

03/29/2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2020 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
35-Total All Lines**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	66,153,063,455	65,950,654,496	60.10	62.97	9.12	9.12
2	31	BERKSHIRE HATHAWAY GRP	46,168,882,446	45,540,192,333	63.69	68.06	6.37	15.49
3	155	PROGRESSIVE GRP	41,737,283,351	40,688,559,853	56.10	57.93	5.75	21.24
4	111	LIBERTY MUT GRP	36,172,569,654	35,207,786,556	62.94	67.14	4.99	26.23
5	8	ALLSTATE INS GRP	34,316,667,551	34,232,858,004	52.58	55.30	4.73	30.96
6	3548	TRAVELERS GRP	28,786,741,494	28,004,428,038	56.12	59.83	3.97	34.93
7	200	UNITED SERV AUTOMOBILE ASSN GRP	24,621,245,970	24,225,885,492	58.59	60.14	3.39	38.32
8	626	CHUBB LTD GRP	24,054,673,303	23,393,178,488	60.69	67.46	3.32	41.64
9	69	FARMERS INS GRP	20,083,338,884	20,085,360,879	61.52	63.19	2.77	44.41
10	140	NATIONWIDE CORP GRP	18,499,967,365	18,218,307,430	66.95	70.55	2.55	46.96
11	212	ZURICH INS GRP	13,623,337,989	13,335,393,023	77.90	87.63	1.88	48.84
12	12	AMERICAN INTL GRP	13,408,425,055	13,506,722,093	69.27	76.89	1.85	50.69
13	91	HARTFORD FIRE & CAS GRP	12,378,219,253	12,366,706,308	51.93	57.65	1.71	52.40
14	218	CNA INS GRP	11,746,819,856	11,081,774,633	64.85	70.15	1.62	54.01
15	473	AMERICAN FAMILY INS GRP	11,338,489,352	11,155,691,740	59.69	61.68	1.56	55.58
16	280	AUTO OWNERS GRP	9,295,080,573	9,093,010,953	56.85	61.38	1.28	56.86
17	19	ASSURANT INC GRP	8,283,431,551	8,161,206,093	51.58	51.72	1.14	58.00
18	3098	TOKIO MARINE HOLDINGS INC GRP	7,717,104,740	7,490,580,877	78.40	85.26	1.06	59.07
19	213	ERIE INS GRP	7,613,519,268	7,539,911,442	53.91	56.21	1.05	60.12
20	158	FAIRFAX FIN GRP	7,586,745,423	7,140,062,079	57.84	67.32	1.05	61.16
21	968	AXA INS GRP	7,015,963,255	6,565,631,107	75.58	83.39	0.97	62.13
22	98	WR BERKLEY CORP GRP	6,807,601,872	6,470,395,405	47.65	55.55	0.94	63.07
23	84	AMERICAN FINANCIAL GRP	6,689,564,365	6,446,255,390	52.10	60.12	0.92	63.99
24	785	MARKEL CORP GRP	6,054,304,790	5,873,542,966	48.65	57.75	0.83	64.83
25	244	CINCINNATI FIN GRP	5,549,240,572	5,426,176,780	53.42	59.76	0.77	65.59
		INDUSTRY TOTAL	725,264,505,782	710,699,877,156	59.69	64.14	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

³ Cumulative Market Share is the running total of the individual Company or Group market shares.

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Due to the COVID-19 pandemic causing fewer miles driven, several personal auto insurers reduced premiums written in 2020 either offering rebates, dividends or lower rates for auto insurance. The accounting practices to show these premium reductions varied by insurer. A description of the accounting guidance in INT 20-08: COVID-19 Premium Refunds, Limited-Time Exception, Rate Reductions and Policyholder Dividends can be found here:

<https://content.naic.org/sites/default/files/inline-files/INT%2020-08%20-%20Premium%20refunds%20Final%207-22-20.pdf>

03/29/2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2020 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
04-Homeowners Multiple Peril**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	19,717,031,703	19,086,083,377	71.54	72.85	17.87	17.87
2	8	ALLSTATE INS GRP	9,005,250,696	8,853,466,966	53.27	55.67	8.16	26.03
3	200	UNITED SERV AUTOMOBILE ASSN GRP	7,362,746,787	7,087,668,156	65.43	66.12	6.67	32.70
4	111	LIBERTY MUT GRP	6,991,282,920	6,814,981,419	59.90	61.65	6.34	39.04
5	69	FARMERS INS GRP	6,043,864,526	5,982,639,940	73.05	74.12	5.48	44.51
6	3548	TRAVELERS GRP	4,866,356,950	4,534,877,314	60.54	62.02	4.41	48.92
7	473	AMERICAN FAMILY INS GRP	4,442,466,951	4,233,933,538	62.34	62.87	4.03	52.95
8	140	NATIONWIDE CORP GRP	3,344,181,288	3,295,773,040	75.42	77.73	3.03	55.98
9	626	CHUBB LTD GRP	3,113,148,549	3,064,190,332	56.44	55.61	2.82	58.80
10	155	PROGRESSIVE GRP	1,897,224,860	1,763,134,379	77.17	80.21	1.72	60.52
11	280	AUTO OWNERS GRP	1,830,042,564	1,799,228,887	62.47	63.80	1.66	62.18
12	213	ERIE INS GRP	1,809,611,052	1,771,003,516	62.20	64.00	1.64	63.82
13	4663	UNIVERSAL INS HOLDING GRP	1,432,075,093	1,313,720,440	67.20	69.99	1.30	65.12
14	12	AMERICAN INTL GRP	1,109,690,482	1,111,042,671	48.03	49.62	1.01	66.12
15	241	METROPOLITAN GRP	1,109,314,963	1,113,315,357	64.69	65.28	1.01	67.13
16	1278	CSAA INS GRP	980,648,269	958,746,151	77.77	79.23	0.89	68.02
17	28	AMICA MUT GRP	948,950,186	947,182,037	58.10	59.79	0.86	68.88
18	4830	UNITED INS HOLDINGS GRP	935,026,844	896,324,151	84.20	93.41	0.85	69.72
19	91	HARTFORD FIRE & CAS GRP	926,851,924	941,736,497	10.27	10.10	0.84	70.56
20	4861	HERITAGE INS HOLDINGS GRP	901,568,834	839,503,359	53.66	56.47	0.82	71.38
21	1318	AUTO CLUB ENTERPRISES INS GRP	855,255,847	851,977,508	42.03	44.41	0.78	72.16
22	4664	PURE COMPANIES GRP	776,812,512	714,765,618	57.55	59.82	0.70	72.86
23	4928	NATIONAL GEN GRP	768,246,630	798,905,017	73.42	73.44	0.70	73.56
24	50	COUNTRY INS & FIN SERV GRP	754,557,198	744,421,103	79.88	80.28	0.68	74.24
25	19	ASSURANT INC GRP	753,365,045	730,331,031	49.96	50.42	0.68	74.92
		INDUSTRY TOTAL	110,347,975,923	106,906,857,494	66.49	68.45	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

³ Cumulative Market Share is the running total of the individual Company or Group market shares.

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03/29/2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2020 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
11-Medical Professional Liability**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	31	BERKSHIRE HATHAWAY GRP	1,714,357,057	1,703,673,428	47.98	74.85	17.11	17.11
2	831	DOCTORS CO GRP	962,440,212	938,019,858	45.50	74.00	9.60	26.71
3	218	CNA INS GRP	609,084,871	574,860,471	70.39	86.15	6.08	32.79
4	1154	COVERYS GRP	522,584,868	494,945,249	73.04	97.51	5.21	38.00
5	2698	PROASSURANCE CORP GRP	436,210,350	464,955,617	69.54	97.67	4.35	42.35
6	10697	MCIC VT A RECIP RRG	425,005,688	425,068,088	85.90	101.13	4.24	46.59
7	413	MAG MUT INS GRP	368,857,040	352,155,684	52.71	66.83	3.68	50.27
8	1282	NORCAL GRP	359,875,594	370,395,613	44.40	98.39	3.59	53.86
9	111	LIBERTY MUT GRP	262,878,362	244,428,017	71.99	84.74	2.62	56.49
10	4790	MMIC GRP	172,684,132	169,199,651	56.02	85.02	1.72	58.21
11	4840	PRI GRP	169,778,216	172,396,869	15.94	47.18	1.69	59.90
12	2358	ISMIE GRP	166,320,967	171,422,791	48.36	80.42	1.66	61.56
13	10341	CONTROLLED RISK INS CO OF VT RRG	164,352,561	164,352,561	63.43	85.57	1.64	63.20
14	626	CHUBB LTD GRP	151,193,769	143,810,964	144.92	158.15	1.51	64.71
15	98	WR BERKLEY CORP GRP	146,002,353	134,243,745	47.91	59.38	1.46	66.17
16	184	CURI HOLDINGS GRP	139,521,707	135,076,605	43.55	77.74	1.39	67.56
17	501	ALLEGHANY GRP	134,293,683	129,135,969	55.91	73.99	1.34	68.90
18	464	PHYSICIANS INS A MUT GRP	126,717,198	118,242,895	55.39	74.38	1.26	70.16
19	33049	STATE VOLUNTEER MUT INS CO	113,726,346	114,221,090	22.76	50.94	1.13	71.30
20	4902	COPIE GRP	102,081,856	101,138,712	28.95	45.16	1.02	72.32
21	2638	NCMIC GRP	96,927,585	96,636,094	44.50	74.61	0.97	73.28
22	158	FAIRFAX FIN GRP	94,094,550	93,682,700	76.36	87.60	0.94	74.22
23	4878	MICA GRP	85,457,012	89,417,832	29.55	55.57	0.85	75.08
24	785	MARKEL CORP GRP	85,267,372	88,488,105	41.20	49.97	0.85	75.93
25	508	NATIONAL GRP	82,978,799	83,966,361	33.67	52.43	0.83	76.75
		INDUSTRY TOTAL	10,022,483,433	9,825,425,550	56.40	79.41	100.00	100.00

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2020 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
16-Workers' Compensation**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	3548	TRAVELERS GRP	3,737,454,477	3,789,438,029	62.00	62.93	7.32	7.32
2	91	HARTFORD FIRE & CAS GRP	2,992,053,652	3,099,375,472	49.32	54.91	5.86	13.19
3	212	ZURICH INS GRP	2,495,405,266	2,535,867,511	48.51	58.86	4.89	18.08
4	626	CHUBB LTD GRP	2,294,088,995	2,249,828,557	22.77	28.43	4.50	22.57
5	111	LIBERTY MUT GRP	2,140,148,597	2,110,994,612	54.89	63.22	4.19	26.77
6	31	BERKSHIRE HATHAWAY GRP	1,998,777,963	2,082,245,801	43.05	49.21	3.92	30.68
7	2538	AMTRUST FINANCIAL SERV GRP	1,956,223,895	1,991,739,826	34.63	43.34	3.83	34.52
8	572	BCBS OF MI GRP	1,668,319,163	1,625,403,958	55.37	61.71	3.27	37.79
9	36102	STATE INS FUND	1,610,726,901	1,583,242,705	78.07	81.26	3.16	40.94
10	150	OLD REPUBLIC GRP	1,302,497,849	1,326,233,987	54.16	62.87	2.55	43.50
11	12	AMERICAN INTL GRP	1,188,756,527	1,273,341,863	55.61	62.71	2.33	45.82
12	84	AMERICAN FINANCIAL GRP	1,165,278,893	1,188,932,978	40.36	46.25	2.28	48.11
13	98	WR BERKLEY CORP GRP	1,087,051,530	1,121,475,066	48.52	55.05	2.13	50.24
14	35076	STATE COMPENSATION INS FUND	1,076,840,447	1,029,658,251	69.43	75.34	2.11	52.35
15	922	ICW GRP ASSETS INC GRP	964,004,309	804,666,147	43.12	53.58	1.89	54.24
16	22945	TEXAS MUT INS CO	923,313,869	940,480,094	34.07	36.56	1.81	56.05
17	218	CNA INS GRP	814,943,088	777,698,033	47.60	50.06	1.60	57.64
18	158	FAIRFAX FIN GRP	700,028,695	717,154,423	30.40	34.44	1.37	59.02
19	4670	STARR GRP	662,253,309	684,788,744	37.14	52.85	1.30	60.31
20	1279	ARCH INS GRP	631,584,685	646,137,189	43.98	51.59	1.24	61.55
21	3363	EMPLOYERS HOLDINGS GRP	570,759,518	611,002,164	38.53	44.55	1.12	62.67
22	4485	COPPERPOINT GRP	569,546,954	519,449,176	42.68	49.35	1.12	63.79
23	41190	PINNACOL ASSUR	512,025,286	519,589,410	58.78	61.67	1.00	64.79
24	785	MARKEL CORP GRP	497,735,806	508,054,378	40.35	47.87	0.98	65.76
25	1120	EVEREST REINS HOLDINGS GRP	493,542,656	509,023,699	42.93	50.24	0.97	66.73
		INDUSTRY TOTAL	51,030,257,326	51,373,409,691	47.43	53.41	100.00	100.00

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2020 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
17.1,17.2,18-Other Liability**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	626	CHUBB LTD GRP	7,342,560,353	6,998,788,808	58.61	76.33	8.07	8.07
2	19	ASSURANT INC GRP	4,230,419,978	4,031,150,371	66.99	67.08	4.65	12.72
3	3548	TRAVELERS GRP	4,209,966,496	3,997,261,722	71.06	78.75	4.63	17.35
4	111	LIBERTY MUT GRP	4,025,211,563	3,572,043,857	92.46	104.31	4.42	21.77
5	12	AMERICAN INTL GRP	3,918,453,895	4,032,647,726	84.15	103.20	4.31	26.08
6	968	AXA INS GRP	3,691,466,026	3,312,025,816	74.41	84.79	4.06	30.14
7	31	BERKSHIRE HATHAWAY GRP	3,497,065,879	2,898,437,994	76.17	86.47	3.84	33.98
8	158	FAIRFAX FIN GRP	3,380,584,460	3,031,822,717	50.60	66.54	3.72	37.70
9	218	CNA INS GRP	3,204,470,881	2,923,974,702	50.88	62.49	3.52	41.22
10	98	WR BERKLEY CORP GRP	3,144,012,547	2,924,950,817	48.80	59.50	3.46	44.68
11	785	MARKEL CORP GRP	2,609,443,157	2,383,996,781	37.80	51.06	2.87	47.55
12	212	ZURICH INS GRP	2,597,354,718	2,543,119,576	86.95	111.53	2.86	50.40
13	140	NATIONWIDE CORP GRP	2,520,879,036	2,393,391,121	65.37	75.63	2.77	53.17
14	91	HARTFORD FIRE & CAS GRP	2,497,763,187	2,352,404,606	70.64	85.77	2.75	55.92
15	84	AMERICAN FINANCIAL GRP	2,062,686,619	1,873,457,787	62.52	78.74	2.27	58.19
16	3098	TOKIO MARINE HOLDINGS INC GRP	2,009,038,217	1,874,258,721	66.56	76.91	2.21	60.40
17	3219	SOMPO GRP	1,685,415,438	1,386,001,184	50.27	64.13	1.85	62.25
18	761	ALLIANZ INS GRP	1,474,746,228	1,433,471,907	86.75	98.94	1.62	63.87
19	3416	AXIS CAPITAL GRP	1,436,498,399	1,309,567,242	62.70	67.81	1.58	65.45
20	4670	STARR GRP	1,367,466,309	1,243,452,029	65.09	73.83	1.50	66.95
21	244	CINCINNATI FIN GRP	1,284,980,644	1,217,690,689	38.16	49.41	1.41	68.37
22	1120	EVEREST REINS HOLDINGS GRP	1,188,474,179	1,064,091,170	64.26	76.31	1.31	69.67
23	1279	ARCH INS GRP	1,168,078,164	1,096,455,106	68.07	82.82	1.28	70.96
24	457	ARGO GRP US INC GRP	1,137,563,011	1,085,679,967	48.84	67.53	1.25	72.21
25	501	ALLEGHANY GRP	1,122,583,321	956,778,770	54.51	68.47	1.23	73.44
		INDUSTRY TOTAL	90,967,443,122	84,835,822,794	62.56	74.73	100.00	100.00

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States, U.S. Territories, Canada and Aggregate Other Alien
Total Private Passenger Auto**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	40,397,655,895	40,964,164,912	54.57	58.06	16.19	16.19
2	31	BERKSHIRE HATHAWAY GRP	33,785,461,624	33,946,166,555	64.49	66.71	13.54	29.73
3	155	PROGRESSIVE GRP	33,171,940,695	32,516,334,697	54.03	55.58	13.30	43.03
4	8	ALLSTATE INS GRP	22,726,698,535	22,827,102,532	51.66	54.29	9.11	52.14
5	200	UNITED SERV AUTOMOBILE ASSN GRP	15,772,993,227	15,685,675,232	57.24	59.26	6.32	58.46
6	111	LIBERTY MUT GRP	11,847,079,323	11,613,870,034	55.30	57.93	4.75	63.21
7	69	FARMERS INS GRP	9,936,839,825	10,003,158,900	55.39	56.80	3.98	67.19
8	140	NATIONWIDE CORP GRP	5,778,148,603	5,849,710,269	57.29	59.00	2.32	69.51
9	473	AMERICAN FAMILY INS GRP	5,168,252,093	5,225,588,228	53.89	56.01	2.07	71.58
10	3548	TRAVELERS GRP	4,890,392,624	4,791,777,042	49.84	51.85	1.96	73.54
11	1318	AUTO CLUB ENTERPRISES INS GRP	3,566,844,221	3,555,478,525	50.41	52.02	1.43	74.97
12	215	KEMPER CORP GRP	3,490,526,897	3,448,675,367	59.60	60.48	1.40	76.37
13	213	ERIE INS GRP	3,396,043,074	3,401,407,223	56.88	58.40	1.36	77.73
14	280	AUTO OWNERS GRP	3,293,659,863	3,277,291,818	60.13	63.87	1.32	79.05
15	4928	NATIONAL GEN GRP	3,151,989,840	3,144,626,207	55.39	58.28	1.26	80.31
16	1278	CSAA INS GRP	2,791,290,896	2,826,744,526	50.38	51.51	1.12	81.43
17	660	MERCURY GEN GRP	2,539,716,316	2,564,701,356	49.42	53.31	1.02	82.45
18	241	METROPOLITAN GRP	2,277,533,988	2,330,398,943	50.54	52.07	0.91	83.36
19	91	HARTFORD FIRE & CAS GRP	1,863,451,605	1,913,590,520	50.33	52.18	0.75	84.11
20	55	AUTOMOBILE CLUB MI GRP	1,818,881,182	1,904,267,103	60.37	63.63	0.73	84.84
21	411	MAPFRE INS GRP	1,309,578,643	1,369,350,221	52.20	52.87	0.52	85.36
22	28	AMICA MUT GRP	1,251,867,801	1,358,306,179	47.13	50.27	0.50	85.86
23	88	THE HANOVER INS GRP	1,212,584,997	1,229,381,927	56.89	58.72	0.49	86.35
24	50	COUNTRY INS & FIN SERV GRP	1,192,565,545	1,195,178,349	60.70	62.28	0.48	86.83
25	169	SENTRY INS GRP	1,176,384,866	1,151,138,918	54.78	55.22	0.47	87.30
		INDUSTRY TOTAL	249,495,199,569	250,028,700,042	56.08	58.38	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

³ Cumulative Market Share is the running total of the individual Company or Group market shares.

NOTE: Based on filings received by 03/29/2021, an estimated 99.38% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at http://www.naic.org/research_actuarial_dept.htm

Due to the COVID-19 pandemic causing fewer miles driven, several personal auto insurers reduced premiums written in 2020 either offering rebates, dividends or lower rates for auto insurance. The accounting practices to show these premium reductions varied by insurer. A description of the accounting guidance in INT 20-08: COVID-19 Premium Refunds, Limited-Time Exception, Rate Reductions and Policyholder Dividends can be found here:
<https://content.naic.org/sites/default/files/inline-files/INT%2020-08%20-%20Premium%20refunds%20Final%207-22-20.pdf>

03/29/2021

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2020 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
Total Commercial Auto**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	155	PROGRESSIVE GRP	5,572,154,326	5,387,222,607	62.15	65.36	12.17	12.17
2	3548	TRAVELERS GRP	2,860,331,584	2,831,056,131	64.64	69.84	6.25	18.42
3	150	OLD REPUBLIC GRP	1,883,080,608	1,766,707,604	73.64	81.70	4.11	22.53
4	111	LIBERTY MUT GRP	1,689,377,411	1,762,177,865	66.05	70.30	3.69	26.22
5	140	NATIONWIDE CORP GRP	1,659,268,204	1,637,681,427	74.76	77.89	3.62	29.84
6	212	ZURICH INS GRP	1,622,780,332	1,585,927,087	76.76	88.83	3.54	33.39
7	31	BERKSHIRE HATHAWAY GRP	1,417,137,849	1,440,946,780	66.55	75.32	3.09	36.48
8	280	AUTO OWNERS GRP	1,249,969,152	1,188,859,575	60.59	67.60	2.73	39.21
9	626	CHUBB LTD GRP	894,824,903	872,573,238	73.87	76.83	1.95	41.17
10	98	WR BERKLEY CORP GRP	841,905,918	768,253,882	52.05	56.73	1.84	43.00
11	12	AMERICAN INTL GRP	821,630,188	752,616,895	75.57	84.69	1.79	44.80
12	91	HARTFORD FIRE & CAS GRP	776,778,364	776,452,495	66.77	72.77	1.70	46.50
13	8	ALLSTATE INS GRP	767,252,722	744,060,167	64.47	74.40	1.68	48.17
14	244	CINCINNATI FIN GRP	763,897,420	755,347,230	54.11	57.82	1.67	49.84
15	84	AMERICAN FINANCIAL GRP	761,841,282	747,726,819	55.18	61.05	1.66	51.50
16	3098	TOKIO MARINE HOLDINGS INC GRP	747,656,537	747,035,334	59.70	64.66	1.63	53.14
17	213	ERIE INS GRP	684,684,400	660,949,721	53.35	55.70	1.50	54.63
18	176	STATE FARM GRP	679,745,156	784,783,408	66.67	76.33	1.48	56.12
19	242	SELECTIVE INS GRP	677,624,913	633,719,596	60.94	62.59	1.48	57.60
20	169	SENTRY INS GRP	656,741,952	603,735,845	63.76	69.14	1.43	59.03
21	158	FAIRFAX FIN GRP	630,167,403	617,946,107	60.48	68.55	1.38	60.41
22	218	CNA INS GRP	587,260,507	540,926,601	70.06	74.53	1.28	61.69
23	14184	ACUITY A MUT INS CO	586,432,562	546,411,410	45.80	49.50	1.28	62.97
24	785	MARKEL CORP GRP	571,288,992	504,961,118	76.95	87.61	1.25	64.22
25	7	FEDERATED MUT GRP	560,053,019	533,299,953	70.68	78.14	1.22	65.44
		INDUSTRY TOTAL	45,788,021,304	44,752,906,662	64.16	69.96	100.00	100.00

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² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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