

04/01/2013

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2012 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	53,654,236,900	52,990,956,177	63.73	66.48	10.28	10.28
2	212	ZURICH INS GRP	28,888,803,489	28,487,697,199	60.98	65.47	5.54	15.82
3	111	LIBERTY MUT GRP	28,297,511,233	27,590,871,882	62.92	68.62	5.42	21.24
4	8	ALLSTATE INS GRP	26,652,040,162	26,458,839,818	62.34	65.62	5.11	26.35
5	12	AMERICAN INTL GRP	23,596,418,153	24,687,649,202	63.52	71.27	4.52	30.87
6	3548	TRAVELERS GRP	22,695,957,863	22,550,732,710	55.96	61.36	4.35	35.22
7	31	BERKSHIRE HATHAWAY GRP	20,236,313,962	19,627,090,200	63.85	67.30	3.88	39.09
8	140	NATIONWIDE CORP GRP	17,042,932,597	16,720,100,816	61.86	65.57	3.27	42.36
9	155	PROGRESSIVE GRP	16,559,745,792	16,208,925,985	64.72	66.51	3.17	45.53
10	200	UNITED SERV AUTOMOBILE ASSN GRP	13,286,274,200	12,840,307,405	68.75	70.58	2.55	48.08
11	91	HARTFORD FIRE & CAS GRP	10,685,020,594	10,751,494,558	59.88	65.95	2.05	50.13
12	38	CHUBB INC GRP	9,691,653,710	9,658,666,333	51.51	59.37	1.86	51.98
13	626	ACE LTD GRP	9,200,605,255	8,917,732,923	74.22	79.80	1.76	53.75
14	218	CNA INS GRP	8,510,762,778	7,883,334,634	64.37	74.44	1.63	55.38
15	473	AMERICAN FAMILY INS GRP	5,731,785,848	5,681,833,787	61.66	63.44	1.10	56.48
16	796	QBE INS GRP	5,590,842,805	5,219,752,397	79.36	84.83	1.07	57.55
17	761	ALLIANZ INS GRP	5,424,061,917	5,491,045,442	66.39	74.57	1.04	58.59
18	280	AUTO OWNERS GRP	5,226,749,994	5,110,242,707	64.97	68.36	1.00	59.59
19	213	ERIE INS GRP	4,630,684,270	4,449,197,007	65.37	68.24	0.89	60.48
20	19	ASSURANT INC GRP	4,290,978,769	4,015,728,749	46.13	46.35	0.82	61.30
21	98	WR BERKLEY CORP GRP	4,028,480,416	3,830,693,180	51.30	59.66	0.77	62.07
22	84	AMERICAN FINANCIAL GRP	4,015,279,596	3,900,656,352	76.17	82.14	0.77	62.84
23	88	THE HANOVER INS GRP	3,779,097,431	3,655,243,935	63.66	69.21	0.72	63.56
24	244	CINCINNATI FIN GRP	3,662,232,866	3,522,828,238	53.77	57.87	0.70	64.26
25	65	FM GLOBAL GRP	3,535,701,691	3,471,475,893	68.25	69.17	0.68	64.94
		INDUSTRY TOTAL	521,868,609,186	512,829,764,637	63.51	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)

NOTE: Based on filings received by April 1, 2013, an estimated 99.27% 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

04/01/2013

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2012 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	16,299,379,129	16,049,114,186	60.00	61.27	20.74	20.74
2	8	ALLSTATE INS GRP	7,166,930,982	7,059,214,510	53.16	54.83	9.12	29.86
3	212	ZURICH INS GRP	4,885,992,845	4,737,620,124	55.19	56.45	6.22	36.08
4	111	LIBERTY MUT GRP	4,628,085,778	4,341,391,883	58.66	60.21	5.89	41.97
5	200	UNITED SERV AUTOMOBILE ASSN GRP	3,856,394,031	3,636,202,293	64.38	65.37	4.91	46.88
6	3548	TRAVELERS GRP	3,450,478,282	3,454,072,126	56.89	58.58	4.39	51.27
7	140	NATIONWIDE CORP GRP	2,945,058,159	2,912,328,593	63.07	64.70	3.75	55.02
8	38	CHUBB INC GRP	1,877,340,456	1,835,525,105	66.52	67.55	2.39	57.41
9	10064	CITIZENS PROP INS CORP	1,637,388,951	1,621,047,002	38.99	43.79	2.08	59.49
10	473	AMERICAN FAMILY INS GRP	1,584,680,929	1,552,941,225	61.17	61.64	2.02	61.51
11	91	HARTFORD FIRE & CAS GRP	1,108,181,657	1,102,656,182	60.41	61.81	1.41	62.92
12	280	AUTO OWNERS GRP	1,105,056,158	1,071,480,142	67.44	68.92	1.41	64.33
13	12	AMERICAN INTL GRP	1,101,241,541	982,271,388	58.05	60.71	1.40	65.73
14	213	ERIE INS GRP	1,071,283,818	998,908,704	74.55	76.40	1.36	67.09
15	241	METROPOLITAN GRP	1,022,765,118	979,365,894	66.21	66.73	1.30	68.39
16	4663	UNIVERSAL INS HOLDING GRP	727,458,174	701,405,839	27.22	28.00	0.93	69.32
17	1278	CALIFORNIA STATE AUTO GRP	671,982,740	653,195,834	53.11	56.80	0.86	70.17
18	50	COUNTRY INS & FIN SERV GRP	653,229,966	637,665,114	60.33	61.20	0.83	71.01
19	1318	AUTO CLUB ENTERPRISES INS GRP	646,139,678	611,748,471	64.04	66.98	0.82	71.83
20	1344	ARX HOLDING CORP GRP	591,360,112	534,195,650	45.24	47.16	0.75	72.58
21	3484	TOWER HILL INS GRP	554,606,515	532,347,661	27.64	30.29	0.71	73.29
22	88	THE HANOVER INS GRP	552,309,826	545,383,419	62.68	63.97	0.70	73.99
23	28	AMICA MUT GRP	542,615,255	518,070,616	54.26	55.77	0.69	74.68
24	501	ALLEGHANY GRP	517,680,414	494,066,453	73.42	73.79	0.66	75.34
25	761	ALLIANZ INS GRP	513,315,176	529,888,927	74.36	77.42	0.65	75.99
		INDUSTRY TOTAL	78,575,131,663	76,229,672,311	58.69	60.35	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 April 1, 2013, an estimated 99.27% of Property/Casualty filings have been received.

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04/01/2013

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2012 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	840,579,267	835,099,131	31.88	46.89	8.40	8.40
2	831	DOCTORS CO GRP	794,133,856	814,647,878	32.65	59.28	7.93	16.33
3	34231	MEDICAL LIAB MUT INS CO	558,706,554	570,325,510	73.65	98.45	5.58	21.91
4	2698	PROASSURANCE CORP GRP	521,575,990	541,908,405	10.63	17.33	5.21	27.12
5	218	CNA INS GRP	483,040,963	489,037,368	56.20	72.75	4.82	31.94
6	12	AMERICAN INTL GRP	431,966,257	447,304,323	68.60	84.40	4.31	36.26
7	41467	PHYSICIANS RECIP INSURERS	366,108,677	372,124,808	55.75	77.83	3.66	39.92
8	1154	COVERYS GRP	360,489,873	363,612,743	48.96	64.27	3.60	43.52
9	1282	NORCAL GRP	294,318,363	289,982,692	47.30	68.07	2.94	46.46
10	2358	ISMIE GRP	262,885,173	272,763,321	21.44	39.32	2.63	49.08
11	413	MAG MUT INS GRP	230,786,538	236,540,240	36.50	62.79	2.31	51.39
12	30317	HOSPITALS INS CO INC	217,082,375	220,021,416	96.78	124.88	2.17	53.56
13	10697	MCIC VT INC RRG	167,139,306	167,139,306	94.33	117.81	1.67	55.22
14	3239	ALLIED WORLD ASSUR HOLDING GRP	161,023,708	165,715,211	57.25	73.63	1.61	56.83
15	33049	STATE VOLUNTEER MUT INS CO	157,039,683	155,861,502	25.80	94.45	1.57	58.40
16	377	MEDICAL INS OF MD GRP	152,437,222	150,201,795	40.96	60.14	1.52	59.92
17	16942	MMIC INS INC	129,145,587	128,662,490	39.14	53.80	1.29	61.21
18	32832	MUTUAL INS CO OF AZ	120,054,898	123,431,852	23.08	36.00	1.20	62.41
19	98	WR BERKLEY CORP GRP	113,415,367	109,332,163	41.80	55.49	1.13	63.55
20	10341	CONTROLLED RISK INS CO OF VT RRG	112,836,020	112,836,020	61.73	83.07	1.13	64.67
21	1129	WHITE MOUNTAINS GRP	107,391,244	108,221,435	48.72	61.36	1.07	65.75
22	212	ZURICH INS GRP	101,496,013	104,860,402	-11.41	-2.42	1.01	66.76
23	184	MEDICAL INS GRP	99,881,525	103,638,362	12.97	29.46	1.00	67.76
24	626	ACE LTD GRP	94,261,796	96,214,695	18.86	25.56	0.94	68.70
25	785	MARKEL CORP GRP	93,981,644	97,954,316	46.00	44.09	0.94	69.64
		INDUSTRY TOTAL	10,011,463,031	10,091,454,447	41.65	60.76	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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04/01/2013

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2012 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	111	LIBERTY MUT GRP	4,179,078,258	4,129,632,182	86.53	96.17	8.69	8.69
2	3548	TRAVELERS GRP	3,801,993,268	3,567,926,778	61.74	73.43	7.91	16.60
3	91	HARTFORD FIRE & CAS GRP	3,286,685,887	3,284,082,390	66.15	72.15	6.84	23.44
4	12	AMERICAN INTL GRP	2,952,156,608	3,164,450,573	64.08	72.49	6.14	29.58
5	212	ZURICH INS GRP	2,771,221,667	2,788,929,144	72.72	83.07	5.76	35.34
6	36102	STATE INS FUND	1,943,837,922	1,878,020,091	97.60	96.78	4.04	39.38
7	31	BERKSHIRE HATHAWAY GRP	1,256,635,219	1,125,968,491	60.76	68.28	2.61	42.00
8	150	OLD REPUBLIC GRP	1,112,252,306	1,084,241,150	71.24	77.86	2.31	44.31
9	38	CHUBB INC GRP	1,049,478,826	994,926,773	55.92	59.62	2.18	46.49
10	98	WR BERKLEY CORP GRP	989,429,684	913,833,071	57.40	62.94	2.06	48.55
11	626	ACE LTD GRP	956,547,447	919,884,795	56.58	61.24	1.99	50.54
12	2538	AMTRUST GMACI MAIDEN GRP	915,326,582	799,624,352	63.40	71.33	1.90	52.45
13	22945	TEXAS MUT INS CO	906,404,860	829,189,970	54.27	58.75	1.89	54.33
14	35076	STATE COMPENSATION INS FUND	903,787,259	938,793,362	74.34	77.19	1.88	56.21
15	218	CNA INS GRP	845,974,580	859,301,125	66.95	73.57	1.76	57.97
16	158	FAIRFAX FIN GRP	837,998,581	844,447,074	70.77	78.82	1.74	59.71
17	572	BCBS OF MI GRP	821,633,851	804,825,054	64.66	70.41	1.71	61.42
18	3363	EMPLOYERS HOLDINGS GRP	575,373,271	507,770,039	45.39	50.12	1.20	62.62
19	84	AMERICAN FINANCIAL GRP	445,765,672	394,328,694	56.41	61.63	0.93	63.55
20	708	NEW JERSEY MANUFACTURERS GRP	443,757,697	444,622,635	76.54	86.27	0.92	64.47
21	796	QBE INS GRP	430,929,675	436,259,573	65.20	72.45	0.90	65.37
22	3703	TOWER GRP	420,166,921	418,449,351	63.94	80.17	0.87	66.24
23	41190	PINNACOL ASSUR	414,981,672	409,325,657	75.56	77.46	0.86	67.10
24	748	MEADOWBROOK INS GRP	405,140,372	380,490,816	62.70	74.32	0.84	67.95
25	36196	SAIF CORP	399,848,517	388,327,852	66.10	70.63	0.83	68.78
		INDUSTRY TOTAL	48,077,080,573	46,728,038,346	68.00	75.44	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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04/01/2013

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2012 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	6,108,372,255	6,603,732,843	80.15	96.84	11.49	11.49
2	3548	TRAVELERS GRP	2,992,293,599	2,984,716,844	35.05	45.38	5.63	17.13
3	212	ZURICH INS GRP	2,848,534,197	2,827,599,953	58.56	73.24	5.36	22.49
4	626	ACE LTD GRP	2,756,446,237	2,632,964,182	44.38	58.72	5.19	27.67
5	38	CHUBB INC GRP	2,661,229,322	2,702,193,867	38.56	60.75	5.01	32.68
6	111	LIBERTY MUT GRP	2,558,637,132	2,550,586,109	59.34	79.43	4.81	37.50
7	218	CNA INS GRP	2,505,244,693	2,434,961,711	57.72	76.54	4.71	42.21
8	140	NATIONWIDE CORP GRP	1,539,526,293	1,563,075,253	36.87	49.27	2.90	45.11
9	1285	XL AMER GRP	1,524,644,104	1,476,722,855	51.39	61.87	2.87	47.98
10	98	WR BERKLEY CORP GRP	1,271,492,076	1,192,933,613	40.82	56.05	2.39	50.37
11	84	AMERICAN FINANCIAL GRP	949,688,061	897,684,209	28.78	42.01	1.79	52.16
12	158	FAIRFAX FIN GRP	922,985,692	937,470,734	73.02	91.68	1.74	53.89
13	91	HARTFORD FIRE & CAS GRP	916,891,167	942,760,431	53.08	73.69	1.73	55.62
14	761	ALLIANZ INS GRP	820,767,402	819,350,701	98.57	127.53	1.54	57.16
15	176	STATE FARM GRP	818,773,028	812,122,718	38.31	39.77	1.54	58.70
16	3416	AXIS CAPITAL GRP	810,321,386	759,170,148	54.92	61.65	1.52	60.23
17	244	CINCINNATI FIN GRP	693,548,919	657,649,941	25.59	31.28	1.31	61.53
18	3098	TOKIO MARINE HOLDINGS INC GRP	662,675,178	642,112,470	33.28	29.56	1.25	62.78
19	3239	ALLIED WORLD ASSUR HOLDING GRP	620,225,321	554,043,755	34.33	60.96	1.17	63.95
20	1279	ARCH INS GRP	610,454,878	599,200,111	48.38	58.90	1.15	65.10
21	31	BERKSHIRE HATHAWAY GRP	577,151,174	551,239,798	20.16	29.24	1.09	66.18
22	984	HCC INS HOLDINGS GRP	559,151,141	560,798,836	48.48	64.43	1.05	67.23
23	785	MARKEL CORP GRP	543,923,131	509,016,970	15.72	30.44	1.02	68.26
24	4670	STARR GRP	536,920,321	480,000,511	53.26	67.24	1.01	69.27
25	501	ALLEGHANY GRP	491,272,293	448,549,901	42.83	51.95	0.92	70.19
		INDUSTRY TOTAL	53,140,620,527	51,915,116,526	51.20	65.64	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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04/01/2013

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2012 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	32,101,906,675	31,890,325,495	66.85	70.22	18.37	18.37
2	8	ALLSTATE INS GRP	17,478,055,222	17,407,443,047	63.94	67.66	10.00	28.37
3	31	BERKSHIRE HATHAWAY GRP	16,748,869,754	16,377,387,687	68.04	70.37	9.58	37.95
4	155	PROGRESSIVE GRP	14,438,110,679	14,171,093,006	65.18	66.78	8.26	46.22
5	212	ZURICH INS GRP	10,279,069,827	10,253,761,293	63.13	65.57	5.88	52.10
6	200	UNITED SERV AUTOMOBILE ASSN GRP	8,447,461,307	8,272,223,306	71.76	74.01	4.83	56.93
7	111	LIBERTY MUT GRP	8,263,736,892	7,901,314,465	59.75	63.13	4.73	61.66
8	140	NATIONWIDE CORP GRP	7,136,179,447	7,087,034,303	64.23	65.60	4.08	65.74
9	3548	TRAVELERS GRP	3,393,013,623	3,414,620,978	64.13	65.96	1.94	67.69
10	473	AMERICAN FAMILY INS GRP	3,300,453,682	3,297,628,424	62.97	65.54	1.89	69.57
11	91	HARTFORD FIRE & CAS GRP	2,304,175,394	2,317,138,798	62.83	64.67	1.32	70.89
12	1318	AUTO CLUB ENTERPRISES INS GRP	2,240,136,378	2,212,087,833	59.63	61.46	1.28	72.17
13	660	MERCURY GEN GRP	2,107,454,130	2,059,410,613	64.83	68.69	1.21	73.38
14	241	METROPOLITAN GRP	2,099,276,325	2,049,491,113	60.29	61.74	1.20	74.58
15	213	ERIE INS GRP	2,086,789,515	2,039,834,671	67.16	69.22	1.19	75.78
16	1278	CALIFORNIA STATE AUTO GRP	1,963,098,833	1,945,446,371	61.05	63.55	1.12	76.90
17	280	AUTO OWNERS GRP	1,704,421,398	1,674,303,134	78.39	81.63	0.98	77.87
18	55	AUTOMOBILE CLUB MI GRP	1,510,502,341	1,495,245,758	143.75	147.24	0.86	78.74
19	411	MAPFRE INS GRP	1,468,176,474	1,495,867,157	65.14	67.02	0.84	79.58
20	2538	AMTRUST GMACI MAIDEN GRP	1,239,327,397	1,195,399,365	71.36	72.92	0.71	80.29
21	3495	INFINITY PROP & CAS INS GRP	1,177,767,227	1,121,163,416	66.04	68.61	0.67	80.96
22	28	AMICA MUT GRP	1,047,356,137	1,022,747,597	68.80	72.81	0.60	81.56
23	215	KEMPER CORP GRP	1,035,057,716	1,066,974,062	68.29	69.31	0.59	82.15
24	88	THE HANOVER INS GRP	1,013,827,716	992,208,795	71.93	73.54	0.58	82.73
25	50	COUNTRY INS & FIN SERV GRP	960,704,746	961,059,845	62.77	64.56	0.55	83.28
		INDUSTRY TOTAL	174,759,717,795	172,667,202,133	66.31	69.04	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 April 1, 2013, an estimated 99.27% 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

04/01/2013

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
PROPERTY AND CASUALTY INSURANCE INDUSTRY
2012 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	2,001,805,158	2,019,170,119	68.53	73.56	7.98	7.98
2	155	PROGRESSIVE GRP	1,732,227,091	1,647,548,024	63.56	66.94	6.91	14.89
3	111	LIBERTY MUT GRP	1,550,124,925	1,574,241,376	73.27	76.84	6.18	21.07
4	212	ZURICH INS GRP	1,532,097,835	1,539,433,906	61.05	68.45	6.11	27.18
5	140	NATIONWIDE CORP GRP	1,355,638,392	1,298,840,118	64.31	68.98	5.41	32.59
6	12	AMERICAN INTL GRP	993,726,565	1,060,268,370	60.92	67.98	3.96	36.55
7	150	OLD REPUBLIC GRP	809,595,360	785,016,746	60.51	65.95	3.23	39.78
8	91	HARTFORD FIRE & CAS GRP	557,903,998	562,760,211	68.69	76.29	2.22	42.00
9	280	AUTO OWNERS GRP	542,622,671	536,830,824	61.69	66.74	2.16	44.17
10	98	WR BERKLEY CORP GRP	473,687,331	463,871,575	59.65	63.76	1.89	46.06
11	3098	TOKIO MARINE HOLDINGS INC GRP	455,233,068	436,791,375	51.60	55.45	1.82	47.87
12	176	STATE FARM GRP	451,362,553	449,973,309	56.84	60.07	1.80	49.67
13	244	CINCINNATI FIN GRP	445,907,302	427,088,919	60.89	65.41	1.78	51.45
14	84	AMERICAN FINANCIAL GRP	438,470,328	454,977,468	54.50	61.43	1.75	53.20
15	218	CNA INS GRP	406,630,286	408,598,735	76.30	84.71	1.62	54.82
16	88	THE HANOVER INS GRP	351,875,069	337,548,561	72.32	77.65	1.40	56.22
17	796	QBE INS GRP	344,130,184	338,157,776	74.63	82.52	1.37	57.60
18	213	ERIE INS GRP	329,255,149	319,873,911	61.61	65.30	1.31	58.91
19	8	ALLSTATE INS GRP	317,232,843	323,003,101	53.63	57.99	1.27	60.18
20	626	ACE LTD GRP	306,017,033	303,157,007	51.77	57.66	1.22	61.40
21	242	SELECTIVE INS GRP	299,190,179	292,518,232	62.75	64.42	1.19	62.59
22	2538	AMTRUST GMACI MAIDEN GRP	281,860,354	236,748,926	107.90	113.50	1.12	63.71
23	31	BERKSHIRE HATHAWAY GRP	271,505,017	233,977,321	40.29	48.06	1.08	64.80
24	62	EMC INS CO GRP	269,739,484	255,748,205	48.02	51.29	1.08	65.87
25	169	SENTRY INS GRP	253,628,664	245,438,022	61.32	65.02	1.01	66.88
		INDUSTRY TOTAL	25,075,872,571	24,631,023,960	63.65	69.24	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)

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