

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

PROPERTY AND CASUALTY INSURANCE INDUSTRY 2025 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	115,280,669,888	112,864,056,834	70.24	73.19	10.39	10.39
2	155	PROGRESSIVE GRP	84,195,656,188	82,833,926,859	57.18	59.12	7.59	17.97
3	31	BERKSHIRE HATHAWAY GRP	64,514,367,675	64,167,317,909	62.63	65.43	5.81	23.79
4	8	ALLSTATE INS GRP	59,467,366,225	57,697,705,372	55.53	57.07	5.36	29.15
5	3548	TRAVELERS GRP	43,181,564,023	42,606,185,335	52.82	56.80	3.89	33.04
6	111	LIBERTY MUT GRP	42,346,467,572	43,179,443,611	50.78	53.60	3.82	36.85
7	200	UNITED SERV AUTOMOBILE ASSN GRP	38,543,461,363	37,535,296,019	65.40	66.82	3.47	40.33
8	626	CHUBB LTD GRP	35,271,237,741	34,052,711,981	58.74	63.11	3.18	43.50
9	69	FARMERS INS GRP	29,586,855,033	28,816,992,806	52.47	54.08	2.67	46.17
10	212	ZURICH INS GRP	18,896,036,175	18,413,438,532	65.79	72.08	1.70	47.87
11	91	HARTFORD FIRE & CAS GRP	18,680,161,128	18,148,887,714	53.60	58.67	1.68	49.56
12	473	AMERICAN FAMILY INS GRP	17,949,597,132	17,745,202,558	51.51	52.68	1.62	51.17
13	280	AUTO OWNERS GRP	17,030,268,289	16,588,581,240	52.63	57.69	1.53	52.71
14	140	NATIONWIDE CORP GRP	16,701,689,240	16,981,627,660	49.82	53.85	1.50	54.21
15	12	AMERICAN INTL GRP	16,464,312,898	16,164,361,450	51.45	54.98	1.48	55.70
16	218	CNA INS GRP	14,528,123,717	14,225,720,135	61.79	68.03	1.31	57.00
17	3098	TOKIO MARINE HOLDINGS INC GRP	13,369,698,827	12,966,305,411	56.83	62.11	1.20	58.21
18	213	ERIE INS GRP	12,957,320,370	12,503,183,070	69.30	71.35	1.17	59.38
19	158	FAIRFAX FIN GRP	12,228,673,916	12,022,468,410	64.62	70.12	1.10	60.48
20	98	WR BERKLEY CORP GRP	11,626,140,954	11,321,730,983	53.79	60.47	1.05	61.53
21	84	AMERICAN FINANCIAL GRP	10,150,767,271	10,013,040,774	55.60	60.99	0.91	62.44
22	785	MARKEL GRP	9,735,516,420	9,797,269,112	63.42	72.55	0.88	63.32
23	244	CINCINNATI FIN GRP	9,511,386,782	9,117,716,537	57.60	63.46	0.86	64.18
24	1318	AUTO CLUB ENTERPRISES INS GRP	8,973,674,982	8,596,696,615	89.99	92.88	0.81	64.98
25	968	AXA INS GRP	8,051,916,381	7,922,370,521	63.29	70.58	0.73	65.71
		INDUSTRY TOTAL	1,109,793,590,383	1,087,131,035,969	57.03	60.68	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 03/18/2026, an estimated 98.25% 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

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

PROPERTY AND CASUALTY INSURANCE INDUSTRY 2025 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	35,270,359,902	33,388,909,349	74.40	76.24	18.69	18.69
2	8	ALLSTATE INS GRP	17,765,729,513	16,589,573,798	55.71	57.54	9.42	28.11
3	200	UNITED SERV AUTOMOBILE ASSN GRP	13,255,017,433	12,596,409,032	61.44	61.95	7.02	35.13
4	111	LIBERTY MUT GRP	10,396,255,012	10,485,465,318	49.87	50.95	5.51	40.64
5	69	FARMERS INS GRP	10,309,717,558	9,897,746,016	48.84	49.69	5.46	46.11
6	473	AMERICAN FAMILY INS GRP	9,716,315,410	9,226,008,180	44.36	44.57	5.15	51.26
7	3548	TRAVELERS GRP	8,622,262,164	8,413,065,943	57.56	58.58	4.57	55.83
8	626	CHUBB LTD GRP	4,711,052,079	4,550,716,109	75.14	75.39	2.50	58.32
9	280	AUTO OWNERS GRP	4,137,984,071	3,829,884,570	48.41	49.35	2.19	60.52
10	213	ERIE INS GRP	3,710,290,629	3,530,888,460	66.80	68.13	1.97	62.48
11	140	NATIONWIDE CORP GRP	3,494,633,336	3,578,669,790	38.17	40.27	1.85	64.33
12	155	PROGRESSIVE GRP	3,336,269,743	3,290,015,896	28.13	28.27	1.77	66.10
13	4663	UNIVERSAL INS HOLDING GRP	2,017,856,927	1,990,153,080	42.00	43.18	1.07	67.17
14	3098	TOKIO MARINE HOLDINGS INC GRP	1,951,626,475	1,811,099,108	64.46	65.67	1.03	68.21
15	244	CINCINNATI FIN GRP	1,906,623,067	1,758,659,144	89.56	92.54	1.01	69.22
16	1318	AUTO CLUB ENTERPRISES INS GRP	1,797,224,338	1,734,663,787	167.42	172.58	0.95	70.17
17	1278	CSAA INS GRP	1,719,231,619	1,635,044,098	48.32	49.69	0.91	71.08
18	660	MERCURY GEN GRP	1,673,509,307	1,512,746,032	137.77	139.92	0.89	71.97
19	10064	CITIZENS PROP INS CORP	1,502,736,514	2,134,391,412	9.31	18.75	0.80	72.76
20	4769	FLORIDA PENINSULA HOLDINGS GRP	1,476,259,636	1,343,710,190	7.96	9.82	0.78	73.55
21	28	AMICA MUT GRP	1,320,730,182	1,282,223,871	55.31	57.16	0.70	74.25
22	91	HARTFORD FIRE & CAS GRP	1,299,931,397	1,235,278,019	51.30	52.54	0.69	74.93
23	55	AUTOMOBILE CLUB MI GRP	1,279,827,813	1,215,331,288	41.99	42.50	0.68	75.61
24	5101	SLIDE INS HOLDINGS GRP	1,250,320,041	1,153,870,956	9.10	10.20	0.66	76.28
25	50	COUNTRY INS & FIN SERV GRP	1,230,168,885	1,188,356,900	56.30	56.67	0.65	76.93
		INDUSTRY TOTAL	188,687,107,945	181,106,035,018	55.21	56.59	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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**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2025 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
11.1,11.2-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	2,184,436,450	2,242,155,686	57.23	70.70	16.27	16.27
2	831	DOCTORS CO GRP	1,317,854,749	1,322,258,535	44.60	66.35	9.82	26.09
3	218	CNA INS GRP	808,764,926	787,377,978	43.50	55.27	6.02	32.11
4	413	MAG MUT INS GRP	677,166,572	634,243,625	77.18	89.98	5.04	37.16
5	2698	PROASSURANCE CORP GRP	655,854,745	670,611,412	38.67	65.12	4.89	42.04
6	111	LIBERTY MUT GRP	516,582,292	495,024,178	68.78	75.34	3.85	45.89
7	10697	MCIC VT A RECIP RRG	452,232,050	452,232,049	91.49	107.26	3.37	49.26
8	1154	COVERYS GRP	433,536,990	455,816,451	70.24	94.33	3.23	52.49
9	184	CURI HOLDINGS GRP	408,281,306	406,105,951	79.01	119.83	3.04	55.53
10	626	CHUBB LTD GRP	256,693,331	244,832,294	65.57	72.83	1.91	57.44
11	17491	CRICO A RECIP RRG	227,797,213	227,797,213	72.81	90.04	1.70	59.14
12	2358	ISMIE GRP	220,493,660	223,100,777	52.93	79.00	1.64	60.78
13	98	WR BERKLEY CORP GRP	215,201,598	210,671,059	57.32	65.63	1.60	62.38
14	4902	COPIC GRP	214,910,356	207,862,292	41.35	65.27	1.60	63.98
15	11547	MOUNTAIN LAUREL RRG INC	201,121,000	187,199,500	96.44	122.34	1.50	65.48
16	4840	PRI GRP	196,037,481	192,611,598	49.29	84.06	1.46	66.94
17	158	FAIRFAX FIN GRP	185,902,385	181,986,333	40.65	54.51	1.38	68.33
18	464	PHYSICIANS INS A MUT GRP	164,875,332	155,667,011	70.48	90.46	1.23	69.55
19	33049	STATE VOLUNTEER MUT INS CO	161,110,117	158,624,896	47.20	67.73	1.20	70.75
20	14163	EMERGENCY CAPITAL MGMT LLC A RRG	124,027,365	115,120,691	77.25	95.18	0.92	71.68
21	508	NATIONAL GRP	117,583,240	114,980,410	47.87	63.05	0.88	72.55
22	4990	CORE SPECIALTY INS HOLDINGS GRP	116,686,732	114,245,450	25.40	38.62	0.87	73.42
23	785	MARKEL GRP	112,750,292	110,592,145	49.68	56.36	0.84	74.26
24	1279	ARCH INS GRP	105,628,455	99,688,415	56.29	65.70	0.79	75.05
25	2638	NCMIC GRP	94,041,501	96,707,883	36.93	62.43	0.70	75.75
		INDUSTRY TOTAL	13,425,294,706	13,233,581,666	58.14	76.12	100.00	100.00

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**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2025 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	91	HARTFORD FIRE & CAS GRP	3,734,023,674	3,699,186,533	47.48	53.65	6.65	6.65
2	3548	TRAVELERS GRP	3,691,686,848	3,702,825,059	47.08	52.15	6.58	13.23
3	2538	AMTRUST FINANCIAL SERV GRP	3,516,608,883	3,442,618,655	52.38	59.25	6.27	19.50
4	212	ZURICH INS GRP	2,794,432,923	2,746,202,172	52.29	65.35	4.98	24.48
5	626	CHUBB LTD GRP	2,421,060,216	2,328,170,323	32.27	34.84	4.31	28.80
6	31	BERKSHIRE HATHAWAY GRP	1,969,491,382	2,005,221,317	63.44	72.09	3.51	32.31
7	36102	STATE INS FUND WORKERS COMPENSATION	1,599,971,093	1,671,223,147	65.97	70.77	2.85	35.16
8	111	LIBERTY MUT GRP	1,577,959,727	1,702,062,769	-20.35	-13.38	2.81	37.97
9	150	OLD REPUBLIC GRP	1,505,310,489	1,504,929,752	61.61	71.00	2.68	40.65
10	572	BCBS OF MI GRP	1,410,690,387	1,430,153,230	51.82	58.78	2.51	43.17
11	84	AMERICAN FINANCIAL GRP	1,370,007,830	1,363,261,519	44.34	50.22	2.44	45.61
12	12	AMERICAN INTL GRP	1,363,077,345	1,337,845,764	63.92	82.42	2.43	48.04
13	98	WR BERKLEY CORP GRP	1,254,436,428	1,231,905,976	53.80	61.38	2.24	50.27
14	218	CNA INS GRP	1,227,206,611	1,172,230,212	40.51	46.71	2.19	52.46
15	922	ICW GRP ASSETS INC GRP	1,148,500,131	1,182,626,621	59.12	69.78	2.05	54.51
16	35076	STATE COMPENSATION INS FUND	962,049,198	955,029,197	25.31	36.30	1.71	56.22
17	1279	ARCH INS GRP	955,425,199	927,974,079	54.93	68.41	1.70	57.92
18	5067	TEXAS MUT GRP	941,881,289	974,367,964	40.43	45.62	1.68	59.60
19	158	FAIRFAX FIN GRP	808,258,355	789,656,905	43.48	49.50	1.44	61.04
20	3363	EMPLOYERS HOLDINGS GRP	747,449,907	759,265,959	62.62	71.73	1.33	62.37
21	4670	STARR GRP	700,133,785	684,317,712	43.34	54.54	1.25	63.62
22	785	MARKEL GRP	605,942,283	578,171,531	38.81	44.76	1.08	64.70
23	36196	SAIF CORP	580,159,341	567,142,119	68.87	72.14	1.03	65.74
24	291	ENCOVA MUT INS GRP	568,051,913	571,168,030	44.56	53.51	1.01	66.75
25	968	AXA INS GRP	542,079,111	497,350,263	56.38	61.23	0.97	67.71
		INDUSTRY TOTAL	56,112,604,059	56,058,412,448	48.67	56.00	100.00	100.00

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

PROPERTY AND CASUALTY INSURANCE INDUSTRY 2025 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM States, U.S. Territories, Canada and Aggregate Other Alien 17.1,17.2,18.1,18.2-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	10,027,954,573	9,546,169,596	67.64	78.73	7.19	7.19
2	3548	TRAVELERS GRP	6,505,761,147	6,363,777,411	73.12	80.45	4.66	11.85
3	98	WR BERKLEY CORP GRP	5,550,599,378	5,404,446,887	58.73	67.58	3.98	15.83
4	31	BERKSHIRE HATHAWAY GRP	5,504,943,168	5,515,837,442	64.62	74.86	3.95	19.78
5	158	FAIRFAX FIN GRP	4,839,397,037	4,832,697,934	71.71	79.64	3.47	23.24
6	12	AMERICAN INTL GRP	4,763,627,568	4,657,045,368	60.88	62.44	3.41	26.66
7	111	LIBERTY MUT GRP	4,733,376,414	4,672,423,857	87.66	97.15	3.39	30.05
8	218	CNA INS GRP	4,614,884,706	4,561,158,054	65.89	75.19	3.31	33.36
9	785	MARKEL GRP	4,327,329,859	4,357,665,791	67.58	83.05	3.10	36.46
10	968	AXA INS GRP	4,260,646,739	4,245,622,160	84.37	94.40	3.05	39.52
11	91	HARTFORD FIRE & CAS GRP	3,945,775,499	3,833,338,502	61.41	70.99	2.83	42.34
12	212	ZURICH INS GRP	3,750,975,980	3,498,102,925	94.99	108.60	2.69	45.03
13	84	AMERICAN FINANCIAL GRP	2,828,553,354	2,741,180,242	64.73	75.22	2.03	47.06
14	140	NATIONWIDE CORP GRP	2,817,217,505	2,737,537,192	67.79	78.87	2.02	49.08
15	3219	SOMPO GRP	2,782,169,420	2,662,671,120	58.92	71.27	1.99	51.07
16	3098	TOKIO MARINE HOLDINGS INC GRP	2,689,819,140	2,646,847,003	80.17	90.55	1.93	53.00
17	4670	STARR GRP	2,377,301,402	2,197,505,140	78.85	89.57	1.70	54.71
18	1279	ARCH INS GRP	2,259,833,424	2,180,227,235	58.21	66.85	1.62	56.33
19	176	STATE FARM GRP	2,193,810,233	1,877,277,311	133.39	137.31	1.57	57.90
20	3416	AXIS CAPITAL GRP	2,074,235,156	1,959,156,812	63.99	67.64	1.49	59.38
21	244	CINCINNATI FIN GRP	2,058,993,858	1,990,627,060	60.84	73.19	1.48	60.86
22	761	ALLIANZ INS GRP	1,885,088,505	1,724,036,135	91.56	102.00	1.35	62.21
23	19	ASSURANT INC GRP	1,844,226,092	1,854,742,966	75.08	75.17	1.32	63.53
24	242	SELECTIVE INS GRP	1,695,852,764	1,641,407,806	70.25	79.46	1.22	64.75
25	1120	EVEREST REINS HOLDINGS GRP	1,476,613,852	1,577,497,118	120.67	140.13	1.06	65.81
		INDUSTRY TOTAL	139,511,466,021	133,476,383,935	69.02	78.26	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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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	69,164,033,101	69,348,212,788	65.44	68.35	18.64	18.64
2	155	PROGRESSIVE GRP	69,005,863,822	67,249,189,143	59.07	60.58	18.60	37.24
3	31	BERKSHIRE HATHAWAY GRP	42,905,060,406	42,704,824,417	67.14	67.75	11.56	48.80
4	8	ALLSTATE INS GRP	37,671,537,980	37,230,629,245	55.64	56.91	10.15	58.95
5	200	UNITED SERV AUTOMOBILE ASSN GRP	22,957,424,984	22,748,006,343	67.35	69.28	6.19	65.14
6	69	FARMERS INS GRP	13,244,878,264	13,340,217,323	51.49	52.83	3.57	68.71
7	111	LIBERTY MUT GRP	10,411,319,604	11,145,583,119	47.17	47.74	2.81	71.52
8	3548	TRAVELERS GRP	7,157,481,712	7,242,413,980	53.63	55.83	1.93	73.45
9	1318	AUTO CLUB ENTERPRISES INS GRP	7,054,941,988	6,790,735,354	67.91	70.11	1.90	75.35
10	473	AMERICAN FAMILY INS GRP	5,692,831,919	5,892,066,934	59.83	61.70	1.53	76.88
11	213	ERIE INS GRP	5,267,967,683	5,171,634,634	73.05	74.57	1.42	78.30
12	280	AUTO OWNERS GRP	5,163,166,685	5,205,850,462	58.39	62.82	1.39	79.69
13	1278	CSAA INS GRP	5,073,619,520	4,957,783,863	62.91	64.67	1.37	81.06
14	140	NATIONWIDE CORP GRP	4,067,337,661	4,305,749,458	51.59	53.05	1.10	82.16
15	660	MERCURY GEN GRP	3,563,274,912	3,530,698,981	57.99	62.12	0.96	83.12
16	169	SENTRY INS GRP	3,070,947,538	3,038,797,968	56.00	57.20	0.83	83.95
17	215	KEMPER CORP GRP	2,976,095,557	3,073,269,682	65.56	67.50	0.80	84.75
18	55	AUTOMOBILE CLUB MI GRP	2,645,496,581	2,661,044,710	82.88	86.34	0.71	85.46
19	91	HARTFORD FIRE & CAS GRP	2,318,918,875	2,378,201,726	57.80	59.18	0.62	86.09
20	708	NEW JERSEY MANUFACTURERS GRP	1,744,813,008	1,637,268,961	70.20	77.88	0.47	86.56
21	28	AMICA MUT GRP	1,642,411,534	1,645,203,207	58.28	62.51	0.44	87.00
22	123	SHELTER INS GRP	1,592,216,751	1,608,480,726	58.23	59.80	0.43	87.43
23	50	COUNTRY INS & FIN SERV GRP	1,576,057,023	1,607,148,927	55.73	56.63	0.42	87.85
24	411	MAPFRE INS GRP	1,540,612,959	1,515,471,039	60.53	61.65	0.42	88.27
25	88	THE HANOVER INS GRP	1,519,877,884	1,506,988,379	62.02	64.74	0.41	88.68
		INDUSTRY TOTAL	371,041,999,429	369,592,133,646	61.49	63.36	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 03/18/2026, an estimated 98.25% 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



**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2025 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	10,175,075,959	10,580,289,693	55.78	60.94	13.20	13.20
2	3548	TRAVELERS GRP	4,206,442,907	4,040,851,323	62.29	69.24	5.46	18.65
3	31	BERKSHIRE HATHAWAY GRP	3,893,515,877	3,302,685,635	59.99	68.24	5.05	23.70
4	150	OLD REPUBLIC GRP	3,353,422,024	3,233,113,225	73.48	82.75	4.35	28.05
5	111	LIBERTY MUT GRP	2,802,861,279	2,810,932,718	67.11	73.52	3.64	31.69
6	176	STATE FARM GRP	2,429,683,657	2,135,295,759	88.17	100.33	3.15	34.84
7	212	ZURICH INS GRP	2,421,361,245	2,352,024,654	73.30	81.83	3.14	37.98
8	280	AUTO OWNERS GRP	2,191,826,926	2,184,722,255	55.75	64.49	2.84	40.82
9	12	AMERICAN INTL GRP	1,747,479,005	1,611,723,991	66.18	72.74	2.27	43.09
10	91	HARTFORD FIRE & CAS GRP	1,681,488,770	1,579,918,197	69.47	75.19	2.18	45.27
11	98	WR BERKLEY CORP GRP	1,551,355,699	1,531,676,735	64.66	71.21	2.01	47.28
12	158	FAIRFAX FIN GRP	1,413,549,396	1,239,983,557	72.06	78.59	1.83	49.11
13	626	CHUBB LTD GRP	1,325,756,331	1,292,032,022	91.27	99.81	1.72	50.83
14	242	SELECTIVE INS GRP	1,220,769,740	1,197,993,810	72.07	76.71	1.58	52.41
15	84	AMERICAN FINANCIAL GRP	1,206,668,824	1,170,046,154	67.26	73.48	1.56	53.98
16	3098	TOKIO MARINE HOLDINGS INC GRP	1,186,777,041	1,153,359,794	65.30	69.70	1.54	55.52
17	218	CNA INS GRP	1,164,094,152	1,148,499,700	85.62	90.42	1.51	57.03
18	213	ERIE INS GRP	1,151,197,492	1,097,443,153	79.82	83.46	1.49	58.52
19	14184	ACUITY A MUT INS CO	1,054,087,737	996,083,730	54.99	60.25	1.37	59.89
20	244	CINCINNATI FIN GRP	1,035,277,414	997,608,012	58.42	62.81	1.34	61.23
21	1279	ARCH INS GRP	1,004,801,434	934,677,465	81.92	87.32	1.30	62.53
22	169	SENTRY INS GRP	983,914,802	995,189,545	82.91	89.10	1.28	63.81
23	215	KEMPER CORP GRP	978,371,916	900,433,709	65.35	74.92	1.27	65.08
24	7	FEDERATED MUT GRP	947,759,185	904,569,626	56.50	63.31	1.23	66.31
25	1278	CSAA INS GRP	869,939,480	927,969,878	80.37	86.29	1.13	67.44
		INDUSTRY TOTAL	77,105,307,967	74,728,198,755	66.81	73.61	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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