

**PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2022 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 <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	176	STATE FARM GRP	78,643,121,353	75,087,861,668	82.14	85.07	9.07	9.07
2	31	BERKSHIRE HATHAWAY GRP	56,879,630,785	55,774,920,048	76.77	80.25	6.56	15.63
3	155	PROGRESSIVE GRP	52,326,628,351	50,641,509,483	70.22	72.43	6.04	21.67
4	8	ALLSTATE INS GRP	45,512,585,131	43,781,750,635	75.39	77.55	5.25	26.92
5	111	LIBERTY MUT GRP	45,262,773,319	43,846,872,417	63.15	67.36	5.22	32.14
6	3548	TRAVELERS GRP	34,347,685,509	32,790,231,467	57.72	61.76	3.96	36.10
7	626	CHUBB LTD GRP	30,069,056,644	29,186,668,430	57.45	63.50	3.47	39.57
8	200	UNITED SERV AUTOMOBILE ASSN GRP	26,864,180,934	26,027,074,550	83.54	84.84	3.10	42.67
9	69	FARMERS INS GRP	26,416,672,176	25,756,089,136	64.77	66.47	3.05	45.71
10	140	NATIONWIDE CORP GRP	20,323,219,939	19,851,691,693	66.06	69.77	2.34	48.06
11	212	ZURICH INS GRP	17,618,547,773	16,863,971,341	66.81	70.29	2.03	50.09
12	12	AMERICAN INTL GRP	15,465,483,892	15,427,244,789	58.64	63.51	1.78	51.87
13	91	HARTFORD FIRE & CAS GRP	14,723,584,520	14,195,889,800	54.60	59.38	1.70	53.57
14	473	AMERICAN FAMILY INS GRP	14,090,260,078	13,252,537,231	74.67	76.73	1.63	55.20
15	218	CNA INS GRP	13,212,517,537	12,601,779,606	56.75	61.94	1.52	56.72
16	3098	TOKIO MARINE HOLDINGS INC GRP	11,145,749,895	10,803,661,573	61.57	65.96	1.29	58.01
17	280	AUTO OWNERS GRP	10,988,166,287	10,432,620,672	71.60	76.82	1.27	59.27
18	158	FAIRFAX FIN GRP	10,980,589,231	10,474,995,509	59.61	67.21	1.27	60.54
19	98	WR BERKLEY CORP GRP	9,269,248,233	8,856,014,276	50.44	57.00	1.07	61.61
20	19	ASSURANT INC GRP	8,715,910,989	8,400,153,388	58.55	59.02	1.01	62.61
21	84	AMERICAN FINANCIAL GRP	8,653,780,425	8,457,031,963	53.07	58.99	1.00	63.61
22	213	ERIE INS GRP	8,595,960,358	8,222,763,065	78.35	81.21	0.99	64.60
23	785	MARKEL CORP GRP	8,297,030,904	7,888,818,149	55.87	68.61	0.96	65.56
24	968	AXA INS GRP	7,683,024,996	7,855,474,659	67.00	72.11	0.89	66.45
25	3219	SOMPO GRP	7,402,670,900	7,207,427,277	85.18	89.93	0.85	67.30
		**INDUSTRY TOTAL**	866,976,969,081	833,995,382,495	67.33	71.42	100.00	100.00

<sup>1</sup>(Direct losses incurred / Direct premiums earned)

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

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

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**PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2022 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 <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	176	STATE FARM GRP	24,426,708,567	23,243,345,780	60.21	61.83	18.38	18.38
2	8	ALLSTATE INS GRP	12,008,178,870	11,238,752,300	63.27	64.54	9.04	27.42
3	111	LIBERTY MUT GRP	9,728,357,755	9,033,586,102	65.69	67.42	7.32	34.74
4	200	UNITED SERV AUTOMOBILE ASSN GRP	8,852,143,318	8,387,227,318	73.45	73.99	6.66	41.40
5	69	FARMERS INS GRP	8,285,446,943	7,894,396,007	63.63	64.58	6.24	47.64
6	3548	TRAVELERS GRP	6,498,181,339	6,012,123,324	68.72	70.04	4.89	52.53
7	473	AMERICAN FAMILY INS GRP	5,797,121,079	5,353,082,337	72.12	72.66	4.36	56.89
8	140	NATIONWIDE CORP GRP	3,795,642,887	3,636,055,317	74.82	77.42	2.86	59.75
9	626	CHUBB LTD GRP	3,419,791,918	3,315,068,903	53.09	54.23	2.57	62.32
10	155	PROGRESSIVE GRP	2,444,270,450	2,316,783,492	83.22	87.40	1.84	64.16
11	10064	CITIZENS PROP INS CORP	2,257,368,054	1,731,563,607	144.37	166.58	1.70	65.86
12	213	ERIE INS GRP	2,203,306,683	2,069,089,987	76.67	78.71	1.66	67.52
13	280	AUTO OWNERS GRP	2,143,112,101	2,015,322,154	83.49	85.94	1.61	69.13
14	4663	UNIVERSAL INS HOLDING GRP	1,751,180,090	1,667,305,833	93.89	101.17	1.32	70.45
15	3098	TOKIO MARINE HOLDINGS INC GRP	1,193,321,536	1,124,447,817	57.71	58.82	0.90	71.35
16	1278	CSAA INS GRP	1,189,924,369	1,121,731,816	39.99	41.08	0.90	72.24
17	1318	AUTO CLUB ENTERPRISES INS GRP	1,012,772,711	947,272,915	61.85	64.34	0.76	73.00
18	28	AMICA MUT GRP	1,005,966,861	983,888,472	65.75	67.22	0.76	73.76
19	4861	HERITAGE INS HOLDINGS GRP	981,439,150	940,303,744	87.13	94.81	0.74	74.50
20	660	MERCURY GEN GRP	956,904,604	890,118,033	60.18	62.64	0.72	75.22
21	91	HARTFORD FIRE & CAS GRP	934,620,026	917,778,809	49.43	50.81	0.70	75.92
22	244	CINCINNATI FIN GRP	930,994,168	841,203,431	57.95	60.38	0.70	76.62
23	50	COUNTRY INS & FIN SERV GRP	877,343,353	830,387,419	67.92	68.08	0.66	77.28
24	55	AUTOMOBILE CLUB MI GRP	856,443,961	808,306,221	84.60	86.82	0.64	77.93
25	12	AMERICAN INTL GRP	844,614,103	963,515,802	50.56	55.11	0.64	78.57
		<b>**INDUSTRY TOTAL**</b>	<b>132,877,260,516</b>	<b>124,808,470,543</b>	<b>70.86</b>	<b>73.04</b>	<b>100.00</b>	<b>100.00</b>

<sup>1</sup> (Direct losses incurred / Direct premiums earned)

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

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

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**PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2022 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 <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	31	BERKSHIRE HATHAWAY GRP	2,135,883,007	2,119,199,197	49.06	69.06	19.15	19.15
2	831	DOCTORS CO GRP	1,127,834,705	1,106,110,394	45.59	63.01	10.11	29.27
3	2698	PROASSURANCE CORP GRP	716,779,584	716,914,907	47.74	79.85	6.43	35.69
4	218	CNA INS GRP	636,412,460	625,026,774	49.60	65.02	5.71	41.40
5	1154	COVERYS GRP	526,477,706	539,353,588	60.27	79.41	4.72	46.12
6	413	MAG MUT INS GRP	441,967,660	423,850,889	67.67	80.00	3.96	50.09
7	111	LIBERTY MUT GRP	329,358,815	327,903,838	43.85	52.97	2.95	53.04
8	626	CHUBB LTD GRP	208,412,940	201,693,813	96.40	105.10	1.87	54.91
9	98	WR BERKLEY CORP GRP	201,857,479	195,970,828	76.77	87.57	1.81	56.72
10	2358	ISMIE GRP	201,317,216	189,604,264	49.10	81.63	1.81	58.52
11	4790	MMIC GRP	193,157,602	192,320,832	51.39	85.32	1.73	60.26
12	4840	PRI GRP	176,079,284	180,220,996	53.92	71.99	1.58	61.83
13	184	CURI HOLDINGS GRP	175,491,793	171,247,374	42.21	69.46	1.57	63.41
14	10341	CONTROLLED RISK INS CO OF VT RRG	175,463,972	175,463,972	55.68	80.95	1.57	64.98
15	11547	MOUNTAIN LAUREL RRG INC	137,410,000	125,469,500	82.80	107.93	1.23	66.21
16	33049	STATE VOLUNTEER MUT INS CO	137,287,752	132,953,322	36.21	66.22	1.23	67.44
17	4902	COPIC GRP	135,154,756	127,212,055	55.76	69.99	1.21	68.66
18	158	FAIRFAX FIN GRP	130,313,213	123,102,653	42.69	53.10	1.17	69.83
19	464	PHYSICIANS INS A MUT GRP	126,311,326	121,293,931	53.39	77.16	1.13	70.96
20	508	NATIONAL GRP	100,268,175	98,174,499	47.49	64.05	0.90	71.86
21	2638	NCMIC GRP	99,811,682	99,589,956	42.71	79.28	0.90	72.75
22	12	AMERICAN INTL GRP	98,309,275	94,884,234	-14.00	1.81	0.88	73.63
23	785	MARKEL CORP GRP	98,140,550	96,118,233	28.69	53.88	0.88	74.51
24	14163	EMERGENCY CAPITAL MGMT LLC A RRG	95,321,576	92,712,002	76.03	91.17	0.85	75.37
25	377	MEDICAL INS OF MD GRP	92,354,239	84,621,862	23.75	49.93	0.83	76.20
		<b>**INDUSTRY TOTAL**</b>	<b>11,151,640,233</b>	<b>10,926,233,478</b>	<b>52.75</b>	<b>72.47</b>	<b>100.00</b>	<b>100.00</b>

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**PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2022 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 <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	3548	TRAVELERS GRP	3,807,285,569	3,843,040,576	41.78	48.29	6.70	6.70
2	91	HARTFORD FIRE & CAS GRP	3,636,838,515	3,549,956,744	45.23	50.14	6.40	13.10
3	2538	AMTRUST FINANCIAL SERV GRP	3,161,523,545	2,979,684,485	44.50	50.99	5.56	18.66
4	212	ZURICH INS GRP	2,749,958,192	2,662,353,526	22.75	60.71	4.84	23.50
5	626	CHUBB LTD GRP	2,441,014,366	2,396,135,079	25.91	30.06	4.30	27.80
6	111	LIBERTY MUT GRP	2,313,554,530	2,315,982,351	59.73	67.76	4.07	31.87
7	31	BERKSHIRE HATHAWAY GRP	2,082,410,484	2,058,326,164	45.34	43.08	3.66	35.53
8	572	BCBS OF MI GRP	1,749,368,291	1,851,103,875	54.16	59.37	3.08	38.61
9	36102	STATE INS FUND	1,565,411,145	1,595,189,430	63.55	69.45	2.75	41.37
10	150	OLD REPUBLIC GRP	1,430,734,111	1,395,156,824	46.97	54.78	2.52	43.88
11	84	AMERICAN FINANCIAL GRP	1,268,115,751	1,278,750,580	35.52	40.83	2.23	46.12
12	98	WR BERKLEY CORP GRP	1,201,494,940	1,177,500,093	49.69	56.69	2.11	48.23
13	12	AMERICAN INTL GRP	1,198,023,013	1,179,139,556	34.16	47.15	2.11	50.34
14	35076	STATE COMPENSATION INS FUND	1,176,756,581	1,186,387,361	70.39	76.32	2.07	52.41
15	22945	TEXAS MUT INS CO	1,060,021,072	1,036,983,018	33.10	35.95	1.87	54.27
16	922	ICW GRP ASSETS INC GRP	978,619,126	943,124,537	46.53	53.78	1.72	56.00
17	218	CNA INS GRP	946,503,851	899,479,564	28.52	29.97	1.67	57.66
18	158	FAIRFAX FIN GRP	756,434,412	752,503,226	33.60	36.79	1.33	58.99
19	1279	ARCH INS GRP	750,914,636	711,510,226	42.02	50.79	1.32	60.31
20	3363	EMPLOYERS HOLDINGS GRP	705,259,913	673,204,269	44.74	51.68	1.24	61.55
21	4670	STARR GRP	616,989,496	623,651,516	54.23	64.44	1.09	62.64
22	785	MARKEL CORP GRP	607,119,433	612,054,643	48.84	57.95	1.07	63.71
23	36196	SAIF CORP	538,913,585	529,899,645	51.43	53.24	0.95	64.66
24	291	ENCOVA MUT INS GRP	528,336,075	512,358,684	40.76	47.29	0.93	65.59
25	4485	COPPERPOINT GRP	519,615,648	527,890,883	38.17	43.08	0.91	66.50
		<b>**INDUSTRY TOTAL**</b>	<b>56,827,761,884</b>	<b>56,013,182,874</b>	<b>44.84</b>	<b>52.27</b>	<b>100.00</b>	<b>100.00</b>

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**PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2022 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 <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	626	CHUBB LTD GRP	8,966,084,672	8,764,766,803	57.67	72.74	7.56	7.56
2	31	BERKSHIRE HATHAWAY GRP	6,039,027,423	5,849,246,774	59.53	70.98	5.09	12.65
3	111	LIBERTY MUT GRP	5,484,513,747	5,346,247,130	75.15	86.49	4.62	17.28
4	3548	TRAVELERS GRP	5,197,486,022	4,989,146,571	59.81	66.25	4.38	21.66
5	158	FAIRFAX FIN GRP	5,106,195,454	4,844,101,532	52.44	65.18	4.31	25.96
6	968	AXA INS GRP	4,516,115,738	4,754,607,449	68.38	73.77	3.81	29.77
7	98	WR BERKLEY CORP GRP	4,495,415,742	4,302,870,383	50.21	58.52	3.79	33.56
8	19	ASSURANT INC GRP	4,170,144,371	3,959,036,648	64.40	64.69	3.52	37.08
9	12	AMERICAN INTL GRP	4,146,501,629	4,262,286,540	72.82	80.33	3.50	40.57
10	218	CNA INS GRP	3,961,693,289	3,751,902,810	53.88	63.50	3.34	43.91
11	785	MARKEL CORP GRP	3,820,196,585	3,571,788,701	53.74	73.53	3.22	47.13
12	212	ZURICH INS GRP	3,222,271,189	3,140,644,960	110.08	87.91	2.72	49.85
13	91	HARTFORD FIRE & CAS GRP	3,162,700,012	3,013,833,810	63.67	70.71	2.67	52.52
14	140	NATIONWIDE CORP GRP	3,155,437,675	3,071,232,427	50.00	60.19	2.66	55.18
15	84	AMERICAN FINANCIAL GRP	2,501,260,385	2,448,563,923	52.29	65.03	2.11	57.29
16	3098	TOKIO MARINE HOLDINGS INC GRP	2,469,795,386	2,492,442,327	69.55	77.57	2.08	59.37
17	3219	SOMPO GRP	2,177,525,970	2,113,786,224	54.56	64.70	1.84	61.20
18	1120	EVEREST REINS HOLDINGS GRP	2,007,063,731	1,899,630,007	62.78	71.63	1.69	62.90
19	1279	ARCH INS GRP	1,943,982,058	1,829,206,046	49.27	60.18	1.64	64.53
20	4670	STARR GRP	1,933,055,023	1,797,362,803	76.66	89.13	1.63	66.16
21	3416	AXIS CAPITAL GRP	1,911,562,625	1,861,995,281	61.34	64.41	1.61	67.78
22	244	CINCINNATI FIN GRP	1,680,515,633	1,623,748,668	55.82	62.98	1.42	69.19
23	761	ALLIANZ INS GRP	1,581,201,756	1,549,415,393	61.66	74.73	1.33	70.53
24	176	STATE FARM GRP	1,240,610,800	1,192,693,079	97.01	98.00	1.05	71.57
25	242	SELECTIVE INS GRP	1,220,493,909	1,153,337,953	47.69	59.20	1.03	72.60
		<b>**INDUSTRY TOTAL**</b>	<b>118,608,004,325</b>	<b>113,959,859,486</b>	<b>60.61</b>	<b>69.67</b>	<b>100.00</b>	<b>100.00</b>

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**PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2022 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
Total Private Passenger Auto**

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	176	STATE FARM GRP	46,660,515,469	44,834,962,015	94.69	98.21	16.85	16.85
2	155	PROGRESSIVE GRP	38,927,286,246	37,549,713,462	69.16	70.79	14.06	30.92
3	31	BERKSHIRE HATHAWAY GRP	38,135,712,698	38,002,275,691	86.05	87.96	13.78	44.69
4	8	ALLSTATE INS GRP	29,610,810,472	28,744,785,355	79.02	81.38	10.70	55.39
5	200	UNITED SERV AUTOMOBILE ASSN GRP	16,405,977,077	16,078,265,307	91.06	92.79	5.93	61.31
6	111	LIBERTY MUT GRP	13,704,350,854	13,588,889,878	70.32	73.69	4.95	66.26
7	69	FARMERS INS GRP	12,605,723,036	12,503,254,508	68.26	69.96	4.55	70.82
8	3548	TRAVELERS GRP	5,836,017,875	5,591,278,378	73.32	76.48	2.11	72.92
9	473	AMERICAN FAMILY INS GRP	5,834,828,007	5,692,211,019	75.56	78.40	2.11	75.03
10	140	NATIONWIDE CORP GRP	5,505,995,164	5,464,159,882	71.75	73.76	1.99	77.02
11	1318	AUTO CLUB ENTERPRISES INS GRP	4,011,979,040	3,837,329,178	79.14	80.73	1.45	78.47
12	215	KEMPER CORP GRP	3,606,770,294	3,852,517,283	75.69	77.64	1.30	79.77
13	213	ERIE INS GRP	3,593,761,558	3,469,714,026	90.20	91.86	1.30	81.07
14	280	AUTO OWNERS GRP	3,516,291,951	3,382,164,461	76.78	80.61	1.27	82.34
15	1278	CSAA INS GRP	3,080,536,574	2,970,307,152	69.60	70.96	1.11	83.45
16	660	MERCURY GEN GRP	2,572,282,551	2,632,680,513	75.36	80.03	0.93	84.38
17	91	HARTFORD FIRE & CAS GRP	1,979,861,649	1,941,688,894	68.77	70.94	0.72	85.10
18	55	AUTOMOBILE CLUB MI GRP	1,943,888,941	1,908,131,293	125.89	129.26	0.70	85.80
19	169	SENTRY INS GRP	1,364,789,371	1,302,665,922	62.09	63.02	0.49	86.29
20	88	THE HANOVER INS GRP	1,349,213,783	1,303,178,555	68.45	71.44	0.49	86.78
21	411	MAPFRE INS GRP	1,314,025,891	1,285,411,409	71.60	72.24	0.47	87.25
22	28	AMICA MUT GRP	1,219,119,929	1,216,101,123	80.18	83.65	0.44	87.70
23	50	COUNTRY INS & FIN SERV GRP	1,215,643,818	1,205,480,688	67.25	68.28	0.44	88.13
24	123	SHELTER INS GRP	1,158,598,800	1,122,995,293	79.84	82.11	0.42	88.55
25	5	ALFA INS GRP	1,134,929,974	1,075,020,796	71.19	72.40	0.41	88.96
		<b>**INDUSTRY TOTAL**</b>	<b>276,844,528,808</b>	<b>270,073,154,702</b>	<b>80.17</b>	<b>82.55</b>	<b>100.00</b>	<b>100.00</b>

<sup>1</sup> (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/13/2023, an estimated 97.27% 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](http://www.naic.org/research_actuarial_dept.htm)

**PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2022 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 <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	155	PROGRESSIVE GRP	9,267,311,458	9,125,751,625	68.16	72.04	15.63	15.63
2	3548	TRAVELERS GRP	3,138,587,082	3,048,395,560	61.40	65.85	5.29	20.92
3	111	LIBERTY MUT GRP	2,347,037,179	2,244,620,631	73.73	78.70	3.96	24.88
4	150	OLD REPUBLIC GRP	2,249,262,747	2,141,173,573	74.15	82.25	3.79	28.67
5	212	ZURICH INS GRP	1,769,426,871	1,732,929,057	71.95	78.99	2.98	31.65
6	31	BERKSHIRE HATHAWAY GRP	1,709,014,746	1,699,411,821	58.64	65.75	2.88	34.54
7	140	NATIONWIDE CORP GRP	1,642,005,521	1,660,101,250	68.43	71.32	2.77	37.30
8	280	AUTO OWNERS GRP	1,601,751,911	1,521,253,246	77.37	84.27	2.70	40.01
9	8	ALLSTATE INS GRP	1,293,789,821	1,263,234,690	109.72	114.44	2.18	42.19
10	626	CHUBB LTD GRP	1,288,835,476	1,283,510,854	77.47	80.67	2.17	44.36
11	98	WR BERKLEY CORP GRP	1,244,010,466	1,190,681,165	64.21	69.00	2.10	46.46
12	176	STATE FARM GRP	1,206,444,316	959,981,588	110.75	120.29	2.03	48.49
13	69	FARMERS INS GRP	1,160,371,017	1,115,758,334	71.79	75.47	1.96	50.45
14	91	HARTFORD FIRE & CAS GRP	1,060,543,030	994,920,143	67.86	73.64	1.79	52.24
15	84	AMERICAN FINANCIAL GRP	1,005,603,672	973,979,798	57.01	63.39	1.70	53.93
16	12	AMERICAN INTL GRP	957,579,677	936,063,346	75.22	82.17	1.61	55.55
17	158	FAIRFAX FIN GRP	926,103,389	787,517,689	70.36	78.04	1.56	57.11
18	3098	TOKIO MARINE HOLDINGS INC GRP	887,954,794	852,883,237	62.26	66.37	1.50	58.61
19	242	SELECTIVE INS GRP	884,893,730	837,622,656	69.60	72.25	1.49	60.10
20	169	SENTRY INS GRP	882,154,377	835,593,834	66.12	71.40	1.49	61.59
21	244	CINCINNATI FIN GRP	854,193,773	838,712,741	64.49	68.22	1.44	63.03
22	213	ERIE INS GRP	788,467,093	756,121,430	82.03	86.05	1.33	64.36
23	14184	ACUITY A MUT INS CO	737,809,643	715,732,055	67.60	73.76	1.24	65.60
24	218	CNA INS GRP	701,528,864	663,595,706	76.35	81.00	1.18	66.78
25	7	FEDERATED MUT GRP	641,571,953	623,406,694	60.46	65.96	1.08	67.87
		<b>**INDUSTRY TOTAL**</b>	<b>59,302,545,889</b>	<b>56,775,011,822</b>	<b>70.37</b>	<b>75.95</b>	<b>100.00</b>	<b>100.00</b>

<sup>1</sup> (Direct losses incurred / Direct premiums earned)

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