

03/31/2014

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2013 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
35-Total All Lines**

RANK BY PREM	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 %
1	176	STATE FARM GRP	55,994,246,326	55,013,284,621	60.38	63.47	10.33	10.33
2	111	LIBERTY MUT GRP	29,444,950,049	28,935,335,274	58.26	63.83	5.43	15.77
3	8	ALLSTATE INS GRP	27,583,580,551	27,165,769,050	57.85	60.81	5.09	20.86
4	31	BERKSHIRE HATHAWAY GRP	23,169,140,611	22,299,970,963	64.07	68.11	4.28	25.14
5	3548	TRAVELERS GRP	22,842,941,166	22,785,706,560	46.71	52.24	4.22	29.35
6	69	FARMERS INS GRP	18,284,147,684	18,236,243,213	56.24	58.04	3.37	32.73
7	140	NATIONWIDE CORP GRP	18,079,536,510	17,625,884,269	58.27	61.62	3.34	36.06
8	12	AMERICAN INTL GRP	17,802,677,836	20,428,123,161	50.24	56.37	3.29	39.35
9	155	PROGRESSIVE GRP	17,562,610,188	17,318,798,528	63.60	65.47	3.24	42.59
10	200	UNITED SERV AUTOMOBILE ASSN GRP	14,562,012,098	14,086,552,314	64.09	65.78	2.69	45.28
11	212	ZURICH INS GRP	11,183,877,587	11,060,313,338	55.25	63.85	2.06	47.34
12	91	HARTFORD FIRE & CAS GRP	10,870,903,520	10,792,031,495	59.58	66.02	2.01	49.35
13	38	CHUBB INC GRP	9,914,366,516	9,833,156,115	38.27	45.69	1.83	51.18
14	626	ACE LTD GRP	9,682,504,703	9,512,366,185	53.80	59.82	1.79	52.96
15	218	CNA INS GRP	8,945,831,220	8,501,184,636	56.64	65.18	1.65	54.61
16	473	AMERICAN FAMILY INS GRP	6,608,587,975	6,448,328,851	60.83	62.03	1.22	55.83
17	280	AUTO OWNERS GRP	5,527,795,818	5,402,280,410	59.67	64.36	1.02	56.85
18	796	QBE INS GRP	5,402,895,409	5,502,685,017	65.39	68.22	1.00	57.85
19	213	ERIE INS GRP	5,076,003,312	4,850,300,761	58.92	62.25	0.94	58.79
20	98	WR BERKLEY CORP GRP	4,598,538,433	4,318,167,830	59.96	65.62	0.85	59.64
21	19	ASSURANT INC GRP	4,558,819,666	4,403,174,033	33.06	33.26	0.84	60.48
22	84	AMERICAN FINANCIAL GRP	4,409,024,639	4,293,802,517	62.18	67.29	0.81	61.29
23	761	ALLIANZ INS GRP	4,251,390,716	4,309,788,692	57.52	60.53	0.78	62.08
24	2538	AMTRUST NGH GRP	4,091,991,656	3,710,791,349	60.87	66.58	0.76	62.83
25	244	CINCINNATI FIN GRP	4,084,469,607	3,905,984,971	49.72	53.46	0.75	63.59
		INDUSTRY TOTAL	541,839,951,925	533,167,282,240	55.72	60.24	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)

NOTE: Based on filings received by 03/31/2014, an estimated 98.92% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at http://www.naic.org/research_actuarial_dept.htm

03/31/2014

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2013 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
04-Homeowners Multiple Peril**

RANK BY PREM	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 %
1	176	STATE FARM GRP	17,073,508,419	16,732,610,613	49.13	50.23	20.96	20.96
2	8	ALLSTATE INS GRP	7,428,694,116	7,280,094,607	41.81	43.44	9.12	30.08
3	111	LIBERTY MUT GRP	5,236,892,156	4,928,867,765	47.25	48.84	6.43	36.51
4	69	FARMERS INS GRP	5,029,554,779	4,961,663,212	53.81	54.84	6.17	42.68
5	200	UNITED SERV AUTOMOBILE ASSN GRP	4,328,005,246	4,082,870,807	50.56	51.25	5.31	47.99
6	3548	TRAVELERS GRP	3,368,962,025	3,405,877,042	36.78	38.20	4.14	52.13
7	140	NATIONWIDE CORP GRP	3,092,293,312	3,021,457,578	49.82	51.26	3.80	55.93
8	473	AMERICAN FAMILY INS GRP	2,272,518,991	2,178,927,452	53.55	54.06	2.79	58.72
9	38	CHUBB INC GRP	1,972,792,527	1,922,006,678	37.66	38.41	2.42	61.14
10	10064	CITIZENS PROP INS CORP	1,272,335,759	1,445,423,995	26.85	34.92	1.56	62.70
11	213	ERIE INS GRP	1,227,155,902	1,146,350,058	51.98	54.10	1.51	64.21
12	280	AUTO OWNERS GRP	1,146,629,056	1,123,240,340	58.75	60.40	1.41	65.61
13	91	HARTFORD FIRE & CAS GRP	1,144,964,965	1,126,033,050	52.21	54.82	1.41	67.02
14	241	METROPOLITAN GRP	1,111,160,210	1,067,280,949	54.72	55.44	1.36	68.38
15	4663	UNIVERSAL INS HOLDING GRP	728,913,365	734,266,287	20.67	22.82	0.89	69.28
16	1318	AUTO CLUB ENTERPRISES INS GRP	714,018,436	680,329,711	54.54	56.34	0.88	70.15
17	1278	CSAA INS GRP	696,916,910	683,747,470	56.88	59.41	0.86	71.01
18	1344	ARX HOLDING CORP GRP	696,743,465	641,508,531	34.85	36.31	0.86	71.87
19	50	COUNTRY INS & FIN SERV GRP	686,275,701	669,555,169	51.66	51.71	0.84	72.71
20	3484	TOWER HILL INS GRP	607,700,087	575,470,885	28.02	30.67	0.75	73.45
21	28	AMICA MUT GRP	605,447,906	572,269,441	43.29	44.88	0.74	74.20
22	88	THE HANOVER INS GRP	524,843,940	541,215,309	49.75	50.63	0.64	74.84
23	761	ALLIANZ INS GRP	509,170,791	511,631,463	25.77	27.90	0.63	75.47
24	361	MUNICH RE GRP	481,939,991	481,467,659	43.30	44.35	0.59	76.06
25	55	AUTOMOBILE CLUB MI GRP	479,206,462	471,305,900	57.92	58.06	0.59	76.65
		INDUSTRY TOTAL	81,461,019,423	80,418,851,621	46.34	47.85	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2013 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
11-Medical Professional Liability**

RANK BY PREM	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 %
1	31	BERKSHIRE HATHAWAY GRP	825,623,595	835,397,072	34.34	55.96	8.51	8.51
2	831	DOCTORS CO GRP	736,420,578	753,522,614	42.82	55.78	7.59	16.10
3	34231	MEDICAL LIAB MUT INS CO	542,042,892	549,407,742	55.35	87.71	5.59	21.69
4	218	CNA INS GRP	498,223,766	499,598,018	25.75	36.61	5.14	26.83
5	2698	PROASSURANCE CORP GRP	494,892,323	499,495,591	10.39	26.78	5.10	31.93
6	41467	PHYSICIANS RECIP INSURERS	373,174,742	374,856,465	65.94	76.29	3.85	35.77
7	12	AMERICAN INTL GRP	351,489,774	379,576,648	27.02	50.04	3.62	39.40
8	1154	COVERYS GRP	344,460,982	360,860,957	36.54	55.08	3.55	42.95
9	1282	NORCAL GRP	285,236,282	281,484,515	40.95	67.01	2.94	45.89
10	2358	ISMIE GRP	243,226,411	256,037,414	4.07	26.35	2.51	48.40
11	30317	HOSPITALS INS CO INC	231,406,729	229,652,596	118.58	134.29	2.39	50.78
12	413	MAG MUT INS GRP	230,825,288	234,987,610	32.79	57.50	2.38	53.16
13	4790	MMIC GRP	169,789,357	174,250,745	33.98	53.76	1.75	54.91
14	33049	STATE VOLUNTEER MUT INS CO	152,164,421	153,163,381	47.65	101.47	1.57	56.48
15	377	MEDICAL INS OF MD GRP	144,043,027	147,869,319	33.62	46.78	1.48	57.96
16	3239	ALLIED WORLD ASSUR HOLDING GRP	133,166,097	151,396,997	34.95	42.37	1.37	59.34
17	32832	MUTUAL INS CO OF AZ	118,845,683	121,097,616	35.19	52.60	1.23	60.56
18	10341	CONTROLLED RISK INS CO OF VT RRG	115,420,572	115,420,572	33.01	49.82	1.19	61.75
19	1129	WHITE MOUNTAINS GRP	108,683,270	105,115,972	53.83	62.64	1.12	62.87
20	785	MARKEL CORP GRP	108,602,676	103,597,476	45.46	51.63	1.12	63.99
21	626	ACE LTD GRP	104,024,341	99,320,248	5.90	17.63	1.07	65.06
22	184	MEDICAL INS GRP	101,270,606	98,886,020	23.86	46.21	1.04	66.11
23	98	WR BERKLEY CORP GRP	100,286,501	106,252,613	39.17	49.17	1.03	67.14
24	10697	MCIC VT INC RRG	96,833,586	96,833,586	177.85	209.33	1.00	68.14
25	212	ZURICH INS GRP	90,970,153	96,403,853	17.87	29.01	0.94	69.08
		**INDUSTRY TOTAL **	9,700,939,366	9,774,274,829	40.37	59.27	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2013 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
16-Workers' Compensation**

RANK BY PREM	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 %
1	3548	TRAVELERS GRP	4,138,106,677	4,009,869,165	60.09	71.96	8.01	8.01
2	111	LIBERTY MUT GRP	3,587,373,613	3,866,506,202	76.34	84.62	6.94	14.95
3	91	HARTFORD FIRE & CAS GRP	3,346,388,398	3,335,609,871	61.77	68.53	6.48	21.42
4	12	AMERICAN INTL GRP	2,847,862,410	2,864,929,603	61.08	66.71	5.51	26.93
5	212	ZURICH INS GRP	2,534,387,038	2,583,305,081	64.44	75.27	4.90	31.84
6	36102	STATE INS FUND	2,283,286,622	2,265,140,680	7.64	9.83	4.42	36.26
7	31	BERKSHIRE HATHAWAY GRP	1,758,051,834	1,628,314,055	52.75	61.11	3.40	39.66
8	2538	AMTRUST NGH GRP	1,665,462,481	1,456,070,210	54.23	61.26	3.22	42.88
9	150	OLD REPUBLIC GRP	1,199,943,189	1,191,494,827	73.52	82.88	2.32	45.20
10	98	WR BERKLEY CORP GRP	1,161,299,198	1,090,533,705	58.47	64.15	2.25	47.45
11	38	CHUBB INC GRP	1,135,217,158	1,097,911,704	54.10	56.45	2.20	49.65
12	35076	STATE COMPENSATION INS FUND	1,112,517,683	1,109,993,774	74.39	86.50	2.15	51.80
13	22945	TEXAS MUT INS CO	1,031,356,678	961,156,051	51.14	52.64	2.00	53.80
14	626	ACE LTD GRP	974,058,990	938,672,630	47.31	50.53	1.88	55.68
15	572	BCBS OF MI GRP	867,610,248	837,587,226	55.89	61.02	1.68	57.36
16	158	FAIRFAX FIN GRP	811,808,905	834,006,617	45.18	52.16	1.57	58.93
17	218	CNA INS GRP	795,379,471	812,587,428	73.25	81.99	1.54	60.47
18	3363	EMPLOYERS HOLDINGS GRP	680,459,049	645,448,226	66.80	70.98	1.32	61.79
19	84	AMERICAN FINANCIAL GRP	594,947,386	541,299,220	49.89	55.37	1.15	62.94
20	708	NEW JERSEY MANUFACTURERS GRP	545,795,180	503,084,840	61.09	68.57	1.06	63.99
21	922	AMERICAN ASSETS GRP	526,101,649	519,904,022	48.88	55.88	1.02	65.01
22	41190	PINNACOL ASSUR	478,230,077	469,203,418	75.77	80.50	0.93	65.94
23	796	QBE INS GRP	452,811,160	438,811,134	74.47	83.46	0.88	66.81
24	36196	SAIF CORP	436,159,631	417,445,724	54.98	58.07	0.84	67.66
25	140	NATIONWIDE CORP GRP	418,400,255	396,290,593	50.90	54.90	0.81	68.47
		**INDUSTRY TOTAL **	51,679,850,170	50,587,675,514	60.13	67.25	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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03/31/2014

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2013 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
17.1,17.2,18-Other Liability**

RANK BY PREM	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 %
1	12	AMERICAN INTL GRP	5,508,487,131	5,850,354,645	68.20	80.75	9.69	9.69
2	3548	TRAVELERS GRP	3,061,442,064	3,035,446,148	35.55	44.28	5.39	15.08
3	626	ACE LTD GRP	2,977,476,680	2,892,370,793	46.61	60.29	5.24	20.32
4	212	ZURICH INS GRP	2,752,072,708	2,684,910,572	66.05	82.24	4.84	25.16
5	38	CHUBB INC GRP	2,666,005,837	2,671,386,365	36.58	57.72	4.69	29.85
6	111	LIBERTY MUT GRP	2,654,573,299	2,619,098,266	53.70	77.55	4.67	34.52
7	218	CNA INS GRP	2,608,344,611	2,517,024,688	55.73	71.71	4.59	39.11
8	140	NATIONWIDE CORP GRP	1,724,397,611	1,642,263,021	43.15	55.85	3.03	42.14
9	1285	XL AMER GRP	1,689,444,203	1,642,157,774	52.42	65.59	2.97	45.12
10	98	WR BERKLEY CORP GRP	1,551,541,669	1,394,007,731	45.08	51.97	2.73	47.85
11	158	FAIRFAX FIN GRP	1,098,059,085	1,088,842,603	49.55	57.79	1.93	49.78
12	84	AMERICAN FINANCIAL GRP	1,077,968,094	1,018,620,186	34.70	43.46	1.90	51.67
13	91	HARTFORD FIRE & CAS GRP	935,773,158	936,668,099	33.04	47.62	1.65	53.32
14	3416	AXIS CAPITAL GRP	902,091,798	834,978,785	68.94	73.85	1.59	54.91
15	785	MARKEL CORP GRP	863,915,247	788,593,262	44.75	46.83	1.52	56.43
16	176	STATE FARM GRP	816,207,498	817,453,363	47.16	47.53	1.44	57.86
17	244	CINCINNATI FIN GRP	780,445,625	744,419,860	38.01	41.83	1.37	59.24
18	31	BERKSHIRE HATHAWAY GRP	766,762,435	676,646,382	34.04	45.24	1.35	60.59
19	3098	TOKIO MARINE HOLDINGS INC GRP	734,529,052	701,147,236	49.36	55.97	1.29	61.88
20	3239	ALLIED WORLD ASSUR HOLDING GRP	732,072,365	660,914,670	33.92	70.04	1.29	63.17
21	761	ALLIANZ INS GRP	716,698,231	759,074,716	62.41	72.55	1.26	64.43
22	4670	STARR GRP	701,902,120	603,994,566	52.72	63.37	1.23	65.66
23	4509	IRONSHORE GRP	684,629,410	541,525,918	55.55	68.59	1.20	66.87
24	1279	ARCH INS GRP	678,939,078	627,481,046	56.30	70.21	1.19	68.06
25	984	HCC INS HOLDINGS GRP	580,721,212	568,381,347	42.58	56.16	1.02	69.08
		INDUSTRY TOTAL	56,836,116,962	54,725,647,438	49.34	62.38	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)

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2013 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
Total Private Passenger Auto**

RANK BY PREM	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 %
1	176	STATE FARM GRP	33,610,200,519	33,165,425,925	67.38	71.49	18.52	18.52
2	31	BERKSHIRE HATHAWAY GRP	18,622,625,537	18,129,966,808	68.71	71.23	10.26	28.78
3	8	ALLSTATE INS GRP	18,067,452,324	17,870,786,716	64.63	67.83	9.95	38.73
4	155	PROGRESSIVE GRP	15,373,142,367	15,148,557,612	63.81	65.41	8.47	47.20
5	69	FARMERS INS GRP	9,880,904,899	10,056,136,263	58.89	60.84	5.44	52.64
6	200	UNITED SERV AUTOMOBILE ASSN GRP	9,167,241,811	8,982,491,821	72.97	75.17	5.05	57.69
7	111	LIBERTY MUT GRP	9,036,455,075	8,647,227,601	63.07	66.53	4.98	62.67
8	140	NATIONWIDE CORP GRP	7,279,834,888	7,243,892,210	65.47	66.68	4.01	66.68
9	473	AMERICAN FAMILY INS GRP	3,441,682,470	3,408,797,945	65.52	67.41	1.90	68.58
10	3548	TRAVELERS GRP	3,178,691,672	3,218,596,294	59.93	61.85	1.75	70.33
11	91	HARTFORD FIRE & CAS GRP	2,350,104,873	2,315,771,079	64.32	65.87	1.29	71.62
12	1318	AUTO CLUB ENTERPRISES INS GRP	2,331,835,282	2,302,507,832	60.21	61.78	1.28	72.91
13	213	ERIE INS GRP	2,219,540,639	2,150,633,630	65.32	67.51	1.22	74.13
14	241	METROPOLITAN GRP	2,207,198,348	2,129,279,464	60.38	62.29	1.22	75.35
15	660	MERCURY GEN GRP	2,134,485,168	2,132,216,748	62.28	66.08	1.18	76.52
16	1278	CSAA INS GRP	2,007,159,708	2,005,718,427	66.50	68.25	1.11	77.63
17	280	AUTO OWNERS GRP	1,778,653,094	1,745,625,024	75.19	78.99	0.98	78.61
18	55	AUTOMOBILE CLUB MI GRP	1,566,824,181	1,568,827,084	78.48	81.61	0.86	79.47
19	411	MAPFRE INS GRP	1,477,016,464	1,450,285,748	64.85	66.31	0.81	80.28
20	3495	INFINITY PROP & CAS INS GRP	1,254,501,546	1,230,809,640	65.00	67.63	0.69	80.98
21	2538	AMTRUST NGH GRP	1,196,473,451	1,213,701,319	63.77	65.11	0.66	81.63
22	28	AMICA MUT GRP	1,082,306,345	1,067,287,484	64.98	68.32	0.60	82.23
23	50	COUNTRY INS & FIN SERV GRP	969,704,991	967,483,647	60.76	62.20	0.53	82.77
24	88	THE HANOVER INS GRP	963,371,404	982,946,039	65.52	67.39	0.53	83.30
25	708	NEW JERSEY MANUFACTURERS GRP	943,938,476	927,017,714	60.60	67.37	0.52	83.82
		INDUSTRY TOTAL	181,518,680,367	179,159,757,300	65.41	68.10	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)

NOTE: Based on filings received by 03/31/2014, an estimated 98.92% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at http://www.naic.org/research_actuarial_dept.htm

03/31/2014

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2013 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
Total Commercial Auto**

RANK BY PREM	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 %
1	3548	TRAVELERS GRP	1,978,648,541	1,984,724,813	58.85	64.42	7.44	7.44
2	155	PROGRESSIVE GRP	1,779,528,320	1,764,635,519	63.24	66.81	6.69	14.13
3	140	NATIONWIDE CORP GRP	1,527,500,551	1,449,136,133	69.48	74.07	5.74	19.88
4	111	LIBERTY MUT GRP	1,524,882,019	1,529,704,795	58.96	62.55	5.74	25.61
5	212	ZURICH INS GRP	1,238,757,001	1,243,481,566	59.84	68.37	4.66	30.27
6	12	AMERICAN INTL GRP	930,862,348	989,205,858	67.87	78.62	3.50	33.77
7	150	OLD REPUBLIC GRP	875,705,458	849,367,781	63.52	68.77	3.29	37.07
8	280	AUTO OWNERS GRP	571,398,941	558,238,463	63.71	68.88	2.15	39.22
9	91	HARTFORD FIRE & CAS GRP	552,767,633	553,154,535	81.57	88.89	2.08	41.30
10	244	CINCINNATI FIN GRP	513,602,920	485,525,614	57.66	60.83	1.93	43.23
11	3098	TOKIO MARINE HOLDINGS INC GRP	511,688,204	488,908,915	59.65	64.43	1.92	45.15
12	98	WR BERKLEY CORP GRP	506,575,472	492,052,977	60.23	66.18	1.91	47.06
13	31	BERKSHIRE HATHAWAY GRP	494,090,861	379,317,751	49.95	57.91	1.86	48.92
14	84	AMERICAN FINANCIAL GRP	467,514,208	461,063,450	66.01	75.96	1.76	50.67
15	176	STATE FARM GRP	435,724,685	444,465,401	57.33	62.47	1.64	52.31
16	796	QBE INS GRP	378,694,770	368,678,225	58.81	60.93	1.42	53.74
17	218	CNA INS GRP	376,615,880	394,399,283	75.38	83.13	1.42	55.15
18	213	ERIE INS GRP	358,809,559	344,001,002	64.11	68.78	1.35	56.50
19	88	THE HANOVER INS GRP	349,146,053	352,148,198	63.99	69.34	1.31	57.82
20	626	ACE LTD GRP	348,001,382	338,875,779	45.68	54.33	1.31	59.12
21	8	ALLSTATE INS GRP	338,367,949	325,564,756	52.63	55.27	1.27	60.40
22	242	SELECTIVE INS GRP	330,363,693	315,393,694	56.07	58.41	1.24	61.64
23	2538	AMTRUST NGH GRP	329,974,563	297,163,583	77.54	83.21	1.24	62.88
24	69	FARMERS INS GRP	325,019,710	322,633,995	70.07	73.60	1.22	64.10
25	62	EMC INS CO GRP	306,695,316	291,256,540	58.98	62.14	1.15	65.26
		INDUSTRY TOTAL	26,588,864,545	25,815,834,649	62.50	68.34	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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