	113,446	33.19 %	34.27 %	100.00 %	100.00 %
Indiana	1	26565	OHIO IND CO	25,858	24,916	32.63 %	33.46 %	40.51 %	40.51 %
	2	5021	ONEMAIN HOLDINGS INC GRP	6,506	3,560	74.91 %	75.46 %	10.19 %	50.71 %
	3	84	AMERICAN FINANCIAL GRP	6,498	6,893	24.63 %	25.04 %	10.18 %	60.89 %
	4	25422	ATRADIUS TRADE CREDIT INS CO	4,444	4,638	116.81 %	116.56 %	6.96 %	67.85 %
	5	761	ALLIANZ INS GRP	3,261	3,282	N/A	N/A	5.11 %	72.96 %
	6	2538	AMTRUST FINANCIAL SERV GRP	2,879	2,957	72.86 %	72.82 %	4.51 %	77.47 %
	7	150	OLD REPUBLIC GRP	2,519	2,346	119.55 %	120.02 %	3.95 %	81.42 %
	8	785	MARKEL GRP	2,413	2,270	57.97 %	68.42 %	3.78 %	85.20 %
	9	4718	TIPTREE FIN GRP	1,880	1,200	N/A	N/A	2.95 %	88.14 %
	10	1279	ARCH INS GRP	1,869	1,940	31.02 %	35.98 %	2.93 %	91.07 %
			STATE TOTAL	63,826	59,958	42.60 %	43.22 %	100.00 %	100.00 %
Iowa	1	26565	OHIO IND CO	5,898	4,754	32.38 %	33.36 %	29.82 %	29.82 %
	2	2538	AMTRUST FINANCIAL SERV GRP	2,976	2,999	42.20 %	42.18 %	15.05 %	44.87 %
	3	84	AMERICAN FINANCIAL GRP	2,925	2,859	10.24 %	10.65 %	14.79 %	59.66 %
	4	1279	ARCH INS GRP	2,290	2,393	38.76 %	50.88 %	11.58 %	71.24 %
	5	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,096	1,156	61.44 %	61.44 %	5.54 %	76.78 %
	6	34568	CENTENNIAL CAS CO	674	669	N/A	N/A	3.41 %	80.19 %
	7	4718	TIPTREE FIN GRP	636	389	4,056.41 %	4,421.51 %	3.21 %	83.40 %
	8	761	ALLIANZ INS GRP	623	420	135.08 %	135.10 %	3.15 %	86.55 %
	9	150	OLD REPUBLIC GRP	498	452	152.40 %	152.46 %	2.52 %	89.07 %
	10	8	ALLSTATE INS GRP	497	403	48.55 %	46.58 %	2.52 %	91.59 %
			STATE TOTAL	19,775	18,208	124.78 %	134.51 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	8	ALLSTATE INS GRP	5,695	4,161	44.86 %	47.18 %	14.74 %	14.74 %
	2	2538	AMTRUST FINANCIAL SERV GRP	5,419	5,413	66.93 %	66.89 %	14.03 %	28.77 %
	3	1279	ARCH INS GRP	4,446	3,139	41.06 %	54.71 %	11.51 %	40.28 %
	4	84	AMERICAN FINANCIAL GRP	4,213	4,983	78.92 %	82.87 %	10.91 %	51.19 %
	5	4718	TIPTREE FIN GRP	3,907	2,997	64.01 %	69.08 %	10.11 %	61.30 %
	6	26565	OHIO IND CO	2,999	3,000	32.29 %	32.64 %	7.76 %	69.06 %
	7	761	ALLIANZ INS GRP	2,861	3,080	16.76 %	16.77 %	7.41 %	76.47 %
	8	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,142	2,268	126.27 %	126.27 %	5.54 %	82.01 %
	9	4990	CORE SPECIALTY INS HOLDINGS GRP	1,296	1,288	21.95 %	21.64 %	3.35 %	85.37 %
	10	34568	CENTENNIAL CAS CO	1,252	1,160	14.68 %	14.68 %	3.24 %	88.61 %
			STATE TOTAL	38,630	35,296	59.35 %	61.91 %	100.00 %	100.00 %
Kentucky	1	4718	TIPTREE FIN GRP	22,402	21,465	8.59 %	8.78 %	48.10 %	48.10 %
	2	84	AMERICAN FINANCIAL GRP	7,332	7,550	31.95 %	32.48 %	15.74 %	63.84 %
	3	761	ALLIANZ INS GRP	3,054	3,080	29.32 %	29.33 %	6.56 %	70.40 %
	4	26565	OHIO IND CO	2,956	2,771	19.12 %	19.40 %	6.35 %	76.74 %
	5	150	OLD REPUBLIC GRP	1,750	563	145.24 %	145.24 %	3.76 %	80.50 %
	6	8	ALLSTATE INS GRP	1,441	1,354	52.32 %	54.07 %	3.09 %	83.59 %
	7	5021	ONEMAIN HOLDINGS INC GRP	1,184	1,061	44.18 %	45.91 %	2.54 %	86.14 %
	8	2538	AMTRUST FINANCIAL SERV GRP	1,143	1,139	108.97 %	108.97 %	2.45 %	88.59 %
	9	1279	ARCH INS GRP	1,058	2,477	80.77 %	109.58 %	2.27 %	90.86 %
	10	4904	INTACT FINANCIAL GRP	611	601	72.96 %	72.96 %	1.31 %	92.17 %
			STATE TOTAL	46,576	45,272	27.11 %	28.91 %	100.00 %	100.00 %
Louisiana	1	84	AMERICAN FINANCIAL GRP	18,159	17,887	18.53 %	18.98 %	26.62 %	26.62 %
	2	641	FIRST TOWER GRP	8,723	7,109	1.72 %	1.72 %	12.79 %	39.40 %
	3	761	ALLIANZ INS GRP	6,957	7,654	36.69 %	36.70 %	10.20 %	49.60 %
	4	4715	MS & AD INS GRP	4,905	368	22.50 %	30.00 %	7.19 %	56.79 %
	5	5021	ONEMAIN HOLDINGS INC GRP	4,668	2,336	70.18 %	70.91 %	6.84 %	63.63 %
	6	26565	OHIO IND CO	3,377	3,626	42.22 %	47.71 %	4.95 %	68.58 %
	7	1279	ARCH INS GRP	3,327	3,756	45.88 %	48.98 %	4.88 %	73.46 %
	8	25422	ATRADIUS TRADE CREDIT INS CO	3,238	720	128.05 %	142.06 %	4.75 %	78.20 %
	9	2538	AMTRUST FINANCIAL SERV GRP	2,399	2,300	45.74 %	45.74 %	3.52 %	81.72 %
	10	869	MINNESOTA MUT GRP	2,019	1,009	19.85 %	20.28 %	2.96 %	84.68 %
			STATE TOTAL	68,225	54,931	34.14 %	35.22 %	100.00 %	100.00 %
Maine	1	2538	AMTRUST FINANCIAL SERV GRP	3,935	3,900	107.58 %	107.56 %	33.57 %	33.57 %
	2	26565	OHIO IND CO	2,132	2,133	36.95 %	40.96 %	18.19 %	51.76 %
	3	84	AMERICAN FINANCIAL GRP	1,855	1,716	32.93 %	33.26 %	15.83 %	67.58 %
	4	761	ALLIANZ INS GRP	953	1,074	20.78 %	20.79 %	8.13 %	75.72 %
	5	1279	ARCH INS GRP	428	348	N/A	482.37 %	3.65 %	79.37 %
	6	4990	CORE SPECIALTY INS HOLDINGS GRP	395	395	67.71 %	75.55 %	3.37 %	82.74 %
	7	8	ALLSTATE INS GRP	338	399	26.51 %	24.75 %	2.88 %	85.62 %
	8	150	OLD REPUBLIC GRP	289	290	72.77 %	72.77 %	2.47 %	88.09 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	274	255	90.10 %	90.10 %	2.34 %	90.43 %
	10	4718	TIPTREE FIN GRP	268	273	17.50 %	18.45 %	2.28 %	92.71 %
			STATE TOTAL	11,722	11,627	61.01 %	76.56 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	84	AMERICAN FINANCIAL GRP	6,301	6,476	20.71 %	21.21 %	20.56 %	20.56 %
	2	4904	INTACT FINANCIAL GRP	5,809	5,761	61.85 %	61.87 %	18.96 %	39.52 %
	3	1279	ARCH INS GRP	2,815	2,426	47.78 %	60.82 %	9.19 %	48.71 %
	4	26565	OHIO IND CO	2,205	2,205	20.99 %	24.18 %	7.20 %	55.91 %
	5	761	ALLIANZ INS GRP	2,160	2,856	360.86 %	360.87 %	7.05 %	62.96 %
	6	4718	TIPTREE FIN GRP	1,952	1,259	15.39 %	17.95 %	6.37 %	69.33 %
	7	158	FAIRFAX FIN GRP	1,864	1,923	30.05 %	30.32 %	6.08 %	75.41 %
	8	2538	AMTRUST FINANCIAL SERV GRP	1,844	2,124	127.69 %	127.75 %	6.02 %	81.42 %
	9	869	MINNESOTA MUT GRP	1,613	1,099	9.80 %	9.80 %	5.27 %	86.69 %
	10	5021	ONEMAIN HOLDINGS INC GRP	1,401	1,253	27.63 %	28.84 %	4.57 %	91.26 %
			STATE TOTAL	30,641	29,979	79.45 %	81.00 %	100.00 %	100.00 %
Massachusetts	1	26565	OHIO IND CO	32,213	32,107	77.16 %	83.99 %	41.08 %	41.08 %
	2	4904	INTACT FINANCIAL GRP	10,833	10,818	56.66 %	56.68 %	13.81 %	54.89 %
	3	84	AMERICAN FINANCIAL GRP	10,651	11,802	27.81 %	29.73 %	13.58 %	68.48 %
	4	761	ALLIANZ INS GRP	6,310	7,333	15.25 %	15.26 %	8.05 %	76.52 %
	5	1279	ARCH INS GRP	5,307	4,522	24.96 %	40.04 %	6.77 %	83.29 %
	6	4718	TIPTREE FIN GRP	2,586	1,914	N/A	N/A	3.30 %	86.59 %
	7	25422	ATRADIUS TRADE CREDIT INS CO	2,440	2,392	41.00 %	41.33 %	3.11 %	89.70 %
	8	2538	AMTRUST FINANCIAL SERV GRP	1,810	1,819	45.75 %	45.59 %	2.31 %	92.01 %
	9	12	AMERICAN INTL GRP	1,374	1,245	N/A	N/A	1.75 %	93.76 %
	10	8	ALLSTATE INS GRP	1,140	1,573	93.00 %	93.51 %	1.45 %	95.21 %
			STATE TOTAL	78,416	78,945	43.72 %	47.05 %	100.00 %	100.00 %
Michigan	1	1279	ARCH INS GRP	18,129	13,109	20.68 %	27.90 %	20.33 %	20.33 %
	2	84	AMERICAN FINANCIAL GRP	10,378	10,027	28.09 %	28.93 %	11.64 %	31.96 %
	3	26565	OHIO IND CO	9,878	7,411	53.74 %	58.39 %	11.07 %	43.03 %
	4	761	ALLIANZ INS GRP	7,102	7,984	12.41 %	12.42 %	7.96 %	51.00 %
	5	4718	TIPTREE FIN GRP	7,066	5,258	40.43 %	43.01 %	7.92 %	58.92 %
	6	2538	AMTRUST FINANCIAL SERV GRP	6,609	6,807	72.61 %	72.61 %	7.41 %	66.33 %
	7	150	OLD REPUBLIC GRP	5,326	4,052	144.10 %	144.13 %	5.97 %	72.30 %
	8	5021	ONEMAIN HOLDINGS INC GRP	5,015	3,070	74.22 %	74.85 %	5.62 %	77.92 %
	9	25422	ATRADIUS TRADE CREDIT INS CO	3,497	3,374	16.41 %	17.17 %	3.92 %	81.84 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,265	3,478	64.59 %	64.59 %	3.66 %	85.50 %
			STATE TOTAL	89,196	76,669	38.80 %	39.92 %	100.00 %	100.00 %
Minnesota	1	84	AMERICAN FINANCIAL GRP	4,544	4,229	117.33 %	117.73 %	13.97 %	13.97 %
	2	408	BROOKFIELD WEALTH SOLUTIONS GRP	3,477	3,515	64.19 %	64.19 %	10.69 %	24.66 %
	3	761	ALLIANZ INS GRP	3,460	3,866	70.15 %	70.16 %	10.64 %	35.30 %
	4	2538	AMTRUST FINANCIAL SERV GRP	2,994	2,958	60.46 %	60.46 %	9.20 %	44.50 %
	5	26565	OHIO IND CO	2,931	2,850	21.43 %	22.16 %	9.01 %	53.51 %
	6	1279	ARCH INS GRP	2,641	2,483	N/A	N/A	8.12 %	61.63 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	1,831	1,574	N/A	N/A	5.63 %	67.26 %
	8	4718	TIPTREE FIN GRP	1,774	938	12.43 %	12.73 %	5.45 %	72.71 %
	9	1120	EVEREST REINS HOLDINGS GRP	1,483	1,669	24.99 %	35.34 %	4.56 %	77.27 %
	10	626	CHUBB LTD GRP	1,194	710	N/A	N/A	3.67 %	80.94 %
			STATE TOTAL	32,526	30,872	42.56 %	43.59 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	641	FIRST TOWER GRP	11,023	8,976	6.12 %	6.12 %	27.83 %	27.83 %
	2	84	AMERICAN FINANCIAL GRP	10,337	8,772	37.82 %	38.38 %	26.10 %	53.93 %
	3	2538	AMTRUST FINANCIAL SERV GRP	4,126	4,018	40.27 %	40.27 %	10.42 %	64.34 %
	4	26565	OHIO IND CO	2,310	2,311	29.59 %	30.30 %	5.83 %	70.18 %
	5	4990	CORE SPECIALTY INS HOLDINGS GRP	1,855	1,608	21.89 %	21.41 %	4.68 %	74.86 %
	6	4718	TIPTREE FIN GRP	1,723	1,054	61.01 %	67.84 %	4.35 %	79.21 %
	7	1279	ARCH INS GRP	1,719	1,643	35.73 %	42.68 %	4.34 %	83.55 %
	8	761	ALLIANZ INS GRP	1,595	1,534	N/A	N/A	4.03 %	87.58 %
	9	869	MINNESOTA MUT GRP	1,204	823	19.36 %	19.36 %	3.04 %	90.62 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,135	1,130	73.52 %	73.52 %	2.87 %	93.48 %
			STATE TOTAL	39,609	34,483	28.88 %	29.63 %	100.00 %	100.00 %
Missouri	1	84	AMERICAN FINANCIAL GRP	10,838	10,785	42.45 %	43.17 %	17.57 %	17.57 %
	2	26565	OHIO IND CO	8,999	8,450	26.77 %	27.89 %	14.59 %	32.16 %
	3	4718	TIPTREE FIN GRP	7,701	4,931	65.00 %	70.43 %	12.49 %	44.65 %
	4	761	ALLIANZ INS GRP	5,145	4,276	20.05 %	20.07 %	8.34 %	52.99 %
	5	158	FAIRFAX FIN GRP	4,244	4,005	26.66 %	30.28 %	6.88 %	59.87 %
	6	5021	ONEMAIN HOLDINGS INC GRP	4,061	2,067	82.06 %	83.43 %	6.58 %	66.46 %
	7	25422	ATRADIUS TRADE CREDIT INS CO	3,329	3,297	28.00 %	29.82 %	5.40 %	71.85 %
	8	1279	ARCH INS GRP	2,121	3,006	53.15 %	61.54 %	3.44 %	75.29 %
	9	785	MARKEL GRP	1,959	2,095	N/A	N/A	3.18 %	78.47 %
	10	150	OLD REPUBLIC GRP	1,813	1,677	166.12 %	166.46 %	2.94 %	81.41 %
			STATE TOTAL	61,676	55,091	29.71 %	31.40 %	100.00 %	100.00 %
Montana	1	3494	JAMES RIVER GRP	942	942	10.58 %	9.45 %	22.37 %	22.37 %
	2	1279	ARCH INS GRP	775	564	31.42 %	35.54 %	18.42 %	40.79 %
	3	34568	CENTENNIAL CAS CO	653	599	N/A	N/A	15.52 %	56.31 %
	4	84	AMERICAN FINANCIAL GRP	520	476	4.41 %	4.91 %	12.36 %	68.67 %
	5	26565	OHIO IND CO	484	484	18.57 %	18.69 %	11.49 %	80.15 %
	6	25422	ATRADIUS TRADE CREDIT INS CO	206	134	31.83 %	35.33 %	4.90 %	85.06 %
	7	5021	ONEMAIN HOLDINGS INC GRP	158	142	62.53 %	64.35 %	3.75 %	88.80 %
	8	761	ALLIANZ INS GRP	126	140	N/A	N/A	3.00 %	91.80 %
	9	150	OLD REPUBLIC GRP	126	196	70.56 %	70.56 %	2.99 %	94.79 %
	10	4718	TIPTREE FIN GRP	93	61	N/A	N/A	2.21 %	97.00 %
			STATE TOTAL	4,209	3,909	12.64 %	13.17 %	100.00 %	100.00 %
Nebraska	1	26565	OHIO IND CO	1,744	1,744	59.65 %	62.30 %	16.25 %	16.25 %
	2	2538	AMTRUST FINANCIAL SERV GRP	1,609	1,585	110.49 %	110.49 %	14.99 %	31.25 %
	3	34568	CENTENNIAL CAS CO	1,537	1,486	N/A	N/A	14.32 %	45.57 %
	4	84	AMERICAN FINANCIAL GRP	1,426	1,530	130.76 %	130.96 %	13.29 %	58.86 %
	5	761	ALLIANZ INS GRP	669	672	N/A	N/A	6.24 %	65.09 %
	6	1279	ARCH INS GRP	617	655	11.54 %	17.68 %	5.75 %	70.85 %
	7	4718	TIPTREE FIN GRP	482	334	12.94 %	2.81 %	4.49 %	75.34 %
	8	3416	AXIS CAPITAL GRP	379	91	61.75 %	62.66 %	3.53 %	78.87 %
	9	8	ALLSTATE INS GRP	342	367	N/A	N/A	3.19 %	82.06 %
	10	869	MINNESOTA MUT GRP	304	304	73.42 %	73.42 %	2.83 %	84.89 %
			STATE TOTAL	10,730	10,642	68.13 %	68.57 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	84	AMERICAN FINANCIAL GRP	2,978	3,130	18.55 %	18.88 %	22.08 %	22.08 %
	2	150	OLD REPUBLIC GRP	1,533	1,234	147.39 %	147.39 %	11.37 %	33.44 %
	3	2538	AMTRUST FINANCIAL SERV GRP	1,423	1,542	100.91 %	100.88 %	10.55 %	43.99 %
	4	4718	TIPTREE FIN GRP	1,337	1,248	52.16 %	56.46 %	9.91 %	53.90 %
	5	91	HARTFORD FIRE & CAS GRP	1,283	385	27.54 %	30.30 %	9.51 %	63.41 %
	6	761	ALLIANZ INS GRP	755	797	30.92 %	41.87 %	5.60 %	69.01 %
	7	12	AMERICAN INTL GRP	595	261	62.07 %	62.71 %	4.41 %	73.42 %
	8	1279	ARCH INS GRP	512	776	119.79 %	128.50 %	3.80 %	77.22 %
	9	4990	CORE SPECIALTY INS HOLDINGS GRP	454	445	38.06 %	38.05 %	3.36 %	80.58 %
	10	26565	OHIO IND CO	430	282	88.38 %	92.45 %	3.19 %	83.77 %
			STATE TOTAL	13,489	12,191	58.71 %	60.48 %	100.00 %	100.00 %
New Hampshire	1	2538	AMTRUST FINANCIAL SERV GRP	2,576	2,640	46.91 %	47.02 %	21.74 %	21.74 %
	2	8	ALLSTATE INS GRP	1,553	3,497	50.58 %	51.46 %	13.11 %	34.85 %
	3	84	AMERICAN FINANCIAL GRP	1,408	1,398	9.33 %	10.12 %	11.88 %	46.73 %
	4	4904	INTACT FINANCIAL GRP	1,289	1,323	64.84 %	64.84 %	10.88 %	57.61 %
	5	761	ALLIANZ INS GRP	1,058	1,398	51.52 %	51.53 %	8.93 %	66.54 %
	6	150	OLD REPUBLIC GRP	678	345	75.44 %	75.44 %	5.72 %	72.26 %
	7	26565	OHIO IND CO	554	557	35.17 %	38.21 %	4.68 %	76.94 %
	8	1279	ARCH INS GRP	543	511	14.51 %	16.21 %	4.58 %	81.52 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	533	532	62.22 %	62.22 %	4.50 %	86.02 %
	10	25422	ATRADIUS TRADE CREDIT INS CO	500	385	8.83 %	9.80 %	4.22 %	90.24 %
			STATE TOTAL	11,849	13,615	43.88 %	44.35 %	100.00 %	100.00 %
New Jersey	1	1279	ARCH INS GRP	32,141	15,201	42.64 %	46.04 %	25.40 %	25.40 %
	2	761	ALLIANZ INS GRP	27,866	31,148	32.20 %	32.28 %	22.02 %	47.42 %
	3	84	AMERICAN FINANCIAL GRP	16,480	17,240	19.33 %	19.60 %	13.02 %	60.44 %
	4	25422	ATRADIUS TRADE CREDIT INS CO	12,982	12,531	13.80 %	16.16 %	10.26 %	70.70 %
	5	408	BROOKFIELD WEALTH SOLUTIONS GRP	6,284	6,197	13.64 %	13.64 %	4.97 %	75.66 %
	6	4718	TIPTREE FIN GRP	5,871	4,418	49.66 %	51.97 %	4.64 %	80.30 %
	7	2538	AMTRUST FINANCIAL SERV GRP	4,869	4,505	141.27 %	141.18 %	3.85 %	84.15 %
	8	4904	INTACT FINANCIAL GRP	4,222	4,373	69.21 %	69.64 %	3.34 %	87.49 %
	9	12	AMERICAN INTL GRP	4,007	3,512	81.50 %	81.72 %	3.17 %	90.65 %
	10	158	FAIRFAX FIN GRP	2,260	2,270	29.00 %	35.26 %	1.79 %	92.44 %
			STATE TOTAL	126,548	110,660	37.24 %	39.19 %	100.00 %	100.00 %
New Mexico	1	26565	OHIO IND CO	9,072	7,479	39.06 %	43.17 %	39.92 %	39.92 %
	2	2538	AMTRUST FINANCIAL SERV GRP	2,899	2,778	49.49 %	49.49 %	12.75 %	52.67 %
	3	84	AMERICAN FINANCIAL GRP	2,793	2,596	16.57 %	16.90 %	12.29 %	64.96 %
	4	8	ALLSTATE INS GRP	1,267	2,243	95.30 %	109.11 %	5.57 %	70.53 %
	5	1279	ARCH INS GRP	913	778	85.41 %	90.41 %	4.02 %	74.55 %
	6	12	AMERICAN INTL GRP	855	786	85.75 %	87.46 %	3.76 %	78.31 %
	7	5021	ONEMAIN HOLDINGS INC GRP	805	414	51.27 %	52.35 %	3.54 %	81.85 %
	8	150	OLD REPUBLIC GRP	783	641	140.05 %	140.05 %	3.45 %	85.30 %
	9	4904	INTACT FINANCIAL GRP	484	486	71.88 %	71.88 %	2.13 %	87.43 %
	10	218	CNA INS GRP	483	469	46.77 %	46.83 %	2.13 %	89.56 %
			STATE TOTAL	22,728	21,083	55.92 %	59.14 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	761	ALLIANZ INS GRP	51,604	56,219	31.42 %	31.64 %	14.74 %	14.74 %
	2	84	AMERICAN FINANCIAL GRP	45,230	54,028	24.70 %	26.42 %	12.92 %	27.65 %
	3	26565	OHIO IND CO	39,279	30,351	56.32 %	59.74 %	11.22 %	38.87 %
	4	4715	MS & AD INS GRP	29,129	6,187	22.50 %	30.00 %	8.32 %	47.19 %
	5	25422	ATRADIUS TRADE CREDIT INS CO	25,584	26,966	16.43 %	17.27 %	7.31 %	54.50 %
	6	1279	ARCH INS GRP	23,328	22,603	18.94 %	23.61 %	6.66 %	61.16 %
	7	158	FAIRFAX FIN GRP	22,747	18,875	35.16 %	34.34 %	6.50 %	67.66 %
	8	4904	INTACT FINANCIAL GRP	20,873	20,239	31.73 %	32.43 %	5.96 %	73.62 %
	9	749	SCOR GRP	13,960	7,906	14.69 %	14.57 %	3.99 %	77.60 %
	10	12	AMERICAN INTL GRP	9,870	10,239	50.09 %	49.33 %	2.82 %	80.42 %
			STATE TOTAL	350,163	317,113	33.15 %	34.36 %	100.00 %	100.00 %
North Carolina	1	84	AMERICAN FINANCIAL GRP	12,975	12,587	9.63 %	9.97 %	15.15 %	15.15 %
	2	26565	OHIO IND CO	12,158	5,550	11.56 %	11.87 %	14.20 %	29.34 %
	3	5021	ONEMAIN HOLDINGS INC GRP	9,960	3,483	59.96 %	61.61 %	11.63 %	40.97 %
	4	1279	ARCH INS GRP	7,773	5,319	38.08 %	125.71 %	9.08 %	50.05 %
	5	761	ALLIANZ INS GRP	6,525	7,450	14.21 %	14.22 %	7.62 %	57.67 %
	6	869	MINNESOTA MUT GRP	6,100	4,023	11.28 %	11.28 %	7.12 %	64.79 %
	7	4715	MS & AD INS GRP	5,973	593	22.50 %	30.00 %	6.97 %	71.76 %
	8	4904	INTACT FINANCIAL GRP	4,585	4,601	56.47 %	56.47 %	5.35 %	77.11 %
	9	2538	AMTRUST FINANCIAL SERV GRP	3,046	3,238	93.39 %	93.39 %	3.56 %	80.67 %
	10	25422	ATRADIUS TRADE CREDIT INS CO	2,976	2,959	14.56 %	14.71 %	3.47 %	84.15 %
			STATE TOTAL	85,651	60,458	35.19 %	43.47 %	100.00 %	100.00 %
North Dakota	1	34568	CENTENNIAL CAS CO	734	679	0.00 %	0.00 %	26.42 %	26.42 %
	2	5021	ONEMAIN HOLDINGS INC GRP	632	361	77.14 %	77.41 %	22.74 %	49.16 %
	3	1279	ARCH INS GRP	458	390	64.47 %	68.11 %	16.50 %	65.66 %
	4	761	ALLIANZ INS GRP	354	331	N/A	N/A	12.77 %	78.43 %
	5	26565	OHIO IND CO	181	160	11.78 %	12.52 %	6.51 %	84.94 %
	6	84	AMERICAN FINANCIAL GRP	77	85	N/A	N/A	2.78 %	87.72 %
	7	2538	AMTRUST FINANCIAL SERV GRP	71	66	72.21 %	72.21 %	2.55 %	90.27 %
	8	4718	TIPTREE FIN GRP	61	18	4.64 %	4.64 %	2.18 %	92.45 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	58	63	36.72 %	36.72 %	2.08 %	94.53 %
	10	306	TRUSTAGE GRP	44	36	N/A	N/A	1.58 %	96.11 %
			STATE TOTAL	2,777	2,283	17.62 %	18.12 %	100.00 %	100.00 %
Ohio	1	2538	AMTRUST FINANCIAL SERV GRP	28,981	17,975	69.56 %	69.59 %	25.36 %	25.36 %
	2	84	AMERICAN FINANCIAL GRP	17,328	16,716	26.06 %	28.22 %	15.16 %	40.52 %
	3	26565	OHIO IND CO	12,340	12,289	24.09 %	24.52 %	10.80 %	51.32 %
	4	761	ALLIANZ INS GRP	11,711	10,089	42.99 %	43.29 %	10.25 %	61.56 %
	5	1279	ARCH INS GRP	8,972	10,585	38.99 %	51.66 %	7.85 %	69.41 %
	6	150	OLD REPUBLIC GRP	3,977	2,540	101.04 %	101.01 %	3.48 %	72.89 %
	7	25422	ATRADIUS TRADE CREDIT INS CO	3,845	3,347	47.05 %	51.90 %	3.36 %	76.26 %
	8	8	ALLSTATE INS GRP	3,477	3,125	86.54 %	86.64 %	3.04 %	79.30 %
	9	4904	INTACT FINANCIAL GRP	2,699	2,758	50.03 %	50.26 %	2.36 %	81.66 %
	10	158	FAIRFAX FIN GRP	2,663	2,687	31.52 %	34.11 %	2.33 %	83.99 %
			STATE TOTAL	114,291	98,189	41.65 %	43.66 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	26565	OHIO IND CO	6,874	6,763	51.18 %	54.14 %	20.17 %	20.17 %
	2	84	AMERICAN FINANCIAL GRP	5,928	5,900	92.78 %	94.30 %	17.39 %	37.56 %
	3	4718	TIPTREE FIN GRP	5,588	3,681	25.00 %	26.22 %	16.40 %	53.96 %
	4	2538	AMTRUST FINANCIAL SERV GRP	3,061	3,578	99.84 %	99.85 %	8.98 %	62.94 %
	5	3494	JAMES RIVER GRP	2,525	2,525	54.73 %	51.37 %	7.41 %	70.35 %
	6	8	ALLSTATE INS GRP	1,932	2,525	45.69 %	48.12 %	5.67 %	76.02 %
	7	761	ALLIANZ INS GRP	1,856	1,968	6.26 %	952.13 %	5.45 %	81.47 %
	8	34568	CENTENNIAL CAS CO	1,218	1,130	62.37 %	62.37 %	3.57 %	85.04 %
	9	1279	ARCH INS GRP	1,155	911	143.56 %	166.91 %	3.39 %	88.43 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,003	1,123	59.86 %	59.86 %	2.94 %	91.37 %
			STATE TOTAL	34,082	33,020	64.25 %	122.24 %	100.00 %	100.00 %
Oregon	1	140	NATIONWIDE CORP GRP	7,840	980	30.00 %	40.00 %	30.36 %	30.36 %
	2	761	ALLIANZ INS GRP	5,245	6,500	23.22 %	23.23 %	20.31 %	50.67 %
	3	84	AMERICAN FINANCIAL GRP	2,875	2,699	19.27 %	19.54 %	11.13 %	61.80 %
	4	26565	OHIO IND CO	1,538	716	33.56 %	35.99 %	5.96 %	67.76 %
	5	150	OLD REPUBLIC GRP	1,469	892	85.31 %	85.31 %	5.69 %	73.45 %
	6	2538	AMTRUST FINANCIAL SERV GRP	1,273	1,305	41.42 %	41.42 %	4.93 %	78.37 %
	7	5021	ONEMAIN HOLDINGS INC GRP	1,156	554	75.10 %	76.05 %	4.47 %	82.85 %
	8	4904	INTACT FINANCIAL GRP	970	962	63.92 %	63.92 %	3.76 %	86.61 %
	9	25422	ATRADIUS TRADE CREDIT INS CO	826	814	19.33 %	26.31 %	3.20 %	89.80 %
	10	1279	ARCH INS GRP	594	663	31.07 %	93.47 %	2.30 %	92.11 %
			STATE TOTAL	25,825	17,892	33.23 %	36.56 %	100.00 %	100.00 %
Pennsylvania	1	84	AMERICAN FINANCIAL GRP	16,039	15,834	29.65 %	30.07 %	17.73 %	17.73 %
	2	761	ALLIANZ INS GRP	15,689	18,105	47.88 %	47.95 %	17.34 %	35.07 %
	3	5021	ONEMAIN HOLDINGS INC GRP	11,473	6,874	79.75 %	80.42 %	12.68 %	47.75 %
	4	1279	ARCH INS GRP	9,884	9,709	17.20 %	22.32 %	10.92 %	58.67 %
	5	25422	ATRADIUS TRADE CREDIT INS CO	5,697	5,470	47.01 %	48.48 %	6.30 %	64.97 %
	6	26565	OHIO IND CO	5,304	5,995	42.01 %	42.54 %	5.86 %	70.83 %
	7	4718	TIPTREE FIN GRP	3,861	2,685	68.60 %	72.73 %	4.27 %	75.09 %
	8	158	FAIRFAX FIN GRP	3,588	3,454	59.58 %	63.22 %	3.97 %	79.06 %
	9	2538	AMTRUST FINANCIAL SERV GRP	3,373	3,505	65.84 %	65.98 %	3.73 %	82.79 %
	10	4904	INTACT FINANCIAL GRP	2,854	2,820	74.17 %	74.21 %	3.15 %	85.94 %
			STATE TOTAL	90,480	86,425	46.47 %	47.53 %	100.00 %	100.00 %
Rhode Island	1	84	AMERICAN FINANCIAL GRP	3,281	2,414	43.61 %	44.42 %	44.44 %	44.44 %
	2	4904	INTACT FINANCIAL GRP	1,092	1,078	49.75 %	49.75 %	14.79 %	59.23 %
	3	2538	AMTRUST FINANCIAL SERV GRP	1,034	1,042	41.05 %	41.30 %	14.01 %	73.24 %
	4	761	ALLIANZ INS GRP	981	1,036	N/A	N/A	13.28 %	86.53 %
	5	1279	ARCH INS GRP	337	358	61.67 %	62.13 %	4.56 %	91.09 %
	6	12	AMERICAN INTL GRP	251	280	20.32 %	18.65 %	3.40 %	94.49 %
	7	4718	TIPTREE FIN GRP	177	127	15.11 %	15.20 %	2.40 %	96.89 %
	8	26565	OHIO IND CO	58	55	N/A	N/A	0.79 %	97.67 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	48	49	3.70 %	3.70 %	0.65 %	98.33 %
	10	25422	ATRADIUS TRADE CREDIT INS CO	45	39	24.49 %	26.18 %	0.60 %	98.93 %
			STATE TOTAL	7,382	6,719	36.68 %	36.95 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	84	AMERICAN FINANCIAL GRP	7,221	7,456	13.07 %	13.44 %	22.24 %	22.24 %
	2	26565	OHIO IND CO	5,049	5,004	30.06 %	31.68 %	15.55 %	37.79 %
	3	761	ALLIANZ INS GRP	3,449	3,868	N/A	N/A	10.62 %	48.42 %
	4	1279	ARCH INS GRP	2,483	2,567	39.23 %	77.86 %	7.65 %	56.06 %
	5	2538	AMTRUST FINANCIAL SERV GRP	1,910	2,306	82.08 %	82.08 %	5.88 %	61.95 %
	6	869	MINNESOTA MUT GRP	1,821	1,491	20.88 %	20.88 %	5.61 %	67.55 %
	7	4904	INTACT FINANCIAL GRP	1,729	1,712	63.42 %	63.42 %	5.33 %	72.88 %
	8	8	ALLSTATE INS GRP	1,612	2,674	51.27 %	52.83 %	4.96 %	77.84 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,547	1,873	135.98 %	135.98 %	4.76 %	82.61 %
	10	150	OLD REPUBLIC GRP	1,325	794	134.88 %	134.79 %	4.08 %	86.69 %
			STATE TOTAL	32,468	33,445	40.09 %	43.61 %	100.00 %	100.00 %
South Dakota	1	111	LIBERTY MUT GRP	6,283	5,151	N/A	N/A	33.74 %	33.74 %
	2	761	ALLIANZ INS GRP	3,611	4,033	N/A	N/A	19.40 %	53.14 %
	3	34568	CENTENNIAL CAS CO	1,747	1,641	N/A	N/A	9.38 %	62.53 %
	4	84	AMERICAN FINANCIAL GRP	1,556	1,371	9.90 %	10.10 %	8.36 %	70.88 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	1,120	1,460	44.89 %	44.77 %	6.02 %	76.90 %
	6	26565	OHIO IND CO	1,000	1,304	62.52 %	69.49 %	5.37 %	82.27 %
	7	749	SCOR GRP	817	750	27.80 %	28.39 %	4.39 %	86.66 %
	8	158	FAIRFAX FIN GRP	486	605	2.95 %	4.98 %	2.61 %	89.27 %
	9	1279	ARCH INS GRP	408	372	203.40 %	205.29 %	2.19 %	91.46 %
	10	25422	ATRADIUS TRADE CREDIT INS CO	325	470	N/A	N/A	1.74 %	93.20 %
			STATE TOTAL	18,620	18,799	1.05 %	1.47 %	100.00 %	100.00 %
Tennessee	1	1279	ARCH INS GRP	12,175	12,551	20.61 %	40.07 %	16.69 %	16.69 %
	2	84	AMERICAN FINANCIAL GRP	11,632	10,652	27.23 %	27.82 %	15.94 %	32.63 %
	3	2538	AMTRUST FINANCIAL SERV GRP	7,332	8,024	85.37 %	85.37 %	10.05 %	42.68 %
	4	26565	OHIO IND CO	5,718	4,714	32.82 %	35.73 %	7.84 %	50.51 %
	5	761	ALLIANZ INS GRP	5,473	5,838	34.35 %	34.36 %	7.50 %	58.01 %
	6	4718	TIPTREE FIN GRP	4,894	2,687	34.81 %	36.99 %	6.71 %	64.72 %
	7	5021	ONEMAIN HOLDINGS INC GRP	3,949	2,651	74.21 %	75.04 %	5.41 %	70.13 %
	8	4904	INTACT FINANCIAL GRP	3,805	3,761	66.13 %	66.13 %	5.21 %	75.35 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,893	3,532	106.71 %	106.71 %	3.96 %	79.31 %
	10	869	MINNESOTA MUT GRP	2,451	1,764	50.47 %	50.47 %	3.36 %	82.67 %
			STATE TOTAL	72,964	66,400	48.06 %	52.09 %	100.00 %	100.00 %
Texas	1	26565	OHIO IND CO	120,418	105,578	56.90 %	57.58 %	19.56 %	19.56 %
	2	2538	AMTRUST FINANCIAL SERV GRP	88,048	89,722	97.36 %	98.38 %	14.30 %	33.86 %
	3	84	AMERICAN FINANCIAL GRP	62,186	60,034	20.63 %	21.06 %	10.10 %	43.96 %
	4	408	BROOKFIELD WEALTH SOLUTIONS GRP	57,701	48,292	108.00 %	108.00 %	9.37 %	53.34 %
	5	761	ALLIANZ INS GRP	44,335	29,259	19.10 %	19.34 %	7.20 %	60.54 %
	6	4718	TIPTREE FIN GRP	39,319	26,418	31.50 %	34.74 %	6.39 %	66.93 %
	7	5039	SWBC GRP	32,939	29,490	49.65 %	49.65 %	5.35 %	72.28 %
	8	1279	ARCH INS GRP	26,928	27,119	85.61 %	95.90 %	4.37 %	76.65 %
	9	3494	JAMES RIVER GRP	15,803	15,803	16.26 %	13.58 %	2.57 %	79.22 %
	10	8	ALLSTATE INS GRP	11,311	12,434	73.18 %	78.97 %	1.84 %	81.05 %
			STATE TOTAL	615,619	547,292	59.77 %	60.90 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
28 - Credit

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	12	AMERICAN INTL GRP	4,623	3,448	72.50 %	73.56 %	15.52 %	15.52 %
	2	111	LIBERTY MUT GRP	3,818	3,818	60.50 %	60.50 %	12.82 %	28.34 %
	3	2538	AMTRUST FINANCIAL SERV GRP	2,962	2,892	80.10 %	80.11 %	9.94 %	38.29 %
	4	84	AMERICAN FINANCIAL GRP	2,890	2,803	18.93 %	19.23 %	9.70 %	47.99 %
	5	26565	OHIO IND CO	2,070	2,068	39.58 %	45.03 %	6.95 %	54.94 %
	6	3494	JAMES RIVER GRP	1,966	1,966	7.82 %	5.44 %	6.60 %	61.54 %
	7	626	CHUBB LTD GRP	1,850	1,849	N/A	N/A	6.21 %	67.75 %
	8	761	ALLIANZ INS GRP	1,755	1,755	101.94 %	101.95 %	5.89 %	73.64 %
	9	4990	CORE SPECIALTY INS HOLDINGS GRP	1,516	1,516	23.97 %	23.66 %	5.09 %	78.73 %
	10	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,376	1,486	90.60 %	90.60 %	4.62 %	83.35 %
			STATE TOTAL	29,786	28,326	56.56 %	57.03 %	100.00 %	100.00 %
Vermont	1	84	AMERICAN FINANCIAL GRP	546	560	17.22 %	17.70 %	18.01 %	18.01 %
	2	785	MARKEL GRP	409	472	N/A	N/A	13.49 %	31.50 %
	3	4904	INTACT FINANCIAL GRP	393	399	112.26 %	112.26 %	12.97 %	44.47 %
	4	8	ALLSTATE INS GRP	309	271	55.64 %	55.64 %	10.21 %	54.68 %
	5	306	TRUSTAGE GRP	270	272	199.98 %	199.98 %	8.92 %	63.60 %
	6	1279	ARCH INS GRP	246	179	38.72 %	45.34 %	8.13 %	71.73 %
	7	2538	AMTRUST FINANCIAL SERV GRP	245	289	24.20 %	24.29 %	8.08 %	79.81 %
	8	4718	TIPTREE FIN GRP	161	128	9.98 %	10.54 %	5.31 %	85.11 %
	9	12	AMERICAN INTL GRP	151	93	N/A	N/A	4.99 %	90.10 %
	10	761	ALLIANZ INS GRP	87	59	17.07 %	17.09 %	2.87 %	92.97 %
			STATE TOTAL	3,029	2,931	48.72 %	48.53 %	100.00 %	100.00 %
Virginia	1	26565	OHIO IND CO	15,531	12,004	38.65 %	45.21 %	24.37 %	24.37 %
	2	84	AMERICAN FINANCIAL GRP	9,862	9,265	9.75 %	10.31 %	15.47 %	39.84 %
	3	2538	AMTRUST FINANCIAL SERV GRP	5,767	6,035	112.06 %	111.96 %	9.05 %	48.88 %
	4	5021	ONEMAIN HOLDINGS INC GRP	5,257	3,021	57.80 %	58.21 %	8.25 %	57.13 %
	5	158	FAIRFAX FIN GRP	3,973	3,953	48.71 %	40.11 %	6.23 %	63.36 %
	6	4904	INTACT FINANCIAL GRP	3,895	3,760	76.62 %	76.86 %	6.11 %	69.47 %
	7	761	ALLIANZ INS GRP	3,540	3,095	N/A	N/A	5.55 %	75.03 %
	8	1279	ARCH INS GRP	2,543	2,488	52.04 %	142.01 %	3.99 %	79.02 %
	9	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,434	2,657	159.78 %	159.78 %	3.82 %	82.84 %
	10	218	CNA INS GRP	2,130	1,973	111.58 %	111.61 %	3.34 %	86.18 %
			STATE TOTAL	63,744	55,198	54.25 %	59.39 %	100.00 %	100.00 %
Washington	1	26565	OHIO IND CO	15,191	12,447	39.59 %	44.96 %	25.10 %	25.10 %
	2	761	ALLIANZ INS GRP	9,381	9,529	3.40 %	3.41 %	15.50 %	40.61 %
	3	84	AMERICAN FINANCIAL GRP	7,330	6,111	26.04 %	26.36 %	12.11 %	52.72 %
	4	2538	AMTRUST FINANCIAL SERV GRP	6,232	5,777	57.98 %	57.98 %	10.30 %	63.02 %
	5	150	OLD REPUBLIC GRP	4,218	4,170	132.02 %	131.99 %	6.97 %	69.99 %
	6	25422	ATRADIUS TRADE CREDIT INS CO	2,717	2,572	6.85 %	6.95 %	4.49 %	74.48 %
	7	1279	ARCH INS GRP	2,151	2,543	43.77 %	48.46 %	3.56 %	78.03 %
	8	408	BROOKFIELD WEALTH SOLUTIONS GRP	1,642	1,920	56.03 %	56.03 %	2.71 %	80.75 %
	9	4718	TIPTREE FIN GRP	1,547	1,076	35.42 %	36.40 %	2.56 %	83.31 %
	10	111	LIBERTY MUT GRP	1,510	670	157.43 %	157.43 %	2.50 %	85.80 %
			STATE TOTAL	60,510	54,185	53.03 %	54.38 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
28 - Credit

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	84	AMERICAN FINANCIAL GRP	2,545	2,433	43.04 %	44.65 %	31.89 %	31.89 %
	2	2538	AMTRUST FINANCIAL SERV GRP	1,498	1,416	89.65 %	89.65 %	18.77 %	50.66 %
	3	869	MINNESOTA MUT GRP	999	373	9.73 %	9.73 %	12.52 %	63.18 %
	4	25422	ATRADIUS TRADE CREDIT INS CO	419	420	N/A	N/A	5.25 %	68.43 %
	5	5021	ONEMAIN HOLDINGS INC GRP	384	357	37.81 %	39.60 %	4.81 %	73.24 %
	6	150	OLD REPUBLIC GRP	371	436	187.63 %	187.63 %	4.65 %	77.88 %
	7	12	AMERICAN INTL GRP	364	341	35.04 %	34.58 %	4.55 %	82.44 %
	8	306	TRUSTAGE GRP	298	282	51.73 %	51.73 %	3.74 %	86.17 %
	9	1279	ARCH INS GRP	285	413	103.22 %	125.37 %	3.57 %	89.74 %
	10	761	ALLIANZ INS GRP	191	227	N/A	N/A	2.39 %	92.13 %
			STATE TOTAL	7,983	7,408	60.69 %	62.48 %	100.00 %	100.00 %
Wisconsin	1	26565	OHIO IND CO	8,615	8,814	62.92 %	66.41 %	23.06 %	23.06 %
	2	2538	AMTRUST FINANCIAL SERV GRP	4,153	3,912	49.44 %	49.42 %	11.12 %	34.18 %
	3	761	ALLIANZ INS GRP	4,126	4,527	6.11 %	6.12 %	11.05 %	45.23 %
	4	84	AMERICAN FINANCIAL GRP	3,993	4,015	32.07 %	32.59 %	10.69 %	55.92 %
	5	1279	ARCH INS GRP	2,736	3,191	38.17 %	48.96 %	7.32 %	63.25 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	2,592	2,721	58.41 %	58.41 %	6.94 %	70.19 %
	7	4718	TIPTREE FIN GRP	1,373	1,130	4.98 %	5.79 %	3.67 %	73.86 %
	8	3494	JAMES RIVER GRP	1,330	1,330	28.12 %	26.20 %	3.56 %	77.42 %
	9	25422	ATRADIUS TRADE CREDIT INS CO	1,242	1,173	0.08 %	1.61 %	3.32 %	80.75 %
	10	4990	CORE SPECIALTY INS HOLDINGS GRP	1,234	1,234	33.48 %	33.33 %	3.30 %	84.05 %
			STATE TOTAL	37,350	36,944	36.96 %	37.86 %	100.00 %	100.00 %
Wyoming	1	150	OLD REPUBLIC GRP	2,149	2,108	3.29 %	3.29 %	35.56 %	35.56 %
	2	2538	AMTRUST FINANCIAL SERV GRP	971	966	147.48 %	147.48 %	16.07 %	51.63 %
	3	84	AMERICAN FINANCIAL GRP	554	476	20.65 %	22.41 %	9.17 %	60.81 %
	4	761	ALLIANZ INS GRP	539	153	119.02 %	119.06 %	8.92 %	69.73 %
	5	8	ALLSTATE INS GRP	478	771	24.99 %	29.24 %	7.91 %	77.64 %
	6	34568	CENTENNIAL CAS CO	466	432	N/A	N/A	7.72 %	85.36 %
	7	4718	TIPTREE FIN GRP	271	175	80.86 %	85.39 %	4.49 %	89.85 %
	8	26565	OHIO IND CO	153	145	5.88 %	7.16 %	2.54 %	92.39 %
	9	5021	ONEMAIN HOLDINGS INC GRP	118	100	22.48 %	23.22 %	1.95 %	94.34 %
	10	1279	ARCH INS GRP	95	103	26.68 %	29.95 %	1.57 %	95.91 %
			STATE TOTAL	6,044	5,806	37.38 %	38.10 %	100.00 %	100.00 %
Guam	1	10972	FIRST NET INS CO	259	185	3.07 %	2.80 %	70.34 %	70.34 %
	2	84	AMERICAN FINANCIAL GRP	109	109	0.00 %	0.00 %	29.50 %	99.84 %
	3	5021	ONEMAIN HOLDINGS INC GRP	1	1	0.00 %	0.00 %	0.16 %	100.00 %
			STATE TOTAL	369	295	1.93 %	1.76 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
28 - Credit

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	5097	NBETA HOLDINGS LLC GRP	19,835	21,579	12.36 %	12.36 %	55.28 %	55.28 %
	2	458	DAI-ICHI LIFE HOLDINGS INC GRP	9,307	13,999	16.77 %	16.77 %	25.94 %	81.21 %
	3	19	ASSURANT INC GRP	5,893	3,359	1.90 %	1.90 %	16.42 %	97.64 %
	4	12	AMERICAN INTL GRP	268	177	60.21 %	61.13 %	0.75 %	98.38 %
	5	84	AMERICAN FINANCIAL GRP	267	296	N/A	N/A	0.74 %	99.13 %
	6	408	BROOKFIELD WEALTH SOLUTIONS GRP	240	240	28.67 %	28.67 %	0.67 %	99.79 %
	7	218	CNA INS GRP	30	14	N/A	N/A	0.08 %	99.88 %
	8	2538	AMTRUST FINANCIAL SERV GRP	26	26	28.76 %	28.76 %	0.07 %	99.95 %
	9	4990	CORE SPECIALTY INS HOLDINGS GRP	9	9	18.10 %	18.10 %	0.03 %	99.98 %
	10	5021	ONEMAIN HOLDINGS INC GRP	5	7	0.68 %	0.68 %	0.01 %	99.99 %
			STATE TOTAL	35,884	39,807	12.87 %	12.87 %	100.00 %	100.00 %
U.S. Virgin Islands	1	19	ASSURANT INC GRP	140	147	0.33 %	0.33 %	84.92 %	84.92 %
	2	84	AMERICAN FINANCIAL GRP	25	24	0.40 %	0.51 %	15.08 %	100.00 %
			STATE TOTAL	164	172	0.05 %	0.00 %	100.00 %	100.00 %
Canada	1	19	ASSURANT INC GRP	210,543	210,596	16.53 %	16.53 %	76.96 %	76.96 %
	2	761	ALLIANZ INS GRP	40,443	32,550	37.29 %	37.48 %	14.78 %	91.75 %
	3	181	SWISS RE GRP	8,539	7,997	2.89 %	2.75 %	3.12 %	94.87 %
	4	158	FAIRFAX FIN GRP	5,929	6,169	209.49 %	220.78 %	2.17 %	97.04 %
	5	2538	AMTRUST FINANCIAL SERV GRP	2,437	348	85.00 %	85.00 %	0.89 %	97.93 %
	6	111	LIBERTY MUT GRP	2,029	1,475	60.84 %	65.57 %	0.74 %	98.67 %
	7	91	HARTFORD FIRE & CAS GRP	1,069	869	43.87 %	48.39 %	0.39 %	99.06 %
	8	4715	MS & AD INS GRP	1,037	711	22.50 %	30.00 %	0.38 %	99.44 %
	9	84	AMERICAN FINANCIAL GRP	563	1,026	21.59 %	21.59 %	0.21 %	99.65 %
	10	3098	TOKIO MARINE HOLDINGS INC GRP	335	461	N/A	N/A	0.12 %	99.77 %
			STATE TOTAL	273,557	262,654	25.08 %	25.44 %	100.00 %	100.00 %
Agg. Other Alien	1	4715	MS & AD INS GRP	142,461	24,591	22.50 %	30.00 %	69.89 %	69.89 %
	2	12	AMERICAN INTL GRP	28,898	28,127	34.12 %	33.07 %	14.18 %	84.07 %
	3	158	FAIRFAX FIN GRP	9,978	10,260	4.18 %	N/A	4.90 %	88.96 %
	4	91	HARTFORD FIRE & CAS GRP	7,625	8,289	44.86 %	48.97 %	3.74 %	92.71 %
	5	4962	AU HOLDING CO GRP	3,316	1,164	49.45 %	50.00 %	1.63 %	94.33 %
	6	626	CHUBB LTD GRP	3,295	4,634	12.45 %	11.04 %	1.62 %	95.95 %
	7	3098	TOKIO MARINE HOLDINGS INC GRP	3,148	3,091	20.67 %	26.13 %	1.54 %	97.49 %
	8	84	AMERICAN FINANCIAL GRP	2,738	3,052	27.52 %	27.56 %	1.34 %	98.84 %
	9	1120	EVEREST REINS HOLDINGS GRP	1,947	1,478	0.00 %	3.71 %	0.96 %	99.79 %
	10	140	NATIONWIDE CORP GRP	898	233	32.15 %	37.85 %	0.44 %	100.00 %
			STATE TOTAL	203,829	85,775	25.07 %	26.24 %	100.00 %	100.00 %

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30—Warranty

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
30 - Warranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	26492	COURTESY INS CO	692,912	503,355	62.40 %	63.08 %	16.92 %	16.92 %
	2	212	ZURICH INS GRP	601,182	455,514	62.21 %	62.23 %	14.68 %	31.60 %
	3	2538	AMTRUST FINANCIAL SERV GRP	519,663	678,673	83.17 %	83.21 %	12.69 %	44.29 %
	4	79	ALLY INS HOLDINGS GRP	431,193	389,453	64.49 %	64.49 %	10.53 %	54.82 %
	5	19631	AMERICAN ROAD INS CO	368,066	254,464	81.36 %	81.36 %	8.99 %	63.80 %
	6	31	BERKSHIRE HATHAWAY GRP	260,559	224,145	41.05 %	41.05 %	6.36 %	70.17 %
	7	315	INDUSTRIAL ALLIANCE GRP	239,832	241,742	71.76 %	71.76 %	5.86 %	76.02 %
	8	8	ALLSTATE INS GRP	189,662	175,362	77.59 %	78.11 %	4.63 %	80.65 %
	9	4718	TIPTREE FIN GRP	147,421	161,761	73.09 %	73.55 %	3.60 %	84.25 %
	10	150	OLD REPUBLIC GRP	133,085	81,369	70.32 %	70.32 %	3.25 %	87.50 %
	11	19	ASSURANT INC GRP	128,405	113,170	53.39 %	53.42 %	3.14 %	90.64 %
	12	458	DAI-ICHI LIFE HOLDINGS INC GRP	93,056	78,102	90.15 %	90.15 %	2.27 %	92.91 %
	13	37621	TOYOTA MOTOR INS CO	54,990	34,697	36.69 %	36.69 %	1.34 %	94.25 %
	14	12	AMERICAN INTL GRP	47,401	51,993	40.81 %	40.78 %	1.16 %	95.41 %
	15	218	CNA INS GRP	45,013	64,877	127.02 %	127.35 %	1.10 %	96.51 %
	16	17460	FIRST MILE INS CO	43,465	4,981	105.79 %	105.79 %	1.06 %	97.57 %
	17	4993	REVOLUTIONARY HOLDING CO GRP	29,149	20,315	11.49 %	11.49 %	0.71 %	98.28 %
	18	660	MERCURY GEN GRP	20,411	21,658	68.23 %	68.23 %	0.50 %	98.78 %
	19	4670	STARR GRP	15,941	19,838	63.65 %	63.65 %	0.39 %	99.17 %
	20	140	NATIONWIDE CORP GRP	12,851	18,424	36.33 %	41.94 %	0.31 %	99.48 %
	21	155	PROGRESSIVE GRP	7,520	5,013	12.32 %	12.51 %	0.18 %	99.67 %
	22	761	ALLIANZ INS GRP	5,421	1,737	39.08 %	39.08 %	0.13 %	99.80 %
	23	626	CHUBB LTD GRP	5,297	7,963	20.23 %	20.23 %	0.13 %	99.93 %
	24	5097	NBETA HOLDINGS LLC GRP	955	2	0.00 %	0.00 %	0.02 %	99.95 %
	25	4962	AU HOLDING CO GRP	792	2,186	N/A	N/A	0.02 %	99.97 %
	26	796	QBE INS GRP	705	6,470	110.78 %	110.78 %	0.02 %	99.99 %
	27	84	AMERICAN FINANCIAL GRP	525	953	13.72 %	15.09 %	0.01 %	100.00 %
	28	5072	GENERALI GRP	35	35	13.49 %	13.49 %	0.00 %	100.00 %
	29	26565	OHIO IND CO	26	27	0.00 %	0.00 %	0.00 %	100.00 %
	30	4889	JEWELERS MUT GRP	19	6	5.61 %	5.61 %	0.00 %	100.00 %
			INDUSTRY TOTAL	4,095,443	3,624,473	68.91 %	69.10 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
30 - Warranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	26492	COURTESY INS CO	692,912	503,355	62.40 %	63.08 %	17.76 %	17.76 %
	2	212	ZURICH INS GRP	601,182	455,514	62.21 %	62.23 %	15.41 %	33.17 %
	3	2538	AMTRUST FINANCIAL SERV GRP	509,679	637,858	87.26 %	87.30 %	13.06 %	46.24 %
	4	19631	AMERICAN ROAD INS CO	368,066	254,464	81.36 %	81.36 %	9.43 %	55.67 %
	5	79	ALLY INS HOLDINGS GRP	335,198	327,035	66.24 %	66.24 %	8.59 %	64.26 %
	6	31	BERKSHIRE HATHAWAY GRP	260,559	224,145	41.05 %	41.05 %	6.68 %	70.94 %
	7	315	INDUSTRIAL ALLIANCE GRP	239,832	241,742	71.76 %	71.76 %	6.15 %	77.09 %
	8	8	ALLSTATE INS GRP	189,662	175,362	77.59 %	78.11 %	4.86 %	81.95 %
	9	4718	TIPTREE FIN GRP	147,421	161,761	73.09 %	73.55 %	3.78 %	85.73 %
	10	150	OLD REPUBLIC GRP	133,085	81,369	70.32 %	70.32 %	3.41 %	89.14 %
	11	458	DAI-ICHI LIFE HOLDINGS INC GRP	93,056	78,102	90.15 %	90.15 %	2.39 %	91.53 %
	12	37621	TOYOTA MOTOR INS CO	54,990	34,697	36.69 %	36.69 %	1.41 %	92.94 %
	13	12	AMERICAN INTL GRP	47,251	50,797	40.47 %	40.45 %	1.21 %	94.15 %
	14	218	CNA INS GRP	44,671	64,535	125.91 %	126.25 %	1.15 %	95.30 %
	15	17460	FIRST MILE INS CO	43,465	4,981	105.79 %	105.79 %	1.11 %	96.41 %
	16	19	ASSURANT INC GRP	40,543	33,113	53.78 %	53.89 %	1.04 %	97.45 %
	17	4993	REVOLUTIONARY HOLDING CO GRP	29,149	20,315	11.49 %	11.49 %	0.75 %	98.20 %
	18	660	MERCURY GEN GRP	20,411	21,658	68.23 %	68.23 %	0.52 %	98.72 %
	19	4670	STARR GRP	15,940	19,837	63.65 %	63.65 %	0.41 %	99.13 %
	20	140	NATIONWIDE CORP GRP	12,851	18,424	36.33 %	41.94 %	0.33 %	99.46 %
	21	155	PROGRESSIVE GRP	7,520	5,013	12.32 %	12.51 %	0.19 %	99.65 %
	22	761	ALLIANZ INS GRP	5,421	1,737	39.08 %	39.08 %	0.14 %	99.79 %
	23	626	CHUBB LTD GRP	5,297	7,963	10.10 %	10.10 %	0.14 %	99.92 %
	24	5097	NBETA HOLDINGS LLC GRP	955	2	0.00 %	0.00 %	0.02 %	99.95 %
	25	4962	AU HOLDING CO GRP	792	2,186	N/A	N/A	0.02 %	99.97 %
	26	796	QBE INS GRP	705	6,470	110.78 %	110.78 %	0.02 %	99.99 %
	27	84	AMERICAN FINANCIAL GRP	525	953	13.73 %	15.09 %	0.01 %	100.00 %
	28	5072	GENERALI GRP	35	35	13.49 %	13.49 %	0.00 %	100.00 %
	29	26565	OHIO IND CO	26	27	0.00 %	0.00 %	0.00 %	100.00 %
	30	4889	JEWELERS MUT GRP	19	6	5.61 %	5.61 %	0.00 %	100.00 %
			INDUSTRY TOTAL	3,901,109	3,439,644	70.07 %	70.26 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	26492	COURTESY INS CO	4,625	1,172	156.60 %	158.31 %	20.15 %	20.15 %
	2	2538	AMTRUST FINANCIAL SERV GRP	3,557	3,201	65.82 %	66.18 %	15.50 %	35.66 %
	3	4718	TIPTREE FIN GRP	2,979	2,296	39.42 %	39.94 %	12.98 %	48.64 %
	4	315	INDUSTRIAL ALLIANCE GRP	2,877	2,940	95.26 %	95.26 %	12.54 %	61.17 %
	5	212	ZURICH INS GRP	2,800	2,308	48.35 %	48.35 %	12.20 %	73.38 %
	6	150	OLD REPUBLIC GRP	2,653	1,407	42.35 %	42.35 %	11.56 %	84.94 %
	7	17460	FIRST MILE INS CO	1,891	121	62.49 %	62.49 %	8.24 %	93.18 %
	8	140	NATIONWIDE CORP GRP	638	1,464	4.56 %	15.06 %	2.78 %	95.96 %
	9	4670	STARR GRP	619	415	192.25 %	192.25 %	2.70 %	98.65 %
	10	761	ALLIANZ INS GRP	111	42	46.16 %	46.16 %	0.49 %	99.14 %
			STATE TOTAL	22,947	15,794	61.97 %	63.22 %	100.00 %	100.00 %
Alaska	1	212	ZURICH INS GRP	2,694	1,275	127.82 %	127.82 %	70.27 %	70.27 %
	2	4718	TIPTREE FIN GRP	802	382	17.91 %	17.91 %	20.92 %	91.19 %
	3	150	OLD REPUBLIC GRP	113	123	93.73 %	93.73 %	2.95 %	94.14 %
	4	4670	STARR GRP	104	87	29.21 %	29.21 %	2.72 %	96.86 %
	5	79	ALLY INS HOLDINGS GRP	72	66	13.32 %	13.32 %	1.88 %	98.75 %
	6	315	INDUSTRIAL ALLIANCE GRP	40	41	451.03 %	451.03 %	1.04 %	99.79 %
	7	140	NATIONWIDE CORP GRP	3	6	39.04 %	39.04 %	0.08 %	99.87 %
	8	4962	AU HOLDING CO GRP	3	3	2.59 %	2.59 %	0.07 %	99.94 %
	9	761	ALLIANZ INS GRP	1	2	N/A	N/A	0.03 %	99.97 %
	10	2538	AMTRUST FINANCIAL SERV GRP	1	1	10,870.38 %	10,870.38 %	0.01 %	99.99 %
			STATE TOTAL	3,834	2,028	107.73 %	107.73 %	100.00 %	100.00 %
Arizona	1	212	ZURICH INS GRP	10,560	7,695	74.10 %	74.10 %	27.81 %	27.81 %
	2	458	DAI-ICHI LIFE HOLDINGS INC GRP	9,667	6,534	117.83 %	117.83 %	25.45 %	53.26 %
	3	12	AMERICAN INTL GRP	6,808	7,186	101.88 %	103.25 %	17.93 %	71.19 %
	4	2538	AMTRUST FINANCIAL SERV GRP	3,207	5,141	112.88 %	113.07 %	8.44 %	79.63 %
	5	150	OLD REPUBLIC GRP	3,149	2,063	50.85 %	50.85 %	8.29 %	87.92 %
	6	4718	TIPTREE FIN GRP	1,924	856	189.32 %	189.39 %	5.07 %	92.99 %
	7	761	ALLIANZ INS GRP	686	141	39.91 %	39.91 %	1.81 %	94.79 %
	8	315	INDUSTRIAL ALLIANCE GRP	464	459	101.60 %	101.60 %	1.22 %	96.02 %
	9	8	ALLSTATE INS GRP	417	372	30.33 %	30.52 %	1.10 %	97.11 %
	10	140	NATIONWIDE CORP GRP	302	208	92.49 %	92.61 %	0.80 %	97.91 %
			STATE TOTAL	37,977	32,055	93.69 %	94.03 %	100.00 %	100.00 %
Arkansas	1	212	ZURICH INS GRP	7,526	6,024	61.66 %	61.66 %	54.11 %	54.11 %
	2	315	INDUSTRIAL ALLIANCE GRP	4,147	4,242	70.84 %	70.84 %	29.82 %	83.93 %
	3	150	OLD REPUBLIC GRP	944	486	153.23 %	153.23 %	6.79 %	90.72 %
	4	4718	TIPTREE FIN GRP	443	203	48.24 %	48.37 %	3.18 %	93.90 %
	5	140	NATIONWIDE CORP GRP	314	261	36.76 %	40.66 %	2.25 %	96.16 %
	6	4993	REVOLUTIONARY HOLDING CO GRP	222	131	0.00 %	0.00 %	1.59 %	97.75 %
	7	761	ALLIANZ INS GRP	73	29	43.55 %	43.55 %	0.53 %	98.28 %
	8	155	PROGRESSIVE GRP	61	35	15.96 %	16.16 %	0.44 %	98.72 %
	9	4670	STARR GRP	50	93	104.47 %	104.47 %	0.36 %	99.08 %
	10	79	ALLY INS HOLDINGS GRP	45	48	44.42 %	44.42 %	0.33 %	99.41 %
			STATE TOTAL	13,907	11,783	70.40 %	70.50 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	212	ZURICH INS GRP	39,407	26,930	73.95 %	74.06 %	19.16 %	19.16 %
	2	26492	COURTESY INS CO	29,230	13,946	205.61 %	207.86 %	14.22 %	33.38 %
	3	2538	AMTRUST FINANCIAL SERV GRP	27,219	27,545	77.76 %	77.86 %	13.24 %	46.62 %
	4	19	ASSURANT INC GRP	25,127	24,916	56.96 %	57.10 %	12.22 %	58.84 %
	5	150	OLD REPUBLIC GRP	21,383	16,121	51.91 %	51.91 %	10.40 %	69.24 %
	6	4718	TIPTREE FIN GRP	20,999	15,989	53.78 %	53.80 %	10.21 %	79.45 %
	7	8	ALLSTATE INS GRP	18,029	17,994	2.73 %	2.75 %	8.77 %	88.22 %
	8	660	MERCURY GEN GRP	13,583	13,382	60.18 %	60.18 %	6.61 %	94.82 %
	9	458	DAI-ICHI LIFE HOLDINGS INC GRP	6,757	1,979	58.26 %	58.26 %	3.29 %	98.11 %
	10	4670	STARR GRP	1,033	1,022	N/A	N/A	0.50 %	98.61 %
			STATE TOTAL	205,623	175,281	69.45 %	69.70 %	100.00 %	100.00 %
Colorado	1	315	INDUSTRIAL ALLIANCE GRP	26,011	21,393	62.56 %	62.56 %	59.12 %	59.12 %
	2	212	ZURICH INS GRP	6,315	5,545	70.82 %	70.82 %	14.35 %	73.47 %
	3	2538	AMTRUST FINANCIAL SERV GRP	4,437	4,534	131.56 %	131.68 %	10.09 %	83.56 %
	4	4718	TIPTREE FIN GRP	2,908	1,895	30.46 %	30.46 %	6.61 %	90.16 %
	5	150	OLD REPUBLIC GRP	1,684	1,019	435.75 %	435.75 %	3.83 %	93.99 %
	6	458	DAI-ICHI LIFE HOLDINGS INC GRP	1,291	1,650	66.97 %	66.97 %	2.93 %	96.93 %
	7	84	AMERICAN FINANCIAL GRP	526	525	7.61 %	8.96 %	1.20 %	98.12 %
	8	140	NATIONWIDE CORP GRP	222	162	23.32 %	24.11 %	0.50 %	98.63 %
	9	155	PROGRESSIVE GRP	182	92	26.74 %	26.94 %	0.41 %	99.04 %
	10	4670	STARR GRP	146	124	27.88 %	27.88 %	0.33 %	99.37 %
			STATE TOTAL	43,998	37,217	80.05 %	80.10 %	100.00 %	100.00 %
Connecticut	1	212	ZURICH INS GRP	17,011	11,372	49.87 %	49.89 %	81.97 %	81.97 %
	2	4718	TIPTREE FIN GRP	1,437	692	106.63 %	106.64 %	6.93 %	88.89 %
	3	315	INDUSTRIAL ALLIANCE GRP	761	768	93.58 %	93.58 %	3.67 %	92.56 %
	4	8	ALLSTATE INS GRP	535	329	106.03 %	107.18 %	2.58 %	95.14 %
	5	2538	AMTRUST FINANCIAL SERV GRP	452	642	149.02 %	149.39 %	2.18 %	97.31 %
	6	150	OLD REPUBLIC GRP	217	235	43.39 %	43.39 %	1.05 %	98.36 %
	7	4670	STARR GRP	152	124	N/A	N/A	0.73 %	99.09 %
	8	761	ALLIANZ INS GRP	76	23	43.36 %	43.36 %	0.37 %	99.46 %
	9	218	CNA INS GRP	66	82	N/A	N/A	0.32 %	99.78 %
	10	140	NATIONWIDE CORP GRP	26	26	16.83 %	16.83 %	0.13 %	99.90 %
			STATE TOTAL	20,754	14,428	58.88 %	58.95 %	100.00 %	100.00 %
Delaware	1	4718	TIPTREE FIN GRP	13,595	14,643	57.12 %	57.16 %	45.21 %	45.21 %
	2	26492	COURTESY INS CO	6,646	756	50.86 %	51.41 %	22.10 %	67.31 %
	3	2538	AMTRUST FINANCIAL SERV GRP	3,227	3,080	105.00 %	105.02 %	10.73 %	78.05 %
	4	315	INDUSTRIAL ALLIANCE GRP	3,110	4,811	20.93 %	20.93 %	10.34 %	88.39 %
	5	212	ZURICH INS GRP	1,459	1,134	59.48 %	59.48 %	4.85 %	93.24 %
	6	12	AMERICAN INTL GRP	1,267	1,261	14.44 %	16.46 %	4.21 %	97.45 %
	7	626	CHUBB LTD GRP	531	358	N/A	N/A	1.76 %	99.22 %
	8	150	OLD REPUBLIC GRP	67	56	4.16 %	4.16 %	0.22 %	99.44 %
	9	4993	REVOLUTIONARY HOLDING CO GRP	55	5	0.00 %	0.00 %	0.18 %	99.63 %
	10	4670	STARR GRP	35	25	68.86 %	68.86 %	0.11 %	99.74 %
			STATE TOTAL	30,069	26,296	53.04 %	53.19 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	761	ALLIANZ INS GRP	9	2	16.86 %	16.86 %	36.12 %	36.12 %
	2	150	OLD REPUBLIC GRP	6	10	N/A	N/A	25.32 %	61.45 %
	3	4670	STARR GRP	4	4	25.22 %	25.22 %	18.38 %	79.83 %
	4	212	ZURICH INS GRP	4	4	N/A	N/A	17.10 %	96.93 %
	5	2538	AMTRUST FINANCIAL SERV GRP	1	2	140.44 %	140.44 %	2.29 %	99.22 %
	6	4962	AU HOLDING CO GRP	0	0	5.06 %	5.06 %	1.43 %	100.00 %
	7	315	INDUSTRIAL ALLIANCE GRP	0	(2)	N/A	N/A	0.02 %	100.00 %
			STATE TOTAL	24	24	N/A	N/A	100.00 %	100.00 %
Florida	1	26492	COURTESY INS CO	614,763	464,137	55.62 %	56.23 %	63.41 %	63.41 %
	2	2538	AMTRUST FINANCIAL SERV GRP	79,637	79,338	78.20 %	78.22 %	8.21 %	71.63 %
	3	37621	TOYOTA MOTOR INS CO	54,990	34,697	36.69 %	36.69 %	5.67 %	77.30 %
	4	212	ZURICH INS GRP	44,785	31,786	99.22 %	99.22 %	4.62 %	81.92 %
	5	458	DAI-ICHI LIFE HOLDINGS INC GRP	31,081	25,520	99.36 %	99.36 %	3.21 %	85.12 %
	6	79	ALLY INS HOLDINGS GRP	28,270	32,097	34.34 %	34.34 %	2.92 %	88.04 %
	7	17460	FIRST MILE INS CO	26,339	4,113	110.48 %	110.48 %	2.72 %	90.76 %
	8	4718	TIPTREE FIN GRP	24,568	50,153	93.35 %	94.13 %	2.53 %	93.29 %
	9	218	CNA INS GRP	20,004	25,097	125.61 %	124.81 %	2.06 %	95.35 %
	10	315	INDUSTRIAL ALLIANCE GRP	19,277	8,325	106.06 %	106.06 %	1.99 %	97.34 %
			STATE TOTAL	969,468	784,243	64.86 %	65.25 %	100.00 %	100.00 %
Georgia	1	212	ZURICH INS GRP	6,269	4,591	40.79 %	40.80 %	20.63 %	20.63 %
	2	2538	AMTRUST FINANCIAL SERV GRP	4,534	18,910	72.27 %	72.38 %	14.92 %	35.55 %
	3	4718	TIPTREE FIN GRP	4,304	4,927	56.45 %	56.62 %	14.16 %	49.71 %
	4	17460	FIRST MILE INS CO	3,964	243	74.99 %	74.99 %	13.04 %	62.76 %
	5	140	NATIONWIDE CORP GRP	3,443	3,030	20.15 %	30.11 %	11.33 %	74.09 %
	6	26492	COURTESY INS CO	3,318	1,390	122.82 %	124.16 %	10.92 %	85.01 %
	7	150	OLD REPUBLIC GRP	2,942	1,599	55.03 %	55.03 %	9.68 %	94.69 %
	8	315	INDUSTRIAL ALLIANCE GRP	2,416	2,449	152.12 %	152.12 %	7.95 %	100.00 %
	9	19631	AMERICAN ROAD INS CO	727	15	3,073.46 %	3,073.46 %	2.39 %	100.00 %
	10	4993	REVOLUTIONARY HOLDING CO GRP	543	396	0.00 %	0.00 %	1.79 %	100.00 %
			STATE TOTAL	30,387	39,951	76.76 %	78.04 %	100.00 %	100.00 %
Hawaii	1	2538	AMTRUST FINANCIAL SERV GRP	706	2,366	89.90 %	90.80 %	61.19 %	61.19 %
	2	150	OLD REPUBLIC GRP	164	228	50.87 %	50.87 %	14.21 %	75.40 %
	3	212	ZURICH INS GRP	120	110	N/A	N/A	10.39 %	85.79 %
	4	79	ALLY INS HOLDINGS GRP	60	62	11.44 %	11.44 %	5.19 %	90.97 %
	5	8	ALLSTATE INS GRP	37	5	71.68 %	71.68 %	3.18 %	94.16 %
	6	4718	TIPTREE FIN GRP	36	12	19.02 %	19.02 %	3.13 %	97.28 %
	7	761	ALLIANZ INS GRP	29	10	6.42 %	6.42 %	2.53 %	99.81 %
	8	140	NATIONWIDE CORP GRP	5	5	N/A	N/A	0.43 %	100.00 %
	9	26565	OHIO IND CO	4	3	0.00 %	0.00 %	0.39 %	100.00 %
	10	4670	STARR GRP	4	5	N/A	N/A	0.32 %	100.00 %
			STATE TOTAL	1,154	2,921	64.41 %	65.13 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	212	ZURICH INS GRP	3,945	2,800	78.08 %	78.08 %	49.57 %	49.57 %
	2	4993	REVOLUTIONARY HOLDING CO GRP	1,542	1,292	0.00 %	0.00 %	19.38 %	68.95 %
	3	150	OLD REPUBLIC GRP	1,301	326	99.94 %	99.94 %	16.35 %	85.30 %
	4	4718	TIPTREE FIN GRP	647	463	55.58 %	55.60 %	8.13 %	93.43 %
	5	79	ALLY INS HOLDINGS GRP	200	200	20.91 %	20.91 %	2.51 %	95.95 %
	6	4670	STARR GRP	100	78	28.68 %	28.68 %	1.25 %	97.20 %
	7	218	CNA INS GRP	62	79	240.66 %	241.20 %	0.78 %	97.98 %
	8	315	INDUSTRIAL ALLIANCE GRP	56	57	81.13 %	81.13 %	0.70 %	98.68 %
	9	140	NATIONWIDE CORP GRP	37	47	27.11 %	27.97 %	0.46 %	99.15 %
	10	761	ALLIANZ INS GRP	33	11	39.05 %	39.05 %	0.41 %	99.56 %
			STATE TOTAL	7,958	5,800	71.94 %	71.97 %	100.00 %	100.00 %
Illinois	1	8	ALLSTATE INS GRP	142,834	130,220	82.50 %	83.07 %	54.41 %	54.41 %
	2	2538	AMTRUST FINANCIAL SERV GRP	68,549	93,021	86.33 %	86.33 %	26.11 %	80.52 %
	3	19	ASSURANT INC GRP	11,587	2,682	13.82 %	13.82 %	4.41 %	84.94 %
	4	212	ZURICH INS GRP	10,298	11,260	91.00 %	91.13 %	3.92 %	88.86 %
	5	458	DAI-ICHI LIFE HOLDINGS INC GRP	8,698	10,598	87.31 %	87.31 %	3.31 %	92.17 %
	6	12	AMERICAN INTL GRP	7,994	18,233	10.05 %	10.54 %	3.05 %	95.22 %
	7	4718	TIPTREE FIN GRP	4,029	5,384	27.43 %	27.45 %	1.53 %	96.75 %
	8	315	INDUSTRIAL ALLIANCE GRP	3,281	3,329	74.60 %	74.60 %	1.25 %	98.00 %
	9	150	OLD REPUBLIC GRP	3,127	1,352	85.56 %	85.56 %	1.19 %	99.19 %
	10	218	CNA INS GRP	698	838	N/A	N/A	0.27 %	99.46 %
			STATE TOTAL	262,512	278,072	76.69 %	77.01 %	100.00 %	100.00 %
Indiana	1	12	AMERICAN INTL GRP	31,626	20,175	56.39 %	55.86 %	47.11 %	47.11 %
	2	212	ZURICH INS GRP	19,517	17,138	57.66 %	57.64 %	29.07 %	76.19 %
	3	2538	AMTRUST FINANCIAL SERV GRP	6,016	5,176	101.21 %	101.29 %	8.96 %	85.15 %
	4	315	INDUSTRIAL ALLIANCE GRP	4,312	4,415	88.10 %	88.10 %	6.42 %	91.57 %
	5	150	OLD REPUBLIC GRP	2,188	1,233	54.39 %	54.39 %	3.26 %	94.83 %
	6	4718	TIPTREE FIN GRP	1,551	793	64.51 %	64.57 %	2.31 %	97.14 %
	7	218	CNA INS GRP	889	600	84.41 %	85.00 %	1.32 %	98.47 %
	8	660	MERCURY GEN GRP	312	289	67.25 %	67.25 %	0.46 %	98.93 %
	9	155	PROGRESSIVE GRP	271	188	14.66 %	14.81 %	0.40 %	99.33 %
	10	4670	STARR GRP	124	198	61.58 %	61.58 %	0.18 %	99.52 %
			STATE TOTAL	67,130	50,583	64.70 %	64.50 %	100.00 %	100.00 %
Iowa	1	212	ZURICH INS GRP	1,857	2,797	82.01 %	82.01 %	38.63 %	38.63 %
	2	315	INDUSTRIAL ALLIANCE GRP	1,601	1,645	102.86 %	102.86 %	33.30 %	71.93 %
	3	150	OLD REPUBLIC GRP	592	326	78.30 %	78.30 %	12.31 %	84.25 %
	4	4718	TIPTREE FIN GRP	315	188	79.06 %	79.06 %	6.54 %	90.79 %
	5	155	PROGRESSIVE GRP	184	147	5.16 %	5.30 %	3.82 %	94.61 %
	6	4670	STARR GRP	66	61	36.67 %	36.67 %	1.38 %	95.99 %
	7	26492	COURTESY INS CO	50	50	378.38 %	382.51 %	1.04 %	97.03 %
	8	761	ALLIANZ INS GRP	45	16	53.41 %	53.41 %	0.94 %	97.97 %
	9	140	NATIONWIDE CORP GRP	39	154	30.06 %	35.28 %	0.81 %	98.79 %
	10	2538	AMTRUST FINANCIAL SERV GRP	23	136	546.10 %	546.10 %	0.47 %	99.26 %
			STATE TOTAL	4,808	5,960	94.17 %	94.37 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	31	BERKSHIRE HATHAWAY GRP	245,553	209,884	41.59 %	41.59 %	95.63 %	95.63 %
	2	212	ZURICH INS GRP	7,864	5,080	54.77 %	54.77 %	3.06 %	98.69 %
	3	4718	TIPTREE FIN GRP	1,259	1,147	63.89 %	63.89 %	0.49 %	99.18 %
	4	315	INDUSTRIAL ALLIANCE GRP	913	937	74.18 %	74.18 %	0.36 %	99.53 %
	5	150	OLD REPUBLIC GRP	807	288	30.84 %	30.84 %	0.31 %	99.85 %
	6	2538	AMTRUST FINANCIAL SERV GRP	105	(1,156)	N/A	N/A	0.04 %	99.89 %
	7	140	NATIONWIDE CORP GRP	78	30	5.86 %	7.01 %	0.03 %	99.92 %
	8	218	CNA INS GRP	72	1,026	91.44 %	93.08 %	0.03 %	99.95 %
	9	660	MERCURY GEN GRP	45	13	3.11 %	3.11 %	0.02 %	99.97 %
	10	4670	STARR GRP	42	145	82.09 %	82.09 %	0.02 %	99.98 %
			STATE TOTAL	256,784	217,447	42.79 %	42.80 %	100.00 %	100.00 %
Kentucky	1	212	ZURICH INS GRP	3,061	4,503	69.34 %	69.41 %	30.57 %	30.57 %
	2	315	INDUSTRIAL ALLIANCE GRP	2,270	2,320	59.10 %	59.10 %	22.67 %	53.24 %
	3	2538	AMTRUST FINANCIAL SERV GRP	2,242	1,899	55.80 %	56.27 %	22.39 %	75.63 %
	4	150	OLD REPUBLIC GRP	905	478	21.83 %	21.83 %	9.04 %	84.67 %
	5	4718	TIPTREE FIN GRP	657	573	38.08 %	38.09 %	6.56 %	91.23 %
	6	17460	FIRST MILE INS CO	415	21	123.89 %	123.89 %	4.15 %	95.37 %
	7	8	ALLSTATE INS GRP	154	109	176.83 %	177.98 %	1.54 %	96.91 %
	8	4670	STARR GRP	82	80	26.35 %	26.35 %	0.82 %	97.73 %
	9	155	PROGRESSIVE GRP	76	43	10.42 %	10.62 %	0.76 %	98.49 %
	10	140	NATIONWIDE CORP GRP	68	71	5.31 %	5.57 %	0.68 %	99.17 %
			STATE TOTAL	10,013	10,505	64.36 %	64.55 %	100.00 %	100.00 %
Louisiana	1	315	INDUSTRIAL ALLIANCE GRP	2,729	2,795	132.83 %	132.83 %	38.22 %	38.22 %
	2	150	OLD REPUBLIC GRP	958	669	91.83 %	91.83 %	13.42 %	51.64 %
	3	140	NATIONWIDE CORP GRP	793	868	75.15 %	79.17 %	11.10 %	62.75 %
	4	660	MERCURY GEN GRP	677	530	92.04 %	92.04 %	9.48 %	72.23 %
	5	4718	TIPTREE FIN GRP	603	1,047	91.26 %	91.26 %	8.45 %	80.68 %
	6	17460	FIRST MILE INS CO	391	9	114.38 %	114.38 %	5.47 %	86.15 %
	7	212	ZURICH INS GRP	321	492	75.88 %	75.92 %	4.49 %	90.64 %
	8	26492	COURTESY INS CO	295	84	25.57 %	25.84 %	4.14 %	94.78 %
	9	4670	STARR GRP	136	107	83.74 %	83.74 %	1.90 %	96.68 %
	10	761	ALLIANZ INS GRP	115	35	55.62 %	55.62 %	1.61 %	98.28 %
			STATE TOTAL	7,140	7,116	119.69 %	120.26 %	100.00 %	100.00 %
Maine	1	212	ZURICH INS GRP	4,363	3,324	76.15 %	76.15 %	55.37 %	55.37 %
	2	150	OLD REPUBLIC GRP	925	668	59.12 %	59.12 %	11.74 %	67.12 %
	3	458	DAI-ICHI LIFE HOLDINGS INC GRP	842	576	84.76 %	84.76 %	10.69 %	77.81 %
	4	8	ALLSTATE INS GRP	665	180	190.37 %	191.75 %	8.44 %	86.25 %
	5	4718	TIPTREE FIN GRP	662	213	90.22 %	90.22 %	8.41 %	94.65 %
	6	315	INDUSTRIAL ALLIANCE GRP	207	213	104.68 %	104.68 %	2.63 %	97.28 %
	7	79	ALLY INS HOLDINGS GRP	122	84	28.06 %	28.06 %	1.55 %	98.84 %
	8	140	NATIONWIDE CORP GRP	25	25	41.99 %	45.13 %	0.32 %	99.15 %
	9	26492	COURTESY INS CO	20	17	54.37 %	54.97 %	0.25 %	99.41 %
	10	761	ALLIANZ INS GRP	19	6	34.93 %	34.93 %	0.24 %	99.65 %
			STATE TOTAL	7,878	5,589	81.87 %	81.95 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	212	ZURICH INS GRP	12,540	8,587	49.27 %	49.42 %	50.23 %	50.23 %
	2	4993	REVOLUTIONARY HOLDING CO GRP	5,744	3,086	76.01 %	76.01 %	23.01 %	73.24 %
	3	315	INDUSTRIAL ALLIANCE GRP	2,649	2,703	58.18 %	58.18 %	10.61 %	83.85 %
	4	26492	COURTESY INS CO	888	383	83.58 %	84.50 %	3.56 %	87.41 %
	5	2538	AMTRUST FINANCIAL SERV GRP	777	517	102.51 %	102.51 %	3.11 %	90.52 %
	6	4670	STARR GRP	703	643	55.28 %	55.28 %	2.82 %	93.34 %
	7	150	OLD REPUBLIC GRP	577	396	20.95 %	20.95 %	2.31 %	95.65 %
	8	19	ASSURANT INC GRP	404	520	133.02 %	133.02 %	1.62 %	97.27 %
	9	155	PROGRESSIVE GRP	213	136	8.74 %	8.92 %	0.85 %	98.12 %
	10	4718	TIPTREE FIN GRP	170	821	157.80 %	157.80 %	0.68 %	98.80 %
			STATE TOTAL	24,966	20,619	70.00 %	69.66 %	100.00 %	100.00 %
Massachusetts	1	212	ZURICH INS GRP	25,036	15,081	55.08 %	55.08 %	41.00 %	41.00 %
	2	8	ALLSTATE INS GRP	21,828	11,104	117.78 %	118.51 %	35.75 %	76.75 %
	3	150	OLD REPUBLIC GRP	3,852	1,588	66.11 %	66.11 %	6.31 %	83.06 %
	4	4670	STARR GRP	1,940	2,201	95.51 %	95.51 %	3.18 %	86.24 %
	5	315	INDUSTRIAL ALLIANCE GRP	1,823	2,205	51.02 %	51.02 %	2.99 %	89.23 %
	6	218	CNA INS GRP	1,792	1,389	50.78 %	50.61 %	2.94 %	92.16 %
	7	4718	TIPTREE FIN GRP	1,576	948	103.93 %	104.00 %	2.58 %	94.74 %
	8	79	ALLY INS HOLDINGS GRP	994	622	70.37 %	70.37 %	1.63 %	96.37 %
	9	19	ASSURANT INC GRP	679	631	32.06 %	32.06 %	1.11 %	97.48 %
	10	12	AMERICAN INTL GRP	488	514	N/A	N/A	0.80 %	98.28 %
			STATE TOTAL	61,058	44,361	72.80 %	73.03 %	100.00 %	100.00 %
Michigan	1	19631	AMERICAN ROAD INS CO	367,292	254,288	81.25 %	81.25 %	51.77 %	51.77 %
	2	79	ALLY INS HOLDINGS GRP	277,155	283,750	70.13 %	70.12 %	39.06 %	90.83 %
	3	212	ZURICH INS GRP	33,805	22,338	58.91 %	58.95 %	4.76 %	95.60 %
	4	2538	AMTRUST FINANCIAL SERV GRP	14,450	20,591	40.40 %	40.42 %	2.04 %	97.63 %
	5	315	INDUSTRIAL ALLIANCE GRP	7,456	7,649	139.36 %	139.36 %	1.05 %	98.68 %
	6	150	OLD REPUBLIC GRP	4,384	4,479	95.32 %	95.32 %	0.62 %	99.30 %
	7	458	DAI-ICHI LIFE HOLDINGS INC GRP	2,200	1,764	70.78 %	70.78 %	0.31 %	99.61 %
	8	4718	TIPTREE FIN GRP	1,231	1,102	73.05 %	73.05 %	0.17 %	99.79 %
	9	17460	FIRST MILE INS CO	438	9	1,100.48 %	1,100.48 %	0.06 %	99.85 %
	10	140	NATIONWIDE CORP GRP	294	414	12.82 %	16.28 %	0.04 %	99.89 %
			STATE TOTAL	709,497	597,341	74.64 %	74.65 %	100.00 %	100.00 %
Minnesota	1	212	ZURICH INS GRP	14,378	14,008	89.97 %	90.10 %	64.30 %	64.30 %
	2	2538	AMTRUST FINANCIAL SERV GRP	2,019	2,179	54.98 %	55.14 %	9.03 %	73.34 %
	3	315	INDUSTRIAL ALLIANCE GRP	1,367	1,404	118.93 %	118.93 %	6.11 %	79.45 %
	4	218	CNA INS GRP	1,340	2,222	332.64 %	334.00 %	5.99 %	85.44 %
	5	4718	TIPTREE FIN GRP	1,301	472	146.58 %	146.60 %	5.82 %	91.26 %
	6	150	OLD REPUBLIC GRP	1,184	922	36.22 %	36.22 %	5.30 %	96.55 %
	7	8	ALLSTATE INS GRP	259	247	131.61 %	133.20 %	1.16 %	97.71 %
	8	26492	COURTESY INS CO	242	176	237.65 %	240.24 %	1.08 %	98.80 %
	9	4670	STARR GRP	166	221	63.32 %	63.32 %	0.74 %	99.54 %
	10	155	PROGRESSIVE GRP	156	106	9.10 %	9.26 %	0.70 %	100.00 %
			STATE TOTAL	22,359	22,101	112.13 %	112.41 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	315	INDUSTRIAL ALLIANCE GRP	4,007	4,098	65.71 %	65.71 %	62.32 %	62.32 %
	2	150	OLD REPUBLIC GRP	603	389	60.35 %	60.35 %	9.38 %	71.70 %
	3	218	CNA INS GRP	487	561	100.05 %	104.03 %	7.57 %	79.27 %
	4	212	ZURICH INS GRP	310	391	64.12 %	64.12 %	4.82 %	84.09 %
	5	458	DAI-ICHI LIFE HOLDINGS INC GRP	236	103	96.79 %	96.79 %	3.66 %	87.75 %
	6	26492	COURTESY INS CO	180	194	101.91 %	103.02 %	2.80 %	90.56 %
	7	140	NATIONWIDE CORP GRP	156	125	N/A	1.03 %	2.42 %	92.98 %
	8	4718	TIPTREE FIN GRP	109	79	98.26 %	98.26 %	1.70 %	94.68 %
	9	17460	FIRST MILE INS CO	94	3	0.00 %	0.00 %	1.46 %	96.13 %
	10	2538	AMTRUST FINANCIAL SERV GRP	70	90	122.26 %	122.26 %	1.09 %	97.22 %
			STATE TOTAL	6,430	6,238	69.50 %	69.93 %	100.00 %	100.00 %
Missouri	1	212	ZURICH INS GRP	11,226	10,729	67.56 %	67.56 %	32.07 %	32.07 %
	2	4993	REVOLUTIONARY HOLDING CO GRP	8,259	2,591	0.00 %	0.00 %	23.59 %	55.67 %
	3	150	OLD REPUBLIC GRP	3,325	930	98.38 %	98.38 %	9.50 %	65.17 %
	4	315	INDUSTRIAL ALLIANCE GRP	3,142	3,203	67.07 %	67.07 %	8.98 %	74.14 %
	5	4718	TIPTREE FIN GRP	2,996	3,965	N/A	N/A	8.56 %	82.70 %
	6	2538	AMTRUST FINANCIAL SERV GRP	2,465	5,781	72.27 %	72.33 %	7.04 %	89.74 %
	7	218	CNA INS GRP	1,935	2,500	290.43 %	291.17 %	5.53 %	95.27 %
	8	458	DAI-ICHI LIFE HOLDINGS INC GRP	522	909	78.46 %	78.46 %	1.49 %	96.76 %
	9	140	NATIONWIDE CORP GRP	254	476	52.12 %	57.67 %	0.73 %	97.49 %
	10	155	PROGRESSIVE GRP	238	168	14.24 %	14.49 %	0.68 %	98.17 %
			STATE TOTAL	35,003	32,901	68.97 %	69.13 %	100.00 %	100.00 %
Montana	1	150	OLD REPUBLIC GRP	3,787	736	75.53 %	75.53 %	86.53 %	86.53 %
	2	4718	TIPTREE FIN GRP	151	100	26.53 %	26.53 %	3.45 %	89.98 %
	3	315	INDUSTRIAL ALLIANCE GRP	141	146	63.80 %	63.80 %	3.23 %	93.21 %
	4	26492	COURTESY INS CO	116	1	515.51 %	521.16 %	2.64 %	95.85 %
	5	4670	STARR GRP	55	51	4.26 %	4.26 %	1.26 %	97.12 %
	6	140	NATIONWIDE CORP GRP	47	69	55.28 %	55.41 %	1.07 %	98.18 %
	7	212	ZURICH INS GRP	45	118	13.42 %	13.42 %	1.03 %	99.21 %
	8	155	PROGRESSIVE GRP	21	9	15.94 %	16.14 %	0.47 %	99.68 %
	9	761	ALLIANZ INS GRP	10	4	33.32 %	33.32 %	0.22 %	99.90 %
	10	4993	REVOLUTIONARY HOLDING CO GRP	2	1	0.00 %	0.00 %	0.05 %	99.95 %
			STATE TOTAL	4,377	1,299	94.16 %	94.19 %	100.00 %	100.00 %
Nebraska	1	150	OLD REPUBLIC GRP	2,062	1,254	95.55 %	95.55 %	51.02 %	51.02 %
	2	212	ZURICH INS GRP	1,255	1,400	49.53 %	49.53 %	31.05 %	82.07 %
	3	4718	TIPTREE FIN GRP	183	277	58.67 %	58.67 %	4.52 %	86.59 %
	4	315	INDUSTRIAL ALLIANCE GRP	147	142	171.69 %	171.69 %	3.63 %	90.22 %
	5	218	CNA INS GRP	144	1,254	62.71 %	60.42 %	3.55 %	93.77 %
	6	79	ALLY INS HOLDINGS GRP	94	88	31.34 %	31.34 %	2.32 %	96.09 %
	7	4670	STARR GRP	49	40	39.47 %	39.47 %	1.21 %	97.30 %
	8	155	PROGRESSIVE GRP	47	33	38.45 %	38.60 %	1.17 %	98.47 %
	9	761	ALLIANZ INS GRP	44	14	6.35 %	6.35 %	1.09 %	99.56 %
	10	140	NATIONWIDE CORP GRP	23	38	56.32 %	62.77 %	0.58 %	100.00 %
			STATE TOTAL	4,042	4,918	72.66 %	72.14 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	660	MERCURY GEN GRP	899	482	142.83 %	142.83 %	19.84 %	19.84 %
	2	4718	TIPTREE FIN GRP	860	397	89.36 %	89.47 %	18.98 %	38.82 %
	3	150	OLD REPUBLIC GRP	721	501	124.25 %	124.25 %	15.92 %	54.74 %
	4	4993	REVOLUTIONARY HOLDING CO GRP	555	42	0.00 %	0.00 %	12.25 %	66.99 %
	5	212	ZURICH INS GRP	453	1,048	18.76 %	18.93 %	9.99 %	76.98 %
	6	315	INDUSTRIAL ALLIANCE GRP	366	374	57.49 %	57.49 %	8.08 %	85.06 %
	7	140	NATIONWIDE CORP GRP	230	198	57.43 %	57.43 %	5.07 %	90.13 %
	8	761	ALLIANZ INS GRP	207	62	38.72 %	38.72 %	4.56 %	94.69 %
	9	4670	STARR GRP	102	97	16.23 %	16.23 %	2.26 %	96.95 %
	10	79	ALLY INS HOLDINGS GRP	73	72	27.76 %	27.76 %	1.62 %	98.58 %
			STATE TOTAL	4,530	3,912	77.88 %	77.96 %	100.00 %	100.00 %
New Hampshire	1	212	ZURICH INS GRP	5,094	3,320	62.78 %	62.78 %	54.44 %	54.44 %
	2	150	OLD REPUBLIC GRP	1,652	716	63.55 %	63.55 %	17.66 %	72.10 %
	3	8	ALLSTATE INS GRP	1,435	607	112.04 %	113.02 %	15.33 %	87.44 %
	4	2538	AMTRUST FINANCIAL SERV GRP	378	650	71.76 %	72.05 %	4.04 %	91.48 %
	5	315	INDUSTRIAL ALLIANCE GRP	303	310	55.48 %	55.48 %	3.24 %	94.72 %
	6	17460	FIRST MILE INS CO	169	3	295.99 %	295.99 %	1.81 %	96.52 %
	7	26492	COURTESY INS CO	118	168	137.16 %	138.65 %	1.26 %	97.78 %
	8	155	PROGRESSIVE GRP	68	44	8.37 %	8.55 %	0.72 %	98.51 %
	9	4962	AU HOLDING CO GRP	34	106	N/A	N/A	0.37 %	98.87 %
	10	4670	STARR GRP	23	42	26.65 %	26.65 %	0.25 %	99.12 %
			STATE TOTAL	9,356	6,223	65.72 %	65.88 %	100.00 %	100.00 %
New Jersey	1	212	ZURICH INS GRP	15,721	14,338	52.23 %	52.31 %	38.21 %	38.21 %
	2	4718	TIPTREE FIN GRP	13,809	7,032	150.24 %	150.24 %	33.57 %	71.78 %
	3	150	OLD REPUBLIC GRP	3,639	2,746	34.83 %	34.83 %	8.84 %	80.63 %
	4	315	INDUSTRIAL ALLIANCE GRP	2,997	3,054	105.06 %	105.06 %	7.29 %	87.91 %
	5	26492	COURTESY INS CO	2,268	2,046	24.93 %	25.20 %	5.51 %	93.42 %
	6	4670	STARR GRP	1,396	110	0.11 %	0.11 %	3.39 %	96.82 %
	7	8	ALLSTATE INS GRP	1,213	1,307	31.37 %	31.56 %	2.95 %	99.77 %
	8	2538	AMTRUST FINANCIAL SERV GRP	467	7,980	68.18 %	68.19 %	1.14 %	100.00 %
	9	140	NATIONWIDE CORP GRP	227	508	18.77 %	22.33 %	0.55 %	100.00 %
	10	761	ALLIANZ INS GRP	125	45	38.49 %	38.49 %	0.30 %	100.00 %
			STATE TOTAL	41,138	40,369	71.08 %	71.17 %	100.00 %	100.00 %
New Mexico	1	212	ZURICH INS GRP	1,921	2,042	43.63 %	43.63 %	41.78 %	41.78 %
	2	315	INDUSTRIAL ALLIANCE GRP	1,196	1,296	42.83 %	42.83 %	26.01 %	67.79 %
	3	4718	TIPTREE FIN GRP	601	197	52.95 %	53.01 %	13.08 %	80.87 %
	4	150	OLD REPUBLIC GRP	301	160	16.37 %	16.37 %	6.54 %	87.41 %
	5	2538	AMTRUST FINANCIAL SERV GRP	187	274	145.56 %	145.56 %	4.06 %	91.47 %
	6	4670	STARR GRP	102	70	53.10 %	53.10 %	2.22 %	93.68 %
	7	660	MERCURY GEN GRP	88	317	57.13 %	57.13 %	1.92 %	95.61 %
	8	155	PROGRESSIVE GRP	68	37	10.24 %	10.44 %	1.48 %	97.09 %
	9	26492	COURTESY INS CO	62	61	54.38 %	54.98 %	1.35 %	98.44 %
	10	761	ALLIANZ INS GRP	32	14	38.55 %	38.55 %	0.70 %	99.14 %
			STATE TOTAL	4,598	4,517	51.96 %	51.98 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	212	ZURICH INS GRP	48,036	39,676	60.11 %	60.11 %	59.66 %	59.66 %
	2	4718	TIPTREE FIN GRP	11,865	11,036	76.59 %	76.60 %	14.74 %	74.40 %
	3	150	OLD REPUBLIC GRP	6,473	5,305	70.30 %	70.30 %	8.04 %	82.44 %
	4	315	INDUSTRIAL ALLIANCE GRP	5,971	10,173	119.78 %	119.78 %	7.42 %	89.85 %
	5	2538	AMTRUST FINANCIAL SERV GRP	3,012	1,381	172.73 %	173.25 %	3.74 %	93.59 %
	6	626	CHUBB LTD GRP	2,467	6,414	12.56 %	12.56 %	3.06 %	96.66 %
	7	8	ALLSTATE INS GRP	785	514	245.88 %	247.69 %	0.97 %	97.63 %
	8	4670	STARR GRP	424	531	85.57 %	85.57 %	0.53 %	98.16 %
	9	26492	COURTESY INS CO	419	168	267.71 %	270.64 %	0.52 %	98.68 %
	10	12	AMERICAN INTL GRP	409	519	N/A	N/A	0.51 %	99.19 %
			STATE TOTAL	80,516	76,249	69.06 %	69.08 %	100.00 %	100.00 %
North Carolina	1	2538	AMTRUST FINANCIAL SERV GRP	18,360	15,466	79.35 %	79.47 %	31.62 %	31.62 %
	2	212	ZURICH INS GRP	14,423	12,977	46.50 %	46.61 %	24.84 %	56.47 %
	3	26492	COURTESY INS CO	9,526	2,763	64.67 %	65.37 %	16.41 %	72.87 %
	4	315	INDUSTRIAL ALLIANCE GRP	9,264	12,751	91.50 %	91.50 %	15.96 %	88.83 %
	5	17460	FIRST MILE INS CO	2,222	68	62.04 %	62.04 %	3.83 %	92.66 %
	6	4718	TIPTREE FIN GRP	1,774	2,260	42.47 %	43.25 %	3.06 %	95.71 %
	7	150	OLD REPUBLIC GRP	1,590	1,072	53.17 %	53.17 %	2.74 %	98.45 %
	8	4670	STARR GRP	343	237	32.09 %	32.09 %	0.59 %	99.04 %
	9	761	ALLIANZ INS GRP	175	70	32.79 %	32.79 %	0.30 %	99.34 %
	10	79	ALLY INS HOLDINGS GRP	123	126	89.66 %	89.66 %	0.21 %	99.56 %
			STATE TOTAL	58,058	48,604	69.42 %	69.62 %	100.00 %	100.00 %
North Dakota	1	150	OLD REPUBLIC GRP	363	142	53.09 %	53.09 %	59.01 %	59.01 %
	2	218	CNA INS GRP	122	231	240.16 %	241.44 %	19.86 %	78.88 %
	3	315	INDUSTRIAL ALLIANCE GRP	73	76	136.23 %	136.23 %	11.84 %	90.72 %
	4	4718	TIPTREE FIN GRP	48	32	20.12 %	20.12 %	7.80 %	98.53 %
	5	4670	STARR GRP	16	14	14.20 %	14.20 %	2.52 %	100.00 %
	6	140	NATIONWIDE CORP GRP	10	12	45.97 %	45.97 %	1.68 %	100.00 %
	7	660	MERCURY GEN GRP	7	6	38.51 %	38.51 %	1.11 %	100.00 %
	8	26492	COURTESY INS CO	2	6	237.02 %	239.61 %	0.28 %	100.00 %
	9	4962	AU HOLDING CO GRP	2	2	2.51 %	2.51 %	0.27 %	100.00 %
	10	19	ASSURANT INC GRP	1	0	N/A	N/A	0.20 %	100.00 %
			STATE TOTAL	615	782	133.55 %	133.99 %	100.00 %	100.00 %
Ohio	1	2538	AMTRUST FINANCIAL SERV GRP	85,599	65,100	151.56 %	151.56 %	59.23 %	59.23 %
	2	212	ZURICH INS GRP	23,863	10,023	70.39 %	70.38 %	16.51 %	75.74 %
	3	315	INDUSTRIAL ALLIANCE GRP	19,318	27,561	60.65 %	60.65 %	13.37 %	89.11 %
	4	4993	REVOLUTIONARY HOLDING CO GRP	7,347	1,826	0.00 %	0.00 %	5.08 %	94.19 %
	5	150	OLD REPUBLIC GRP	4,263	1,702	56.07 %	56.07 %	2.95 %	97.14 %
	6	4718	TIPTREE FIN GRP	1,094	637	69.61 %	69.61 %	0.76 %	97.90 %
	7	155	PROGRESSIVE GRP	715	538	7.58 %	7.74 %	0.50 %	98.40 %
	8	140	NATIONWIDE CORP GRP	435	389	1.04 %	5.29 %	0.30 %	98.70 %
	9	26492	COURTESY INS CO	413	240	88.70 %	89.67 %	0.29 %	98.98 %
	10	4670	STARR GRP	360	421	70.10 %	70.10 %	0.25 %	99.23 %
			STATE TOTAL	144,517	111,458	116.96 %	117.21 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Oklahoma	1	212	ZURICH INS GRP	4,056	3,028	62.40 %	62.40 %	24.75 %	24.75 %
	2	4993	REVOLUTIONARY HOLDING CO GRP	3,492	425	0.00 %	0.00 %	21.31 %	46.06 %
	3	150	OLD REPUBLIC GRP	2,795	1,111	31.03 %	31.03 %	17.05 %	63.11 %
	4	315	INDUSTRIAL ALLIANCE GRP	2,418	2,472	67.01 %	67.01 %	14.76 %	77.86 %
	5	4718	TIPTREE FIN GRP	1,614	3,839	121.50 %	121.52 %	9.85 %	87.71 %
	6	4670	STARR GRP	1,041	1,299	67.80 %	67.80 %	6.35 %	94.07 %
	7	79	ALLY INS HOLDINGS GRP	478	17	91.50 %	91.50 %	2.92 %	96.99 %
	8	660	MERCURY GEN GRP	261	376	57.97 %	57.97 %	1.59 %	98.58 %
	9	155	PROGRESSIVE GRP	151	116	10.09 %	10.23 %	0.92 %	99.50 %
	10	140	NATIONWIDE CORP GRP	133	144	78.50 %	79.18 %	0.81 %	100.00 %
			STATE TOTAL	16,388	15,003	76.82 %	76.84 %	100.00 %	100.00 %
Oregon	1	212	ZURICH INS GRP	3,623	3,429	71.62 %	71.62 %	42.84 %	42.84 %
	2	150	OLD REPUBLIC GRP	1,879	1,305	63.27 %	63.27 %	22.22 %	65.06 %
	3	4718	TIPTREE FIN GRP	1,372	918	84.63 %	84.65 %	16.22 %	81.28 %
	4	26492	COURTESY INS CO	371	252	135.07 %	136.55 %	4.39 %	85.67 %
	5	140	NATIONWIDE CORP GRP	216	258	56.67 %	57.41 %	2.56 %	88.23 %
	6	4670	STARR GRP	188	159	20.48 %	20.48 %	2.22 %	90.45 %
	7	155	PROGRESSIVE GRP	177	135	5.44 %	5.58 %	2.09 %	92.54 %
	8	315	INDUSTRIAL ALLIANCE GRP	153	336	25.27 %	25.27 %	1.81 %	94.36 %
	9	8	ALLSTATE INS GRP	132	148	38.75 %	39.22 %	1.56 %	95.91 %
	10	761	ALLIANZ INS GRP	124	37	6.38 %	6.38 %	1.46 %	97.38 %
			STATE TOTAL	8,458	7,220	68.81 %	68.91 %	100.00 %	100.00 %
Pennsylvania	1	212	ZURICH INS GRP	64,986	43,733	62.82 %	62.83 %	76.30 %	76.30 %
	2	315	INDUSTRIAL ALLIANCE GRP	6,384	6,119	53.47 %	53.47 %	7.50 %	83.80 %
	3	2538	AMTRUST FINANCIAL SERV GRP	5,586	5,441	62.28 %	62.45 %	6.56 %	90.36 %
	4	150	OLD REPUBLIC GRP	3,042	2,003	39.80 %	39.80 %	3.57 %	93.93 %
	5	4718	TIPTREE FIN GRP	2,865	3,078	61.82 %	61.82 %	3.36 %	97.29 %
	6	17460	FIRST MILE INS CO	451	31	23.52 %	23.52 %	0.53 %	97.82 %
	7	79	ALLY INS HOLDINGS GRP	442	405	51.61 %	51.61 %	0.52 %	98.34 %
	8	8	ALLSTATE INS GRP	399	893	207.57 %	209.22 %	0.47 %	98.81 %
	9	4670	STARR GRP	278	214	63.57 %	63.57 %	0.33 %	99.14 %
	10	4993	REVOLUTIONARY HOLDING CO GRP	226	220	0.00 %	0.00 %	0.27 %	99.40 %
			STATE TOTAL	85,166	62,931	63.09 %	63.15 %	100.00 %	100.00 %
Rhode Island	1	212	ZURICH INS GRP	2,706	2,400	69.46 %	69.46 %	63.58 %	63.58 %
	2	315	INDUSTRIAL ALLIANCE GRP	1,279	1,306	47.04 %	47.04 %	30.05 %	93.63 %
	3	4718	TIPTREE FIN GRP	196	154	97.78 %	97.78 %	4.60 %	98.23 %
	4	761	ALLIANZ INS GRP	29	7	9.06 %	9.06 %	0.69 %	98.92 %
	5	150	OLD REPUBLIC GRP	24	37	13.79 %	13.79 %	0.57 %	99.49 %
	6	140	NATIONWIDE CORP GRP	10	11	N/A	N/A	0.23 %	99.72 %
	7	2538	AMTRUST FINANCIAL SERV GRP	8	6	365.20 %	365.20 %	0.19 %	99.92 %
	8	4670	STARR GRP	3	3	26.71 %	26.71 %	0.06 %	99.98 %
	9	4962	AU HOLDING CO GRP	1	26	N/A	N/A	0.02 %	100.00 %
	10	218	CNA INS GRP	0	0	237.50 %	237.50 %	0.00 %	100.00 %
			STATE TOTAL	4,256	3,989	62.37 %	62.39 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	26492	COURTESY INS CO	6,029	1,925	125.45 %	126.82 %	36.90 %	36.90 %
	2	212	ZURICH INS GRP	3,933	6,395	59.25 %	59.25 %	24.07 %	60.97 %
	3	150	OLD REPUBLIC GRP	1,355	829	90.68 %	90.68 %	8.30 %	69.27 %
	4	17460	FIRST MILE INS CO	1,320	91	59.80 %	59.80 %	8.08 %	77.35 %
	5	4718	TIPTREE FIN GRP	1,108	1,265	34.60 %	35.54 %	6.78 %	84.13 %
	6	2538	AMTRUST FINANCIAL SERV GRP	1,041	1,045	81.08 %	81.38 %	6.37 %	90.50 %
	7	315	INDUSTRIAL ALLIANCE GRP	758	763	73.90 %	73.90 %	4.64 %	95.14 %
	8	79	ALLY INS HOLDINGS GRP	209	203	26.81 %	26.81 %	1.28 %	96.42 %
	9	4670	STARR GRP	146	114	53.23 %	53.23 %	0.89 %	97.32 %
	10	761	ALLIANZ INS GRP	112	45	42.39 %	42.39 %	0.69 %	98.00 %
			STATE TOTAL	16,338	13,142	75.72 %	76.21 %	100.00 %	100.00 %
South Dakota	1	212	ZURICH INS GRP	2,423	1,701	75.60 %	75.60 %	74.10 %	74.10 %
	2	150	OLD REPUBLIC GRP	566	275	52.87 %	52.87 %	17.31 %	91.42 %
	3	4718	TIPTREE FIN GRP	110	77	50.77 %	50.77 %	3.37 %	94.79 %
	4	315	INDUSTRIAL ALLIANCE GRP	85	87	110.23 %	110.23 %	2.61 %	97.40 %
	5	4670	STARR GRP	28	24	N/A	N/A	0.85 %	98.25 %
	6	218	CNA INS GRP	25	210	N/A	N/A	0.78 %	99.02 %
	7	155	PROGRESSIVE GRP	20	15	6.29 %	6.45 %	0.62 %	99.65 %
	8	140	NATIONWIDE CORP GRP	6	12	N/A	3.00 %	0.18 %	99.83 %
	9	761	ALLIANZ INS GRP	3	0	205.19 %	205.19 %	0.10 %	99.93 %
	10	660	MERCURY GEN GRP	3	3	11.73 %	11.73 %	0.08 %	100.00 %
			STATE TOTAL	3,270	2,419	52.43 %	52.60 %	100.00 %	100.00 %
Tennessee	1	212	ZURICH INS GRP	8,873	5,653	60.79 %	60.83 %	26.66 %	26.66 %
	2	26492	COURTESY INS CO	6,928	1,954	231.24 %	233.76 %	20.82 %	47.48 %
	3	150	OLD REPUBLIC GRP	4,089	2,464	124.54 %	124.54 %	12.29 %	59.76 %
	4	315	INDUSTRIAL ALLIANCE GRP	3,848	3,931	97.59 %	97.59 %	11.56 %	71.32 %
	5	17460	FIRST MILE INS CO	3,734	192	60.35 %	60.35 %	11.22 %	82.54 %
	6	4718	TIPTREE FIN GRP	1,912	2,002	45.51 %	45.59 %	5.74 %	88.29 %
	7	2538	AMTRUST FINANCIAL SERV GRP	1,498	1,368	86.94 %	87.08 %	4.50 %	92.79 %
	8	218	CNA INS GRP	962	1,885	127.38 %	127.77 %	2.89 %	95.68 %
	9	140	NATIONWIDE CORP GRP	682	432	34.77 %	39.49 %	2.05 %	97.73 %
	10	155	PROGRESSIVE GRP	231	162	9.76 %	9.93 %	0.69 %	98.42 %
			STATE TOTAL	33,282	20,560	96.79 %	97.20 %	100.00 %	100.00 %
Texas	1	2538	AMTRUST FINANCIAL SERV GRP	67,711	163,974	87.15 %	87.16 %	30.93 %	30.93 %
	2	315	INDUSTRIAL ALLIANCE GRP	51,015	50,867	45.65 %	45.65 %	23.30 %	54.23 %
	3	212	ZURICH INS GRP	38,599	32,913	11.46 %	11.46 %	17.63 %	71.87 %
	4	79	ALLY INS HOLDINGS GRP	24,398	6,135	67.04 %	67.05 %	11.15 %	83.01 %
	5	150	OLD REPUBLIC GRP	11,440	6,762	49.43 %	49.43 %	5.23 %	88.24 %
	6	4718	TIPTREE FIN GRP	7,714	10,759	52.20 %	54.68 %	3.52 %	91.76 %
	7	660	MERCURY GEN GRP	2,839	3,325	96.39 %	96.39 %	1.30 %	93.06 %
	8	155	PROGRESSIVE GRP	2,541	1,884	12.46 %	12.64 %	1.16 %	94.22 %
	9	26492	COURTESY INS CO	2,259	1,838	51.25 %	51.81 %	1.03 %	95.25 %
	10	458	DAI-ICHI LIFE HOLDINGS INC GRP	2,211	1,458	94.89 %	94.89 %	1.01 %	96.26 %
			STATE TOTAL	218,912	302,874	65.03 %	65.20 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	2538	AMTRUST FINANCIAL SERV GRP	20,522	55,591	22.29 %	22.29 %	65.35 %	65.35 %
	2	212	ZURICH INS GRP	6,326	5,093	73.33 %	73.33 %	20.14 %	85.50 %
	3	150	OLD REPUBLIC GRP	1,826	684	97.82 %	97.82 %	5.81 %	91.31 %
	4	4993	REVOLUTIONARY HOLDING CO GRP	1,686	1,260	0.00 %	0.00 %	5.37 %	96.68 %
	5	660	MERCURY GEN GRP	369	602	49.58 %	49.58 %	1.17 %	97.85 %
	6	4670	STARR GRP	175	139	17.72 %	17.72 %	0.56 %	98.41 %
	7	315	INDUSTRIAL ALLIANCE GRP	134	149	52.16 %	52.16 %	0.43 %	98.84 %
	8	140	NATIONWIDE CORP GRP	121	1,421	21.50 %	29.79 %	0.39 %	99.23 %
	9	4718	TIPTREE FIN GRP	112	106	42.20 %	43.26 %	0.36 %	99.58 %
	10	155	PROGRESSIVE GRP	106	79	8.00 %	8.16 %	0.34 %	99.92 %
			STATE TOTAL	31,402	67,260	30.10 %	30.29 %	100.00 %	100.00 %
Vermont	1	212	ZURICH INS GRP	1,660	924	52.94 %	52.94 %	59.47 %	59.47 %
	2	2538	AMTRUST FINANCIAL SERV GRP	665	765	92.85 %	93.14 %	23.83 %	83.30 %
	3	4718	TIPTREE FIN GRP	144	47	94.66 %	94.66 %	5.15 %	88.45 %
	4	315	INDUSTRIAL ALLIANCE GRP	141	144	59.42 %	59.42 %	5.04 %	93.49 %
	5	8	ALLSTATE INS GRP	110	26	44.49 %	44.87 %	3.94 %	97.42 %
	6	79	ALLY INS HOLDINGS GRP	47	47	48.00 %	48.00 %	1.67 %	99.09 %
	7	150	OLD REPUBLIC GRP	9	6	N/A	N/A	0.33 %	99.42 %
	8	4993	REVOLUTIONARY HOLDING CO GRP	6	2	0.00 %	0.00 %	0.23 %	99.65 %
	9	4670	STARR GRP	4	4	N/A	N/A	0.14 %	99.80 %
	10	140	NATIONWIDE CORP GRP	3	3	N/A	N/A	0.09 %	99.89 %
			STATE TOTAL	2,792	1,981	68.50 %	68.62 %	100.00 %	100.00 %
Virginia	1	212	ZURICH INS GRP	14,946	11,406	46.63 %	46.65 %	45.52 %	45.52 %
	2	2538	AMTRUST FINANCIAL SERV GRP	8,331	7,902	85.43 %	85.53 %	25.37 %	70.89 %
	3	315	INDUSTRIAL ALLIANCE GRP	2,963	3,008	65.69 %	65.69 %	9.02 %	79.91 %
	4	26492	COURTESY INS CO	1,889	910	142.02 %	143.57 %	5.75 %	85.66 %
	5	4670	STARR GRP	1,349	1,621	88.73 %	88.73 %	4.11 %	89.77 %
	6	4718	TIPTREE FIN GRP	1,200	1,567	32.04 %	32.13 %	3.66 %	93.43 %
	7	660	MERCURY GEN GRP	851	1,147	62.50 %	62.50 %	2.59 %	96.02 %
	8	150	OLD REPUBLIC GRP	444	402	73.92 %	73.92 %	1.35 %	97.37 %
	9	17460	FIRST MILE INS CO	237	14	44.72 %	44.72 %	0.72 %	98.09 %
	10	155	PROGRESSIVE GRP	205	105	25.06 %	25.44 %	0.62 %	98.72 %
			STATE TOTAL	32,838	28,730	63.31 %	63.41 %	100.00 %	100.00 %
Washington	1	2538	AMTRUST FINANCIAL SERV GRP	59,219	25,492	168.42 %	168.42 %	34.96 %	34.96 %
	2	315	INDUSTRIAL ALLIANCE GRP	31,771	29,987	71.66 %	71.66 %	18.75 %	53.71 %
	3	458	DAI-ICHI LIFE HOLDINGS INC GRP	25,621	20,570	73.54 %	73.54 %	15.12 %	68.83 %
	4	212	ZURICH INS GRP	22,044	14,524	65.44 %	65.44 %	13.01 %	81.84 %
	5	150	OLD REPUBLIC GRP	13,412	6,655	71.64 %	71.64 %	7.92 %	89.76 %
	6	218	CNA INS GRP	9,885	11,130	90.03 %	89.71 %	5.83 %	95.60 %
	7	4718	TIPTREE FIN GRP	5,870	5,449	65.10 %	65.34 %	3.46 %	99.06 %
	8	19	ASSURANT INC GRP	738	944	69.18 %	69.18 %	0.44 %	99.50 %
	9	79	ALLY INS HOLDINGS GRP	327	331	28.02 %	28.02 %	0.19 %	99.69 %
	10	4670	STARR GRP	251	231	15.83 %	15.83 %	0.15 %	99.84 %
			STATE TOTAL	169,414	116,451	93.23 %	93.21 %	100.00 %	100.00 %

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STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	315	INDUSTRIAL ALLIANCE GRP	1,935	1,980	62.45 %	62.45 %	39.43 %	39.43 %
	2	212	ZURICH INS GRP	1,243	842	56.01 %	56.01 %	25.33 %	64.76 %
	3	150	OLD REPUBLIC GRP	470	170	26.92 %	26.92 %	9.58 %	74.33 %
	4	2538	AMTRUST FINANCIAL SERV GRP	429	726	92.23 %	92.33 %	8.73 %	83.06 %
	5	26492	COURTESY INS CO	280	110	577.13 %	583.43 %	5.70 %	88.76 %
	6	79	ALLY INS HOLDINGS GRP	149	140	24.61 %	24.61 %	3.03 %	91.80 %
	7	17460	FIRST MILE INS CO	126	8	41.01 %	41.01 %	2.56 %	94.36 %
	8	4670	STARR GRP	71	91	53.61 %	53.61 %	1.45 %	95.81 %
	9	4718	TIPTREE FIN GRP	65	37	33.64 %	33.64 %	1.32 %	97.13 %
	10	140	NATIONWIDE CORP GRP	49	57	14.21 %	16.26 %	1.00 %	98.13 %
			STATE TOTAL	4,909	4,735	81.35 %	81.70 %	100.00 %	100.00 %
Wisconsin	1	212	ZURICH INS GRP	26,895	20,721	71.84 %	71.84 %	54.70 %	54.70 %
	2	2538	AMTRUST FINANCIAL SERV GRP	12,330	8,837	5.25 %	5.25 %	25.08 %	79.78 %
	3	218	CNA INS GRP	5,158	6,444	65.87 %	66.02 %	10.49 %	90.27 %
	4	4718	TIPTREE FIN GRP	1,517	956	61.19 %	61.20 %	3.09 %	93.35 %
	5	315	INDUSTRIAL ALLIANCE GRP	1,353	1,385	74.80 %	74.80 %	2.75 %	96.10 %
	6	150	OLD REPUBLIC GRP	809	677	47.55 %	47.55 %	1.65 %	97.75 %
	7	26492	COURTESY INS CO	438	426	422.59 %	427.20 %	0.89 %	98.64 %
	8	155	PROGRESSIVE GRP	243	168	13.71 %	13.86 %	0.49 %	99.14 %
	9	4670	STARR GRP	235	202	47.90 %	47.90 %	0.48 %	99.61 %
	10	140	NATIONWIDE CORP GRP	112	99	4.09 %	4.79 %	0.23 %	99.84 %
			STATE TOTAL	49,167	40,052	58.47 %	58.55 %	100.00 %	100.00 %
Wyoming	1	212	ZURICH INS GRP	588	469	46.70 %	46.70 %	60.34 %	60.34 %
	2	150	OLD REPUBLIC GRP	142	91	N/A	N/A	14.58 %	74.92 %
	3	4718	TIPTREE FIN GRP	114	88	7.62 %	7.62 %	11.68 %	86.60 %
	4	4670	STARR GRP	40	36	10.17 %	10.17 %	4.06 %	90.66 %
	5	315	INDUSTRIAL ALLIANCE GRP	26	27	193.33 %	193.33 %	2.68 %	93.34 %
	6	26492	COURTESY INS CO	22	28	36.14 %	36.53 %	2.23 %	95.57 %
	7	79	ALLY INS HOLDINGS GRP	18	21	4.55 %	4.55 %	1.85 %	97.42 %
	8	155	PROGRESSIVE GRP	16	9	49.20 %	49.40 %	1.68 %	99.10 %
	9	140	NATIONWIDE CORP GRP	9	24	67.70 %	67.70 %	0.88 %	99.99 %
	10	761	ALLIANZ INS GRP	2	1	10.65 %	10.65 %	0.23 %	100.00 %
			STATE TOTAL	975	885	71.27 %	71.42 %	100.00 %	100.00 %
Guam	1	2538	AMTRUST FINANCIAL SERV GRP	0	0	0.00 %	0.00 %	100.00 %	100.00 %
			STATE TOTAL	0	0	0.00 %	0.00 %	100.00 %	100.00 %
Puerto Rico	1	458	DAI-ICHI LIFE HOLDINGS INC GRP	4,079	4,173	126.39 %	126.39 %	70.13 %	70.13 %
	2	5097	NBETA HOLDINGS LLC GRP	955	2	0.00 %	0.00 %	16.42 %	86.55 %
	3	26492	COURTESY INS CO	573	796	271.94 %	274.91 %	9.85 %	96.39 %
	4	4670	STARR GRP	165	197	87.94 %	87.94 %	2.84 %	99.24 %
	5	19	ASSURANT INC GRP	44	70	56.36 %	56.55 %	0.76 %	100.00 %
	6	2538	AMTRUST FINANCIAL SERV GRP	0	0	13.33 %	13.33 %	0.00 %	100.00 %
			STATE TOTAL	5,817	5,238	145.97 %	146.54 %	100.00 %	100.00 %

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30 - Warranty

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
U.S. Virgin Islands	1	626	CHUBB LTD GRP	2,300	1,191	0.00 %	0.00 %	99.99 %	99.99 %
	2	4670	STARR GRP	0	0	0.98 %	0.98 %	0.01 %	100.00 %
			STATE TOTAL	2,300	1,191	0.00 %	0.00 %	100.00 %	100.00 %
Canada	1	79	ALLY INS HOLDINGS GRP	95,995	62,419	55.31 %	55.33 %	50.27 %	50.27 %
	2	19	ASSURANT INC GRP	87,862	80,057	53.22 %	53.22 %	46.01 %	96.28 %
	3	2538	AMTRUST FINANCIAL SERV GRP	6,757	8,390	60.44 %	60.44 %	3.54 %	99.82 %
	4	218	CNA INS GRP	342	342	336.12 %	336.12 %	0.18 %	100.00 %
	5	84	AMERICAN FINANCIAL GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	190,956	151,208	55.15 %	55.15 %	100.00 %	100.00 %
Agg. Other Alien	1	2538	AMTRUST FINANCIAL SERV GRP	3,227	32,424	8.60 %	8.60 %	95.54 %	95.54 %
	2	12	AMERICAN INTL GRP	150	1,195	55.03 %	55.04 %	4.44 %	99.98 %
	3	4670	STARR GRP	1	1	N/A	N/A	0.02 %	100.00 %
			STATE TOTAL	3,377	33,621	12.65 %	12.65 %	100.00 %	100.00 %

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34—Aggregate Write-Ins for Other Lines of Business

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	968	AXA INS GRP	541,039	499,822	74.51 %	78.65 %	22.53 %	22.53 %
	2	98	WR BERKLEY CORP GRP	311,327	298,928	40.94 %	40.95 %	12.96 %	35.49 %
	3	241	METROPOLITAN GRP	276,161	269,757	39.63 %	39.63 %	11.50 %	46.99 %
	4	34738	ARAG INS CO	169,526	169,581	53.77 %	53.77 %	7.06 %	54.05 %
	5	19631	AMERICAN ROAD INS CO	151,641	151,641	74.43 %	74.43 %	6.31 %	60.36 %
	6	158	FAIRFAX FIN GRP	110,510	108,887	50.83 %	65.04 %	4.60 %	64.96 %
	7	5013	VANTAGE RISK HOLDINGS GRP	94,242	54,353	38.34 %	45.67 %	3.92 %	68.89 %
	8	5021	ONEMAIN HOLDINGS INC GRP	76,114	79,988	23.50 %	23.61 %	3.17 %	72.06 %
	9	26492	COURTESY INS CO	67,392	74,610	135.85 %	139.64 %	2.81 %	74.86 %
	10	10899	ASOC DE SUSCRIPCION CONJUNTA DEL SEG	65,933	70,546	49.95 %	49.95 %	2.75 %	77.61 %
	11	4997	ACCELERANT HOLDINGS GRP	59,973	13,778	3.83 %	3.87 %	2.50 %	80.11 %
	12	4762	ORPHEUS GRP	57,827	57,827	0.00 %	0.00 %	2.41 %	82.51 %
	13	181	SWISS RE GRP	54,055	50,490	5.98 %	6.41 %	2.25 %	84.76 %
	14	19	ASSURANT INC GRP	48,756	48,866	46.18 %	46.18 %	2.03 %	86.79 %
	15	905	THE LDS GRP	39,755	31,228	45.39 %	45.39 %	1.66 %	88.45 %
	16	3702	LOYA GRP	37,727	37,727	0.00 %	0.00 %	1.57 %	90.02 %
	17	3569	CATERPILLAR GRP	30,715	25,975	79.45 %	79.45 %	1.28 %	91.30 %
	18	71	UNIVERSAL INS CO GRP	25,151	23,260	77.91 %	90.03 %	1.05 %	92.35 %
	19	37869	PRE PAID LEGAL CAS INC	21,419	21,310	25.58 %	25.58 %	0.89 %	93.24 %
	20	4794	GROUP 1001 INS HOLDINGS GRP	19,219	21,320	4.83 %	11.57 %	0.80 %	94.04 %
	21	4962	AU HOLDING CO GRP	17,195	12,785	27.54 %	27.57 %	0.72 %	94.75 %
	22	8	ALLSTATE INS GRP	13,771	14,427	3.48 %	3.58 %	0.57 %	95.33 %
	23	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	12,098	11,887	21.06 %	21.15 %	0.50 %	95.83 %
	24	3098	TOKIO MARINE HOLDINGS INC GRP	10,360	11,034	616.94 %	616.99 %	0.43 %	96.26 %
	25	359	AMERICAN MUT SHARE INS CORP GRP	9,694	9,822	25.45 %	25.45 %	0.40 %	96.67 %
	26	1227	PALISADES GRP	8,382	8,565	46.37 %	48.36 %	0.35 %	97.02 %
	27	31	BERKSHIRE HATHAWAY GRP	7,310	7,311	16.47 %	16.47 %	0.30 %	97.32 %
	28	411	MAPFRE INS GRP	7,103	7,244	23.95 %	24.41 %	0.30 %	97.62 %
	29	37621	TOYOTA MOTOR INS CO	6,151	4,541	89.28 %	89.28 %	0.26 %	97.87 %
	30	629	PLATEAU GRP	6,133	6,317	56.48 %	56.48 %	0.26 %	98.13 %
	31	84	AMERICAN FINANCIAL GRP	5,111	18,066	285.04 %	396.86 %	0.21 %	98.34 %
	32	1279	ARCH INS GRP	3,988	7,681	82.64 %	90.69 %	0.17 %	98.51 %
	33	212	ZURICH INS GRP	3,578	3,801	37.33 %	38.68 %	0.15 %	98.66 %
	34	20400	CIMARRON INS CO INC	3,431	2,719	56.13 %	56.13 %	0.14 %	98.80 %
	35	1316	KNIGHTBROOK INS GRP	3,403	3,401	16.40 %	16.40 %	0.14 %	98.94 %
	36	3548	TRAVELERS GRP	3,189	2,518	23.05 %	17.41 %	0.13 %	99.07 %
	37	1154	COVERYS GRP	2,969	2,969	15.36 %	15.36 %	0.12 %	99.20 %
	38	4850	CLEAR BLUE FINANCIAL GRP	2,596	1,674	N/A	N/A	0.11 %	99.30 %
	39	23	BCS INS GRP	1,907	2,027	38.70 %	35.97 %	0.08 %	99.38 %
	40	4969	TRISURA GRP	1,844	1,838	76.78 %	76.77 %	0.08 %	99.46 %
	41	5010	SH1 HOLDINGS GRP	1,720	973	63.07 %	64.64 %	0.07 %	99.53 %
	42	11021	INDIANA OLD NATL INS CO	1,605	1,646	0.00 %	0.00 %	0.07 %	99.60 %
	43	626	CHUBB LTD GRP	1,520	1,520	12.19 %	12.26 %	0.06 %	99.66 %
	44	5077	ACCREDITED INS HOLDINGS GRP	1,471	142	37.40 %	37.40 %	0.06 %	99.72 %
	45	785	MARKEL GRP	914	924	12.93 %	13.14 %	0.04 %	99.76 %
	46	140	NATIONWIDE CORP GRP	725	141	2.89 %	3.21 %	0.03 %	99.79 %
	47	761	ALLIANZ INS GRP	720	729	0.05 %	8.88 %	0.03 %	99.82 %
	48	2638	NCMIC GRP	596	537	22.65 %	22.65 %	0.02 %	99.85 %
	49	40070	FARMERS MUT INS CO	534	543	32.46 %	32.46 %	0.02 %	99.87 %
	50	4839	US LEGAL SERV GRP	485	486	5.00 %	5.00 %	0.02 %	99.89 %
	51	4339	FARMERS & MECHANICS GRP	444	424	3.30 %	4.80 %	0.02 %	99.91 %
	52	203	VIRGINIA FARM BUREAU GRP	433	433	0.00 %	0.00 %	0.02 %	99.93 %
	53	16446	FARMERS INS CO OF FLEMINGTON	281	273	0.00 %	0.00 %	0.01 %	99.94 %
	54	10140	OPTIMA SEGUROS	266	234	0.00 %	0.00 %	0.01 %	99.95 %
	55	13688	ELEPHANT INS CO	241	251	50.32 %	50.32 %	0.01 %	99.96 %
	56	5030	TAN HOLDINGS CORP GRP	177	134	0.17 %	N/A	0.01 %	99.97 %
	57	468	AEGON US HOLDING GRP	165	167	3.92 %	3.92 %	0.01 %	99.97 %
	58	4841	MID-HUSON CLAVERACK CO-OP GRP	133	164	0.00 %	0.00 %	0.01 %	99.98 %
	59	10308	ANTILLES INS CO	115	103	0.00 %	0.00 %	0.00 %	99.98 %
	60	5072	GENERALI GRP	99	14,661	N/A	N/A	0.00 %	99.99 %
	61	271	PENNSYLVANIA NATL INS GRP	71	0	N/A	N/A	0.00 %	99.99 %
	62	242	SELECTIVE INS GRP	51	51	0.00 %	0.00 %	0.00 %	99.99 %
	63	306	TRUSTAGE GRP	46	46	0.00 %	0.00 %	0.00 %	99.99 %
	64	4715	MS & AD INS GRP	44	47	0.00 %	3.21 %	0.00 %	100.00 %
	65	5111	HADRON HOLDCO GRP	36	5	46.39 %	47.40 %	0.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES, U.S. TERRITORIES, CANADA, AGGREGATE OTHER ALIEN
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	26835	MIDROX INS CO	28	31	0.00 %	0.00 %	0.00 %	100.00 %
	67	4787	GOODVILLE MUT GRP	28	28	0.00 %	0.00 %	0.00 %	100.00 %
	68	26565	OHIO IND CO	21	25	0.00 %	0.00 %	0.00 %	100.00 %
	69	18457	GEM STATE INS CO	15	15	0.00 %	0.00 %	0.00 %	100.00 %
	70	150	OLD REPUBLIC GRP	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	71	4725	ENSTAR GRP	0	0	81,566.67 %	81,566.67 %	0.00 %	100.00 %
			INDUSTRY TOTAL	2,401,656	2,275,993	64.07 %	66.99 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	1	968	AXA INS GRP	487,409	463,635	82.08 %	85.89 %	22.81 %	22.81 %
	2	98	WR BERKLEY CORP GRP	296,582	284,465	37.66 %	37.67 %	13.88 %	36.69 %
	3	241	METROPOLITAN GRP	276,161	269,757	39.63 %	39.63 %	12.93 %	49.62 %
	4	34738	ARAG INS CO	169,526	169,581	53.77 %	53.77 %	7.93 %	57.55 %
	5	19631	AMERICAN ROAD INS CO	140,067	140,067	74.98 %	74.98 %	6.56 %	64.11 %
	6	26492	COURTESY INS CO	67,392	74,610	135.85 %	139.64 %	3.15 %	67.26 %
	7	10899	ASOC DE SUSCRIPCION CONJUNTA DEL SEG	65,933	70,546	49.95 %	49.95 %	3.09 %	70.35 %
	8	4997	ACCELERANT HOLDINGS GRP	59,973	13,778	3.83 %	3.87 %	2.81 %	73.16 %
	9	4762	ORPHEUS GRP	57,827	57,827	0.00 %	0.00 %	2.71 %	75.86 %
	10	181	SWISS RE GRP	52,054	47,802	6.58 %	6.98 %	2.44 %	78.30 %
	11	5021	ONEMAIN HOLDINGS INC GRP	51,756	58,525	26.85 %	27.00 %	2.42 %	80.72 %
	12	5013	VANTAGE RISK HOLDINGS GRP	49,068	30,553	43.93 %	51.11 %	2.30 %	83.02 %
	13	19	ASSURANT INC GRP	48,756	48,866	46.18 %	46.18 %	2.28 %	85.30 %
	14	905	THE LDS GRP	39,755	31,228	45.39 %	45.39 %	1.86 %	87.16 %
	15	3702	LOYA GRP	37,727	37,727	0.00 %	0.00 %	1.77 %	88.93 %
	16	3569	CATERPILLAR GRP	30,715	25,975	79.45 %	79.45 %	1.44 %	90.36 %
	17	71	UNIVERSAL INS CO GRP	25,151	23,260	77.91 %	90.03 %	1.18 %	91.54 %
	18	37869	PRE PAID LEGAL CAS INC	21,419	21,310	25.58 %	25.58 %	1.00 %	92.54 %
	19	4794	GROUP 1001 INS HOLDINGS GRP	18,652	20,586	5.00 %	11.98 %	0.87 %	93.42 %
	20	8	ALLSTATE INS GRP	13,771	14,427	3.48 %	3.58 %	0.64 %	94.06 %
	21	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	12,098	11,887	21.06 %	21.15 %	0.57 %	94.63 %
	22	4962	AU HOLDING CO GRP	11,589	8,661	42.87 %	43.14 %	0.54 %	95.17 %
	23	3098	TOKIO MARINE HOLDINGS INC GRP	10,360	11,034	616.94 %	616.99 %	0.48 %	95.66 %
	24	359	AMERICAN MUT SHARE INS CORP GRP	9,694	9,822	0.00 %	0.00 %	0.45 %	96.11 %
	25	1227	PALISADES GRP	8,382	8,565	46.37 %	48.36 %	0.39 %	96.50 %
	26	31	BERKSHIRE HATHAWAY GRP	7,310	7,311	16.47 %	16.47 %	0.34 %	96.84 %
	27	411	MAPFRE INS GRP	7,103	7,244	23.95 %	24.41 %	0.33 %	97.18 %
	28	37621	TOYOTA MOTOR INS CO	6,151	4,541	89.28 %	89.28 %	0.29 %	97.46 %
	29	629	PLATEAU GRP	6,133	6,317	56.48 %	56.48 %	0.29 %	97.75 %
	30	158	FAIRFAX FIN GRP	4,779	938	1,087.19 %	1,087.19 %	0.22 %	97.97 %
	31	1279	ARCH INS GRP	3,989	7,682	82.62 %	90.68 %	0.19 %	98.16 %
	32	212	ZURICH INS GRP	3,578	3,801	37.33 %	38.68 %	0.17 %	98.33 %
	33	84	AMERICAN FINANCIAL GRP	3,442	16,200	317.06 %	441.75 %	0.16 %	98.49 %
	34	20400	CIMARRON INS CO INC	3,431	2,719	56.13 %	56.13 %	0.16 %	98.65 %
	35	1316	KNIGHTBROOK INS GRP	3,403	3,401	16.40 %	16.40 %	0.16 %	98.81 %
	36	3548	TRAVELERS GRP	3,189	2,518	23.05 %	17.41 %	0.15 %	98.96 %
	37	1154	COVERYS GRP	2,969	2,969	15.36 %	15.36 %	0.14 %	99.10 %
	38	4850	CLEAR BLUE FINANCIAL GRP	2,596	1,674	N/A	N/A	0.12 %	99.22 %
	39	23	BCS INS GRP	1,907	2,027	38.70 %	35.97 %	0.09 %	99.31 %
	40	4969	TRISURA GRP	1,844	1,838	76.78 %	76.77 %	0.09 %	99.39 %
	41	5010	SH1 HOLDINGS GRP	1,720	973	63.07 %	64.64 %	0.08 %	99.48 %
	42	11021	INDIANA OLD NATL INS CO	1,605	1,646	0.00 %	0.00 %	0.08 %	99.55 %
	43	626	CHUBB LTD GRP	1,520	1,520	12.19 %	12.26 %	0.07 %	99.62 %
	44	5077	ACCREDITED INS HOLDINGS GRP	1,471	142	37.40 %	37.40 %	0.07 %	99.69 %
	45	785	MARKEL GRP	914	924	12.93 %	13.14 %	0.04 %	99.73 %
	46	140	NATIONWIDE CORP GRP	725	141	2.89 %	3.21 %	0.03 %	99.77 %
	47	761	ALLIANZ INS GRP	720	729	0.05 %	8.88 %	0.03 %	99.80 %
	48	2638	NCMIC GRP	596	537	22.65 %	22.65 %	0.03 %	99.83 %
	49	40070	FARMERS MUT INS CO	534	543	32.46 %	32.46 %	0.02 %	99.85 %
	50	4839	US LEGAL SERV GRP	485	486	5.00 %	5.00 %	0.02 %	99.88 %
	51	4339	FARMERS & MECHANICS GRP	444	424	3.30 %	4.80 %	0.02 %	99.90 %
	52	203	VIRGINIA FARM BUREAU GRP	433	433	0.00 %	0.00 %	0.02 %	99.92 %
	53	16446	FARMERS INS CO OF FLEMINGTON	281	273	0.00 %	0.00 %	0.01 %	99.93 %
	54	10140	OPTIMA SEGUROS	266	234	0.00 %	0.00 %	0.01 %	99.94 %
	55	13688	ELEPHANT INS CO	241	251	50.32 %	50.32 %	0.01 %	99.95 %
	56	468	AEGON US HOLDING GRP	165	167	3.92 %	3.92 %	0.01 %	99.96 %
	57	5030	TAN HOLDINGS CORP GRP	150	115	0.20 %	N/A	0.01 %	99.97 %
	58	4841	MID-HUSON CLAVERACK CO-OP GRP	133	164	0.00 %	0.00 %	0.01 %	99.98 %
	59	10308	ANTILLES INS CO	115	103	0.00 %	0.00 %	0.01 %	99.98 %
	60	5072	GENERALI GRP	99	14,661	N/A	N/A	0.00 %	99.99 %
	61	271	PENNSYLVANIA NATL INS GRP	71	0	N/A	N/A	0.00 %	99.99 %
	62	242	SELECTIVE INS GRP	51	51	0.00 %	0.00 %	0.00 %	99.99 %
	63	306	TRUSTAGE GRP	46	46	0.00 %	0.00 %	0.00 %	99.99 %
	64	4715	MS & AD INS GRP	44	47	0.00 %	3.21 %	0.00 %	100.00 %
	65	5111	HADRON HOLDCO GRP	36	5	46.39 %	47.40 %	0.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
STATES AND U.S. TERRITORIES
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
	66	26835	MIDROX INS CO	28	31	0.00 %	0.00 %	0.00 %	100.00 %
	67	4787	GOODVILLE MUT GRP	28	28	0.00 %	0.00 %	0.00 %	100.00 %
	68	26565	OHIO IND CO	21	25	0.00 %	0.00 %	0.00 %	100.00 %
	69	18457	GEM STATE INS CO	15	15	0.00 %	0.00 %	0.00 %	100.00 %
	70	150	OLD REPUBLIC GRP	2	2	0.00 %	0.00 %	0.00 %	100.00 %
	71	4725	ENSTAR GRP	0	0	81,566.67 %	81,566.67 %	0.00 %	100.00 %
			INDUSTRY TOTAL	2,136,575	2,051,127	67.54 %	69.79 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Alabama	1	98	WR BERKLEY CORP GRP	19,677	19,518	38.63 %	38.61 %	43.55 %	43.55 %
	2	968	AXA INS GRP	14,419	14,341	43.81 %	48.75 %	31.91 %	75.46 %
	3	19631	AMERICAN ROAD INS CO	2,432	2,432	30.84 %	30.84 %	5.38 %	80.84 %
	4	241	METROPOLITAN GRP	2,404	2,222	13.39 %	13.39 %	5.32 %	86.16 %
	5	26492	COURTESY INS CO	1,745	1,912	123.83 %	127.29 %	3.86 %	90.02 %
	6	34738	ARAG INS CO	1,306	1,306	27.83 %	27.83 %	2.89 %	92.91 %
	7	5077	ACCREDITED INS HOLDINGS GRP	700	85	37.40 %	37.40 %	1.55 %	94.46 %
	8	5021	ONEMAIN HOLDINGS INC GRP	686	970	9.13 %	9.21 %	1.52 %	95.98 %
	9	5013	VANTAGE RISK HOLDINGS GRP	640	673	31.81 %	39.35 %	1.42 %	97.40 %
	10	359	AMERICAN MUT SHARE INS CORP GRP	435	435	0.00 %	0.00 %	0.96 %	98.36 %
			STATE TOTAL	45,184	44,796	40.01 %	41.78 %	100.00 %	100.00 %
Alaska	1	98	WR BERKLEY CORP GRP	1,310	1,618	46.37 %	46.37 %	74.53 %	74.53 %
	2	37869	PRE PAID LEGAL CAS INC	326	323	27.30 %	27.30 %	18.58 %	93.10 %
	3	19631	AMERICAN ROAD INS CO	60	60	0.00 %	0.00 %	3.40 %	96.50 %
	4	34738	ARAG INS CO	47	47	67.20 %	67.20 %	2.68 %	99.18 %
	5	8	ALLSTATE INS GRP	8	8	0.00 %	0.00 %	0.44 %	99.62 %
	6	19	ASSURANT INC GRP	4	4	3.51 %	3.51 %	0.20 %	99.82 %
	7	468	AEGON US HOLDING GRP	1	1	0.00 %	0.00 %	0.05 %	99.87 %
	8	2638	NCMIC GRP	1	1	9.44 %	9.44 %	0.04 %	99.91 %
	9	31	BERKSHIRE HATHAWAY GRP	1	1	0.00 %	0.00 %	0.03 %	99.94 %
	10	4997	ACCELERANT HOLDINGS GRP	0	0	10.56 %	10.80 %	0.02 %	99.97 %
			STATE TOTAL	1,757	2,083	41.98 %	41.98 %	100.00 %	100.00 %
Arizona	1	241	METROPOLITAN GRP	13,109	12,887	43.06 %	43.06 %	47.29 %	47.29 %
	2	98	WR BERKLEY CORP GRP	4,839	4,817	26.47 %	26.66 %	17.46 %	64.75 %
	3	34738	ARAG INS CO	2,449	2,453	51.79 %	51.79 %	8.84 %	73.59 %
	4	19631	AMERICAN ROAD INS CO	2,225	2,225	55.31 %	55.31 %	8.03 %	81.62 %
	5	3702	LOYA GRP	1,343	1,343	0.00 %	0.00 %	4.84 %	86.46 %
	6	19	ASSURANT INC GRP	1,215	1,265	47.46 %	47.46 %	4.38 %	90.84 %
	7	968	AXA INS GRP	954	1,082	N/A	N/A	3.44 %	94.29 %
	8	5021	ONEMAIN HOLDINGS INC GRP	788	890	30.94 %	31.14 %	2.84 %	97.13 %
	9	26492	COURTESY INS CO	229	282	242.19 %	248.95 %	0.83 %	97.96 %
	10	4839	US LEGAL SERV GRP	188	188	3.40 %	3.40 %	0.68 %	98.63 %
			STATE TOTAL	27,718	27,891	36.61 %	35.60 %	100.00 %	100.00 %
Arkansas	1	905	THE LDS GRP	4,083	2,123	52.26 %	52.26 %	37.32 %	37.32 %
	2	98	WR BERKLEY CORP GRP	3,575	3,708	8.33 %	8.40 %	32.67 %	69.99 %
	3	968	AXA INS GRP	1,453	1,560	57.41 %	68.05 %	13.28 %	83.27 %
	4	19631	AMERICAN ROAD INS CO	1,349	1,349	155.55 %	155.55 %	12.33 %	95.59 %
	5	5010	SH1 HOLDINGS GRP	559	281	174.97 %	174.97 %	5.11 %	100.00 %
	6	359	AMERICAN MUT SHARE INS CORP GRP	54	54	0.00 %	0.00 %	0.49 %	100.00 %
	7	8	ALLSTATE INS GRP	44	43	0.00 %	0.00 %	0.40 %	100.00 %
	8	4850	CLEAR BLUE FINANCIAL GRP	34	37	N/A	N/A	0.31 %	100.00 %
	9	2638	NCMIC GRP	24	23	10.12 %	10.12 %	0.22 %	100.00 %
	10	626	CHUBB LTD GRP	16	16	7.85 %	7.85 %	0.15 %	100.00 %
			STATE TOTAL	10,942	9,493	64.55 %	66.68 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
California	1	241	METROPOLITAN GRP	56,491	55,392	53.03 %	53.03 %	27.40 %	27.40 %
	2	968	AXA INS GRP	54,021	60,506	63.57 %	64.62 %	26.20 %	53.61 %
	3	34738	ARAG INS CO	46,217	46,217	64.57 %	64.57 %	22.42 %	76.02 %
	4	98	WR BERKLEY CORP GRP	10,531	7,239	24.74 %	24.76 %	5.11 %	81.13 %
	5	19631	AMERICAN ROAD INS CO	7,461	7,461	14.85 %	14.85 %	3.62 %	84.75 %
	6	3702	LOYA GRP	6,140	6,140	0.00 %	0.00 %	2.98 %	87.73 %
	7	5021	ONEMAIN HOLDINGS INC GRP	5,725	5,097	42.29 %	42.47 %	2.78 %	90.51 %
	8	4962	AU HOLDING CO GRP	4,730	2,884	47.61 %	48.45 %	2.29 %	92.80 %
	9	181	SWISS RE GRP	4,118	4,176	6.61 %	7.16 %	2.00 %	94.80 %
	10	1316	KNIGHTBROOK INS GRP	3,403	3,401	16.40 %	16.40 %	1.65 %	96.45 %
			STATE TOTAL	206,157	205,878	51.53 %	51.92 %	100.00 %	100.00 %
Colorado	1	968	AXA INS GRP	14,542	17,745	5.88 %	1.02 %	42.00 %	42.00 %
	2	3702	LOYA GRP	5,836	5,836	0.00 %	0.00 %	16.86 %	58.86 %
	3	98	WR BERKLEY CORP GRP	3,578	3,521	46.83 %	47.20 %	10.33 %	69.20 %
	4	19631	AMERICAN ROAD INS CO	3,097	3,097	396.86 %	396.86 %	8.95 %	78.14 %
	5	5013	VANTAGE RISK HOLDINGS GRP	1,828	859	26.54 %	33.62 %	5.28 %	83.42 %
	6	4962	AU HOLDING CO GRP	1,762	2,343	3.54 %	2.25 %	5.09 %	88.51 %
	7	34738	ARAG INS CO	1,431	1,431	48.41 %	48.41 %	4.13 %	92.64 %
	8	26492	COURTESY INS CO	884	2,059	144.10 %	148.12 %	2.55 %	95.20 %
	9	19	ASSURANT INC GRP	416	396	54.15 %	54.15 %	1.20 %	96.40 %
	10	4794	GROUP 1001 INS HOLDINGS GRP	410	159	0.00 %	0.00 %	1.18 %	97.58 %
			STATE TOTAL	34,620	38,722	50.70 %	48.79 %	100.00 %	100.00 %
Connecticut	1	34738	ARAG INS CO	3,561	3,561	52.54 %	52.54 %	29.99 %	29.99 %
	2	98	WR BERKLEY CORP GRP	2,268	2,145	0.73 %	0.51 %	19.10 %	49.09 %
	3	19	ASSURANT INC GRP	2,241	2,002	41.18 %	41.18 %	18.87 %	67.96 %
	4	181	SWISS RE GRP	1,364	1,428	N/A	0.43 %	11.48 %	79.44 %
	5	19631	AMERICAN ROAD INS CO	988	988	17.06 %	17.06 %	8.32 %	87.76 %
	6	140	NATIONWIDE CORP GRP	725	141	2.89 %	3.21 %	6.10 %	93.87 %
	7	212	ZURICH INS GRP	259	378	89.56 %	89.13 %	2.18 %	96.05 %
	8	968	AXA INS GRP	202	398	62.87 %	63.41 %	1.70 %	97.75 %
	9	4794	GROUP 1001 INS HOLDINGS GRP	159	288	N/A	N/A	1.34 %	99.09 %
	10	8	ALLSTATE INS GRP	78	81	0.00 %	0.00 %	0.66 %	99.75 %
			STATE TOTAL	11,876	11,572	27.84 %	28.52 %	100.00 %	100.00 %
Delaware	1	4997	ACCELERANT HOLDINGS GRP	46,993	11,121	2.89 %	2.93 %	95.95 %	95.95 %
	2	5077	ACCREDITED INS HOLDINGS GRP	771	57	37.40 %	37.40 %	1.57 %	97.52 %
	3	98	WR BERKLEY CORP GRP	381	371	470.41 %	474.95 %	0.78 %	98.30 %
	4	19631	AMERICAN ROAD INS CO	188	188	N/A	N/A	0.38 %	98.69 %
	5	212	ZURICH INS GRP	155	155	27.01 %	27.01 %	0.32 %	99.00 %
	6	181	SWISS RE GRP	141	107	N/A	N/A	0.29 %	99.29 %
	7	5021	ONEMAIN HOLDINGS INC GRP	117	242	18.59 %	18.78 %	0.24 %	99.53 %
	8	359	AMERICAN MUT SHARE INS CORP GRP	73	73	0.00 %	0.00 %	0.15 %	99.68 %
	9	26492	COURTESY INS CO	68	30	173.69 %	178.54 %	0.14 %	99.82 %
	10	8	ALLSTATE INS GRP	31	33	0.69 %	0.74 %	0.06 %	99.88 %
			STATE TOTAL	48,977	12,781	12.30 %	12.30 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
District Of Columbia	1	968	AXA INS GRP	40,689	22,532	20.56 %	24.96 %	93.50 %	93.50 %
	2	34738	ARAG INS CO	1,388	1,389	45.73 %	45.73 %	3.19 %	96.69 %
	3	19	ASSURANT INC GRP	1,054	1,080	55.14 %	55.14 %	2.42 %	99.11 %
	4	181	SWISS RE GRP	271	192	14.58 %	15.16 %	0.62 %	99.74 %
	5	359	AMERICAN MUT SHARE INS CORP GRP	84	84	0.00 %	0.00 %	0.19 %	99.93 %
	6	8	ALLSTATE INS GRP	14	14	0.00 %	0.00 %	0.03 %	99.96 %
	7	4962	AU HOLDING CO GRP	10	3	0.00 %	0.00 %	0.02 %	99.98 %
	8	626	CHUBB LTD GRP	6	6	5.86 %	5.88 %	0.01 %	100.00 %
	9	31	BERKSHIRE HATHAWAY GRP	1	1	0.00 %	0.00 %	0.00 %	100.00 %
	10	84	AMERICAN FINANCIAL GRP	1	1	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	43,517	25,301	23.29 %	27.20 %	100.00 %	100.00 %
Florida	1	968	AXA INS GRP	39,968	35,730	47.46 %	51.00 %	22.70 %	22.70 %
	2	3569	CATERPILLAR GRP	23,452	18,935	74.37 %	74.37 %	13.32 %	36.02 %
	3	241	METROPOLITAN GRP	22,147	20,749	47.44 %	47.44 %	12.58 %	48.60 %
	4	26492	COURTESY INS CO	16,925	22,993	96.59 %	99.29 %	9.61 %	58.21 %
	5	34738	ARAG INS CO	14,848	14,867	47.77 %	47.77 %	8.43 %	66.64 %
	6	98	WR BERKLEY CORP GRP	13,398	12,480	20.27 %	20.30 %	7.61 %	74.25 %
	7	19631	AMERICAN ROAD INS CO	10,263	10,263	19.06 %	19.06 %	5.83 %	80.08 %
	8	37621	TOYOTA MOTOR INS CO	6,151	4,541	89.28 %	89.28 %	3.49 %	83.57 %
	9	181	SWISS RE GRP	5,445	6,028	6.76 %	6.92 %	3.09 %	86.66 %
	10	5021	ONEMAIN HOLDINGS INC GRP	4,226	5,556	11.81 %	11.85 %	2.40 %	89.06 %
			STATE TOTAL	176,080	183,097	42.14 %	43.17 %	100.00 %	100.00 %
Georgia	1	241	METROPOLITAN GRP	14,880	14,452	25.34 %	25.34 %	24.45 %	24.45 %
	2	98	WR BERKLEY CORP GRP	11,468	11,242	14.62 %	14.66 %	18.84 %	43.29 %
	3	968	AXA INS GRP	8,104	7,308	0.78 %	3.07 %	13.32 %	56.61 %
	4	19631	AMERICAN ROAD INS CO	5,758	5,758	7.06 %	7.06 %	9.46 %	66.07 %
	5	26492	COURTESY INS CO	5,494	5,243	168.57 %	173.27 %	9.03 %	75.10 %
	6	34738	ARAG INS CO	3,486	3,489	38.04 %	38.04 %	5.73 %	80.82 %
	7	629	PLATEAU GRP	2,728	2,729	75.25 %	75.25 %	4.48 %	85.30 %
	8	5021	ONEMAIN HOLDINGS INC GRP	2,591	2,081	16.32 %	16.43 %	4.26 %	89.56 %
	9	4794	GROUP 1001 INS HOLDINGS GRP	2,158	3,143	0.00 %	0.00 %	3.55 %	93.11 %
	10	19	ASSURANT INC GRP	2,129	2,114	54.65 %	54.65 %	3.50 %	96.61 %
			STATE TOTAL	60,863	59,539	33.53 %	34.27 %	100.00 %	100.00 %
Hawaii	1	98	WR BERKLEY CORP GRP	1,433	1,427	126.34 %	126.45 %	61.14 %	61.14 %
	2	5021	ONEMAIN HOLDINGS INC GRP	416	593	11.87 %	11.95 %	17.76 %	78.91 %
	3	26492	COURTESY INS CO	303	224	176.95 %	181.88 %	12.93 %	91.83 %
	4	19631	AMERICAN ROAD INS CO	81	81	0.08 %	0.08 %	3.44 %	95.27 %
	5	968	AXA INS GRP	67	74	6.32 %	4.94 %	2.87 %	98.14 %
	6	359	AMERICAN MUT SHARE INS CORP GRP	22	22	0.00 %	0.00 %	0.95 %	99.10 %
	7	31	BERKSHIRE HATHAWAY GRP	19	19	N/A	N/A	0.80 %	99.90 %
	8	19	ASSURANT INC GRP	2	3	46.48 %	46.48 %	0.06 %	99.96 %
	9	4997	ACCELERANT HOLDINGS GRP	0	0	10.56 %	10.80 %	0.02 %	99.98 %
	10	2638	NCMIC GRP	0	0	5.56 %	5.56 %	0.01 %	99.99 %
			STATE TOTAL	2,344	2,460	92.11 %	92.60 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Idaho	1	98	WR BERKLEY CORP GRP	1,656	1,628	10.22 %	10.22 %	55.47 %	55.47 %
	2	26492	COURTESY INS CO	528	445	95.03 %	97.68 %	17.69 %	73.15 %
	3	19631	AMERICAN ROAD INS CO	409	409	47.45 %	47.45 %	13.68 %	86.84 %
	4	5021	ONEMAIN HOLDINGS INC GRP	191	197	12.25 %	12.31 %	6.38 %	93.22 %
	5	359	AMERICAN MUT SHARE INS CORP GRP	65	65	0.00 %	0.00 %	2.18 %	95.41 %
	6	31	BERKSHIRE HATHAWAY GRP	58	58	0.90 %	0.90 %	1.93 %	97.34 %
	7	8	ALLSTATE INS GRP	46	47	0.00 %	0.00 %	1.53 %	98.87 %
	8	18457	GEM STATE INS CO	15	15	0.00 %	0.00 %	0.50 %	99.36 %
	9	629	PLATEAU GRP	7	5	4.80 %	4.80 %	0.23 %	99.59 %
	10	968	AXA INS GRP	5	32	N/A	N/A	0.16 %	99.75 %
			STATE TOTAL	2,985	2,911	27.79 %	28.16 %	100.00 %	100.00 %
Illinois	1	34738	ARAG INS CO	12,783	12,785	58.97 %	58.97 %	22.26 %	22.26 %
	2	968	AXA INS GRP	8,721	7,808	N/A	N/A	15.19 %	37.45 %
	3	241	METROPOLITAN GRP	8,062	7,920	31.19 %	31.19 %	14.04 %	51.50 %
	4	181	SWISS RE GRP	7,483	4,977	4.82 %	4.98 %	13.03 %	64.53 %
	5	19	ASSURANT INC GRP	5,424	5,399	47.04 %	47.04 %	9.45 %	73.98 %
	6	98	WR BERKLEY CORP GRP	5,400	5,085	3.48 %	3.52 %	9.41 %	83.38 %
	7	19631	AMERICAN ROAD INS CO	5,339	5,339	19.11 %	19.11 %	9.30 %	92.68 %
	8	5013	VANTAGE RISK HOLDINGS GRP	2,454	1,559	38.02 %	46.08 %	4.27 %	96.95 %
	9	8	ALLSTATE INS GRP	440	489	0.00 %	0.00 %	0.77 %	97.72 %
	10	5021	ONEMAIN HOLDINGS INC GRP	345	519	30.84 %	30.94 %	0.60 %	98.32 %
			STATE TOTAL	57,415	53,799	22.13 %	22.64 %	100.00 %	100.00 %
Indiana	1	98	WR BERKLEY CORP GRP	8,605	8,485	121.78 %	121.80 %	28.80 %	28.80 %
	2	181	SWISS RE GRP	8,042	7,835	12.78 %	13.35 %	26.91 %	55.71 %
	3	241	METROPOLITAN GRP	5,174	5,101	18.62 %	18.62 %	17.31 %	73.02 %
	4	19631	AMERICAN ROAD INS CO	2,312	2,312	24.48 %	24.48 %	7.74 %	80.76 %
	5	11021	INDIANA OLD NATL INS CO	1,605	1,646	0.00 %	0.00 %	5.37 %	86.13 %
	6	5021	ONEMAIN HOLDINGS INC GRP	1,526	1,869	19.66 %	19.76 %	5.11 %	91.24 %
	7	34738	ARAG INS CO	1,069	1,069	58.94 %	58.94 %	3.58 %	94.81 %
	8	19	ASSURANT INC GRP	440	438	29.21 %	29.21 %	1.47 %	96.29 %
	9	359	AMERICAN MUT SHARE INS CORP GRP	436	436	0.00 %	0.00 %	1.46 %	97.75 %
	10	3702	LOYA GRP	273	273	0.00 %	0.00 %	0.91 %	98.66 %
			STATE TOTAL	29,881	30,078	49.08 %	49.10 %	100.00 %	100.00 %
Iowa	1	98	WR BERKLEY CORP GRP	3,364	3,287	N/A	N/A	32.92 %	32.92 %
	2	34738	ARAG INS CO	2,521	2,521	39.58 %	39.58 %	24.67 %	57.59 %
	3	19631	AMERICAN ROAD INS CO	2,205	2,205	20.35 %	20.35 %	21.58 %	79.17 %
	4	4794	GROUP 1001 INS HOLDINGS GRP	750	12	0.00 %	0.00 %	7.34 %	86.51 %
	5	5021	ONEMAIN HOLDINGS INC GRP	497	1,018	14.70 %	14.70 %	4.87 %	91.38 %
	6	31	BERKSHIRE HATHAWAY GRP	271	271	0.87 %	0.87 %	2.66 %	94.03 %
	7	26492	COURTESY INS CO	132	78	198.01 %	203.53 %	1.29 %	95.32 %
	8	181	SWISS RE GRP	115	87	7.22 %	7.78 %	1.13 %	96.45 %
	9	5010	SH1 HOLDINGS GRP	92	57	32.81 %	32.81 %	0.90 %	97.35 %
	10	19	ASSURANT INC GRP	73	81	35.67 %	35.67 %	0.72 %	98.07 %
			STATE TOTAL	10,219	9,813	16.78 %	16.52 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Kansas	1	98	WR BERKLEY CORP GRP	6,750	6,497	N/A	N/A	47.15 %	47.15 %
	2	19631	AMERICAN ROAD INS CO	3,334	3,334	161.52 %	161.52 %	23.29 %	70.44 %
	3	241	METROPOLITAN GRP	2,287	2,216	50.58 %	50.58 %	15.98 %	86.42 %
	4	31	BERKSHIRE HATHAWAY GRP	711	711	0.95 %	0.95 %	4.97 %	91.38 %
	5	968	AXA INS GRP	657	757	33.92 %	29.61 %	4.59 %	95.97 %
	6	5021	ONEMAIN HOLDINGS INC GRP	222	317	17.31 %	17.31 %	1.55 %	97.53 %
	7	8	ALLSTATE INS GRP	121	113	0.00 %	0.00 %	0.84 %	98.37 %
	8	19	ASSURANT INC GRP	73	85	43.26 %	43.26 %	0.51 %	98.88 %
	9	181	SWISS RE GRP	63	75	12.12 %	12.60 %	0.44 %	99.33 %
	10	26492	COURTESY INS CO	38	59	213.66 %	219.62 %	0.26 %	99.59 %
			STATE TOTAL	14,315	14,218	43.62 %	43.38 %	100.00 %	100.00 %
Kentucky	1	98	WR BERKLEY CORP GRP	5,069	5,072	12.04 %	12.17 %	57.63 %	57.63 %
	2	19631	AMERICAN ROAD INS CO	1,375	1,375	122.88 %	122.88 %	15.63 %	73.26 %
	3	1279	ARCH INS GRP	732	571	15.18 %	23.09 %	8.32 %	81.58 %
	4	5021	ONEMAIN HOLDINGS INC GRP	698	628	18.90 %	19.04 %	7.94 %	89.52 %
	5	19	ASSURANT INC GRP	246	238	34.60 %	34.60 %	2.80 %	92.32 %
	6	968	AXA INS GRP	220	272	3,841.89 %	3,883.29 %	2.50 %	94.82 %
	7	359	AMERICAN MUT SHARE INS CORP GRP	144	144	0.00 %	0.00 %	1.63 %	96.46 %
	8	3548	TRAVELERS GRP	117	103	57.15 %	57.17 %	1.33 %	97.79 %
	9	8	ALLSTATE INS GRP	76	75	0.00 %	0.00 %	0.87 %	98.66 %
	10	212	ZURICH INS GRP	56	54	48.11 %	48.11 %	0.64 %	99.30 %
			STATE TOTAL	8,796	8,710	150.64 %	152.57 %	100.00 %	100.00 %
Louisiana	1	98	WR BERKLEY CORP GRP	8,942	8,301	43.61 %	43.72 %	28.79 %	28.79 %
	2	3569	CATERPILLAR GRP	7,263	7,040	93.11 %	93.11 %	23.38 %	52.17 %
	3	4762	ORPHEUS GRP	4,154	4,154	0.00 %	0.00 %	13.37 %	65.55 %
	4	968	AXA INS GRP	2,837	1,857	45.96 %	53.79 %	9.13 %	74.68 %
	5	19631	AMERICAN ROAD INS CO	2,656	2,656	24.09 %	24.09 %	8.55 %	83.23 %
	6	241	METROPOLITAN GRP	1,379	1,342	11.64 %	11.64 %	4.44 %	87.67 %
	7	5021	ONEMAIN HOLDINGS INC GRP	1,238	1,459	11.41 %	11.39 %	3.99 %	91.66 %
	8	19	ASSURANT INC GRP	480	419	23.39 %	23.39 %	1.54 %	93.20 %
	9	4794	GROUP 1001 INS HOLDINGS GRP	419	107	0.00 %	0.00 %	1.35 %	94.55 %
	10	1279	ARCH INS GRP	359	391	11.01 %	12.53 %	1.15 %	95.71 %
			STATE TOTAL	31,060	29,413	44.27 %	44.98 %	100.00 %	100.00 %
Maine	1	98	WR BERKLEY CORP GRP	800	797	N/A	N/A	30.06 %	30.06 %
	2	241	METROPOLITAN GRP	573	546	16.34 %	16.34 %	21.54 %	51.60 %
	3	19631	AMERICAN ROAD INS CO	343	343	3.47 %	3.47 %	12.87 %	64.48 %
	4	212	ZURICH INS GRP	291	293	43.27 %	42.14 %	10.95 %	75.43 %
	5	359	AMERICAN MUT SHARE INS CORP GRP	240	240	0.00 %	0.00 %	9.01 %	84.44 %
	6	26492	COURTESY INS CO	236	185	175.83 %	180.73 %	8.89 %	93.32 %
	7	5021	ONEMAIN HOLDINGS INC GRP	89	134	28.70 %	29.09 %	3.36 %	96.68 %
	8	968	AXA INS GRP	46	26	26.84 %	22.79 %	1.71 %	98.40 %
	9	8	ALLSTATE INS GRP	27	27	0.00 %	0.00 %	1.01 %	99.41 %
	10	4850	CLEAR BLUE FINANCIAL GRP	12	11	N/A	N/A	0.47 %	99.88 %
			STATE TOTAL	2,661	2,609	18.23 %	18.42 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Maryland	1	26492	COURTESY INS CO	4,229	4,758	159.91 %	164.37 %	28.36 %	28.36 %
	2	98	WR BERKLEY CORP GRP	3,005	2,889	N/A	N/A	20.15 %	48.51 %
	3	968	AXA INS GRP	2,919	2,649	N/A	N/A	19.57 %	68.09 %
	4	19631	AMERICAN ROAD INS CO	2,094	2,094	226.98 %	226.98 %	14.04 %	82.13 %
	5	5021	ONEMAIN HOLDINGS INC GRP	1,520	1,275	64.54 %	65.22 %	10.19 %	92.32 %
	6	4850	CLEAR BLUE FINANCIAL GRP	608	503	N/A	N/A	4.08 %	96.40 %
	7	8	ALLSTATE INS GRP	241	248	N/A	N/A	1.62 %	98.02 %
	8	34738	ARAG INS CO	174	179	N/A	N/A	1.17 %	99.19 %
	9	626	CHUBB LTD GRP	66	66	7.37 %	7.37 %	0.44 %	99.63 %
	10	359	AMERICAN MUT SHARE INS CORP GRP	57	57	0.00 %	0.00 %	0.38 %	100.00 %
			STATE TOTAL	14,911	17,744	60.40 %	60.73 %	100.00 %	100.00 %
Massachusetts	1	98	WR BERKLEY CORP GRP	14,447	13,570	94.99 %	95.00 %	24.97 %	24.97 %
	2	241	METROPOLITAN GRP	11,260	10,948	35.15 %	35.15 %	19.46 %	44.43 %
	3	5013	VANTAGE RISK HOLDINGS GRP	8,942	5,590	27.64 %	34.77 %	15.45 %	59.88 %
	4	34738	ARAG INS CO	7,958	7,963	46.72 %	46.72 %	13.75 %	73.63 %
	5	968	AXA INS GRP	4,683	5,678	669.68 %	684.50 %	8.09 %	81.72 %
	6	19	ASSURANT INC GRP	2,389	2,364	55.55 %	55.55 %	4.13 %	85.85 %
	7	19631	AMERICAN ROAD INS CO	2,231	2,231	10.01 %	10.01 %	3.86 %	89.71 %
	8	4997	ACCELERANT HOLDINGS GRP	2,130	133	10.64 %	10.75 %	3.68 %	93.39 %
	9	37869	PRE PAID LEGAL CAS INC	1,869	1,863	25.70 %	25.70 %	3.23 %	96.62 %
	10	26492	COURTESY INS CO	679	471	220.45 %	226.60 %	1.17 %	97.79 %
			STATE TOTAL	57,865	52,269	120.18 %	122.62 %	100.00 %	100.00 %
Michigan	1	98	WR BERKLEY CORP GRP	25,757	25,464	12.01 %	11.99 %	40.66 %	40.66 %
	2	241	METROPOLITAN GRP	11,416	11,148	39.08 %	39.08 %	18.02 %	58.68 %
	3	19631	AMERICAN ROAD INS CO	7,826	7,826	10.90 %	10.90 %	12.35 %	71.03 %
	4	34738	ARAG INS CO	5,143	5,143	54.07 %	54.07 %	8.12 %	79.15 %
	5	5013	VANTAGE RISK HOLDINGS GRP	4,098	1,593	36.22 %	44.17 %	6.47 %	85.61 %
	6	968	AXA INS GRP	2,745	4,570	8.68 %	18.14 %	4.33 %	89.95 %
	7	181	SWISS RE GRP	2,201	2,054	N/A	N/A	3.47 %	93.42 %
	8	4850	CLEAR BLUE FINANCIAL GRP	1,241	588	12.43 %	14.99 %	1.96 %	95.38 %
	9	19	ASSURANT INC GRP	1,154	1,291	48.69 %	48.69 %	1.82 %	97.20 %
	10	5021	ONEMAIN HOLDINGS INC GRP	994	1,005	27.84 %	27.82 %	1.57 %	98.77 %
			STATE TOTAL	63,353	61,824	19.99 %	20.74 %	100.00 %	100.00 %
Minnesota	1	34738	ARAG INS CO	16,019	16,021	55.92 %	55.92 %	30.51 %	30.51 %
	2	968	AXA INS GRP	9,092	11,084	244.26 %	256.58 %	17.32 %	47.82 %
	3	4997	ACCELERANT HOLDINGS GRP	7,500	1,252	10.64 %	10.75 %	14.28 %	62.11 %
	4	241	METROPOLITAN GRP	4,706	4,595	35.41 %	35.41 %	8.96 %	71.07 %
	5	4794	GROUP 1001 INS HOLDINGS GRP	4,519	5,167	0.00 %	0.00 %	8.61 %	79.68 %
	6	19	ASSURANT INC GRP	3,303	3,399	58.89 %	58.89 %	6.29 %	85.97 %
	7	19631	AMERICAN ROAD INS CO	1,846	1,846	36.75 %	36.75 %	3.52 %	89.48 %
	8	98	WR BERKLEY CORP GRP	1,584	1,671	9.95 %	9.95 %	3.02 %	92.50 %
	9	5013	VANTAGE RISK HOLDINGS GRP	1,360	2,081	25.68 %	32.61 %	2.59 %	95.09 %
	10	5021	ONEMAIN HOLDINGS INC GRP	1,169	1,096	25.98 %	26.11 %	2.23 %	97.32 %
			STATE TOTAL	52,509	50,012	95.20 %	98.29 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Mississippi	1	905	THE LDS GRP	33,766	27,244	45.69 %	45.69 %	82.33 %	82.33 %
	2	98	WR BERKLEY CORP GRP	3,046	2,395	5.16 %	5.24 %	7.43 %	89.76 %
	3	19631	AMERICAN ROAD INS CO	1,455	1,455	19.27 %	19.27 %	3.55 %	93.30 %
	4	241	METROPOLITAN GRP	1,290	1,255	10.51 %	10.51 %	3.14 %	96.45 %
	5	26492	COURTESY INS CO	594	419	276.01 %	283.72 %	1.45 %	97.89 %
	6	5021	ONEMAIN HOLDINGS INC GRP	411	752	8.68 %	8.71 %	1.00 %	98.90 %
	7	629	PLATEAU GRP	171	164	72.67 %	72.67 %	0.42 %	99.31 %
	8	968	AXA INS GRP	81	64	N/A	N/A	0.20 %	99.51 %
	9	19	ASSURANT INC GRP	48	52	17.90 %	17.90 %	0.12 %	99.63 %
	10	5010	SH1 HOLDINGS GRP	34	33	30.31 %	30.31 %	0.08 %	99.71 %
			STATE TOTAL	41,014	33,945	42.30 %	42.39 %	100.00 %	100.00 %
Missouri	1	968	AXA INS GRP	16,501	17,912	30.04 %	34.64 %	54.66 %	54.66 %
	2	19631	AMERICAN ROAD INS CO	4,584	4,584	318.22 %	318.22 %	15.18 %	69.84 %
	3	34738	ARAG INS CO	4,305	4,305	51.98 %	51.98 %	14.26 %	84.10 %
	4	5013	VANTAGE RISK HOLDINGS GRP	1,619	463	38.95 %	47.20 %	5.36 %	89.47 %
	5	26492	COURTESY INS CO	698	456	274.46 %	282.12 %	2.31 %	91.78 %
	6	31	BERKSHIRE HATHAWAY GRP	616	616	3.96 %	3.96 %	2.04 %	93.82 %
	7	5010	SH1 HOLDINGS GRP	608	280	32.62 %	32.62 %	2.01 %	95.83 %
	8	5021	ONEMAIN HOLDINGS INC GRP	537	592	19.23 %	19.43 %	1.78 %	97.61 %
	9	359	AMERICAN MUT SHARE INS CORP GRP	195	195	0.00 %	0.00 %	0.65 %	98.26 %
	10	4969	TRISURA GRP	137	133	78.46 %	78.41 %	0.45 %	98.72 %
			STATE TOTAL	30,190	42,859	183.16 %	232.36 %	100.00 %	100.00 %
Montana	1	98	WR BERKLEY CORP GRP	1,231	1,192	N/A	N/A	42.28 %	42.28 %
	2	19631	AMERICAN ROAD INS CO	719	719	232.51 %	232.51 %	24.69 %	66.97 %
	3	34738	ARAG INS CO	349	349	46.10 %	46.10 %	11.99 %	78.96 %
	4	241	METROPOLITAN GRP	261	249	31.52 %	31.52 %	8.97 %	87.94 %
	5	26492	COURTESY INS CO	159	82	163.41 %	167.97 %	5.47 %	93.41 %
	6	5021	ONEMAIN HOLDINGS INC GRP	83	210	10.49 %	10.66 %	2.86 %	96.27 %
	7	359	AMERICAN MUT SHARE INS CORP GRP	47	47	0.00 %	0.00 %	1.62 %	97.89 %
	8	19	ASSURANT INC GRP	32	32	39.92 %	39.92 %	1.10 %	98.99 %
	9	8	ALLSTATE INS GRP	13	13	0.00 %	0.00 %	0.44 %	99.43 %
	10	4850	CLEAR BLUE FINANCIAL GRP	11	9	N/A	N/A	0.37 %	99.80 %
			STATE TOTAL	2,911	2,918	92.74 %	92.87 %	100.00 %	100.00 %
Nebraska	1	98	WR BERKLEY CORP GRP	4,426	3,831	58.98 %	59.08 %	37.67 %	37.67 %
	2	19631	AMERICAN ROAD INS CO	2,083	2,083	269.88 %	269.88 %	17.73 %	55.40 %
	3	3548	TRAVELERS GRP	1,750	1,750	55.73 %	55.31 %	14.89 %	70.29 %
	4	241	METROPOLITAN GRP	1,238	1,219	18.15 %	18.15 %	10.54 %	80.83 %
	5	31	BERKSHIRE HATHAWAY GRP	1,105	1,105	1.26 %	1.26 %	9.40 %	90.24 %
	6	34738	ARAG INS CO	450	450	36.97 %	36.97 %	3.83 %	94.06 %
	7	5021	ONEMAIN HOLDINGS INC GRP	167	192	18.62 %	18.73 %	1.42 %	95.48 %
	8	968	AXA INS GRP	134	122	37.50 %	31.77 %	1.14 %	96.62 %
	9	19	ASSURANT INC GRP	131	145	59.91 %	59.91 %	1.12 %	97.74 %
	10	8	ALLSTATE INS GRP	94	92	0.00 %	0.00 %	0.80 %	98.54 %
			STATE TOTAL	11,749	11,151	83.92 %	83.78 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Nevada	1	241	METROPOLITAN GRP	3,531	3,401	26.34 %	26.34 %	35.74 %	35.74 %
	2	212	ZURICH INS GRP	1,457	1,457	24.87 %	24.87 %	14.75 %	50.48 %
	3	19631	AMERICAN ROAD INS CO	1,022	1,022	N/A	N/A	10.35 %	60.83 %
	4	5021	ONEMAIN HOLDINGS INC GRP	822	845	15.81 %	15.88 %	8.32 %	69.15 %
	5	19	ASSURANT INC GRP	668	670	42.77 %	42.77 %	6.76 %	75.91 %
	6	98	WR BERKLEY CORP GRP	508	441	68.89 %	69.32 %	5.14 %	81.05 %
	7	26492	COURTESY INS CO	479	402	129.32 %	132.93 %	4.85 %	85.90 %
	8	31	BERKSHIRE HATHAWAY GRP	436	436	60.35 %	60.35 %	4.42 %	90.32 %
	9	34738	ARAG INS CO	389	389	45.22 %	45.22 %	3.94 %	94.25 %
	10	359	AMERICAN MUT SHARE INS CORP GRP	185	185	0.00 %	0.00 %	1.88 %	96.13 %
			STATE TOTAL	9,880	9,924	29.08 %	29.24 %	100.00 %	100.00 %
New Hampshire	1	98	WR BERKLEY CORP GRP	2,624	2,609	N/A	N/A	58.96 %	58.96 %
	2	19631	AMERICAN ROAD INS CO	916	916	1.33 %	1.33 %	20.59 %	79.55 %
	3	212	ZURICH INS GRP	396	330	84.87 %	84.37 %	8.89 %	88.45 %
	4	5021	ONEMAIN HOLDINGS INC GRP	176	176	24.08 %	24.38 %	3.95 %	92.40 %
	5	26492	COURTESY INS CO	169	160	161.60 %	166.11 %	3.80 %	96.19 %
	6	359	AMERICAN MUT SHARE INS CORP GRP	94	94	0.00 %	0.00 %	2.11 %	98.31 %
	7	8	ALLSTATE INS GRP	55	57	0.00 %	0.00 %	1.23 %	99.54 %
	8	968	AXA INS GRP	11	11	43.81 %	33.76 %	0.25 %	99.79 %
	9	84	AMERICAN FINANCIAL GRP	5	65	N/A	N/A	0.12 %	99.91 %
	10	626	CHUBB LTD GRP	3	3	9.21 %	9.17 %	0.06 %	99.97 %
			STATE TOTAL	4,450	4,422	N/A	N/A	100.00 %	100.00 %
New Jersey	1	968	AXA INS GRP	88,021	77,875	30.51 %	35.44 %	63.32 %	63.32 %
	2	241	METROPOLITAN GRP	9,025	8,980	40.63 %	40.63 %	6.49 %	69.81 %
	3	1227	PALISADES GRP	8,382	8,565	46.37 %	48.36 %	6.03 %	75.84 %
	4	37869	PRE PAID LEGAL CAS INC	6,998	6,927	25.21 %	25.21 %	5.03 %	80.87 %
	5	34738	ARAG INS CO	6,566	6,566	49.53 %	49.53 %	4.72 %	85.60 %
	6	19631	AMERICAN ROAD INS CO	3,902	3,902	17.97 %	17.97 %	2.81 %	88.40 %
	7	19	ASSURANT INC GRP	3,028	2,831	46.98 %	46.98 %	2.18 %	90.58 %
	8	26492	COURTESY INS CO	2,812	1,844	140.32 %	144.24 %	2.02 %	92.60 %
	9	5021	ONEMAIN HOLDINGS INC GRP	2,544	2,222	39.34 %	39.66 %	1.83 %	94.43 %
	10	98	WR BERKLEY CORP GRP	2,118	1,564	64.48 %	61.29 %	1.52 %	95.96 %
			STATE TOTAL	139,015	128,535	36.81 %	40.08 %	100.00 %	100.00 %
New Mexico	1	98	WR BERKLEY CORP GRP	2,080	2,074	38.08 %	38.11 %	36.44 %	36.44 %
	2	19631	AMERICAN ROAD INS CO	1,311	1,311	60.95 %	60.95 %	22.97 %	59.40 %
	3	34738	ARAG INS CO	972	971	46.43 %	46.43 %	17.02 %	76.42 %
	4	26492	COURTESY INS CO	512	703	63.80 %	65.58 %	8.98 %	85.40 %
	5	3702	LOYA GRP	435	435	0.00 %	0.00 %	7.63 %	93.03 %
	6	5021	ONEMAIN HOLDINGS INC GRP	177	283	13.88 %	13.80 %	3.10 %	96.13 %
	7	19	ASSURANT INC GRP	154	163	94.62 %	94.62 %	2.69 %	98.82 %
	8	8	ALLSTATE INS GRP	40	43	0.00 %	0.00 %	0.69 %	99.52 %
	9	212	ZURICH INS GRP	8	8	16.63 %	16.63 %	0.14 %	99.66 %
	10	626	CHUBB LTD GRP	5	5	6.19 %	6.19 %	0.08 %	99.74 %
			STATE TOTAL	5,707	6,008	44.69 %	44.90 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
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34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
New York	1	968	AXA INS GRP	106,907	111,404	164.35 %	168.08 %	55.99 %	55.99 %
	2	98	WR BERKLEY CORP GRP	26,606	25,934	8.81 %	8.82 %	13.94 %	69.93 %
	3	241	METROPOLITAN GRP	18,153	17,820	47.04 %	47.04 %	9.51 %	79.44 %
	4	181	SWISS RE GRP	9,690	6,847	12.00 %	12.79 %	5.08 %	84.51 %
	5	3098	TOKIO MARINE HOLDINGS INC GRP	8,757	6,438	835.34 %	835.34 %	4.59 %	89.10 %
	6	19631	AMERICAN ROAD INS CO	5,476	5,476	16.02 %	16.02 %	2.87 %	91.97 %
	7	34738	ARAG INS CO	4,336	4,336	52.86 %	52.86 %	2.27 %	94.24 %
	8	5021	ONEMAIN HOLDINGS INC GRP	2,818	2,933	29.15 %	29.28 %	1.48 %	95.71 %
	9	19	ASSURANT INC GRP	1,912	2,080	29.60 %	29.60 %	1.00 %	96.71 %
	10	23	BCS INS GRP	1,907	2,027	38.70 %	35.97 %	1.00 %	97.71 %
			STATE TOTAL	190,929	191,576	234.19 %	235.95 %	100.00 %	100.00 %
North Carolina	1	98	WR BERKLEY CORP GRP	8,499	8,358	N/A	N/A	23.50 %	23.50 %
	2	8	ALLSTATE INS GRP	5,495	5,820	8.96 %	9.24 %	15.19 %	38.69 %
	3	968	AXA INS GRP	4,880	3,955	51.77 %	56.32 %	13.49 %	52.18 %
	4	5013	VANTAGE RISK HOLDINGS GRP	4,204	555	35.39 %	43.43 %	11.62 %	63.81 %
	5	34738	ARAG INS CO	3,795	3,795	49.14 %	49.14 %	10.49 %	74.30 %
	6	26492	COURTESY INS CO	3,539	4,576	142.50 %	146.47 %	9.79 %	84.09 %
	7	19631	AMERICAN ROAD INS CO	1,855	1,855	8.12 %	8.12 %	5.13 %	89.21 %
	8	5021	ONEMAIN HOLDINGS INC GRP	1,216	2,799	12.43 %	12.44 %	3.36 %	92.58 %
	9	19	ASSURANT INC GRP	931	1,183	45.32 %	45.32 %	2.57 %	95.15 %
	10	181	SWISS RE GRP	787	811	0.10 %	0.10 %	2.18 %	97.33 %
			STATE TOTAL	36,168	34,999	31.05 %	32.29 %	100.00 %	100.00 %
North Dakota	1	26492	COURTESY INS CO	696	464	173.79 %	178.64 %	40.46 %	40.46 %
	2	19631	AMERICAN ROAD INS CO	569	569	83.11 %	83.11 %	33.07 %	73.53 %
	3	241	METROPOLITAN GRP	202	189	63.22 %	63.22 %	11.76 %	85.29 %
	4	5021	ONEMAIN HOLDINGS INC GRP	139	133	21.28 %	21.60 %	8.09 %	93.37 %
	5	968	AXA INS GRP	72	55	5.05 %	4.76 %	4.17 %	97.54 %
	6	359	AMERICAN MUT SHARE INS CORP GRP	37	37	0.00 %	0.00 %	2.15 %	99.70 %
	7	8	ALLSTATE INS GRP	2	2	0.00 %	0.00 %	0.09 %	99.79 %
	8	19	ASSURANT INC GRP	1	1	1.86 %	1.86 %	0.07 %	99.86 %
	9	626	CHUBB LTD GRP	1	1	8.52 %	8.52 %	0.06 %	99.91 %
	10	31	BERKSHIRE HATHAWAY GRP	1	1	446.12 %	446.12 %	0.05 %	99.97 %
			STATE TOTAL	1,721	1,452	97.51 %	98.97 %	100.00 %	100.00 %
Ohio	1	98	WR BERKLEY CORP GRP	25,952	25,428	33.48 %	33.55 %	45.93 %	45.93 %
	2	34738	ARAG INS CO	9,541	9,539	49.59 %	49.59 %	16.89 %	62.81 %
	3	19631	AMERICAN ROAD INS CO	4,601	4,601	10.91 %	10.91 %	8.14 %	70.96 %
	4	19	ASSURANT INC GRP	4,263	4,413	44.59 %	44.59 %	7.54 %	78.50 %
	5	4794	GROUP 1001 INS HOLDINGS GRP	2,957	3,260	13.20 %	13.20 %	5.23 %	83.73 %
	6	5021	ONEMAIN HOLDINGS INC GRP	2,137	1,914	44.45 %	44.76 %	3.78 %	87.52 %
	7	968	AXA INS GRP	1,746	1,044	433.78 %	484.17 %	3.09 %	90.61 %
	8	1279	ARCH INS GRP	1,208	1,068	10.11 %	13.40 %	2.14 %	92.74 %
	9	84	AMERICAN FINANCIAL GRP	1,159	363	N/A	N/A	2.05 %	94.79 %
	10	26492	COURTESY INS CO	837	1,509	216.87 %	222.92 %	1.48 %	96.27 %
			STATE TOTAL	56,505	55,267	45.16 %	46.43 %	100.00 %	100.00 %

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Oklahoma	1	98	WR BERKLEY CORP GRP	7,878	7,444	N/A	N/A	44.14 %	44.14 %
	2	19631	AMERICAN ROAD INS CO	3,283	3,283	66.89 %	66.89 %	18.40 %	62.54 %
	3	4762	ORPHEUS GRP	2,732	2,732	0.00 %	0.00 %	15.31 %	77.85 %
	4	968	AXA INS GRP	2,227	2,298	N/A	1.92 %	12.48 %	90.33 %
	5	3702	LOYA GRP	588	588	0.00 %	0.00 %	3.29 %	93.62 %
	6	5021	ONEMAIN HOLDINGS INC GRP	481	630	15.77 %	15.88 %	2.69 %	96.31 %
	7	19	ASSURANT INC GRP	339	323	35.07 %	35.07 %	1.90 %	98.21 %
	8	34738	ARAG INS CO	318	319	43.64 %	43.64 %	1.78 %	99.99 %
	9	359	AMERICAN MUT SHARE INS CORP GRP	113	113	0.00 %	0.00 %	0.63 %	100.00 %
	10	8	ALLSTATE INS GRP	107	112	0.00 %	0.00 %	0.60 %	100.00 %
			STATE TOTAL	17,846	17,847	16.32 %	16.81 %	100.00 %	100.00 %
Oregon	1	968	AXA INS GRP	11,757	6,527	33.21 %	43.39 %	54.07 %	54.07 %
	2	241	METROPOLITAN GRP	4,536	4,436	59.77 %	59.77 %	20.86 %	74.93 %
	3	98	WR BERKLEY CORP GRP	2,016	1,607	185.49 %	185.64 %	9.27 %	84.20 %
	4	34738	ARAG INS CO	1,222	1,222	46.34 %	46.34 %	5.62 %	89.82 %
	5	19631	AMERICAN ROAD INS CO	911	911	N/A	N/A	4.19 %	94.01 %
	6	5021	ONEMAIN HOLDINGS INC GRP	453	415	31.94 %	32.17 %	2.08 %	96.09 %
	7	629	PLATEAU GRP	330	324	6.96 %	6.96 %	1.52 %	97.61 %
	8	26492	COURTESY INS CO	219	169	141.54 %	145.49 %	1.01 %	98.61 %
	9	359	AMERICAN MUT SHARE INS CORP GRP	95	95	0.00 %	0.00 %	0.44 %	99.05 %
	10	19	ASSURANT INC GRP	87	88	15.92 %	15.92 %	0.40 %	99.45 %
			STATE TOTAL	21,745	15,958	49.44 %	53.31 %	100.00 %	100.00 %
Pennsylvania	1	98	WR BERKLEY CORP GRP	14,085	13,901	23.98 %	23.87 %	32.90 %	32.90 %
	2	968	AXA INS GRP	7,021	8,989	N/A	N/A	16.40 %	49.30 %
	3	19631	AMERICAN ROAD INS CO	4,791	4,791	11.54 %	11.54 %	11.19 %	60.49 %
	4	181	SWISS RE GRP	3,784	3,599	1.61 %	1.44 %	8.84 %	69.32 %
	5	34738	ARAG INS CO	2,731	2,734	44.58 %	44.58 %	6.38 %	75.70 %
	6	19	ASSURANT INC GRP	2,501	2,771	38.98 %	38.98 %	5.84 %	81.54 %
	7	5021	ONEMAIN HOLDINGS INC GRP	2,157	3,246	29.48 %	29.60 %	5.04 %	86.58 %
	8	4794	GROUP 1001 INS HOLDINGS GRP	1,572	1,036	0.00 %	0.00 %	3.67 %	90.25 %
	9	26492	COURTESY INS CO	1,186	918	151.04 %	155.25 %	2.77 %	93.02 %
	10	84	AMERICAN FINANCIAL GRP	1,016	747	N/A	N/A	2.37 %	95.40 %
			STATE TOTAL	42,814	44,463	33.89 %	34.60 %	100.00 %	100.00 %
Rhode Island	1	241	METROPOLITAN GRP	64,403	63,998	33.36 %	33.36 %	87.71 %	87.71 %
	2	19	ASSURANT INC GRP	4,869	4,860	59.34 %	59.34 %	6.63 %	94.34 %
	3	5013	VANTAGE RISK HOLDINGS GRP	1,299	536	39.61 %	47.93 %	1.77 %	96.11 %
	4	34738	ARAG INS CO	1,139	1,139	29.41 %	29.41 %	1.55 %	97.66 %
	5	98	WR BERKLEY CORP GRP	641	629	15.60 %	15.60 %	0.87 %	98.53 %
	6	26492	COURTESY INS CO	217	219	103.29 %	106.17 %	0.30 %	98.83 %
	7	4794	GROUP 1001 INS HOLDINGS GRP	190	632	0.00 %	0.00 %	0.26 %	99.08 %
	8	19631	AMERICAN ROAD INS CO	176	176	10.56 %	10.56 %	0.24 %	99.32 %
	9	968	AXA INS GRP	169	171	0.81 %	N/A	0.23 %	99.55 %
	10	212	ZURICH INS GRP	154	142	33.90 %	33.90 %	0.21 %	99.76 %
			STATE TOTAL	73,430	72,653	34.67 %	34.74 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
South Carolina	1	98	WR BERKLEY CORP GRP	3,902	4,160	110.45 %	110.43 %	27.82 %	27.82 %
	2	26492	COURTESY INS CO	3,746	2,632	157.55 %	161.94 %	26.72 %	54.54 %
	3	19631	AMERICAN ROAD INS CO	2,003	2,003	9.70 %	9.70 %	14.29 %	68.83 %
	4	629	PLATEAU GRP	1,719	1,681	65.76 %	65.76 %	12.26 %	81.08 %
	5	5021	ONEMAIN HOLDINGS INC GRP	911	999	22.45 %	22.49 %	6.50 %	87.58 %
	6	19	ASSURANT INC GRP	828	769	32.10 %	32.10 %	5.90 %	93.48 %
	7	968	AXA INS GRP	454	439	22.81 %	18.87 %	3.24 %	96.72 %
	8	3548	TRAVELERS GRP	191	53	56.68 %	57.18 %	1.36 %	98.08 %
	9	8	ALLSTATE INS GRP	175	180	0.00 %	0.00 %	1.25 %	99.33 %
	10	359	AMERICAN MUT SHARE INS CORP GRP	53	53	0.00 %	0.00 %	0.38 %	99.71 %
			STATE TOTAL	14,022	13,139	79.82 %	80.15 %	100.00 %	100.00 %
South Dakota	1	98	WR BERKLEY CORP GRP	1,664	1,664	N/A	N/A	64.91 %	64.91 %
	2	19631	AMERICAN ROAD INS CO	717	717	309.26 %	309.26 %	27.95 %	92.86 %
	3	26492	COURTESY INS CO	119	134	247.54 %	254.45 %	4.63 %	97.49 %
	4	5021	ONEMAIN HOLDINGS INC GRP	31	22	30.68 %	30.00 %	1.21 %	98.71 %
	5	8	ALLSTATE INS GRP	18	16	0.00 %	0.00 %	0.68 %	99.39 %
	6	4969	TRISURA GRP	14	13	69.39 %	69.32 %	0.54 %	99.93 %
	7	31	BERKSHIRE HATHAWAY GRP	4	4	0.00 %	0.00 %	0.16 %	100.00 %
	8	968	AXA INS GRP	2	2	53.24 %	44.71 %	0.09 %	100.00 %
	9	19	ASSURANT INC GRP	2	2	24.88 %	24.88 %	0.09 %	100.00 %
	10	2638	NCMIC GRP	1	1	8.06 %	8.06 %	0.06 %	100.00 %
			STATE TOTAL	2,563	2,597	94.51 %	94.67 %	100.00 %	100.00 %
Tennessee	1	241	METROPOLITAN GRP	4,564	4,484	19.77 %	19.77 %	22.29 %	22.29 %
	2	98	WR BERKLEY CORP GRP	3,403	3,254	12.02 %	12.04 %	16.62 %	38.90 %
	3	19	ASSURANT INC GRP	2,746	2,534	35.55 %	35.55 %	13.41 %	52.31 %
	4	19631	AMERICAN ROAD INS CO	2,691	2,691	7.90 %	7.90 %	13.14 %	65.46 %
	5	968	AXA INS GRP	1,832	1,239	N/A	N/A	8.95 %	74.40 %
	6	34738	ARAG INS CO	1,560	1,560	37.61 %	37.61 %	7.62 %	82.02 %
	7	905	THE LDS GRP	1,131	682	39.16 %	39.16 %	5.52 %	87.55 %
	8	5021	ONEMAIN HOLDINGS INC GRP	1,052	1,283	14.84 %	14.97 %	5.14 %	92.69 %
	9	181	SWISS RE GRP	405	369	14.10 %	15.05 %	1.98 %	94.66 %
	10	26492	COURTESY INS CO	339	1,080	110.12 %	113.20 %	1.65 %	96.31 %
			STATE TOTAL	20,478	19,953	23.13 %	22.84 %	100.00 %	100.00 %
Texas	1	4762	ORPHEUS GRP	49,463	49,463	0.00 %	0.00 %	28.87 %	28.87 %
	2	19631	AMERICAN ROAD INS CO	22,993	22,993	141.13 %	141.13 %	13.42 %	42.29 %
	3	3702	LOYA GRP	22,692	22,692	0.00 %	0.00 %	13.24 %	55.53 %
	4	968	AXA INS GRP	20,918	19,307	54.31 %	57.23 %	12.21 %	67.74 %
	5	98	WR BERKLEY CORP GRP	13,674	13,346	104.55 %	104.62 %	7.98 %	75.72 %
	6	5013	VANTAGE RISK HOLDINGS GRP	10,894	7,495	90.48 %	97.51 %	6.36 %	82.08 %
	7	5021	ONEMAIN HOLDINGS INC GRP	7,633	8,108	34.17 %	34.41 %	4.45 %	86.53 %
	8	158	FAIRFAX FIN GRP	4,342	675	927.39 %	927.40 %	2.53 %	89.06 %
	9	181	SWISS RE GRP	3,466	4,037	3.79 %	3.99 %	2.02 %	91.09 %
	10	31	BERKSHIRE HATHAWAY GRP	3,347	3,347	23.39 %	23.39 %	1.95 %	93.04 %
			STATE TOTAL	171,348	166,374	51.97 %	53.62 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Utah	1	968	AXA INS GRP	9,186	5,090	181.56 %	198.67 %	53.03 %	53.03 %
	2	241	METROPOLITAN GRP	3,706	3,537	35.57 %	35.57 %	21.39 %	74.42 %
	3	34738	ARAG INS CO	1,324	1,324	45.74 %	45.74 %	7.64 %	82.07 %
	4	98	WR BERKLEY CORP GRP	1,150	957	51.56 %	51.56 %	6.64 %	88.70 %
	5	19631	AMERICAN ROAD INS CO	768	768	0.03 %	0.03 %	4.44 %	93.14 %
	6	26492	COURTESY INS CO	443	298	223.28 %	229.51 %	2.56 %	95.70 %
	7	31	BERKSHIRE HATHAWAY GRP	255	255	1.28 %	1.28 %	1.47 %	97.17 %
	8	5021	ONEMAIN HOLDINGS INC GRP	198	189	22.34 %	22.33 %	1.14 %	98.31 %
	9	4762	ORPHEUS GRP	111	111	0.00 %	0.00 %	0.64 %	98.95 %
	10	4839	US LEGAL SERV GRP	98	98	5.70 %	5.70 %	0.57 %	99.52 %
			STATE TOTAL	17,323	12,726	95.14 %	101.81 %	100.00 %	100.00 %
Vermont	1	98	WR BERKLEY CORP GRP	809	809	49.77 %	49.77 %	52.76 %	52.76 %
	2	968	AXA INS GRP	319	255	34.85 %	29.93 %	20.82 %	73.58 %
	3	19631	AMERICAN ROAD INS CO	304	304	97.11 %	97.11 %	19.83 %	93.41 %
	4	34738	ARAG INS CO	42	42	73.01 %	73.01 %	2.75 %	96.16 %
	5	8	ALLSTATE INS GRP	23	23	N/A	N/A	1.49 %	97.65 %
	6	19	ASSURANT INC GRP	19	18	39.52 %	39.52 %	1.26 %	98.91 %
	7	4969	TRISURA GRP	6	6	51.32 %	50.86 %	0.40 %	99.31 %
	8	26492	COURTESY INS CO	5	34	193.64 %	199.05 %	0.34 %	99.64 %
	9	4850	CLEAR BLUE FINANCIAL GRP	4	4	N/A	N/A	0.27 %	99.92 %
	10	626	CHUBB LTD GRP	1	1	6.80 %	6.80 %	0.07 %	99.98 %
			STATE TOTAL	1,534	1,497	58.44 %	57.40 %	100.00 %	100.00 %
Virginia	1	37869	PRE PAID LEGAL CAS INC	12,136	12,106	25.69 %	25.69 %	21.89 %	21.89 %
	2	241	METROPOLITAN GRP	7,569	7,029	41.39 %	41.39 %	13.65 %	35.54 %
	3	34738	ARAG INS CO	6,560	6,564	48.32 %	48.32 %	11.83 %	47.37 %
	4	26492	COURTESY INS CO	5,917	4,752	157.53 %	161.92 %	10.67 %	58.04 %
	5	98	WR BERKLEY CORP GRP	4,746	4,448	57.07 %	57.09 %	8.56 %	66.60 %
	6	19631	AMERICAN ROAD INS CO	3,412	3,412	9.76 %	9.76 %	6.15 %	72.75 %
	7	359	AMERICAN MUT SHARE INS CORP GRP	3,315	3,461	0.00 %	0.00 %	5.98 %	78.73 %
	8	5013	VANTAGE RISK HOLDINGS GRP	3,247	1,952	28.68 %	35.93 %	5.86 %	84.59 %
	9	968	AXA INS GRP	2,619	1,525	N/A	N/A	4.72 %	89.31 %
	10	5021	ONEMAIN HOLDINGS INC GRP	1,678	1,673	30.95 %	31.24 %	3.03 %	92.34 %
			STATE TOTAL	55,449	50,955	41.97 %	42.53 %	100.00 %	100.00 %
Washington	1	98	WR BERKLEY CORP GRP	6,695	6,604	245.87 %	246.04 %	62.76 %	62.76 %
	2	968	AXA INS GRP	1,881	5,291	3.20 %	5.14 %	17.63 %	80.39 %
	3	5021	ONEMAIN HOLDINGS INC GRP	958	1,320	36.07 %	36.18 %	8.98 %	89.37 %
	4	34738	ARAG INS CO	558	558	73.87 %	73.87 %	5.23 %	94.60 %
	5	19631	AMERICAN ROAD INS CO	463	463	8.65 %	8.65 %	4.34 %	98.94 %
	6	26492	COURTESY INS CO	289	218	165.38 %	169.99 %	2.70 %	100.00 %
	7	8	ALLSTATE INS GRP	189	193	0.00 %	0.00 %	1.77 %	100.00 %
	8	4962	AU HOLDING CO GRP	116	42	37.31 %	37.66 %	1.09 %	100.00 %
	9	3548	TRAVELERS GRP	101	172	20.36 %	14.45 %	0.95 %	100.00 %
	10	4850	CLEAR BLUE FINANCIAL GRP	99	92	N/A	N/A	0.93 %	100.00 %
			STATE TOTAL	10,668	14,542	125.37 %	126.23 %	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
West Virginia	1	5021	ONEMAIN HOLDINGS INC GRP	917	945	29.00 %	29.15 %	39.18 %	39.18 %
	2	40070	FARMERS MUT INS CO	534	543	32.46 %	32.46 %	22.81 %	61.99 %
	3	4339	FARMERS & MECHANICS GRP	444	424	3.30 %	4.80 %	18.97 %	80.96 %
	4	19631	AMERICAN ROAD INS CO	427	427	116.11 %	116.11 %	18.24 %	99.20 %
	5	98	WR BERKLEY CORP GRP	179	168	N/A	N/A	7.65 %	100.00 %
	6	19	ASSURANT INC GRP	138	138	32.14 %	32.14 %	5.91 %	100.00 %
	7	8	ALLSTATE INS GRP	40	42	0.00 %	0.00 %	1.72 %	100.00 %
	8	3098	TOKIO MARINE HOLDINGS INC GRP	28	5	N/A	N/A	1.20 %	100.00 %
	9	626	CHUBB LTD GRP	10	10	7.06 %	7.06 %	0.42 %	100.00 %
	10	4969	TRISURA GRP	6	6	110.39 %	111.22 %	0.26 %	100.00 %
			STATE TOTAL	2,340	2,456	42.86 %	43.23 %	100.00 %	100.00 %
Wisconsin	1	241	METROPOLITAN GRP	3,794	3,643	27.87 %	27.87 %	18.89 %	18.89 %
	2	968	AXA INS GRP	3,775	3,338	13.95 %	14.95 %	18.80 %	37.69 %
	3	34738	ARAG INS CO	2,766	2,775	39.04 %	39.04 %	13.77 %	51.46 %
	4	19631	AMERICAN ROAD INS CO	2,601	2,601	128.39 %	128.39 %	12.95 %	64.42 %
	5	5013	VANTAGE RISK HOLDINGS GRP	2,246	1,012	38.85 %	47.09 %	11.18 %	75.60 %
	6	181	SWISS RE GRP	1,246	1,281	44.03 %	44.49 %	6.21 %	81.81 %
	7	26492	COURTESY INS CO	1,201	987	152.32 %	156.57 %	5.98 %	87.79 %
	8	98	WR BERKLEY CORP GRP	816	816	N/A	N/A	4.06 %	91.85 %
	9	5021	ONEMAIN HOLDINGS INC GRP	681	742	12.31 %	12.35 %	3.39 %	95.24 %
	10	19	ASSURANT INC GRP	626	678	42.96 %	42.96 %	3.12 %	98.36 %
			STATE TOTAL	20,082	18,335	46.94 %	47.86 %	100.00 %	100.00 %
Wyoming	1	19631	AMERICAN ROAD INS CO	164	164	391.54 %	391.54 %	49.16 %	49.16 %
	2	5021	ONEMAIN HOLDINGS INC GRP	109	148	15.99 %	16.10 %	32.62 %	81.78 %
	3	359	AMERICAN MUT SHARE INS CORP GRP	22	4	0.00 %	0.00 %	6.60 %	88.38 %
	4	968	AXA INS GRP	17	17	3.10 %	2.30 %	5.16 %	93.54 %
	5	4969	TRISURA GRP	13	12	52.94 %	52.61 %	3.84 %	97.38 %
	6	8	ALLSTATE INS GRP	11	13	0.00 %	0.00 %	3.44 %	100.00 %
	7	34738	ARAG INS CO	5	5	72.54 %	72.54 %	1.44 %	100.00 %
	8	31	BERKSHIRE HATHAWAY GRP	3	3	0.00 %	0.00 %	0.97 %	100.00 %
	9	19	ASSURANT INC GRP	1	1	N/A	N/A	0.30 %	100.00 %
	10	626	CHUBB LTD GRP	0	0	7.23 %	7.23 %	0.15 %	100.00 %
			STATE TOTAL	333	443	180.94 %	181.73 %	100.00 %	100.00 %
Guam	1	4715	MS & AD INS GRP	44	47	0.00 %	3.21 %	68.89 %	68.89 %
	2	5030	TAN HOLDINGS CORP GRP	14	15	0.00 %	0.00 %	22.14 %	91.04 %
	3	31	BERKSHIRE HATHAWAY GRP	6	6	0.00 %	0.00 %	8.96 %	100.00 %
			STATE TOTAL	64	68	N/A	N/A	100.00 %	100.00 %

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Property and Casualty Insurance Industry
2025 Market Share Report - Total Premium
BY STATE BY GROUP
34 - Aggregate Write-Ins for Other Lines of Business

STATE	Rank	Group/ Company Code	Group/ Company Name	Direct Premiums Written (000)	Direct Premiums Earned (000)	Loss Ratio	Loss & Cost Containment Ratio	Market Share	Cumulative Market Share
Puerto Rico	1	10899	ASOC DE SUSCRIPCION CONJUNTA DEL SEG	65,933	70,546	49.95 %	49.95 %	55.80 %	55.80 %
	2	71	UNIVERSAL INS CO GRP	25,151	23,260	77.91 %	90.03 %	21.29 %	77.09 %
	3	3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	12,098	11,887	21.06 %	21.15 %	10.24 %	87.33 %
	4	26492	COURTESY INS CO	7,236	3,429	22.37 %	22.99 %	6.12 %	93.45 %
	5	411	MAPFRE INS GRP	7,103	7,244	23.95 %	24.41 %	6.01 %	99.47 %
	6	10140	OPTIMA SEGUROS	266	234	0.00 %	0.00 %	0.23 %	99.69 %
	7	968	AXA INS GRP	213	209	62.60 %	56.86 %	0.18 %	99.87 %
	8	10308	ANTILLES INS CO	115	103	0.00 %	0.00 %	0.10 %	99.97 %
	9	19	ASSURANT INC GRP	37	37	N/A	N/A	0.03 %	100.00 %
	10	31	BERKSHIRE HATHAWAY GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	118,154	116,948	50.02 %	52.48 %	100.00 %	100.00 %
N. Mariana Islands	1	5030	TAN HOLDINGS CORP GRP	136	99	0.23 %	N/A	100.00 %	100.00 %
			STATE TOTAL	136	99	0.23 %	N/A	100.00 %	100.00 %
Canada	1	968	AXA INS GRP	35,044	29,809	N/A	2.17 %	42.64 %	42.64 %
	2	5021	ONEMAIN HOLDINGS INC GRP	24,359	21,462	14.37 %	14.37 %	29.64 %	72.28 %
	3	19631	AMERICAN ROAD INS CO	11,574	11,574	67.72 %	67.72 %	14.08 %	86.36 %
	4	5013	VANTAGE RISK HOLDINGS GRP	6,974	3,704	30.72 %	38.35 %	8.49 %	94.85 %
	5	181	SWISS RE GRP	2,001	2,689	N/A	N/A	2.43 %	97.28 %
	6	84	AMERICAN FINANCIAL GRP	1,669	1,866	7.12 %	7.13 %	2.03 %	99.31 %
	7	4794	GROUP 1001 INS HOLDINGS GRP	566	734	0.00 %	0.00 %	0.69 %	100.00 %
			STATE TOTAL	82,187	71,874	13.13 %	18.12 %	100.00 %	100.00 %
Agg. Other Alien	1	158	FAIRFAX FIN GRP	105,732	107,949	41.83 %	56.15 %	57.81 %	57.81 %
	2	5013	VANTAGE RISK HOLDINGS GRP	38,200	20,096	31.25 %	38.74 %	20.89 %	78.70 %
	3	968	AXA INS GRP	18,586	6,377	N/A	N/A	10.16 %	88.86 %
	4	98	WR BERKLEY CORP GRP	14,745	14,463	105.47 %	105.45 %	8.06 %	96.92 %
	5	4962	AU HOLDING CO GRP	5,606	4,089	N/A	N/A	3.07 %	99.99 %
	6	5030	TAN HOLDINGS CORP GRP	26	19	0.00 %	0.00 %	0.01 %	100.00 %
	7	31	BERKSHIRE HATHAWAY GRP	0	0	0.00 %	0.00 %	0.00 %	100.00 %
			STATE TOTAL	182,894	152,992	41.52 %	52.42 %	100.00 %	100.00 %

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Technical Notes

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Direct Premiums Written – Annual Statement Page 19 (State Page), Column 1

Line Number	Line Description
35	Total All Lines
01	Fire
02.1	Allied Lines
02.2	Multiple Peril Crop
02.3	Federal Flood
02.4	Private Crop
02.5	Private Flood
03	Farmowners Multiple Peril
04	Homeowners Multiple Peril
05.1 + 05.2	Total Commercial Multiple Peril
06	Mortgage Guaranty
08	Ocean Marine
09.1	Inland Marine
09.2	Pet Insurance Plans
10	Financial Guaranty
11	Medical Professional Liability
12	Earthquake
16	Workers' Compensation
17.1	Other Liability
17.3	Excess Workers' Compensation
18	Products Liability
19.1 + 19.2	Private Passenger Auto Liability
21.1	Private Passenger Auto Physical Damage Total
19.1 + 19.2 +	Private Passenger Auto
21.1 19.3 + 19.4	Commercial Auto Liability
21.2	Commercial Auto Physical Damage
19.3 + 19.4 +	Total Commercial Auto
21.2 22	Aircraft (All Perils)
23	Fidelity
24	Surety
26	Burglary and Theft
27	Boiler and Machinery
28	Credit
30	Warranty
34	Aggregate Write-Ins for Other Lines of Business

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General

Only companies reporting positive written premiums are displayed in this report. While companies reporting negative written premiums are not listed, the negative written premium amounts along with any reported earned premiums, incurred losses, and incurred loss and cost containment expenses are included in the total calculations. Due to the addition of negative premiums to the total written premium, the cumulative market share is capped at 100%.

Loss Ratio

Direct Loss to Premium Earned Ratio = [(Direct Losses Incurred/Direct Premiums Earned)*100].

Direct Loss and Direct Defense and Cost Containment Loss to Premium Earned Ratio = [(Direct Losses Incurred + Direct Defense and Cost Containment Expenses Incurred)/(Direct Premiums Earned)*100].

If earned premiums are zero or negative, or direct losses are negative, then Loss Ratio = N/A.

Market Share

Market Share = [(Company or Group's direct premiums written/total direct premiums written)*100]. Depending on the report, the total premiums are either countrywide or by state/territory.

Cumulative Market Share is the running total of the individual Company or Group market shares.

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Workers' Compensation and Other State Funds

Data for certain state funds/residual market mechanisms is provided directly to the NAIC. It should be noted that the year-end for many of these funds is June 30 instead of Dec. 31. Additionally, the direct premium written figure for Louisiana Citizens Property Insurance Corporation is unaudited, and, therefore, subject to restatement. For 2024, the state funds/residual market mechanisms reporting directly to the NAIC used loss adjustment expenses (LAE) in lieu of direct defense and cost-containment expenses.

The funds are as follow:

State	Name	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Direct Losses Paid	Direct Defense & Cost Containment Exp. Incurred
ND	Workforce Safety & Insurance	205,038,164	200,257,432	125,839,432	114,219,575	3,806,692
OH	Ohio Bureau of Workers' Compensation	1,211,073,000	1,211,073,000	1,129,572,000	1,217,110,000	419,934,000
SC	South Carolina State Accident Fund	90,129,993	90,129,993	80,862,776	60,824,208	4,184,399
WA	Washington State Fund					
WY	The Wyoming Division of Workers' Safety & Compensation	206,261,101	216,743,432	223,232,166	193,582,243	5,082,208
LA	Louisiana Citizens Property Insurance Corporation	462,852,003	495,171,094	(24,097,125)	60,501,906	(5,567,109)

*Data from the Washington State Department of Labor & Industries was not available for 2025

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Index of Insurer Groups and Companies

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Companies Affiliated With a Group

by Group Name

Group Code	Group Name	Individual Company Code	Company Name
5092	5B ALLIANCE GRP	15646	ONE ALLIANCE INS CORP
		10759	UNIVERSAL N AMER INS CO
4997	ACCELERANT HOLDINGS GRP	10220	ACCELERANT NATL INS CO
		16890	ACCELERANT SPECIALTY INS CO
5077	ACCREDITED INS HOLDINGS GRP	16835	ACCREDITED SPECIALTY INS CO
		26379	ACCREDITED SURETY & CAS CO INC
313	AEGIS GRP	33898	AEGIS SECURITY INS CO
		10004	SEAVIEW INS CO
468	AEGON US HOLDING GRP	10952	TRANSAMERICA CAS INS CO
2438	AG WORKERS INS GRP	18430	AGRICULTURAL WORKERS MUT AUTO INS
		17257	WORTH INS CO
4919	AGRARIA MUT GRP	32670	AGRARIA INS CO
		37613	FARMERS UNION MUT INS COMPANY
2498	AIM MUT GRP	11104	ASSOCIATED EMPLOYERS INS CO
		33758	ASSOCIATED INDUSTRIES OF MA MUT INS
		12886	MASSACHUSETTS EMPLOYERS INS CO
		13083	NEW HAMPSHIRE EMPLOYERS INS CO
3299	AJK HOLDINGS	29033	ATAIN INS CO
		17159	ATAIN SPECIALTY INS CO
5	ALFA INS GRP	41661	ALFA GEN INS CORP
		22330	ALFA INS CORP
		19143	ALFA MUT FIRE INS CO
		19151	ALFA MUT GEN INS CO
		19135	ALFA MUT INS CO
		11805	ARIZONA AUTOMOBILE INS CO
		12188	TREXIS INS CORP
		11004	TREXIS ONE INS CORP
4785	ALLEGANY INS GRP	30970	ALLEGANY CO-OP INS CO
		16985	CONEMAUGH VALLEY MUT INS CO
		16250	UNITED FRONTIER MUT INS CO
214	ALLIANCE INS GRP	33154	ALLIANCE IND CO
		19186	ALLIANCE INS CO INC
		19194	FARMERS ALLIANCE MUT INS CO
761	ALLIANZ INS GRP	22837	AGCS MARINE INS CO
		35300	ALLIANZ GLOBAL RISKS US INS CO
		36420	ALLIANZ UNDERWRITERS INS CO
		21849	AMERICAN AUTOMOBILE INS CO
		22810	CHICAGO INS CO
		20516	EULER HERMES N AMER INS CO
		11380	FIREMANS FUND IND CORP
		21873	FIREMANS FUND INS CO
		22829	INTERSTATE FIRE & CAS CO
		11630	JEFFERSON INS CO
		21881	NATIONAL SURETY CORP

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Group Code	Group Name	Individual Company Code	Company Name
8	ALLSTATE INS GRP	12583	ADIRONDACK INS EXCH
		10389	AGENT ALLIANCE INS CO
		29335	ALLSTATE CNTY MUT INS CO
		29688	ALLSTATE FIRE & CAS INS CO
		19240	ALLSTATE IND CO
		19232	ALLSTATE INS CO
		11110	ALLSTATE N AMER INS CO
		10852	ALLSTATE NJ INS CO
		14940	ALLSTATE NJ PROP & CAS INS CO
		36455	ALLSTATE NORTHBROOK IND CO
		17230	ALLSTATE PROP & CAS INS CO
		26530	ALLSTATE TX LLOYDS
		37907	ALLSTATE VEHICLE & PROP INS CO
		16960	ASMI AUTO INS CO
		10835	CASTLE KEY IND CO
		30511	CASTLE KEY INS CO
		26905	CENTURY NATL INS CO
		42781	DIRECT GEN INS CO
		10889	DIRECT GEN INS CO OF MS
		37220	DIRECT INS CO
		23736	DIRECT NATL INS CO
		16961	ECMI AUTO INS CO
		11252	ENCOMPASS HOME & AUTO INS CO
		15130	ENCOMPASS IND CO
		11251	ENCOMPASS INDEPENDENT INS CO
		10358	ENCOMPASS INS CO
		10071	ENCOMPASS INS CO OF AMER
		12154	ENCOMPASS INS CO OF MA
		11599	ENCOMPASS INS CO OF NJ
		10072	ENCOMPASS PROP & CAS CO
		12496	ENCOMPASS PROP & CAS INS CO OF NJ
		16962	ESMI AUTO INS CO
		25712	ESURANCE INS CO
		21741	ESURANCE INS CO OF NJ
		30210	ESURANCE PROP & CAS INS CO
		29980	FIRST COLONIAL INS CO
		44369	IMPERIAL FIRE & CAS INS CO
		27930	INTEGON CAS INS CO
		22780	INTEGON GEN INS CORP
		22772	INTEGON IND CORP
		29742	INTEGON NATL INS CO
		31488	INTEGON PREFERRED INS CO
		38660	MIC GEN INS CORP
		10205	MOUNTAIN VALLEY IND CO

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8	ALLSTATE INS GRP	16217	NATIONAL FARMERS UNION PROP & CAS
		42447	NATIONAL GEN ASSUR CO
		23728	NATIONAL GEN INS CO
		12832	NATIONAL GEN PREMIER INS CO
		11044	NATIONAL GENERAL INS ONLINE INC
		11454	NEW JERSEY SKYLANDS INS ASSN
		12130	NEW SOUTH INS CO
		13167	NORTH LIGHT SPECIALTY INS CO
		16502	SAFE AUTO CHOICE INS CO
		25405	SAFE AUTO INS CO
		15199	STANDARD PROP & CAS INS CO
79	ALLY INS HOLDINGS GRP	22004	CIM INS CORP
		38601	MIC PROP & CAS INS CORP
		22012	MOTORS INS CORP
4830	AMERICAN COASTAL INS CORP GRP	12968	AMERICAN COASTAL INS CO
594	AMERICAN CONTRACTORS INS GRP	19984	ACIG INS CO
		12300	AMERICAN CONTRACTORS INS CO RRG
383	AMERICAN EUROPEAN GRP	23337	AMERICAN EUROPEAN INS CO
		41378	RUTGERS CAS INS CO
473	AMERICAN FAMILY INS GRP	12504	AMERICAN FAMILY CONNECT INS CO
		29068	AMERICAN FAMILY CONNECT PROP & CAS I
		10386	AMERICAN FAMILY INS CO
		19275	AMERICAN FAMILY MUT INS CO SI
		10387	AMERICAN STANDARD INS CO OF OH
		19283	AMERICAN STANDARD INS CO OF WI
		13412	AUSTIN MUT INS CO
		22098	GRAIN DEALERS MUT INS CO
		20419	HOMESITE IND CO
		17221	HOMESITE INS CO
		11005	HOMESITE INS CO OF CA
		11156	HOMESITE INS CO OF FL
		10745	HOMESITE INS CO OF GA
		11016	HOMESITE INS CO OF IL
		10986	HOMESITE INS CO OF NY
		13927	HOMESITE INS CO OF THE MIDWEST
		11237	HOMESITE LLOYDS OF TX
		29939	MAIN ST AMER ASSUR CO
		13026	MAIN STREET AMER PROTECTION INS CO
		27138	MIDVALE IND CO
		11066	MSA INS CO
		14788	NGM INS CO
		40231	OLD DOMINION INS CO
		11028	SPRING VALLEY MUT INS CO
1321	AMERICAN FARMERS AND RANCHERS GRP	41475	AMERICAN FARMERS & RANCHERS MUT INS

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Group Code	Group Name	Individual Company Code	Company Name
1321	AMERICAN FARMERS AND RANCHERS GRP	37931	YCI INC
1289	AMERICAN FIDELITY & LIBERTY INC GRP	35963	AF&L INS CO
84	AMERICAN FINANCIAL GRP	37990	AMERICAN EMPIRE INS CO
		10335	BRIDGEFIELD CAS INS CO
		10701	BRIDGEFIELD EMPLOYERS INS CO
		16618	BRIDGEFIELD IND INS CO
		26832	GREAT AMER ALLIANCE INS CO
		26344	GREAT AMER ASSUR CO
		37532	GREAT AMER E&S INS CO
		41858	GREAT AMER FIDELITY INS CO
		16691	GREAT AMER INS CO
		22136	GREAT AMER INS CO OF NY
		38580	GREAT AMER PROTECTION INS CO
		35351	GREAT AMER RISK SOLUTIONS SURPLUS LI
		31135	GREAT AMER SECURITY INS CO
		33723	GREAT AMER SPIRIT INS CO
		15380	MID CONTINENT ASSUR CO
		23418	MID CONTINENT CAS CO
		13794	MID CONTINENT EXCESS AND SURPLUS INS
		32620	NATIONAL INTERSTATE INS CO
		11051	NATIONAL INTERSTATE INS CO OF HI INC
		23426	OKLAHOMA SURETY CO
		22179	REPUBLIC IND CO OF AMER
		43753	REPUBLIC IND CO OF CA
		41106	TRIUMPHE CAS CO
		21172	VANLINER INS CO
3678	AMERICAN INDEPENDENT INS GRP	34940	OMNI IND CO
		39098	OMNI INS CO
		12289	PERSONAL SERV INS CO
12	AMERICAN INTRNL GRP	40258	AIG ASSUR CO
		31674	AIG INS CO PR
		19402	AIG PROP CAS CO
		26883	AIG SPECIALTY INS CO
		19399	AIU INS CO
		19380	AMERICAN HOME ASSUR CO
		19410	COMMERCE & INDUSTRY INS CO
		26611	GLATFELTER INS CO
		23809	GRANITE STATE INS CO
		23817	ILLINOIS NATL INS CO
		19429	INSURANCE CO OF THE STATE OF PA
		19437	LEXINGTON INS CO
		13551	MARBLESHORE SPECIALTY INS CO
		19445	NATIONAL UNION FIRE INS CO OF PITTSB
		23841	NEW HAMPSHIRE INS CO

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Group Code	Group Name	Individual Company Code	Company Name
12	AMERICAN INTRNL GRP	40436	STRATFORD INS CO
		37982	TUDOR INS CO
		13196	WESTERN WORLD INS CO
359	AMERICAN MUT SHR INS CORP & SUB	12700	AMERICAN MUT SHARE INS CORP
		10003	EXCESS SHARE INS CORP
680	AMERISAFE GRP	31895	AMERICAN INTERSTATE INS CO
		12228	AMERICAN INTERSTATE INS CO OF TX
		26869	SILVER OAK CAS INC
124	AMERISURE CO	19488	AMERISURE INS CO
		23396	AMERISURE MUT INS CO
		11050	AMERISURE PARTNERS INS CO
28	AMICA MUT GRP	19976	AMICA MUT INS CO
		12287	AMICA PROP & CAS INS CO
2538	AMTRUST FINANCIAL SERV GRP	15954	AMTRUST INS CO
		13900	ARI INS CO
		23140	ASSOCIATED INDUSTRIES INS CO INC
		10499	COREPOINTE INS CO
		12718	DEVELOPERS SURETY & IND CO
		39527	HERITAGE IND CO
		26662	MILFORD CAS INS CO
		10859	PARK NATL INS CO
		10810	REPUBLIC FIRE & CAS INS CO
		24538	REPUBLIC UNDERWRITERS INS CO
		40479	REPUBLIC VANGUARD INS CO
		12491	ROCHDALE INS CO
		19879	SECURITY NATL INS COMPANY
		22985	SEQUOIA INS CO
		19208	SIERRA SPECIALTY INS CO
		19216	SOUTHERN INS CO
		10809	SOUTHERN UNDERWRITERS INS CO
		42376	TECHNOLOGY INS CO INC
		25011	WESCO INS CO
4256	ANCHOR INS HOLDINGS GRP	40010	ANCHOR GEN INS CO
		29793	PACIFIC STAR INS CO
22	ANDOVER GRP	19763	BAY STATE INS CO
		19771	CAMBRIDGE MUT FIRE INS CO
		19798	MERRIMACK MUT FIRE INS CO
5105	ANZA INVESTMENT HOLDINGS GRP	10287	ANZA MORTGAGE INS CORP
4734	APOLLO GLOBAL MGMT GRP	24899	ALEA NORTH AMERICA INS CO
		43460	ASPEN AMER INS CO
		10717	ASPEN SPECIALTY INS CO
		23671	NATIONAL AMER INS CO OF CA
		20613	SPARTA INS CO
586	ARBELLA INS GRP	10017	ARBELLA IND INS CO

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586	ARBELLA INS GRP	17000	ARBELLA MUT INS CO
		41360	ARBELLA PROTECTION INS CO
		10062	COVENANT INS CO
1279	ARCH INS GRP	30830	ARCH IND INS CO
		11150	ARCH INS CO
		29114	ARCH MORTGAGE ASSUR CO
		18732	ARCH MORTGAGE GUAR CO
		40266	ARCH MORTGAGE INS CO
		10946	ARCH PROP CAS INS CO
		21199	ARCH SPECIALTY INS CO
		25585	ARCH WILSURE INS CO
		31887	COFACE N AMER INS CO
		15873	UNITED GUAR RESIDENTIAL INS CO
		16667	UNITED GUAR RESIDENTIAL INS CO OF NC
		15824	WATFORD SPECIALTY INS CO
5040	AROWOOD GRP	11573	ACCIDENT INS CO INC
		17436	ACCIDENT PREFERRED INS CO INC
		13098	FIRST BENEFITS INS MUT INC
		17435	MONARCH INS CO INC
4908	ASCOT INS US GRP	16459	AMFED ADVANTAGE INS CO
		11963	AMFED CAS INS CO
		11208	AMFED NATL INS CO
		23752	ASCOT INS CO
		45055	ASCOT SPECIALTY INS CO
		30279	ASCOT SURETY & CAS CO
4909	ASSURANCEAMERICA CORP GRP	11558	ASSURANCEAMERICA INS CO
		24937	CATAWBA INS CO
		10922	INSUREMAX INS CO
19	ASSURANT INC GRP	10111	AMERICAN BANKERS INS CO OF FL
		42978	AMERICAN SECURITY INS CO
		30590	CARIBBEAN AMER PROP INS CO
		28843	RELIABLE LLOYDS INS CO
		42986	STANDARD GUAR INS CO
		40827	VIRGINIA SURETY CO INC
		40428	VOYAGER IND INS CO
587	ATLANTIC AMER	33103	AMERICAN SAFETY INS CO
		10235	AMERICAN SOUTHERN INS CO
4962	AU HOLDING CO GRP	38865	CALIFORNIA INS CO
		32190	CONSTITUTION INS CO
		28258	CONTINENTAL IND CO
		40398	FLORIDA CAS INS CO
		35246	ILLINOIS INS CO
		21962	PENNSYLVANIA INS CO
		16543	TEXAS INS CO

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Group Code	Group Name	Individual Company Code	Company Name
1318	AUTO CLUB ENTERPRISES INS GRP	29327	AUTO CLUB CNTY MUT INS CO
		27235	AUTO CLUB FAMILY INS CO
		11008	AUTO CLUB IND CO
		15512	AUTOMOBILE CLUB INTERINS EXCH
		15598	INTERINS EXCH OF THE AUTOMOBILE CLUB
		12487	MOTOR CLUB INS CO
		10683	WAWANESA GEN INS CO
280	AUTO OWNERS GRP	42846	ATLANTIC CAS INS CO
		18988	AUTO OWNERS INS CO
		13544	CALIFORNIA CAPITAL INS CO
		20672	CONCORD GEN MUT INS CO
		12890	EAGLE W INS CO
		20680	GREEN MOUNTAIN INS CO INC
		26638	HOME OWNERS INS CO
		23540	MONTEREY INS CO
		11165	NEVADA CAPITAL INS CO
		32700	OWNERS INS CO
		32905	PROPERTY OWNERS INS CO
		10190	SOUTHERN OWNERS INS CO
		16020	STATE MUT INS CO
		28479	SUNAPEE MUT FIRE INS CO
		13110	VERMONT ACCIDENT INS CO INC
55	AUTOMOBILE CLUB MI GRP	21210	AUTO CLUB GRP INS CO
		21202	AUTO CLUB INS ASSOC
		12813	AUTO CLUB INS CO OF FL
		11983	AUTO CLUB PROP CAS INS CO
		41041	AUTO CLUB S INS CO
		13994	FREMONT INS CO
		16101	MEEMIC INS CO
		21229	MEMBERSELECT INS CO
		12617	THE MEMBERS INS CO
		32972	UNIVERSAL INS CO
968	AXA INS GRP	19518	AXA XL INS CO AMERICAS
		36552	COLISEUM REINS CO
		22322	GREENWICH INS CO
		36940	INDIAN HARBOR INS CO
		12866	T H E INS CO
		24554	XL INS AMER INC
		20583	XL REINS AMER INC
		37885	XL SPECIALTY INS CO
3416	AXIS CAPITAL GRP	37273	AXIS INS CO
		20370	AXIS REINS CO
		15610	AXIS SPECIALTY INS CO
		26620	AXIS SURPLUS INS CO

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Group Code	Group Name	Individual Company Code	Company Name
689	BANKERS INS GRP	33162	BANKERS INS CO
		13041	BANKERS SPECIALTY INS CO
		13010	BONDED BUILDERS INS CO RRG
		13990	FIRST COMMUNITY INS CO
1228	BAR PLAN GRP	10966	BAR PLAN SURETY & FIDELITY CO
		29513	THE BAR PLAN MUT INS CO
919	BARNSTABLE GRP	41955	BARNSTABLE CNTY INS CO
		13463	BARNSTABLE CNTY MUT INS CO
4875	BARRETT BUSINESS SERV GRP	13601	ECOLE INS CO
4674	BARRINGTON CAPITAL GRP	13648	FLORIDA FAMILY HOME INS CO
		10688	FLORIDA FAMILY INS CO
572	BCBS OF MI GRP	12304	ACCIDENT FUND GEN INS CO
		10166	ACCIDENT FUND INS CO OF AMER
		12305	ACCIDENT FUND NATL INS CO
		10665	AMERITRUST INS CORP
		36951	CENTURY SURETY CO
		12177	COMPWEST INS CO
		21903	PROCENTURY INS CO
		18023	STAR INS CO
		10713	THIRD COAST INS CO
		29157	UNITED WI INS CO
		25780	WILLIAMSBURG NATL INS CO
23	BCS INS GRP	38245	BCS INS CO
3490	BEACON MUT GRP	24017	BEACON MUT INS CO
4942	BEAZLEY GRP	16510	BEAZLEY AMER INS CO INC
		17520	BEAZLEY EXCESS & SURPLUS INS INC
		37540	BEAZLEY INS CO INC
4886	BENCHMARK HOLDING GRP	15742	7710 INS CO
		12200	AMERICAN LIBERTY INS CO
		41394	BENCHMARK INS CO
		17180	BENCHMARK SPECIALTY INS CO
5017	BENT PHILIPSON GRP	16415	GRAPH INS GRP RRG LLC
		16265	STANDARD & PREFERRED INS CO
31	BERKSHIRE HATHAWAY	42390	AMGUARD INS CO
		13795	ATTPRO RRG RECIP RRG
		16495	AZGUARD INS CO
		13070	BERKSHIRE HATHAWAY ASSUR CORP
		10391	BERKSHIRE HATHAWAY DIRECT INS CO
		20044	BERKSHIRE HATHAWAY HOMESTATE INS CO
		22276	BERKSHIRE HATHAWAY SPECIALTY INS CO
		11014	BHHC SPECIAL RISKS INS CO
		10472	CAPITOL IND CORP
		10328	CAPITOL SPECIALTY INS CORP
		34274	CENTRAL STATES IND CO OF OMAHA

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31	BERKSHIRE HATHAWAY	27812	COLUMBIA INS CO
		35939	CONTINENTAL DIVIDE INS CO
		13027	COVINGTON SPECIALTY INS CO
		10855	CYPRESS INS CO
		14702	EASTGUARD INS CO
		35157	FAIR AMER INS & REINS CO
		15201	FAIR AMERICAN SELECT INS CO
		14138	GEICO ADVANTAGE INS CO
		41491	GEICO CAS CO
		14139	GEICO CHOICE INS CO
		29181	GEICO CNTY MUT INS CO
		35882	GEICO GEN INS CO
		22055	GEICO IND CO
		37923	GEICO MARINE INS CO
		17511	GEICO PROTECTION INS CO
		14137	GEICO SECURE INS CO
		27863	GEICO TX CNTY MUT INS CO
		22039	GENERAL REINS CORP
		37362	GENERAL STAR IND CO
		11967	GENERAL STAR NATL INS CO
		38962	GENESIS INS CO
		22063	GOVERNMENT EMPLOYEES INS CO
		33138	LANDMARK AMER INS CO
		11843	MEDICAL PROTECTIVE CO
		13589	MEDPRO RRG RRG
		34231	MLMIC INS CO
		26522	MOUNT VERNON FIRE INS CO
		14420	MOUNT VERNON SPECIALTY INS CO
		20079	NATIONAL FIRE & MARINE INS CO
		20087	NATIONAL IND CO
		20060	NATIONAL IND CO OF MID AMER
		42137	NATIONAL IND CO OF THE SOUTH
		20052	NATIONAL LIAB & FIRE INS CO
		31470	NORGUARD INS CO
		34630	OAK RIVER INS CO
		37060	OLD UNITED CAS CO
		18619	PLATTE RIVER INS CO
		39594	PLICO INC
		42226	PRINCETON INS CO
		15756	RADNOR SPECIALTY INS CO
		11673	REDWOOD FIRE & CAS INS CO
		22314	RSUI IND CO
		25895	UNITED STATES LIAB INS CO
		35416	US UNDERWRITERS INS CO

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31	BERKSHIRE HATHAWAY	32280	WELLFLEET INS CO
		20931	WELLFLEET NY INS CO
		11981	WESTGUARD INS CO
4973	BIGLARI HOLDINGS GRP	10676	FIRST GUARD INS CO
		16047	SOUTHERN PIONEER PROP & CAS INS CO
408	BROOKFIELD WEALTH SOLUTIONS GRP	29319	AMERICAN NATL CNTY MUT INS CO
		39942	AMERICAN NATL GEN INS CO
		10043	AMERICAN NATL LLOYDS INS CO
		28401	AMERICAN NATL PROP & CAS CO
		19801	ARGONAUT INS CO
		19828	ARGONAUT MIDWEST INS CO
		39993	COLONY INS CO
		36927	COLONY SPECIALTY INS CO
		35505	ROCKWOOD CAS INS CO
		10726	SOMERSET CAS INS CO
		29963	UNITED FARM FAMILY INS CO
46	BUCKEYE INS GRP	16713	BUCKEYE STATE MUT INS CO
		17639	HOME & FARM INS CO
1302	BUILDERS FINANCIAL GRP INC	11240	AMERICAN BUILDERS INS CO
		12965	BONDEX INS CO
		10704	BUILDERS INS
		17448	GEORGIA BUILDERS INS CO
		16632	NATIONAL BUILDERS INS CO
		16826	SPECIALTY BUILDERS INS CO
		13060	VIRGINIA BUILDERS INS CO
4507	BUILDERS GRP	11258	BUILDERS ALLIANCE INS CO
		10844	BUILDERS MUT INS CO
		13036	BUILDERS PREMIER INS CO
5025	BUTTONWOOD HOLDINGS INVESTMENT GRP	38512	RAMPART INS CO
4857	CABRILLO HOLDING GRP	15358	US COASTAL INS CO
		15900	US COASTAL PROP & CAS INS CO
33	CALIFORNIA CAS MGMT	27464	CALIFORNIA CAS & FIRE INS CO
		35955	CALIFORNIA CAS GEN INS CO OF OR
		20117	CALIFORNIA CAS IND EXCH
		20125	CALIFORNIA CAS INS CO
262	CANAL GRP	27790	CANAL IND CO
		10464	CANAL INS CO
3569	CATERPILLAR GRP	11255	CATERPILLAR INS CO
35	CELINA GRP	20176	CELINA MUT INS CO
		16764	MIAMI MUT INS CO
		20184	NATIONAL MUT INS CO
		15431	WEST VIRGINIA FARMERS MUT INS ASSOC
36	CENTRAL MUT I C OH	20222	ALL AMER INS CO
		20230	CENTRAL INS CO

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690	CENTRAL STATES GRP	11499	CENSTAT CAS CO
4935	CHANDLER INS GRP	23663	NATIONAL AMER INS CO
1178	CHARTER INS GRP	44326	ATLANTIC CHARTER INS CO
		10664	ENDEAVOUR INS CO
		11984	INDEPENDENCE CAS INS CO
626	CHUBB LTD GRP	22667	ACE AMER INS CO
		20702	ACE FIRE UNDERWRITERS INS CO
		26417	ACE INS CO OF THE MIDWEST
		20699	ACE PROP & CAS INS CO
		42757	AGRI GEN INS CO
		38938	ATLANTIC EMPLOYERS INS CO
		18279	BANKERS STANDARD INS CO
		20710	CENTURY IND CO
		38989	CHUBB CUSTOM INS CO
		12777	CHUBB IND INS CO
		41386	CHUBB INS CO OF NJ
		30953	CHUBB INS CO OF PR
		27774	CHUBB LLOYDS INS CO OF TX
		10052	CHUBB NATL INS CO
		35181	EXECUTIVE RISK IND INC
		44792	EXECUTIVE RISK SPECIALTY INS CO
		20281	FEDERAL INS CO
		20303	GREAT NORTHERN INS CO
		27960	ILLINOIS UNION INS CO
		43575	INDEMNITY INS CO OF NORTH AMER
		22713	INSURANCE CO OF N AMER
		22748	PACIFIC EMPLOYERS INS CO
		20346	PACIFIC IND CO
		14982	PENN MILLERS INS CO
		20397	VIGILANT INS CO
		10030	WESTCHESTER FIRE INS CO
		10172	WESTCHESTER SURPLUS LINES INS CO
4851	CHURCH MUT GRP	18767	CHURCH MUT INS CO S I
		16646	CM IND INS CO
		12356	CM REGENT INS CO
		15872	CM VANTAGE SPECIALTY INS CO
344	CHURCH PENSION FUND	10669	CHURCH INS CO
244	CINCINNATI FNCL CP	28665	THE CINCINNATI CAS CO
		23280	THE CINCINNATI IND CO
		10677	THE CINCINNATI INS CO
		13037	THE CINCINNATI SPECIALTY UNDERWRITER
5113	CITADEL PARTNERS GRP	42862	MENDAKOTA CAS CO
		22454	MENDAKOTA INS CO
		33650	MENDOTA INS CO

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Group Code	Group Name	Individual Company Code	Company Name
4850	CLEAR BLUE FINANCIAL GRP	28860	CLEAR BLUE INS CO
		37745	CLEAR BLUE SPECIALTY INS CO
		16777	HIGHLANDER SPECIALTY INS CO
		11089	ROCK RIDGE INS CO
5089	CLEARCOVER GRP	16524	CLEARCOVER INS CO
		17733	CLEARCOVER INTER INS EXCH
4774	CLOISTER MUT & WINDSOR MOUNT JOY GRP	18007	CLOISTER MUT CAS INS CO
		26166	WINDSOR MOUNT JOY MUT INS CO
218	CNA INS GRP	20427	AMERICAN CAS CO OF READING PA
		31127	COLUMBIA CAS CO
		20443	CONTINENTAL CAS CO
		35289	CONTINENTAL INS CO
		42625	CONTINENTAL INS CO OF NJ
		20478	NATIONAL FIRE INS CO OF HARTFORD
		24047	SURETY BONDING CO OF AMER
		20494	TRANSPORTATION INS CO
		13200	UNIVERSAL SURETY OF AMER
		20508	VALLEY FORGE INS CO
		13188	WESTERN SURETY CO
256	COACTION GLOBAL INC GRP	25569	GOTHAM INS CO
		16608	NEW YORK MARINE & GEN INS CO
		12294	SOUTHWEST MARINE & GEN INS CO
5033	COALITION INC GRP	29530	COALITION INS CO
807	COLUMBIA INS GRP	35629	ASSOCIATION CAS INS CO
		40371	COLUMBIA MUT INS CO
		19640	COLUMBIA NATL INS CO
323	COMPRE GRP HOLDINGS LTD GRP	10693	CIVIL SERV EMPLOYEES INS CO
5015	CONCERT GRP HOLDINGS INC GRP	10891	CONCERT INS CO
		17151	CONCERT SPECIALTY INS CO
3526	COOPERATIVA DE SEGUROS MULTIPLES GRP	18163	COOPERATIVA D SEGUROS MULTIPLES PR
4902	COPIC GRP	11860	COPIC INS CO
		14906	COPIC RRG
4485	COPPERPOINT GRP	38733	ALASKA NATL INS CO
		13751	COPPERPOINT AMER INS CO
		13210	COPPERPOINT CAS INS CO
		13043	COPPERPOINT GEN INS CO
		13928	COPPERPOINT IND INS CO
		14216	COPPERPOINT INS CO
		13929	COPPERPOINT NATL INS CO
		12741	COPPERPOINT PREMIER INS CO
		13209	COPPERPOINT WESTERN INS CO
		42242	MOUNTAINPOINT INS CO
		11555	PACIFIC COMPENSATION INS CO
4990	CORE SPECIALTY INS HOLDINGS GRP	31380	AMERICAN SURETY CO

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4990	CORE SPECIALTY INS HOLDINGS GRP	26077	LANCER INS CO
		37680	LANCER INS CO OF NJ
		25496	STARSTONE NATL INS CO
		44776	STARSTONE SPECIALTY INS CO
50	COUNTRY INS & FINANCIAL SERVICES GRP	20982	COUNTRY CAS INS CO
		20990	COUNTRY MUT INS CO
		21008	COUNTRY PREF INS CO
4978	COVER ME INS GRP	15836	COMMERCIAL HIRECAR INS CO RRG
		11197	NATIONAL INDEPENDENT TRUCKERS IC RRG
1154	COVERYS GRP	14160	COVERYS RRG INC
		15686	COVERYS SPECIALTY INS CO
		10206	MEDICAL PROFESSIONAL MUT INS CO
		36234	PREFERRED PROFESSIONAL INS CO
		10638	PROSELECT INS CO
1278	CSAA INS GRP	11681	CSAA AFFINITY INS CO
		10921	CSAA FIRE & CAS INS CO
		37770	CSAA GEN INS CO
		15539	CSAA INS EXCH
		42960	FORTENTIAL INS CO
		10675	MOBILITAS GEN INS CO
		16392	MOBILITAS INS CO
		16599	MOBILITAS INS CO OF AZ
54	CUMBERLAND GRP	10448	CUMBERLAND INS CO INC
		13684	CUMBERLAND MUT FIRE INS CO
184	CURI HOLDINGS GRP	32522	MEDICAL MUT INS CO OF NC
		33090	MEDICAL SECURITY INS CO
		31429	MICHIGAN PROFESSIONAL INS EXCH
		16942	MMIC INS INC
		14062	MMIC RRG INC
		36676	UMIA INS INC
3456	CYPRESS GRP HOLDINGS INC GRP	10953	CYPRESS PROP & CAS INS CO
		11145	GOLDEN INS CO RRG
458	DAI-ICHI LIFE HOLDINGS INC GRP	35769	PROTECTIVE PROP & CAS INS CO
4672	DB INS GRP	13620	DB INS CO LTD
		12502	DB INS CO LTD (US BRANCH)
598	DELTA GRP	10898	DELTA FIRE & CAS INS CO
831	DOCTORS CO GRP	34495	DOCTORS CO AN INTERINS EXCH
		30317	HOSPITALS INS CO INC
		41050	TDC NATL ASSUR CO
		34487	TDC SPECIALTY INS CO
		14347	THE DOCTORS CO RRG A RECIP EXCH
250	DONEGAL GRP	22586	ATLANTIC STATES INS CO
		13692	DONEGAL MUT INS CO
		10857	MICHIGAN INS CO

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250	DONEGAL GRP	15726	MOUNTAIN STATES COMMERCIAL INS CO
		10177	MOUNTAIN STATES IND CO
		39900	PENINSULA IND CO
		14958	PENINSULA INS CO
		26867	SOUTHERN INS CO OF VA
		15172	SOUTHERN MUT INS CO
4826	ECG GRP	22250	BLUESHORE INS CO
4761	ECM INS GRP	10750	1ST CHOICE ADVANTAGE INS CO INC
		19615	AMERICAN RELIABLE INS CO
		17043	EVERETT CASH MUT INS CO
62	EMC INS CO	10863	DAKOTA FIRE INS CO
		25186	EMC PROP & CAS INS CO
		21407	EMCASCO INS CO
		21415	EMPLOYERS MUT CAS CO
		32808	ILLINOIS EMCASCO INS CO
		21423	UNION INS CO OF PROVIDENCE
5080	EMERALD BAY GRP	17527	EMERALD BAY SPECIALTY INS CO
		17203	MAINSAIL INS CO
3363	EMPLOYERS HOLDINGS GRP	10006	CERITY INS CO
		25402	EMPLOYERS ASSUR CO
		11512	EMPLOYERS COMPENSATION INS CO
		10640	EMPLOYERS INS CO OF NV
		10346	EMPLOYERS PREFERRED INS CO
291	ENCOVA MUT INS GRP	13016	ALLEGHENYPOINT INS CO
		12372	BRICKSTREET MUT INS CO
		10204	CONSUMERS INS USA INC
		31577	IOWA AMER INS CO
		14338	IOWA MUT INS CO
		40932	MICO INS CO
		13331	MOTORISTS COMMERCIAL MUT INS CO
		14621	MOTORISTS MUT INS CO
		13045	NORTHSTONE INS CO
		23175	PHENIX MUT FIRE INS CO
		15137	PINNACLEPOINT INS CO
		15136	SUMMITPOINT INS CO
		19950	WILSON MUT INS CO
4725	ENSTAR GRP	20532	CLARENDON NATL INS CO
		26220	YOSEMITE INS CO
213	ERIE INS GRP	26263	ERIE INS CO
		16233	ERIE INS CO OF NY
		26271	ERIE INS EXCH
		26830	ERIE INS PROP & CAS CO
		35585	FLAGSHIP CITY INS CO
4694	ESSENT GRP	13634	ESSENT GUAR INC

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4884	ETHOS GRP	16070	CRONUS INS CO
		11153	TITAN INS CO INC RRG
1120	EVEREST REIN HOL INC	16044	EVEREST DENALI INS CO
		10851	EVEREST IND INS CO
		10120	EVEREST NATL INS CO
		16045	EVEREST PREMIER INS CO
		26921	EVEREST REINS CO
		22110	EVEREST SECURITY INS CO
158	FAIRFAX FINANCIAL	19489	ALLIED WORLD ASSUR CO US INC
		22730	ALLIED WORLD INS CO
		10690	ALLIED WORLD NATL ASSUR CO
		16624	ALLIED WORLD SPECIALTY INS CO
		24319	ALLIED WORLD SURPLUS LINES INS CO
		10251	AMERICAN UNDERWRITERS INS CO
		31348	CRUM & FORSTER IND CO
		42471	CRUM & FORSTER INS CO
		44520	CRUM & FORSTER SPECIALTY INS CO
		10657	FIRST MERCURY INS CO
		10019	GREYSTONE INS CO
		37079	HILLTOP SPECIALTY INS CO
		14484	HUDSON EXCESS INS CO
		25054	HUDSON INS CO
		16498	MTAW INS CO
		21105	NORTH RIVER INS CO
		23680	ODYSSEY REINS CO
		10936	SENECA INS CO INC
		10729	SENECA SPECIALTY INS CO
		25534	TIG INS CO
		21113	UNITED STATES FIRE INS CO
		44768	VANTAPRO SPECIALTY INS CO
		13269	ZENITH INS CO
		30120	ZNAT INS CO
842	FARM BUREAU GRP	13765	FARM BUREAU INS CO OF ID
		39519	WESTERN COMM INS CO
4339	FARMERS & MECHANICS GRP	12611	FARMERS & MECHANICS FIRE & CAS INS I
		36315	FARMERS MECH MUT FIRE INS OF WV
69	FARMERS INS GRP	36404	21ST CENTURY CAS CO
		34789	21ST CENTURY CENTENNIAL INS CO
		12963	21ST CENTURY INS CO
		32220	21ST CENTURY N AMER INS CO
		20796	21ST CENTURY PREMIER INS CO
		10245	AMERICAN FEDERATION INS CO
		10805	AMERICAN PACIFIC INS CO INC
		11034	BRISTOL W CAS INS CO

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69	FARMERS INS GRP	19658	BRISTOL W INS CO
		12774	BRISTOL W PREFERRED INS CO
		10315	CIVIC PROP & CAS CO
		25089	COAST NATL INS CO
		22926	ECONOMY FIRE & CAS CO
		38067	ECONOMY PREFERRED INS CO
		40649	ECONOMY PREMIER ASSUR CO
		10318	EXACT PROP & CAS CO INC
		40169	FARMERS CAS INS CO
		25321	FARMERS DIRECT PROP & CAS INS CO
		34339	FARMERS GRP PROP & CAS INS CO
		21628	FARMERS INS CO INC
		21598	FARMERS INS CO OF AZ
		21601	FARMERS INS CO OF ID
		21636	FARMERS INS CO OF OR
		21644	FARMERS INS CO OF WA
		21652	FARMERS INS EXCH
		28487	FARMERS INS HI INC
		36889	FARMERS INS OF COLUMBUS INC
		13938	FARMERS LLOYDS INS CO TX
		10806	FARMERS NEW CENTURY INS CO
		26298	FARMERS PROP & CAS INS CO
		43699	FARMERS SPECIALTY INS CO
		24392	FARMERS TX CNTY MUT INS CO
		21660	FIRE INS EXCH
		29254	FOREMOST CNTY MUT INS CO
		11185	FOREMOST INS CO GRAND RAPIDS MI
		41688	FOREMOST LLOYDS OF TX
		11800	FOREMOST PROP & CAS INS CO
		41513	FOREMOST SIGNATURE INS CO
		21679	ILLINOIS FARMERS INS CO
		21687	MID CENTURY INS CO
		28673	MID CENTURY INS CO OF TX
		10317	NEIGHBORHOOD SPIRIT PROP & CAS CO
		33120	SECURITY NATL INS CO
		21695	TEXAS FARMERS INS CO
		44245	TOGGLE INS CO
		21709	TRUCK INS EXCH
569	FARMERS MTL HAIL INS CO OF IA GRP	13897	FARMERS MUT HAIL INS CO OF IA
		36781	FMH AG RISK INS CO
1342	FARMERS MUT PROTECTION ASSN GRP	36943	PRIORITY ONE INS CO
		21733	RVOS FARM MUT INS CO
4860	FBP HOLDING CO GRP	15826	FBALLIANCE INS CO
		15922	FBALLIANCE INS INC

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5082	FCBI GRP	12839	MIDSOUTH INS CO
474	FCCI MUT INS GRP	10993	BRIERFIELD INS CO
		10178	FCCI INS CO
		17602	FCCI SPECIALTY INS CO
		32506	MONROE GUAR INS CO
		20141	NATIONAL TRUST INS CO
7	FEDERATED MUT GRP	13935	FEDERATED MUT INS CO
		16024	FEDERATED RESERVE INS CO
		28304	FEDERATED SERV INS CO
		17333	FEDERATED SPECIALTY INS CO
		26310	GRANITE RE INC
4906	FFVA GRP	10385	FFVA MUT INS CO
		16236	FFVA SELECT INS CO
451	FIDELITY SECURITY GRP	17136	FIDELITY SECURITY ASSUR CO
4671	FIRE DISTRICTS NY GRP	13608	FDM PREFERRED INS CO INC
		13610	FIRE DISTRICTS INS CO INC
		37400	FIRE DISTRICTS OF NY MUT INS CO INC
3362	FIRST ACCEPTANCE INS GRP	10336	FIRST ACCEPTANCE INS CO INC
		11508	FIRST ACCEPTANCE INS CO OF GA INC
		12825	FIRST ACCEPTANCE INS CO OF TN INC
70	FIRST AMN TITLE	37710	FIRST AMER PROP & CAS INS CO
		34525	FIRST AMER SPECILATY INS CO
641	FIRST TOWER GRP	10170	AMERICAN FEDERATED INS CO
4769	FLORIDA PENINSULA HOLDINGS GRP	12482	EDISON INS CO
		10132	FLORIDA PENINSULA INS CO
		17621	OVATION HOME INS EXCH
65	FM GLOBAL GRP	10014	AFFILIATED FM INS CO
		10316	APPALACHIAN INS CO
		21482	FACTORY MUT INS CO
1309	FRANKENMUTH GRP	10984	ANSUR AMER INS
		13986	FRANKENMUTH INS CO
		32069	PATRIOT INS CO
762	FRANKLIN MUT GRP	37699	FMI INS CO
		16454	FRANKLIN MUT INS CO
		15750	POM INS CO
5110	FREDERICK MUT & NORTHERN NECK GRP	14753	FREDERICK MUT INS CO
		10196	NORTHERN NECK INS CO
5061	FREYA HOLDINGS GRP	13721	PRIMEONE INS CO
4773	FRONTLINE INS GRP	10897	FIRST PROTECTIVE INS CO
		10074	FRONTLINE INS UNLIMITED CO
5091	GARFIELD FARM MUT GRP	17622	GARFIELD CAS CO
		17737	GARFIELD FARM MUT ASSN
4985	GEARSON PARTNERS HOLDINGS GRP	11831	FREEDOM ADVANTAGE INS CO
		10998	IQUE INS CO

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4985	GEARSON PARTNERS HOLDINGS GRP	30155	WILMINGTON INS CO
5046	GENERAL MOTORS GRP	42897	GM NATL INS CO
5072	GENERALI GRP	11231	GENERALI US BRANCH
4011	GENWORTH FINANCIAL GRP	38458	ENACT MORTGAGE INS CORP
		16675	ENACT MORTGAGE INS CORP OF NC
561	GEORGIA FARM BUREAU GRP	34436	GEORGIA FARM BUREAU CAS INS CO
		14001	GEORGIA FARM BUREAU MUT INS CO
3829	GEOVERA HOLDINGS INC GRP	10887	COASTAL SELECT INS CO
		10799	GEOVERA INS CO
		10182	GEOVERA SPECIALTY INS CO
		36560	SAFEPORT INS CO
171	GERMANIA INS GRP	29610	GERMANIA FARM MUT INS ASSOC
		19470	GERMANIA FIRE & CAS CO
		36854	GERMANIA INS CO
		12598	GERMANIA PROP & CAS INS CO
		11521	GERMANIA SELECT INS CO
920	GLOBAL IND GRP	42048	DIAMOND STATE INS CO
		32859	PENN AMER INS CO
		10121	PENN PATRIOT INS CO
		10673	PENN STAR INS CO
		13064	UNITED NATL INS CO
5104	GOAUTO GRP	17823	GOAUTO CAS A RECIP
		10685	GOAUTO INS CO
4787	GOODVILLE MUT GRP	31445	DE SMET FARM MUT INS CO OF SD
		38539	DE SMET INS CO OF SD
		14044	GOODVILLE MUT CAS CO
		17728	LANCASTER MUT INS CO
5049	GRANADA FIN GRP	38148	GRANADA IND CO
		16870	GRANADA INS CO
83	GRANGE INS	22101	GRANGE INS ASSN
		22128	GRANWEST PROP & CAS
267	GRANGE MUT CAS	10322	GRANGE IND INS CO
		14060	GRANGE INS CO
		11136	GRANGE INS CO OF MI
		11982	GRANGE PROP & CAS INS CO
		14303	INTEGRITY INS CO
		12986	INTEGRITY PROP & CAS INS CO
		10288	INTEGRITY SELECT INS CO
		40118	TRUSTGARD INS CO
1208	GRAY INS GRP	36307	GRAY INS CO
		15889	GRAY SURPLUS LINES INS CO
		10671	THE GRAY CAS & SURETY CO
1131	GREAT CENTRAL INS GRP	43621	RUSH FIRE INS CO
222	GREATER NY GRP	10814	GNY CUSTOM INS CO

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		17154	GREATER MIDWESTERN IND CO
		22187	GREATER NY MUT INS CO
		22195	INSURANCE CO OF GREATER NY
		11024	STRATHMORE INS CO
518	GRINNELL MUT	15831	GRINNELL COMPASS INC
		14117	GRINNELL MUT REINS CO SI
		16144	GRINNELL SELECT INS CO
4794	GROUP 1001 INS HOLDINGS GRP	11219	CLEAR SPRING AMER INS CO
		11703	CLEAR SPRING CAS INS CO
		12274	CLEAR SPRING NATL INS CO
		15563	CLEAR SPRING PROP & CAS CO
		23132	RVI AMER INS CO
303	GUIDEONE INS GRP	42331	GUIDEONE AMER INS CO
		42803	GUIDEONE ELITE INS CO
		15032	GUIDEONE INS CO
		14167	GUIDEONE NATL INS CO
		14559	GUIDEONE SPECIALTY INS CO
536	GUIDEWELL MUT HOLDING GRP	40568	TRIPLE S PROPIEDAD INC
4882	GULF STATES GRP	13741	COASTAL AMERICAN INS CO
		16052	GULF STATES INS CO
5111	HADRON HOLDCO GRP	36650	GUARANTEE CO OF N AMER USA
		17534	HADRON SPECIALTY INS CO
5074	HALE PARTNERSHIP GRP	15715	MONARCH NATL INS CO
3478	HALLMARK FINANCIAL SERVICES GRP	43494	AMERICAN HALLMARK INS CO OF TX
		29408	HALLMARK CNTY MUT INS CO
		34037	HALLMARK INS CO
		19530	HALLMARK NATL INS CO
		26808	HALLMARK SPECIALTY INS CO
		27170	TEXAS BUILDERS INS CO
517	HANNOVER GRP	12254	GLENCAR INS CO
		41343	HDI GLOBAL INS CO
		14265	HDI GLOBAL SELECT INS CO
		16131	HDI SPECIALTY INS CO
4956	HARDSCUFFLE GRP	11245	HORNBEAM INS CO
447	HARFORD GRP INC	16862	1842 INS CO
		16273	CLEARPATH INS CO
		40100	FIRSTLINE INS CO
		14141	HARFORD MUT INS CO
91	HARTFORD FIRE & CAS GRP	21822	FIRST STATE INS CO
		22357	HARTFORD ACCIDENT & IND CO
		29424	HARTFORD CAS INS CO
		19682	HARTFORD FIRE INS CO
		38288	HARTFORD INS CO OF IL

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91	HARTFORD FIRE & CAS GRP	37478	HARTFORD INS CO OF THE MIDWEST
		38261	HARTFORD INS CO OF THE SOUTHEAST
		38253	HARTFORD LLOYDS INS CO
		30104	HARTFORD UNDERWRITERS INS CO
		10784	MAXUM CAS INS CO
		26743	MAXUM IND CO
		42307	NAVIGATORS INS CO
		36056	NAVIGATORS SPECIALTY INS CO
		21830	NEW ENGLAND INS CO
		39608	NUTMEG INS CO
		10046	PACIFIC INS CO LTD
		34690	PROPERTY & CAS INS CO OF HARTFORD
		11000	SENTINEL INS CO LTD
		27120	TRUMBULL INS CO
		29459	TWIN CITY FIRE INS CO CO
4938	HAWAII EMPLOYERS GRP	10781	HAWAII EMPLOYERS MUT INS CO
4792	HCI GRP INC	17547	CONDO OWNERS RECIPROCAL EXCHANGE
		12944	HOMEOWNERS CHOICE PROP & CAS INS CO
		17706	TAILROW INS EXCH
		15885	TYPTAP INS CO
4695	HEREFORD HOLDING GRP	24309	HEREFORD INS CO
4861	HERITAGE INS HOLDINGS GRP	14407	HERITAGE PROP & CAS INS CO
		43001	NARRAGANSETT BAY INS CO
		11026	ZEPHYR INS CO INC
812	HIGHMARK INC	35599	BRIDGE CITY INS CO
		15279	PALLADIUM RRG INC
1127	HIP INS GRP	12507	PHYSICIANS PROACTIVE PROTECTION INC
4666	HISCOX INS GRP	10200	HISCOX INS CO INC
147	HOCHHEIM PRAIRIE GRP	36862	HOCHHEIM PRAIRIE CAS INS CO
		31054	HOCHHEIM PRAIRIE FARM MUT INS ASSOC
3179	HOME STATE INS GRP	28746	EQUITY INS CO
		29297	HOME STATE CNTY MUT INS CO
300	HORACE MANN GRP	22578	HORACE MANN INS CO
		22756	HORACE MANN PROP & CAS INS CO
		22683	TEACHERS INS CO
861	HOSPITAL SVCS GRP	10686	MEDICAL LIAB ALLIANCE
		27642	MISSOURI HOSPITAL PLAN
4724	HOSPITALITY GRP	14027	HOSPITALITY INS CO
		13163	HOSPITALITY MUT INS CO
4359	HOUSING AUTHORITY PROP GRP	10069	HOUSING AUTHORITY PROP A MUT CO
		26797	HOUSING AUTHORITY RRG INC
		11206	HOUSING ENTERPRISE INS CO INC
		15381	HOUSING SPECIALTY INS CO INC
225	IAT REINS CO GRP	10349	ACCEPTANCE CAS INS CO

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225	IAT REINS CO GRP	20010	ACCEPTANCE IND INS CO
		13285	ALLEGHENY CAS CO
		10906	COMMERCIAL ALLIANCE INS CO
		17363	ELEVATE RECIP EXCH
		26433	HARCO NATL INS CO
		11592	INTERNATIONAL FIDELITY INS CO
		23248	OCCIDENTAL FIRE & CAS CO OF NC
		17030	SURECHOICE UNDERWRITERS RECIP EXCH
		28886	TRANSGUARD INS CO OF AMER INC
		13234	WILSHIRE INS CO
922	ICW GRP ASSETS INC GRP	40029	EXPLORER INS CO
		16386	ICW CAS INS CO
		24635	ICW NATL INS CO
		16387	ICW PREMIER INS CO
		27847	INSURANCE CO OF THE WEST
		10024	VERTERRA INS CO
479	IFG CO	23620	BURLINGTON INS CO
		11177	FIRST FIN INS CO
		10956	GUILFORD INS CO
3991	IMT MUTUAL GRP	15394	EDEN INS CO
		14257	IMT INS CO
		12528	WADENA INS CO
4987	INCLINE INS GRP LLC GRP	17532	INCLINE AMERICAS INS CO
		11090	INCLINE CAS CO
		19269	INCLINE NATL INS CO
		29300	REDPOINT CNTY MUT INS CO
542	INDIANA FARM BUREAU GRP	15288	UNITED FARM FAMILY MUT INS CO
5048	INDIANA FARMERS MUT GRP	17478	INDIANA FARMERS IND INS CO
		22624	INDIANA FARMERS MUT INS CO
315	INDUSTRIAL ALLIANCE GRP	16705	DEALERS ASSUR CO
3279	INSURORS INDEMNITY GRP	43273	INSURORS IND CO
		11496	INSURORS IND SELECT INS CO
		40673	ROADRUNNER IND CO
4904	INTACT FINANCIAL GRP	27154	ATLANTIC SPECIALTY INS CO
		14231	HOMELAND INS CO OF DE
		34452	HOMELAND INS CO OF NY
		15645	OBI AMER INS CO
		14190	OBI NATL INS CO
4770	INTEGRIS GRP	13793	INTEGRIS ASSUR CO
		15890	INTEGRIS INS CO
		13756	INTEGRIS RRG INC
513	IOWA FARM BUREAU	13773	FARM BUREAU PROP & CAS INS CO
		27871	WESTERN AGRIC INS CO
5031	IRON FAMILY HOLDINGS GRP	17642	AUROS RECIP INS EXCH

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5031	IRON FAMILY HOLDINGS GRP	14311	INTERBORO INS CO
106	ISLAND INS COS	22845	ISLAND INS CO LTD
		11689	ISLAND PREMIER INS CO LTD
		22853	TRADEWIND INS CO LTD
2358	ISMIE GRP	11084	ISMIE IND CO
		32921	ISMIE MUT INS CO
5062	JAB HOLDING CO GRP	26581	INDEPENDENCE AMER INS CO
		17543	INDEPENDENCE PET INS CO
3494	JAMES RIVER GRP INC	15884	FALLS LAKE FIRE & CAS CO
		31925	FALLS LAKE NATL INS CO
		13685	JAMES RIVER CAS CO
		12203	JAMES RIVER INS CO
		11828	STONEWOOD INS CO
4889	JEWELERS MUT GRP	14354	JEWELERS MUT INS CO S I
		16116	JM SPECIALTY INS CO
4837	KANSAS MEDICAL MUT GRP	15735	KAMMCO CAS CO INC
		34703	KANSAS MEDICAL MUT INS CO
215	KEMPER CORP GRP	38156	ALPHA PROP & CAS INS CO
		10730	AMERICAN ACCESS CAS CO
		29211	CAPITOL CNTY MUT FIRE INS CO
		37524	CHARTER IND CO
		19852	FINANCIAL IND CO
		39497	INFINITY ASSUR INS CO
		11738	INFINITY AUTO INS CO
		21792	INFINITY CAS INS CO
		13820	INFINITY CNTY MUT INS CO
		10061	INFINITY IND INS CO
		22268	INFINITY INS CO
		16802	INFINITY SAFEGUARD INS CO
		20260	INFINITY SELECT INS CO
		12599	INFINITY STANDARD INS CO
		39004	KEMPER FINANCIAL IND CO
		10914	KEMPER INDEPENDENCE INS CO
		17513	KEMPER RECIPROCAL
		31968	MERASTAR INS CO
		31178	MUTUAL SAVINGS FIRE INS CO
		36625	OLD RELIABLE CAS CO
		43044	RESPONSE INS CO
		20133	RESPONSE WORLDWIDE DIRECT AUTO INS C
		26050	RESPONSE WORLDWIDE INS CO
		19887	TRINITY UNIVERSAL INS CO
		12998	UNION NATL FIRE INS CO
		11142	UNITED CAS INS CO OF AMER
		10881	UNITRIN ADVANTAGE INS CO

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215	KEMPER CORP GRP	16063	UNITRIN AUTO & HOME INS CO
		29351	UNITRIN CNTY MUT INS CO
		10226	UNITRIN DIRECT INS CO
		10915	UNITRIN DIRECT PROP & CAS CO
		25909	UNITRIN PREFERRED INS CO
		40703	UNITRIN SAFEGUARD INS CO
		10698	VALLEY PROP & CAS INS CO
		26085	WARNER INS CO
109	KENTUCKY FARM BUREAU GRP	23000	FB INS CO
		22993	KENTUCKY FARM BUR MUT INS CO
5019	KIN INS INC GRP	16603	KIN INTERINSURANCE NETWORK
		33987	KIN INTERINSURANCE NEXUS EXCH
1316	KNIGHTBROOK INS GRP	15366	KNIGHT SPECIALTY INS CO
		13722	KNIGHTBROOK INS CO
4880	LAMMICO GRP	14444	LAMMICO RRG INC
		43656	LOUISIANA MED MUT INS CO
3320	LAWYERS MUT LIAB GRP	36013	LAWYERS MUT LIAB INS CO OF NC
5032	LEMONADE INC GRP	16023	LEMONADE INS CO
		16187	METROMILE INS CO
4748	LEON HIX GRP	11128	GREENVILLE CAS INS CO INC
		14181	LEON HIX INS CO INC
3436	LIBERTY LIFE GRP TRUST GRP	16993	CONTINENTAL MUT INS CO
111	LIBERTY MUT GRP	12696	AMERICA FIRST INS CO
		11526	AMERICA FIRST LLOYDS INS CO
		45934	AMERICAN COMPENSATION INS CO
		19690	AMERICAN ECONOMY INS CO
		24066	AMERICAN FIRE & CAS CO
		19704	AMERICAN STATES INS CO
		19712	AMERICAN STATES INS CO OF TX
		31933	AMERICAN STATES LLOYDS INS CO
		37214	AMERICAN STATES PREFERRED INS CO
		12311	BLOOMINGTON COMPENSATION INS CO
		41785	COLORADO CAS INS CO
		22640	CONSOLIDATED INS CO
		21458	EMPLOYERS INS CO OF WAUSAU
		11045	EXCELSIOR INS CO
		33588	FIRST LIBERTY INS CORP
		24724	FIRST NATL INS CO OF AMER
		24732	GENERAL INS CO OF AMER
		10836	GOLDEN EAGLE INS CORP
		36919	HAWKEYE SECURITY INS CO
		22659	INDIANA INS CO
		26700	INSURANCE CO OF IL
		23647	IRONSHORE IND INC

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111	LIBERTY MUT GRP	25445	IRONSHORE SPECIALTY INS CO
		19544	LIBERTY CNTY MUT INS CO
		42404	LIBERTY INS CORP
		19917	LIBERTY INS UNDERWRITERS INC
		11041	LIBERTY LLOYDS OF TX INS CO
		23035	LIBERTY MUT FIRE INS CO
		23043	LIBERTY MUT INS CO
		14486	LIBERTY MUT MID ATLANTIC INS CO
		12484	LIBERTY MUT PERSONAL INS CO
		41939	LIBERTY NORTHWEST INS CORP
		11746	LIBERTY PERSONAL INS CO
		10725	LIBERTY SURPLUS INS CORP
		36447	LM GEN INS CO
		33600	LM INS CORP
		32352	LM PROP & CAS INS CO
		23353	MERIDIAN SECURITY INS CO
		23507	MID AMER FIRE & CAS CO
		23515	MIDWESTERN IND CO
		41653	MILBANK INS CO
		14613	MONTGOMERY MUT INS CO
		24171	NETHERLANDS INS CO THE
		23892	NORTH PACIFIC INS CO
		24074	OHIO CAS INS CO
		24082	OHIO SECURITY INS CO
		23922	OREGON AUTOMOBILE INS CO
		14923	PATRONS MUT INS CO OF CT
		18333	PEERLESS IND INS CO
		24198	PEERLESS INS CO
		30945	PLAZA INS CO
		28053	ROCKHILL INS CO
		24740	SAFECO INS CO OF AMER
		39012	SAFECO INS CO OF IL
		11215	SAFECO INS CO OF IN
		11071	SAFECO INS CO OF OR
		11070	SAFECO LLOYDS INS CO
		24759	SAFECO NATL INS CO
		11017	STATE AUTO INS CO OF OH
		31755	STATE AUTO INS CO OF WI
		25127	STATE AUTO PROP & CAS INS CO
		25135	STATE AUTOMOBILE MUT INS CO
		26069	WAUSAU BUSINESS INS CO
		26425	WAUSAU GEN INS CO
		26042	WAUSAU UNDERWRITERS INS CO
		44393	WEST AMER INS CO

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5084	LILYPAD INS HOLDINGS GRP	12573	CENTAURI SPECIALTY INS CO
		17563	LILYPAD INS CO
5034	LIO HOLDINGS CO GRP	40550	LIO INS CO
		17346	LIO SPECIALTY INS CO
1319	LITITZ MUT GRP	17086	FARMERS & MECHANICS MUT INS CO
		14400	LITITZ MUT INS CO
		10748	LIVINGSTON MUT INS CO
		17620	PENN CHARTER MUT INS CO
4706	LOCKHART CO GRP	11702	ECHELON PROP & CAS INS CO
		17779	GUARDIAN INS CO INC
		17783	GUARDIAN INS CO OF PR INC
4994	LOUDOUN MUT GRP	17485	COMMUNITY INS CO
		10329	LOUDOUN MUT INS CO
5090	LOUISIANA WORKERS COMPENSATION GRP	22350	LOUISIANA WORKERS COMP CORP
		12773	PRESCIENT NATL INS CO
3702	LOYA GRP	12589	LOYA CAS INS CO
		11198	LOYA INS CO
		10157	VISION INS CO
		27090	YOUNG AMER INS CO
4873	LUBA MUT GRP	10699	FHM INS CO
		12472	LUBA CAS INS CO
		16001	LUBA IND INS CO
413	MAG MUT INS GRP	42617	MAG MUT INS CO
		16444	MAGMUTUAL RRG INC
		11498	MDADVANTAGE INS CO OF NJ
		11811	PROFESSIONAL SECURITY INS CO
1332	MAINE EMPLOYERS MUT INS CO	11149	MAINE EMPLOYERS MUT INS CO
		14164	MEMIC CAS CO
		11030	MEMIC IND CO
411	MAPFRE INS GRP	19941	AMERICAN COMMERCE INS CO
		17286	AUTO CLUB MAPFRE INS CO
		40274	CITATION INS CO
		34754	COMMERCE INS CO
		13161	COMMERCE W INS CO
		23876	MAPFRE INS CO
		34932	MAPFRE INS CO OF FL
		31690	MAPFRE PAN AMER INS CO
		43052	MAPFRE PRAICO INS CO
		15736	VERTI INS CO
785	MARKEL GRP	41335	CITY NATL INS CO
		37915	ESSENTIA INS CO
		35378	EVANSTON INS CO
		27626	FIRSTCOMP INS CO
		28932	MARKEL AMER INS CO

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785	MARKEL GRP	38970	MARKEL INS CO
		22608	NATIONAL SPECIALTY INS CO
		21296	PINNACLE NAT INS CO
		12831	STATE NATL INS CO INC
		16551	SUPERIOR SPECIALTY INS CO
		10916	SURETEC INS CO
		12537	UNITED SPECIALTY INS CO
5095	MD GRP	17522	ORANGE INS EXCH
608	MEDICAL INS EXCH OF CA GRP	32433	MEDICAL INS EXCH OF CA
		17794	MIEC MUT RRG
377	MEDICAL INS OF MD GRP	32328	MEDICAL MUT LIAB INS SOCIETY OF MD
		29017	PROFESSIONALS ADVOCATE INS CO
4780	MENNONITE MUT GRP	17299	MENNONITE MUT INS CO
3479	MERCHANTS BONDING CO GRP	14494	MERCHANTS BONDING CO A MUT
		11595	MERCHANTS NATL BONDING INC
226	MERCHANTS MUT	23329	MERCHANTS MUT INS CO
		12775	MERCHANTS NATL INS CO
		12901	MERCHANTS PREFERRED INS CO
660	MERCURY GEN GRP	16810	AMERICAN MERCURY INS CO
		25470	AMERICAN MERCURY LLOYDS INS CO
		38342	CALIFORNIA AUTOMOBILE INS CO
		31046	CALIFORNIA GEN UNDERWRITERS INS CO
		11908	MERCURY CAS CO
		29394	MERCURY CNTY MUT INS CO
		11201	MERCURY IND CO OF AMER
		10015	MERCURY IND CO OF GA
		27553	MERCURY INS CO
		34410	MERCURY INS CO OF GA
		34444	MERCURY INS CO OF IL
		13250	ORION IND CO
241	METROPOLITAN GRP	39950	METROPOLITAN GEN INS CO
4980	MGI HOLDINGS GRP	19623	AMERICAN SUMMIT INS CO
		15474	NATIONAL SUMMIT INS CO
		16889	SUMMIT SPECIALTY INS CO
105	MGIC GRP	22594	MGIC ASSUR CORP GEN ACCOUNT
		10682	MGIC CREDIT ASSUR CORP
		18740	MGIC IND CORP
		29858	MORTGAGE GUAR INS CORP
5087	MGT GRP	16203	MGT INS CO
		17666	MGT SPECIALTY INS CO
4878	MICA GRP	32832	MUTUAL INS CO OF AZ
67	MICHIGAN FARM BUREAU	16721	CINCINNATI EQUITABLE INS CO
		21547	FARM BUREAU GEN INS CO OF MI
		21555	FARM BUREAU MUT INS CO OF MI

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4841	MID-HUSON CLAVERACK CO-OP GRP	43834	CLAVERACK COOP INS CO
		35866	MID HUDSON COOP INS CO
4767	MIDWEST BUILDERS CAS GRP	14402	BEARING MIDWEST CAS CO
		14401	HORIZON MIDWEST CAS CO
		13126	WAYPOINT MUT
4911	MIDWEST FAMILY GRP	16262	MIDWEST FAMILY ADVANTAGE INS CO
		23574	MIDWEST FAMILY MUT INS CO
4810	MIDWEST FINANCIAL HOLDINGS GRP	16583	BRICKYARD INS CO
		10895	MIDWEST INS CO
		12535	WEST RIVER INS CO
4714	MILLVILLE MUT GRP	10811	MILLVILLE INS CO OF NY
		17450	MILLVILLE MUT INS CO
4910	MINNESOTA LAWYERS MUT GRP	42234	MINNESOTA LAWYERS MUT INS CO
		16026	MLM RRG INC
		17336	NLADA MUT INS CO RRG
869	MINNESOTA MUT	10054	SECURIAN CAS CO
		17631	SECURIAN SPECIALTY LINES INC
5066	MISSOURI EMPLOYERS MUT GRP	10191	MEM MUT INS CO
		17569	MEM PROTECT INS CO
		17568	MEM SECURE INS CO
		17570	MEM SHIELD INS CO
		21776	PREVISOR INS CO
514	MISSOURI FARM BUR	26859	FARM BUREAU TOWN & COUNTRY INS CO OF
		12345	NEW HORIZONS INS CO OF MO
4683	MOUNTAIN WEST FARM GRP	13686	360 INS CO
		29440	MOUNTAIN W FARM BUREAU MUT INS CO
4715	MS & AD INS GRP	13740	AIOI INS CO LTD
		37265	DTRIC INS CO LTD
		12903	DTRIC INS UNDERWRITERS LTD
		20362	MITSUI SUMITOMO INS CO OF AMER
		22551	MITSUI SUMITOMO INS USA INC
		21075	MS TRANSVERSE INS CO
		41807	MS TRANSVERSE SPECIALTY INS CO
		34886	MSIG SPECIALTY INS USA INC
		38873	TRM SPECIALTY INS CO
5064	MT MORRIS MUT GRP	11780	BLOOMINGTON FARMERS MUT INS CO
		10831	MT MORRIS MUT INS CO
		11726	REEDSBURG WESTFIELD MUT INS CO
		11741	WISCONSIN RIVER MUT INS CO
4804	MULTINATIONAL GRP	14153	MULTINATIONAL INS CO
361	MUNICH RE GRP	19720	AMERICAN ALT INS CORP
		23450	AMERICAN FAMILY HOME INS CO
		23469	AMERICAN MODERN HOME INS CO
		42005	AMERICAN MODERN LLOYDS INS CO

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361	MUNICH RE GRP	42722	AMERICAN MODERN PROP & CAS INS CO
		41998	AMERICAN SOUTHERN HOME INS CO
		35912	AMERICAN WESTERN HOME INS CO
		12489	BRIDGEWAY INS CO
		34711	DIGITAL ADVANTAGE INS CO
		11452	HARTFORD STEAM BOIL INSPEC & INS CO
		14438	HSB SPECIALTY INS CO
		10227	MUNICH REINS AMER INC
		16285	NEXT INS US CO
		10786	PRINCETON EXCESS & SURPLUS LINES INS
528	MUNICIPAL BOND INV ASR CORP GRP	12041	MBIA INS CORP
		23825	NATIONAL PUBLIC FINANCE GUAR CORP
640	MUTUAL BENEFIT GRP	14664	MUTUAL BENEFIT INS CO
		17752	SELECT RISK INS CO
3407	MUTUAL CAPITAL GRP INC GRP	10480	GLACIER INS CO
		15571	ILLINOIS CAS CO
		12199	KEYSTONE NATL INS CO
		14370	LEBANON VALLEY INS CO
		17825	TUSCARORA WAYNE INS CO
333	MUTUAL OF ENUMCLAW GRP	11232	ENUMCLAW PROP & CAS INS CO
		14761	MUTUAL OF ENUMCLAW INS CO
144	N&D UNION MUT INS GRP	10025	COMMUNITY MUT INS CO
		13706	DORCHESTER MUT INS CO
		13943	FITCHBURG MUT INS CO
		25852	NEW ENGLAND GUAR INS CO INC
		23965	NORFOLK & DEDHAM MUT FIRE INS CO
		25860	UNION MUT FIRE INS CO
508	NATIONAL GRP	17771	DENTAL PROFESSIONAL SPECIALTY RISK
		10801	FORTRESS INS CO
		44121	OMS NATL INS CO RRG
4905	NATIONAL HEALTHCARE CORP GRP	10800	PREMIER GRP INS CO INC
316	NATIONAL SECURITY	12114	NATIONAL SECURITY FIRE & CAS CO
140	NATIONWIDE CORP	10127	ALLIED INS CO OF AMER
		42579	ALLIED PROP & CAS INS CO
		19100	AMCO INS CO
		29262	COLONIAL CNTY MUT INS CO
		18961	CRESTBROOK INS CO
		42587	DEPOSITORS INS CO
		22209	FREEDOM SPECIALTY INS CO
		23582	HARLEYSVILLE INS CO
		42900	HARLEYSVILLE INS CO OF NJ
		10674	HARLEYSVILLE INS CO OF NY
		35696	HARLEYSVILLE PREFERRED INS CO
		26182	HARLEYSVILLE WORCESTER INS CO

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140	NATIONWIDE CORP	11991	NATIONAL CAS CO
		26093	NATIONWIDE AFFINITY CO OF AMER
		28223	NATIONWIDE AGRIBUSINESS INS CO
		10723	NATIONWIDE ASSUR CO
		23760	NATIONWIDE GEN INS CO
		25453	NATIONWIDE INS CO OF AMER
		10948	NATIONWIDE INS CO OF FL
		23787	NATIONWIDE MUT INS CO
		37877	NATIONWIDE PROP & CAS INS CO
		15580	SCOTTSDALE IND CO
		41297	SCOTTSDALE INS CO
		10672	SCOTTSDALE SURPLUS LINES INS CO
		36269	TITAN INS CO
		42285	VETERINARY PET INS CO
		42889	VICTORIA FIRE & CAS CO
		10105	VICTORIA SELECT INS CO
5097	NBETA HOLDINGS LLC GRP	16523	PREMIER INS CO
		17782	SODA SEGUROS
324	NC FARM BUREAU INS GRP	10034	FARM BUREAU INS OF NC INC
		14842	NORTH CAROLINA FARM BUR MUT INS CO
2638	NCMIC GRP	15865	NCMIC INS CO
		14130	NCMIC RRG INC
		11127	PROFESSIONAL SOLUTIONS INS CO
708	NEW JERSEY MANUFACTURERS	10732	NEW JERSEY CAS INS CO
		10978	NEW JERSEY IND INS CO
		12122	NEW JERSEY MANUFACTURERS INS CO
		35432	NEW JERSEY RE INS CO
787	NEW LONDON COUNTY	37346	DANBURY INS CO
		14192	HINGHAM MUT FIRE INS CO
		14826	NEW LONDON CNTY MUT INS CO
		37354	THAMES INS CO INC
1112	NEW MEXICO MUT GRP	13673	NEW MEXICO ASSUR CO
		15995	NEW MEXICO BUSINESS INS CO
		15996	NEW MEXICO COMMERCIAL INS CO
		13674	NEW MEXICO EMPLOYERS ASSUR CO
		23051	NEW MEXICO FOUNDATION INS CO
		40627	NEW MEXICO MUT CAS CO
		13675	NEW MEXICO PREMIER INS CO
		15351	NEW MEXICO SAFETY CAS CO
		15349	NEW MEXICO SECURITY INS CO
		10207	NEW MEXICO SW CAS CO
5103	NEXTERA ENERGY GRP	17327	PALMS SPECIALTY INS CO INC
		17831	SABAL SPECIALTY INS CO INC
4760	NMI HOLDINGS GRP	13695	NATIONAL MORTGAGE INS CORP

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3500	NODAK MUT GRP	44270	AMERICAN WEST INS CO
		16373	BATTLE CREEK INS CO
		12721	DIRECT AUTO INS CO
		34592	NODAK INS CO
		11855	PRIMERO INS CO
698	NORTH STAR CO	14850	NORTH STAR MUT INS CO
2518	NYCM INS GRP	11105	A CENTRAL INS CO
		14834	NEW YORK CENTRAL MUT FIRE INS CO
5102	OAKLAND FINANCIAL CORP GRP	10642	CHEROKEE INS CO
		15407	WOLVERINE INS CO
4982	OBS HOLDINGS GRP	35602	OBSIDIAN INS CO
		26395	OBSIDIAN PACIFIC INS CO
		16871	OBSIDIAN SPECIALTY INS CO
4051	OCEAN HARBOR CASUALTY INS CO	26654	GREAT NORTHWEST INS CO
		12767	HAWAIIAN INS & GUAR CO LTD
		12360	OCEAN HARBOR CAS INS CO
		12563	SAFE HARBOR INS CO
1248	OCTAVE SPECIALTY GRP INC GRP	16882	EVERSPAN IND INS CO
		24961	EVERSPAN INS CO
		43974	GREENWOOD INS CO
		24295	PROVIDENCE WASHINGTON INS CO
963	OHIO MUT GRP	25950	CASCO IND CO
		10202	OHIO MUT INS CO
		10719	UNITED MUT INS CO
		13072	UNITED OHIO INS CO
220	OKLAHOMA FARM BUR	21571	AG SECURITY INS CO
		21563	OKLAHOMA FARM BUREAU MUT INS CO
150	OLD REPUBLIC GRP	40789	AMERICAN BUSINESS & MERCANTILE INS M
		20095	BITCO GEN INS CORP
		20109	BITCO NATL INS CO
		11371	GREAT WEST CAS CO
		36897	MANUFACTURERS ALLIANCE INS CO
		24139	OLD REPUBLIC GEN INS CORP
		24147	OLD REPUBLIC INS CO
		40444	OLD REPUBLIC SURETY CO
		31143	OLD REPUBLIC UNION INS CO
		12262	PENNSYLVANIA MANUFACTURERS ASSOC INS
		41424	PENNSYLVANIA MANUFACTURERS IND CO
5058	OMAHA NATL GRP	32107	OMAHA NATL CAS CO
		16219	OMAHA NATL INS CO
5021	ONEMAIN HOLDINGS INC GRP	41211	TRITON INS CO
645	OREGON MUT INS	14907	OREGON MUT INS CO
5042	ORION180 GRP	17320	ORION180 INS CO
		17438	ORION180 SELECT INS CO

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4762	ORPHEUS GRP	29378	OLD AMER CNTY MUT FIRE INS CO
		11665	OLD AMER IND CO
1227	PALISADES GRP	23833	ATHOME INS CO
		28959	HIGH POINT PREFERRED INS CO
		10930	HIGH POINT PROP & CAS INS CO
		10931	HIGH POINT SAFETY & INS CO
		10791	PALISADES INS CO
		10100	PALISADES PROP & CAS INS CO
		22050	PALISADES SAFETY & INS ASSOC
		34509	RIDER INS CO
		12212	TEACHERS AUTO INS CO
		12357	TWIN LIGHTS INS CO
4977	PALOMAR HOLDINGS GRP	38326	FIRST IND OF AMER INS CO
		17521	LAULIMA EXCHANGE
		16754	PALOMAR EXCESS & SURPLUS INS CO
		20338	PALOMAR SPECIALTY INS CO
525	PAN AMER LIFE	11087	PAN-AMER CAS CO
3483	PARTNERRE GRP	11835	PARTNERRE AMER INS CO
153	PEKIN INS GRP	24201	FARMERS AUTOMOBILE INS ASSOC
		24228	PEKIN INS CO
		16651	PEKIN SELECT INS CO
271	PENNSYLVANIA NATL INS GRP	10994	FOUNDERS INS COMPANY
		13439	PARTNERS MUT INS CO
		32441	PENN NATL SECURITY INS CO
		14990	PENNSYLVANIA NATL MUT CAS INS CO
775	PHARMACISTS MUT GRP	16356	CHIRON INS CO
		13714	PHARMACISTS MUT INS CO
308	PHILADEL CONTRIB	11282	GERMANTOWN INS CO
		17930	PHILADELPHIA CONTRIBUTIONSHIP FOR IN
		17914	PHILADELPHIA CONTRIBUTIONSHIP INS
464	PHYSICIANS INS A MUT GRP	40738	PHYSICIANS INS A MUT CO
		15738	PHYSICIANS INS RRG INC
5037	PIE GRP HOLDINGS INC GRP	10997	PIE CAS INS CO
		21857	THE PIE INS CO
629	PLATEAU GRP	10817	PLATEAU CAS INS CO
415	PLYMOUTH ROCK INS GRP	13643	BUNKER HILL INS CAS CO
		16037	BUNKER HILL INS CO
		16035	BUNKER HILL PREFERRED INS CO
		16036	BUNKER HILL PROP INS CO
		43982	MT WA ASSUR CORP
		21750	PILGRIM INS CO
		14737	PLYMOUTH ROCK ASSUR CORP
		25275	PLYMOUTH ROCK ASSUR CORP OF NY
		36587	PLYMOUTH ROCK ASSUR PREFERRED CORP

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415	PLYMOUTH ROCK INS GRP	10394	PLYMOUTH ROCK HOME ASSUR CORP
5096	PORCH GRP	12536	HOMEOWNERS OF AMER INS CO
		17711	PORCH INS RECIP EXCH
4953	PRACTICEPROTECTION GRP	12843	PRACTICEPROTECTION CAS CO
		16189	PRACTICEPROTECTION INS CO RRG
4720	PRESURANCE HOLDINGS GRP	29734	TRIASSIC INS CO
		11932	WHITE PINE INS CO
4840	PRI GRP	21350	EMPRO INS CO
		11968	PENNSYLVANIA PHYSICIANS RECIP INSUR
		41467	PHYSICIANS RECIP INSURERS
4131	PRIME HOLDINGS INS GRP	12588	PRIME INS CO
		14371	PRIME PROP & CAS INS INC
2698	PROASSURANCE CORP GRP	11242	ALLIED EASTERN IND CO
		13019	EASTERN ADVANTAGE ASSUR CO
		10724	EASTERN ALLIANCE INS CO
		12441	FD INS CO
		12754	MEDICUS INS CO
		22241	MEDMARC CAS INS CO
		33200	NORCAL INS CO
		35114	NORCAL SPECIALTY INS CO
		44083	PREFERRED PHYSICIANS MEDICAL RRG A M
		15647	PROASSURANCE AMER MUT A RRG
		33391	PROASSURANCE IND CO INC
		14460	PROASSURANCE INS CO OF AMER
		17400	PROASSURANCE SPECIALTY INS CO
4717	PRODUCERS NATL CORP GRP	14012	STONEGATE INS CO
		10655	UNIQUE INS CO
155	PROGRESSIVE GRP	10872	AMERICAN STRATEGIC INS CORP
		10194	ARTISAN & TRUCKERS CAS CO
		12196	ASI ASSUR CORP
		11072	ASI HOME INS CORP
		11059	ASI LLOYDS
		13142	ASI PREFERRED INS CORP
		14042	ASI SELECT INS CORP
		15643	BLUE HILL SPECIALTY INS CO INC
		27804	DRIVE INS CO
		11410	DRIVE NJ INS CO
		44180	MOUNTAIN LAUREL ASSUR CO
		10243	NATIONAL CONTINENTAL INS CO
		11851	PROGRESSIVE ADVANCED INS CO
		24252	PROGRESSIVE AMER INS CO
		17350	PROGRESSIVE BAYSIDE INS CO
		24260	PROGRESSIVE CAS INS CO
		44288	PROGRESSIVE CHOICE INS CO

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155	PROGRESSIVE GRP	42994	PROGRESSIVE CLASSIC INS CO
		29203	PROGRESSIVE CNTY MUT INS CO
		16322	PROGRESSIVE DIRECT INS CO
		10193	PROGRESSIVE EXPRESS INS CO
		12302	PROGRESSIVE FREEDOM INS CO
		14800	PROGRESSIVE GARDEN STATE INS CO
		42412	PROGRESSIVE GULF INS CO
		10067	PROGRESSIVE HI INS CORP
		37605	PROGRESSIVE MARATHON INS CO
		24279	PROGRESSIVE MAX INS CO
		10187	PROGRESSIVE MI INS CO
		35190	PROGRESSIVE MOUNTAIN INS CO
		38628	PROGRESSIVE NORTHERN INS CO
		42919	PROGRESSIVE NORTHWESTERN INS CO
		44695	PROGRESSIVE PALOVERDE INS CO
		37834	PROGRESSIVE PREFERRED INS CO
		21735	PROGRESSIVE PREMIER INS CO OF IL
		13038	PROGRESSIVE PROP INS CO
		10050	PROGRESSIVE SECURITY INS CO
		10192	PROGRESSIVE SELECT INS CO
		38784	PROGRESSIVE SOUTHEASTERN INS CO
		32786	PROGRESSIVE SPECIALTY INS CO
		21727	PROGRESSIVE UNIVERSAL INS CO
		12416	PROTECTIVE INS CO
		13149	PROTECTIVE SPECIALTY INS CO
		40460	SAGAMORE INS CO
		11770	UNITED FINANCIAL CAS CO
4721	PULTE HOMES GRP	11603	CONTRACTORS INS CO OF N AMER INC RRG
796	QBE INS GRP	24414	GENERAL CAS CO OF WI
		18821	GENERAL CAS INS CO
		25240	NAU COUNTRY INS CO
		27740	NORTH POINTE INS CO
		37257	PRAETORIAN INS CO
		39217	QBE INS CORP
		11515	QBE SPECIALTY INS CO
		24449	REGENT INS CO
		22861	SOUTHERN PILOT INS CO
		10340	STONINGTON INS CO
1275	QUINCY MUT GRP	12725	NEW ENGLAND MUT INS CO
		28290	PATRONS OXFORD INS CO
		15067	QUINCY MUT FIRE INS CO
766	RADIAN GRP	33790	RADIAN GUAR INC
		20720	RADIAN INS INC
1124	RAS DAKOTA GRP	34924	DAKOTA TRUCK UNDERWRITERS

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1124	RAS DAKOTA GRP	10351	FIRST DAKOTA IND CO
4713	RETAILFIRST GRP	11697	BUSINESSFIRST INS CO
		10700	RETAILFIRST INS CO
4993	REVOLUTIONARY HOLDING CO GRP	16923	CONCORD SPECIALTY INS CO
		37940	LEXINGTON NATL INS CORP
5075	RIVERSTONE INTL GRP	21261	RIVERSTONE INTL INS INC
783	RLI INS GRP	37206	CONTRACTORS BONDING & INS CO
		37974	MT HAWLEY INS CO
		13056	RLI INS CO
899	ROCKINGHAM GRP	42595	ROCKINGHAM CAS CO
		10214	ROCKINGHAM INS CO
		16650	ROCKINGHAM SPECIALTY INC
4991	ROOT INC GRP	17755	ROOT FLORIDA INS CO
		10974	ROOT INS CO
		24503	ROOT PROP & CAS INS CO
3485	ROTHSCHILD INTERNATIONAL GRP	43915	RAINIER INS CO
		41580	RED SHIELD INS CO
5108	RTC FINANCIAL GRP	16379	AMHERST NAT INS CO
		17565	AMHERST SPECIALTY INS CO
5099	RURAL MUT GRP	13420	BADGER MUT INS CO
		15091	RURAL MUT INS CO
5028	SAFEPOINT HOLDINGS INC GRP	17321	CAJUN UNDERWRITERS RECIP EXCH
		17580	MANATEE INS EXCH
		15341	SAFEPOINT INS CO
188	SAFETY GRP (THE)	33618	SAFETY IND INS CO
		39454	SAFETY INS CO
		16893	SAFETY NORTHEAST INS CO
		12808	SAFETY PROP & CAS INS CO
257	SAFEWAY INS GRP	12521	SAFEWAY INS CO
		11223	SAFEWAY INS CO OF AL
		25640	SAFEWAY INS CO OF GA
		10248	SAFEWAY INS CO OF LA
749	SCOR GRP	20559	GENERAL SECURITY IND CO OF AZ
		39322	GENERAL SECURITY NATL INS CO
96	SECURA INS GRP	22543	SECURA INS CO
		10239	SECURA SUPREME INS CO
4709	SECURITY GRP	18406	SPARTAN PROP INS CO
242	SELECTIVE INS	36838	MESA UNDERWRITERS SPECIALTY INS CO
		11074	SELECTIVE AUTO INS CO OF NJ
		14376	SELECTIVE CAS INS CO
		14377	SELECTIVE FIRE & CAS INS CO
		12572	SELECTIVE INS CO OF AMER
		11867	SELECTIVE INS CO OF NEW ENGLAND
		13730	SELECTIVE INS CO OF NY

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242	SELECTIVE INS	19259	SELECTIVE INS CO OF SC
		39926	SELECTIVE INS CO OF THE SOUTHEAST
		26301	SELECTIVE WAY INS CO
169	SENTRY INS GRP	26441	DAIRYLAND CNTY MUT INS CO OF TX
		21164	DAIRYLAND INS CO
		16623	DAIRYLAND NATL INS CO
		33278	FLORISTS INS CO
		13978	FLORISTS MUT INS CO
		23434	MIDDLESEX INS CO
		23442	PATRIOT GEN INS CO
		18139	PEAK PROP & CAS INS CORP
		37648	PERMANENT GEN ASSUR CORP
		22906	PERMANENT GEN ASSUR CORP OF OH
		17445	POINT EXCESS & SURPLUS INS CO
		22888	POINT INS CO
		25747	POINT SPECIALTY INS CO
		28460	SENTRY CAS CO
		24988	SENTRY INS CO
		43370	SENTRY LLOYDS OF TX
		21180	SENTRY SELECT INS CO
		13703	THE GEN AUTOMOBILE INS CO INC
		13137	VIKING INS CO OF WI
681	SERVICE INS HOLDINGS GRP	39152	SERVICE AMER IND CO
		43389	SERVICE LLOYDS INS CO
4279	SFM GRP	11347	SFM MUT INS CO
		15702	SFM SAFE INS CO
		27049	SFM SELECT INS CO
5010	SH1 HOLDINGS GRP	24376	SPINNAKER INS CO
		17045	SPINNAKER SPECIALTY INS CO
123	SHELTER INS COS	15590	AMSHIELD INS CO
		31550	HAULERS INS CO INC
		23361	SHELTER GEN INS CO
		23388	SHELTER MUT INS CO
		26557	SHELTER REINS CO
5001	SIRIUSPOINT GRP	38776	SIRIUSPOINT AMER INS CO
		16820	SIRIUSPOINT SPECIALTY INS CORP
4381	SKYWARD SPECIALTY INS GRP INC GRP	18694	GREAT MIDWEST INS CO
		12936	HOUSTON SPECIALTY INS CO
		35408	IMPERIUM INS CO
		14175	OKLAHOMA SPECIALTY INS CO
5101	SLIDE INS HOLDINGS GRP	17227	SLIDE INS CO
3219	SOMPO GRP	12548	AMERICAN AGRI BUSINESS INS CO
		27081	BOND SAFEGUARD INS CO
		10641	ENDURANCE AMER INS CO

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3219	SOMPO GRP	41718	ENDURANCE AMER SPECIALTY INS CO
		11551	ENDURANCE ASSUR CORP
		43630	ENDURANCE RISK SOLUTIONS ASSUR CO
		13307	LEXON INS CO
		38997	SOMPO AMER FIRE & MAR INS CO AMER
		11126	SOMPO AMER INS CO
533	SOUTH CAROLINA FARM BUREAU MUT	15164	SOUTH CAROLINA FARM BUR MUT INS CO
483	SOUTHERN FARM BUREAU CAS	13757	ARKANSAS FARM BUREAU INS CO
		13641	COLORADO FARM BUREAU INS CO
		21817	FLORIDA FARM BUR GEN INS CO
		31216	FLORIDA FARM BUREAU CAS INS CO
		40924	LOUISIANA FARM BUREAU CAS INS CO
		27669	MISSISSIPPI FARM BUREAU CAS INS CO
		14114	SOUTH CAROLINA FARM BUREAU INS CO
		18325	SOUTHERN FARM BUREAU CAS INS CO
5003	SOUTHLAKE FINANCIAL GRP	10007	NEVADA GEN INS CO
		16999	SOUTHLAKE SPECIALTY INS CO
		17006	WESTLAKE SPECALTY INS CO
3548	ST PAUL TRAVELERS GRP	43117	AMERICAN EQUITY INS CO
		19062	AUTOMOBILE INS CO OF HARTFORD CT
		25615	CHARTER OAK FIRE INS CO
		41483	FARMINGTON CAS CO
		35386	FIDELITY & GUAR INS CO
		25879	FIDELITY & GUAR INS UNDERWRITERS INC
		10647	FIRST FLORIDIAN AUTO & HOME INS CO
		42811	GULF UNDERWRITERS INS CO
		27987	NORTHFIELD INS CO
		24031	NORTHLAND CAS CO
		24015	NORTHLAND INS CO
		25623	PHOENIX INS CO
		22233	SELECT INS CO
		24767	ST PAUL FIRE & MARINE INS CO
		24775	ST PAUL GUARDIAN INS CO
		24791	ST PAUL MERCURY INS CO
		19224	ST PAUL PROTECTIVE INS CO
		30481	ST PAUL SURPLUS LINES INS CO
		19070	STANDARD FIRE INS CO
		41769	THE TRAVELERS CAS CO
		28188	TRAVCO INS CO
		36463	TRAVCO PERSONAL INS CO
		19038	TRAVELERS CAS & SURETY CO
		31194	TRAVELERS CAS & SURETY CO OF AMER
		36170	TRAVELERS CAS CO OF CT
		19046	TRAVELERS CAS INS CO OF AMER

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3548	ST PAUL TRAVELERS GRP	40282	TRAVELERS COMMERCIAL CAS CO
		36137	TRAVELERS COMMERCIAL INS CO
		41750	TRAVELERS CONSTITUTION STATE INS CO
		29696	TRAVELERS EXCESS & SURPLUS LINES CO
		27998	TRAVELERS HOME & MARINE INS CO
		25658	TRAVELERS IND CO
		25666	TRAVELERS IND CO OF AMER
		25682	TRAVELERS IND CO OF CT
		41262	TRAVELERS LLOYDS INS CO
		41564	TRAVELERS LLOYDS OF TX INS CO
		38130	TRAVELERS PERSONAL INS CO
		36145	TRAVELERS PERSONAL SECURITY INS CO
		25674	TRAVELERS PROP CAS CO OF AMER
		36161	TRAVELERS PROP CAS INS CO
		10213	TRAVELERS SPECIALTY INS CO
		25887	UNITED STATES FIDELITY & GUAR CO
4670	STARR GRP	38318	STARR IND & LIAB CO
		16109	STARR SPECIALTY INS CO
		13604	STARR SURPLUS LINES INS CO
176	STATE FARM IL	15894	DOVER BAY SPECIALTY INS CO
		16138	HIROAD ASSUR CO
		40150	MGA INS CO INC
		17133	STATE FARM CLASSIC INS CO
		26816	STATE FARM CNTY MUT INS CO OF TX
		25143	STATE FARM FIRE & CAS CO
		10739	STATE FARM FL INS CO
		25151	STATE FARM GEN INS CO
		12251	STATE FARM GUAR INS CO
		43796	STATE FARM IND CO
		43419	STATE FARM LLOYDS
		25178	STATE FARM MUT AUTO INS CO
		17501	STATE FARM SPECIALTY INS CO
4913	STERLING INS GRP	15210	STERLING INS CO
		10376	STERLING INS COOP INC
5109	SUNZ HOLDINGS LLC GRP	17965	AMERICAN SENTINEL INS CO
		34762	SUNZ INS CO
5065	SUTTON NATL GRP	25798	SUTTON NATIONAL INS CO
		16848	SUTTON SPECIALTY INS CO
5039	SWBC GRP	17288	SWBC PROP & CAS INS CO
181	SWISS RE GRP	29874	SWISS RE CORP SOLUTIONS AMER INS CO
		34916	SWISS RE CORP SOLUTIONS CAPACITY INS
		29700	SWISS RE CORP SOLUTIONS ELITE INS CO
		32778	SWISS RE CORP SOLUTIONS PREMIER INS
		39845	WESTPORT INS CORP

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4277	T.D. FRIEDKIN GRP	12870	SENTRUITY CAS CO
5030	TAN HOLDINGS CORP GRP	12633	CENTURY INS CO GU LTD
		17355	CENTURY INS CO LTD
694	TENN FARMERS MUT	15245	TENNESSEE FARMERS MUT INS CO
5018	TESLA INC GRP	24848	TESLA GEN INS INC
		24813	TESLA INS CO
		24821	TESLA PROP & CAS INC
4776	TEXAS MEDICAL LIAB TRUST GRP	15211	LONE STAR ALLIANCE RRG
		11588	PHYSICIANS INS CO
		10393	TEXAS MEDICAL INS CO
5067	TEXAS MUT GRP	22945	TEXAS MUT INS CO
4766	TFP & TWI GRP	11543	TEXAS FAIR PLAN ASSN
		30040	TEXAS WINDSTORM INS ASSOC
88	THE HANOVER INS GRP	12833	AIX SPECIALTY INS CO
		10212	ALLMERICA FIN ALLIANCE INS CO
		41840	ALLMERICA FIN BENEFIT INS CO
		12260	CAMPMED CAS & IND CO INC
		31534	CITIZENS INS CO OF AMER
		10714	CITIZENS INS CO OF IL
		10176	CITIZENS INS CO OF OH
		10395	CITIZENS INS CO OF THE MIDWEST
		36064	HANOVER AMER INS CO
		22292	HANOVER INS CO
		22306	MASSACHUSETTS BAY INS CO
		42552	NOVA CAS CO
		41602	THE HANOVER CAS CO
		10815	VERLAN FIRE INS CO MD
3384	THE KERNAN GRP	30175	ORISKA INS CO
905	THE LDS GROUP	11124	VERSANT CAS INS CO
1226	THE PARMER GRP	28649	EASTERN ATLANTIC INS CO
		43486	WARRANTY UNDERWRITERS INS CO
		40940	WESTERN PACIFIC MUT INS CO RRG
4718	TIPTREE FIN GRP	40754	BLUE RIDGE IND CO
		16823	FORTEGRA SPECIALTY INS CO
		11162	INSURANCE CO OF THE SOUTH
		10051	LYNDON SOUTHERN INS CO
		10970	RESPONSE IND CO OF CA
3098	TOKIO MARINE HOLDINGS INC GRP	10216	AMERICAN CONTRACTORS IND CO
		10367	AVEMCO INS CO
		11216	CALVOS SELECTCARE INS INC
		41726	FIRST FIRE & CAS INS OF HI INC
		41734	FIRST IND INS OF HI INC
		41742	FIRST INS CO OF HI LTD
		10938	FIRST SECURITY INS OF HI INC

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3098	TOKIO MARINE HOLDINGS INC GRP	42374	HOUSTON CAS CO
		18058	PHILADELPHIA IND INS CO
		12873	PRIVILEGE UNDERWRITERS RECP EXCH
		34312	PRODUCERS AGRICULTURE INS CO
		33170	PRODUCERS LLOYDS INS CO
		17148	PURE SPECIALTY EXCHANGE
		11123	SAFETY FIRST INS CO
		15105	SAFETY NATL CAS CORP
		13815	SAFETY SPECIALTY INS CO
		32301	TNUS INS CO
		10945	TOKIO MARINE AMER INS CO
		11243	TOKIO MARINE GRV RE INC
		23850	TOKIO MARINE SPECIALTY INS CO
		41238	TRANS PACIFIC INS CO
		10656	UNITED STATES SURETY CO
		29599	US SPECIALTY INS CO
161	TOPA EQUITIES LTD	31461	DORCHESTER INS CO LTD
		18031	TOPA INS CO
4964	TOWER HEALTH GRP	16678	STC HLTHCARE PARTNERS RRG
		16224	TOWER HTLH RECIP RRG
3484	TOWER HILL INS GRP	17179	TOWER HILL INS EXCH
		11027	TOWER HILL PRIME INS CO
4901	TRANSIT GEN GRP	16223	TRANSIT GEN INS CO OF NY
		13660	TRANSIT GENERAL INS CO
4969	TRISURA GRP	17166	BRICKTOWN SPECIALTY INS CO
		12150	FIRST FOUNDERS ASSUR CO
		22225	TRISURA INS CO
		16188	TRISURA SPECIALTY INS CO
5008	TRUPANION GRP	12190	AMERICAN PET INS CO
306	TRUSTAGE GRP	10847	CUMIS INS SOCIETY INC
		12758	CUMIS SPECIALTY INS CO INC
5107	TRUSTED RESOURCE UNDERWRITERS GRP	16881	TRUSTED RESOURCE UNDERWRITERS EXCH
		38652	TRUSTED RESOURCE UNDERWRITERS EXCH O
809	TX FARM BUR MUT	27820	FARM BUREAU CNTY MUT INS CO OF TX
		13004	TEXAS FARM BUREAU CAS INS CO
		25380	TEXAS FARM BUREAU MUT INS CO
		25399	TEXAS FARM BUREAU UNDERWRITERS
574	UHAUL HOLDING GRP	13177	ARCOA RRG INC
		31089	REPWEST INS CO
167	UNITED EQUITABLE	10031	AMERICAN HEARTLAND INS CO
		24910	UNITED EQUITABLE INS CO
248	UNITED FIRE & CAS GRP	10324	ADDISON INS CO
		31453	FINANCIAL PACIFIC INS CO
		10728	FRANKLIN INS CO

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248	UNITED FIRE & CAS GRP	18295	LAFAYETTE INS CO
		14478	MERCER INS CO
		43540	MERCER INS CO OF NJ INC
		19526	UFG SPECIALTY INS CO
		13021	UNITED FIRE & CAS CO
		19496	UNITED FIRE & IND CO
		43559	UNITED FIRE LLOYDS
2878	UNITED HERITAGE MUT GRP	26824	SUBLIMITY INS CO
		18939	UNITED HERITAGE PROP & CAS CO
5098	UNITED HOLDING CO GRP	11622	SPECIALTY SURPLUS INS CO
200	UNITED SERVICES AUTOMOBILE ASN GRP	21253	GARRISON PROP & CAS INS CO
		16461	NOBLR RECIP EXCH
		25941	UNITED SERV AUTOMOBILE ASSN
		25968	USAA CAS INS CO
		10078	USAA CNTY MUT INS CO
		17674	USAA FALCON PROP & CAS INS CO
		18600	USAA GEN IND CO
707	UNITEDHEALTH GRP	42765	CENTURION CAS CO
71	UNIVERSAL INS CO GRP	15324	POINT GUARD INS CO
		31704	UNIVERSAL INS COMPANY
4663	UNIVERSAL INS HOLDING GRP	13563	AMERICAN PLATINUM PROP & CAS INS CO
		10861	UNIVERSAL PROP & CAS INS
5020	UNIVERSAL SHIELD INS GRP	16762	SHIELD IND INC
		32867	UNIVERSAL FIRE & CAS INS CO
199	UNIVERSAL SURETY	23264	INLAND INS CO
		25933	UNIVERSAL SURETY CO
1324	UPMC HEALTH PLAN INC	17990	TRI CENTURY INS CO
		11548	UNITED CENTRAL PA RRG
		11018	UPMC HLTH BENEFITS INC
		14485	UPMC WORK ALLIANCE INC
		16868	WORKPARTNERS NATL INC
4839	US LEGAL SERV GRP	14689	U S LEGAL SERV INC
201	UTICA NATL INS GRP	14249	FOUNDERS INS CO
		18180	FOUNDERS INS CO OF MI
		25984	GRAPHIC ARTS MUT INS CO
		12475	REPUBLIC FRANKLIN INS CO
		10990	UTICA LLOYDS OF TX
		25976	UTICA MUT INS CO
		10687	UTICA NATL ASSUR CO
		13998	UTICA NATL INS CO OF OH
		43478	UTICA NATL INS CO OF TX
		43451	UTICA SPECIALTY RISK INS CO
5013	VANTAGE GRP	32077	VANTAGE RISK ASSUR CO
		16275	VANTAGE RISK SPECIALTY INS CO

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Group Code	Group Name	Individual Company Code	Company Name
5000	VAULT HOLDINGS GRP	16237	VAULT E&S INS CO
		16186	VAULT RECIP EXCH
234	VERMONT MUT GRP	14095	GRANITE SECURITY INS CO
		25992	NORTHERN SECURITY INS CO INC
		26018	VERMONT MUT INS CO
203	VIRGINIA FARM BUR	10022	COUNTRYWAY INS CO
		26026	VIRGINIA FARM BUREAU FIRE & CAS INS
		26034	VIRGINIA FARM BUREAU MUT INS CO
		10086	VIRGINIA FARM BUREAU TOWN & CNTRY
4233	W L DUNN GRP	20320	COLUMBIA LLOYDS INS CO
		12810	MDOW INS CO
4727	WARRIOR INVICTUS HOLDING CO GRP	13587	FIRST CHICAGO INS CO
		81108	UNITED SECURITY INS CO
		10911	WEST VIRGINIA NATL AUTO INS CO
4678	WAYNE & WASHINGTON MUT GRP	16799	WAYNE MUT INS CO
1147	WCF MUT INS CO GRP	10033	WCF MUT INS CO
		40517	WCF NATL INS CO
		21865	WCF SELECT INS CO
5076	WEST BEND MUT HOLD CO GRP	15350	WEST BEND INS CO
800	WESTERN MUT INS GRP	38490	ARIZONA HOME INS CO
		15776	RESIDENCE MUT INS CO
		13625	WESTERN MUT INS CO
309	WESTERN NATL MUT GRP	10864	AMERICAN FREEDOM INS CO
		14508	MICHIGAN MILLERS MUT INS CO
		40312	PIONEER SPECIALTY INS CO
		40126	UMIALIK INS CO
		24465	WESTERN NATL ASSUR CO
		15377	WESTERN NATL MUT INS CO
207	WESTERN RESERVE GRP	26123	LIGHTNING ROD MUT INS CO
		10271	SONNENBERG MUT INS ASSOC
		26131	WESTERN RESERVE MUT CAS CO
2898	WESTERN SERVICE CONTRACT GRP	37850	PACIFIC SPECIALTY INS CO
228	WESTFIELD GRP	19992	AMERICAN SELECT INS CO
		24104	OHIO FARMERS INS CO
		17558	OLD GUARD INS CO
		16447	WESTFIELD CHAMPION INS CO
		24112	WESTFIELD INS CO
		24120	WESTFIELD NATL INS CO
		16450	WESTFIELD PREMIER INS CO
		17105	WESTFIELD SELECT INS CO
		16992	WESTFIELD SPECIALTY INS CO
		16449	WESTFIELD SUPERIOR INS CO
		16448	WESTFIELD TOUCHSTONE INS CO
4949	WINTAAI HOLDINGS GRP	11042	STONETRUST COMMERCIAL INS CO

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3138	WISCONSIN COUNTY MUT GRP	11250	COMMUNITY INS CORP
		26956	WISCONSIN CNTY MUT INS CORP
98	WR BERKLEY CORP	31325	ACADIA INS CO
		44318	ADMIRAL IND CO
		24856	ADMIRAL INS CO
		39462	BERKLEY ASSUR CO
		15911	BERKLEY CAS CO
		32603	BERKLEY INS CO
		17673	BERKLEY LUXURY INS CO
		38911	BERKLEY NATL INS CO
		17412	BERKLEY PRESTIGE INS CO
		29580	BERKLEY REGIONAL INS CO
		31295	BERKLEY SPECIALTY INS CO
		10510	CAROLINA CAS INS CO
		33480	CLERMONT INS CO
		10804	CONTINENTAL WESTERN INS CO
		21784	FIREMENS INS CO OF WASHINGTON DC
		10833	GEMINI INS CO
		25224	GREAT DIVIDE INS CO
		17182	INTREPID CAS CO
		10749	INTREPID INS CO
		17181	INTREPID SPECIALTY INS CO
		10885	KEY RISK INS CO
		23612	MIDWEST EMPLOYERS CAS CO
		17370	NAUTILUS INS CO
		10900	PREFERRED EMPLOYERS INS CO
		36684	RIVERPORT INS CO
		40045	STARNET INS CO
		31003	TRI STATE INS CO OF MN
		25844	UNION INS CO
		43435	UNION STANDARD LLOYDS
4869	WT HOLDINGS GRP	12750	EVERGREEN NATL IND CO
		17103	RICHMOND NATL INS CO
		25180	STILLWATER INS CO
		16578	STILLWATER PROP & CAS INS CO
212	ZURICH INS GRP	26247	AMERICAN GUAR & LIAB INS
		40142	AMERICAN ZURICH INS CO
		34649	CENTRE INS CO
		34347	COLONIAL AMER CAS & SURETY CO
		21326	EMPIRE FIRE & MARINE INS CO
		21334	EMPIRE IND INS CO
		39306	FIDELITY & DEPOSIT CO OF MD
		39039	RURAL COMM INS CO

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		41181	UNIVERSAL UNDERWRITERS INS CO
		40843	UNIVERSAL UNDERWRITERS OF TX INS
		16535	ZURICH AMER INS CO
		27855	ZURICH AMER INS CO OF IL

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15597	A ONE COMMERCIAL INS RRG INC
42544	ACADEMIC HLTH PROFESSIONALS INS
12934	ACADEMIC MEDICAL PROFESSIONALS INS E
22950	ACSTAR INS CO
14184	ACUITY A MUT INS CO
39381	ADRIATIC INS CO
12166	ADVANCED PROVIDERS INS RRG INC
12252	AEGIS HLTHCARE RRG INC
13677	AFFILIATES INS RECIP A RRG
16748	AFFINITY MUT INS CO
10413	AFFIRMATIVE DIRECT INS CO
35173	AGENCY INS CO OF MD INC
18236	AGENTS MUT INS CO
28380	AGRI INS EXCH RRG
17710	ALABAMA MUNICIPAL INS CORP
13190	ALAMANCE FARMERS MUT INS CO
16584	ALERT AUTO INS CO
15449	ALINSCO INS CO
10023	ALLIANCE OF NONPROFITS FOR INS RRG
11710	ALLIED PROFESSIONALS INS CO RRG
12013	ALLIED SERV RRG
15816	ALLIED TRUST INS CO
16439	ALPINE TRANSPORTATION INS CO RRG INC
32450	ALPS PROP & CAS INS CO
17091	AM SPECIALTY INS CO
18708	AMBAC ASSUR CORP
10103	AMERICAN AGRICULTURAL INS CO
13752	AMERICAN ALLIANCE CAS CO
10232	AMERICAN ASSOC OF OTHODONTISTS RRG
12631	AMERICAN BUILDERS INS CO RRG INC
10903	AMERICAN EXCESS INS EXCH RRG
11590	AMERICAN FOREST CAS CO RRG
16561	AMERICAN GUARDIAN SHIELD INS CO
12841	AMERICAN INTEGRITY INS CO
40088	AMERICAN INTER FIDELITY EXCH
26140	AMERICAN MILLENNIUM INS CO
16883	AMERICAN MOBILE INS EXCHANGE
17344	AMERICAN OUTDOORS RRG INC
17661	AMERICAN PROP & CAS INS CO
21806	AMERICAN PROP INS CO
41300	AMERICAN RESOURCES INS CO INC
12898	AMERICAN RISK INS CO INC
15853	AMERICAN RISK MGMT RRG INC
19631	AMERICAN ROAD INS CO
13366	AMERICAN STEAMSHIP OWNERS MUT PROT
11534	AMERICAN T & T INS CO RRG
12359	AMERICAN TRADITIONS INS CO
16616	AMERICAN TRANSIT INS CO

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17742	APEX STAR RECIP EXCH
11598	APPLIED MEDICO LEGAL SOLUTIONS RRG
34738	ARAG INS CO
17810	ARBOR RECIP EXCH CO
44148	ARCHITECTS & ENGINEERS INS CO RRG
16141	ARDELLIS INS LTD
16926	ARECA INS EXCH
13580	ARISE BOILER INSPECTION & INS CO RRG
41459	ARMED FORCES INS EXCH
13374	ARROW MUT LIAB INS CO
17381	ASCALON RRG INC
13683	ASCENDANT COMMERCIAL INS INC
10899	ASOC DE SUSCRIPCION CONJUNTA DEL SEG
15290	ASPIRE GEN INS CO
37370	ASSOCIATED LOGGERS EXCH
16489	ASSOCIATED MUT INS CO
30180	ASSURED GUAR INC
19607	AT BAY SPECIALTY INS CO
16427	ATEGRITY SPECIALTY INS CO
41114	ATLANTIC BONDING CO
25422	ATRADIUS TRADE CREDIT INS CO
17740	ATTORNEYS FOR FREEDOM RRG INC
33677	ATTORNEYS INS MUT OF THE SOUTH INC R
22670	ATTORNEYS INS MUT RRG INC
15445	ATTORNEYS LIAB ASSUR SOCIETY LTD
17893	AUSTIN CNTY FARMERS MUT FIRE INS ASS
22390	AVENTUS INS CO
17634	AVLA US INS CO
31186	BALDWIN MUT INS CO
16039	BALTIMORE EQUITABLE SOCIETY
10174	BAR VERMONT RRG INC
13471	BEAR RIVER MUT INS CO
16888	BEDFORD GRANGE MUT INS CO
12933	BEDFORD PHYSICIANS RRG INC
19020	BELL UNITED INS CO
12987	BENEFIT SECURITY INS CO
17583	BERRY ROCK INS CO
17369	BIFURCATED SYSTEM RESOURCE RRG INC
12369	BIRD ISLAND HAWK CREEK MUT INS CO
10949	BLOOMFIELD MUT INS CO
17677	BOLD RISK RETENTION GRP INC
12319	BONDSMAN INS CO
16825	BRANCH INS EXCHANGE
15881	BREMEN FARMERS MUT INS CO
13501	BRETHREN MUT INS CO
16918	BRIAR CREEK MUT INS CO

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16850	BROOKLYN INS CO
16396	BROOKLYN SPECIALTY INS CO RRG INC
10371	BROOME CO OPERATIVE INS CO
13528	BROTHERHOOD MUT INS CO
16934	BUCKS CNTY CONTRIBUTIONSHIP
14380	BUILD AMER MUT ASSUR CO
17739	BUILDER RECIP INS EXCH
16384	BULLDOG NATL RRG NC
15385	BUREAU VERITAS INSPECTION & INS CO
17324	BUS RRG INC
10830	BUSINESS ALLIANCE INS CO
15921	C A R RRG INC
16572	CABLE INS CO
17805	CALAIS RECIP INS EXCH
44504	CALIFORNIA HLTHCARE INS CO INC RRG
27480	CALIFORNIA MUT INS CO
43800	CALLICOON CO OPERATIVE INS CO
36340	CAMICO MUT INS CO
12961	CANOPIUS US INS
16434	CANOPY RRG INC
32930	CAPACITY INS CO
29769	CAPITOL CAS CO
10520	CARE W INS CO
11544	CAREGIVERS UNITED LIAB INS CO RRG
12373	CARING COMMUNITIES RECIP RRG
10720	CAROLINA FARMERS MUT INS CO
14090	CAROLINA MUT INS INC
10808	CASSATT RRG INC
10537	CASUALTY CORP OF AMER
11171	CBIA COMP SERV INC
20273	CEDAR INS CO
34568	CENTENNIAL CAS CO
34606	CENTER MUT INS CO
27219	CENTER VALLEY MUT FIRE INS CO
43826	CENTRAL CO OPERATIVE INS CO
12446	CENTRAL LAKES MUT INS CO
11763	CENTRAL WI MUT INS CO
27340	CENTRE CNTY MUT FIRE INS CO
13725	CENTURY MUT INS CO
16834	CHAMPLAIN SPECIALTY INS CO
10372	CHAUTAUQUA PATRONS INS CO
14388	CHEROKEE GUAR CO INC A RRG
29670	CHERRY VALLEY COOP INS CO
11039	CHESAPEAKE EMPLOYERS INS CO
13597	CHUNG KUO INS CO LTD
20400	CIMARRON INS CO INC
11839	CIRCLE STAR INS CO RRG

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37028	CITIZENS UNITED RECIP EXCH
12172	CLAIM PROFESSIONALS LIAB INS CO RRG
17110	CLEVELAND CLINIC RRG LLC
16707	CLIC RRG INC
16851	CLINICIAN ASSUR INC RRG
18686	CO OPERATIVE INS COS
44598	COLLEGE LIAB INS CO RECIP RRG
13613	COLLEGE RRG INC
10758	COLONIAL SURETY CO
10803	COLUMBIA NATL RRG INC
17061	COMHS RRG LLC IC
17053	COMMODORE RRG INC
13930	COMMONWEALTH CAS CO
11807	COMMUNITIES OF FAITH RRG
13893	COMMUNITY BLOOD CNTR EXCH RRG
15798	COMMUNITY CARE RRG INC
11259	COMMUNITY HOSPITAL RRG
21989	COMPASS INS CO
15867	COMPASS SPECIALTY INS RRG INC
36188	COMPSOURCE MUT INS CO
13071	COMPTRUST AGC MUT CAPTIVE INS CO
10075	CONSUMER SPECIALTIES INS CO RRG
29246	CONSUMERS CNTY MUT INS CO
39551	CONTINENTAL HERITAGE INS CO
11798	CONTINUING CARE RRG INC
10341	CONTROLLED RISK INS CO OF VT RRG
11535	CONVENTUS INTER INS EXCH
12042	COOPERATIVE OF AMER PHYSICIANS INS C
10839	COUNTRYWIDE INS CO
15947	COUNTY HALL INS CO INC A RRG
26492	COURTESY INS CO
16991	COVERNET INS CO
11694	CPP INS CO
17491	CRICO A RECIP RRG
13720	CROSSFIT RRG INC
12156	CROWN CAPTIVE INS CO INC
11676	CRUDEN BAY RRG INC
14010	CRUSADER INS CO
16222	CUSA RRG INC
35483	DAILY UNDERWRITERS OF AMER
15928	DAN RRG INC
29122	DELAWARE GRANGE MUT INS CO
17332	DELLWOOD SPECIALTY INS CO
40975	DENTISTS INS CO
10659	DIAMOND INS CO
22635	DISCOVERY INS CO
12006	DISTRICTS MUT INS & RISK MGMT SERV

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23795	DRIVERS EDGE INS CO
13919	DRYDEN MUT INS CO
16104	EAGLE BUILDERS INS CO RRG INC
10323	EAGLE MUT
11767	EAGLE POINT MUT INS CO
13651	EAST TN MUT INS CO
10115	EASTERN DENTISTS INS CO RRG
43320	EASTERN MUT INS CO
16867	ELEMENT INS CO
13688	ELEPHANT INS CO
14163	EMERGENCY CAPITAL MGMT LLC A RRG
12003	EMERGENCY MEDICINE PROFESSIONAL ASR
14051	EMPIRE BONDING & INS CO
16894	EMPIRE IND INS CO RRG INC
10183	EQUITABLE LIAB INS CO
10374	ERIE & NIAGRA INS ASSOC
10802	ETHIO AMER INS CO
16794	EVERGREEN LEGAL EXPENSE INS CO OF FL
17646	EVOLUM RRG INC
11186	FAIRMONT FARMERS MUT INS CO
14254	FALCON INS CO
14250	FARM & HOME MUT INS CO
30805	FARM CREDIT SYSTEM RECIP CAPTIVE INS
30341	FARMERS & MERCHANTS MUT FIRE INS CO
11061	FARMERS FIRE INS CO
16446	FARMERS INS CO OF FLEMINGTON
28738	FARMERS MUT FIRE INS CO
17094	FARMERS MUT FIRE INS CO OF MARBLE
17108	FARMERS MUT FIRE INS CO OF MCCANDLES
13854	FARMERS MUT FIRE INS CO OF SALEM CN
17584	FARMERS MUT INS ASSN OF BURNET CNTY
40070	FARMERS MUT INS CO
33448	FARMERS MUT INS CO OF MI
30651	FARMERS MUT OF TN
28436	FARMERS UNION MUT INS CO
17836	FE RRG INC
11118	FEDERATED RURAL ELECTRIC INS EXCH
35009	FINANCIAL CAS & SURETY INC
12815	FINANCIAL GUAR INS CO
43842	FINGER LAKES FIRE & CAS INS CO
11278	FIRST MEDICAL INS CO RRG
17460	FIRST MILE INS CO
43877	FIRST MUT INS CO
10972	FIRST NET INS CO
38504	FIRST SURETY CORP
12384	FLOM REGION MUT INS CO
17811	FLORIDA INS & REINS CO

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13293	FORGE INS CO
12625	FORT WAYNE MEDICAL SURETY CO RRG
11387	FORWARD MUT INS CO
11600	FRANK WINSTON CRUM INS CO
10842	FRANKLIN CAS INS CO RRG
12016	FREDERICKSBURG PROFESSIONAL RISK EXC
17175	FRIENDS COVE MUT INS CO
26735	FRONTIER MT CARROLL MUT INS CO
26760	FULMONT MUT INS CO
16661	FUTURE CARE RRG INC
14032	GABLES RRG INC
28339	GATEWAY INS CO
12000	GEISINGER INS CORP RRG
18457	GEM STATE INS CO
10364	GENESEE PATRONS COOP INS CO
12877	GERMAN AMER FARM MUT
14036	GERMANTOWN MUT INS CO
17152	GLADIUS INS RRG INC
39861	GOLDEN BEAR INS CO
12512	GOOD SHEPHERD RECIP RRG INC
13973	GOVERNMENT TECHNOLOGY INS CO RRG INC
37036	GOVERNMENTAL INTERINS EXCH
11581	GRACO RRG INC
17191	GRANGE MUT FIRE INS CO
16620	GREAT BAY INS CO
30384	GREAT LAKES MUT INS CO
12982	GREAT PLAINS CAS INC
10913	GREAT RIVERS MUT INS CO
11759	GREEN CNTY MUT INS CO
11941	GREEN HILLS INS CO RRG
15814	GROWERS AUTOMOBILE INS ASSOC
12014	GUTHRIE RRG
44377	HALIFAX MUT INS CO
12396	HALSTAD MUT FIRE INS CO
15982	HAMBLEN MUT INS CO
17178	HAMILTON SELECT INS INC
17337	HANOVER FIRE & CAS INS CO
20430	HARBOR INS CO
11101	HARTLAND MUT INS CO
14176	HASTINGS INS CO
17564	HAULERS MUT RRG INC
35904	HEALTH CARE IND INC
11832	HEALTH CARE INDUSTRY LIAB RECIP INS
11043	HEALTH CARE INS RECIP
11091	HEALTH CARE MUT CAPTIVE INS CO
10080	HEALTH PROVIDERS INS RECIP RRG

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16383	HEALTHCARE PROFESSIONAL RRG INC
11683	HEALTHCARE PROVIDERS INS CO
17756	HEALTHSTAR RRG LLC
12468	HEARTLAND MUT INS CO
29998	HIGHVIEW NATL INS CO
16488	HOLMAN TRANSPORTATION RRG INC
17758	HOMEBOUND INS EXCH
11460	HOMESTEAD INS CO
28550	HOUSING & REDEVELOPMENT INS EXCH
16759	HOXBRIDGE INS CO INC RRG
15866	HPIC RRG
36765	HUGO INS EXCH
15455	HUTTERIAN BRETHREN MUT INS CORP
10048	HYUNDAI MARINE & FIRE INS CO LTD
11268	ICI MUT INS CO RRG
36480	IDAHO COUNTIES RISK MGMT PROGRAM
36129	IDAHO STATE INS FUND
18468	INDEMNITY NATL INS CO
15337	INDEPENDENCE HLTH SYSTEM RECIP RRG
29831	INDEPENDENT MUT FIRE INS CO
11021	INDIANA OLD NATL INS CO
17484	INDIGO RRG INC
14281	INLAND MUT INS CO
11668	INSPIRIEN INS CO
30864	INSURANCE PLACEMENT FACILITY OF PA
17512	INSURE LINE TRANSPORTATION INS CO RR
16983	INTERSTATE INS CO RRG INC
15080	IQS INS RRG INC
42927	ISBA MUT INS CO
31658	ISLAND HOME INS CO
11992	IU HLTH RRG INC
17329	JUNIATA MUT INS CO
16648	JUST INSURE INC
17317	KANSAS HLTH RRG INC
14362	KANSAS MUT INS CO
10088	KENSINGTON INS CO
11872	KENTUCKIANA MEDICAL RECIP RRG
10320	KENTUCKY EMPLOYERS MUT INS
11939	KENTUCKY HOSPITAL INS CO RRG
29149	KENTUCKY NATL INS CO
13598	KESWICK GUARANTY INC
13073	KEYSTONE MUT INS CO
13668	KINGSTONE INS CO
38920	KINSALE INS CO
37800	KOOKMIN BEST INS CO LTD
16255	KW SPECIALTY INS CO
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36706	LAWYERS MUT INS CO
24520	LAWYERS MUT INS CO OF KY
11527	LEAGUE OF WI MUNICIPALITIES MUT INS
10380	LEATHERSTOCKING COOP INS CO
11749	LEBANON SENECA MUT INS CO
16922	LECOM HLTH RRG
11075	LION INS CO
27405	LOCUST MUT FIRE INS C
17360	LOGGERHEAD RECP INTERINSURANCE EXCH
16694	LONE PEAK INS CO
17034	LONG IRON INS RRG INC
17716	LOUISIANA CITIZENS PROP INS CORP
14427	LOUISIANA FARM BUREAU MUT INS CO
16921	LOXDON INS CO INC RRG
16965	LTC INS CO RRG LLC
33502	MACHINERY INS INC ASSESSABLE MUT CO
10011	MADA INS EXCH
30449	MADISON MUT INS CO
14443	MADISON MUT INS COMPANY
17735	MANGROVE PROPERTY INS CO
12824	MANUFACTURING TECHNOLOGY MUT INS CO
31780	MAPLE VALLEY MUT INS CO
14451	MARYSVILLE MUT INS CO
36030	MAYA ASSUR CO
10697	MCIC VT A RECIP RRG
11036	MCMILLAN WARNER MUT INS CO
14446	MED MAL RRG INC
11861	MEDICAL ALLIANCE INS CO
10339	MEDICAL ASSUR CO OF MS
13101	MEDICAL MALPRACTICE JOINT UNDERWRITI
36277	MEDICAL MUT INS CO OF ME
11813	MEDICAL PROVIDERS MUT INS CO RRG
44237	MENTAL HLTH RRG
27014	MFS MUT INS CO
10209	MI AUTO INS PLACEMENT FACILITY
34029	MICHIGAN BASIC PROP INS ASSN
26835	MIDROX INS CO
26818	MIDSTATE MUT INS CO
11999	MIDWEST INS GRP INC RRG
14575	MILLERS CAPITAL INS CO
17358	MINING MUT INS CO
11964	MISSOURI DOCTORS MUT INS CO
27766	MISSOURI VALLEY MUT INS CO
15997	MMG INS CO
15819	MONTANA STATE FUND
16218	MONTAUK RRG INC
16700	MOTOR TRANSPORT MUT RRG INC

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11547	MOUNTAIN LAUREL RRG INC
17579	MOUNTAIN STATES AUTOMOTIVE ASSUR RRG
11585	MOUNTAIN STATES HLTHCARE RECIP RRG
12418	MOWER CNTY FARMERS MUT INS CO
14656	MUNICIPAL MUT INS CO
15779	MUNICIPAL PROP INS CO
33740	MUTUAL ASSUR SOCIETY OF VA
17477	MUTUAL FIRE INS CO OF S BEND TOWNSHI
11617	MUTUAL OF WAUSAU INS CORP
29629	NAMIC INS CO INC
11806	NATIONAL ASSISTED LIVING RRG INC
41068	NATIONAL FIRE & CAS CO
15679	NATIONAL FIRE & IND EXCH
36072	NATIONAL GUARDIAN RRG INC
16011	NATIONAL TRANSPORTATION INS CO RRG L
19119	NATIONAL UNITY INS CO
13127	NATIONS INS CO
17493	NAZARETH MUT INS CO
11260	NEVADA MUT INS CO INC
17611	NEW ENGLAND IND CO
13792	NEW HOME WARRANTY INS CO A RRG
16014	NEW HORIZON INS CO
11539	NEW JERSEY PHYSICIANS UNITED RECIP
12275	NEW YORK HLTHCARE INS CO INC RRG
20690	NEW YORK MUNICIPAL INS RECIP
34843	NEW YORK SCHOOLS INS RECIP
10762	NEW YORK TRANSPORTATION INS CORP
10751	NHRMA MUT INS CO
27905	NLC MUT INS CO
13012	NORMANDY INS CO
16683	NORTH CAROLINA GRANGE MUT INS CO
43869	NORTH COUNTRY INS CO
30376	NORTHERN MUT INS CO
14021	NORTHWEST FARMERS MUT INS CO
14885	NORTHWEST GF MUT INS CO
17052	NOTTING HILL RRG LLC
34215	NUCLEAR ELECTRIC INS LTD
16699	NUOVO IND RRG INC
17615	NUSURECO INC CO
17007	O SHAUGANHILL SURETY & INS INC
13644	OASIS RECIP RRG
41076	OCEAN MARINE IND CO
37176	OHIO BAR LIAB INS CO
32573	OHIO FAIR PLAN UNDERWRITING ASSOC
26565	OHIO IND CO
39411	OKLAHOMA ATTORNEYS MUT INS CO
17531	OLD ELIZABETH MUT FIRE INS CO

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11579	OLD GLORY INS CO
12954	OLYMPUS INS CO
16989	OMNIA RRG INC
22870	ONTARIO INS CO
10353	OOIDA RRG INC
44105	OPHTHALMIC MUT INS CO RRG
10140	OPTIMA SEGUROS
12183	ORANGE CNTY MEDICAL RECIP INS RRG
17368	ORCA RRG INC
43850	OSWEGO CNTY MUT INS CO
30350	OTSEGO CO PATRONS COOP FIRE RELIEF
14915	OTSEGO MUT FIRE INS CO
16822	OVERDRIVE RRG INC
15583	P&S INS RRG
11575	PACE RRG INC
18380	PACIFIC IND INS CO
13121	PALMETTO SURETY CORP
10904	PAN HANDLE FARMERS MUT INS CO OF WV
44130	PARATRANSIT INS CO MUT RRG
15617	PATRIOT SELECT PROP & CAS INS CO
17582	PATRONS MUT FIRE INS CO OF IN PA
11973	PCH MUT INS CO INC RRG
11846	PEACE CHURCH RRG INC
17417	PEGASO RRG INC
11587	PELICAN INS RRG
24341	PEMCO MUT INS CO
14077	PENN RESERVE INS CO LTD
14974	PENNSYLVANIA LUMBERMENS MUT INS
33537	PENNSYLVANIA PROFESSIONAL LIAB JUA
13125	PEOPLES TRUST INS CO
12297	PETROLEUM CAS CO
11062	PETROLEUM MARKETERS MGMT INS CO
12004	PHOEBE RECIP RRG
13194	PHYSICIANS INS MUT
11514	PHYSICIANS PROFESSIONAL LIAB RRG
17335	PIEDMONT MUT INS CO
13582	PIH HLTH INS CO RECIP RRG
11980	PINNACLE CONSORTIUM OF HIGHER ED RRG
41190	PINNACOL ASSUR
18309	PIONEER STATE MUT INS CO
15796	PLATINUM TRANSPORT INS RRG INC
27251	PMI MORTGAGE INS CO
17670	POLARIS INS CO RRG INC
11863	POSITIVE PHYSICIANS INS CO
37869	PRE PAID LEGAL CAS INC
14366	PREFERRA INS CO RRG
10223	PREFERRED AUTO INS CO INC
12497	PREFERRED CONTRACTORS INS CO RRG LLC
15024	PREFERRED MUT INS CO

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14461	PROFESSIONAL EXCH ASSUR CO RRG
37435	PROFESSIONAL INS EXCH MUT INC
17328	PROFESSIONAL TRANSPORTATION RRG INC
17087	PROPERTY INS CO OF AMER
15990	PROSPECT MEDICAL HOLDINGS RRG INC
15040	PROVIDENCE MUT FIRE INS CO
15059	PUBLIC SERV INS CO
11350	PUBLIC UTILITY MUT INS CO RRG
12332	PUERTO RICO MED DEFENSE MUT INS CO
17701	PYMATUNING MUT FIRE INS CO
14133	QUALITAS INS CO
16330	RAM MUT INS CO
10199	RANCHERS & FARMERS MUT INS CO
16155	RECOVER INS CO RRG INC
15905	RECREATION RRG INC
13078	RED CLAY RRG INC
13736	RED ROCK RRG INC
12019	REPUBLIC RRG
13131	RESPONSIVE AUTO INS CO
12209	RESTORATION RRG INC
10718	RETAILERS CAS INS CO
12471	RETAILERS INS CO
16428	RHODE ISLAND AUTOMOBILE INS PLAN
17635	RISK UNDERWRITERS GRP LLC RRG
11607	RIVER VALLEY MUT INS CO
42706	ROCHE SURETY & CAS CO INC
27065	ROCKFORD MUT INS CO
15744	ROMULUS INS RRG INC
11134	RURAL TRUST INS CO
15415	SAFE INS CO
31399	SAFECHOICE INS CO
17789	SAFERFLEET ASSUR RRG LLC
36196	SAIF CORP
11712	SAINT LUKES HLTH SYSTEM RRG
12511	SAMARITAN RRG INC
38300	SAMSUNG FIRE & MARINE INS CO LTD
17736	SAUCON INS CO
10368	SAUQUOIT VALLEY INS CO
12988	SCRUBS MUT ASSUR CO RRG
17185	SECURENT RRG INC
16902	SECURITY CAS RRG INC
10365	SECURITY COOPERATIVE INS CO
10117	SECURITY FIRST INS CO
15113	SECURITY MUT INS CO
17660	SEREN HOSPITALITY RRG INC
37672	SEVEN SEAS INS CO INC
13557	SIGMA RRG INC
11078	SIMED

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16600	SMALL FLEET ADVANTAGE RRG INC
15261	SOCIETY INS A MUT CO
17411	SOUTH SHORE RRG INC
37141	SOUTHERN GEN INS CO
26468	SOUTHERN MUT CHURCH INS CO
12247	SOUTHERN OAK INS CO
15709	SOUTHERN STATES INS EXCH
12610	SOUTHERN TRUST INS CO
10925	SOUTHERN VANGUARD INS CO
27499	SOUTHWEST GEN INS CO
12907	SOUTHWEST PHYSICIANS RRG INC
17198	SOUTHWIND RRG INC
13595	SPARTAN INS CO
19780	SPECIALTY RISK OF AMER
10754	SPIRIT MOUNTAIN INS CO RRG INC
11114	ST CHARLES INS CO RRG
11688	ST LUKES HLTH NTWRK INS CO RECIP RRG
12645	STANDARD CAS CO
32387	STAR CAS INS CO
17024	STAR MUT RRG INC
17617	STAR VANTAGE RECIP INS EXCH
35076	STATE COMPENSATION INS FUND
36103	STATE INS FUND DISABILITY BENEFITS
36102	STATE INS FUND WORKERS COMPENSATION
33049	STATE VOLUNTEER MUT INS CO
27677	STATE WORKERS INS FUND
44075	STATES SELF INSURERS RRG
16963	STEADILY INS CO
10156	STEADPOINT INS CO
12878	STERLING CAS INS CO
10476	STICO MUT INS CO RRG
27685	STONE VALLEY MUT FIRE INS CO
10130	SU INS CO
13135	SUBURBAN HLTH ORG RRG LLC
11713	SUGAR CREEK MUT INS CO
16653	SUMMIT INS CO RRG
10909	SUN SURETY INS CO
14026	SUNLAND RRG INC
16476	SURYA INS CO INC RRG
20311	SYNCORA GUAR INC
12593	SYNERGY COMP INS CO
17046	TECHNOLOGY TRANSPORTATION MUT RRG IN
11692	TECUMSEH HLTH RECIP RRG
10113	TERRA INS CO RRG
14395	TERRAFIRMA RRG LLC
32514	TEXAS HOSPITAL INS EXCH
36331	TEXAS LAWYERS INS EXCH
32697	TEXAS MEDICAL LIAB INS UNDWRITING AS

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10152	THE HLTHCARE UNDERWRITING CO RRG
17812	THE HOMEOWNERS RECIP EXCH
26257	THE MUTUAL RRG INC
10083	THE NATL CATHOLIC RRG INC
28240	THE SERV INS CO INC
10313	THE USA INS CO
15545	THE WOODLANDS INS CO
11658	THERESA MUT INS CO
17351	TIMBER CREEK CAS INS CO INC RRG
10084	TITLE INDUSTRY ASSUR CO RRG
10009	TOWER BONDING & SURETY CO
37621	TOYOTA MOTOR INS CO
42749	TRADERS INS CO
16994	TRAILBLAZERS INS CO INC RRG
34002	TRANS CITY CAS INS CO
21270	TRANSIT MUT INS CORP OF WI
16025	TRANSPORT RISK SOLUTIONS RRG INC
28535	TRIANGLE INS CO INC
17678	TRIDENT RECIPROCAL EXCHANGE
11958	TRINITY RISK SOLUTIONS RECIP INS CO
32727	UNDERWRITERS AT LLOYDS
15792	UNDERWRITERS AT LLOYDS LONDON
28681	UNION MUT INS CO
35319	UNITED AUTOMOBILE INS CO
11263	UNITED BUSINESS INS CO
36226	UNITED CAS & SURETY INS CO
10020	UNITED EDUCATORS INS RRG INC
10894	UNITED GRP CAPTIVE INS CO
12256	UNITED INS CO
44423	UNITED SURETY & IND CO
16286	UNIVERSAL CAS RRG INC
15296	UPLAND MUT INS INC
16988	UPLAND SPECIALTY INS CO
15908	URGENT MD RRG INC
13017	US INS CO OF AMER
13781	US LLOYDS INS CO
30457	USA UNDERWRITERS INS CO
28497	USPLATE GLASS INS CO
12520	UTAH BUSINESS INS CO INC
15326	UTICA FIRST INS CO
13988	UV INS RRG INC
11038	VASA SPRING GARDEN MUT INS CO
15956	VELOCITY INS CO RRG
39640	VELOCITY SPECIALTY INS CO
17499	VICTOR INS EXCHANGE
12900	VICTORY INS CO INC
17153	VYRD INS CO
17868	WALL ROSE MUT INS CO

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43290	WAYNE COOP INS CO
14550	WEA PROP & CAS INS CO
11682	WELLSPAN RRG
17892	WEST BRANCH MUT INS CO
12362	WESTERN MUT INS CO OF MN
16098	WESTMINSTER AMER INS CO
33405	WISCONSIN HLTH CARE LIAB INS PLAN
22020	WISCONSIN LAWYERS MUT INS CO
27880	WISCONSIN MUNICIPAL MUT INS CO
27022	WISCONSIN MUT INS CO
12465	WOODLAND MUT INS CO
17190	WOODLANDS RRG INC
31232	WORK FIRST CAS CO
34576	WORKERS COMP EXCH
11523	WRIGHT NATL FLOOD INS CO
11003	WVA INS CO
11705	XLNT INS CO
44415	YEL CO INS
11796	YELLOWSTONE INS EXCH RRG
16887	YRIG RRG INC
30325	ZALE IND CO
17819	ZSI INS CO RRG

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