

# MISSOURI PROPERTY & CASUALTY SUPPLEMENT REPORT

**Missouri Department of Commerce & Insurance** 



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#### 1 Preface

The 2022 Missouri Property & Casualty Supplement Report presents data collected by the Department of Commerce and Insurance from companies that file supplements to the Page 19 of the annual statement for Missouri. This form is used to collect data in greater detail than reported in the Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037, 374.040 RSMo and 374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 19, with company profiles listed by their market share ranking. This publication also includes Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years.

While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

#### 2 Definition of Terms

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Direct Premiums Written:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of premiums written for a particular line of business being analyzed, expressed as a percentage.

#### 3 General Description of Property & Casualty Lines of Business

**Fire (Dwelling, Commercial, Farm):** Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

**Allied Lines (Dwelling, Commercial, Farm, Growing Crops):** Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

**Farmowners Multi-Peril:** A package policy for farming and ranching risks, similar to a homeowners policy that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes: A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

**Commercial Multi-Peril:** A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

**Ocean Marine:** Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

**Inland Marine (Including Auto Cargo):** Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

**Financial Guaranty:** A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Managed Care Organizations errors & omissions, Other): Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

**Earthquake:** Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

**All Accident and Health:** Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

**Direct Workers Compensation:** Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers compensation laws and other statutes. Includes employer liability coverage against the common law liability for injuries to employees.

Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers Compensation, Umbrella, Professional Liability, Lawyers Malpractice, Real Estate Malpractice): Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, nonmedical professional liability, etc.

**Product Liability (Bodily Injury & Property Damage):** Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

**Private Passenger and Commercial Automobile Liability:** Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Private Passenger and Commercial Automobile Physical Damage:** Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Aircraft:** Coverage for aircraft (hull) and their contents; aircraft owners and aircraft manufacturers liability to passengers, airports and other third parties.

**Fidelity:** A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

**Surety:** A three-party agreement where the insurer agrees to pay a second party or make complete an obligation in response to the default, acts, or omissions of a third party.

**Glass:** Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

**Burglary and Theft:** Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

**Boiler and Machinery:** Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

**Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest:** Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

**Mortgage Guaranty:** Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

**Title:** This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

Other Specific: Other coverages not generally described herein.

National Flood Insurance Program: Flood insurance reinsured through the Federal Government.

**Federal Crop Insurance Corporation:** Crop insurance reinsured through the Federal Government.

### 4 Historical Trends by Line of Business

### **FIRE & ALLIED LINES:**

#### **DWELLING**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$131,841,974	\$60,997,719	\$128,412,432	46.3%	\$59,030,082	46.0%	_
2014	\$138,086,307	\$69,458,623	\$136,246,107	50.3%	\$68,607,727	50.4%	4.7%
2015	\$153,398,308	\$66,070,237	\$148,684,178	43.1%	\$67,820,405	45.6%	11.1%
2016	\$165,612,743	\$61,360,009	\$156,484,951	37.1%	\$61,092,742	39.0%	8.0%
2017	\$161,676,051	\$110,296,139	\$163,362,773	68.2%	\$123,772,051	75.8%	(2.4%)
2018	\$153,118,680	\$84,587,714	\$154,195,629	55.2%	\$82,605,318	53.6%	(5.3%)
2019	\$156,110,670	\$82,269,402	\$155,323,686	52.7%	\$88,863,007	57.2%	2.0%
2020	\$154,588,853	\$88,056,734	\$151,988,881	57.0%	\$93,608,494	61.6%	(1.0%)
2021	\$145,008,989	\$68,995,184	\$145,418,474	47.6%	\$63,737,931	43.8%	( 6.2%)
2022	\$154,820,463	\$59,342,546	\$143,423,838	38.3%	\$61,038,319	42.6%	6.8%

### FIRE & ALLIED LINES:

#### **COMMERCIAL**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$159,633,112	\$94,021,760	\$164,178,492	58.9%	\$61,788,774	37.6%	_
2014	\$158,531,063	\$72,884,571	\$154,692,159	46.0%	\$61,058,828	39.5%	(0.7%)
2015	\$138,878,432	\$76,433,828	\$141,490,230	55.0%	\$98,392,416	69.5%	(12.4%)
2016	\$130,941,330	\$68,896,938	\$133,656,795	52.6%	\$66,254,244	49.6%	(5.7%)
2017	\$135,246,907	\$104,370,616	\$136,699,359	77.2%	\$94,696,818	69.3%	3.3%
2018	\$175,768,427	\$92,862,138	\$169,218,947	52.8%	\$102,155,475	60.4%	30.0%
2019	\$207,196,658	\$158,646,234	\$197,389,289	76.6%	\$190,913,539	96.7%	17.9%
2020	\$255,184,547	\$170,598,991	\$236,426,029	66.9%	\$171,713,138	72.6%	23.2%
2021	\$333,884,189	\$156,174,901	\$322,056,852	46.8%	\$198,991,124	61.8%	30.8%
2022	\$316,126,751	\$177,277,224	\$290,466,312	56.1%	\$194,661,917	67.0%	(5.3%)

### **FIRE & ALLIED LINES:**

#### **FARM**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$173,970,887	\$218,441,104	\$178,607,258	125.6%	\$180,346,192	101.0%	ı
2014	\$159,761,694	\$100,994,960	\$164,993,335	63.2%	\$48,104,993	29.2%	(8.2%)
2015	\$188,820,646	\$224,643,509	\$201,457,774	119.0%	\$228,647,548	113.5%	18.2%
2016	\$168,533,093	\$56,212,271	\$140,003,284	33.4%	\$60,153,814	43.0%	(10.7%)
2017	\$171,662,310	\$62,686,749	\$167,363,076	36.5%	\$82,977,089	49.6%	1.9%
2018	\$157,486,479	\$87,701,549	\$160,132,712	55.7%	\$139,104,998	86.9%	(8.3%)
2019	\$168,644,196	\$202,820,653	\$171,080,980	120.3%	\$146,119,864	85.4%	7.1%
2020	\$166,706,432	\$108,404,268	\$165,044,343	65.0%	\$88,769,334	53.8%	(1.1%)
2021	\$181,098,030	\$76,967,491	\$178,820,179	42.5%	\$109,965,828	61.5%	8.6%
2022	\$9,978,290	\$5,151,995	\$9,068,559	51.6%	\$5,093,145	56.2%	(94.5%)

### **FARMOWNERS MULTI-PERIL**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$157,064,012	\$82,956,034	\$152,148,952	52.8%	\$79,749,665	52.4%	-
2014	\$163,409,129	\$92,871,221	\$157,791,854	56.8%	\$98,517,364	62.4%	4.0%
2015	\$169,054,679	\$85,957,448	\$166,353,067	50.8%	\$95,016,484	57.1%	3.5%
2016	\$174,689,717	\$87,018,208	\$172,002,268	49.8%	\$87,759,447	51.0%	3.3%
2017	\$221,660,646	\$160,284,113	\$217,681,474	72.3%	\$166,907,676	76.7%	26.9%
2018	\$185,701,222	\$98,559,212	\$182,802,006	53.1%	\$92,726,793	50.7%	(16.2%)
2019	\$192,357,490	\$117,125,582	\$189,156,100	60.9%	\$115,319,241	61.0%	3.6%
2020	\$198,050,520	\$134,477,143	\$195,139,835	67.9%	\$141,902,775	72.7%	3.0%
2021	\$212,144,103	\$104,025,958	\$204,740,723	49.0%	\$124,126,368	60.6%	7.1%
2022	\$227,684,454	\$126,973,668	\$219,388,192	55.8%	\$120,777,776	55.1%	7.3%

### **HOMEOWNERS MULTI-PERIL**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$1,607,428,787	\$747,842,575	\$1,566,510,080	46.5%	\$674,631,214	43.1%	_
2014	\$1,715,824,831	\$960,299,618	\$1,668,374,080	56.0%	\$967,664,775	58.0%	6.7%
2015	\$1,778,721,687	\$916,664,894	\$1,746,553,860	51.5%	\$982,153,529	56.2%	3.7%
2016	\$1,837,284,961	\$1,010,959,193	\$1,810,657,149	55.0%	\$1,006,706,837	55.6%	3.3%
2017	\$1,869,018,094	\$1,183,575,591	\$1,836,426,187	63.3%	\$1,216,730,753	66.3%	1.7%
2018	\$1,998,573,663	\$903,824,747	\$1,945,180,092	45.2%	\$866,529,186	44.5%	6.9%
2019	\$2,105,790,859	\$1,056,056,101	\$2,051,224,381	50.2%	\$1,126,127,556	54.9%	5.4%
2020	\$2,196,692,045	\$1,405,095,623	\$2,148,073,913	64.0%	\$1,438,442,316	67.0%	4.3%
2021	\$2,364,421,830	\$1,092,312,462	\$2,266,878,390	46.2%	\$1,176,608,150	51.9%	7.6%
2022	\$2,608,484,131	\$1,181,721,535	\$2,477,203,253	45.3%	\$1,311,777,532	53.0%	10.3%

# **DWELLING OWNERS MULTI-PERIL**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$86,343,967	\$33,147,968	\$83,024,249	38.4%	\$29,425,946	35.4%	_
2014	\$79,722,177	\$41,606,765	\$77,413,798	52.2%	\$40,790,995	52.7%	(7.7%)
2015	\$84,738,283	\$36,076,258	\$82,518,646	42.6%	\$36,143,445	43.8%	6.3%
2016	\$86,012,608	\$37,573,294	\$85,248,286	43.7%	\$38,982,067	45.7%	1.5%
2017	\$86,781,005	\$58,466,619	\$86,252,684	67.4%	\$59,236,944	68.7%	0.9%
2018	\$88,168,014	\$43,590,641	\$87,806,583	49.4%	\$44,247,429	50.4%	1.6%
2019	\$90,922,257	\$48,528,553	\$91,575,590	53.4%	\$50,206,207	54.8%	3.1%
2020	\$87,703,727	\$52,950,784	\$87,175,653	60.4%	\$54,386,148	62.4%	(3.5%)
2021	\$94,099,850	\$47,109,376	\$92,209,666	50.1%	\$47,081,051	51.1%	7.3%
2022	\$97,373,488	\$40,762,976	\$95,762,001	41.9%	\$40,721,738	42.5%	3.5%

# **TOTAL HOMEOWNERS**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$1,693,772,754	\$780,990,543	\$1,649,534,329	46.1%	\$704,057,160	42.7%	ı
2014	\$1,795,547,008	\$1,001,906,383	\$1,745,787,878	55.8%	\$1,008,455,770	57.8%	6.0%
2015	\$1,863,459,970	\$952,741,152	\$1,829,072,506	51.1%	\$1,018,296,974	55.7%	3.8%
2016	\$1,923,297,569	\$1,048,532,487	\$1,895,905,435	54.5%	\$1,045,688,904	55.2%	3.2%
2017	\$1,955,799,099	\$1,242,042,210	\$1,922,678,871	63.5%	\$1,275,967,697	66.4%	1.7%
2018	\$2,086,741,677	\$947,415,388	\$2,032,986,675	45.4%	\$910,776,615	44.8%	6.7%
2019	\$2,196,713,116	\$1,104,584,654	\$2,142,799,971	50.3%	\$1,176,333,763	54.9%	5.3%
2020	\$2,284,395,772	\$1,458,046,407	\$2,235,249,566	63.8%	\$1,492,828,464	66.8%	4.0%
2021	\$2,458,521,680	\$1,139,421,838	\$2,359,088,056	46.3%	\$1,223,689,201	51.9%	7.6%
2022	\$2,705,857,619	\$1,222,484,511	\$2,572,965,254	45.2%	\$1,352,499,270	52.6%	10.1%

# **COMMERCIAL MULTI-PERIL**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$691,235,498	\$466,032,773	\$678,287,560	67.4%	\$327,522,304	48.3%	_
2014	\$710,090,975	\$440,536,532	\$698,309,645	62.0%	\$390,637,732	55.9%	2.7%
2015	\$728,629,554	\$391,700,000	\$725,088,654	53.8%	\$386,873,909	53.4%	2.6%
2016	\$738,238,971	\$364,027,601	\$734,910,972	49.3%	\$376,477,571	51.2%	1.3%
2017	\$756,239,309	\$440,744,531	\$750,426,388	58.3%	\$464,430,322	61.9%	2.4%
2018	\$765,154,261	\$359,183,322	\$757,727,151	46.9%	\$362,561,045	47.8%	1.2%
2019	\$797,257,088	\$477,067,576	\$779,734,022	59.8%	\$529,486,128	67.9%	4.2%
2020	\$839,321,410	\$475,174,001	\$812,729,697	56.6%	\$513,382,530	63.2%	5.3%
2021	\$919,560,767	\$422,992,256	\$880,196,424	46.0%	\$461,803,082	52.5%	9.6%
2022	\$1,001,547,372	\$458,876,235	\$964,975,689	45.8%	\$578,923,500	60.0%	8.9%

# **MOBILE HOMES**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$35,478,343	\$14,761,955	\$35,165,321	41.6%	\$13,767,897	39.2%	
2014	\$36,527,222	\$17,650,142	\$36,533,271	48.3%	\$19,368,924	53.0%	3.0%
2015	\$38,437,291	\$18,475,184	\$35,841,924	48.1%	\$19,446,890	54.3%	5.2%
2016	\$35,432,302	\$13,701,722	\$35,713,483	38.7%	\$13,266,402	37.1%	(7.8%)
2017	\$34,288,560	\$19,480,348	\$34,258,954	56.8%	\$20,392,821	59.5%	(3.2%)
2018	\$34,126,083	\$12,620,216	\$34,131,290	37.0%	\$10,769,686	31.6%	( 0.5%)
2019	\$31,398,617	\$14,404,940	\$31,935,419	45.9%	\$15,075,509	47.2%	(8.0%)
2020	\$30,323,798	\$16,426,664	\$29,235,853	54.2%	\$16,404,561	56.1%	(3.4%)
2021	\$29,252,379	\$13,940,566	\$32,453,466	47.7%	\$14,592,001	45.0%	(3.5%)
2022	\$29,375,133	\$11,083,253	\$29,070,672	37.7%	\$11,314,849	38.9%	0.4%

# **PRIVATE CROP**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$11,407,553	\$3,886,651	\$11,416,410	34.1%	\$4,668,177	40.9%	_
2014	\$15,012,608	\$8,702,375	\$14,960,854	58.0%	\$10,682,742	71.4%	31.6%
2015	\$10,621,369	\$6,095,593	\$10,645,623	57.4%	\$3,434,660	32.3%	(29.3%)
2016	\$14,315,194	\$8,912,468	\$14,145,304	62.3%	\$8,805,497	62.3%	34.8%
2017	\$13,358,425	\$5,895,042	\$13,057,213	44.1%	\$8,260,714	63.3%	(6.7%)
2018	\$15,377,435	\$12,389,210	\$16,059,301	80.6%	\$12,569,261	78.3%	15.1%
2019	\$11,377,411	\$10,780,363	\$11,325,530	94.8%	\$10,593,432	93.5%	(26.0%)
2020	\$13,361,264	\$9,012,575	\$13,380,947	67.5%	\$9,370,442	70.0%	17.4%
2021	\$17,231,270	\$12,547,055	\$17,243,763	72.8%	\$14,510,913	84.2%	29.0%
2022	\$44,586,027	\$27,067,276	\$44,529,027	60.7%	\$27,132,321	60.9%	158.8%

# **OCEAN MARINE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$31,212,639	\$13,365,872	\$29,702,991	42.8%	\$13,948,248	47.0%	ı
2014	\$34,634,508	\$21,573,720	\$33,744,783	62.3%	\$14,309,016	42.4%	11.0%
2015	\$36,256,547	\$15,212,306	\$35,643,503	42.0%	\$23,823,268	66.8%	4.7%
2016	\$34,686,446	\$24,344,883	\$34,325,462	70.2%	\$18,404,591	53.6%	(4.3%)
2017	\$32,690,630	\$25,267,624	\$33,110,611	77.3%	\$28,598,918	86.4%	(5.8%)
2018	\$34,639,726	\$26,565,992	\$34,927,147	76.7%	\$17,613,452	50.4%	6.0%
2019	\$37,088,403	\$14,962,445	\$35,709,324	40.3%	\$22,612,037	63.3%	7.1%
2020	\$43,934,434	\$19,975,039	\$41,537,163	45.5%	\$19,412,132	46.7%	18.5%
2021	\$43,507,783	\$16,825,723	\$43,867,436	38.7%	\$24,417,033	55.7%	(1.0%)
2022	\$48,932,434	\$18,299,782	\$46,455,612	37.4%	\$19,296,143	41.5%	12.5%

### **INLAND MARINE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$269,318,307	\$108,428,992	\$269,204,255	40.3%	\$109,184,866	40.6%	_
2014	\$302,520,608	\$125,065,191	\$298,344,173	41.3%	\$133,537,670	44.8%	12.3%
2015	\$321,625,294	\$142,529,914	\$320,345,276	44.3%	\$183,122,058	57.2%	6.3%
2016	\$374,553,346	\$173,137,418	\$370,942,985	46.2%	\$174,376,037	47.0%	16.5%
2017	\$380,069,054	\$176,117,952	\$381,268,777	46.3%	\$177,232,550	46.5%	1.5%
2018	\$398,844,756	\$161,660,117	\$386,095,419	40.5%	\$162,204,370	42.0%	4.9%
2019	\$416,395,682	\$203,389,585	\$410,243,995	48.8%	\$205,889,871	50.2%	4.4%
2020	\$412,400,778	\$222,021,061	\$410,667,561	53.8%	\$301,131,812	73.3%	(1.0%)
2021	\$468,726,395	\$255,707,018	\$452,926,290	54.6%	\$193,871,063	42.8%	13.7%
2022	\$528,075,701	\$193,679,763	\$508,596,595	36.7%	\$224,487,630	44.1%	12.7%

# **FINANCIAL GUARANTY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$2,862,812	\$110,206	\$14,821,786	3.8%	\$14,829	0.1%	_
2014	\$4,529,467	\$58,250	\$11,291,710	1.3%	\$125,473	1.1%	58.2%
2015	\$5,575,476	\$223,593	\$19,002,189	4.0%	\$41,640	0.2%	23.1%
2016	\$5,960,468	\$223,527	\$21,091,168	3.8%	\$37,364	0.2%	6.9%
2017	\$7,967,265	\$610,734	\$13,792,054	7.7%	\$-210,070	(1.5%)	33.7%
2018	\$5,630,399	\$0	\$12,153,006	0.0%	\$13	0.0%	(29.3%)
2019	\$7,378,205	\$0	\$9,154,970	0.0%	\$-14	( 0.0%)	31.0%
2020	\$11,655,633	\$0	\$5,200,286	0.0%	\$0	0.0%	58.0%
2021	\$4,075,097	\$0	\$15,306,292	0.0%	\$0	0.0%	(65.0%)
2022	\$6,494,127	\$-126,595	\$5,774,867	(1.9%)	\$-126,595	( 2.2%)	59.4%

### **MEDICAL MALPRACTICE:**

#### **PHYSICIANS & SURGEONS**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$87,488,292	\$32,178,191	\$99,226,970	36.8%	\$13,132,287	13.2%	_
2014	\$79,013,127	\$36,920,432	\$78,298,966	46.7%	\$26,547,745	33.9%	(9.7%)
2015	\$75,011,759	\$34,298,618	\$76,626,408	45.7%	\$14,585,676	19.0%	(5.1%)
2016	\$71,283,262	\$26,484,714	\$72,308,015	37.2%	\$34,206,657	47.3%	(5.0%)
2017	\$67,940,489	\$24,326,023	\$66,673,811	35.8%	\$40,774,941	61.2%	(4.7%)
2018	\$65,596,340	\$35,664,803	\$66,811,659	54.4%	\$30,431,804	45.5%	(3.5%)
2019	\$68,522,104	\$36,817,108	\$64,227,345	53.7%	\$63,677,079	99.1%	4.5%
2020	\$71,735,671	\$25,421,437	\$70,030,594	35.4%	\$41,667,252	59.5%	4.7%
2021	\$74,716,408	\$42,975,873	\$76,015,371	57.5%	\$45,708,872	60.1%	4.2%
2022	\$73,425,947	\$40,619,580	\$69,478,176	55.3%	\$51,344,483	73.9%	(1.7%)

### **MEDICAL MALPRACTICE:**

#### **DENTISTS**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$3,924,335	\$1,886,131	\$4,064,301	48.1%	\$2,394,279	58.9%	_
2014	\$3,705,444	\$427,504	\$3,226,524	11.5%	\$-229,235	(7.1%)	(5.6%)
2015	\$4,094,802	\$1,432,031	\$4,142,222	35.0%	\$1,534,063	37.0%	10.5%
2016	\$4,089,461	\$352,294	\$4,110,217	8.6%	\$4,001,382	97.4%	( 0.1%)
2017	\$3,824,206	\$493,101	\$3,591,286	12.9%	\$-783,451	(21.8%)	( 6.5%)
2018	\$4,089,319	\$193,303	\$5,061,792	4.7%	\$-153,116	(3.0%)	6.9%
2019	\$3,683,589	\$832,951	\$3,682,915	22.6%	\$3,920,035	106.4%	(9.9%)
2020	\$3,707,694	\$3,421,608	\$3,698,066	92.3%	\$1,210,373	32.7%	0.7%
2021	\$3,812,882	\$436,643	\$3,757,128	11.5%	\$1,863,968	49.6%	2.8%
2022	\$3,964,344	\$1,125,407	\$3,918,815	28.4%	\$-89,267	(2.3%)	4.0%

### **MEDICAL MALPRACTICE:**

#### **NURSES**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$2,069,756	\$1,630,000	\$1,921,284	78.8%	\$-768,534	(40.0%)	_
2014	\$1,899,970	\$1,105,000	\$1,813,223	58.2%	\$1,520,063	83.8%	(8.2%)
2015	\$1,790,147	\$500,000	\$1,950,459	27.9%	\$-578,037	(29.6%)	(5.8%)
2016	\$2,058,911	\$170,000	\$1,998,258	8.3%	\$385,652	19.3%	15.0%
2017	\$2,086,414	\$319,730	\$2,121,115	15.3%	\$383,267	18.1%	1.3%
2018	\$1,602,926	\$1,860,303	\$909,867	116.1%	\$1,105,821	121.5%	(23.2%)
2019	\$2,076,136	\$465,000	\$1,998,640	22.4%	\$345,983	17.3%	29.5%
2020	\$2,336,183	\$150,000	\$2,758,146	6.4%	\$612,696	22.2%	12.5%
2021	\$3,254,417	\$687,500	\$2,967,994	21.1%	\$645,772	21.8%	39.3%
2022	\$3,990,106	\$1,232,500	\$3,681,871	30.9%	\$1,924,120	52.3%	22.6%

### **MEDICAL MALPRACTICE:**

#### **HOSPITALS**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$27,260,542	\$8,753,308	\$27,008,248	32.1%	\$12,224,931	45.3%	_
2014	\$28,011,464	\$8,456,987	\$27,930,444	30.2%	\$3,501,381	12.5%	2.8%
2015	\$26,720,496	\$8,514,950	\$27,278,471	31.9%	\$4,664,529	17.1%	(4.6%)
2016	\$28,327,347	\$17,429,362	\$27,266,161	61.5%	\$23,232,734	85.2%	6.0%
2017	\$29,029,936	\$20,467,000	\$29,041,237	70.5%	\$25,501,445	87.8%	2.5%
2018	\$30,861,668	\$16,676,086	\$29,762,374	54.0%	\$14,331,535	48.2%	6.3%
2019	\$34,492,860	\$10,543,909	\$33,501,499	30.6%	\$25,383,878	75.8%	11.8%
2020	\$34,630,502	\$24,881,051	\$33,920,691	71.8%	\$18,864,526	55.6%	0.4%
2021	\$42,215,485	\$14,130,031	\$39,993,002	33.5%	\$17,611,857	44.0%	21.9%
2022	\$42,714,228	\$20,510,261	\$41,930,030	48.0%	\$18,066,197	43.1%	1.2%

### **MEDICAL MALPRACTICE:**

#### **MANAGED CARE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2013	\$48,065	\$0	\$26,803	0.0%	\$172,562	643.8%	
2014	\$56,969	\$0	\$56,955	0.0%	\$-11,045	(19.4%)	18.5%
2015	\$58,032	\$207,597	\$58,384	357.7%	\$63,030	108.0%	1.9%
2016	\$58,055	\$-165,597	\$58,052	(285.2%)	\$-103,763	(178.7%)	0.0%
2017	\$81,148	\$300,000	\$72,409	369.7%	\$-16,332	(22.6%)	39.8%
2018	\$34,954	\$-67,346	\$72,639	(192.7%)	\$75,886	104.5%	(56.9%)
2019	\$0	\$0	\$413	_	\$136,890	33145.3%	(100.0%)
2020	\$85,006	\$0	\$43,373	0.0%	\$626,295	1444.0%	_
2021	\$69,517	\$0	\$71,258	0.0%	\$-1,885	(2.6%)	(18.2%)
2022	\$0	\$0	\$0		\$0	_	(100.0%)

### **MEDICAL MALPRACTICE:**

#### **OTHER**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$5,222,258	\$1,674,312	\$5,413,807	32.1%	\$1,558,626	28.8%	_
2014	\$6,155,716	\$4,270,790	\$6,604,859	69.4%	\$2,225,463	33.7%	17.9%
2015	\$6,630,916	\$2,883,181	\$6,615,553	43.5%	\$2,787,259	42.1%	7.7%
2016	\$7,818,065	\$2,582,703	\$7,552,745	33.0%	\$2,639,154	34.9%	17.9%
2017	\$7,619,717	\$2,992,531	\$7,707,001	39.3%	\$4,240,845	55.0%	(2.5%)
2018	\$8,262,599	\$4,308,003	\$8,855,434	52.1%	\$7,465,884	84.3%	8.4%
2019	\$7,513,645	\$502,552	\$7,604,688	6.7%	\$-3,528,980	(46.4%)	(9.1%)
2020	\$7,771,708	\$1,707,596	\$7,117,740	22.0%	\$2,312,336	32.5%	3.4%
2021	\$7,693,076	\$3,133,721	\$7,791,132	40.7%	\$5,188,627	66.6%	(1.0%)
2022	\$13,238,960	\$6,785,885	\$13,389,299	51.3%	\$5,481,845	40.9%	72.1%

### **TOTAL MEDICAL MALPRACTICE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$126,013,248	\$46,121,942	\$137,661,413	36.6%	\$28,714,151	20.9%	_
2014	\$118,842,690	\$51,180,713	\$117,930,971	43.1%	\$33,554,372	28.5%	(5.7%)
2015	\$114,306,152	\$47,836,377	\$116,671,497	41.8%	\$23,056,520	19.8%	(3.8%)
2016	\$113,635,101	\$46,853,476	\$113,293,448	41.2%	\$64,361,816	56.8%	( 0.6%)
2017	\$110,581,910	\$48,898,385	\$109,206,859	44.2%	\$70,100,715	64.2%	(2.7%)
2018	\$110,447,806	\$58,635,152	\$111,473,765	53.1%	\$53,257,814	47.8%	( 0.1%)
2019	\$116,288,334	\$49,161,520	\$111,015,500	42.3%	\$89,934,885	81.0%	5.3%
2020	\$120,266,764	\$55,581,692	\$117,568,610	46.2%	\$65,293,478	55.5%	3.4%
2021	\$131,761,785	\$61,363,768	\$130,595,885	46.6%	\$71,017,211	54.4%	9.6%
2022	\$137,333,585	\$70,273,633	\$132,398,191	51.2%	\$76,727,378	58.0%	4.2%

# **EARTHQUAKE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$94,608,884	\$182,211	\$93,614,236	0.2%	\$-717,071	( 0.8%)	_
2014	\$97,891,710	\$-175,429	\$97,512,676	( 0.2%)	\$-197,935	( 0.2%)	3.5%
2015	\$93,827,799	\$462	\$93,699,295	0.0%	\$461,084	0.5%	(4.2%)
2016	\$93,471,212	\$34,085	\$93,748,366	0.0%	\$-614,832	( 0.7%)	(0.4%)
2017	\$96,543,818	\$9,743	\$94,413,480	0.0%	\$43,904	0.0%	3.3%
2018	\$101,839,452	\$0	\$99,653,096	0.0%	\$379,969	0.4%	5.5%
2019	\$104,322,367	\$48,689	\$102,838,326	0.0%	\$997,289	1.0%	2.4%
2020	\$120,278,590	\$1,261,315	\$110,816,181	1.0%	\$1,606,091	1.4%	15.3%
2021	\$130,503,033	\$1,037,217	\$116,128,978	0.8%	\$696,118	0.6%	8.5%
2022	\$137,061,953	\$3,946	\$130,834,771	0.0%	\$276,414	0.2%	5.0%

# **ALL ACCIDENT & HEALTH**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$298,114,696	\$231,844,344	\$286,625,088	77.8%	\$222,483,019	77.6%	_
2014	\$279,166,615	\$215,950,049	\$272,164,313	77.4%	\$207,371,780	76.2%	(6.4%)
2015	\$294,983,905	\$215,841,795	\$286,051,891	73.2%	\$218,265,354	76.3%	5.7%
2016	\$306,567,420	\$226,592,958	\$298,076,794	73.9%	\$224,303,218	75.3%	3.9%
2017	\$323,613,519	\$222,399,742	\$315,331,463	68.7%	\$215,797,021	68.4%	5.6%
2018	\$314,095,377	\$222,568,184	\$311,358,487	70.9%	\$222,140,072	71.3%	(2.9%)
2019	\$351,132,642	\$229,488,361	\$349,782,378	65.4%	\$234,230,537	67.0%	11.8%
2020	\$365,910,516	\$246,813,232	\$369,548,560	67.5%	\$247,963,050	67.1%	4.2%
2021	\$374,002,986	\$255,590,579	\$1,631,281,203	68.3%	\$241,451,183	14.8%	2.2%
2022	\$572,871,080	\$446,306,746	\$566,504,372	77.9%	\$457,177,237	80.7%	53.2%

### **DIRECT WORKERS COMPENSATION**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$826,679,767	\$478,911,181	\$798,627,288	57.9%	\$451,241,679	56.5%	_
2014	\$895,555,364	\$467,047,374	\$864,367,723	52.2%	\$499,393,157	57.8%	8.3%
2015	\$923,742,185	\$471,685,742	\$913,935,939	51.1%	\$538,321,857	58.9%	3.1%
2016	\$933,615,745	\$492,947,093	\$932,627,248	52.8%	\$582,771,682	62.5%	1.1%
2017	\$920,594,433	\$507,457,767	\$922,617,505	55.1%	\$517,743,987	56.1%	(1.4%)
2018	\$915,195,966	\$508,349,147	\$914,677,526	55.5%	\$551,710,463	60.3%	( 0.6%)
2019	\$910,545,380	\$511,663,293	\$905,498,903	56.2%	\$509,530,063	56.3%	( 0.5%)
2020	\$900,394,067	\$487,512,204	\$887,077,794	54.1%	\$541,726,003	61.1%	(1.1%)
2021	\$972,957,110	\$482,307,479	\$953,676,890	49.6%	\$551,634,548	57.8%	8.1%
2022	\$1,038,288,660	\$495,299,002	\$1,035,533,379	47.7%	\$592,332,736	57.2%	6.7%

### **OTHER LIABILITY:**

#### **BODILY INJURY & PROPERTY DAMAGE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$498,061,411	\$197,983,441	\$476,078,725	39.8%	\$251,260,209	52.8%	_
2014	\$500,303,337	\$217,749,226	\$505,217,925	43.5%	\$192,888,554	38.2%	0.5%
2015	\$514,375,977	\$278,974,025	\$518,659,498	54.2%	\$261,308,805	50.4%	2.8%
2016	\$528,907,596	\$252,832,775	\$518,348,063	47.8%	\$340,295,525	65.7%	2.8%
2017	\$634,351,656	\$350,555,989	\$603,037,544	55.3%	\$476,183,027	79.0%	19.9%
2018	\$622,742,896	\$381,691,847	\$589,250,229	61.3%	\$276,412,748	46.9%	(1.8%)
2019	\$686,860,967	\$342,573,134	\$646,958,151	49.9%	\$350,359,542	54.2%	10.3%
2020	\$723,066,826	\$365,225,108	\$706,634,024	50.5%	\$483,616,372	68.4%	5.3%
2021	\$812,438,840	\$403,954,350	\$790,604,319	49.7%	\$485,814,545	61.4%	12.4%
2022	\$850,647,622	\$487,535,366	\$850,363,506	57.3%	\$602,775,127	70.9%	4.7%

### **OTHER LIABILITY:**

#### **WARRANTY & SERVICE CONTRACTS**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$27,070,813	\$17,840,647	\$6,708,899	65.9%	\$18,574,374	276.9%	_
2014	\$34,464,806	\$17,215,182	\$26,966,188	50.0%	\$17,184,351	63.7%	27.3%
2015	\$34,030,055	\$18,259,439	\$27,863,746	53.7%	\$18,624,065	66.8%	(1.3%)
2016	\$39,283,432	\$21,371,967	\$29,558,242	54.4%	\$21,537,166	72.9%	15.4%
2017	\$44,123,255	\$19,825,102	\$30,333,574	44.9%	\$19,477,318	64.2%	12.3%
2018	\$43,421,117	\$26,286,338	\$37,142,507	60.5%	\$26,385,202	71.0%	(1.6%)
2019	\$53,539,136	\$31,172,809	\$39,361,002	58.2%	\$31,265,651	79.4%	23.3%
2020	\$58,305,577	\$30,079,471	\$42,651,658	51.6%	\$30,772,996	72.1%	8.9%
2021	\$46,479,274	\$35,623,257	\$59,111,126	76.6%	\$38,335,144	64.9%	(20.3%)
2022	\$30,051,009	\$32,121,438	\$47,478,411	106.9%	\$34,107,561	71.8%	(35.3%)

### **EXCESS WORKERS COMPENSATION**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$25,093,254	\$4,587,279	\$24,960,818	18.3%	\$39,916,897	159.9%	-
2014	\$32,795,679	\$11,846,569	\$32,406,347	36.1%	\$8,354,504	25.8%	30.7%
2015	\$39,371,939	\$7,541,337	\$34,587,169	19.2%	\$47,864,657	138.4%	20.1%
2016	\$32,211,582	\$11,703,216	\$35,172,405	36.3%	\$25,618,319	72.8%	(18.2%)
2017	\$36,933,361	\$11,810,302	\$35,168,082	32.0%	\$25,313,466	72.0%	14.7%
2018	\$33,763,025	\$9,743,990	\$34,085,897	28.9%	\$32,923,827	96.6%	(8.6%)
2019	\$34,813,369	\$10,118,970	\$34,594,823	29.1%	\$20,380,872	58.9%	3.1%
2020	\$34,943,957	\$15,614,584	\$34,423,318	44.7%	\$28,312,716	82.2%	0.4%
2021	\$36,686,917	\$13,492,222	\$35,216,817	36.8%	\$36,070,922	102.4%	5.0%
2022	\$36,215,620	\$15,896,407	\$36,727,933	43.9%	\$29,677,870	80.8%	(1.3%)

# **PRODUCT LIABILITY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$34,952,330	\$10,267,790	\$33,711,194	29.4%	\$11,053,314	32.8%	ı
2014	\$35,324,968	\$25,488,513	\$34,881,502	72.2%	\$64,917,657	186.1%	1.1%
2015	\$38,027,501	\$20,989,060	\$36,646,318	55.2%	\$21,040,848	57.4%	7.7%
2016	\$35,406,749	\$19,085,668	\$36,831,928	53.9%	\$4,563,654	12.4%	(6.9%)
2017	\$37,877,232	\$38,856,254	\$36,863,658	102.6%	\$25,118,726	68.1%	7.0%
2018	\$37,002,467	\$31,634,462	\$37,547,906	85.5%	\$34,154,220	91.0%	(2.3%)
2019	\$39,237,538	\$20,877,900	\$37,756,177	53.2%	\$14,151,940	37.5%	6.0%
2020	\$41,332,167	\$22,946,570	\$39,730,588	55.5%	\$10,058,965	25.3%	5.3%
2021	\$40,751,072	\$15,059,074	\$41,973,084	37.0%	\$23,209,442	55.3%	(1.4%)
2022	\$44,065,962	\$16,565,105	\$43,306,013	37.6%	\$30,016,473	69.3%	8.1%

# **PRIVATE AUTO LIABILITY:**

#### **BODILY INJURY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$807,845,220	\$468,588,623	\$802,808,573	58.0%	\$477,815,927	59.5%	_
2014	\$817,662,934	\$483,619,076	\$812,332,106	59.1%	\$536,906,786	66.1%	1.2%
2015	\$850,103,248	\$517,765,819	\$834,581,297	60.9%	\$562,474,740	67.4%	4.0%
2016	\$924,265,547	\$594,450,694	\$898,895,798	64.3%	\$693,296,675	77.1%	8.7%
2017	\$1,004,982,622	\$611,666,824	\$985,297,671	60.9%	\$658,272,681	66.8%	8.7%
2018	\$1,084,693,203	\$603,334,404	\$1,067,945,653	55.6%	\$692,965,978	64.9%	7.9%
2019	\$1,167,008,292	\$656,891,651	\$1,162,060,073	56.3%	\$687,794,280	59.2%	7.6%
2020	\$1,121,821,431	\$667,315,720	\$1,126,671,566	59.5%	\$689,496,254	61.2%	(3.9%)
2021	\$1,175,604,114	\$660,160,725	\$1,162,019,825	56.2%	\$708,812,778	61.0%	4.8%
2022	\$1,224,364,527	\$759,558,982	\$1,201,035,518	62.0%	\$874,139,277	72.8%	4.1%

# **PRIVATE AUTO LIABILITY:**

#### **PROPERTY DAMAGE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$630,362,215	\$401,477,789	\$623,880,369	63.7%	\$404,489,507	64.8%	_
2014	\$658,460,147	\$422,850,372	\$650,458,254	64.2%	\$428,587,313	65.9%	4.5%
2015	\$686,048,903	\$470,744,720	\$678,599,026	68.6%	\$496,075,662	73.1%	4.2%
2016	\$752,701,446	\$512,274,076	\$732,832,399	68.1%	\$540,557,002	73.8%	9.7%
2017	\$816,092,720	\$531,986,687	\$792,386,209	65.2%	\$536,362,360	67.7%	8.4%
2018	\$856,981,611	\$536,835,107	\$849,451,457	62.6%	\$558,059,434	65.7%	5.0%
2019	\$807,809,253	\$569,894,742	\$800,128,963	70.5%	\$549,593,842	68.7%	(5.7%)
2020	\$792,320,926	\$492,556,242	\$797,780,444	62.2%	\$438,967,047	55.0%	(1.9%)
2021	\$805,109,415	\$497,014,660	\$795,794,863	61.7%	\$535,184,831	67.3%	1.6%
2022	\$855,147,548	\$607,944,758	\$835,406,735	71.1%	\$662,916,471	79.4%	6.2%

### **PRIVATE AUTO:**

#### **MED PAY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$84,291,193	\$50,706,224	\$84,419,031	60.2%	\$50,465,425	59.8%	1
2014	\$85,293,103	\$50,390,957	\$84,810,186	59.1%	\$50,017,158	59.0%	1.2%
2015	\$91,646,952	\$54,689,661	\$89,640,589	59.7%	\$58,807,454	65.6%	7.4%
2016	\$93,778,269	\$58,458,808	\$91,807,385	62.3%	\$61,549,224	67.0%	2.3%
2017	\$95,115,424	\$59,251,280	\$94,558,751	62.3%	\$59,129,703	62.5%	1.4%
2018	\$95,433,179	\$57,043,904	\$95,449,944	59.8%	\$58,401,688	61.2%	0.3%
2019	\$93,889,415	\$53,928,115	\$94,175,337	57.4%	\$56,221,786	59.7%	(1.6%)
2020	\$90,973,774	\$45,995,875	\$92,102,003	50.6%	\$42,729,476	46.4%	(3.1%)
2021	\$90,797,453	\$46,105,237	\$90,662,398	50.8%	\$48,053,193	53.0%	( 0.2%)
2022	\$88,724,492	\$47,261,600	\$88,901,460	53.3%	\$48,041,868	54.0%	(2.3%)

# **PRIVATE AUTO:**

#### **UNINSURED MOTORIST**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$114,534,616	\$72,359,373	\$113,507,102	63.2%	\$76,313,279	67.2%	_
2014	\$119,717,040	\$69,962,438	\$117,752,113	58.4%	\$75,588,067	64.2%	4.5%
2015	\$125,290,746	\$73,957,997	\$122,793,375	59.0%	\$80,056,201	65.2%	4.7%
2016	\$136,129,666	\$90,289,078	\$131,772,723	66.3%	\$114,325,004	86.8%	8.7%
2017	\$151,975,817	\$98,747,361	\$146,811,667	65.0%	\$109,097,165	74.3%	11.6%
2018	\$161,771,815	\$96,519,453	\$160,697,712	59.7%	\$113,050,883	70.4%	6.4%
2019	\$217,586,140	\$125,465,846	\$214,404,091	57.7%	\$139,393,207	65.0%	34.5%
2020	\$215,288,122	\$145,024,553	\$213,940,620	67.4%	\$184,280,032	86.1%	(1.1%)
2021	\$229,890,249	\$145,974,933	\$227,396,057	63.5%	\$185,774,958	81.7%	6.8%
2022	\$253,403,432	\$170,584,889	\$245,343,927	67.3%	\$203,283,584	82.9%	10.2%

### **PRIVATE AUTO:**

#### **UNDERINSURED MOTORIST**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$70,201,076	\$54,264,180	\$68,639,634	77.3%	\$67,836,138	98.8%	_
2014	\$77,486,306	\$54,078,947	\$75,743,281	69.8%	\$55,127,948	72.8%	10.4%
2015	\$86,090,551	\$55,204,317	\$80,439,150	64.1%	\$60,140,349	74.8%	11.1%
2016	\$86,399,282	\$61,830,215	\$84,300,736	71.6%	\$71,120,498	84.4%	0.4%
2017	\$96,925,329	\$67,982,058	\$93,159,351	70.1%	\$68,139,246	73.1%	12.2%
2018	\$109,947,659	\$69,433,372	\$104,795,981	63.2%	\$77,402,219	73.9%	13.4%
2019	\$73,113,909	\$50,396,342	\$71,285,798	68.9%	\$64,497,622	90.5%	(33.5%)
2020	\$81,830,156	\$61,634,528	\$79,960,540	75.3%	\$71,484,763	89.4%	11.9%
2021	\$77,331,492	\$61,142,554	\$76,312,646	79.1%	\$85,593,471	112.2%	(5.5%)
2022	\$87,271,748	\$62,522,247	\$82,983,448	71.6%	\$94,029,719	113.3%	12.9%

### **PRIVATE AUTO:**

#### **ACCIDENTAL DEATH & DISMEMBERMENT**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$2,510,694	\$914,697	\$2,569,950	36.4%	\$926,300	36.0%	_
2014	\$2,337,943	\$662,975	\$2,380,439	28.4%	\$581,714	24.4%	(6.9%)
2015	\$2,202,767	\$741,558	\$2,227,905	33.7%	\$651,025	29.2%	(5.8%)
2016	\$2,108,408	\$400,043	\$2,125,805	19.0%	\$389,659	18.3%	(4.3%)
2017	\$2,025,289	\$502,218	\$2,039,157	24.8%	\$487,415	23.9%	(3.9%)
2018	\$1,896,724	\$602,242	\$1,931,738	31.8%	\$618,825	32.0%	(6.3%)
2019	\$1,863,329	\$617,373	\$1,890,194	33.1%	\$587,072	31.1%	(1.8%)
2020	\$1,701,987	\$436,002	\$1,734,333	25.6%	\$419,038	24.2%	(8.7%)
2021	\$1,687,113	\$362,921	\$1,678,399	21.5%	\$386,006	23.0%	(0.9%)
2022	\$1,658,618	\$446,046	\$1,673,435	26.9%	\$528,042	31.6%	(1.7%)

# **COMMERCIAL AUTO LIABILITY:**

#### **BODILY INJURY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$260,009,834	\$128,629,839	\$252,654,610	49.5%	\$148,672,138	58.8%	_
2014	\$260,260,500	\$149,857,390	\$254,195,778	57.6%	\$159,836,896	62.9%	0.1%
2015	\$276,130,715	\$149,469,428	\$267,829,210	54.1%	\$152,058,551	56.8%	6.1%
2016	\$283,746,186	\$156,875,245	\$279,497,195	55.3%	\$177,516,187	63.5%	2.8%
2017	\$295,507,209	\$155,916,859	\$290,516,466	52.8%	\$201,614,460	69.4%	4.1%
2018	\$330,948,065	\$182,753,259	\$314,398,387	55.2%	\$211,829,084	67.4%	12.0%
2019	\$366,814,284	\$203,892,911	\$344,453,877	55.6%	\$247,239,768	71.8%	10.8%
2020	\$392,825,576	\$200,953,733	\$378,287,291	51.2%	\$278,136,491	73.5%	7.1%
2021	\$459,276,702	\$223,446,816	\$436,744,074	48.7%	\$272,547,873	62.4%	16.9%
2022	\$478,548,035	\$229,279,050	\$470,411,353	47.9%	\$353,257,233	75.1%	4.2%

# **COMMERCIAL AUTO LIABILITY**

#### **PROPERTY DAMAGE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$69,508,352	\$37,701,583	\$67,379,327	54.2%	\$41,075,325	61.0%	_
2014	\$81,551,167	\$48,399,917	\$80,917,450	59.3%	\$48,602,997	60.1%	17.3%
2015	\$80,862,101	\$48,586,421	\$79,070,844	60.1%	\$56,917,139	72.0%	( 0.8%)
2016	\$86,761,462	\$58,126,480	\$83,153,066	67.0%	\$59,524,316	71.6%	7.3%
2017	\$92,712,269	\$62,372,394	\$89,700,849	67.3%	\$70,067,282	78.1%	6.9%
2018	\$98,362,323	\$57,380,685	\$95,555,199	58.3%	\$64,304,589	67.3%	6.1%
2019	\$104,136,187	\$62,050,671	\$98,237,383	59.6%	\$70,064,950	71.3%	5.9%
2020	\$112,942,515	\$55,551,959	\$110,901,659	49.2%	\$62,258,487	56.1%	8.5%
2021	\$132,485,533	\$62,408,985	\$127,691,412	47.1%	\$72,719,431	56.9%	17.3%
2022	\$151,010,129	\$80,762,812	\$148,314,209	53.5%	\$96,515,813	65.1%	14.0%

### **COMMERCIAL AUTO:**

#### **MED PAY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$7,350,023	\$1,501,559	\$7,370,777	20.4%	\$2,269,213	30.8%	
2014	\$8,203,925	\$2,713,864	\$7,806,756	33.1%	\$1,704,091	21.8%	11.6%
2015	\$7,735,765	\$2,163,130	\$7,681,869	28.0%	\$2,273,670	29.6%	(5.7%)
2016	\$6,999,460	\$1,255,932	\$6,711,067	17.9%	\$1,540,025	22.9%	(9.5%)
2017	\$7,380,426	\$1,469,953	\$7,265,014	19.9%	\$3,037,569	41.8%	5.4%
2018	\$7,922,551	\$1,185,782	\$7,546,062	15.0%	\$2,004,320	26.6%	7.3%
2019	\$10,417,566	\$1,913,137	\$10,002,524	18.4%	\$1,973,768	19.7%	31.5%
2020	\$8,848,917	\$4,359,009	\$9,170,989	49.3%	\$3,509,920	38.3%	(15.1%)
2021	\$6,661,981	\$3,354,778	\$7,214,389	50.4%	\$4,890,487	67.8%	(24.7%)
2022	\$7,156,689	\$1,648,628	\$6,817,539	23.0%	\$2,215,509	32.5%	7.4%

### **COMMERCIAL AUTO:**

#### **UNINSURED & UNDERINSURED MOTORIST**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$19,994,404	\$11,200,435	\$19,740,837	56.0%	\$13,193,694	66.8%	_
2014	\$18,962,292	\$10,166,128	\$18,597,359	53.6%	\$9,378,543	50.4%	(5.2%)
2015	\$17,026,319	\$11,575,843	\$16,877,314	68.0%	\$9,762,675	57.8%	(10.2%)
2016	\$19,025,617	\$12,566,153	\$18,825,480	66.0%	\$14,150,102	75.2%	11.7%
2017	\$21,543,258	\$9,704,811	\$19,987,315	45.0%	\$12,559,781	62.8%	13.2%
2018	\$22,385,746	\$11,425,899	\$21,973,031	51.0%	\$18,014,193	82.0%	3.9%
2019	\$24,960,622	\$13,359,942	\$23,273,707	53.5%	\$26,377,290	113.3%	11.5%
2020	\$26,243,637	\$28,811,062	\$27,308,857	109.8%	\$31,317,001	114.7%	5.1%
2021	\$29,607,800	\$23,563,761	\$27,388,613	79.6%	\$22,484,210	82.1%	12.8%
2022	\$37,626,441	\$27,371,889	\$30,729,559	72.7%	\$37,003,555	120.4%	27.1%

### **PRIVATE AUTO:**

#### **COMPREHENSIVE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$540,136,506	\$273,583,115	\$528,591,224	50.7%	\$271,741,548	51.4%	_
2014	\$572,783,491	\$362,643,463	\$561,993,526	63.3%	\$365,157,271	65.0%	6.0%
2015	\$612,182,831	\$385,880,063	\$597,464,513	63.0%	\$391,155,586	65.5%	6.9%
2016	\$649,979,998	\$448,146,288	\$635,742,678	68.9%	\$453,040,863	71.3%	6.2%
2017	\$677,764,865	\$491,122,174	\$657,047,318	72.5%	\$498,129,142	75.8%	4.3%
2018	\$722,138,819	\$359,646,309	\$711,081,517	49.8%	\$355,466,251	50.0%	6.5%
2019	\$780,058,523	\$461,897,951	\$765,753,171	59.2%	\$468,039,545	61.1%	8.0%
2020	\$783,136,248	\$528,888,439	\$785,538,990	67.5%	\$532,211,829	67.8%	0.4%
2021	\$861,872,257	\$492,222,914	\$842,395,309	57.1%	\$503,827,172	59.8%	10.1%
2022	\$930,212,222	\$670,037,820	\$900,025,383	72.0%	\$689,557,312	76.6%	7.9%

# **PRIVATE AUTO:**

#### **COLLISION**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$800,954,415	\$482,384,706	\$793,565,402	60.2%	\$486,066,310	61.3%	_
2014	\$837,758,415	\$533,907,399	\$827,399,131	63.7%	\$536,409,422	64.8%	4.6%
2015	\$897,518,738	\$571,577,101	\$876,148,477	63.7%	\$579,088,060	66.1%	7.1%
2016	\$961,184,400	\$612,509,979	\$941,702,125	63.7%	\$625,696,270	66.4%	7.1%
2017	\$1,052,879,447	\$643,177,468	\$1,038,165,803	61.1%	\$635,220,992	61.2%	9.5%
2018	\$1,096,570,480	\$682,098,270	\$1,083,731,715	62.2%	\$681,007,930	62.8%	4.1%
2019	\$1,124,319,188	\$715,038,335	\$1,110,866,740	63.6%	\$721,110,083	64.9%	2.5%
2020	\$1,133,456,770	\$600,346,154	\$1,120,914,261	53.0%	\$599,316,612	53.5%	0.8%
2021	\$1,193,763,877	\$805,339,452	\$1,169,593,216	67.5%	\$830,787,144	71.0%	5.3%
2022	\$1,296,971,334	\$938,518,076	\$1,258,410,520	72.4%	\$967,093,819	76.9%	8.6%

### **COMMERCIAL AUTO:**

#### **COMPREHENSIVE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$59,045,646	\$34,404,141	\$57,606,112	58.3%	\$33,634,106	58.4%	_
2014	\$62,345,709	\$37,364,798	\$60,950,303	59.9%	\$38,214,534	62.7%	5.6%
2015	\$63,718,933	\$43,629,749	\$61,585,914	68.5%	\$42,723,387	69.4%	2.2%
2016	\$70,505,630	\$42,329,454	\$68,931,162	60.0%	\$43,293,904	62.8%	10.7%
2017	\$78,772,308	\$62,597,825	\$76,069,890	79.5%	\$62,700,108	82.4%	11.7%
2018	\$87,554,422	\$43,449,935	\$85,369,866	49.6%	\$45,739,828	53.6%	11.1%
2019	\$109,421,097	\$78,297,189	\$103,580,749	71.6%	\$80,183,573	77.4%	25.0%
2020	\$98,566,636	\$73,606,536	\$96,261,934	74.7%	\$74,040,599	76.9%	(9.9%)
2021	\$101,922,362	\$40,978,791	\$95,924,740	40.2%	\$28,543,461	29.8%	3.4%
2022	\$124,104,313	\$70,210,684	\$122,039,860	56.6%	\$75,358,027	61.7%	21.8%

# **COMMERCIAL AUTO:**

#### **COLLISION**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$82,894,808	\$55,997,900	\$79,882,130	67.6%	\$58,740,249	73.5%	_
2014	\$89,199,049	\$59,038,073	\$86,548,357	66.2%	\$59,180,253	68.4%	7.6%
2015	\$96,202,136	\$61,116,740	\$92,202,277	63.5%	\$62,024,565	67.3%	7.9%
2016	\$100,129,998	\$64,372,919	\$97,822,943	64.3%	\$65,993,777	67.5%	4.1%
2017	\$110,955,536	\$71,191,761	\$105,718,876	64.2%	\$71,923,830	68.0%	10.8%
2018	\$120,460,964	\$71,590,256	\$115,988,926	59.4%	\$73,433,062	63.3%	8.6%
2019	\$130,839,149	\$75,167,765	\$125,396,561	57.5%	\$77,542,774	61.8%	8.6%
2020	\$154,309,617	\$86,726,890	\$151,091,835	56.2%	\$89,086,295	59.0%	17.9%
2021	\$172,790,095	\$95,772,569	\$164,496,112	55.4%	\$112,639,396	68.5%	12.0%
2022	\$182,467,243	\$120,185,570	\$173,766,792	65.9%	\$124,494,751	71.6%	5.6%

# **TOTAL PRIVATE PASSENGER AUTO**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$3,050,835,935	\$1,804,278,707	\$3,017,981,285	59.1%	\$1,835,654,434	60.8%	ı
2014	\$3,171,499,379	\$1,978,115,627	\$3,132,869,036	62.4%	\$2,048,375,679	65.4%	4.0%
2015	\$3,351,084,736	\$2,130,561,236	\$3,281,894,332	63.6%	\$2,228,449,077	67.9%	5.7%
2016	\$3,606,547,016	\$2,378,359,181	\$3,519,179,649	65.9%	\$2,559,975,195	72.7%	7.6%
2017	\$3,897,761,513	\$2,504,436,070	\$3,809,465,927	64.3%	\$2,564,838,704	67.3%	8.1%
2018	\$4,129,433,490	\$2,405,513,061	\$4,075,085,717	58.3%	\$2,536,973,208	62.3%	5.9%
2019	\$4,265,648,049	\$2,634,130,355	\$4,220,564,367	61.8%	\$2,687,237,437	63.7%	3.3%
2020	\$4,220,529,414	\$2,542,197,513	\$4,218,642,757	60.2%	\$2,558,905,051	60.7%	(1.1%)
2021	\$4,436,055,970	\$2,708,323,396	\$4,365,852,713	61.1%	\$2,898,419,553	66.4%	5.1%
2022	\$4,737,753,921	\$3,256,874,418	\$4,613,780,426	68.7%	\$3,539,590,092	76.7%	6.8%

# **TOTAL COMMERCIAL AUTO**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$498,803,067	\$269,435,457	\$484,633,793	54.0%	\$297,584,725	61.4%	1
2014	\$520,522,642	\$307,540,170	\$509,016,003	59.1%	\$316,917,314	62.3%	4.4%
2015	\$541,675,969	\$316,541,311	\$525,247,428	58.4%	\$325,759,987	62.0%	4.1%
2016	\$567,168,353	\$335,526,183	\$554,940,913	59.2%	\$362,018,311	65.2%	4.7%
2017	\$606,871,006	\$363,253,603	\$589,258,410	59.9%	\$421,903,030	71.6%	7.0%
2018	\$667,634,071	\$367,785,816	\$640,831,471	55.1%	\$415,325,076	64.8%	10.0%
2019	\$746,588,905	\$434,681,615	\$704,944,801	58.2%	\$503,382,123	71.4%	11.8%
2020	\$793,736,898	\$450,009,189	\$773,022,565	56.7%	\$538,348,793	69.6%	6.3%
2021	\$902,744,473	\$449,525,700	\$859,459,340	49.8%	\$513,824,858	59.8%	13.7%
2022	\$980,912,850	\$529,458,633	\$952,079,312	54.0%	\$688,844,888	72.4%	8.7%

### **AIRCRAFT**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$20,770,256	\$8,103,035	\$22,481,459	39.0%	\$10,806,495	48.1%	_
2014	\$20,210,672	\$9,583,270	\$20,560,848	47.4%	\$4,724,780	23.0%	(2.7%)
2015	\$22,401,016	\$7,067,743	\$22,306,061	31.6%	\$6,844,247	30.7%	10.8%
2016	\$24,815,924	\$7,419,805	\$23,122,644	29.9%	\$4,753,189	20.6%	10.8%
2017	\$23,294,572	\$8,362,261	\$22,304,198	35.9%	\$15,846,821	71.0%	(6.1%)
2018	\$23,164,903	\$12,013,439	\$23,261,662	51.9%	\$7,398,327	31.8%	( 0.6%)
2019	\$24,443,868	\$11,700,784	\$24,646,132	47.9%	\$11,417,521	46.3%	5.5%
2020	\$27,973,649	\$9,523,276	\$26,569,172	34.0%	\$11,605,855	43.7%	14.4%
2021	\$27,859,387	\$10,538,384	\$29,015,299	37.8%	\$12,307,515	42.4%	( 0.4%)
2022	\$30,760,966	\$10,802,912	\$28,765,239	35.1%	\$10,607,469	36.9%	10.4%

# **FIDELITY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$22,676,335	\$7,647,967	\$22,014,984	33.7%	\$6,622,273	30.1%	_
2014	\$23,777,769	\$5,978,845	\$22,863,610	25.1%	\$16,576,999	72.5%	4.9%
2015	\$23,628,130	\$12,010,929	\$23,499,581	50.8%	\$5,163,611	22.0%	( 0.6%)
2016	\$24,099,068	\$4,711,752	\$23,807,207	19.6%	\$17,957,343	75.4%	2.0%
2017	\$24,250,973	\$15,218,950	\$24,064,709	62.8%	\$4,421,228	18.4%	0.6%
2018	\$23,336,853	\$11,798,697	\$23,979,466	50.6%	\$7,513,671	31.3%	(3.8%)
2019	\$23,190,495	\$15,298,405	\$23,073,191	66.0%	\$15,491,490	67.1%	( 0.6%)
2020	\$22,813,848	\$5,659,764	\$23,345,360	24.8%	\$5,668,444	24.3%	(1.6%)
2021	\$25,452,977	\$6,384,154	\$24,057,219	25.1%	\$6,461,796	26.9%	11.6%
2022	\$26,244,239	\$3,730,543	\$25,500,708	14.2%	\$5,123,857	20.1%	3.1%

# **SURETY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$73,751,876	\$7,447,328	\$75,123,457	10.1%	\$-2,125,136	(2.8%)	_
2014	\$73,307,681	\$20,850,438	\$73,363,796	28.4%	\$32,121,035	43.8%	( 0.6%)
2015	\$74,863,849	\$11,380,934	\$74,009,927	15.2%	\$4,360,230	5.9%	2.1%
2016	\$75,082,208	\$3,893,130	\$75,636,953	5.2%	\$5,396,517	7.1%	0.3%
2017	\$71,729,738	\$6,300,233	\$71,395,076	8.8%	\$1,656,353	2.3%	(4.5%)
2018	\$78,896,983	\$8,592,527	\$75,097,317	10.9%	\$4,949,965	6.6%	10.0%
2019	\$102,919,740	\$9,953,341	\$86,383,667	9.7%	\$7,721,776	8.9%	30.4%
2020	\$90,586,888	\$7,809,174	\$93,809,671	8.6%	\$27,705,613	29.5%	(12.0%)
2021	\$101,713,473	\$20,721,971	\$97,825,411	20.4%	\$53,455,663	54.6%	12.3%
2022	\$102,729,803	\$47,227,464	\$99,805,285	46.0%	\$13,953,358	14.0%	1.0%

# **GLASS**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2013	\$2,797	\$801	\$3,144	28.6%	\$792	25.2%	_
2014	\$2,464	\$0	\$3,077	0.0%	\$1	0.0%	(11.9%)
2015	\$0	\$0	\$918	_	\$-74	(8.1%)	(100.0%)
2016	\$0	\$0	\$0		\$0	_	_
2017	\$94	\$0	\$12	0.0%	\$1	8.3%	_
2018	\$830	\$0	\$374	0.0%	\$503	134.5%	783.0%
2019	\$1,249	\$120	\$1,077	9.6%	\$-383	(35.6%)	50.5%
2020	\$2,051	\$0	\$1,590	0.0%	\$13	0.8%	64.2%
2021	\$1,257	\$0	\$1,624	0.0%	\$0	0.0%	(38.7%)
2022	\$1,538	\$0	\$1,433	0.0%	\$-1,613	(112.6%)	22.4%

# **BURGLARY & THEFT**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$4,321,608	\$237,761	\$4,116,053	5.5%	\$1,005,021	24.4%	ı
2014	\$4,608,339	\$904,933	\$4,463,740	19.6%	\$490,528	11.0%	6.6%
2015	\$4,848,131	\$425,168	\$4,678,679	8.8%	\$457,628	9.8%	5.2%
2016	\$5,303,214	\$368,382	\$4,993,614	6.9%	\$652,459	13.1%	9.4%
2017	\$6,173,252	\$424,931	\$5,706,376	6.9%	\$412,537	7.2%	16.4%
2018	\$5,894,738	\$503,123	\$5,985,056	8.5%	\$780,990	13.0%	(4.5%)
2019	\$7,912,892	\$3,779,867	\$6,911,772	47.8%	\$4,891,435	70.8%	34.2%
2020	\$7,313,956	\$3,345,765	\$8,042,269	45.7%	\$4,091,435	50.9%	(7.6%)
2021	\$6,811,828	\$2,397,422	\$6,927,788	35.2%	\$2,350,917	33.9%	(6.9%)
2022	\$7,256,894	\$1,140,604	\$6,967,884	15.7%	\$1,368,670	19.6%	6.5%

# **BOILER & MACHINERY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$21,943,004	\$3,177,439	\$21,276,391	14.5%	\$3,419,960	16.1%	l
2014	\$22,419,603	\$1,464,240	\$22,033,792	6.5%	\$3,129,115	14.2%	2.2%
2015	\$25,034,391	\$6,084,938	\$23,673,923	24.3%	\$4,844,739	20.5%	11.7%
2016	\$27,669,389	\$12,911,930	\$25,670,642	46.7%	\$15,612,038	60.8%	10.5%
2017	\$26,072,281	\$9,330,255	\$26,100,591	35.8%	\$22,057,894	84.5%	(5.8%)
2018	\$26,160,894	\$20,258,557	\$26,396,978	77.4%	\$4,731,075	17.9%	0.3%
2019	\$29,692,123	\$4,565,459	\$28,459,752	15.4%	\$4,480,956	15.7%	13.5%
2020	\$33,167,214	\$9,803,583	\$31,666,839	29.6%	\$12,934,065	40.8%	11.7%
2021	\$37,658,587	\$6,613,576	\$36,129,160	17.6%	\$7,290,299	20.2%	13.5%
2022	\$38,875,138	\$4,397,782	\$38,640,425	11.3%	\$5,336,233	13.8%	3.2%

# **CREDIT PROPERTY (EXCL. VSI)**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$9,927,745	\$3,900,413	\$10,585,906	39.3%	\$3,358,699	31.7%	_
2014	\$12,003,528	\$4,045,691	\$11,164,305	33.7%	\$4,032,145	36.1%	20.9%
2015	\$14,911,979	\$4,798,275	\$12,992,258	32.2%	\$4,984,282	38.4%	24.2%
2016	\$10,711,088	\$5,061,396	\$11,886,240	47.3%	\$5,470,929	46.0%	(28.2%)
2017	\$11,074,402	\$7,469,971	\$12,555,042	67.5%	\$7,831,178	62.4%	3.4%
2018	\$9,935,090	\$6,044,654	\$10,036,354	60.8%	\$6,325,661	63.0%	(10.3%)
2019	\$9,500,591	\$5,299,399	\$10,260,196	55.8%	\$5,464,685	53.3%	(4.4%)
2020	\$14,985,722	\$9,118,048	\$14,000,572	60.8%	\$10,114,013	72.2%	57.7%
2021	\$16,856,767	\$6,205,706	\$16,006,131	36.8%	\$6,887,371	43.0%	12.5%
2022	\$13,972,705	\$3,906,170	\$15,426,352	28.0%	\$3,611,241	23.4%	(17.1%)

# **CREDIT CASUALTY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$8,919,651	\$4,610,756	\$8,763,284	51.7%	\$1,996,376	22.8%	-
2014	\$8,931,016	\$2,449,830	\$9,176,683	27.4%	\$2,638,070	28.7%	0.1%
2015	\$8,578,508	\$2,026,486	\$8,973,272	23.6%	\$1,880,190	21.0%	(3.9%)
2016	\$7,681,745	\$2,923,706	\$7,381,547	38.1%	\$2,511,632	34.0%	(10.5%)
2017	\$8,291,921	\$4,207,666	\$8,050,348	50.7%	\$7,717,655	95.9%	7.9%
2018	\$10,125,528	\$4,568,044	\$9,894,416	45.1%	\$2,873,374	29.0%	22.1%
2019	\$10,417,133	\$4,347,562	\$9,476,167	41.7%	\$4,540,368	47.9%	2.9%
2020	\$6,010,671	\$2,795,157	\$6,112,865	46.5%	\$3,017,068	49.4%	(42.3%)
2021	\$7,444,931	\$-413,404	\$6,893,050	(5.6%)	\$-292,072	(4.2%)	23.9%
2022	\$9,465,729	\$544,730	\$9,083,879	5.8%	\$1,822,329	20.1%	27.1%

# **CREDIT UNEMPLOYMENT**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$2,918,862	\$439,552	\$2,746,974	15.1%	\$437,702	15.9%	_
2014	\$2,841,875	\$467,882	\$2,783,229	16.5%	\$503,072	18.1%	(2.6%)
2015	\$1,735,599	\$334,568	\$1,770,734	19.3%	\$191,309	10.8%	(38.9%)
2016	\$2,065,946	\$434,573	\$2,873,959	21.0%	\$408,307	14.2%	19.0%
2017	\$1,142,162	\$258,051	\$1,674,861	22.6%	\$186,556	11.1%	(44.7%)
2018	\$1,138,539	\$235,888	\$991,965	20.7%	\$199,285	20.1%	( 0.3%)
2019	\$1,615,806	\$140,142	\$1,053,109	8.7%	\$121,347	11.5%	41.9%
2020	\$1,764,710	\$450,722	\$1,455,430	25.5%	\$679,192	46.7%	9.2%
2021	\$1,987,553	\$513,669	\$1,879,886	25.8%	\$185,452	9.9%	12.6%
2022	\$1,544,583	\$171,634	\$1,782,632	11.1%	\$217,026	12.2%	(22.3%)

# **CREDIT:**

### **Vendor/Lenders Single Interest**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$14,735,171	\$4,594,633	\$13,740,135	31.2%	\$4,770,626	34.7%	-
2014	\$14,844,516	\$10,561,481	\$14,435,882	71.1%	\$10,714,085	74.2%	0.7%
2015	\$9,597,095	\$5,631,955	\$12,487,357	58.7%	\$5,010,997	40.1%	(35.3%)
2016	\$10,475,039	\$9,004,216	\$8,913,955	86.0%	\$9,081,216	101.9%	9.1%
2017	\$10,557,025	\$12,286,454	\$10,789,522	116.4%	\$11,696,887	108.4%	0.8%
2018	\$12,278,950	\$4,259,692	\$11,314,883	34.7%	\$5,358,212	47.4%	16.3%
2019	\$10,510,161	\$9,895,403	\$11,891,269	94.2%	\$10,012,263	84.2%	(14.4%)
2020	\$9,041,782	\$8,128,224	\$9,212,205	89.9%	\$7,960,122	86.4%	(14.0%)
2021	\$8,787,871	\$3,420,749	\$8,851,050	38.9%	\$3,563,092	40.3%	(2.8%)
2022	\$10,217,421	\$1,596,864	\$9,432,285	15.6%	\$1,290,637	13.7%	16.3%

### **MORTGAGE GUARANTY**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$77,337,487	\$64,204,791	\$64,733,846	83.0%	\$38,824,497	60.0%	_
2014	\$73,375,527	\$40,915,643	\$69,325,197	55.8%	\$20,358,891	29.4%	(5.1%)
2015	\$81,071,702	\$30,892,609	\$76,466,477	38.1%	\$17,755,860	23.2%	10.5%
2016	\$83,552,384	\$23,565,960	\$82,772,691	28.2%	\$12,816,820	15.5%	3.1%
2017	\$81,284,422	\$17,158,527	\$82,845,191	21.1%	\$7,175,110	8.7%	(2.7%)
2018	\$85,375,998	\$10,622,396	\$89,481,971	12.4%	\$5,167,542	5.8%	5.0%
2019	\$91,721,348	\$7,341,388	\$99,837,431	8.0%	\$6,495,216	6.5%	7.4%
2020	\$96,178,036	\$4,931,723	\$106,789,127	5.1%	\$24,870,698	23.3%	4.9%
2021	\$94,967,617	\$2,397,565	\$101,338,463	2.5%	\$7,517,481	7.4%	(1.3%)
2022	\$93,602,170	\$1,622,556	\$98,116,153	1.7%	\$-11,528,737	(11.8%)	(1.4%)

# TITLE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$48,480,794	\$9,560,950	\$48,288,477	19.7%	\$12,157,259	25.2%	
2014	\$41,549,594	\$14,921,697	\$43,043,021	35.9%	\$14,656,255	34.1%	(14.3%)
2015	\$46,834,324	\$10,995,083	\$46,202,189	23.5%	\$8,910,240	19.3%	12.7%
2016	\$54,455,017	\$6,482,159	\$52,012,454	11.9%	\$5,993,694	11.5%	16.3%
2017	\$54,483,509	\$6,698,290	\$53,526,314	12.3%	\$5,044,481	9.4%	0.1%
2018	\$55,272,449	\$4,652,851	\$54,484,232	8.4%	\$4,211,844	7.7%	1.4%
2019	\$45,403,349	\$3,908,770	\$44,481,348	8.6%	\$3,248,707	7.3%	(17.9%)
2020	\$69,932,119	\$4,070,663	\$66,641,104	5.8%	\$4,239,550	6.4%	54.0%
2021	\$90,748,999	\$3,387,022	\$85,744,333	3.7%	\$2,936,020	3.4%	29.8%
2022	\$79,430,503	\$3,177,934	\$77,845,144	4.0%	\$3,431,284	4.4%	(12.5%)

# **LEGAL MALPRACTICE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$15,843,263	\$14,849,059	\$15,221,120	93.7%	\$9,291,232	61.0%	_
2014	\$16,725,395	\$9,013,830	\$16,787,627	53.9%	\$8,975,108	53.5%	5.6%
2015	\$16,452,459	\$11,173,239	\$16,412,220	67.9%	\$11,873,680	72.3%	(1.6%)
2016	\$16,350,726	\$6,284,137	\$16,425,472	38.4%	\$6,289,090	38.3%	( 0.6%)
2017	\$16,385,754	\$10,899,642	\$16,414,566	66.5%	\$7,242,168	44.1%	0.2%
2018	\$15,333,042	\$6,011,648	\$15,946,562	39.2%	\$6,127,946	38.4%	(6.4%)
2019	\$15,172,518	\$8,611,849	\$15,270,375	56.8%	\$7,433,567	48.7%	(1.0%)
2020	\$14,594,268	\$10,334,325	\$13,036,299	70.8%	\$10,773,061	82.6%	(3.8%)
2021	\$14,418,324	\$5,242,142	\$12,740,635	36.4%	\$6,165,127	48.4%	(1.2%)
2022	\$14,970,793	\$5,076,448	\$13,551,638	33.9%	\$2,844,421	21.0%	3.8%

### **REAL ESTATE MALPRACTICE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$1,697,693	\$554,032	\$1,694,533	32.6%	\$562,556	33.2%	ı
2014	\$2,361,258	\$169,747	\$2,255,997	7.2%	\$311,964	13.8%	39.1%
2015	\$1,745,868	\$430,493	\$1,755,285	24.7%	\$219,617	12.5%	(26.1%)
2016	\$2,084,853	\$626,131	\$1,990,363	30.0%	\$1,163,698	58.5%	19.4%
2017	\$2,110,678	\$1,286,835	\$2,084,434	61.0%	\$476,313	22.9%	1.2%
2018	\$2,358,748	\$231,217	\$2,180,227	9.8%	\$330,859	15.2%	11.8%
2019	\$2,118,901	\$390,117	\$2,086,259	18.4%	\$767,446	36.8%	(10.2%)
2020	\$2,509,427	\$704,318	\$1,834,219	28.1%	\$454,529	24.8%	18.4%
2021	\$2,311,726	\$369,630	\$1,658,043	16.0%	\$-197,011	(11.9%)	(7.9%)
2022	\$2,677,300	\$817,758	\$2,061,260	30.5%	\$833,473	40.4%	15.8%

### OTHER PROFESSIONAL LIABILITY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$91,138,651	\$37,396,309	\$90,215,770	41.0%	\$32,027,558	35.5%	_
2014	\$92,006,601	\$39,855,005	\$84,206,101	43.3%	\$47,674,534	56.6%	1.0%
2015	\$105,359,816	\$33,635,995	\$90,469,492	31.9%	\$39,022,443	43.1%	14.5%
2016	\$115,099,579	\$39,965,620	\$107,673,090	34.7%	\$39,162,721	36.4%	9.2%
2017	\$86,884,519	\$55,642,879	\$86,082,314	64.0%	\$70,976,140	82.5%	(24.5%)
2018	\$91,816,626	\$30,721,551	\$85,354,299	33.5%	\$16,279,629	19.1%	5.7%
2019	\$111,054,648	\$54,600,010	\$103,737,656	49.2%	\$69,151,321	66.7%	21.0%
2020	\$123,126,574	\$42,441,510	\$107,038,189	34.5%	\$50,095,162	46.8%	10.9%
2021	\$156,806,725	\$29,097,400	\$135,651,171	18.6%	\$50,176,974	37.0%	27.4%
2022	\$169,445,180	\$34,819,509	\$149,626,420	20.5%	\$71,181,992	47.6%	8.1%

## **UMBRELLA**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$52,081,471	\$36,389,912	\$46,411,287	69.9%	\$62,156,511	133.9%	_
2014	\$58,010,308	\$40,987,567	\$51,920,977	70.7%	\$1,790,242	3.4%	11.4%
2015	\$59,229,939	\$23,283,287	\$54,007,084	39.3%	\$21,792,343	40.4%	2.1%
2016	\$55,557,875	\$55,199,942	\$53,154,689	99.4%	\$93,461,506	175.8%	(6.2%)
2017	\$56,390,240	\$50,530,154	\$48,551,670	89.6%	\$67,844,935	139.7%	1.5%
2018	\$62,141,852	\$83,737,992	\$56,466,334	134.8%	\$70,704,216	125.2%	10.2%
2019	\$62,387,738	\$44,731,924	\$58,040,590	71.7%	\$20,317,560	35.0%	0.4%
2020	\$77,219,596	\$27,834,944	\$65,508,149	36.0%	\$59,881,754	91.4%	23.8%
2021	\$79,221,708	\$49,121,222	\$70,506,655	62.0%	\$41,810,474	59.3%	2.6%
2022	\$94,609,834	\$48,783,907	\$84,140,976	51.6%	\$89,102,541	105.9%	19.4%

## **OTHER**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$5,888,683	\$1,115,261	\$6,122,010	18.9%	\$2,199,075	35.9%	_
2014	\$6,960,330	\$1,357,850	\$5,834,068	19.5%	\$2,136,485	36.6%	18.2%
2015	\$8,052,601	\$2,125,565	\$8,672,192	26.4%	\$1,995,976	23.0%	15.7%
2016	\$5,231,618	\$4,746,306	\$5,006,825	90.7%	\$10,178,655	203.3%	(35.0%)
2017	\$6,717,968	\$6,475,434	\$6,846,499	96.4%	\$16,713,345	244.1%	28.4%
2018	\$5,626,216	\$3,401,185	\$5,830,114	60.5%	\$3,837,690	65.8%	(16.3%)
2019	\$7,890,803	\$4,470,155	\$7,805,938	56.7%	\$3,652,911	46.8%	40.3%
2020	\$8,501,784	\$4,655,682	\$9,046,245	54.8%	\$6,227,979	68.8%	7.7%
2021	\$9,720,251	\$4,115,409	\$9,686,132	42.3%	\$3,599,218	37.2%	14.3%
2022	\$7,299,308	\$2,317,594	\$7,600,980	31.8%	\$2,350,986	30.9%	(24.9%)

# **NATIONAL FLOOD INSURANCE PROGRAM**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$17,763,199	\$12,518,179	\$17,484,173	70.5%	\$12,333,655	70.5%	_
2014	\$17,855,460	\$2,937,622	\$17,475,502	16.5%	\$2,566,880	14.7%	0.5%
2015	\$16,251,419	\$6,444,984	\$16,969,281	39.7%	\$18,510,844	109.1%	(9.0%)
2016	\$16,260,143	\$52,446,858	\$16,366,359	322.5%	\$43,110,456	263.4%	0.1%
2017	\$15,803,344	\$53,598,139	\$15,798,289	339.2%	\$53,742,700	340.2%	(2.8%)
2018	\$16,763,353	\$5,220,813	\$16,429,162	31.1%	\$3,775,250	23.0%	6.1%
2019	\$16,886,966	\$45,069,090	\$16,756,613	266.9%	\$47,707,375	284.7%	0.7%
2020	\$16,920,272	\$9,648,000	\$17,015,506	57.0%	\$6,594,260	38.8%	0.2%
2021	\$17,048,740	\$3,985,015	\$17,027,029	23.4%	\$3,986,820	23.4%	0.8%
2022	\$14,912,239	\$36,059,389	\$16,172,062	241.8%	\$37,230,875	230.2%	(12.5%)

#### **PRIVATE FLOOD**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2016	\$5,422,294	\$269,298	\$2,981,820	5.0%	\$272,413	9.1%	( 63.6%)
2017	\$7,975,301	\$3,937,106	\$6,746,859	49.4%	\$8,680,643	128.7%	47.1%
2018	\$9,335,195	\$3,006,225	\$8,580,374	32.2%	\$-1,141,736	(13.3%)	17.1%
2019	\$4,376,853	\$9,693,607	\$4,546,013	221.5%	\$15,866,305	349.0%	(53.1%)
2020	\$5,699,592	\$7,989,458	\$5,509,633	140.2%	\$2,702,081	49.0%	30.2%
2021	\$8,150,268	\$1,368,493	\$6,785,217	16.8%	\$400,637	5.9%	43.0%
2022	\$7,144,988	\$1,529,197	\$7,585,897	21.4%	\$8,938,619	117.8%	(12.3%)

# **FEDERAL CROP INSURANCE**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Per- centage Change vs. PY
2013	\$251,288,451	\$436,525,349	\$253,916,762	173.7%	\$274,910,338	108.3%	_
2014	\$229,219,788	\$155,901,319	\$229,070,813	68.0%	\$118,194,671	51.6%	(8.8%)
2015	\$205,615,940	\$269,059,305	\$205,413,747	130.9%	\$268,622,440	130.8%	(10.3%)
2016	\$194,100,282	\$81,073,272	\$192,316,081	41.8%	\$62,056,244	32.3%	(5.6%)
2017	\$198,562,951	\$53,887,048	\$200,800,877	27.1%	\$59,658,151	29.7%	2.3%
2018	\$205,860,186	\$90,464,449	\$202,889,533	43.9%	\$132,879,623	65.5%	3.7%
2019	\$212,299,076	\$283,593,902	\$214,577,475	133.6%	\$245,116,359	114.2%	3.1%
2020	\$198,701,256	\$101,521,329	\$197,938,887	51.1%	\$88,107,380	44.5%	(6.4%)
2021	\$257,779,059	\$88,415,480	\$256,631,584	34.3%	\$128,802,268	50.2%	29.7%
2022	\$640,781,764	\$310,796,704	\$636,036,844	48.5%	\$318,661,764	50.1%	148.6%

# **TOTAL P&C**

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2013	\$9,579,482,670	\$5,558,759,135	\$9,397,022,290	58.0%	\$5,184,599,435	55.2%	_
2014	\$9,926,029,500	\$5,606,026,850	\$9,746,796,717	56.5%	\$5,533,760,527	56.8%	3.6%
2015	\$10,327,161,428	\$5,926,115,103	\$10,170,217,636	57.4%	\$6,230,509,109	61.3%	4.0%
2016	\$10,759,093,773	\$6,009,062,703	\$10,555,945,777	55.9%	\$6,433,495,599	60.9%	4.2%
2017	\$11,289,095,053	\$6,739,422,219	\$11,081,733,794	59.7%	\$7,148,927,589	64.5%	4.9%
2018	\$11,728,981,772	\$6,202,097,790	\$11,516,137,171	52.9%	\$6,325,053,536	54.9%	3.9%
2019	\$12,320,410,472	\$7,177,359,373	\$12,056,463,735	58.3%	\$7,426,574,941	61.6%	5.0%
2020	\$12,615,731,627	\$7,190,199,424	\$12,401,289,544	57.0%	\$7,692,849,471	62.0%	2.4%
2021	\$13,663,140,190	\$6,937,756,637	\$14,561,374,190	50.8%	\$7,627,586,109	52.4%	8.3%
2022	\$15,004,623,728	\$8,168,964,051	\$14,571,864,427	54.4%	\$9,213,000,476	63.2%	9.8%

#### 5 Property & Casualty Insurance Business By Company By Line of Business

#### **FIRE & ALLIED LINES:**

#### **DWELLING**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Shelter Mutual Insurance Company	29.5%	\$45,649,158	\$39,378,886	\$18,538,903	\$19,291,945	49.0%
Foremost Insurance Company Grand Rapids Michi	13.5%	\$20,882,396	\$19,813,365	\$7,469,853	\$7,068,506	35.7%
Standard Guaranty Insurance Company	8.8%	\$13,658,911	\$12,719,550	\$4,518,985	\$5,560,379	43.7%
American Modern Property & Casualty Insuran	8.0%	\$12,405,128	\$11,365,573	\$4,558,726	\$5,310,670	46.7%
Safeco Insurance Company Of America	7.3%	\$11,313,414	\$10,978,733	\$4,965,698	\$5,992,470	54.6%
United Services Automobile Association	3.3%	\$5,088,187	\$5,221,288	\$2,583,489	\$2,847,631	54.5%
Auto Owners Insurance Company	2.9%	\$4,415,791	\$3,990,321	\$1,858,143	\$1,281,575	32.1%
West Bend Mutual Insurance Company	2.6%	\$4,037,640	\$3,572,269	\$1,101,081	\$898,491	25.2%
Penn Millers Insurance Company	2.3%	\$3,506,111	\$3,311,087	\$2,323,250	\$-56,577	(1.7%)
Nationwide Mutual Insurance Company	2.1%	\$3,207,184	\$3,152,693	\$1,239,389	\$1,386,515	44.0%
Insurance Company Of The State Of Pennsylvani	1.9%	\$2,921,652	\$2,269,395	\$0	\$541,481	23.9%
Hdi Global Insurance Company	1.9%	\$2,907,425	\$2,829,445	\$544,537	\$-11,413	( 0.4%)
Lititz Mutual Insurance Company	1.6%	\$2,448,889	\$2,416,535	\$293,255	\$617,468	25.6%
American Home Assurance Company	1.4%	\$2,225,891	\$2,189,026	\$0	\$489,610	22.4%
Auto Club Family Insurance Company	1.2%	\$1,916,187	\$1,822,639	\$1,247,178	\$1,323,420	72.6%
USAA Casualty Insurance Company	1.2%	\$1,839,886	\$1,776,252	\$681,787	\$707,668	39.8%
American National Property & Casualty Co	1.0%	\$1,529,315	\$1,518,650	\$1,030,584	\$612,758	40.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Missouri Property Insurance Placement Facilit	0.9%	\$1,436,881	\$1,407,668	\$559,974	\$534,102	37.9%
National Casualty Company	0.9%	\$1,343,457	\$1,276,751	\$203,260	\$361,108	28.3%
USAA General Indemnity Company	0.8%	\$1,314,119	\$1,294,910	\$731,811	\$715,056	55.2%
American Strategic Insurance Corp	0.7%	\$1,116,799	\$1,105,043	\$659,238	\$824,452	74.6%
Cincinnati Insurance Company The	0.6%	\$992,052	\$925,531	\$278,647	\$116,260	12.6%
Standard Fire Insurance Company	0.6%	\$967,972	\$1,065,660	\$523,653	\$529,339	49.7%
Old Reliable Casualty Company	0.6%	\$898,213	\$938,082	\$562,154	\$512,686	54.7%
Garrison Property & Casualty Insurance Comp	0.4%	\$585,237	\$567,026	\$103,613	\$66,593	11.7%
Automobile Ins Co Of Hartford CT	0.4%	\$558,576	\$604,929	\$437,770	\$317,956	52.6%
United Home Insurance Company	0.4%	\$557,685	\$595,529	\$318,723	\$304,596	51.1%
Tower Hill Prime Insurance Company	0.3%	\$471,388	\$362,602	\$458,742	\$485,603	133.9%
Acuity A Mutual Insurance Company	0.3%	\$427,633	\$382,675	\$198,201	\$291,177	76.1%
American Reliable Insurance Company	0.3%	\$413,465	\$436,505	\$98,988	\$54,345	12.5%
Haulers Insurance Company Inc	0.2%	\$378,555	\$417,601	\$32,401	\$33,401	8.0%
Austin Mutual Insurance Company	0.2%	\$341,334	\$359,031	\$0	\$-26,200	(7.3%)
Next Insurance US Company	0.2%	\$321,955	\$253,768	\$160,045	\$158,475	62.4%
National Union Fire Insurance Company Of Pitt	0.2%	\$318,323	\$282,722	\$0	\$9,836	3.5%
Transguard Ins Co of America Inc	0.2%	\$302,872	\$299,065	\$0	\$84,174	28.1%
AMICA Mutual Insurance Company	0.2%	\$248,445	\$274,714	\$221,519	\$275,432	100.3%
Shelter General Insurance Company	0.1%	\$140,612	\$132,372	\$162,231	\$205,910	155.6%
Stillwater Insurance Company	0.1%	\$135,530	\$139,609	\$10,778	\$21,708	15.5%
Liberty Mutual Fire Insurance Company	0.1%	\$125,624	\$140,448	\$107,850	\$144,832	103.1%
Lyndon Southern Insurance Company	0.1%	\$123,800	\$116,434	\$0	\$0	0.0%
Secura Insurance Company	0.1%	\$123,144	\$111,175	\$15,648	\$15,758	14.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Encompass Indemnity Company	0.1%	\$122,796	\$123,413	\$0	\$5,595	4.5%
Hartford Underwriters Insurance Company	0.1%	\$113,452	\$117,703	\$50,119	\$63,806	54.2%
Armed Forces Insurance Exchange	0.1%	\$106,179	\$112,085	\$36,392	\$34,744	31.0%
State Auto Property & Casualty Insurance Comp	0.1%	\$100,164	\$101,884	\$78,815	\$84,872	83.3%
Seneca Insurance Company Inc	0.1%	\$85,990	\$72,838	\$0	\$-21,422	(29.4%)
Bitco General Insurance Corporation	0.1%	\$85,556	\$75,370	\$0	\$-4,106	(5.4%)
Traders Insurance Company	0.0%	\$73,994	\$78,908	\$8,700	\$33,700	42.7%
Grinnell Mutual Reinsurance Company	0.0%	\$68,525	\$68,221	\$9,550	\$22,550	33.1%
Starr Indemnity & Liability Company	0.0%	\$65,330	\$18,577	\$0	\$464	2.5%
Travelers Indemnity Company Of America	0.0%	\$61,907	\$20,190	\$2,023	\$4,451	22.0%
Granite State Insurance Company	0.0%	\$61,803	\$58,032	\$0	\$14,581	25.1%
Mutualaid Exchange	0.0%	\$52,971	\$59,107	\$3,125	\$2,525	4.3%
Kemper Independence Insurance Company	0.0%	\$38,436	\$99,132	\$38,700	\$50,692	51.1%
Horace Mann Insurance Company	0.0%	\$35,537	\$33,945	\$6,968	\$9,464	27.9%
New Hampshire Insurance Company	0.0%	\$28,919	\$26,664	\$0	\$6,717	25.2%
Madison Mutual Insurance Company	0.0%	\$25,971	\$23,093	\$8,657	\$10,000	43.3%
Independent Mutual Fire Insurance Company	0.0%	\$20,238	\$20,312	\$0	\$0	0.0%
Hartford Casualty Insurance Co	0.0%	\$18,822	\$21,036	\$11,435	\$18,299	87.0%
Hartford Fire Insurance Company	0.0%	\$17,725	\$18,979	\$5,663	\$6,998	36.9%
Accredited Surety & Casualty Company Inc	0.0%	\$16,803	\$16,776	\$0	\$6,947	41.4%
Markel Insurance Company	0.0%	\$15,612	\$-459	\$0	\$-12	2.6%
Scottsdale Indemnity Company	0.0%	\$12,787	\$8,168	\$0	\$440	5.4%
Markel American Insurance Company	0.0%	\$6,574	\$7,073	\$0	\$432	6.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Hallmark Insurance Company Of TX	0.0%	\$4,736	\$4,290	\$0	\$-573	(13.4%)
Dorinco Reinsurance Company	0.0%	\$1,680	\$1,480	\$0	\$0	0.0%
Meridian Security Insurance Company	0.0%	\$1,559	\$17	\$0	\$5	29.4%
Illinois National Insurance Company	0.0%	\$500	\$500	\$0	\$-142	(28.4%)
National Interstate Insurance Company	0.0%	\$500	\$500	\$0	\$42	8.4%
American Security Insurance Company	0.0%	\$383	\$492	\$7,320	\$7,313	1486.4%
Homeowners Of America Insurance Company	0.0%	\$282	\$72	\$0	\$0	0.0%
Amerisure Insurance Company	0.0%	\$155	\$79	\$0	\$18	22.8%
Westchester Fire Insurance Company	0.0%	\$0	\$0	\$0	\$-7,401	_
Chubb National Insurance Company	0.0%	\$0	\$0	\$0	\$-257	_
Encompass Insurance Company Of America	0.0%	\$0	\$0	\$0	\$-206	_
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$-288	\$-179	_
Amerisure Partners Insurance Company	0.0%	\$0	\$0	\$4,651	\$4,346	_
T.h.e. Insurance Company	0.0%	\$0	\$2,073	\$0	\$-6,013	(290.1%)
United Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$-287	
Allied World Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-215	_
AMCO Insurance Company	0.0%	\$0	\$0	\$0	\$-7	_
AIG Property Casualty Company	0.0%	\$0	\$0	\$0	\$360,626	_
Vigilant Insurance Company	0.0%	\$0	\$0	\$100,414	\$7,389	_
Ace Fire Underwriters Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Employers Insurance Company Of Wausau	0.0%	\$0	\$0	\$0	\$157,398	_
Allied World Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
Liberty Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$56,283	_
Amerisure Mutual Insurance Company	0.0%	\$0	\$7	\$0	\$-32	( 457.1%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Home Insurance Company	0.0%	\$0	\$0	\$0	\$16,255	_
Nationwide Insurance Company Of America	0.0%	\$0	\$-138	\$0	\$-713	516.7%
Penn America Insurance Company	0.0%	\$0	\$0	\$0	\$1	-
AXA Insurance Company	0.0%	\$0	\$0	\$0	\$-11,881	_
American Modern Select Insurance Company	0.0%	\$0	\$0	\$852	\$-8,614	_
American Southern Home Insurance Company	0.0%	\$0	\$0	\$0	\$54,434	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Allied Property & Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-2,430	-
Depositors Insurance Company	0.0%	\$0	\$0	\$0	\$-79	_
Aegis Security Insurance Company	(0.0%)	\$-122	\$57,826	\$15,926	\$15,626	27.0%
Cameron Mutual Insurance Company	( 0.0%)	\$-22,137	\$360,036	\$153,420	\$146,684	40.7%
Total	100.0%	\$154,820,463	\$143,423,838	\$59,342,546	\$61,038,319	42.6%

## FIRE & ALLIED LINES:

#### COMMERCIAL

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Factory Mutual Insurance Company	11.7%	\$36,870,645	\$37,540,931	\$43,702,408	\$58,050,541	154.6%
Zurich American Insurance Company	8.3%	\$26,233,091	\$20,959,559	\$10,785,635	\$24,660,978	117.7%
Travelers Indemnity Company	6.9%	\$21,950,614	\$16,573,192	\$4,490,312	\$8,717,970	52.6%
Affiliated FM Insurance Company	4.6%	\$14,648,497	\$13,228,954	\$9,009,336	\$-3,366,290	(25.4%)
Travelers Property Casualty Company Of Americ	3.5%	\$11,138,999	\$9,871,833	\$8,064,874	\$3,402,474	34.5%
State Automobile Mutual Insurance Company	3.4%	\$10,878,741	\$8,966,661	\$5,569,049	\$5,643,046	62.9%
Acuity A Mutual Insurance Company	3.3%	\$10,359,630	\$9,273,196	\$3,850,431	\$3,985,758	43.0%
American Guarantee & Liablity Insurance Co	3.2%	\$10,182,934	\$11,381,019	\$3,737,976	\$2,604,669	22.9%
Allianz Global Risks US Insurance Company	2.9%	\$9,238,778	\$8,822,292	\$2,374,216	\$5,304,800	60.1%
West Bend Mutual Insurance Company	2.9%	\$9,196,023	\$8,136,104	\$2,507,792	\$2,046,380	25.2%
Continental Casualty Company	2.8%	\$8,819,135	\$8,436,762	\$1,244,417	\$-6,517,743	(77.3%)
State Auto Property & Casualty Insurance Comp	2.7%	\$8,635,708	\$8,788,445	\$3,906,300	\$6,065,396	69.0%
Federated Mutual Insurance Company	2.7%	\$8,409,067	\$7,236,560	\$3,842,598	\$4,756,297	65.7%
United Fire & Casualty Company	2.2%	\$7,002,642	\$7,013,880	\$4,096,463	\$5,219,331	74.4%
Selective Insurance Company Of America	2.1%	\$6,496,517	\$6,625,171	\$4,673,013	\$2,790,959	42.1%
XL Insurance America Inc	1.9%	\$6,158,882	\$5,517,077	\$772,859	\$10,824,364	196.2%
Shelter General Insurance Company	1.8%	\$5,841,790	\$5,196,975	\$3,296,386	\$4,183,910	80.5%
Sompo America Insurance Company	1.8%	\$5,697,394	\$5,575,604	\$3,100,560	\$4,663,071	83.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Selective Insurance Company Of South Carolina	1.6%	\$5,152,156	\$4,931,979	\$8,658,260	\$7,626,285	154.6%
Swiss Re Corporate Solutions Elite Insurance	1.5%	\$4,668,552	\$4,308,183	\$0	\$858,920	19.9%
Liberty Mutual Fire Insurance Company	1.4%	\$4,426,207	\$3,583,729	\$54,645	\$502,911	14.0%
Cincinnati Insurance Company The	1.3%	\$4,167,326	\$3,947,194	\$1,303,513	\$-443,131	(11.2%)
Pennsylvania Lumbermens Mutual Insurance Comp	1.3%	\$4,055,421	\$3,413,421	\$6,539,901	\$3,301,891	96.7%
Employers Insurance Company Of Wausau	1.3%	\$3,977,585	\$4,077,314	\$292,527	\$-58,827	(1.4%)
Shelter Mutual Insurance Company	1.2%	\$3,718,917	\$3,267,664	\$3,363,102	\$3,499,710	107.1%
Employers Mutual Casualty Company	1.1%	\$3,480,225	\$3,410,480	\$4,724,236	\$5,562,178	163.1%
United States Liability Insurance Company	1.1%	\$3,468,796	\$3,175,324	\$968,721	\$1,038,837	32.7%
General Casualty Company Of Wisconsin	1.0%	\$3,218,679	\$2,503,461	\$1,036,642	\$1,736,666	69.4%
Sentry Insurance Company	1.0%	\$3,009,262	\$2,789,294	\$683,848	\$921,813	33.0%
Federated Service Insurance Company	0.9%	\$2,795,910	\$2,568,665	\$1,129,267	\$2,427,102	94.5%
RSUI Indemnity Company	0.8%	\$2,583,683	\$2,620,336	\$219,376	\$-3,538,117	(135.0%)
Addison Insurance Company	0.7%	\$2,227,961	\$2,320,395	\$332,918	\$453,656	19.6%
Firemans Fund Insurance Company	0.7%	\$2,207,618	\$2,082,709	\$260,544	\$1,983,659	95.2%
Emcasco Insurance Company	0.7%	\$2,100,950	\$1,948,199	\$1,663,020	\$1,816,521	93.2%
Verlan Fire Insurance Company	0.6%	\$1,943,956	\$1,723,324	\$237,171	\$407,001	23.6%
Owners Insurance Company	0.5%	\$1,628,180	\$1,305,000	\$49,269	\$-297,624	(22.8%)
Federated Rural Electric Insurance Exchange	0.5%	\$1,465,952	\$1,428,033	\$8,243,683	\$4,739,098	331.9%
Federal Insurance Company	0.5%	\$1,465,773	\$741,808	\$495,313	\$675,962	91.1%
Federated Reserve Insurance Company	0.4%	\$1,390,951	\$1,204,208	\$69,265	\$175,393	14.6%
Hartford Fire Insurance Company	0.4%	\$1,373,309	\$1,899,973	\$447,680	\$-1,801,640	(94.8%)
Ace American Insurance Company	0.4%	\$1,373,109	\$1,323,115	\$35,706	\$115,656	8.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FCCI Insurance Company	0.4%	\$1,231,734	\$1,023,741	\$480,743	\$437,048	42.7%
New Horizons Insurance Company Of Missouri	0.4%	\$1,190,579	\$1,154,533	\$422,126	\$273,599	23.7%
Selective Insurance Company Of The Southeast	0.4%	\$1,185,411	\$1,060,728	\$1,055,623	\$1,340,942	126.4%
Tokio Marine America Insurance Company	0.4%	\$1,160,650	\$1,043,503	\$0	\$111,804	10.7%
American Modern Home Insurance Co	0.3%	\$1,099,591	\$1,029,936	\$218,113	\$255,474	24.8%
Auto Owners Insurance Company	0.3%	\$1,060,789	\$825,859	\$628,137	\$502,306	60.8%
Berkshire Hathaway Homestate Insurance Co	0.3%	\$1,034,680	\$850,173	\$1,098,865	\$1,705,905	200.7%
Nationwide Agribusiness Insurance Company	0.3%	\$991,441	\$817,388	\$99,120	\$90,417	11.1%
Axis Insurance Company	0.3%	\$942,811	\$964,911	\$262,301	\$-67,193	(7.0%)
Sentry Select Insurance Company	0.3%	\$910,141	\$851,885	\$89,368	\$-110,166	(12.9%)
Mitsui Sumitomo Ins Co Of America	0.3%	\$864,658	\$660,887	\$0	\$165,816	25.1%
Church Mutual Insurance Company S.i.	0.2%	\$779,003	\$742,787	\$0	\$75,915	10.2%
Cincinnati Casualty Company The	0.2%	\$742,239	\$660,923	\$505,664	\$568,958	86.1%
Florists Mutual Insurance Company	0.2%	\$715,703	\$580,950	\$79,302	\$81,872	14.1%
Nationwide Assurance Company	0.2%	\$701,994	\$434,246	\$47,825	\$105,718	24.3%
Union Insurance Company Of Providence	0.2%	\$656,872	\$582,196	\$124,270	\$-254,134	(43.7%)
Cincinnati Indemnity Company Inc	0.2%	\$651,943	\$650,734	\$1,185,566	\$2,288,002	351.6%
Atlantic Specialty Insurance Company	0.2%	\$628,715	\$604,235	\$3,467,331	\$3,544,634	586.6%
North River Insurance Company The	0.2%	\$625,936	\$569,131	\$126	\$324,913	57.1%
Continental Insurance Company The	0.2%	\$543,925	\$490,596	\$73,228	\$820,164	167.2%
Nationwide Mutual Insurance Company	0.2%	\$543,654	\$639,588	\$87,920	\$96,925	15.2%
American Family Mutual Insurance Company	0.2%	\$541,302	\$547,574	\$519,528	\$86,572	15.8%
Harleysville Insurance Company	0.2%	\$509,284	\$509,210	\$0	\$-15,378	(3.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Columbia Mutual Insurance Company	0.1%	\$464,143	\$433,607	\$84,723	\$93,922	21.7%
Regent Insurance Company	0.1%	\$456,387	\$416,545	\$0	\$-2,289	( 0.5%)
Ohio Security Insurance Company	0.1%	\$444,879	\$454,022	\$475,090	\$513,475	113.1%
Charter Oak Fire Insurance Co The	0.1%	\$429,022	\$529,762	\$55,568	\$107,519	20.3%
Austin Mutual Insurance Company	0.1%	\$425,629	\$433,682	\$65,449	\$243,515	56.2%
Clear Blue Insurance Company	0.1%	\$419,182	\$290,899	\$67,091	\$238,138	81.9%
Westfield Insurance Company	0.1%	\$403,953	\$339,461	\$491,739	\$503,235	148.2%
Travelers Indemnity Company Of America	0.1%	\$399,359	\$483,504	\$7,853	\$444,270	91.9%
Depositors Insurance Company	0.1%	\$379,900	\$468,086	\$452,067	\$54,664	11.7%
Grinnell Mutual Reinsurance Company	0.1%	\$377,370	\$344,790	\$3,123	\$-78,381	(22.7%)
Falls Lake National Insurance Company	0.1%	\$362,407	\$366,357	\$-730,896	\$-679,626	(185.5%)
Middlesex Insurance Company	0.1%	\$347,834	\$265,548	\$303,238	\$255,848	96.3%
Westport Insurance Corporation	0.1%	\$339,644	\$795,403	\$800,129	\$825,860	103.8%
Cameron Mutual Insurance Company	0.1%	\$323,592	\$319,776	\$87,607	\$2,607	0.8%
Farm Bureau Town & Country Insurance Company	0.1%	\$319,839	\$300,021	\$111,972	\$90,262	30.1%
Berkley Regional Insurance Company	0.1%	\$317,702	\$358,467	\$0	\$100,957	28.2%
Secura Insurance Company	0.1%	\$312,514	\$244,644	\$5,885	\$-11,944	(4.9%)
Liberty Mutual Insurance Company	0.1%	\$306,913	\$289,943	\$0	\$2,242	0.8%
Association Casualty Insurance Company	0.1%	\$295,836	\$328,752	\$0	\$3,762	1.1%
Missouri Property Insurance Placement Facilit	0.1%	\$284,549	\$230,180	\$51,524	\$64,853	28.2%
Travelers Indemnity Company Of Connecticut	0.1%	\$283,493	\$274,281	\$0	\$47,810	17.4%
AMCO Insurance Company	0.1%	\$281,147	\$622,055	\$150,100	\$39,662	6.4%
Berkshire Hathaway Direct Insurance Company	0.1%	\$272,962	\$111,045	\$102,102	\$182,248	164.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Oak River Insurance Company	0.1%	\$233,447	\$232,698	\$0	\$-4,906	( 2.1%)
New York Marine & General Insurance Co	0.1%	\$224,546	\$601,455	\$145,664	\$414,841	69.0%
Colony Specialty Insurance Company	0.1%	\$222,764	\$208,020	\$0	\$5,202	2.5%
Berkley National Insurance Company	0.1%	\$203,434	\$221,271	\$2,651	\$24,664	11.1%
Arch Insurance Company	0.1%	\$192,042	\$179,380	\$-5,344	\$-46,951	(26.2%)
American Zurich Insurance Company	0.1%	\$182,205	\$188,447	\$0	\$-846	(0.4%)
XL Specialty Insurance Company	0.1%	\$175,979	\$168,599	\$91,569	\$340,620	202.0%
EMC Property & Casualty Company	0.1%	\$169,925	\$199,486	\$2	\$-5,444	(2.7%)
Phoenix Insurance Company The	0.1%	\$159,717	\$167,241	\$25,140	\$56,068	33.5%
American Alternative Insurance Corporation	0.1%	\$159,000	\$40,077	\$0	\$32,348	80.7%
Southern Pioneer Property & Casualty Insura	0.0%	\$156,316	\$143,996	\$12,082	\$10,449	7.3%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$141,028	\$92,946	\$0	\$23,848	25.7%
Obsidian Insurance Company	0.0%	\$137,571	\$36,821	\$9,016	\$21,176	57.5%
Amguard Insurance Company	0.0%	\$137,435	\$100,956	\$44,421	\$43,190	42.8%
Ohio Casualty Insurance Company	0.0%	\$136,815	\$130,460	\$20,312	\$-5,860	(4.5%)
Nationwide General Insurance Company	0.0%	\$136,221	\$69,840	\$3,602	\$10,213	14.6%
T.h.e. Insurance Company	0.0%	\$127,142	\$129,053	\$43,825	\$19,433	15.1%
Guideone Specialty Insurance Company	0.0%	\$126,293	\$103,131	\$51,506	\$122,114	118.4%
American Casualty Company Of Reading Pennsylv	0.0%	\$123,537	\$98,583	\$0	\$15,128	15.3%
Hanover Insurance Company The	0.0%	\$109,124	\$147,486	\$0	\$2,032	1.4%
Great American Assurance Company	0.0%	\$106,736	\$62,881	\$0	\$14,077	22.4%
Universal Fire & Casualty Insurance Company	0.0%	\$99,217	\$13,596	\$0	\$3,549	26.1%
West American Insurance Company	0.0%	\$99,193	\$110,270	\$0	\$44,530	40.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Trust Insurance Company	0.0%	\$95,412	\$86,397	\$0	\$2,889	3.3%
National American Insurance Company	0.0%	\$92,001	\$96,576	\$0	\$40,983	42.4%
Country Mutual Insurance Company	0.0%	\$91,653	\$61,022	\$25,708	\$24,210	39.7%
Intrepid Insurance Company	0.0%	\$77,658	\$39,148	\$513	\$32,515	83.1%
Fidelity & Guaranty Insurance Company	0.0%	\$72,990	\$45,483	\$0	\$21,993	48.4%
Star Insurance Company	0.0%	\$67,536	\$62,677	\$0	\$-1,308	( 2.1%)
Hudson Insurance Company	0.0%	\$58,891	\$49,233	\$30,717	\$53,398	108.5%
Great American Insurance Company Of NY	0.0%	\$58,786	\$59,291	\$174,839	\$-35,736	(60.3%)
Hanover American Insurance Company The	0.0%	\$57,456	\$48,705	\$0	\$615	1.3%
Citizens Insurance Company Of America	0.0%	\$53,412	\$55,649	\$0	\$12	0.0%
Continental Western Insurance Company	0.0%	\$50,606	\$25,986	\$0	\$366	1.4%
Union Insurance Company	0.0%	\$48,556	\$42,716	\$0	\$404	0.9%
Transportation Insurance Company	0.0%	\$48,257	\$64,794	\$748	\$5,135	7.9%
Guideone Insurance Company	0.0%	\$46,317	\$35,945	\$3,378,153	\$3,677,401	10230.6%
Pacific Employers Insurance Company	0.0%	\$40,349	\$34,298	\$0	\$12,025	35.1%
Berkshire Hathaway Specialty Insurance Co	0.0%	\$40,035	\$37,139	\$0	\$10,038	27.0%
Crum & Forster Indemnity Company	0.0%	\$37,183	\$8,048	\$0	\$2,225	27.6%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$30,483	\$27,027	\$0	\$532	2.0%
National Fire Insurance Company Of Hartford	0.0%	\$29,177	\$31,442	\$0	\$8,785	27.9%
Massachusetts Bay Insurance Company	0.0%	\$26,710	\$21,918	\$3,463	\$10,265	46.8%
Philadelphia Indemnity Insurance Company	0.0%	\$21,355	\$20,621	\$0	\$212	1.0%
Lititz Mutual Insurance Company	0.0%	\$17,916	\$18,898	\$0	\$0	0.0%
Keystone National Insurance Company	0.0%	\$17,471	\$8,614	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Greenwich Insurance Company	0.0%	\$16,945	\$20,447	\$1,406	\$31,902	156.0%
Imperium Insurance Company	0.0%	\$16,237	\$15,291	\$0	\$0	0.0%
St Paul Fire & Marine Insurance Company	0.0%	\$15,536	\$7,938	\$0	\$-3,707	(46.7%)
Fidelity & Deposit Company Maryland	0.0%	\$14,539	\$5,844	\$0	\$614	10.5%
Harco National Insurance Company	0.0%	\$13,680	\$107,361	\$2,451	\$77,728	72.4%
Secura Supreme Insurance Company	0.0%	\$12,396	\$28,085	\$0	\$-4,674	(16.6%)
Hiscox Insurance Company Inc	0.0%	\$10,747	\$9,538	\$0	\$-3,270	(34.3%)
Great American Insurance Company	0.0%	\$10,680	\$39,666	\$1,972	\$-42,751	(107.8%)
Monroe Guaranty Insurance Company	0.0%	\$10,483	\$2,240	\$0	\$99	4.4%
American Fire & Casualty Company	0.0%	\$9,918	\$11,465	\$0	\$-341	(3.0%)
Argonaut Midwest Insurance Company	0.0%	\$9,704	\$5,716	\$0	\$0	0.0%
Farmers Insurance Exchange	0.0%	\$5,301	\$5,174	\$0	\$137	2.6%
Everest National Insurance Company	0.0%	\$5,274	\$2,104	\$0	\$530	25.2%
Valley Forge Insurance Company	0.0%	\$4,441	\$3,039	\$0	\$-165	(5.4%)
Markel Insurance Company	0.0%	\$3,078	\$354	\$0	\$38	10.7%
Axis Reinsurance Company	0.0%	\$2,260	\$1,430	\$0	\$15	1.0%
Standard Fire Insurance Company	0.0%	\$1,653	\$1,110	\$0	\$84	7.6%
Allmerica Financial Benefit Insurance Company	0.0%	\$1,651	\$721	\$0	\$60	8.3%
Cumis Insurance Society Inc	0.0%	\$1,123	\$1,080	\$0	\$796	73.7%
Starnet Insurance Company	0.0%	\$717	\$19,618	\$11,507	\$-43,986	(224.2%)
General Insurance Company Of America	0.0%	\$572	\$548	\$0	\$0	0.0%
Firemens Insurance Company Of Washington DC	0.0%	\$569	\$6,390	\$0	\$0	0.0%
Amerisure Insurance Company	0.0%	\$235	\$124	\$0	\$25	20.2%
Allstate Insurance Company	0.0%	\$186	\$262	\$0	\$-180	(68.7%)
Guideone America Insurance Company	0.0%	\$173	\$173	\$0	\$13	7.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Columbia National Insurance Company	0.0%	\$105	\$106	\$0	\$-3	(2.8%)
Truck Insurance Exchange	0.0%	\$49	\$592	\$0	\$-53	(9.0%)
Mid Century Insurance Company	0.0%	\$17	\$49	\$0	\$0	0.0%
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$0	\$-76	_
Amerisure Partners Insurance Company	0.0%	\$0	\$0	\$0	\$-1,225	_
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$0	\$-7	_
Pennsylvania Manufacturers Association Insura	0.0%	\$0	\$0	\$0	\$-9,738	-
Axis Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-808	_
Bankers Standard Insurance Company	0.0%	\$0	\$0	\$42,998	\$43,552	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-9	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$133,133	_
Hallmark National Insurance Company	0.0%	\$0	\$0	\$0	\$-3,252	_
American States Insurance Company	0.0%	\$0	\$0	\$0	\$-2,478	_
Security National Insurance Company	0.0%	\$0	\$0	\$0	\$-877	_
Great Northern Insurance Company	0.0%	\$0	\$0	\$273,096	\$441,212	-
United States Fire Insurance Company	0.0%	\$0	\$0	\$0	\$10	_
Mitsui Sumitomo Insurance USA Inc	0.0%	\$0	\$0	\$0	\$-2,180	_
Amerisure Mutual Insurance Company	0.0%	\$0	\$11	\$0	\$-49	( 445.5%)
Northland Insurance Company	0.0%	\$0	\$0	\$0	\$-203	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-89	_
St Paul Mercury Insurance Company	0.0%	\$0	\$145	\$0	\$-1,181	(814.5%)
Great American Alliance Insurance Company	0.0%	\$0	\$0	\$0	\$-46	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$-3	_
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$-2,551	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-760,879	_
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$-2,561	\$-2,561	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-16	_
Guideone Elite Insurance Company	0.0%	\$0	\$0	\$25,016	\$-398,448	_
Indemnity Insurance Co Of North America	0.0%	\$0	\$0	\$0	\$-1,169	_
Tri State Insurance Company Of Minnesota	( 0.0%)	\$-146	\$2,634	\$0	\$0	0.0%
Wesco Insurance Company	( 0.0%)	\$-2,145	\$24,170	\$0	\$-43	( 0.2%)
Total	100.0%	\$316,126,751	\$290,466,312	\$177,277,224	\$194,661,917	67.0%

## **FIRE & ALLIED LINES:**

#### **FARM**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Shelter Mutual Insurance Company	44.2%	\$4,408,724	\$4,263,045	\$2,377,150	\$2,473,709	58.0%
Auto Owners Insurance Company	27.2%	\$2,715,601	\$2,242,042	\$1,584,315	\$1,614,119	72.0%
American National Property & Casualty Co	21.8%	\$2,174,217	\$1,964,589	\$884,535	\$718,820	36.6%
Cameron Mutual Insurance Company	4.0%	\$402,073	\$418,972	\$297,971	\$280,471	66.9%
Nationwide Agribusiness Insurance Company	2.7%	\$267,108	\$169,946	\$8,024	\$5,957	3.5%
Missouri Property Insurance Placement Facilit	0.1%	\$10,567	\$9,965	\$0	\$0	0.0%
American Alternative Insurance Corporation	0.0%	\$0	\$0	\$0	\$68	_
Nationwide Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$1	_
Total	100.0%	\$9,978,290	\$9,068,559	\$5,151,995	\$5,093,145	56.2%

## **FARMOWNERS MULTI-PERIL**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Farm Bureau Town & Country Insurance Company	32.8%	\$74,725,071	\$71,555,797	\$48,284,598	\$43,075,594	60.2%
State Farm Fire & Casualty Company	14.8%	\$33,764,288	\$32,959,401	\$16,273,799	\$15,577,464	47.3%
American Family Mutual Insurance Company	12.3%	\$27,940,820	\$27,468,823	\$16,734,370	\$16,726,577	60.9%
Nationwide Agribusiness Insurance Company	10.4%	\$23,701,392	\$23,232,145	\$12,233,584	\$8,928,722	38.4%
Shelter Mutual Insurance Company	9.9%	\$22,572,380	\$21,767,042	\$14,183,359	\$17,389,216	79.9%
American Family Insurance Company	4.6%	\$10,566,846	\$9,511,688	\$4,208,741	\$5,240,679	55.1%
Cameron Mutual Insurance Company	3.0%	\$6,726,504	\$6,449,890	\$2,747,972	\$2,081,653	32.3%
Everett Cash Mutual Insurance Co.	2.8%	\$6,444,318	\$5,758,099	\$2,750,329	\$3,266,416	56.7%
State Automobile Mutual Insurance Company	2.8%	\$6,443,766	\$5,794,899	\$3,043,874	\$2,560,444	44.2%
Indemnity Insurance Co Of North America	1.6%	\$3,716,550	\$3,884,202	\$1,089,905	\$237,236	6.1%
American Fire & Casualty Company	0.8%	\$1,707,934	\$1,377,261	\$470,871	\$615,940	44.7%
Ohio Security Insurance Company	0.7%	\$1,659,100	\$1,675,551	\$1,384,631	\$1,560,923	93.2%
New Horizons Insurance Company Of Missouri	0.6%	\$1,389,704	\$1,341,693	\$147,599	\$179,190	13.4%
Travelers Indemnity Company Of America	0.6%	\$1,345,709	\$1,200,918	\$481,941	\$798,151	66.5%
Mutualaid Exchange	0.4%	\$802,449	\$772,161	\$272,485	\$274,922	35.6%
United Home Insurance Company	0.2%	\$494,157	\$515,811	\$287,747	\$272,285	52.8%
Phoenix Insurance Company The	0.2%	\$489,323	\$482,742	\$712,974	\$405,696	84.0%
FCCI Insurance Company	0.2%	\$422,396	\$327,148	\$0	\$35,219	10.8%
Madison Mutual Insurance Company	0.2%	\$368,518	\$361,570	\$241,632	\$58,214	16.1%
Ohio Casualty Insurance Company	0.2%	\$348,937	\$412,170	\$83,105	\$-5,887	(1.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Indemnity Company Of Connecticut	0.1%	\$339,060	\$309,913	\$32,168	\$45,664	14.7%
National Trust Insurance Company	0.1%	\$276,073	\$351,233	\$811,482	\$669,722	190.7%
Charter Oak Fire Insurance Co The	0.1%	\$273,639	\$281,072	\$88,241	\$86,730	30.9%
Markel Insurance Company	0.1%	\$221,571	\$227,446	\$62,038	\$70,904	31.2%
West American Insurance Company	0.1%	\$173,796	\$226,095	\$1,301	\$-5,195	(2.3%)
Great American Insurance Company	0.1%	\$157,371	\$129,216	\$30,569	\$-53,756	(41.6%)
Travelers Indemnity Company	0.1%	\$146,632	\$126,809	\$9,414	\$10,183	8.0%
Great American Assurance Company	0.0%	\$107,462	\$85,775	\$3,584	\$-4,719	(5.5%)
Travelers Property Casualty Company Of Americ	0.0%	\$97,399	\$126,650	\$1,126	\$186,690	147.4%
Country Mutual Insurance Company	0.0%	\$73,607	\$58,568	\$0	\$229	0.4%
Philadelphia Indemnity Insurance Company	0.0%	\$52,538	\$55,538	\$50,762	\$-37,162	(66.9%)
American Reliable Insurance Company	0.0%	\$51,796	\$52,486	\$2,352	\$5,281	10.1%
Great American Insurance Company Of NY	0.0%	\$42,438	\$47,253	\$0	\$605	1.3%
Argonaut Insurance Company	0.0%	\$30,254	\$23,540	\$0	\$773	3.3%
Great American Alliance Insurance Company	0.0%	\$7,699	\$8,559	\$0	\$18,535	216.6%
Starnet Insurance Company	0.0%	\$2,485	\$3,639	\$0	\$-1,696	(46.6%)
Liberty Mutual Insurance Company	0.0%	\$567	\$567	\$0	\$31	5.5%
Auto Owners Insurance Company	0.0%	\$0	\$-12	\$0	\$0	0.0%
Columbia National Insurance Company	0.0%	\$0	\$0	\$0	\$-1,586	_
American Economy Insurance Company	0.0%	\$0	\$0	\$0	\$-49,729	_
American States Insurance Company	0.0%	\$0	\$0	\$0	\$-4,231	_
The Pie Insurance Company	0.0%	\$0	\$6,033	\$1,827	\$-12,736	(211.1%)
Wcf Select Insurance Company	0.0%	\$0	\$0	\$0	\$246	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Firemans Fund Insurance Company	0.0%	\$0	\$0	\$0	\$-7,835	_
National Surety Corporation	0.0%	\$0	\$4,825	\$0	\$-3,545	(73.5%)
Nationwide Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$1,427	_
Westfield Insurance Company	0.0%	\$0	\$0	\$107,060	\$-64,412	-
QBE Insurance Corporation	0.0%	\$0	\$0	\$6,603	\$12,525	_
Columbia Mutual Insurance Company	0.0%	\$0	\$0	\$32,968	\$30,993	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$7	_
Norfolk & Dedham Mutual Fire Insurance Co	( 0.0%)	\$-95	\$413,976	\$98,657	\$605,179	146.2%
Total	100.0%	\$227,684,454	\$219,388,192	\$126,973,668	\$120,777,776	55.1%

## **HOMEOWNERS MULTI-PERIL**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Fire & Casualty Company	23.6%	\$616,188,351	\$593,203,481	\$257,593,982	\$287,548,911	48.5%
American Family Mutual Insurance Company	8.3%	\$215,725,370	\$212,752,167	\$87,976,504	\$81,810,611	38.5%
American Family Insurance Company	5.2%	\$135,951,573	\$120,864,759	\$56,668,980	\$68,021,880	56.3%
Shelter Mutual Insurance Company	4.9%	\$128,959,600	\$122,670,741	\$65,514,713	\$64,454,029	52.5%
Farmers Insurance Exchange	4.9%	\$127,996,627	\$125,760,981	\$62,122,224	\$59,830,516	47.6%
Travelers Personal Insurance Company	4.1%	\$106,460,592	\$92,430,615	\$45,972,697	\$57,597,244	62.3%
Safeco Insurance Company Of America	3.4%	\$89,035,190	\$91,822,982	\$46,136,351	\$50,720,559	55.2%
American Economy Insurance Company	3.1%	\$79,649,278	\$70,086,069	\$32,819,585	\$49,202,918	70.2%
Auto Club Family Insurance Company	3.0%	\$77,336,833	\$74,941,684	\$34,207,392	\$35,971,733	48.0%
Farm Bureau Town & Country Insurance Company	3.0%	\$77,192,338	\$72,599,453	\$46,527,414	\$44,679,751	61.5%
Allstate Vehicle & Property Insurance Co	2.8%	\$73,290,202	\$68,164,565	\$25,741,083	\$30,333,736	44.5%
United Services Automobile Association	2.1%	\$55,504,672	\$53,674,864	\$26,652,908	\$28,853,668	53.8%
American Strategic Insurance Corp	1.9%	\$49,630,845	\$48,498,658	\$22,383,713	\$22,966,788	47.4%
Auto Owners Insurance Company	1.9%	\$49,254,153	\$44,429,781	\$20,705,372	\$23,804,858	53.6%
Nationwide Mutual Insurance Company	1.8%	\$47,619,359	\$40,126,185	\$23,081,766	\$26,169,112	65.2%
Homesite Insurance Company Of The Midwest	1.7%	\$45,024,581	\$37,091,945	\$14,561,755	\$21,306,582	57.4%
USAA Casualty Insurance Company	1.5%	\$38,821,332	\$36,396,991	\$18,225,446	\$21,340,151	58.6%
Liberty Mutual Personal Insurance Company	1.4%	\$37,555,533	\$38,273,056	\$14,161,337	\$21,244,671	55.5%
Nationwide Affinity Insurance Company Of Amer	1.4%	\$35,541,925	\$36,582,290	\$19,333,523	\$18,214,890	49.8%
USAA General Indemnity Company	1.3%	\$33,224,481	\$31,855,086	\$16,162,571	\$17,654,716	55.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Home & Marine Insurance Company T	1.2%	\$31,099,789	\$32,743,111	\$19,284,260	\$21,053,049	64.3%
State Automobile Mutual Insurance Company	0.9%	\$24,447,268	\$23,759,605	\$13,970,457	\$15,087,136	63.5%
Country Mutual Insurance Company	0.9%	\$23,477,643	\$23,646,921	\$15,267,011	\$14,209,347	60.1%
American Modern Property & Casualty Insuran	0.6%	\$16,889,593	\$17,272,357	\$7,495,328	\$7,545,973	43.7%
Garrison Property & Casualty Insurance Comp	0.6%	\$14,475,922	\$13,519,638	\$7,557,681	\$8,748,976	64.7%
Crestbrook Insurance Company	0.5%	\$14,200,668	\$13,586,127	\$13,888,707	\$14,774,165	108.7%
American National Property & Casualty Co	0.5%	\$13,997,365	\$13,423,943	\$5,661,351	\$6,328,289	47.1%
Cincinnati Insurance Company The	0.5%	\$13,946,599	\$14,045,449	\$7,858,319	\$5,430,006	38.7%
Spinnaker Insurance Company	0.5%	\$12,858,295	\$13,158,340	\$8,384,678	\$12,511,640	95.1%
Acuity A Mutual Insurance Company	0.5%	\$12,856,496	\$10,872,641	\$4,550,970	\$3,842,427	35.3%
Allstate Indemnity Company	0.5%	\$12,787,106	\$12,913,904	\$5,828,050	\$6,828,319	52.9%
Bankers Standard Insurance Company	0.4%	\$11,628,885	\$12,097,614	\$5,542,760	\$6,708,354	55.5%
Mid Century Insurance Company	0.4%	\$10,787,454	\$11,034,392	\$4,050,433	\$3,511,024	31.8%
Allstate Property & Casualty Insurance Comp	0.4%	\$10,324,368	\$10,563,557	\$4,233,077	\$4,203,356	39.8%
Economy Preferred Insurance Company	0.4%	\$10,206,958	\$6,680,186	\$2,807,487	\$4,604,474	68.9%
Privilege Underwriters Reciprocal Exchange	0.4%	\$10,189,390	\$9,796,281	\$6,336,859	\$5,416,195	55.3%
Trumbull Insurance Company	0.4%	\$9,782,497	\$9,892,667	\$2,742,088	\$2,813,595	28.4%
Fire Insurance Exchange	0.4%	\$9,294,094	\$9,824,136	\$3,672,879	\$2,283,643	23.2%
Encompass Indemnity Company	0.3%	\$9,079,964	\$8,441,610	\$4,974,841	\$5,971,898	70.7%
Allstate Insurance Company	0.3%	\$8,830,755	\$8,696,511	\$4,248,158	\$4,405,779	50.7%
American Bankers Insurance Company Of FL	0.3%	\$8,767,958	\$9,097,794	\$3,864,061	\$3,980,814	43.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Electric Insurance Company	0.3%	\$8,573,198	\$7,630,733	\$4,655,934	\$7,574,160	99.3%
Cincinnati Casualty Company The	0.3%	\$8,557,340	\$5,359,090	\$3,915,026	\$4,463,336	83.3%
United Home Insurance Company	0.3%	\$7,357,208	\$7,542,290	\$4,792,228	\$4,752,659	63.0%
Great Northern Insurance Company	0.3%	\$7,050,608	\$6,973,829	\$4,233,648	\$4,227,561	60.6%
Cameron Mutual Insurance Company	0.3%	\$7,046,055	\$6,983,099	\$3,525,799	\$3,402,496	48.7%
Rock Ridge Insurance Company	0.3%	\$6,972,003	\$3,534,569	\$933,371	\$2,020,503	57.2%
AMICA Mutual Insurance Company	0.3%	\$6,966,707	\$6,814,284	\$3,019,594	\$3,872,982	56.8%
AIG Property Casualty Company	0.3%	\$6,610,687	\$6,079,629	\$6,592,874	\$16,128,403	265.3%
AMCO Insurance Company	0.2%	\$6,520,061	\$6,470,953	\$4,457,094	\$2,674,732	41.3%
Nationwide Insurance Company Of America	0.2%	\$6,379,581	\$6,652,261	\$4,229,291	\$3,490,853	52.5%
Chubb National Insurance Company	0.2%	\$6,142,729	\$5,896,354	\$2,885,015	\$4,646,237	78.8%
Lititz Mutual Insurance Company	0.2%	\$5,708,010	\$5,589,514	\$2,210,924	\$2,691,792	48.2%
Property & Casualty Insurance Company Of Hart	0.2%	\$5,361,308	\$5,446,829	\$2,103,361	\$2,052,393	37.7%
Farmers Property & Casualty Insurance Co	0.2%	\$5,178,384	\$5,652,406	\$2,280,759	\$2,416,019	42.7%
American Family Connect Property & Casualty	0.2%	\$5,151,272	\$4,643,923	\$1,673,020	\$4,233,678	91.2%
Homesite Indemnity Company	0.2%	\$4,908,668	\$5,444,873	\$1,116,013	\$1,175,389	21.6%
Amguard Insurance Company	0.2%	\$4,818,414	\$3,507,024	\$2,323,553	\$3,639,486	103.8%
Standard Fire Insurance Company	0.2%	\$4,654,853	\$4,721,438	\$2,132,170	\$2,592,098	54.9%
Liberty Mutual Fire Insurance Company	0.2%	\$4,048,333	\$4,248,039	\$1,237,470	\$1,639,151	38.6%
Foremost Insurance Company Grand Rapids Michi	0.2%	\$3,995,393	\$3,676,786	\$1,273,954	\$1,360,759	37.0%
Farmers Group Property & Casualty Insurance	0.2%	\$3,982,195	\$3,892,912	\$1,529,409	\$2,621,315	67.3%
LM Insurance Corporation	0.1%	\$3,677,338	\$3,932,914	\$1,454,774	\$1,204,739	30.6%
Country Preferred Insurance Company	0.1%	\$3,387,575	\$1,516,443	\$661,251	\$1,544,199	101.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Stillwater Insurance Company	0.1%	\$3,033,654	\$2,697,939	\$2,040,279	\$2,210,888	81.9%
Madison Mutual Insurance Company	0.1%	\$2,884,974	\$2,565,944	\$826,730	\$736,747	28.7%
Liberty Mutual Insurance Company	0.1%	\$2,820,774	\$2,567,708	\$1,327,745	\$2,123,549	82.7%
Esurance Insurance Company	0.1%	\$2,820,598	\$3,047,883	\$2,314,617	\$2,253,970	74.0%
Lemonade Insurance Company	0.1%	\$2,741,663	\$2,420,858	\$1,616,164	\$1,885,809	77.9%
Mutualaid Exchange	0.1%	\$2,729,714	\$2,687,144	\$1,341,172	\$1,351,902	50.3%
Hartford Underwriters Insurance Company	0.1%	\$2,611,119	\$2,682,164	\$758,049	\$759,676	28.3%
Secura Supreme Insurance Company	0.1%	\$2,501,376	\$2,251,658	\$634,940	\$647,071	28.7%
Peerless Indemnity Insurance Company	0.1%	\$2,392,200	\$664,491	\$28,617	\$389,774	58.7%
Nationwide General Insurance Company	0.1%	\$2,089,018	\$87,182	\$0	\$10,005	11.5%
State Auto Property & Casualty Insurance Comp	0.1%	\$1,972,724	\$2,062,689	\$643,401	\$716,768	34.7%
Unitrin Safeguard Insurance Company	0.1%	\$1,923,064	\$2,157,901	\$962,072	\$817,098	37.9%
American Modern Home Insurance Co	0.1%	\$1,844,003	\$1,777,624	\$825,044	\$1,016,651	57.2%
Pacific Indemnity Company	0.1%	\$1,831,981	\$1,853,335	\$422,719	\$516,560	27.9%
Vigilant Insurance Company	0.1%	\$1,831,870	\$1,756,341	\$1,860,341	\$1,878,318	106.9%
Branch Insurance Exchange	0.1%	\$1,701,700	\$642,664	\$138,635	\$480,705	74.8%
California Casualty General Insurance Company	0.1%	\$1,604,256	\$1,566,344	\$662,522	\$636,222	40.6%
Federal Insurance Company	0.1%	\$1,562,443	\$1,563,480	\$1,280,196	\$1,422,027	91.0%
Teachers Insurance Company	0.1%	\$1,561,511	\$1,591,724	\$792,660	\$940,514	59.1%
Truck Insurance Exchange	0.1%	\$1,532,316	\$1,293,566	\$650,619	\$769,882	59.5%
Economy Premier Assurance Company	0.1%	\$1,477,203	\$1,506,251	\$872,668	\$993,274	65.9%
Horace Mann Insurance Company	0.1%	\$1,444,109	\$1,376,284	\$613,564	\$580,338	42.2%
Vault Reciprocal Exchange	0.1%	\$1,350,170	\$710,343	\$43,279	\$2,306,966	324.8%
Hartford Insurance Company Of The Southeast	0.0%	\$1,271,059	\$309,202	\$6,255	\$32,241	10.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Property Casualty Insurance Company	0.0%	\$1,250,093	\$1,330,237	\$632,106	\$712,455	53.6%
Hartford Insurance Company Of The Midwest	0.0%	\$1,178,525	\$1,399,816	\$1,033,285	\$901,900	64.4%
New Horizons Insurance Company Of Missouri	0.0%	\$1,177,955	\$1,066,085	\$1,218,098	\$1,116,119	104.7%
Tower Hill Prime Insurance Company	0.0%	\$1,130,747	\$913,914	\$277,165	\$706,193	77.3%
Praetorian Insurance Company	0.0%	\$1,024,338	\$1,066,267	\$421,183	\$484,609	45.4%
Twin City Fire Insurance Company	0.0%	\$1,019,232	\$985,396	\$556,089	\$691,081	70.1%
Markel American Insurance Company	0.0%	\$1,004,117	\$987,090	\$142,650	\$157,304	15.9%
Liberty Insurance Corporation	0.0%	\$969,584	\$1,024,536	\$1,163,892	\$1,370,515	133.8%
Armed Forces Insurance Exchange	0.0%	\$933,579	\$983,805	\$344,523	\$237,807	24.2%
Midwest Family Mutual Insurance Company	0.0%	\$861,832	\$720,106	\$1,014,969	\$1,349,498	187.4%
Century—national Insurance Company	0.0%	\$816,137	\$831,266	\$254,549	\$191,147	23.0%
Progressive Casualty Insurance Company	0.0%	\$552,389	\$540,151	\$414,758	\$350,695	64.9%
Automobile Ins Co Of Hartford CT	0.0%	\$511,000	\$519,710	\$218,376	\$233,431	44.9%
QBE Insurance Corporation	0.0%	\$460,180	\$521,850	\$207,289	\$-31,933	( 6.1%)
Grinnell Mutual Reinsurance Company	0.0%	\$384,538	\$366,651	\$132,586	\$179,256	48.9%
Homeowners Of America Insurance Company	0.0%	\$376,651	\$133,802	\$0	\$17,520	13.1%
Esurance Property & Casualty Insurance Co	0.0%	\$329,611	\$352,727	\$132,652	\$134,272	38.1%
Toggle Insurance Company	0.0%	\$292,972	\$281,208	\$106,298	\$111,284	39.6%
Pharmacists Mutual Insurance Company	0.0%	\$292,228	\$291,045	\$203,464	\$270,384	92.9%
Sentinel Insurance Company Ltd	0.0%	\$258,120	\$293,627	\$117,749	\$111,697	38.0%
Travelers Indemnity Company Of America	0.0%	\$221,380	\$222,788	\$71,106	\$94,403	42.4%
Hartford Casualty Insurance Co	0.0%	\$118,119	\$144,166	\$21,341	\$26,678	18.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Root Insurance Company	0.0%	\$94,814	\$126,966	\$38,018	\$123,810	97.5%
Trisura Insurance Company	0.0%	\$90,152	\$39,981	\$991	\$10,864	27.2%
American Security Insurance Company	0.0%	\$82,559	\$90,093	\$14,039	\$11,036	12.2%
Encompass Insurance Company Of America	0.0%	\$75,423	\$77,540	\$0	\$-4,649	(6.0%)
Motors Insurance Corporation	0.0%	\$73,574	\$9,858	\$3,785	\$3,785	38.4%
Secura Insurance Company	0.0%	\$69,275	\$72,900	\$10,581	\$9,526	13.1%
General Security National Insurance Company	0.0%	\$65,070	\$134,914	\$31,267	\$110,489	81.9%
Hartford Fire Insurance Company	0.0%	\$63,928	\$70,089	\$5,200	\$1,123	1.6%
Standard Guaranty Insurance Company	0.0%	\$58,822	\$38,689	\$0	\$16,664	43.1%
Affiliated FM Insurance Company	0.0%	\$29,331	\$32,114	\$0	\$0	0.0%
Integon Indemnity Corporation	0.0%	\$26,073	\$1,507	\$0	\$0	0.0%
Integon National Insurance Company	0.0%	\$25,353	\$15,676	\$0	\$0	0.0%
American National General Insurance Company	0.0%	\$24,267	\$28,689	\$50	\$543	1.9%
Amshield Insurance Company	0.0%	\$20,663	\$60,875	\$35,861	\$36,269	59.6%
Haulers Insurance Company Inc	0.0%	\$14,151	\$13,470	\$33,700	\$25,200	187.1%
American Reliable Insurance Company	0.0%	\$11,219	\$11,219	\$0	\$0	0.0%
Massachusetts Bay Insurance Company	0.0%	\$7,013	\$7,994	\$0	\$6,692	83.7%
Unitrin Direct Property & Casualty Company	0.0%	\$4,469	\$20,497	\$35,006	\$32,275	157.5%
Hanover Insurance Company The	0.0%	\$4,201	\$4,021	\$0	\$64,833	1612.4%
First Chicago Insurance Company	0.0%	\$2,520	\$2,841	\$0	\$0	0.0%
Alpha Property & Casualty Insurance Co	0.0%	\$1,867	\$3,397	\$0	\$0	0.0%
Citizens Insurance Company Of America	0.0%	\$773	\$731	\$0	\$1,236	169.1%
Hartford Accident & Indemnity Co	0.0%	\$676	\$16,165	\$16,283	\$16,748	103.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Home Insurance Company	0.0%	\$655	\$634	\$0	\$-1,099	(173.3%)
Chubb Indemnity Insurance Company	0.0%	\$568	\$579	\$0	\$-66	(11.4%)
First Acceptance Insurance Company Inc	0.0%	\$89	\$89	\$0	\$0	0.0%
Executive Risk Indemnity Inc	0.0%	\$62	\$62	\$0	\$-3	(4.8%)
Civic Property & Casualty Co	0.0%	\$0	\$0	\$0	\$-2	_
Kemper Independence Insurance Company	0.0%	\$0	\$0	\$0	\$63	_
National Casualty Company	0.0%	\$0	\$0	\$0	\$-28	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$56,115	\$3,654	_
RLI Insurance Company	0.0%	\$0	\$0	\$0	\$-364	_
California Casualty Indemnity Exchange	0.0%	\$0	\$0	\$0	\$-8	_
American Casualty Company Of Reading Pennsylv	0.0%	\$0	\$0	\$5,000	\$9,721	_
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$1,000	\$1,003	_
Union Insurance Company Of Providence	0.0%	\$0	\$0	\$1,000	\$1,000	_
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$21	_
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$0	\$90	_
Northland Insurance Company	0.0%	\$0	\$0	\$0	\$-61	_
American Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$32	_
Westfield Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Regent Insurance Company	0.0%	\$0	\$0	\$0	\$789	_
Sentry Insurance Company	0.0%	\$0	\$0	\$0	\$977	_
State Farm General Insurance Company	0.0%	\$0	\$0	\$-400	\$-400	_
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$733	_
Merastar Insurance Company	0.0%	\$0	\$0	\$0	\$-1,526	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
21st Century North America Insurance Company	0.0%	\$0	\$0	\$0	\$-351	_
Owners Insurance Company	0.0%	\$0	\$0	\$-1,460	\$19,540	_
Aegis Security Insurance Company	0.0%	\$0	\$323	\$13,103	\$3,103	960.7%
American Modern Select Insurance Company	0.0%	\$0	\$0	\$15,773	\$-2,215	-
Farmers Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$14	_
Allied Property & Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-6	_
West American Insurance Company	0.0%	\$0	\$0	\$0	\$33	_
First American Property & Casualty Insurance	( 0.0%)	\$-84	\$1,049	\$54,904	\$-27,548	(2626.1%)
Total	100.0%	\$2,608,484,131	\$2,477,203,253	\$1,181,721,535	\$1,311,777,532	53.0%

#### **DWELLING OWNERS MULTI-PERIL**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Fire & Casualty Company	59.9%	\$58,327,336	\$57,147,988	\$22,491,689	\$24,125,691	42.2%
Farm Bureau Town & Country Insurance Company	16.8%	\$16,371,611	\$16,242,041	\$10,437,201	\$9,871,460	60.8%
American Family Mutual Insurance Company	13.3%	\$12,908,004	\$13,142,611	\$4,314,547	\$2,897,428	22.0%
American Family Insurance Company	4.7%	\$4,624,727	\$4,249,498	\$1,638,940	\$1,683,126	39.6%
New Horizons Insurance Company Of Missouri	4.2%	\$4,085,087	\$3,958,742	\$1,298,542	\$1,426,877	36.0%
United Home Insurance Company	0.3%	\$329,789	\$338,085	\$214,813	\$213,039	63.0%
Cincinnati Insurance Company The	0.3%	\$320,667	\$345,040	\$150,860	\$273,301	79.2%
Cincinnati Casualty Company The	0.2%	\$218,529	\$168,230	\$130,392	\$137,714	81.9%
Secura Supreme Insurance Company	0.2%	\$182,682	\$164,445	\$70,549	\$71,896	43.7%
Secura Insurance Company	0.0%	\$5,056	\$5,321	\$584	\$526	9.9%
American Automobile Insurance Company	0.0%	\$0	\$0	\$23,810	\$29,631	_
National Surety Corporation	0.0%	\$0	\$0	\$-8,951	\$-8,951	
Total	100.0%	\$97,373,488	\$95,762,001	\$40,762,976	\$40,721,738	42.5%

## **TOTAL HOMEOWNERS**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Fire & Casualty Company	24.9%	\$674,515,687	\$650,351,469	\$280,085,671	\$311,674,602	47.9%
American Family Mutual Insurance Company	8.4%	\$228,633,374	\$225,894,778	\$92,291,051	\$84,708,039	37.5%
American Family Insurance Company	5.2%	\$140,576,300	\$125,114,257	\$58,307,920	\$69,705,006	55.7%
Shelter Mutual Insurance Company	4.8%	\$128,959,600	\$122,670,741	\$65,514,713	\$64,454,029	52.5%
Farmers Insurance Exchange	4.7%	\$127,996,627	\$125,760,981	\$62,122,224	\$59,830,516	47.6%
Travelers Personal Insurance Company	3.9%	\$106,460,592	\$92,430,615	\$45,972,697	\$57,597,244	62.3%
Farm Bureau Town & Country Insurance Company	3.5%	\$93,563,949	\$88,841,494	\$56,964,615	\$54,551,211	61.4%
Safeco Insurance Company Of America	3.3%	\$89,035,190	\$91,822,982	\$46,136,351	\$50,720,559	55.2%
American Economy Insurance Company	2.9%	\$79,649,278	\$70,086,069	\$32,819,585	\$49,202,918	70.2%
Auto Club Family Insurance Company	2.9%	\$77,336,833	\$74,941,684	\$34,207,392	\$35,971,733	48.0%
Allstate Vehicle & Property Insurance Co	2.7%	\$73,290,202	\$68,164,565	\$25,741,083	\$30,333,736	44.5%
United Services Automobile Association	2.1%	\$55,504,672	\$53,674,864	\$26,652,908	\$28,853,668	53.8%
American Strategic Insurance Corp	1.8%	\$49,630,845	\$48,498,658	\$22,383,713	\$22,966,788	47.4%
Auto Owners Insurance Company	1.8%	\$49,254,153	\$44,429,781	\$20,705,372	\$23,804,858	53.6%
Nationwide Mutual Insurance Company	1.8%	\$47,619,359	\$40,126,185	\$23,081,766	\$26,169,112	65.2%
Homesite Insurance Company Of The Midwest	1.7%	\$45,024,581	\$37,091,945	\$14,561,755	\$21,306,582	57.4%
USAA Casualty Insurance Company	1.4%	\$38,821,332	\$36,396,991	\$18,225,446	\$21,340,151	58.6%
Liberty Mutual Personal Insurance Company	1.4%	\$37,555,533	\$38,273,056	\$14,161,337	\$21,244,671	55.5%
Nationwide Affinity Insurance Company Of Amer	1.3%	\$35,541,925	\$36,582,290	\$19,333,523	\$18,214,890	49.8%
USAA General Indemnity Company	1.2%	\$33,224,481	\$31,855,086	\$16,162,571	\$17,654,716	55.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Home & Marine Insurance Company T	1.1%	\$31,099,789	\$32,743,111	\$19,284,260	\$21,053,049	64.3%
State Automobile Mutual Insurance Company	0.9%	\$24,447,268	\$23,759,605	\$13,970,457	\$15,087,136	63.5%
Country Mutual Insurance Company	0.9%	\$23,477,643	\$23,646,921	\$15,267,011	\$14,209,347	60.1%
American Modern Property & Casualty Insuran	0.6%	\$16,889,593	\$17,272,357	\$7,495,328	\$7,545,973	43.7%
Garrison Property & Casualty Insurance Comp	0.5%	\$14,475,922	\$13,519,638	\$7,557,681	\$8,748,976	64.7%
Cincinnati Insurance Company The	0.5%	\$14,267,266	\$14,390,489	\$8,009,179	\$5,703,307	39.6%
Crestbrook Insurance Company	0.5%	\$14,200,668	\$13,586,127	\$13,888,707	\$14,774,165	108.7%
American National Property & Casualty Co	0.5%	\$13,997,365	\$13,423,943	\$5,661,351	\$6,328,289	47.1%
Spinnaker Insurance Company	0.5%	\$12,858,295	\$13,158,340	\$8,384,678	\$12,511,640	95.1%
Acuity A Mutual Insurance Company	0.5%	\$12,856,496	\$10,872,641	\$4,550,970	\$3,842,427	35.3%
Allstate Indemnity Company	0.5%	\$12,787,106	\$12,913,904	\$5,828,050	\$6,828,319	52.9%
Bankers Standard Insurance Company	0.4%	\$11,628,885	\$12,097,614	\$5,542,760	\$6,708,354	55.5%
Mid Century Insurance Company	0.4%	\$10,787,454	\$11,034,392	\$4,050,433	\$3,511,024	31.8%
Allstate Property & Casualty Insurance Comp	0.4%	\$10,324,368	\$10,563,557	\$4,233,077	\$4,203,356	39.8%
Economy Preferred Insurance Company	0.4%	\$10,206,958	\$6,680,186	\$2,807,487	\$4,604,474	68.9%
Privilege Underwriters Reciprocal Exchange	0.4%	\$10,189,390	\$9,796,281	\$6,336,859	\$5,416,195	55.3%
Trumbull Insurance Company	0.4%	\$9,782,497	\$9,892,667	\$2,742,088	\$2,813,595	28.4%
Fire Insurance Exchange	0.3%	\$9,294,094	\$9,824,136	\$3,672,879	\$2,283,643	23.2%
Encompass Indemnity Company	0.3%	\$9,079,964	\$8,441,610	\$4,974,841	\$5,971,898	70.7%
Allstate Insurance Company	0.3%	\$8,830,755	\$8,696,511	\$4,248,158	\$4,405,779	50.7%
Cincinnati Casualty Company The	0.3%	\$8,775,869	\$5,527,320	\$4,045,418	\$4,601,050	83.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Bankers Insurance Company Of FL	0.3%	\$8,767,958	\$9,097,794	\$3,864,061	\$3,980,814	43.8%
Electric Insurance Company	0.3%	\$8,573,198	\$7,630,733	\$4,655,934	\$7,574,160	99.3%
United Home Insurance Company	0.3%	\$7,686,997	\$7,880,375	\$5,007,041	\$4,965,698	63.0%
Great Northern Insurance Company	0.3%	\$7,050,608	\$6,973,829	\$4,233,648	\$4,227,561	60.6%
Cameron Mutual Insurance Company	0.3%	\$7,046,055	\$6,983,099	\$3,525,799	\$3,402,496	48.7%
Rock Ridge Insurance Company	0.3%	\$6,972,003	\$3,534,569	\$933,371	\$2,020,503	57.2%
AMICA Mutual Insurance Company	0.3%	\$6,966,707	\$6,814,284	\$3,019,594	\$3,872,982	56.8%
AIG Property Casualty Company	0.2%	\$6,610,687	\$6,079,629	\$6,592,874	\$16,128,403	265.3%
AMCO Insurance Company	0.2%	\$6,520,061	\$6,470,953	\$4,457,094	\$2,674,732	41.3%
Nationwide Insurance Company Of America	0.2%	\$6,379,581	\$6,652,261	\$4,229,291	\$3,490,853	52.5%
Chubb National Insurance Company	0.2%	\$6,142,729	\$5,896,354	\$2,885,015	\$4,646,237	78.8%
Lititz Mutual Insurance Company	0.2%	\$5,708,010	\$5,589,514	\$2,210,924	\$2,691,792	48.2%
Property & Casualty Insurance Company Of Hart	0.2%	\$5,361,308	\$5,446,829	\$2,103,361	\$2,052,393	37.7%
New Horizons Insurance Company Of Missouri	0.2%	\$5,263,042	\$5,024,827	\$2,516,640	\$2,542,996	50.6%
Farmers Property & Casualty Insurance Co	0.2%	\$5,178,384	\$5,652,406	\$2,280,759	\$2,416,019	42.7%
American Family Connect Property & Casualty	0.2%	\$5,151,272	\$4,643,923	\$1,673,020	\$4,233,678	91.2%
Homesite Indemnity Company	0.2%	\$4,908,668	\$5,444,873	\$1,116,013	\$1,175,389	21.6%
Amguard Insurance Company	0.2%	\$4,818,414	\$3,507,024	\$2,323,553	\$3,639,486	103.8%
Standard Fire Insurance Company	0.2%	\$4,654,853	\$4,721,438	\$2,132,170	\$2,592,098	54.9%
Liberty Mutual Fire Insurance Company	0.1%	\$4,048,333	\$4,248,039	\$1,237,470	\$1,639,151	38.6%
Foremost Insurance Company Grand Rapids Michi	0.1%	\$3,995,393	\$3,676,786	\$1,273,954	\$1,360,759	37.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Farmers Group Property & Casualty Insurance	0.1%	\$3,982,195	\$3,892,912	\$1,529,409	\$2,621,315	67.3%
LM Insurance Corporation	0.1%	\$3,677,338	\$3,932,914	\$1,454,774	\$1,204,739	30.6%
Country Preferred Insurance Company	0.1%	\$3,387,575	\$1,516,443	\$661,251	\$1,544,199	101.8%
Stillwater Insurance Company	0.1%	\$3,033,654	\$2,697,939	\$2,040,279	\$2,210,888	81.9%
Madison Mutual Insurance Company	0.1%	\$2,884,974	\$2,565,944	\$826,730	\$736,747	28.7%
Liberty Mutual Insurance Company	0.1%	\$2,820,774	\$2,567,708	\$1,327,745	\$2,123,549	82.7%
Esurance Insurance Company	0.1%	\$2,820,598	\$3,047,883	\$2,314,617	\$2,253,970	74.0%
Lemonade Insurance Company	0.1%	\$2,741,663	\$2,420,858	\$1,616,164	\$1,885,809	77.9%
Mutualaid Exchange	0.1%	\$2,729,714	\$2,687,144	\$1,341,172	\$1,351,902	50.3%
Secura Supreme Insurance Company	0.1%	\$2,684,058	\$2,416,103	\$705,489	\$718,967	29.8%
Hartford Underwriters Insurance Company	0.1%	\$2,611,119	\$2,682,164	\$758,049	\$759,676	28.3%
Peerless Indemnity Insurance Company	0.1%	\$2,392,200	\$664,491	\$28,617	\$389,774	58.7%
Nationwide General Insurance Company	0.1%	\$2,089,018	\$87,182	\$0	\$10,005	11.5%
State Auto Property & Casualty Insurance Comp	0.1%	\$1,972,724	\$2,062,689	\$643,401	\$716,768	34.7%
Unitrin Safeguard Insurance Company	0.1%	\$1,923,064	\$2,157,901	\$962,072	\$817,098	37.9%
American Modern Home Insurance Co	0.1%	\$1,844,003	\$1,777,624	\$825,044	\$1,016,651	57.2%
Pacific Indemnity Company	0.1%	\$1,831,981	\$1,853,335	\$422,719	\$516,560	27.9%
Vigilant Insurance Company	0.1%	\$1,831,870	\$1,756,341	\$1,860,341	\$1,878,318	106.9%
Branch Insurance Exchange	0.1%	\$1,701,700	\$642,664	\$138,635	\$480,705	74.8%
California Casualty General Insurance Company	0.1%	\$1,604,256	\$1,566,344	\$662,522	\$636,222	40.6%
Federal Insurance Company	0.1%	\$1,562,443	\$1,563,480	\$1,280,196	\$1,422,027	91.0%
Teachers Insurance Company	0.1%	\$1,561,511	\$1,591,724	\$792,660	\$940,514	59.1%
Truck Insurance Exchange	0.1%	\$1,532,316	\$1,293,566	\$650,619	\$769,882	59.5%
Economy Premier Assurance Company	0.1%	\$1,477,203	\$1,506,251	\$872,668	\$993,274	65.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Horace Mann Insurance Company	0.1%	\$1,444,109	\$1,376,284	\$613,564	\$580,338	42.2%
Vault Reciprocal Exchange	0.0%	\$1,350,170	\$710,343	\$43,279	\$2,306,966	324.8%
Hartford Insurance Company Of The Southeast	0.0%	\$1,271,059	\$309,202	\$6,255	\$32,241	10.4%
Travelers Property Casualty Insurance Company	0.0%	\$1,250,093	\$1,330,237	\$632,106	\$712,455	53.6%
Hartford Insurance Company Of The Midwest	0.0%	\$1,178,525	\$1,399,816	\$1,033,285	\$901,900	64.4%
Tower Hill Prime Insurance Company	0.0%	\$1,130,747	\$913,914	\$277,165	\$706,193	77.3%
Praetorian Insurance Company	0.0%	\$1,024,338	\$1,066,267	\$421,183	\$484,609	45.4%
Twin City Fire Insurance Company	0.0%	\$1,019,232	\$985,396	\$556,089	\$691,081	70.1%
Markel American Insurance Company	0.0%	\$1,004,117	\$987,090	\$142,650	\$157,304	15.9%
Liberty Insurance Corporation	0.0%	\$969,584	\$1,024,536	\$1,163,892	\$1,370,515	133.8%
Armed Forces Insurance Exchange	0.0%	\$933,579	\$983,805	\$344,523	\$237,807	24.2%
Midwest Family Mutual Insurance Company	0.0%	\$861,832	\$720,106	\$1,014,969	\$1,349,498	187.4%
Century-national Insurance Company	0.0%	\$816,137	\$831,266	\$254,549	\$191,147	23.0%
Progressive Casualty Insurance Company	0.0%	\$552,389	\$540,151	\$414,758	\$350,695	64.9%
Automobile Ins Co Of Hartford CT	0.0%	\$511,000	\$519,710	\$218,376	\$233,431	44.9%
QBE Insurance Corporation	0.0%	\$460,180	\$521,850	\$207,289	\$-31,933	( 6.1%)
Grinnell Mutual Reinsurance Company	0.0%	\$384,538	\$366,651	\$132,586	\$179,256	48.9%
Homeowners Of America Insurance Company	0.0%	\$376,651	\$133,802	\$0	\$17,520	13.1%
Esurance Property & Casualty Insurance Co	0.0%	\$329,611	\$352,727	\$132,652	\$134,272	38.1%
Toggle Insurance Company	0.0%	\$292,972	\$281,208	\$106,298	\$111,284	39.6%
Pharmacists Mutual Insurance Company	0.0%	\$292,228	\$291,045	\$203,464	\$270,384	92.9%
Sentinel Insurance Company Ltd	0.0%	\$258,120	\$293,627	\$117,749	\$111,697	38.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Indemnity Company Of America	0.0%	\$221,380	\$222,788	\$71,106	\$94,403	42.4%
Hartford Casualty Insurance Co	0.0%	\$118,119	\$144,166	\$21,341	\$26,678	18.5%
Root Insurance Company	0.0%	\$94,814	\$126,966	\$38,018	\$123,810	97.5%
Trisura Insurance Company	0.0%	\$90,152	\$39,981	\$991	\$10,864	27.2%
American Security Insurance Company	0.0%	\$82,559	\$90,093	\$14,039	\$11,036	12.2%
Encompass Insurance Company Of America	0.0%	\$75,423	\$77,540	\$0	\$-4,649	(6.0%)
Secura Insurance Company	0.0%	\$74,331	\$78,221	\$11,165	\$10,052	12.9%
Motors Insurance Corporation	0.0%	\$73,574	\$9,858	\$3,785	\$3,785	38.4%
General Security National Insurance Company	0.0%	\$65,070	\$134,914	\$31,267	\$110,489	81.9%
Hartford Fire Insurance Company	0.0%	\$63,928	\$70,089	\$5,200	\$1,123	1.6%
Standard Guaranty Insurance Company	0.0%	\$58,822	\$38,689	\$0	\$16,664	43.1%
Affiliated FM Insurance Company	0.0%	\$29,331	\$32,114	\$0	\$0	0.0%
Integon Indemnity Corporation	0.0%	\$26,073	\$1,507	\$0	\$0	0.0%
Integon National Insurance Company	0.0%	\$25,353	\$15,676	\$0	\$0	0.0%
American National General Insurance Company	0.0%	\$24,267	\$28,689	\$50	\$543	1.9%
Amshield Insurance Company	0.0%	\$20,663	\$60,875	\$35,861	\$36,269	59.6%
Haulers Insurance Company Inc	0.0%	\$14,151	\$13,470	\$33,700	\$25,200	187.1%
American Reliable Insurance Company	0.0%	\$11,219	\$11,219	\$0	\$0	0.0%
Massachusetts Bay Insurance Company	0.0%	\$7,013	\$7,994	\$0	\$6,692	83.7%
Unitrin Direct Property & Casualty Company	0.0%	\$4,469	\$20,497	\$35,006	\$32,275	157.5%
Hanover Insurance Company The	0.0%	\$4,201	\$4,021	\$0	\$64,833	1612.4%
First Chicago Insurance Company	0.0%	\$2,520	\$2,841	\$0	\$0	0.0%
Alpha Property & Casualty Insurance Co	0.0%	\$1,867	\$3,397	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Citizens Insurance Company Of America	0.0%	\$773	\$731	\$0	\$1,236	169.1%
Hartford Accident & Indemnity Co	0.0%	\$676	\$16,165	\$16,283	\$16,748	103.6%
American Family Home Insurance Company	0.0%	\$655	\$634	\$0	\$-1,099	(173.3%)
Chubb Indemnity Insurance Company	0.0%	\$568	\$579	\$0	\$-66	(11.4%)
First Acceptance Insurance Company Inc	0.0%	\$89	\$89	\$0	\$0	0.0%
Executive Risk Indemnity Inc	0.0%	\$62	\$62	\$0	\$-3	(4.8%)
Civic Property & Casualty Co	0.0%	\$0	\$0	\$0	\$-2	_
Kemper Independence Insurance Company	0.0%	\$0	\$0	\$0	\$63	-
National Casualty Company	0.0%	\$0	\$0	\$0	\$-28	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$56,115	\$3,654	_
RLI Insurance Company	0.0%	\$0	\$0	\$0	\$-364	_
California Casualty Indemnity Exchange	0.0%	\$0	\$0	\$0	\$-8	-
American Casualty Company Of Reading Pennsylv	0.0%	\$0	\$0	\$5,000	\$9,721	_
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$1,000	\$1,003	_
Union Insurance Company Of Providence	0.0%	\$0	\$0	\$1,000	\$1,000	_
American Automobile Insurance Company	0.0%	\$0	\$0	\$23,810	\$29,631	_
National Surety Corporation	0.0%	\$0	\$0	\$-8,951	\$-8,951	_
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$21	_
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$0	\$90	_
Northland Insurance Company	0.0%	\$0	\$0	\$0	\$-61	_
American Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$32	_
Westfield Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Regent Insurance Company	0.0%	\$0	\$0	\$0	\$789	_
Sentry Insurance Company	0.0%	\$0	\$0	\$0	\$977	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm General Insurance Company	0.0%	\$0	\$0	\$-400	\$-400	-
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$733	_
Merastar Insurance Company	0.0%	\$0	\$0	\$0	\$-1,526	_
21st Century North America Insurance Company	0.0%	\$0	\$0	\$0	\$-351	
Owners Insurance Company	0.0%	\$0	\$0	\$-1,460	\$19,540	1
Aegis Security Insurance Company	0.0%	\$0	\$323	\$13,103	\$3,103	960.7%
American Modern Select Insurance Company	0.0%	\$0	\$0	\$15,773	\$-2,215	_
Farmers Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$14	_
Allied Property & Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-6	_
West American Insurance Company	0.0%	\$0	\$0	\$0	\$33	_
First American Property & Casualty Insurance	( 0.0%)	\$-84	\$1,049	\$54,904	\$-27,548	(2626.1%)
Total	100.0%	\$2,705,857,619	\$2,572,965,254	\$1,222,484,511	\$1,352,499,270	52.6%

# **COMMERCIAL MULTI-PERIL**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Fire & Casualty Company	4.8%	\$47,713,159	\$43,537,715	\$29,202,736	\$32,276,809	74.1%
Cincinnati Insurance Company The	4.7%	\$47,153,461	\$46,365,586	\$19,160,062	\$32,996,824	71.2%
American Family Mutual Insurance Company	4.5%	\$45,562,706	\$47,441,277	\$22,287,051	\$14,419,460	30.4%
Philadelphia Indemnity Insurance Company	4.1%	\$41,500,404	\$42,710,130	\$21,277,958	\$33,326,119	78.0%
Owners Insurance Company	3.6%	\$35,874,329	\$33,017,331	\$11,286,655	\$18,820,101	57.0%
American Family Insurance Company	3.3%	\$32,848,192	\$26,610,946	\$10,543,092	\$14,473,036	54.4%
Federal Insurance Company	2.5%	\$25,330,005	\$24,394,071	\$12,491,022	\$13,863,012	56.8%
Farm Bureau Town & Country Insurance Company	2.4%	\$23,662,520	\$22,196,927	\$17,744,329	\$19,377,005	87.3%
Church Mutual Insurance Company S.i.	2.0%	\$19,871,917	\$18,959,348	\$8,049,510	\$10,600,946	55.9%
Brotherhood Mutual Insurance Co	1.9%	\$19,502,793	\$18,294,329	\$14,008,250	\$15,601,090	85.3%
Star Insurance Company	1.9%	\$19,413,266	\$19,248,299	\$5,598,624	\$5,642,461	29.3%
Grinnell Mutual Reinsurance Company	1.9%	\$18,977,720	\$18,086,194	\$12,087,082	\$16,178,386	89.5%
Phoenix Insurance Company The	1.9%	\$18,642,795	\$17,151,928	\$4,655,912	\$7,438,005	43.4%
Ohio Security Insurance Company	1.8%	\$17,948,165	\$18,096,404	\$8,334,856	\$10,949,780	60.5%
Columbia Mutual Insurance Company	1.7%	\$16,892,226	\$16,913,504	\$7,219,195	\$9,535,835	56.4%
Acuity A Mutual Insurance Company	1.6%	\$16,263,353	\$15,441,771	\$5,975,018	\$6,948,768	45.0%
Nationwide Assurance Company	1.5%	\$15,136,487	\$8,739,739	\$2,563,350	\$4,747,533	54.3%
Hartford Underwriters Insurance Company	1.5%	\$15,046,302	\$12,129,635	\$3,313,226	\$5,990,130	49.4%
Auto Owners Insurance Company	1.4%	\$14,211,567	\$12,212,887	\$2,052,605	\$4,637,487	38.0%
Shelter Mutual Insurance Company	1.4%	\$13,899,322	\$13,294,936	\$10,272,629	\$11,653,674	87.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Property Casualty Company Of Americ	1.4%	\$13,773,144	\$12,739,009	\$1,960,446	\$4,482,255	35.2%
AMCO Insurance Company	1.3%	\$13,373,022	\$13,690,266	\$10,353,964	\$16,119,785	117.7%
Nationwide General Insurance Company	1.3%	\$12,702,801	\$10,292,581	\$6,322,575	\$11,199,629	108.8%
Ace American Insurance Company	1.2%	\$12,299,201	\$12,628,661	\$2,712,528	\$3,184,083	25.2%
Secura Insurance Company	1.2%	\$12,135,664	\$11,575,250	\$4,404,521	\$6,025,101	52.1%
Charter Oak Fire Insurance Co The	1.1%	\$10,978,855	\$11,715,698	\$3,687,831	\$2,674,376	22.8%
Guideone Insurance Company	1.1%	\$10,518,423	\$9,122,780	\$4,369,392	\$5,236,342	57.4%
Hartford Fire Insurance Company	1.0%	\$10,193,274	\$10,811,277	\$2,335,236	\$6,585,674	60.9%
National Union Fire Insurance Company Of Pitt	1.0%	\$9,523,216	\$9,848,182	\$855,839	\$1,128,571	11.5%
Midwest Family Mutual Insurance Company	0.9%	\$9,438,419	\$9,124,828	\$5,686,612	\$4,040,525	44.3%
Cincinnati Casualty Company The	0.9%	\$9,417,700	\$8,951,395	\$3,598,000	\$3,145,265	35.1%
Travelers Indemnity Company Of America	0.9%	\$9,154,871	\$9,311,086	\$5,624,201	\$5,565,464	59.8%
Fire Insurance Exchange	0.9%	\$9,072,709	\$8,777,741	\$4,527,245	\$4,477,842	51.0%
Great Northern Insurance Company	0.9%	\$8,834,565	\$9,134,366	\$2,625,788	\$1,284,176	14.1%
Illinois Casualty Company	0.8%	\$8,279,058	\$8,039,512	\$2,925,778	\$3,842,971	47.8%
State Automobile Mutual Insurance Company	0.8%	\$7,710,316	\$6,862,931	\$2,418,019	\$5,013,576	73.1%
Depositors Insurance Company	0.7%	\$7,371,878	\$8,729,489	\$6,292,053	\$5,520,367	63.2%
Continental Casualty Company	0.7%	\$7,368,209	\$6,923,325	\$1,944,181	\$3,395,042	49.0%
Travelers Casualty Insurance Company Of Ameri	0.7%	\$7,340,945	\$7,936,108	\$4,276,302	\$4,068,197	51.3%
Sentinel Insurance Company Ltd	0.7%	\$6,774,658	\$6,844,749	\$3,092,232	\$1,868,063	27.3%
Federated Mutual Insurance Company	0.7%	\$6,666,214	\$6,146,816	\$2,943,557	\$5,378,247	87.5%
Twin City Fire Insurance Company	0.7%	\$6,575,006	\$6,835,609	\$3,738,368	\$2,057,827	30.1%
Fidelity & Guaranty Insurance Company	0.6%	\$6,380,138	\$5,027,036	\$1,402,655	\$2,328,556	46.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Country Mutual Insurance Company	0.6%	\$6,332,795	\$9,855,605	\$6,441,496	\$11,867,149	120.4%
Firemans Fund Insurance Company	0.6%	\$5,989,260	\$5,081,965	\$1,221,696	\$1,592,415	31.3%
Hartford Casualty Insurance Co	0.6%	\$5,945,234	\$6,029,377	\$6,449,847	\$8,147,472	135.1%
Union Insurance Company	0.6%	\$5,941,076	\$5,571,569	\$4,770,543	\$6,042,837	108.5%
Amguard Insurance Company	0.6%	\$5,789,554	\$6,325,491	\$3,603,727	\$3,937,771	62.3%
Midvale Indemnity Company	0.5%	\$5,481,094	\$5,029,571	\$2,626,221	\$3,833,876	76.2%
Travelers Indemnity Company	0.5%	\$5,478,979	\$5,609,852	\$914,045	\$2,233,789	39.8%
Mid Century Insurance Company	0.5%	\$5,193,035	\$5,330,634	\$1,792,066	\$1,929,172	36.2%
Nationwide Mutual Insurance Company	0.5%	\$5,163,556	\$4,636,607	\$684,939	\$1,666,197	35.9%
Acadia Insurance Company	0.5%	\$5,054,486	\$4,869,101	\$2,657,798	\$2,926,929	60.1%
Association Casualty Insurance Company	0.5%	\$4,940,052	\$4,375,631	\$636,398	\$1,371,617	31.3%
Travelers Indemnity Company Of Connecticut	0.5%	\$4,929,693	\$4,607,258	\$384,450	\$412,004	8.9%
General Casualty Company Of Wisconsin	0.5%	\$4,911,893	\$4,687,514	\$2,133,537	\$3,220,385	68.7%
Truck Insurance Exchange	0.5%	\$4,787,087	\$4,538,871	\$1,342,018	\$1,386,915	30.6%
Cameron Mutual Insurance Company	0.5%	\$4,544,343	\$4,446,976	\$2,788,296	\$2,854,179	64.2%
Nationwide Agribusiness Insurance Company	0.4%	\$4,411,746	\$4,657,694	\$4,667,983	\$1,352,021	29.0%
Allstate Indemnity Company	0.4%	\$4,274,395	\$4,160,563	\$1,685,391	\$2,124,154	51.1%
Secura Supreme Insurance Company	0.4%	\$4,177,219	\$3,763,956	\$1,420,393	\$1,508,764	40.1%
Zurich American Insurance Company	0.4%	\$4,010,018	\$4,410,950	\$5,397,303	\$4,798,929	108.8%
Amerisure Insurance Company	0.4%	\$3,975,471	\$3,567,727	\$1,183,915	\$3,767,837	105.6%
State Auto Property & Casualty Insurance Comp	0.4%	\$3,929,571	\$4,231,120	\$1,093,456	\$1,972,201	46.6%
National Trust Insurance Company	0.4%	\$3,604,955	\$3,394,077	\$3,157,183	\$3,148,460	92.8%
National Casualty Company	0.3%	\$3,448,339	\$3,194,110	\$1,982,907	\$1,407,996	44.1%
FCCI Insurance Company	0.3%	\$3,392,922	\$3,303,449	\$7,314,310	\$9,355,547	283.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental Western Insurance Company	0.3%	\$3,370,643	\$3,114,211	\$1,064,620	\$1,491,746	47.9%
American Reliable Insurance Company	0.3%	\$3,359,326	\$3,572,478	\$1,170,566	\$864,365	24.2%
Amerisure Mutual Insurance Company	0.3%	\$3,340,467	\$3,365,850	\$679,009	\$1,219,292	36.2%
Valley Forge Insurance Company	0.3%	\$3,311,839	\$3,419,427	\$3,631,559	\$3,768,096	110.2%
Integon National Insurance Company	0.3%	\$3,225,144	\$3,231,063	\$1,596,440	\$1,808,956	56.0%
Wesco Insurance Company	0.3%	\$3,111,878	\$2,025,258	\$1,162,758	\$4,248,319	209.8%
Firemens Insurance Company Of Washington DC	0.3%	\$3,109,137	\$3,079,168	\$429,644	\$585,214	19.0%
U S Specialty Insurance Company	0.3%	\$2,993,768	\$2,719,643	\$1,232,812	\$3,182,241	117.0%
Triangle Insurance Company Inc	0.3%	\$2,907,326	\$2,435,815	\$963,625	\$1,128,460	46.3%
American National Property & Casualty Co	0.3%	\$2,888,121	\$2,760,289	\$686,456	\$789,351	28.6%
Arch Insurance Company	0.3%	\$2,885,030	\$2,738,993	\$802,684	\$994,015	36.3%
Cincinnati Indemnity Company Inc	0.3%	\$2,647,701	\$2,662,340	\$2,907,351	\$1,531,997	57.5%
Continental Insurance Company The	0.3%	\$2,636,022	\$2,550,175	\$262,156	\$358,198	14.0%
Farmers Insurance Exchange	0.3%	\$2,587,451	\$2,795,726	\$1,474,838	\$1,688,837	60.4%
Lio Insurance Company	0.3%	\$2,567,262	\$1,575,912	\$45,790	\$579,044	36.7%
National Fire Insurance Company Of Hartford	0.3%	\$2,509,861	\$2,376,335	\$2,282,768	\$2,427,668	102.2%
Citizens Insurance Company Of America	0.3%	\$2,505,183	\$2,674,312	\$1,364,037	\$5,237,826	195.9%
Atlantic Specialty Insurance Company	0.2%	\$2,490,219	\$2,705,527	\$935,077	\$903,232	33.4%
State National Insurance Company Inc	0.2%	\$2,399,868	\$2,203,868	\$4,273,773	\$3,608,773	163.7%
Guideone Elite Insurance Company	0.2%	\$2,317,575	\$2,480,618	\$934,896	\$1,071,316	43.2%
Austin Mutual Insurance Company	0.2%	\$2,225,894	\$2,166,935	\$702,797	\$1,266,415	58.4%
American Guarantee & Liablity Insurance Co	0.2%	\$2,204,026	\$1,900,171	\$1,221,094	\$2,946,248	155.1%
Transportation Insurance Company	0.2%	\$2,181,962	\$2,261,271	\$468,424	\$397,580	17.6%
Bitco General Insurance Corporation	0.2%	\$2,172,921	\$2,124,314	\$432,651	\$-672,319	(31.6%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Guideone Specialty Insurance Company	0.2%	\$2,142,215	\$2,778,050	\$1,453,630	\$1,081,194	38.9%
United Fire & Casualty Company	0.2%	\$2,118,118	\$2,279,939	\$2,413,468	\$1,815,523	79.6%
Lyndon Southern Insurance Company	0.2%	\$2,018,621	\$1,779,555	\$396,029	\$1,348,601	75.8%
Great American Insurance Company	0.2%	\$2,018,254	\$1,587,296	\$334,921	\$426,855	26.9%
Ohio Casualty Insurance Company	0.2%	\$1,981,970	\$2,130,136	\$442,611	\$510,845	24.0%
American Casualty Company Of Reading Pennsylv	0.2%	\$1,976,304	\$1,656,085	\$1,333,257	\$810,943	49.0%
Selective Insurance Company Of South Carolina	0.2%	\$1,949,407	\$2,003,005	\$709,063	\$539,838	27.0%
Berkshire Hathaway Homestate Insurance Co	0.2%	\$1,835,073	\$1,665,234	\$383,341	\$1,062,713	63.8%
West American Insurance Company	0.2%	\$1,810,710	\$2,118,660	\$287,061	\$471,110	22.2%
Monroe Guaranty Insurance Company	0.2%	\$1,800,425	\$1,823,737	\$233,887	\$1,458,542	80.0%
Everest National Insurance Company	0.2%	\$1,766,017	\$1,755,361	\$926,286	\$65,699	3.7%
Ace Property & Casualty Insurance Company	0.2%	\$1,758,976	\$1,742,443	\$1,222,909	\$4,221,908	242.3%
Intrepid Insurance Company	0.2%	\$1,747,096	\$1,617,888	\$33,924	\$618,533	38.2%
Selective Insurance Company Of America	0.2%	\$1,700,643	\$1,470,590	\$531,048	\$477,331	32.5%
Crestbrook Insurance Company	0.2%	\$1,691,409	\$1,525,462	\$39,420	\$20,426	1.3%
Pharmacists Mutual Insurance Company	0.2%	\$1,678,395	\$1,511,038	\$1,154,283	\$1,505,591	99.6%
BCS Insurance Company	0.2%	\$1,611,531	\$2,172,152	\$829,367	\$934,036	43.0%
Massachusetts Bay Insurance Company	0.2%	\$1,607,489	\$1,568,547	\$99,462	\$629,210	40.1%
General Insurance Company Of America	0.1%	\$1,484,174	\$1,456,320	\$661,363	\$520,863	35.8%
American Fire & Casualty Company	0.1%	\$1,466,275	\$1,728,356	\$642,890	\$1,097,814	63.5%
Allied World Insurance Company	0.1%	\$1,462,931	\$1,625,409	\$403,140	\$590,317	36.3%
Regent Insurance Company	0.1%	\$1,447,707	\$1,541,805	\$519,178	\$1,182,188	76.7%
Hanover Insurance Company The	0.1%	\$1,442,918	\$1,352,156	\$157,016	\$1,403,005	103.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Markel Insurance Company	0.1%	\$1,429,605	\$1,445,838	\$1,786,882	\$-1,295,995	(89.6%)
Lititz Mutual Insurance Company	0.1%	\$1,408,450	\$1,274,739	\$462,512	\$480,894	37.7%
Housing Authority Property Insurance A Mutual	0.1%	\$1,357,230	\$1,228,716	\$1,050,872	\$1,218,166	99.1%
Standard Fire Insurance Company	0.1%	\$1,329,714	\$811,905	\$463,193	\$654,327	80.6%
Diamond State Insurance Company	0.1%	\$1,319,598	\$1,273,193	\$441,509	\$448,067	35.2%
Allied Insurance Company Of America	0.1%	\$1,292,105	\$3,936,235	\$3,974,038	\$3,393,115	86.2%
Starnet Insurance Company	0.1%	\$1,290,540	\$1,193,332	\$27,815	\$-45,209	(3.8%)
United States Fire Insurance Company	0.1%	\$1,165,850	\$1,235,910	\$163,520	\$233,899	18.9%
Berkshire Hathaway Direct Insurance Company	0.1%	\$1,114,517	\$873,766	\$228,550	\$649,877	74.4%
Nova Casualty Company	0.1%	\$1,078,241	\$1,088,916	\$220,934	\$372,104	34.2%
Specialty Risk America	0.1%	\$1,045,792	\$764,358	\$36,329	\$107,942	14.1%
American Zurich Insurance Company	0.1%	\$1,034,133	\$923,261	\$830,577	\$1,757,920	190.4%
Columbia National Insurance Company	0.1%	\$1,026,390	\$678,428	\$69,484	\$638,589	94.1%
Swiss Re Corporate Solutions Elite Insurance	0.1%	\$997,814	\$854,228	\$215,828	\$-136,970	(16.0%)
Markel American Insurance Company	0.1%	\$976,353	\$785,860	\$1,943	\$210,890	26.8%
Tri State Insurance Company Of Minnesota	0.1%	\$967,528	\$994,242	\$993,138	\$533,633	53.7%
Allstate Insurance Company	0.1%	\$962,997	\$1,039,680	\$355,539	\$369,567	35.5%
Berkley Regional Insurance Company	0.1%	\$962,333	\$700,827	\$-99,551	\$83,995	12.0%
Berkshire Hathaway Specialty Insurance Co	0.1%	\$943,282	\$637,700	\$613,701	\$463,794	72.7%
Mitsui Sumitomo Ins Co Of America	0.1%	\$923,903	\$861,104	\$0	\$-359,931	( 41.8%)
Bitco National Insurance Company	0.1%	\$873,953	\$936,719	\$478,275	\$936,839	100.0%
Federated Service Insurance Company	0.1%	\$849,524	\$818,238	\$59,521	\$120,122	14.7%
Vigilant Insurance Company	0.1%	\$845,636	\$869,526	\$603,772	\$105,302	12.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Employers Mutual Casualty Company	0.1%	\$837,970	\$832,353	\$336,251	\$365,382	43.9%
Cumis Insurance Society Inc	0.1%	\$835,511	\$944,528	\$193,552	\$454,717	48.1%
Keystone National Insurance Company	0.1%	\$832,628	\$689,175	\$802,247	\$923,374	134.0%
Argonaut Great Central Insurance Co	0.1%	\$826,016	\$815,672	\$178,888	\$-821,537	(100.7%)
Zurich American Insurance Company Of Illinois	0.1%	\$799,925	\$634,577	\$8,195	\$1,218,388	192.0%
American Southern Home Insurance Company	0.1%	\$796,808	\$843,126	\$100,000	\$256,720	30.4%
Allied Property & Casualty Insurance Company	0.1%	\$785,295	\$1,196,400	\$783,502	\$1,635,830	136.7%
Ace Fire Underwriters Insurance Company	0.1%	\$778,928	\$713,783	\$199,777	\$364,167	51.0%
Amerisure Partners Insurance Company	0.1%	\$765,740	\$1,104,653	\$171,047	\$112,441	10.2%
Berkley National Insurance Company	0.1%	\$765,609	\$671,246	\$946	\$-38,554	(5.7%)
Addison Insurance Company	0.1%	\$757,328	\$961,176	\$11,302	\$175,296	18.2%
New York Marine & General Insurance Co	0.1%	\$714,312	\$870,937	\$1,134,610	\$1,239,197	142.3%
St Paul Fire & Marine Insurance Company	0.1%	\$697,003	\$570,015	\$414,985	\$486,322	85.3%
Selective Insurance Company Of The Southeast	0.1%	\$657,503	\$703,668	\$182,561	\$288,056	40.9%
Security National Insurance Company	0.1%	\$656,122	\$543,865	\$145,753	\$-68,780	(12.6%)
Hanover American Insurance Company The	0.1%	\$653,199	\$646,962	\$468,192	\$1,357,994	209.9%
Ascot Insurance Company	0.1%	\$631,441	\$566,258	\$221,188	\$-158,333	(28.0%)
Emcasco Insurance Company	0.1%	\$628,381	\$690,469	\$148,295	\$467,996	67.8%
Granite State Insurance Company	0.1%	\$628,158	\$786,998	\$256,350	\$364,342	46.3%
Agcs Marine Insurance Company	0.1%	\$608,188	\$609,157	\$20,198	\$-24,004	(3.9%)
Housing Enterprise Insurance Company Inc	0.1%	\$597,562	\$559,233	\$715,511	\$1,526,999	273.1%
Pacific Employers Insurance Company	0.1%	\$595,602	\$682,855	\$171,576	\$910,572	133.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Casualty Insurance Company	0.1%	\$586,851	\$487,608	\$679,946	\$902,942	185.2%
Oak River Insurance Company	0.1%	\$580,378	\$612,514	\$679,133	\$-126,122	(20.6%)
Cm Select Insurance Company	0.1%	\$567,439	\$375,217	\$124,146	\$180,286	48.0%
Harleysville Insurance Company	0.1%	\$519,287	\$535,960	\$26,742	\$16,794	3.1%
Great American Assurance Company	0.1%	\$508,499	\$1,085,179	\$127,055	\$240,978	22.2%
RLI Insurance Company	0.1%	\$506,904	\$462,811	\$1,938	\$-8,023	(1.7%)
Liberty Mutual Fire Insurance Company	0.0%	\$494,760	\$458,749	\$60,676	\$29,493	6.4%
West Bend Mutual Insurance Company	0.0%	\$491,350	\$109,995	\$0	\$69,727	63.4%
Jewelers Mutual Insurance Company Si	0.0%	\$486,296	\$474,642	\$74,006	\$197,421	41.6%
Chubb Indemnity Insurance Company	0.0%	\$473,801	\$288,100	\$0	\$66,117	22.9%
Westfield Insurance Company	0.0%	\$457,813	\$455,186	\$96,644	\$-100,766	(22.1%)
Hartford Accident & Indemnity Co	0.0%	\$443,235	\$450,998	\$91,281	\$-193,282	(42.9%)
Hiscox Insurance Company Inc	0.0%	\$414,213	\$391,380	\$240,135	\$125,049	32.0%
Navigators Insurance Company	0.0%	\$408,546	\$173,917	\$517,082	\$2,321,199	1334.7%
Amtrust Insurance Company	0.0%	\$378,908	\$385,978	\$230,832	\$440,197	114.0%
American Alternative Insurance Corporation	0.0%	\$361,566	\$360,475	\$325,893	\$-1,037,185	(287.7%)
Benchmark Insurance Company	0.0%	\$361,357	\$209,135	\$120,728	\$155,563	74.4%
Great American Insurance Company Of NY	0.0%	\$358,378	\$501,283	\$147,032	\$-115,349	(23.0%)
Accredited Surety & Casualty Company Inc	0.0%	\$348,904	\$324,766	\$12,295	\$159,176	49.0%
QBE Insurance Corporation	0.0%	\$342,458	\$210,665	\$0	\$-370,971	(176.1%)
Crum & Forster Indemnity Company	0.0%	\$338,923	\$330,425	\$326,921	\$1,689,217	511.2%
American Family Home Insurance Company	0.0%	\$331,075	\$305,480	\$15,547	\$89,522	29.3%
Seneca Insurance Company Inc	0.0%	\$330,648	\$319,702	\$178,905	\$221,386	69.2%
National Farmers Union Property & Casualty Co	0.0%	\$328,185	\$355,735	\$219,013	\$436,342	122.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Hallmark Insurance Company Of TX	0.0%	\$305,976	\$262,443	\$189,681	\$132,877	50.6%
Union Insurance Company Of Providence	0.0%	\$303,276	\$320,841	\$79,435	\$275,682	85.9%
Argonaut Insurance Company	0.0%	\$298,394	\$286,544	\$108,206	\$114,917	40.1%
North River Insurance Company The	0.0%	\$282,875	\$249,723	\$178,164	\$288,271	115.4%
Vantapro Specialty Insurance Company	0.0%	\$274,326	\$777,646	\$100,000	\$-97,111	(12.5%)
Great American Alliance Insurance Company	0.0%	\$272,798	\$248,645	\$8,971	\$24,279	9.8%
National Specialty Insurance Company	0.0%	\$270,477	\$234,477	\$253,500	\$168,155	71.7%
Sentry Insurance Company	0.0%	\$268,372	\$256,655	\$44,322	\$22,124	8.6%
Farmington Casualty Company	0.0%	\$264,646	\$165,397	\$18,513	\$33,817	20.4%
Liberty Mutual Insurance Company	0.0%	\$237,140	\$226,661	\$0	\$47,202	20.8%
Universal Fire & Casualty Insurance Company	0.0%	\$226,673	\$138,657	\$0	\$98,939	71.4%
Allied World Specialty Insurance Company	0.0%	\$226,537	\$222,811	\$24,000	\$258,133	115.9%
Utica Mutual Insurance Company	0.0%	\$223,489	\$198,591	\$0	\$2,378	1.2%
Manufacturers Alliance Insurance Company	0.0%	\$195,634	\$136,515	\$199,752	\$500,991	367.0%
Vanliner Insurance Company	0.0%	\$184,292	\$181,244	\$0	\$-29,577	(16.3%)
Endurance American Insurance Company	0.0%	\$172,326	\$160,570	\$0	\$1,265	0.8%
Safeco Insurance Company Of America	0.0%	\$166,188	\$274,368	\$221,678	\$213,326	77.8%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$164,369	\$248,147	\$57,500	\$-18,624	(7.5%)
American Automobile Insurance Company	0.0%	\$162,680	\$164,665	\$0	\$-272,530	(165.5%)
Allmerica Financial Benefit Insurance Company	0.0%	\$149,657	\$77,468	\$10,038	\$64,035	82.7%
New Hampshire Insurance Company	0.0%	\$148,577	\$170,563	\$355,000	\$222,196	130.3%
Rural Trust Insurance Company	0.0%	\$145,195	\$210,269	\$22,073	\$46,174	22.0%
Indemnity Insurance Co Of North America	0.0%	\$141,315	\$149,087	\$22,062	\$40,906	27.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pacific Indemnity Company	0.0%	\$137,269	\$104,780	\$0	\$8,755	8.4%
Haulers Insurance Company Inc	0.0%	\$135,154	\$129,377	\$14,944	\$7,445	5.8%
Aspen American Insurance Company	0.0%	\$129,748	\$127,114	\$352,971	\$201,058	158.2%
Fidelity & Deposit Company Maryland	0.0%	\$128,872	\$132,703	\$96,426	\$107,297	80.9%
Property & Casualty Insurance Company Of Hart	0.0%	\$126,911	\$124,840	\$-33,869	\$-49,249	(39.4%)
U.s. Insurance Company Of America	0.0%	\$111,045	\$49,271	\$0	\$37,169	75.4%
Glencar Insurance Company	0.0%	\$109,117	\$41,327	\$0	\$12,856	31.1%
Sompo America Insurance Company	0.0%	\$104,494	\$105,597	\$0	\$-7,937	(7.5%)
Insurance Company Of The State Of Pennsylvani	0.0%	\$98,187	\$885,641	\$0	\$19,721	2.2%
Stillwater Insurance Company	0.0%	\$98,089	\$82,321	\$33,043	\$40,641	49.4%
Illinois National Insurance Company	0.0%	\$90,742	\$82,048	\$0	\$28,267	34.5%
Riverport Insurance Company	0.0%	\$85,363	\$82,511	\$0	\$214	0.3%
St Paul Guardian Insurance Company	0.0%	\$82,308	\$59,898	\$48,805	\$53,455	89.2%
Tokio Marine America Insurance Company	0.0%	\$82,142	\$80,811	\$0	\$-11,100	(13.7%)
Technology Insurance Company	0.0%	\$79,259	\$170,517	\$0	\$318,888	187.0%
Pennsylvania Manufacturers Association Insura	0.0%	\$77,558	\$136,248	\$1,500	\$18,064	13.3%
National Fire & Indemnity Exchange	0.0%	\$65,735	\$69,812	\$136,391	\$125,733	180.1%
Nationwide Affinity Insurance Company Of Amer	0.0%	\$56,709	\$25,994	\$0	\$2,964	11.4%
St Paul Mercury Insurance Company	0.0%	\$56,400	\$49,900	\$0	\$3,131	6.3%
Admiral Indemnity Company	0.0%	\$52,411	\$42,350	\$5,249	\$8,615	20.3%
American Modern Home Insurance Co	0.0%	\$50,590	\$57,262	\$0	\$-3,986	(7.0%)
Pennsylvania Manufacturers Indemnity Company	0.0%	\$47,293	\$47,293	\$0	\$-16,452	(34.8%)
Guideone America Insurance Company	0.0%	\$40,445	\$59,963	\$0	\$2,251	3.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hudson Insurance Company	0.0%	\$38,326	\$37,248	\$0	\$12,466	33.5%
Westfield National Insurance Company	0.0%	\$36,184	\$34,031	\$3,725	\$31,533	92.7%
American Home Assurance Company	0.0%	\$32,570	\$32,570	\$0	\$-64,009	(196.5%)
National Interstate Insurance Company	0.0%	\$31,033	\$22,568	\$0	\$1,294	5.7%
Greenwich Insurance Company	0.0%	\$30,467	\$21,189	\$0	\$48,720	229.9%
1st Auto & Casualty Insurance Company	0.0%	\$25,883	\$32,978	\$0	\$2,000	6.1%
Hartford Insurance Company Of The Midwest	0.0%	\$25,867	\$20,409	\$5,711	\$9,381	46.0%
Milford Casualty Insurance Company	0.0%	\$25,178	\$35,365	\$39,298	\$102,637	290.2%
Garrison Property & Casualty Insurance Comp	0.0%	\$20,986	\$14,004	\$0	\$3,693	26.4%
EMC Property & Casualty Company	0.0%	\$17,105	\$15,522	\$0	\$168	1.1%
Chicago Insurance Company	0.0%	\$16,712	\$24,800	\$0	\$0	0.0%
Generali U S Branch	0.0%	\$15,440	\$16,169	\$0	\$-231,901	(1434.2%)
Starr Indemnity & Liability Company	0.0%	\$7,608	\$7,945	\$0	\$-65	( 0.8%)
Chubb National Insurance Company	0.0%	\$6,103	\$5,100	\$0	\$1,454	28.5%
Alaska National Insurance Company	0.0%	\$6,037	\$5,666	\$0	\$0	0.0%
Hdi Global Insurance Company	0.0%	\$5,957	\$5,486	\$0	\$-14,858	(270.8%)
Harco National Insurance Company	0.0%	\$5,229	\$272	\$10,000	\$3,463	1273.2%
Great Divide Insurance Company	0.0%	\$2,782	\$28,286	\$0	\$-13,136	(46.4%)
Pennsylvania National Mutual Casualty Insuran	0.0%	\$1,864	\$1,904	\$0	\$0	0.0%
Scottsdale Indemnity Company	0.0%	\$1,862	\$2,442	\$0	\$-133	(5.4%)
Trumbull Insurance Company	0.0%	\$1,743	\$220,799	\$28,433	\$-194,702	(88.2%)
Axis Insurance Company	0.0%	\$1,238	\$1,794	\$0	\$-25,844	(1440.6%)
Westchester Fire Insurance Company	0.0%	\$1,072	\$1,803	\$0	\$179	9.9%
Trans Pacific Insurance Company	0.0%	\$97	\$69	\$0	\$36	52.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
XL Insurance America Inc	0.0%	\$8	\$-31	\$0	\$-28,629	92351.6%
American Select Insurance Company	0.0%	\$6	\$6	\$0	\$-9	(150.0%)
Stonington Insurance Company	0.0%	\$0	\$0	\$0	\$1,379	_
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$18,630	\$151,142	_
Park National Insurance Company	0.0%	\$0	\$0	\$0	\$-1,620	_
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$0	\$-12,144	-
Foremost Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$-2,402	-
T.h.e. Insurance Company	0.0%	\$0	\$0	\$0	\$3,192	_
MI Millers Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$-2,200	_
Safety National Casualty Corporation	0.0%	\$0	\$0	\$0	\$8,611	_
Peerless Indemnity Insurance Company	0.0%	\$0	\$0	\$-29	\$22,060	_
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$-802	_
Automobile Ins Co Of Hartford CT	0.0%	\$0	\$0	\$0	\$-33	_
Southern Insurance Company	0.0%	\$0	\$0	\$0	\$-29,042	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-1,731	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$-8	_
American Economy Insurance Company	0.0%	\$0	\$0	\$4,390	\$-586,983	-
American States Insurance Company	0.0%	\$0	\$0	\$454,084	\$320,919	_
Sparta Insurance Company	0.0%	\$0	\$0	\$0	\$498,082	_
Pinnacle National Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Employers Insurance Company Of Wausau	0.0%	\$0	\$0	\$-140	\$-17,868	_
The Pie Insurance Company	0.0%	\$0	\$645	\$84,000	\$464,953	72085.7%
Wcf Select Insurance Company	0.0%	\$0	\$0	\$3,500	\$-49,833	-
National Surety Corporation	0.0%	\$0	\$-2,094	\$-5,134	\$-359,608	17173.3%
Insurance Company Of North America	0.0%	\$0	\$0	\$0	\$235	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$88,722	\$2,840	_
Northland Insurance Company	0.0%	\$0	\$0	\$0	\$-5,782	_
Peerless Insurance Company	0.0%	\$0	\$0	\$-733	\$-24,347	_
Arrowood Indemnity Company	0.0%	\$0	\$0	\$0	\$29,095	_
First National Insurance Company Of America	0.0%	\$0	\$0	\$0	\$-10,339	_
TIG Insurance Company	0.0%	\$0	\$0	\$499,741	\$1,102,507	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-15,212	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$-37,193	_
Wausau Underwriters Insurance Company	0.0%	\$0	\$0	\$37,198	\$100,042	_
Wausau Business Insurance Company	0.0%	\$0	\$0	\$0	\$-619	_
Farmers Property & Casualty Insurance Co	0.0%	\$0	\$0	\$934,005	\$729,218	_
Plaza Insurance Company	0.0%	\$0	\$0	\$-425	\$-4,698	
Travelers Casualty & Surety Company Of Amer	0.0%	\$0	\$0	\$0	\$-552	
Penn America Insurance Company	0.0%	\$0	\$0	\$0	\$-308	_
Great American Spirit Insurance Company	0.0%	\$0	\$0	\$0	\$-618	_
Colonial American Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$47	_
Travelers Commercial Insurance Company	0.0%	\$0	\$0	\$0	\$-474	_
Travelers Casualty Company Of Connecticut	0.0%	\$0	\$0	\$0	\$-666	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$-297	_
Hawkeye-security Insurance Company	0.0%	\$0	\$0	\$0	\$-26,338	
Contractors Bonding & Insurance Company	0.0%	\$0	\$0	\$0	\$-490	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$-69,597	_
Nationwide Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$-6	
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-12,600	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$19,536	_
Liberty Insurance Corporation	0.0%	\$0	\$0	\$527	\$-461,404	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$15	_
Falls Lake National Insurance Company	( 0.0%)	\$-1,740	\$-1,465	\$0	\$-407	27.8%
XL Specialty Insurance Company	( 0.0%)	\$-3,729	\$-8,820	\$1,167,500	\$2,544,520	(28849.4%)
Netherlands Insurance Company The	( 0.0%)	\$-4,708	\$-5,900	\$210,551	\$-214,479	3635.2%
Blackboard Insurance Company	( 0.0%)	\$-8,692	\$27,041	\$423,009	\$29,249	108.2%
Ironshore Indemnity Inc	( 0.0%)	\$-19,701	\$-9,932	\$0	\$-3,003	30.2%
Clear Spring Property & Casualty Company	( 0.1%)	\$-871,989	\$-671,715	\$-121,722	\$-382,000	56.9%
Total	100.0%	\$1,001,547,372	\$964,975,689	\$458,876,235	\$578,923,500	60.0%

## **MOBILE HOMES**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Foremost Insurance Company Grand Rapids Michi	29.6%	\$8,685,026	\$8,544,603	\$2,476,827	\$2,710,737	31.7%
State Farm Fire & Casualty Company	23.9%	\$7,031,677	\$6,886,821	\$2,555,256	\$2,576,443	37.4%
Progressive Casualty Insurance Company	20.4%	\$5,996,605	\$6,008,349	\$2,988,198	\$3,040,926	50.6%
Shelter Mutual Insurance Company	10.5%	\$3,088,076	\$3,055,314	\$1,749,703	\$1,721,375	56.3%
Foremost Property & Casualty Insurance Comp	5.4%	\$1,573,473	\$1,620,152	\$375,134	\$362,074	22.3%
New Horizons Insurance Company Of Missouri	5.0%	\$1,482,642	\$1,414,636	\$489,091	\$412,991	29.2%
Farm Bureau Town & Country Insurance Company	4.3%	\$1,268,976	\$1,293,529	\$368,063	\$421,463	32.6%
Cameron Mutual Insurance Company	0.4%	\$119,902	\$127,220	\$9,387	\$-4,074	(3.2%)
Secura Supreme Insurance Company	0.3%	\$100,702	\$90,648	\$70,549	\$71,896	79.3%
Missouri Property Insurance Placement Facilit	0.1%	\$25,256	\$26,456	\$469	\$469	1.8%
Secura Insurance Company	0.0%	\$2,798	\$2,944	\$576	\$519	17.6%
Farmers Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$30	_
Total	100.0%	\$29,375,133	\$29,070,672	\$11,083,253	\$11,314,849	38.9%

## **PRIVATE CROP**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ace Property & Casualty Insurance Company	31.2%	\$13,927,461	\$13,927,461	\$8,724,205	\$10,066,754	72.3%
American Agri-business Insurance Company	15.8%	\$7,057,801	\$7,057,801	\$3,316,323	\$3,720,604	52.7%
Farmers Mutual Hail Insurance Company Of IA	12.5%	\$5,579,027	\$5,579,027	\$2,406,238	\$2,116,947	37.9%
Stratford Insurance Company	8.6%	\$3,850,666	\$3,850,666	\$1,703,401	\$1,360,416	35.3%
NAU Country Insurance Company	8.2%	\$3,644,500	\$3,642,800	\$5,234,179	\$4,037,623	110.8%
Great American Insurance Company	7.6%	\$3,383,513	\$3,383,513	\$1,728,615	\$1,610,302	47.6%
Agri General Insurance Company	6.0%	\$2,655,131	\$2,655,131	\$1,046,055	\$1,547,356	58.3%
Rural Community Insurance Company	5.2%	\$2,323,541	\$2,323,541	\$1,311,581	\$921,918	39.7%
Hudson Insurance Company	2.3%	\$1,022,402	\$1,022,402	\$558,378	\$607,853	59.5%
Producers Agriculture Insurance Company	1.2%	\$514,161	\$513,198	\$584,996	\$680,372	132.6%
Fmh Ag Risk Insurance Company	0.9%	\$391,966	\$391,966	\$99,284	\$106,155	27.1%
American Agricultural Insurance Co	0.3%	\$119,388	\$119,388	\$159,959	\$161,959	135.7%
State Farm Fire & Casualty Company	0.3%	\$112,795	\$58,458	\$194,062	\$194,062	332.0%
Country Mutual Insurance Company	0.0%	\$3,675	\$3,675	\$0	\$0	0.0%
Total	100.0%	\$44,586,027	\$44,529,027	\$27,067,276	\$27,132,321	60.9%

## **OCEAN MARINE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Union Fire Insurance Company Of Pitt	12.4%	\$6,089,294	\$6,084,938	\$1,172,135	\$1,652,370	27.2%
Starr Indemnity & Liability Company	11.9%	\$5,846,900	\$5,497,812	\$2,849,620	\$1,883,827	34.3%
Markel American Insurance Company	7.2%	\$3,545,327	\$3,251,678	\$947,388	\$262,201	8.1%
U S Specialty Insurance Company	6.9%	\$3,386,654	\$2,979,898	\$1,488,923	\$1,562,304	52.4%
Travelers Property Casualty Company Of Americ	5.6%	\$2,754,551	\$2,488,287	\$867,809	\$678,256	27.3%
Continental Insurance Company The	4.6%	\$2,261,967	\$2,124,621	\$592,457	\$1,984,262	93.4%
Hdi Global Insurance Company	4.1%	\$1,982,211	\$2,162,543	\$371,902	\$10,257	0.5%
Atlantic Specialty Insurance Company	4.0%	\$1,975,854	\$2,002,394	\$499,506	\$388,348	19.4%
Foremost Insurance Company Grand Rapids Michi	3.8%	\$1,882,746	\$1,902,084	\$661,205	\$682,369	35.9%
Ace American Insurance Company	3.7%	\$1,792,931	\$1,755,202	\$327,852	\$711,698	40.5%
GEICO Marine Insurance Company	3.6%	\$1,771,178	\$1,861,596	\$1,755,395	\$1,742,155	93.6%
Navigators Insurance Company	2.9%	\$1,395,707	\$1,231,369	\$69,511	\$740,265	60.1%
Ascot Insurance Company	2.4%	\$1,185,641	\$894,366	\$46,245	\$579,424	64.8%
Liberty Mutual Insurance Company	2.4%	\$1,167,374	\$1,118,100	\$51,351	\$62,946	5.6%
Great American Insurance Company	1.9%	\$925,719	\$1,014,626	\$146,024	\$-174,440	(17.2%)
Zurich American Insurance Company	1.8%	\$896,486	\$710,184	\$346,176	\$399,436	56.2%
Affiliated FM Insurance Company	1.7%	\$821,394	\$696,270	\$635,069	\$489,987	70.4%
Endurance American Insurance Company	1.5%	\$725,297	\$899,602	\$950,193	\$1,868,782	207.7%
New York Marine & General Insurance Co	1.4%	\$697,819	\$634,461	\$96,955	\$349,259	55.0%
RLI Insurance Company	1.4%	\$681,108	\$820,200	\$651,487	\$836,255	102.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Home & Marine Insurance Company T	1.3%	\$640,229	\$605,281	\$378,247	\$327,825	54.2%
Swiss Re Corporate Solutions America Insuranc	1.2%	\$599,112	\$196,941	\$0	\$-16,987	(8.6%)
XL Specialty Insurance Company	1.2%	\$567,257	\$535,474	\$133,383	\$-388,819	(72.6%)
Argonaut Insurance Company	1.1%	\$552,095	\$556,193	\$32,153	\$235,638	42.4%
Harco National Insurance Company	1.0%	\$480,410	\$321,615	\$0	\$4,738	1.5%
Standard Fire Insurance Company	0.9%	\$418,320	\$411,900	\$443,509	\$440,444	106.9%
Federal Insurance Company	0.8%	\$390,025	\$348,862	\$139,469	\$-20,260	(5.8%)
Indemnity Insurance Co Of North America	0.7%	\$359,202	\$287,968	\$31,555	\$322,138	111.9%
State National Insurance Company Inc	0.7%	\$335,343	\$316,343	\$14,548	\$-32,452	(10.3%)
National Casualty Company	0.7%	\$326,869	\$346,749	\$23,879	\$37,786	10.9%
Axis Insurance Company	0.6%	\$307,945	\$280,591	\$120,582	\$113,478	40.4%
Westport Insurance Corporation	0.6%	\$282,292	\$442,179	\$15,674	\$289,611	65.5%
Stratford Insurance Company	0.5%	\$255,128	\$225,700	\$0	\$44,745	19.8%
Agcs Marine Insurance Company	0.5%	\$229,969	\$232,789	\$101,440	\$-73,355	(31.5%)
AIG Property Casualty Company	0.4%	\$187,332	\$168,004	\$0	\$210,614	125.4%
Aspen American Insurance Company	0.4%	\$172,396	\$168,801	\$7,750	\$36,605	21.7%
Starstone National Insurance Company	0.3%	\$146,876	\$123,915	\$0	\$131,708	106.3%
Privilege Underwriters Reciprocal Exchange	0.3%	\$138,269	\$115,597	\$82,735	\$89,643	77.5%
Hanover Insurance Company The	0.2%	\$119,211	\$86,541	\$28,437	\$24,926	28.8%
Mitsui Sumitomo Insurance USA Inc	0.2%	\$117,172	\$109,529	\$0	\$100	0.1%
QBE Insurance Corporation	0.2%	\$97,288	\$35,891	\$0	\$0	0.0%
Beazley Insurance Company Inc	0.2%	\$79,672	\$67,550	\$0	\$-280,072	(414.6%)
Atain Insurance Company	0.1%	\$60,490	\$50,956	\$0	\$-6,864	(13.5%)
Starnet Insurance Company	0.1%	\$40,251	\$41,895	\$0	\$3,022	7.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Services Automobile Association	0.1%	\$37,487	\$38,939	\$0	\$-1,805	(4.6%)
Liberty Mutual Fire Insurance Company	0.1%	\$29,925	\$33,435	\$145,794	\$150,710	450.8%
Tokio Marine America Insurance Company	0.1%	\$26,359	\$7,607	\$0	\$457	6.0%
New Hampshire Insurance Company	0.1%	\$25,239	\$27,750	\$0	\$-9,975	(35.9%)
Markel Insurance Company	0.0%	\$15,985	\$14,426	\$0	\$-116,402	(806.9%)
Travelers Indemnity Company Of America	0.0%	\$15,218	\$13,505	\$0	\$471	3.5%
USAA Casualty Insurance Company	0.0%	\$12,518	\$13,330	\$0	\$-678	(5.1%)
Samsung Fire & Marine Insurance Co Ltd (us Br	0.0%	\$11,852	\$6,689	\$0	\$2,126	31.8%
AMICA Mutual Insurance Company	0.0%	\$11,737	\$12,796	\$0	\$0	0.0%
Insurance Company Of North America	0.0%	\$11,538	\$12,879	\$0	\$-821	(6.4%)
American Alternative Insurance Corporation	0.0%	\$11,000	\$11,000	\$0	\$3,705	33.7%
Imperium Insurance Company	0.0%	\$8,002	\$4,854	\$0	\$0	0.0%
Arch Insurance Company	0.0%	\$6,982	\$8,738	\$0	\$-113	(1.3%)
Automobile Ins Co Of Hartford CT	0.0%	\$4,920	\$4,833	\$0	\$2,290	47.4%
Essentia Insurance Company	0.0%	\$3,156	\$25,441	\$0	\$595	2.3%
State Automobile Mutual Insurance Company	0.0%	\$2,529	\$2,470	\$0	\$26	1.1%
Ace Fire Underwriters Insurance Company	0.0%	\$1,589	\$366	\$0	\$-36	(9.8%)
Travelers Personal Insurance Company	0.0%	\$1,521	\$1,213	\$0	\$30	2.5%
Accelerant National Insurance Company	0.0%	\$1,472	\$393	\$0	\$55	14.0%
Star Insurance Company	0.0%	\$1,228	\$1,220	\$0	\$-230	(18.9%)
Great Northern Insurance Company	0.0%	\$1,045	\$1,829	\$0	\$-293	(16.0%)
Chubb Indemnity Insurance Company	0.0%	\$800	\$644	\$0	\$148	23.0%
Electric Insurance Company	0.0%	\$452	\$452	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Garrison Property & Casualty Insurance Comp	0.0%	\$248	\$330	\$0	\$-232	(70.3%)
United States Fire Insurance Company	0.0%	\$111	\$111	\$50,000	\$9,658	8700.9%
Penn Millers Insurance Company	0.0%	\$110	\$110	\$0	\$-80	(72.7%)
Travelers Property Casualty Insurance Company	0.0%	\$100	\$100	\$0	\$6	6.0%
Everest National Insurance Company	0.0%	\$0	\$0	\$2,007,965	\$356,038	_
Bankers Standard Insurance Company	0.0%	\$0	\$0	\$0	\$369	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$95	_
Hartford Fire Insurance Company	0.0%	\$0	\$0	\$0	\$-10,909	_
National Liability & Fire Insurance Company	0.0%	\$0	\$0	\$0	\$-1,712	_
Mitsui Sumitomo Ins Co Of America	0.0%	\$0	\$0	\$-2	\$0	_
Axis Reinsurance Company	0.0%	\$0	\$0	\$0	\$-1,619	_
Vigilant Insurance Company	0.0%	\$0	\$0	\$0	\$-229	_
American Casualty Company Of Reading Pennsylv	0.0%	\$0	\$0	\$0	\$-21	_
Continental Casualty Company	0.0%	\$0	\$0	\$0	\$814,124	_
National Fire Insurance Company Of Hartford	0.0%	\$0	\$0	\$0	\$-78	_
Transportation Insurance Company	0.0%	\$0	\$0	\$0	\$13	_
Valley Forge Insurance Company	0.0%	\$0	\$0	\$0	\$-40	_
Ace Property & Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$4	
Pinnacle National Insurance Company	0.0%	\$0	\$0	\$0	\$-6	_
Procentury Insurance Company	0.0%	\$0	\$0	\$0	\$-381	_
Great American Insurance Company Of NY	0.0%	\$0	\$0	\$0	\$-265	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkshire Hathaway Specialty Insurance Co	0.0%	\$0	\$301	\$4,364	\$-17,742	(5894.4%)
National Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-280,000	_
American Modern Home Insurance Co	0.0%	\$0	\$2,356	\$3,297	\$2,917	123.8%
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$7,800	\$191,718	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$34	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$390	_
National Interstate Insurance Company	0.0%	\$0	\$0	\$0	\$-173	-
AXA Insurance Company	0.0%	\$0	\$0	\$0	\$-169	_
Total	100.0%	\$48,932,434	\$46,455,612	\$18,299,782	\$19,296,143	41.5%

## **INLAND MARINE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental Casualty Company	17.1%	\$90,232,188	\$87,953,309	\$39,103,668	\$38,929,184	44.3%
Liberty Insurance Underwriters Inc	10.0%	\$52,816,666	\$52,816,666	\$21,210,185	\$20,446,217	38.7%
State Farm Fire & Casualty Company	4.2%	\$22,363,140	\$21,455,937	\$9,247,735	\$9,664,570	45.0%
Jefferson Insurance Company	4.1%	\$21,431,986	\$21,228,303	\$5,442,741	\$5,565,001	26.2%
Travelers Property Casualty Company Of Americ	3.1%	\$16,457,901	\$15,887,918	\$8,656,364	\$11,591,812	73.0%
Zurich American Insurance Company	2.4%	\$12,869,679	\$11,735,951	\$5,647,769	\$6,582,499	56.1%
Securian Casualty Company	2.3%	\$12,060,611	\$10,782,130	\$3,822,646	\$4,502,202	41.8%
Liberty Mutual Fire Insurance Company	2.1%	\$11,094,236	\$9,431,333	\$332,046	\$689,851	7.3%
Factory Mutual Insurance Company	1.9%	\$9,947,988	\$9,393,640	\$4,015,754	\$9,909,340	105.5%
Progressive Casualty Insurance Company	1.9%	\$9,769,560	\$9,696,662	\$3,199,677	\$3,673,138	37.9%
National Union Fire Insurance Company Of Pitt	1.6%	\$8,213,698	\$8,114,842	\$2,162,308	\$2,504,342	30.9%
American Bankers Insurance Company Of FL	1.5%	\$8,122,851	\$8,122,851	\$2,865,518	\$2,785,010	34.3%
American Zurich Insurance Company	1.5%	\$8,004,418	\$7,780,789	\$731,551	\$680,221	8.7%
Agcs Marine Insurance Company	1.5%	\$7,981,744	\$7,951,287	\$2,179,534	\$2,440,859	30.7%
Atlantic Specialty Insurance Company	1.5%	\$7,884,083	\$7,378,355	\$2,036,124	\$1,331,750	18.0%
Generali U S Branch	1.3%	\$6,868,509	\$5,871,173	\$2,053,253	\$2,884,712	49.1%
National Casualty Company	1.2%	\$6,581,299	\$6,162,664	\$4,664,371	\$4,635,204	75.2%
Ace American Insurance Company	1.2%	\$6,518,492	\$6,471,922	\$918,249	\$930,089	14.4%
Cincinnati Insurance Company The	1.2%	\$6,105,551	\$5,473,057	\$-233,604	\$-655,787	(12.0%)
Shelter Mutual Insurance Company	1.1%	\$6,038,099	\$5,772,855	\$3,380,417	\$2,996,685	51.9%
United States Fire Insurance Company	1.1%	\$5,862,175	\$5,836,330	\$2,196,032	\$3,347,173	57.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Fire Insurance Company	1.1%	\$5,657,151	\$5,440,257	\$1,053,777	\$2,215,328	40.7%
Sentry Select Insurance Company	1.1%	\$5,584,616	\$4,778,484	\$896,266	\$864,846	18.1%
Arch Insurance Company	1.0%	\$5,461,312	\$5,530,209	\$1,307,414	\$1,566,408	28.3%
American Pet Insurance Company	1.0%	\$5,025,836	\$4,568,787	\$2,327,653	\$2,379,667	52.1%
Nationwide Mutual Insurance Company	0.9%	\$4,737,085	\$3,917,692	\$1,675,281	\$1,982,783	50.6%
American Automobile Insurance Company	0.9%	\$4,641,497	\$4,628,308	\$1,900,581	\$1,914,861	41.4%
American Inter—fidelity Exchange	0.9%	\$4,599,796	\$4,599,796	\$1,427,478	\$3,478,518	75.6%
Ohio Casualty Insurance Company	0.8%	\$4,026,799	\$3,761,016	\$1,129,400	\$1,123,184	29.9%
Jewelers Mutual Insurance Company Si	0.7%	\$3,875,292	\$3,646,650	\$1,210,230	\$1,354,028	37.1%
Affiliated FM Insurance Company	0.6%	\$3,355,159	\$3,184,502	\$575,823	\$16,200,311	508.7%
Safeco Insurance Company Of America	0.6%	\$3,331,513	\$3,390,990	\$1,365,705	\$1,456,681	43.0%
Starr Indemnity & Liability Company	0.6%	\$3,244,429	\$3,435,791	\$622,990	\$1,291,516	37.6%
Progressive Northwestern Insurance Company	0.6%	\$3,075,801	\$3,186,436	\$1,035,683	\$1,027,347	32.2%
United Fire & Casualty Company	0.6%	\$3,019,976	\$3,106,516	\$2,213,471	\$2,561,037	82.4%
XL Specialty Insurance Company	0.6%	\$3,009,914	\$2,970,497	\$1,338,634	\$1,829,928	61.6%
Great West Casualty Company	0.6%	\$2,916,164	\$2,848,720	\$1,826,354	\$2,026,284	71.1%
Auto Owners Insurance Company	0.5%	\$2,824,135	\$2,544,362	\$929,736	\$973,591	38.3%
American Security Insurance Company	0.5%	\$2,779,228	\$2,883,561	\$872,340	\$876,585	30.4%
Bankers Standard Insurance Company	0.5%	\$2,604,756	\$2,571,316	\$460,474	\$485,931	18.9%
Markel American Insurance Company	0.5%	\$2,571,274	\$2,058,004	\$196,012	\$278,700	13.5%
Acuity A Mutual Insurance Company	0.5%	\$2,477,063	\$2,344,638	\$811,600	\$1,024,834	43.7%
New Hampshire Insurance Company	0.5%	\$2,442,151	\$2,637,005	\$489,146	\$613,684	23.3%
Federal Insurance Company	0.5%	\$2,428,478	\$2,083,239	\$966,431	\$369,197	17.7%
Argonaut Insurance Company	0.5%	\$2,399,026	\$2,398,749	\$1,670,958	\$1,657,029	69.1%
Owners Insurance Company	0.4%	\$2,366,201	\$2,314,638	\$2,695,743	\$2,300,375	99.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkley National Insurance Company	0.4%	\$2,361,470	\$2,207,210	\$291,792	\$297,149	13.5%
Central States Indemnity Company Of Omaha	0.4%	\$2,198,151	\$2,125,842	\$1,587,502	\$602,243	28.3%
RLI Insurance Company	0.4%	\$2,187,477	\$2,088,530	\$848,648	\$500,564	24.0%
Federated Mutual Insurance Company	0.4%	\$2,165,597	\$2,008,184	\$529,903	\$468,690	23.3%
Star Insurance Company	0.4%	\$2,079,039	\$2,079,190	\$1,231,560	\$1,287,613	61.9%
Grinnell Mutual Reinsurance Company	0.4%	\$2,006,776	\$1,893,730	\$887,427	\$1,007,794	53.2%
Great American Assurance Company	0.4%	\$1,999,290	\$1,988,287	\$800,376	\$809,750	40.7%
Great American Insurance Company	0.4%	\$1,996,637	\$1,984,674	\$661,316	\$523,226	26.4%
Crestbrook Insurance Company	0.4%	\$1,978,208	\$1,876,660	\$462,038	\$453,496	24.2%
Berkshire Hathaway Specialty Insurance Co	0.4%	\$1,870,834	\$1,814,786	\$985,022	\$1,110,396	61.2%
Old Republic Insurance Company	0.3%	\$1,769,115	\$1,769,115	\$538,608	\$662,876	37.5%
The Pie Insurance Company	0.3%	\$1,766,911	\$1,781,758	\$160,036	\$-561,936	( 31.5%)
Aspen American Insurance Company	0.3%	\$1,758,687	\$1,305,780	\$370,771	\$328,341	25.1%
Farm Bureau Town & Country Insurance Company	0.3%	\$1,729,981	\$1,652,778	\$692,935	\$707,498	42.8%
Progressive Advanced Insurance Company	0.3%	\$1,688,433	\$1,515,254	\$644,365	\$648,871	42.8%
AIG Property Casualty Company	0.3%	\$1,652,326	\$1,736,574	\$476,822	\$1,000,232	57.6%
Northland Insurance Company	0.3%	\$1,649,793	\$1,814,408	\$671,271	\$1,149,968	63.4%
Employers Mutual Casualty Company	0.3%	\$1,581,603	\$1,549,511	\$441,415	\$490,391	31.6%
United Services Automobile Association	0.3%	\$1,490,910	\$1,475,185	\$363,088	\$355,969	24.1%
Great Northern Insurance Company	0.3%	\$1,474,783	\$1,473,010	\$782,352	\$723,164	49.1%
Hanover Insurance Company The	0.3%	\$1,471,007	\$1,516,176	\$324,978	\$459,957	30.3%
Occidental Fire & Casualty Company Of North C	0.3%	\$1,362,410	\$1,349,085	\$820,348	\$857,679	63.6%
American Modern Home Insurance Co	0.3%	\$1,329,760	\$1,135,467	\$462,131	\$484,907	42.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Phoenix Insurance Company The	0.2%	\$1,290,240	\$1,217,588	\$320,713	\$261,839	21.5%
Privilege Underwriters Reciprocal Exchange	0.2%	\$1,248,176	\$1,223,616	\$263,171	\$219,823	18.0%
BCS Insurance Company	0.2%	\$1,218,800	\$948,290	\$339,700	\$476,753	50.3%
Repwest Insurance Company	0.2%	\$1,212,370	\$1,212,370	\$252,471	\$218,710	18.0%
Progressive Max Insurance Company	0.2%	\$1,210,712	\$1,271,084	\$470,259	\$429,556	33.8%
Chubb National Insurance Company	0.2%	\$1,173,749	\$1,192,759	\$243,152	\$118,379	9.9%
American National Property & Casualty Co	0.2%	\$1,152,133	\$1,109,385	\$336,019	\$370,870	33.4%
Westchester Fire Insurance Company	0.2%	\$1,099,586	\$1,059,054	\$346,052	\$508,532	48.0%
Metropolitan General Insurance Company	0.2%	\$1,069,440	\$553,762	\$436,049	\$495,091	89.4%
State National Insurance Company Inc	0.2%	\$1,017,517	\$932,517	\$251,708	\$461,708	49.5%
Starnet Insurance Company	0.2%	\$977,971	\$861,113	\$150,252	\$316,531	36.8%
West Bend Mutual Insurance Company	0.2%	\$974,571	\$846,945	\$393,216	\$148,833	17.6%
USAA Casualty Insurance Company	0.2%	\$954,031	\$926,652	\$309,011	\$240,417	25.9%
Markel Insurance Company	0.2%	\$945,498	\$871,037	\$304,513	\$482,173	55.4%
Lyndon Southern Insurance Company	0.2%	\$943,700	\$1,147,123	\$53,206	\$38,479	3.4%
American Economy Insurance Company	0.2%	\$939,911	\$902,393	\$285,294	\$335,065	37.1%
Selective Insurance Company Of America	0.2%	\$933,840	\$907,169	\$526,439	\$529,439	58.4%
Cincinnati Casualty Company The	0.2%	\$896,843	\$630,050	\$102,095	\$140,898	22.4%
Farmers Insurance Exchange	0.2%	\$892,301	\$946,809	\$264,898	\$213,620	22.6%
Canal Insurance Company	0.2%	\$889,952	\$718,264	\$243,943	\$201,142	28.0%
Allstate Property & Casualty Insurance Comp	0.2%	\$881,539	\$870,603	\$512,177	\$579,783	66.6%
Essentia Insurance Company	0.2%	\$881,302	\$820,550	\$90,220	\$37,196	4.5%
Lemonade Insurance Company	0.2%	\$873,963	\$659,711	\$313,533	\$369,574	56.0%
Transguard Ins Co of America Inc	0.2%	\$860,643	\$824,321	\$484,902	\$616,126	74.7%
Mitsui Sumitomo Ins Co Of America	0.2%	\$859,181	\$870,931	\$45,000	\$284,109	32.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Modern Property & Casualty Insuran	0.2%	\$851,856	\$799,218	\$931,164	\$971,274	121.5%
Axis Insurance Company	0.2%	\$802,783	\$789,269	\$173,608	\$171,336	21.7%
Selective Insurance Company Of South Carolina	0.2%	\$794,275	\$826,941	\$1,259,079	\$1,267,080	153.2%
Bitco General Insurance Corporation	0.1%	\$785,807	\$798,828	\$281,859	\$290,773	36.4%
USAA General Indemnity Company	0.1%	\$755,265	\$734,233	\$236,240	\$231,351	31.5%
Travelers Indemnity Company Of America	0.1%	\$724,613	\$723,030	\$720,562	\$742,616	102.7%
Federated Service Insurance Company	0.1%	\$703,605	\$628,367	\$629,045	\$519,840	82.7%
Addison Insurance Company	0.1%	\$685,642	\$661,626	\$85,716	\$236,158	35.7%
XL Insurance America Inc	0.1%	\$676,982	\$722,793	\$0	\$214,652	29.7%
Midvale Indemnity Company	0.1%	\$658,406	\$651,029	\$296,327	\$295,803	45.4%
National Interstate Insurance Company	0.1%	\$654,133	\$544,722	\$70,737	\$70,837	13.0%
Pennsylvania Manufacturers Association Insura	0.1%	\$638,220	\$660,640	\$59,897	\$46,106	7.0%
Indemnity Insurance Co Of North America	0.1%	\$622,865	\$682,358	\$296,006	\$251,894	36.9%
Granite State Insurance Company	0.1%	\$605,667	\$683,565	\$225,653	\$288,928	42.3%
Amex Assurance Company	0.1%	\$600,159	\$600,159	\$105,238	\$280,885	46.8%
Endurance American Insurance Company	0.1%	\$564,904	\$478,143	\$69,242	\$-66,016	(13.8%)
Hiscox Insurance Company Inc	0.1%	\$562,160	\$537,839	\$160,064	\$294,788	54.8%
Allstate Vehicle & Property Insurance Co	0.1%	\$560,763	\$549,674	\$82,408	\$85,236	15.5%
Nova Casualty Company	0.1%	\$536,430	\$478,385	\$353,143	\$272,915	57.0%
Charter Oak Fire Insurance Co The	0.1%	\$507,162	\$633,929	\$142,180	\$460,805	72.7%
Garrison Property & Casualty Insurance Comp	0.1%	\$488,150	\$467,494	\$133,452	\$150,890	32.3%
Cameron Mutual Insurance Company	0.1%	\$485,947	\$474,018	\$181,014	\$156,916	33.1%
Nationwide Affinity Insurance Company Of Amer	0.1%	\$479,131	\$538,804	\$204,240	\$176,051	32.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Penn Millers Insurance Company	0.1%	\$455,451	\$412,338	\$76,280	\$-267,259	(64.8%)
Colony Specialty Insurance Company	0.1%	\$452,137	\$310,284	\$20,793	\$104,952	33.8%
Selective Insurance Company Of The Southeast	0.1%	\$447,600	\$386,160	\$3,155	\$3,155	0.8%
Harco National Insurance Company	0.1%	\$414,212	\$393,259	\$46,663	\$12,222	3.1%
State Auto Property & Casualty Insurance Comp	0.1%	\$403,374	\$428,820	\$179,090	\$81,761	19.1%
Foremost Insurance Company Grand Rapids Michi	0.1%	\$396,506	\$404,761	\$71,747	\$58,366	14.4%
Caterpillar Insurance Company	0.1%	\$395,101	\$252,295	\$31,623	\$41,623	16.5%
Liberty Mutual Insurance Company	0.1%	\$390,950	\$381,221	\$306,193	\$400,401	105.0%
State Automobile Mutual Insurance Company	0.1%	\$357,627	\$326,754	\$156,203	\$228,005	69.8%
Travelers Personal Insurance Company	0.1%	\$355,701	\$330,405	\$19,334	\$19,642	5.9%
Wesco Insurance Company	0.1%	\$355,146	\$335,793	\$172,067	\$201,330	60.0%
North River Insurance Company The	0.1%	\$347,661	\$348,961	\$139,502	\$-83,596	(24.0%)
American Family Mutual Insurance Company	0.1%	\$326,850	\$334,645	\$142,860	\$136,754	40.9%
Lancer Insurance Company	0.1%	\$325,215	\$348,095	\$120,790	\$149,639	43.0%
Country Mutual Insurance Company	0.1%	\$323,512	\$305,457	\$457,288	\$436,566	142.9%
Firemans Fund Insurance Company	0.1%	\$316,860	\$295,764	\$480,720	\$-303,239	(102.5%)
American Reliable Insurance Company	0.1%	\$315,001	\$310,707	\$236,594	\$240,714	77.5%
Ohio Indemnity Company	0.1%	\$312,228	\$302,189	\$129,669	\$127,485	42.2%
United States Liability Insurance Company	0.1%	\$309,498	\$285,516	\$61,075	\$74,412	26.1%
General Security National Insurance Company	0.1%	\$307,132	\$198,218	\$69,144	\$71,572	36.1%
U S Specialty Insurance Company	0.1%	\$305,517	\$259,282	\$339,108	\$564,619	217.8%
Amguard Insurance Company	0.1%	\$304,307	\$318,319	\$45,630	\$86,875	27.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Guarantee & Liablity Insurance Co	0.1%	\$292,623	\$228,721	\$83,665	\$87,166	38.1%
FCCI Insurance Company	0.1%	\$286,338	\$207,865	\$189,371	\$211,066	101.5%
National Indemnity Company	0.1%	\$276,978	\$348,713	\$34,315	\$27,837	8.0%
Pennsylvania Lumbermens Mutual Insurance Comp	0.1%	\$270,345	\$272,977	\$168,967	\$205,939	75.4%
Secura Insurance Company	0.1%	\$269,435	\$246,783	\$134,709	\$156,113	63.3%
Great Divide Insurance Company	0.1%	\$264,871	\$222,998	\$0	\$15,753	7.1%
West American Insurance Company	0.0%	\$260,600	\$261,171	\$23,297	\$25,110	9.6%
Cincinnati Indemnity Company Inc	0.0%	\$259,614	\$315,638	\$85,412	\$103,542	32.8%
Berkshire Hathaway Homestate Insurance Co	0.0%	\$252,861	\$247,660	\$244,382	\$168,160	67.9%
Navigators Insurance Company	0.0%	\$252,235	\$232,609	\$475,000	\$514,091	221.0%
Allstate Insurance Company	0.0%	\$237,862	\$261,714	\$142,167	\$123,196	47.1%
Columbia Mutual Insurance Company	0.0%	\$237,491	\$223,203	\$98,317	\$82,585	37.0%
National Specialty Insurance Company	0.0%	\$235,900	\$248,900	\$103,713	\$228,713	91.9%
Federated Reserve Insurance Company	0.0%	\$230,523	\$220,337	\$137,840	\$141,356	64.2%
Pacific Indemnity Company	0.0%	\$229,587	\$239,190	\$10,056	\$734	0.3%
Continental Insurance Company The	0.0%	\$223,696	\$114,552	\$0	\$273,322	238.6%
Bitco National Insurance Company	0.0%	\$217,265	\$220,871	\$233,793	\$324,054	146.7%
Liberty Mutual Personal Insurance Company	0.0%	\$215,493	\$245,799	\$161,484	\$160,968	65.5%
RSUI Indemnity Company	0.0%	\$214,160	\$175,709	\$0	\$1,412	0.8%
Empire Fire & Marine Insurance Co	0.0%	\$210,113	\$210,364	\$2,500	\$3,227	1.5%
American Property Insurance Company	0.0%	\$203,589	\$196,494	\$17,074	\$21,963	11.2%
Accelerant National Insurance Company	0.0%	\$200,468	\$44,774	\$0	\$8,796	19.6%
Travelers Indemnity Company	0.0%	\$191,503	\$159,098	\$9,600	\$-18,314	(11.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Seneca Insurance Company Inc	0.0%	\$184,523	\$284,927	\$158,203	\$262,296	92.1%
Great American Spirit Insurance Company	0.0%	\$181,920	\$183,084	\$127,783	\$126,697	69.2%
Protective Insurance Company	0.0%	\$177,745	\$141,302	\$15,980	\$9,744	6.9%
Mid-continent Casualty Company	0.0%	\$174,875	\$152,341	\$25,106	\$25,825	17.0%
American Strategic Insurance Corp	0.0%	\$174,527	\$192,076	\$17,199	\$13,621	7.1%
Allmerica Financial Benefit Insurance Company	0.0%	\$151,657	\$147,257	\$80,830	\$75,772	51.5%
Vault Reciprocal Exchange	0.0%	\$150,769	\$65,826	\$0	\$-108	( 0.2%)
Travelers Home & Marine Insurance Company T	0.0%	\$150,654	\$169,106	\$11,014	\$9,430	5.6%
Vigilant Insurance Company	0.0%	\$149,761	\$147,721	\$204,684	\$199,718	135.2%
Encompass Indemnity Company	0.0%	\$143,550	\$141,110	\$119,067	\$121,594	86.2%
Tokio Marine America Insurance Company	0.0%	\$142,411	\$150,611	\$94,510	\$-90,085	(59.8%)
AMCO Insurance Company	0.0%	\$140,111	\$410,615	\$149,838	\$131,081	31.9%
Insurance Company Of The West	0.0%	\$138,061	\$133,653	\$0	\$0	0.0%
Technology Insurance Company	0.0%	\$137,142	\$156,281	\$30,912	\$28,711	18.4%
T.h.e. Insurance Company	0.0%	\$136,993	\$152,707	\$83,142	\$-62,644	( 41.0%)
Electric Insurance Company	0.0%	\$129,301	\$119,089	\$16,320	\$16,320	13.7%
Ace Property & Casualty Insurance Company	0.0%	\$128,207	\$121,094	\$5,546	\$63,084	52.1%
Praetorian Insurance Company	0.0%	\$127,896	\$150,934	\$35,912	\$30,725	20.4%
Sentry Insurance Company	0.0%	\$127,632	\$126,956	\$11,456	\$12,539	9.9%
Philadelphia Indemnity Insurance Company	0.0%	\$126,939	\$124,321	\$26,137	\$-90,580	(72.9%)
Great American Insurance Company Of NY	0.0%	\$122,304	\$127,231	\$0	\$15,734	12.4%
Everest National Insurance Company	0.0%	\$120,137	\$61,600	\$0	\$-44,001	(71.4%)
Harleysville Insurance Company	0.0%	\$113,924	\$104,038	\$325,772	\$286,793	275.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
General Casualty Company Of Wisconsin	0.0%	\$111,536	\$115,186	\$11,345	\$24,685	21.4%
National American Insurance Company	0.0%	\$110,429	\$108,296	\$43,264	\$44,463	41.1%
Allstate Indemnity Company	0.0%	\$109,603	\$113,453	\$13,139	\$12,635	11.1%
National Trust Insurance Company	0.0%	\$107,748	\$84,557	\$48,733	\$58,259	68.9%
Ascot Insurance Company	0.0%	\$107,145	\$96,056	\$200,600	\$81,909	85.3%
Falls Lake National Insurance Company	0.0%	\$106,498	\$110,945	\$46,326	\$55,467	50.0%
Austin Mutual Insurance Company	0.0%	\$104,681	\$142,423	\$210,373	\$161,859	113.6%
Farmers Property & Casualty Insurance Co	0.0%	\$104,339	\$122,594	\$10,522	\$1,165	1.0%
Wilshire Insurance Company	0.0%	\$103,238	\$100,847	\$21,620	\$40,924	40.6%
Nationwide Agribusiness Insurance Company	0.0%	\$102,035	\$73,216	\$20,596	\$16,393	22.4%
Imperium Insurance Company	0.0%	\$101,606	\$92,550	\$37,963	\$37,963	41.0%
Avemco Insurance Company	0.0%	\$101,429	\$101,454	\$60,000	\$102,221	100.8%
Midwest Family Mutual Insurance Company	0.0%	\$100,827	\$84,425	\$19,620	\$19,620	23.2%
Cumis Insurance Society Inc	0.0%	\$99,698	\$79,859	\$22,023	\$24,506	30.7%
Mid Century Insurance Company	0.0%	\$86,592	\$92,714	\$13,934	\$7,466	8.1%
New York Marine & General Insurance Co	0.0%	\$85,234	\$110,919	\$-6,958	\$-1,872	(1.7%)
Economy Preferred Insurance Company	0.0%	\$83,516	\$54,386	\$3,200	\$4,392	8.1%
Fire Insurance Exchange	0.0%	\$80,249	\$89,158	\$10,000	\$3,281	3.7%
Spinnaker Insurance Company	0.0%	\$75,815	\$37,358	\$0	\$0	0.0%
Greenwich Insurance Company	0.0%	\$69,229	\$71,171	\$4,278	\$167,541	235.4%
Standard Fire Insurance Company	0.0%	\$67,230	\$71,444	\$9,000	\$16,484	23.1%
Federated Rural Electric Insurance Exchange	0.0%	\$67,115	\$67,079	\$759,579	\$473,065	705.2%
Obsidian Insurance Company	0.0%	\$63,760	\$35,364	\$12,383	\$23,316	65.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Property & Casualty Insurance Company Of Hart	0.0%	\$63,187	\$67,727	\$12,094	\$12,094	17.9%
Armed Forces Insurance Exchange	0.0%	\$62,911	\$64,400	\$2,940	\$3,462	5.4%
Berkshire Hathaway Direct Insurance Company	0.0%	\$61,697	\$77,120	\$65,949	\$84,794	110.0%
Great American Alliance Insurance Company	0.0%	\$55,414	\$54,197	\$18,011	\$17,028	31.4%
General Insurance Company Of America	0.0%	\$54,983	\$23,278	\$0	\$0	0.0%
Church Mutual Insurance Company S.i.	0.0%	\$52,358	\$21,621	\$0	\$0	0.0%
Allianz Global Risks US Insurance Company	0.0%	\$51,898	\$84,422	\$94,556	\$-533,200	(631.6%)
Plateau Casualty Insurance Company	0.0%	\$50,867	\$50,867	\$18,587	\$16,940	33.3%
Vanliner Insurance Company	0.0%	\$50,635	\$54,329	\$0	\$-1,081	(2.0%)
Great American Security Insurance Company	0.0%	\$49,250	\$24,692	\$0	\$6,632	26.9%
Secura Supreme Insurance Company	0.0%	\$47,361	\$57,619	\$21,626	\$21,416	37.2%
Travelers Indemnity Company Of Connecticut	0.0%	\$45,884	\$44,176	\$0	\$1,374	3.1%
Trumbull Insurance Company	0.0%	\$45,091	\$40,619	\$0	\$975	2.4%
Jm Specialty Insurance Company	0.0%	\$43,635	\$36,786	\$20,610	\$22,223	60.4%
Florists Mutual Insurance Company	0.0%	\$42,227	\$44,155	\$0	\$1,716	3.9%
Palomar Specialty Insurance Company	0.0%	\$37,508	\$31,806	\$3,020	\$14,260	44.8%
Economy Premier Assurance Company	0.0%	\$37,381	\$39,877	\$5,395	\$-9,860	(24.7%)
AMICA Mutual Insurance Company	0.0%	\$37,047	\$37,914	\$18,874	\$733	1.9%
Nationwide Insurance Company Of America	0.0%	\$32,928	\$70,831	\$9,378	\$6,595	9.3%
Farmers Group Property & Casualty Insurance	0.0%	\$32,432	\$36,855	\$0	\$-2,883	(7.8%)
Clear Blue Insurance Company	0.0%	\$31,411	\$17,584	\$2,887	\$-16,457	(93.6%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Glencar Insurance Company	0.0%	\$31,131	\$21,252	\$125	\$2,512	11.8%
Starstone National Insurance Company	0.0%	\$28,525	\$8,988	\$0	\$1,666	18.5%
Berkley Casualty Company	0.0%	\$27,644	\$6,968	\$0	\$0	0.0%
American Family Home Insurance Company	0.0%	\$27,557	\$25,664	\$2,009	\$2,280	8.9%
Incline Casualty Company	0.0%	\$26,806	\$10,929	\$0	\$1,475	13.5%
Lititz Mutual Insurance Company	0.0%	\$25,947	\$26,463	\$4,284	\$4,274	16.2%
Westport Insurance Corporation	0.0%	\$24,276	\$32,528	\$0	\$-2,025	( 6.2%)
Liberty Insurance Corporation	0.0%	\$23,249	\$25,088	\$176	\$-110	( 0.4%)
American Alternative Insurance Corporation	0.0%	\$23,245	\$37,044	\$0	\$-1,495	(4.0%)
Keystone National Insurance Company	0.0%	\$23,045	\$12,359	\$3,000	\$13,500	109.2%
Pharmacists Mutual Insurance Company	0.0%	\$22,191	\$25,777	\$500	\$-420	(1.6%)
Ace Fire Underwriters Insurance Company	0.0%	\$21,580	\$29,670	\$1,900	\$982	3.3%
Hudson Insurance Company	0.0%	\$21,055	\$19,591	\$0	\$-39,868	(203.5%)
Nationwide General Insurance Company	0.0%	\$20,770	\$867	\$0	\$88	10.1%
Country Preferred Insurance Company	0.0%	\$20,398	\$6,808	\$279	\$346	5.1%
Zurich American Insurance Company Of Illinois	0.0%	\$18,656	\$14,572	\$0	\$264	1.8%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$18,514	\$7,574	\$0	\$-5,630	(74.3%)
Association Casualty Insurance Company	0.0%	\$18,224	\$12,270	\$0	\$151	1.2%
Illinois National Insurance Company	0.0%	\$16,777	\$22,788	\$0	\$-1,434	( 6.3%)
Hartford Underwriters Insurance Company	0.0%	\$15,965	\$18,095	\$0	\$-8,844	(48.9%)
Union Insurance Company	0.0%	\$15,915	\$15,209	\$0	\$215	1.4%
Truck Insurance Exchange	0.0%	\$14,643	\$11,564	\$9,200	\$9,444	81.7%
Beazley Insurance Company Inc	0.0%	\$14,235	\$14,235	\$0	\$-1,718	(12.1%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Middlesex Insurance Company	0.0%	\$14,173	\$17,173	\$77,147	\$70,655	411.4%
Regent Insurance Company	0.0%	\$13,889	\$19,018	\$0	\$-4,074	(21.4%)
Triangle Insurance Company Inc	0.0%	\$13,575	\$11,933	\$0	\$4,000	33.5%
Guideone Insurance Company	0.0%	\$13,123	\$7,654	\$0	\$-4,259	(55.6%)
Grinnell Select Insurance Company	0.0%	\$12,475	\$12,655	\$0	\$0	0.0%
Amerisure Mutual Insurance Company	0.0%	\$12,240	\$11,041	\$34,648	\$35,137	318.2%
LM Insurance Corporation	0.0%	\$12,211	\$14,730	\$0	\$-3,780	(25.7%)
Teachers Insurance Company	0.0%	\$11,562	\$12,453	\$2,500	\$3,777	30.3%
Mutualaid Exchange	0.0%	\$11,162	\$11,560	\$0	\$-11	( 0.1%)
Unitrin Safeguard Insurance Company	0.0%	\$10,832	\$12,394	\$1,000	\$2,515	20.3%
Stillwater Insurance Company	0.0%	\$10,577	\$8,980	\$0	\$0	0.0%
Scottsdale Indemnity Company	0.0%	\$10,151	\$11,391	\$0	\$-779	(6.8%)
Accredited Surety & Casualty Company Inc	0.0%	\$9,935	\$14,530	\$0	\$7,875	54.2%
Aegis Security Insurance Company	0.0%	\$9,412	\$12,233	\$5,743	\$5,743	46.9%
Hartford Insurance Company Of The Midwest	0.0%	\$8,739	\$7,133	\$0	\$0	0.0%
Horace Mann Insurance Company	0.0%	\$8,022	\$9,066	\$0	\$808	8.9%
Swiss Re Corporate Solutions Elite Insurance	0.0%	\$8,017	\$165,980	\$100,000	\$684,893	412.6%
First Financial Insurance Company	0.0%	\$7,471	\$5,214	\$20,684	\$18,396	352.8%
California Casualty General Insurance Company	0.0%	\$6,496	\$6,982	\$0	\$0	0.0%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$6,286	\$70,757	\$1,000	\$19,392	27.4%
Twin City Fire Insurance Company	0.0%	\$6,276	\$5,369	\$0	\$-8	( 0.1%)
Peerless Indemnity Insurance Company	0.0%	\$6,155	\$1,598	\$0	\$211	13.2%
Travelers Property Casualty Insurance Company	0.0%	\$5,085	\$6,084	\$5,000	\$4,727	77.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Fidelity & Guaranty Insurance Company	0.0%	\$5,055	\$2,128	\$0	\$66	3.1%
Westfield Insurance Company	0.0%	\$4,327	\$4,055	\$0	\$32	0.8%
Contractors Bonding & Insurance Company	0.0%	\$4,327	\$5,536	\$0	\$218	3.9%
Pacific Employers Insurance Company	0.0%	\$4,289	\$5,023	\$0	\$791	15.7%
Centurion Casualty Company	0.0%	\$4,252	\$2,695	\$0	\$1,387	51.5%
Automobile Ins Co Of Hartford CT	0.0%	\$4,126	\$4,390	\$0	\$-87	(2.0%)
Continental Western Insurance Company	0.0%	\$4,106	\$7,837	\$0	\$959	12.2%
National Liability & Fire Insurance Company	0.0%	\$3,538	\$2,076	\$0	\$-9	( 0.4%)
Everett Cash Mutual Insurance Co.	0.0%	\$3,297	\$3,297	\$0	\$89	2.7%
Hartford Casualty Insurance Co	0.0%	\$3,046	\$3,343	\$0	\$-7	( 0.2%)
Monroe Guaranty Insurance Company	0.0%	\$2,957	\$2,906	\$0	\$197	6.8%
Esurance Insurance Company	0.0%	\$2,749	\$3,341	\$1,900	\$1,823	54.6%
Branch Insurance Exchange	0.0%	\$2,685	\$995	\$0	\$0	0.0%
American Fire & Casualty Company	0.0%	\$2,627	\$4,230	\$0	\$-209	(4.9%)
Encompass Insurance Company Of America	0.0%	\$2,441	\$3,105	\$0	\$41	1.3%
Sentinel Insurance Company Ltd	0.0%	\$2,169	\$4,439	\$0	\$0	0.0%
Grinnell Compass Inc	0.0%	\$1,979	\$976	\$0	\$0	0.0%
Norfolk & Dedham Mutual Fire Insurance Co	0.0%	\$1,666	\$32,413	\$26,232	\$26,232	80.9%
California Casualty Insurance Company	0.0%	\$1,435	\$1,435	\$0	\$0	0.0%
Tower Hill Prime Insurance Company	0.0%	\$1,373	\$1,128	\$0	\$0	0.0%
American Home Assurance Company	0.0%	\$1,069	\$1,069	\$0	\$96	9.0%
Verlan Fire Insurance Company	0.0%	\$1,049	\$1,192	\$0	\$937	78.6%
Tri State Insurance Company Of Minnesota	0.0%	\$777	\$834	\$0	\$193	23.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Tnus Insurance Company	0.0%	\$655	\$655	\$0	\$0	0.0%
California Casualty Indemnity Exchange	0.0%	\$627	\$627	\$0	\$0	0.0%
GEICO Marine Insurance Company	0.0%	\$548	\$174	\$11,190	\$11,221	6448.9%
Fidelity & Deposit Company Maryland	0.0%	\$447	\$421	\$0	\$-48	(11.4%)
QBE Insurance Corporation	0.0%	\$423	\$423	\$0	\$-356,677	(84320.8%)
Hartford Insurance Company Of The Southeast	0.0%	\$308	\$139	\$0	\$11	7.9%
Digital Advantage Insurance Company	0.0%	\$200	\$68	\$0	\$-20	(29.4%)
Massachusetts Bay Insurance Company	0.0%	\$193	\$193	\$25,000	\$-24	(12.4%)
Integon Indemnity Corporation	0.0%	\$189	\$11	\$0	\$0	0.0%
Crum & Forster Indemnity Company	0.0%	\$176	\$180	\$0	\$1	0.6%
AXA Insurance Company	0.0%	\$157	\$215	\$0	\$-18,661	(8679.5%)
Hartford Accident & Indemnity Co	0.0%	\$94	\$304	\$0	\$2	0.7%
Ohio Security Insurance Company	0.0%	\$42	\$11,406	\$-2,637	\$-2,185	(19.2%)
Citizens Insurance Company Of America	0.0%	\$31	\$787	\$0	\$-268	( 34.1%)
Unitrin Direct Property & Casualty Company	0.0%	\$21	\$40	\$0	\$0	0.0%
Stonington Insurance Company	0.0%	\$0	\$0	\$0	\$3,650	_
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$0	\$-472	_
Kemper Independence Insurance Company	0.0%	\$0	\$0	\$0	\$-16	-
Transamerica Casualty Insurance Company	0.0%	\$0	\$0	\$2,500	\$2,507	_
Rock Ridge Insurance Company	0.0%	\$0	\$0	\$0	\$8	_
Sompo America Insurance Company	0.0%	\$0	\$0	\$0	\$-1,305	
Pennsylvania National Mutual Casualty Insuran	0.0%	\$0	\$89	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$0	\$0	\$0	\$-28	

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Allied World Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$536	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-2	_
Amerisure Insurance Company	0.0%	\$0	\$0	\$0	\$-50	_
Security National Insurance Company	0.0%	\$0	\$0	\$0	\$-176	_
Axis Reinsurance Company	0.0%	\$0	\$0	\$0	\$-14	_
American Casualty Company Of Reading Pennsylv	0.0%	\$0	\$0	\$0	\$1,427	_
National Fire Insurance Company Of Hartford	0.0%	\$0	\$0	\$0	\$21,076	_
Transportation Insurance Company	0.0%	\$0	\$0	\$0	\$12,490	_
Valley Forge Insurance Company	0.0%	\$0	\$0	\$0	\$1,942	_
Pinnacle National Insurance Company	0.0%	\$0	\$0	\$0	\$-42	_
Firemens Insurance Company Of Washington DC	0.0%	\$0	\$0	\$0	\$34	_
Insurance Company Of North America	0.0%	\$0	\$0	\$0	\$-36	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-61	_
St Paul Mercury Insurance Company	0.0%	\$0	\$10	\$0	\$-119	(1190.0%)
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-1	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$1	_
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-32	_
Milford Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-92	_
Penn America Insurance Company	0.0%	\$0	\$0	\$0	\$2	_
Progressive Preferred Insurance Company	0.0%	\$0	\$68	\$0	\$-83	(122.1%)
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-6	
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$23	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Southern Home Insurance Company	0.0%	\$0	\$0	\$0	\$47	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$1,557	-
Allied Property & Casualty Insurance Company	( 0.0%)	\$-1,204	\$59,987	\$477,995	\$-130,738	( 217.9%)
Hdi Global Insurance Company	( 0.0%)	\$-1,772	\$8,876	\$30,168	\$-457,860	(5158.4%)
Watford Insurance Company	( 0.0%)	\$-3,848	\$19,987	\$0	\$1,215	6.1%
St Paul Fire & Marine Insurance Company	( 0.0%)	\$-3,927	\$6,630	\$583	\$-33,669	(507.8%)
Ironshore Indemnity Inc	( 0.0%)	\$-5,074	\$23,731	\$70,480	\$61	0.3%
Carolina Casualty Insurance Company	( 0.0%)	\$-15,586	\$6,817	\$0	\$0	0.0%
Total	100.0%	\$528,075,701	\$508,596,595	\$193,679,763	\$224,487,630	44.1%

### **FINANCIAL GUARANTY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Assured Guaranty Municipal Corp	57.3%	\$3,722,350	\$743,850	\$0	\$0	0.0%
Assured Guaranty Corp	38.0%	\$2,467,500	\$3,390,377	\$0	\$0	0.0%
Build America Mutual Assurance Company	4.7%	\$304,277	\$44,122	\$0	\$0	0.0%
MBIA Insurance Corporation	0.0%	\$0	\$218,973	\$0	\$0	0.0%
AMBAC Assurance Corporation	0.0%	\$0	\$1,342,981	\$0	\$0	0.0%
ACA Financial Guaranty Corporation	0.0%	\$0	\$21,343	\$0	\$0	0.0%
National Public Finance Guarantee Corporation	0.0%	\$0	\$13,221	\$-126,595	\$–126,595	(957.5%)
Total	100.0%	\$6,494,127	\$5,774,867	\$–126,595	\$–126,595	(2.2%)

#### **PHYSICIANS & SURGEONS**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Medical Liability Alliance	24.2%	\$17,755,643	\$16,746,816	\$7,787,510	\$8,590,326	51.3%
Medical Protective Company	17.5%	\$12,879,627	\$10,372,708	\$11,465,000	\$3,960,805	38.2%
Proassurance Indemnity Company Inc	10.4%	\$7,668,126	\$7,618,467	\$3,946,735	\$7,668,374	100.7%
Norcal Insurance Company	10.2%	\$7,453,561	\$8,554,103	\$4,558,462	\$16,277,171	190.3%
Keystone Mutual Insurance Company	5.3%	\$3,923,122	\$4,179,562	\$3,428,348	\$4,068,810	97.4%
MMIC Insurance Inc	4.9%	\$3,630,433	\$3,695,251	\$1,962,070	\$1,523,470	41.2%
Missouri Doctors Mutual Insurance Company	4.3%	\$3,135,142	\$3,186,071	\$1,020,500	\$442,667	13.9%
ISMIE Mutual Insurance Company	3.6%	\$2,655,884	\$2,435,945	\$2,750,000	\$4,196,003	172.3%
Preferred Physicians Medical Risk Retention G	3.1%	\$2,312,262	\$1,923,237	\$0	\$-431,725	(22.4%)
Medical Mutual Insurance Company Of North Car	2.8%	\$2,056,823	\$1,582,520	\$0	\$548,160	34.6%
Physicians Insurance Mutual	2.3%	\$1,689,136	\$1,598,777	\$0	\$60,500	3.8%
Mag Mutual Insurance Company	2.2%	\$1,586,391	\$1,376,743	\$750,000	\$173,140	12.6%
Doctors Direct Insurance Inc	1.7%	\$1,270,989	\$977,336	\$185,000	\$188,122	19.2%
Professional Solutions Insurance Company	1.6%	\$1,167,878	\$1,117,810	\$0	\$169,520	15.2%
Liberty Insurance Underwriters Inc	1.3%	\$988,823	\$967,678	\$0	\$-55,624	(5.7%)
Proselect Insurance Company	1.1%	\$796,873	\$811,125	\$0	\$465,028	57.3%
Fair American Insurance & Reinsurance Co	0.8%	\$582,454	\$600,870	\$0	\$-144,458	(24.0%)
Proassurance Insurance Company Of America	0.6%	\$476,681	\$459,737	\$21,129	\$147,289	32.0%
Doctors Company An Interins Exchange	0.5%	\$398,659	\$255,883	\$2,000,000	\$1,251,014	488.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Allied World Insurance Company	0.4%	\$308,522	\$293,024	\$0	\$-5,455	(1.9%)
Aspen American Insurance Company	0.4%	\$280,067	\$277,743	\$-30,755	\$16,635	6.0%
Kansas Medical Mutual Insurance Company	0.3%	\$232,314	\$229,755	\$0	\$1,169,347	509.0%
American Home Assurance Company	0.1%	\$65,527	\$64,896	\$0	\$14,062	21.7%
Medmal Direct Insurance Company	0.1%	\$51,338	\$52,018	\$0	\$-5,393	(10.4%)
Beazley Insurance Company Inc	0.0%	\$22,923	\$20,717	\$0	\$1,147	5.5%
Continental Insurance Company The	0.0%	\$14,448	\$49,824	\$0	\$-73,688	(147.9%)
State Volunteer Mutual Insurance Company	0.0%	\$10,726	\$17,659	\$0	\$11,395	64.5%
Cincinnati Insurance Company The	0.0%	\$6,693	\$6,737	\$0	\$0	0.0%
General Insurance Company Of America	0.0%	\$4,882	\$5,164	\$0	\$2,348	45.5%
Medicus Insurance Company	0.0%	\$0	\$0	\$0	\$137,147	_
Kammco Casualty Company Inc	0.0%	\$0	\$0	\$500,000	\$773,665	_
Zurich American Insurance Company	0.0%	\$0	\$0	\$0	\$-1,161	_
Allied World Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$181	_
Philadelphia Indemnity Insurance Company	0.0%	\$0	\$0	\$0	\$-68	-
American Casualty Company Of Reading Pennsylv	0.0%	\$0	\$0	\$0	\$-103	_
Continental Casualty Company	0.0%	\$0	\$0	\$275,581	\$316,138	_
Mid Century Insurance Company	0.0%	\$0	\$0	\$0	\$-8,644	_
Truck Insurance Exchange	0.0%	\$0	\$0	\$0	\$-2,609	_
Ace American Insurance Company	0.0%	\$0	\$0	\$0	\$2	_
Granite State Insurance Company	0.0%	\$0	\$0	\$0	\$-21,861	-
Atlantic Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$498	_
Executive Risk Indemnity Inc	0.0%	\$0	\$0	\$0	\$39,041	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Preferred Professional Insurance Company	0.0%	\$0	\$0	\$0	\$-88,230	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-28,503	_
Total	100.0%	\$73,425,947	\$69,478,176	\$40,619,580	\$51,344,483	73.9%

#### **DENTISTS**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Medical Protective Company	80.6%	\$3,196,978	\$3,158,368	\$380,000	\$219,489	6.9%
Proassurance Indemnity Company Inc	5.9%	\$233,127	\$243,215	\$122,907	\$-5,577	(2.3%)
American Casualty Company Of Reading Pennsylv	4.2%	\$166,864	\$155,209	\$80,000	\$-115,000	(74.1%)
Professional Solutions Insurance Company	3.8%	\$150,849	\$146,698	\$125,000	\$-69,446	(47.3%)
Cincinnati Insurance Company The	2.5%	\$99,307	\$103,344	\$225,000	\$-28,526	(27.6%)
Fortress Insurance Company	1.6%	\$63,876	\$59,837	\$192,500	\$10,299	17.2%
Cincinnati Casualty Company The	0.9%	\$34,773	\$33,399	\$0	\$0	0.0%
State Farm Fire & Casualty Company	0.2%	\$7,465	\$7,188	\$0	\$-176	(2.4%)
Cincinnati Indemnity Company Inc	0.1%	\$5,922	\$5,901	\$0	\$0	0.0%
Pharmacists Mutual Insurance Company	0.1%	\$5,183	\$5,656	\$0	\$-330	(5.8%)
Continental Casualty Company	0.0%	\$0	\$0	\$0	\$-100,000	_
Total	100.0%	\$3,964,344	\$3,918,815	\$1,125,407	\$-89,267	(2.3%)

#### **NURSES**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Medical Protective Company	49.2%	\$1,963,588	\$1,773,129	\$305,000	\$858,185	48.4%
American Casualty Company Of Reading Pennsylv	34.3%	\$1,370,476	\$1,305,954	\$810,000	\$349,999	26.8%
Proassurance Indemnity Company Inc	14.7%	\$585,276	\$503,446	\$117,500	\$755,169	150.0%
State Farm Fire & Casualty Company	0.8%	\$31,464	\$30,886	\$0	\$0	0.0%
Cincinnati Insurance Company The	0.5%	\$19,822	\$22,845	\$0	\$-41,316	(180.9%)
Proselect Insurance Company	0.4%	\$14,838	\$40,058	\$0	\$5,253	13.1%
Hudson Insurance Company	0.1%	\$3,007	\$4,916	\$0	\$-3,170	( 64.5%)
Hartford Fire Insurance Company	0.0%	\$1,620	\$612	\$0	\$0	0.0%
Cincinnati Indemnity Company Inc	0.0%	\$15	\$25	\$0	\$0	0.0%
Total	100.0%	\$3,990,106	\$3,681,871	\$1,232,500	\$1,924,120	52.3%

#### **HOSPITALS**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Missouri Hospital Plan	93.5%	\$39,932,528	\$38,417,617	\$19,374,231	\$17,163,404	44.7%
Health Care Indemnity Inc	5.3%	\$2,281,888	\$2,281,888	\$0	\$193,075	8.5%
Medical Liability Alliance	0.5%	\$209,753	\$199,696	\$145,000	\$-19,423	(9.7%)
MMIC Insurance Inc	0.4%	\$185,382	\$898,324	\$947,149	\$1,187,030	132.1%
Continental Casualty Company	0.2%	\$70,432	\$70,432	\$43,881	\$-286,187	(406.3%)
Ace American Insurance Company	0.1%	\$26,169	\$42,042	\$0	\$-126,686	(301.3%)
Proassurance Indemnity Company Inc	0.0%	\$6,293	\$19,853	\$0	\$-69	(0.3%)
American Alternative Insurance Corporation	0.0%	\$1,783	\$178	\$0	\$-20,644	(11597.8%)
Proselect Insurance Company	0.0%	\$0	\$0	\$0	\$-53,300	_
Medical Protective Company	0.0%	\$0	\$0	\$0	\$930	_
Zurich American Insurance Company	0.0%	\$0	\$0	\$0	\$144	_
National Union Fire Insurance Company Of Pitt	0.0%	\$0	\$0	\$0	\$28,908	_
Atlantic Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-985	_
Total	100.0%	\$42,714,228	\$41,930,030	\$20,510,261	\$18,066,197	43.1%

#### **MANAGED CARE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Union Fire Ins Co of Pittsburgh	100.0%	\$69,517	\$71,258	\$0	\$-1,885	( 2.65%)
Total	100.0%	\$69,517	\$71,258	\$0	\$-1,885	(2.65%)

#### **OTHER**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Doctors Company An Interins Exchange	45.7%	\$6,052,933	\$6,295,799	\$4,067,500	\$2,963,460	47.1%
NCMIC Insurance Company	13.1%	\$1,732,220	\$1,726,316	\$25,000	\$222,492	12.9%
American Casualty Company Of Reading Pennsylv	12.2%	\$1,609,608	\$1,587,846	\$83,696	\$1,048,271	66.0%
Pharmacists Mutual Insurance Company	7.4%	\$979,455	\$964,327	\$99,678	\$182,004	18.9%
Medical Liability Alliance	7.3%	\$964,218	\$897,671	\$289,731	\$39,239	4.4%
Ace American Insurance Company	4.0%	\$535,191	\$531,547	\$25,000	\$33,116	6.2%
Church Mutual Insurance Company S.i.	3.4%	\$446,753	\$459,753	\$718,122	\$336,209	73.1%
Preferred Professional Insurance Company	2.0%	\$266,039	\$244,189	\$650,000	\$202,982	83.1%
Great Divide Insurance Company	1.4%	\$187,684	\$182,439	\$0	\$61,166	33.5%
Berkshire Hathaway Specialty Insurance Co	0.9%	\$113,993	\$98,487	\$0	\$73,228	74.4%
Medical Mutual Insurance Company Of North Car	0.8%	\$104,219	\$64,585	\$0	\$22,384	34.7%
Cincinnati Insurance Company The	0.5%	\$63,287	\$95,632	\$820,000	\$581,610	608.2%
National Union Fire Insurance Company Of Pitt	0.5%	\$63,110	\$69,181	\$0	\$-268,943	(388.8%)
Hartford Fire Insurance Company	0.3%	\$39,307	\$25,343	\$0	\$0	0.0%
Cincinnati Casualty Company The	0.2%	\$30,325	\$27,876	\$0	\$9,200	33.0%
Kansas Medical Mutual Insurance Company	0.2%	\$27,808	\$27,523	\$0	\$0	0.0%
Allied Insurance Company Of America	0.1%	\$17,294	\$76,257	\$0	\$0	0.0%
Health Care Indemnity Inc	0.0%	\$2,738	\$2,738	\$0	\$2,190	80.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
General Insurance Company Of America	0.0%	\$2,303	\$2,502	\$0	\$1,138	45.5%
Campmed Casualty & Indemnity Company Inc	0.0%	\$468	\$666	\$0	\$-3,851	(578.2%)
Cincinnati Indemnity Company Inc	0.0%	\$7	\$-9	\$0	\$-4,113	45700.0%
Everest National Insurance Company	0.0%	\$0	\$0	\$0	\$-2,548	_
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$0	\$2,161	_
AMCO Insurance Company	0.0%	\$0	\$0	\$0	\$-32	_
Continental Casualty Company	0.0%	\$0	\$0	\$7,158	\$10,071	_
Truck Insurance Exchange	0.0%	\$0	\$0	\$0	\$-46	_
Freedom Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$426	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$165	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$38	_
Travelers Indemnity Company	0.0%	\$0	\$0	\$0	\$-1	_
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-180	_
Continental Insurance Company The	0.0%	\$0	\$8,631	\$0	\$-29,902	(346.4%)
Depositors Insurance Company	0.0%	\$0	\$0	\$0	\$-88	_
Total	100.0%	\$13,238,960	\$13,389,299	\$6,785,885	\$5,481,845	40.9%

### **TOTAL MEDICAL MALPRACTICE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Missouri Hospital Plan	29.1%	\$39,932,528	\$38,417,617	\$19,374,231	\$17,163,404	44.7%
Medical Liability Alliance	13.8%	\$18,929,614	\$17,844,183	\$8,222,241	\$8,610,142	48.3%
Medical Protective Company	13.1%	\$18,040,193	\$15,304,205	\$12,150,000	\$5,039,409	32.9%
Proassurance Indemnity Company Inc	6.2%	\$8,492,822	\$8,384,981	\$4,187,142	\$8,417,897	100.4%
Norcal Insurance Company	5.4%	\$7,453,561	\$8,554,103	\$4,558,462	\$16,277,171	190.3%
Doctors Company An Interins Exchange	4.7%	\$6,451,592	\$6,551,682	\$6,067,500	\$4,214,474	64.3%
Keystone Mutual Insurance Company	2.9%	\$3,923,122	\$4,179,562	\$3,428,348	\$4,068,810	97.4%
MMIC Insurance Inc	2.8%	\$3,815,815	\$4,593,575	\$2,909,219	\$2,710,500	59.0%
American Casualty Company Of Reading Pennsylv	2.3%	\$3,146,948	\$3,049,009	\$973,696	\$1,283,167	42.1%
Missouri Doctors Mutual Insurance Company	2.3%	\$3,135,142	\$3,186,071	\$1,020,500	\$442,667	13.9%
ISMIE Mutual Insurance Company	1.9%	\$2,655,884	\$2,435,945	\$2,750,000	\$4,196,003	172.3%
Preferred Physicians Medical Risk Retention G	1.7%	\$2,312,262	\$1,923,237	\$0	\$-431,725	(22.4%)
Health Care Indemnity Inc	1.7%	\$2,284,626	\$2,284,626	\$0	\$195,265	8.5%
Medical Mutual Insurance Company Of North Car	1.6%	\$2,161,042	\$1,647,105	\$0	\$570,544	34.6%
NCMIC Insurance Company	1.3%	\$1,732,220	\$1,726,316	\$25,000	\$222,492	12.9%
Physicians Insurance Mutual	1.2%	\$1,689,136	\$1,598,777	\$0	\$60,500	3.8%
Mag Mutual Insurance Company	1.2%	\$1,586,391	\$1,376,743	\$750,000	\$173,140	12.6%
Professional Solutions Insurance Company	1.0%	\$1,318,727	\$1,264,508	\$125,000	\$100,074	7.9%
Doctors Direct Insurance Inc	0.9%	\$1,270,989	\$977,336	\$185,000	\$188,122	19.2%
Liberty Insurance Underwriters Inc	0.7%	\$988,823	\$967,678	\$0	\$-55,624	(5.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pharmacists Mutual Insurance Company	0.7%	\$984,638	\$969,983	\$99,678	\$181,674	18.7%
Proselect Insurance Company	0.6%	\$811,711	\$851,183	\$0	\$416,981	49.0%
Fair American Insurance & Reinsurance Co	0.4%	\$582,454	\$600,870	\$0	\$-144,458	(24.0%)
Ace American Insurance Company	0.4%	\$561,360	\$573,589	\$25,000	\$-93,568	(16.3%)
Proassurance Insurance Company Of America	0.3%	\$476,681	\$459,737	\$21,129	\$147,289	32.0%
Church Mutual Insurance Company S.i.	0.3%	\$446,753	\$459,753	\$718,122	\$336,209	73.1%
Allied World Insurance Company	0.2%	\$308,522	\$293,024	\$0	\$-5,455	(1.9%)
Aspen American Insurance Company	0.2%	\$280,067	\$277,743	\$-30,755	\$16,635	6.0%
Preferred Professional Insurance Company	0.2%	\$266,039	\$244,189	\$650,000	\$114,752	47.0%
Kansas Medical Mutual Insurance Company	0.2%	\$260,122	\$257,278	\$0	\$1,169,347	454.5%
Cincinnati Insurance Company The	0.1%	\$189,109	\$228,558	\$1,045,000	\$511,768	223.9%
Great Divide Insurance Company	0.1%	\$187,684	\$182,439	\$0	\$61,166	33.5%
Berkshire Hathaway Specialty Insurance Co	0.1%	\$113,993	\$98,487	\$0	\$73,228	74.4%
Continental Casualty Company	0.1%	\$70,432	\$70,432	\$326,620	\$-59,978	(85.2%)
American Home Assurance Company	0.0%	\$65,527	\$64,896	\$0	\$14,062	21.7%
Cincinnati Casualty Company The	0.0%	\$65,098	\$61,275	\$0	\$9,200	15.0%
Fortress Insurance Company	0.0%	\$63,876	\$59,837	\$192,500	\$10,299	17.2%
National Union Fire Insurance Company Of Pitt	0.0%	\$63,110	\$69,181	\$0	\$-240,035	(347.0%)
Medmal Direct Insurance Company	0.0%	\$51,338	\$52,018	\$0	\$-5,393	(10.4%)
Hartford Fire Insurance Company	0.0%	\$40,927	\$25,955	\$0	\$0	0.0%
State Farm Fire & Casualty Company	0.0%	\$38,929	\$38,074	\$0	\$-176	( 0.5%)
Beazley Insurance Company Inc	0.0%	\$22,923	\$20,717	\$0	\$1,147	5.5%
Allied Insurance Company Of America	0.0%	\$17,294	\$76,257	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental Insurance Company The	0.0%	\$14,448	\$58,455	\$0	\$-103,590	(177.2%)
State Volunteer Mutual Insurance Company	0.0%	\$10,726	\$17,659	\$0	\$11,395	64.5%
General Insurance Company Of America	0.0%	\$7,185	\$7,666	\$0	\$3,486	45.5%
Cincinnati Indemnity Company Inc	0.0%	\$5,944	\$5,917	\$0	\$-4,113	(69.5%)
Hudson Insurance Company	0.0%	\$3,007	\$4,916	\$0	\$-3,170	( 64.5%)
American Alternative Insurance Corporation	0.0%	\$1,783	\$178	\$0	\$-20,644	(11597.8%)
Campmed Casualty & Indemnity Company Inc	0.0%	\$468	\$666	\$0	\$-3,851	(578.2%)
Everest National Insurance Company	0.0%	\$0	\$0	\$0	\$-2,548	_
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$0	\$2,161	_
Medicus Insurance Company	0.0%	\$0	\$0	\$0	\$137,147	_
Kammco Casualty Company Inc	0.0%	\$0	\$0	\$500,000	\$773,665	_
Zurich American Insurance Company	0.0%	\$0	\$0	\$0	\$-1,017	_
Allied World Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$181	_
Philadelphia Indemnity Insurance Company	0.0%	\$0	\$0	\$0	\$-68	_
AMCO Insurance Company	0.0%	\$0	\$0	\$0	\$-32	_
Mid Century Insurance Company	0.0%	\$0	\$0	\$0	\$-8,644	_
Truck Insurance Exchange	0.0%	\$0	\$0	\$0	\$-2,655	_
Freedom Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$426	_
Granite State Insurance Company	0.0%	\$0	\$0	\$0	\$-21,861	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$165	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$38	_
Travelers Indemnity Company	0.0%	\$0	\$0	\$0	\$-1	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-180	_
Atlantic Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-487	_
Executive Risk Indemnity Inc	0.0%	\$0	\$0	\$0	\$39,041	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-28,503	_
Depositors Insurance Company	0.0%	\$0	\$0	\$0	\$-88	_
Total	100.0%	\$137,333,585	\$132,398,191	\$70,273,633	\$76,727,378	58.0%

# **EARTHQUAKE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Fire & Casualty Company	27.2%	\$37,232,028	\$36,085,707	\$0	\$0	0.0%
Factory Mutual Insurance Company	7.5%	\$10,211,663	\$10,383,846	\$0	\$0	0.0%
Auto Club Family Insurance Company	5.9%	\$8,086,921	\$7,942,713	\$0	\$0	0.0%
American Family Mutual Insurance Company	5.6%	\$7,725,556	\$7,759,539	\$0	\$0	0.0%
Palomar Specialty Insurance Company	3.8%	\$5,190,917	\$2,693,701	\$0	\$26,771	1.0%
Shelter Mutual Insurance Company	3.0%	\$4,103,230	\$3,969,986	\$0	\$-6,000	( 0.2%)
Affiliated FM Insurance Company	2.9%	\$3,908,373	\$3,454,379	\$0	\$0	0.0%
Safeco Insurance Company Of America	2.7%	\$3,644,070	\$3,872,362	\$0	\$202,730	5.2%
Farmers Insurance Exchange	2.6%	\$3,579,202	\$3,747,210	\$0	\$-18,866	( 0.5%)
American Family Insurance Company	2.4%	\$3,339,440	\$2,982,217	\$0	\$0	0.0%
American Economy Insurance Company	2.2%	\$3,026,389	\$2,837,176	\$0	\$164,386	5.8%
Travelers Indemnity Company	1.8%	\$2,511,090	\$2,154,209	\$0	\$-2,296	( 0.1%)
United Services Automobile Association	1.5%	\$2,107,259	\$2,062,044	\$0	\$-13,457	( 0.7%)
Swiss Re Corporate Solutions Elite Insurance	1.3%	\$1,757,040	\$1,554,297	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	1.2%	\$1,647,467	\$1,487,743	\$0	\$0	0.0%
Crestbrook Insurance Company	1.0%	\$1,409,685	\$1,411,891	\$0	\$0	0.0%
Bankers Standard Insurance Company	1.0%	\$1,389,000	\$1,455,571	\$0	\$-12,918	( 0.9%)
Nationwide Affinity Insurance Company Of Amer	1.0%	\$1,351,371	\$1,452,715	\$0	\$-22,392	(1.5%)
Zurich American Insurance Company	1.0%	\$1,326,784	\$1,088,988	\$0	\$4,033	0.4%
Auto Owners Insurance Company	0.9%	\$1,278,390	\$1,217,124	\$0	\$0	0.0%
USAA Casualty Insurance Company	0.9%	\$1,248,657	\$1,200,368	\$0	\$-8,797	( 0.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Cincinnati Insurance Company The	0.9%	\$1,243,853	\$1,237,781	\$0	\$0	0.0%
AIG Property Casualty Company	0.9%	\$1,217,050	\$1,217,637	\$0	\$1,993	0.2%
RSUI Indemnity Company	0.8%	\$1,063,762	\$1,024,702	\$0	\$0	0.0%
Continental Casualty Company	0.7%	\$1,013,755	\$886,145	\$0	\$57,944	6.5%
State Automobile Mutual Insurance Company	0.7%	\$1,002,970	\$935,120	\$0	\$0	0.0%
Cincinnati Casualty Company The	0.7%	\$988,219	\$632,083	\$0	\$0	0.0%
Insurance Company Of The West	0.7%	\$914,077	\$864,548	\$0	\$0	0.0%
Nationwide Mutual Insurance Company	0.7%	\$912,403	\$818,294	\$0	\$-1,282	( 0.2%)
Travelers Home & Marine Insurance Company T	0.7%	\$912,348	\$974,864	\$0	\$-42	( 0.0%)
Great Northern Insurance Company	0.7%	\$894,078	\$892,908	\$0	\$75	0.0%
State Auto Property & Casualty Insurance Comp	0.5%	\$708,554	\$739,979	\$0	\$0	0.0%
XL Insurance America Inc	0.5%	\$693,010	\$616,032	\$0	\$-52,424	(8.5%)
Travelers Property Casualty Company Of Americ	0.5%	\$687,090	\$629,530	\$0	\$-2,535	( 0.4%)
Chubb National Insurance Company	0.5%	\$684,220	\$676,386	\$0	\$-88	( 0.0%)
Homesite Insurance Company Of The Midwest	0.5%	\$680,229	\$576,449	\$0	\$0	0.0%
American Modern Property & Casualty Insuran	0.5%	\$678,528	\$646,069	\$0	\$7,240	1.1%
USAA General Indemnity Company	0.4%	\$586,260	\$560,599	\$1,561	\$-30,670	(5.5%)
Brotherhood Mutual Insurance Co	0.4%	\$585,308	\$537,858	\$0	\$0	0.0%
Travelers Personal Insurance Company	0.4%	\$581,279	\$617,493	\$0	\$-3	( 0.0%)
Standard Fire Insurance Company	0.4%	\$568,526	\$577,419	\$0	\$93	0.0%
Allianz Global Risks US Insurance Company	0.4%	\$561,726	\$521,859	\$0	\$-33,857	(6.5%)
Federated Mutual Insurance Company	0.4%	\$524,258	\$491,335	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMCO Insurance Company	0.4%	\$498,443	\$513,366	\$0	\$-2,406	( 0.5%)
Liberty Mutual Personal Insurance Company	0.4%	\$487,267	\$542,985	\$0	\$19,853	3.7%
Owners Insurance Company	0.3%	\$473,096	\$432,961	\$0	\$0	0.0%
Country Mutual Insurance Company	0.3%	\$395,859	\$404,009	\$0	\$-95	( 0.0%)
Mid Century Insurance Company	0.3%	\$390,985	\$408,296	\$0	\$-471	( 0.1%)
Ace American Insurance Company	0.3%	\$383,976	\$145,674	\$0	\$0	0.0%
Liberty Mutual Fire Insurance Company	0.3%	\$372,167	\$289,036	\$0	\$3,223	1.1%
Grinnell Mutual Reinsurance Company	0.3%	\$357,121	\$348,894	\$0	\$0	0.0%
Pharmacists Mutual Insurance Company	0.3%	\$342,680	\$357,540	\$0	\$0	0.0%
Columbia Mutual Insurance Company	0.2%	\$332,037	\$352,900	\$0	\$0	0.0%
Secura Supreme Insurance Company	0.2%	\$327,004	\$292,630	\$0	\$1,303	0.4%
Foremost Insurance Company Grand Rapids Michi	0.2%	\$325,230	\$307,612	\$0	\$-8	( 0.0%)
Guideone Insurance Company	0.2%	\$315,565	\$253,746	\$0	\$4,095	1.6%
American Guarantee & Liablity Insurance Co	0.2%	\$308,484	\$510,002	\$0	\$-413	( 0.1%)
Federated Service Insurance Company	0.2%	\$298,804	\$252,193	\$0	\$0	0.0%
Nationwide Assurance Company	0.2%	\$290,099	\$169,842	\$0	\$0	0.0%
West Bend Mutual Insurance Company	0.2%	\$280,660	\$245,089	\$0	\$0	0.0%
Depositors Insurance Company	0.2%	\$266,985	\$273,892	\$0	\$0	0.0%
Fire Insurance Exchange	0.2%	\$262,069	\$275,549	\$0	\$-160	( 0.1%)
American National Property & Casualty Co	0.2%	\$250,007	\$243,115	\$0	\$0	0.0%
Nationwide General Insurance Company	0.2%	\$247,840	\$173,673	\$0	\$129	0.1%
AMICA Mutual Insurance Company	0.2%	\$239,483	\$238,740	\$0	\$0	0.0%
Garrison Property & Casualty Insurance Comp	0.2%	\$229,302	\$214,219	\$0	\$-515	( 0.2%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Secura Insurance Company	0.1%	\$202,761	\$194,234	\$0	\$599	0.3%
Pacific Indemnity Company	0.1%	\$190,636	\$193,247	\$0	\$338	0.2%
Star Insurance Company	0.1%	\$188,913	\$200,103	\$0	\$0	0.0%
Economy Preferred Insurance Company	0.1%	\$188,062	\$114,702	\$0	\$-97	( 0.1%)
Economy Premier Assurance Company	0.1%	\$182,242	\$182,453	\$0	\$-17,835	( 9.8%)
Guideone Specialty Insurance Company	0.1%	\$175,758	\$210,636	\$0	\$1,737	0.8%
United Fire & Casualty Company	0.1%	\$172,069	\$165,815	\$0	\$2,447	1.5%
Property & Casualty Insurance Company Of Hart	0.1%	\$159,899	\$162,944	\$0	\$0	0.0%
Nationwide Insurance Company Of America	0.1%	\$159,143	\$175,013	\$0	\$-2,293	(1.3%)
Vigilant Insurance Company	0.1%	\$152,019	\$144,462	\$0	\$0	0.0%
Homesite Indemnity Company	0.1%	\$140,596	\$146,272	\$0	\$0	0.0%
Firemans Fund Insurance Company	0.1%	\$132,238	\$156,328	\$0	\$720	0.5%
Continental Insurance Company The	0.1%	\$124,776	\$214,447	\$0	\$12,614	5.9%
Trumbull Insurance Company	0.1%	\$122,819	\$121,125	\$0	\$0	0.0%
Lititz Mutual Insurance Company	0.1%	\$122,081	\$124,029	\$0	\$0	0.0%
Selective Insurance Company Of America	0.1%	\$120,657	\$133,085	\$0	\$0	0.0%
Selective Insurance Company Of South Carolina	0.1%	\$117,071	\$104,969	\$0	\$0	0.0%
Farmers Property & Casualty Insurance Co	0.1%	\$115,697	\$125,354	\$0	\$-14,392	(11.5%)
Federal Insurance Company	0.1%	\$110,612	\$96,415	\$0	\$8	0.0%
Church Mutual Insurance Company S.i.	0.1%	\$105,553	\$293,614	\$0	\$0	0.0%
Pennsylvania Lumbermens Mutual Insurance Comp	0.1%	\$105,065	\$84,787	\$0	\$0	0.0%
Valley Forge Insurance Company	0.1%	\$100,238	\$106,235	\$0	\$78	0.1%
Transportation Insurance Company	0.1%	\$96,755	\$119,273	\$0	\$-827	( 0.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Union Fire Insurance Company Of Pitt	0.1%	\$96,602	\$99,628	\$0	\$-2,318	( 2.3%)
Association Casualty Insurance Company	0.1%	\$85,458	\$67,420	\$0	\$0	0.0%
Employers Mutual Casualty Company	0.1%	\$84,469	\$84,065	\$0	\$-1,978	(2.4%)
Automobile Ins Co Of Hartford CT	0.1%	\$84,160	\$84,216	\$0	\$22	0.0%
Westport Insurance Corporation	0.1%	\$80,282	\$351,095	\$0	\$-7,750	(2.2%)
Guideone Elite Insurance Company	0.1%	\$80,047	\$87,568	\$0	\$1,595	1.8%
Stillwater Insurance Company	0.1%	\$78,881	\$80,867	\$0	\$0	0.0%
Nationwide Agribusiness Insurance Company	0.1%	\$75,442	\$72,903	\$0	\$0	0.0%
Hartford Underwriters Insurance Company	0.1%	\$71,144	\$77,489	\$0	\$0	0.0%
Teachers Insurance Company	0.1%	\$70,821	\$72,740	\$2,385	\$-3,615	(5.0%)
Citizens Insurance Company Of America	0.1%	\$70,444	\$77,506	\$0	\$1,090	1.4%
Midwest Family Mutual Insurance Company	0.0%	\$68,394	\$51,563	\$0	\$0	0.0%
Federated Reserve Insurance Company	0.0%	\$65,350	\$45,745	\$0	\$0	0.0%
Emcasco Insurance Company	0.0%	\$60,763	\$59,230	\$0	\$-1,680	( 2.8%)
Verlan Fire Insurance Company	0.0%	\$54,050	\$54,194	\$0	\$-94	( 0.2%)
Addison Insurance Company	0.0%	\$50,114	\$42,800	\$0	\$1,034	2.4%
Sentry Insurance Company	0.0%	\$48,481	\$45,892	\$0	\$-1,163	( 2.5%)
Amguard Insurance Company	0.0%	\$47,643	\$67,342	\$0	\$0	0.0%
Horace Mann Insurance Company	0.0%	\$47,271	\$45,234	\$0	\$0	0.0%
American Casualty Company Of Reading Pennsylv	0.0%	\$42,914	\$36,268	\$0	\$290	0.8%
Great American Insurance Company	0.0%	\$40,298	\$40,788	\$0	\$5,326	13.1%
Farmers Group Property & Casualty Insurance	0.0%	\$34,424	\$37,044	\$0	\$-4,101	(11.1%)
Arch Insurance Company	0.0%	\$33,167	\$29,393	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
California Casualty General Insurance Company	0.0%	\$32,357	\$32,985	\$0	\$0	0.0%
Twin City Fire Insurance Company	0.0%	\$30,751	\$30,517	\$0	\$-32	( 0.1%)
Fidelity & Deposit Company Maryland	0.0%	\$30,497	\$30,758	\$0	\$0	0.0%
Ohio Security Insurance Company	0.0%	\$30,189	\$30,350	\$0	\$0	0.0%
Country Preferred Insurance Company	0.0%	\$29,984	\$12,655	\$0	\$105	0.8%
Travelers Property Casualty Insurance Company	0.0%	\$29,795	\$32,283	\$0	\$-36	( 0.1%)
National Fire Insurance Company Of Hartford	0.0%	\$28,962	\$28,613	\$0	\$79	0.3%
Cincinnati Indemnity Company Inc	0.0%	\$27,782	\$28,446	\$0	\$0	0.0%
General Casualty Company Of Wisconsin	0.0%	\$27,633	\$21,795	\$0	\$12,307	56.5%
LM Insurance Corporation	0.0%	\$26,985	\$33,272	\$0	\$1,104	3.3%
Union Insurance Company Of Providence	0.0%	\$26,920	\$24,442	\$0	\$-391	(1.6%)
Truck Insurance Exchange	0.0%	\$26,378	\$24,483	\$0	\$-554	(2.3%)
Axis Insurance Company	0.0%	\$25,645	\$33,530	\$0	\$639	1.9%
Travelers Indemnity Company Of America	0.0%	\$25,422	\$26,405	\$0	\$-3,512	(13.3%)
Hartford Insurance Company Of The Southeast	0.0%	\$22,424	\$5,191	\$0	\$401	7.7%
Armed Forces Insurance Exchange	0.0%	\$21,959	\$15,958	\$0	\$0	0.0%
Hanover Insurance Company The	0.0%	\$21,905	\$22,275	\$0	\$371	1.7%
Atlantic Specialty Insurance Company	0.0%	\$21,807	\$19,100	\$0	\$0	0.0%
Hartford Insurance Company Of The Midwest	0.0%	\$21,790	\$19,034	\$0	\$0	0.0%
Shelter General Insurance Company	0.0%	\$21,447	\$20,126	\$0	\$0	0.0%
Foremost Property & Casualty Insurance Comp	0.0%	\$20,460	\$20,851	\$0	\$0	0.0%
American Fire & Casualty Company	0.0%	\$19,581	\$17,797	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sompo America Insurance Company	0.0%	\$17,798	\$11,553	\$0	\$-13	( 0.1%)
Massachusetts Bay Insurance Company	0.0%	\$16,104	\$16,037	\$0	\$59	0.4%
Selective Insurance Company Of The Southeast	0.0%	\$13,829	\$16,493	\$0	\$0	0.0%
FCCI Insurance Company	0.0%	\$13,183	\$14,124	\$0	\$1,643	11.6%
Sentry Select Insurance Company	0.0%	\$12,991	\$12,122	\$0	\$364	3.0%
Peerless Indemnity Insurance Company	0.0%	\$12,988	\$3,266	\$0	\$410	12.6%
Columbia National Insurance Company	0.0%	\$12,760	\$9,441	\$0	\$0	0.0%
Berkshire Hathaway Direct Insurance Company	0.0%	\$11,198	\$3,429	\$0	\$728	21.2%
Charter Oak Fire Insurance Co The	0.0%	\$11,184	\$12,530	\$0	\$-2,800	(22.3%)
Hanover American Insurance Company The	0.0%	\$9,893	\$9,331	\$0	\$71	0.8%
Sentinel Insurance Company Ltd	0.0%	\$9,561	\$11,687	\$0	\$0	0.0%
Ohio Casualty Insurance Company	0.0%	\$9,405	\$9,765	\$0	\$0	0.0%
Regent Insurance Company	0.0%	\$8,989	\$7,487	\$0	\$-151	(2.0%)
Swiss Re Corporate Solutions America Insuranc	0.0%	\$8,784	\$4,864	\$0	\$0	0.0%
Hartford Casualty Insurance Co	0.0%	\$7,434	\$9,126	\$0	\$1	0.0%
Allied Property & Casualty Insurance Company	0.0%	\$7,382	\$12,338	\$0	\$0	0.0%
Austin Mutual Insurance Company	0.0%	\$6,845	\$6,937	\$0	\$0	0.0%
Harleysville Insurance Company	0.0%	\$6,454	\$7,964	\$0	\$0	0.0%
National Trust Insurance Company	0.0%	\$6,123	\$6,131	\$0	\$-168	(2.7%)
Liberty Insurance Corporation	0.0%	\$5,607	\$5,932	\$0	\$234	3.9%
American Zurich Insurance Company	0.0%	\$5,554	\$3,746	\$0	\$0	0.0%
Wesco Insurance Company	0.0%	\$5,273	\$3,980	\$0	\$10	0.3%
Shelter Reinsurance Company	0.0%	\$5,000	\$5,000	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ace Property & Casualty Insurance Company	0.0%	\$4,953	\$5,073	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$4,612	\$4,252	\$0	\$11	0.3%
West American Insurance Company	0.0%	\$4,141	\$3,117	\$0	\$0	0.0%
National Casualty Company	0.0%	\$4,015	\$3,600	\$0	\$218	6.1%
Allmerica Financial Benefit Insurance Company	0.0%	\$3,662	\$3,724	\$0	\$105	2.8%
Liberty Mutual Insurance Company	0.0%	\$3,448	\$2,130	\$0	\$97	4.6%
Westchester Fire Insurance Company	0.0%	\$3,153	\$4,010	\$0	\$0	0.0%
Ace Fire Underwriters Insurance Company	0.0%	\$3,005	\$2,108	\$0	\$0	0.0%
Axis Reinsurance Company	0.0%	\$2,802	\$1,773	\$0	\$-2	( 0.1%)
Pacific Employers Insurance Company	0.0%	\$2,678	\$3,274	\$0	\$0	0.0%
New Hampshire Insurance Company	0.0%	\$2,561	\$2,608	\$0	\$1,892	72.5%
Travelers Indemnity Company Of Connecticut	0.0%	\$2,450	\$2,370	\$0	\$-417	(17.6%)
Lyndon Southern Insurance Company	0.0%	\$2,118	\$2,778	\$0	\$3,925	141.3%
Bitco General Insurance Corporation	0.0%	\$1,912	\$1,728	\$0	\$-34	(2.0%)
Hartford Fire Insurance Company	0.0%	\$1,763	\$1,691	\$0	\$17	1.0%
Aspen American Insurance Company	0.0%	\$1,522	\$1,515	\$0	\$-147	(9.7%)
Great American Insurance Company Of NY	0.0%	\$1,459	\$5,867	\$0	\$-809	(13.8%)
Fidelity & Guaranty Insurance Company	0.0%	\$1,261	\$642	\$0	\$-305	( 47.5%)
Florists Mutual Insurance Company	0.0%	\$1,175	\$1,129	\$0	\$-355	(31.4%)
Granite State Insurance Company	0.0%	\$1,164	\$1,512	\$0	\$-800	(52.9%)
Westfield Insurance Company	0.0%	\$1,145	\$1,145	\$0	\$0	0.0%
Great American Assurance Company	0.0%	\$969	\$880	\$0	\$48	5.5%
Westfield National Insurance Company	0.0%	\$939	\$939	\$0	\$0	0.0%
EMC Property & Casualty Company	0.0%	\$617	\$2,701	\$0	\$-74	(2.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Harco National Insurance Company	0.0%	\$556	\$2,955	\$0	\$4,973	168.3%
American Hallmark Insurance Company Of TX	0.0%	\$526	\$439	\$0	\$-30	(6.8%)
Great American Alliance Insurance Company	0.0%	\$511	\$496	\$0	\$-9	(1.8%)
Phoenix Insurance Company The	0.0%	\$338	\$338	\$0	\$-193	(57.1%)
American National General Insurance Company	0.0%	\$286	\$288	\$0	\$0	0.0%
Amshield Insurance Company	0.0%	\$206	\$535	\$0	\$0	0.0%
Berkley Regional Insurance Company	0.0%	\$40	\$29	\$0	\$0	0.0%
Kemper Independence Insurance Company	0.0%	\$16	\$832	\$0	\$67	8.1%
Middlesex Insurance Company	0.0%	\$16	\$8	\$0	\$2	25.0%
Transguard Ins Co of America Inc	0.0%	\$10	\$8	\$0	\$0	0.0%
Allstate Insurance Company	0.0%	\$5	\$5	\$0	\$0	0.0%
Scottsdale Indemnity Company	0.0%	\$0	\$0	\$0	\$11	_
Axis Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-1,311	_
New York Marine & General Insurance Co	0.0%	\$0	\$0	\$0	\$-5	_
Allied World Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-17	_
Greenwich Insurance Company	0.0%	\$0	\$0	\$0	\$-67	_
American Modern Home Insurance Co	0.0%	\$0	\$0	\$0	\$-1,146	_
Illinois National Insurance Company	0.0%	\$0	\$0	\$0	\$-75	_
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-58	_
Blackboard Insurance Company	0.0%	\$0	\$73	\$0	\$36	49.3%
XL Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$7,005	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-932	_
Starnet Insurance Company	0.0%	\$0	\$543	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-4	_
Hartford Accident & Indemnity Co	( 0.0%)	\$-15	\$750	\$0	\$6	0.8%
Guideone America Insurance Company	( 0.0%)	\$-22	\$76	\$0	\$-6	(7.9%)
Mutualaid Exchange	( 0.0%)	\$-533	\$17,310	\$0	\$0	0.0%
Total	100.0%	\$137,061,953	\$130,834,771	\$3,946	\$276,414	0.2%

# **ALL ACCIDENT & HEALTH**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Anthem Insurance Companies Inc	30.4%	\$173,981,687	\$167,325,969	\$134,524,310	\$141,472,079	84.5%
Vision Service Plan Insurance Company	26.1%	\$149,540,642	\$149,540,642	\$79,476,406	\$79,645,797	53.3%
Medica Insurance Company	14.8%	\$84,668,634	\$84,655,519	\$102,169,758	\$106,112,529	125.3%
State Farm Mutual Automobile Insurance Co	5.1%	\$29,214,420	\$29,312,108	\$23,996,290	\$23,034,275	78.6%
United States Fire Insurance Company	4.2%	\$23,789,153	\$23,789,153	\$14,799,775	\$15,160,792	63.7%
Beazley Insurance Company Inc	4.0%	\$22,985,525	\$22,985,525	\$9,790,575	\$14,191,434	61.7%
QBE Insurance Corporation	3.4%	\$19,357,425	\$19,131,241	\$15,037,274	\$10,504,891	54.9%
Swiss Re Corporate Solutions America Insuranc	1.2%	\$7,136,490	\$7,048,252	\$1,635,740	\$4,416,954	62.7%
Siriuspoint America Insurance Company	1.2%	\$6,966,010	\$7,509,072	\$4,867,507	\$4,156,311	55.4%
Continental Casualty Company	1.1%	\$6,254,409	\$6,412,664	\$13,097,054	\$13,900,752	216.8%
Zurich American Insurance Company	0.8%	\$4,785,850	\$4,771,401	\$3,293,451	\$3,454,977	72.4%
American Family Mutual Insurance Company	0.8%	\$4,392,944	\$4,394,397	\$3,171,909	\$4,518,102	102.8%
Great American Insurance Company	0.7%	\$4,193,366	\$4,706,465	\$918,898	\$1,114,365	23.7%
National Union Fire Insurance Company Of Pitt	0.6%	\$3,341,790	\$3,165,770	\$856,374	\$813,941	25.7%
Great Midwest Insurance Company	0.6%	\$3,270,861	\$3,270,861	\$1,580,049	\$3,737,650	114.3%
Everest Reinsurance Company	0.6%	\$3,221,626	\$3,295,844	\$2,639,737	\$2,071,008	62.8%
BCS Insurance Company	0.5%	\$2,960,805	\$2,965,504	\$2,232,499	\$2,440,267	82.3%
Nationwide Mutual Insurance Company	0.5%	\$2,932,795	\$2,877,936	\$13,416,270	\$13,819,976	480.2%
Westport Insurance Corporation	0.4%	\$2,073,832	\$2,121,321	\$2,846,327	\$817,269	38.5%
Berkshire Hathaway Specialty Insurance Co	0.4%	\$2,055,791	\$2,055,791	\$1,377,124	\$1,605,999	78.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Wellfleet Insurance Company	0.4%	\$2,033,388	\$1,225,367	\$655,641	\$785,996	64.1%
Partnerre America Insurance Company	0.3%	\$1,945,402	\$1,945,402	\$2,170,121	\$2,392,995	123.0%
North River Insurance Company The	0.2%	\$1,410,187	\$1,410,187	\$1,913,909	\$2,491,086	176.6%
Federal Insurance Company	0.2%	\$1,341,317	\$1,392,277	\$349,509	\$-586,844	( 42.1%)
Independence American Insurance Company	0.2%	\$1,179,399	\$1,179,357	\$398,608	\$408,426	34.6%
Great American Spirit Insurance Company	0.2%	\$1,098,884	\$715,830	\$257,431	\$144,651	20.2%
Axis Insurance Company	0.2%	\$1,053,256	\$1,038,593	\$272,311	\$333,974	32.2%
Fair American Insurance & Reinsurance Co	0.2%	\$1,035,682	\$1,035,682	\$1,181,596	\$1,242,622	120.0%
Ace American Insurance Company	0.1%	\$847,517	\$911,328	\$170,811	\$109,591	12.0%
Benchmark Insurance Company	0.1%	\$655,665	\$655,665	\$267,488	\$87,973	13.4%
Philadelphia Indemnity Insurance Company	0.1%	\$475,193	\$437,629	\$14,328	\$-21,067	( 4.8%)
Greenwich Insurance Company	0.1%	\$471,188	\$536,820	\$422,956	\$1,883,952	350.9%
Atlantic Specialty Insurance Company	0.1%	\$471,033	\$473,401	\$49,769	\$169,481	35.8%
Central States Indemnity Company Of Omaha	0.1%	\$437,145	\$437,228	\$9,104	\$19,715	4.5%
Amex Assurance Company	0.1%	\$289,750	\$290,604	\$23,310	\$37,941	13.1%
Ironshore Indemnity Inc	0.0%	\$240,700	\$921,288	\$697,485	\$616,275	66.9%
Hartford Fire Insurance Company	0.0%	\$235,218	\$173,251	\$0	\$32,185	18.6%
Starr Indemnity & Liability Company	0.0%	\$195,775	\$177,893	\$74,723	\$51,353	28.9%
Arch Insurance Company	0.0%	\$120,079	\$120,629	\$270,183	\$278,037	230.5%
Markel Insurance Company	0.0%	\$102,633	\$113,967	\$64,259	\$52,243	45.8%
Wesco Insurance Company	0.0%	\$101,206	\$65,080	\$10,187	\$-19,236	(29.6%)
Aegis Security Insurance Company	0.0%	\$37,759	\$45,259	\$9,071	\$9,071	20.0%
Sentry Insurance Company	0.0%	\$21,242	\$-86,046	\$115,642	\$205,689	(239.0%)
Great Northern Insurance Company	0.0%	\$13,491	\$14,028	\$0	\$-2,655	(18.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Transamerica Casualty Insurance Company	0.0%	\$13,112	\$13,112	\$454	\$476	3.6%
AssuranceAmerica Insurance Company	0.0%	\$9,816	\$13,048	\$0	\$0	0.0%
United Security Insurance Company	0.0%	\$7,879	\$8,562	\$442	\$-9,937	(116.1%)
Liberty Insurance Underwriters Inc	0.0%	\$1,946	\$2,087	\$2,500	\$-788,062	(37760.5%)
American Home Assurance Company	0.0%	\$1,650	\$1,450	\$0	\$23	1.6%
American Bankers Insurance Company Of FL	0.0%	\$930	\$930	\$0	\$0	0.0%
National Casualty Company	0.0%	\$521	\$503	\$0	\$0	0.0%
Vigilant Insurance Company	0.0%	\$400	\$400	\$0	\$-87	(21.8%)
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$165	\$182	\$0	\$0	0.0%
Government Employees Insurance Co	0.0%	\$112	\$165	\$0	\$-11	(6.7%)
21st Century Premier Insurance Company	0.0%	\$99	\$367	\$7	\$-1,401	(381.7%)
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$0	\$44	_
Caterpillar Insurance Company	0.0%	\$0	\$0	\$3,753,222	\$-2,604,028	_
Employers Insurance Company Of Wausau	0.0%	\$0	\$0	\$15,600	\$8,418	_
Insurance Company Of North America	0.0%	\$0	\$0	\$69,008	\$69,008	_
Travelers Indemnity Company	0.0%	\$0	\$126	\$0	\$0	0.0%
Travelers Indemnity Company Of Connecticut	0.0%	\$0	\$0	\$0	\$-39,328	_
U S Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-79,240	_
Imperium Insurance Company	0.0%	\$0	\$0	\$0	\$-148,863	_
Catlin Insurance Company Inc	( 0.0%)	\$-148	\$-148	\$21,017	\$162,668	(109911%)
Integon National Insurance Company	( 0.0%)	\$-2,993	\$-2,993	\$1,172,322	\$1,131,887	(37817.8%)
Aspen American Insurance Company	( 0.0%)	\$-99,573	\$-99,573	\$146,405	\$1,762,848	(1770.4%)
Total	100.0%	\$572,871,080	\$566,504,372	\$446,306,746	\$457,177,237	80.7%

### **DIRECT WORKERS COMPENSATION**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Missouri Employers Mutual Insurance Company	20.3%	\$210,769,810	\$217,349,427	\$111,496,483	\$123,016,759	56.6%
Zurich American Insurance Company	3.3%	\$34,336,938	\$34,125,008	\$19,766,163	\$22,723,731	66.6%
Travelers Property Casualty Company Of Americ	3.2%	\$33,239,967	\$34,048,740	\$18,775,437	\$19,756,518	58.0%
Accident Fund Ins Co Of America	2.4%	\$24,596,540	\$26,742,047	\$15,446,756	\$16,112,068	60.2%
Midwest Builders' Casualty Mutual Company	1.9%	\$20,045,291	\$19,695,942	\$7,289,183	\$9,293,060	47.2%
Old Republic Insurance Company	1.7%	\$17,312,042	\$16,163,775	\$6,896,913	\$10,283,246	63.6%
Acuity A Mutual Insurance Company	1.6%	\$16,599,100	\$16,634,454	\$8,066,300	\$7,254,426	43.6%
Indemnity Insurance Co Of North America	1.5%	\$15,855,702	\$15,899,075	\$1,461,044	\$1,230,418	7.7%
Federated Mutual Insurance Company	1.5%	\$15,543,958	\$14,271,940	\$5,711,919	\$6,319,058	44.3%
Travelers Indemnity Company Of America	1.3%	\$13,545,939	\$16,180,989	\$7,027,437	\$10,921,893	67.5%
Accident Fund General Insurance Company	1.3%	\$13,278,882	\$12,400,660	\$5,281,422	\$7,071,245	57.0%
Hartford Underwriters Insurance Company	1.3%	\$12,988,480	\$12,726,165	\$5,068,849	\$7,300,608	57.4%
Hartford Casualty Insurance Co	1.1%	\$11,595,810	\$10,852,143	\$4,427,009	\$11,684,977	107.7%
Phoenix Insurance Company The	1.1%	\$11,372,715	\$10,492,734	\$3,995,372	\$4,036,001	38.5%
Wesco Insurance Company	1.1%	\$11,274,261	\$10,493,982	\$3,615,409	\$5,190,098	49.5%
Travelers Casualty Insurance Company Of Ameri	1.1%	\$10,948,808	\$7,872,739	\$3,556,246	\$4,657,345	59.2%
Insurance Company Of The West	1.0%	\$10,821,462	\$9,445,691	\$2,896,569	\$8,664,748	91.7%
Accident Fund National Insurance Company	1.0%	\$10,308,383	\$10,929,020	\$6,747,115	\$9,029,841	82.6%
Stonewood Insurance Company	1.0%	\$10,113,900	\$10,238,667	\$6,968,540	\$15,834,892	154.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Vanliner Insurance Company	0.9%	\$9,678,028	\$10,310,997	\$3,241,429	\$2,208,095	21.4%
Technology Insurance Company	0.9%	\$9,668,520	\$13,226,328	\$6,439,251	\$6,856,004	51.8%
Employers Preferred Insurance Company	0.9%	\$9,021,523	\$8,760,361	\$4,444,747	\$5,474,734	62.5%
Ace American Insurance Company	0.8%	\$8,686,164	\$8,480,973	\$2,098,141	\$706,926	8.3%
Standard Fire Insurance Company	0.8%	\$8,216,084	\$8,162,110	\$7,742,289	\$8,261,645	101.2%
Trumbull Insurance Company	0.8%	\$8,015,519	\$7,794,622	\$4,435,652	\$16,464,736	211.2%
Arch Insurance Company	0.8%	\$7,945,275	\$7,517,292	\$1,877,427	\$2,303,386	30.6%
Firstcomp Insurance Company	0.8%	\$7,834,898	\$7,791,731	\$3,565,623	\$1,833,169	23.5%
Farmington Casualty Company	0.7%	\$7,767,007	\$7,779,324	\$4,779,329	\$5,431,013	69.8%
Cincinnati Casualty Company The	0.7%	\$7,326,543	\$7,300,362	\$2,626,574	\$4,817,441	66.0%
American Zurich Insurance Company	0.7%	\$7,124,023	\$6,625,520	\$3,023,512	\$-2,566,913	(38.7%)
Starr Indemnity & Liability Company	0.7%	\$7,088,304	\$5,824,936	\$1,476,518	\$1,970,700	33.8%
Liberty Mutual Fire Insurance Company	0.7%	\$6,945,444	\$6,255,471	\$3,127,874	\$3,148,493	50.3%
Markel Insurance Company	0.7%	\$6,788,287	\$6,750,932	\$2,814,682	\$1,940,182	28.7%
Travelers Indemnity Company	0.6%	\$6,321,961	\$6,457,843	\$3,795,211	\$4,631,134	71.7%
Cincinnati Indemnity Company Inc	0.6%	\$6,302,283	\$6,047,780	\$1,487,180	\$2,688,992	44.5%
Travelers Indemnity Company Of Connecticut	0.6%	\$6,189,989	\$7,570,020	\$5,363,790	\$4,719,193	62.3%
Sentry Casualty Company	0.6%	\$6,080,838	\$5,027,855	\$317,522	\$2,622,444	52.2%
American Interstate Insurance Company	0.6%	\$5,836,386	\$6,292,943	\$3,284,184	\$7,769,979	123.5%
Ohio Security Insurance Company	0.5%	\$5,648,831	\$5,612,986	\$1,531,292	\$3,889,496	69.3%
American Casualty Company Of Reading Pennsylv	0.5%	\$5,637,913	\$4,983,060	\$1,740,716	\$-2,147,354	( 43.1%)
Liberty Insurance Corporation	0.5%	\$5,589,139	\$5,388,935	\$3,761,447	\$3,099,304	57.5%
Great American Alliance Insurance Company	0.5%	\$5,576,166	\$5,172,837	\$339,042	\$1,030,826	19.9%
First Dakota Indemnity Company	0.5%	\$5,388,474	\$5,067,865	\$2,809,282	\$3,971,810	78.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Amerisure Insurance Company	0.5%	\$5,302,710	\$5,432,085	\$2,935,167	\$4,610,157	84.9%
Benchmark Insurance Company	0.5%	\$5,241,490	\$2,348,711	\$603,492	\$2,193,870	93.4%
Hartford Accident & Indemnity Co	0.5%	\$5,213,631	\$5,340,071	\$2,694,435	\$2,983,963	55.9%
Dakota Truck Underwriters	0.5%	\$5,051,286	\$5,691,970	\$2,529,780	\$4,316,152	75.8%
Secura Insurance Company	0.5%	\$4,984,382	\$5,152,193	\$2,711,492	\$2,122,805	41.2%
AIU Insurance Company	0.5%	\$4,931,869	\$5,054,895	\$153,136	\$600,882	11.9%
Carolina Casualty Insurance Company	0.5%	\$4,837,947	\$4,684,677	\$1,719,417	\$2,684,749	57.3%
Siriuspoint America Insurance Company	0.5%	\$4,813,372	\$3,221,128	\$65,243	\$3,370,425	104.6%
Amerisure Mutual Insurance Company	0.4%	\$4,592,719	\$5,318,259	\$2,906,514	\$2,306,450	43.4%
State Farm Fire & Casualty Company	0.4%	\$4,524,268	\$4,458,191	\$2,430,723	\$6,779,630	152.1%
Service American Indemnity Company	0.4%	\$4,464,190	\$4,212,627	\$2,281,665	\$3,459,537	82.1%
Grinnell Mutual Reinsurance Company	0.4%	\$4,347,376	\$4,439,654	\$1,383,414	\$1,282,632	28.9%
Berkshire Hathaway Homestate Insurance Co	0.4%	\$4,263,612	\$4,070,608	\$1,156,963	\$313,526	7.7%
Sentinel Insurance Company Ltd	0.4%	\$4,132,118	\$4,280,066	\$2,291,142	\$773,926	18.1%
Utah Business Insurance Company Inc	0.4%	\$4,110,548	\$4,110,548	\$2,060,103	\$3,881,890	94.4%
Safety National Casualty Corporation	0.4%	\$3,998,406	\$4,121,907	\$134,296	\$441,166	10.7%
United Wisconsin Insurance Company	0.4%	\$3,944,880	\$5,658,913	\$1,804,423	\$1,434,396	25.3%
Owners Insurance Company	0.4%	\$3,839,873	\$3,979,796	\$2,328,388	\$609,542	15.3%
Nutmeg Insurance Company	0.4%	\$3,772,616	\$3,264,229	\$1,114,648	\$2,089,063	64.0%
Federal Insurance Company	0.4%	\$3,758,531	\$3,864,074	\$2,187,766	\$2,136,227	55.3%
Bitco General Insurance Corporation	0.4%	\$3,722,329	\$4,155,980	\$3,292,671	\$5,602,391	134.8%
Travelers Casualty & Surety Company	0.4%	\$3,656,533	\$4,105,152	\$2,919,343	\$644,056	15.7%
Arch Indemnity Insurance Company	0.3%	\$3,595,638	\$3,454,670	\$1,175,730	\$1,617,262	46.8%
Sentry Insurance Company	0.3%	\$3,592,183	\$3,627,624	\$1,383,959	\$321,804	8.9%
QBE Insurance Corporation	0.3%	\$3,573,762	\$2,705,085	\$1,425,326	\$618,815	22.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Fire Insurance Company	0.3%	\$3,549,128	\$3,362,990	\$1,027,361	\$2,088,577	62.1%
Amguard Insurance Company	0.3%	\$3,508,444	\$3,133,845	\$3,029,145	\$177,329	5.7%
Church Mutual Insurance Company S.i.	0.3%	\$3,502,152	\$3,770,698	\$1,629,761	\$1,879,790	49.9%
Stonetrust Commercial Insurance Company	0.3%	\$3,446,992	\$3,159,133	\$440,966	\$671,273	21.2%
Bearing Midwest Casualty Company	0.3%	\$3,446,395	\$3,545,502	\$1,226,023	\$1,038,783	29.3%
Chubb Indemnity Insurance Company	0.3%	\$3,422,603	\$3,511,896	\$1,065,278	\$806,709	23.0%
Federated Reserve Insurance Company	0.3%	\$3,402,150	\$3,283,530	\$609,005	\$1,652,887	50.3%
Midvale Indemnity Company	0.3%	\$3,303,637	\$3,360,058	\$1,415,216	\$6,167,607	183.6%
Hartford Insurance Company Of The Southeast	0.3%	\$3,301,422	\$2,850,525	\$701,830	\$1,935,510	67.9%
Secura Supreme Insurance Company	0.3%	\$3,172,975	\$3,151,279	\$1,699,180	\$1,977,803	62.8%
Markel American Insurance Company	0.3%	\$3,117,588	\$3,126,866	\$649,355	\$848,583	27.1%
Tri State Insurance Company Of Minnesota	0.3%	\$3,086,234	\$2,946,379	\$1,041,425	\$1,315,132	44.6%
New Hampshire Insurance Company	0.3%	\$3,009,278	\$3,040,723	\$3,586,222	\$-1,988,552	(65.4%)
LM Insurance Corporation	0.3%	\$2,990,719	\$3,755,550	\$1,560,569	\$2,945,645	78.4%
Twin City Fire Insurance Company	0.3%	\$2,931,946	\$2,784,513	\$1,296,735	\$4,531,082	162.7%
National Liability & Fire Insurance Company	0.3%	\$2,895,825	\$2,792,651	\$1,481,513	\$2,254,969	80.7%
Amtrust Insurance Company	0.3%	\$2,873,694	\$2,689,843	\$1,709,573	\$1,539,783	57.2%
Pennsylvania Manufacturers Association Insura	0.3%	\$2,841,468	\$2,264,033	\$2,224,020	\$-10,751	( 0.5%)
Employers Mutual Casualty Company	0.3%	\$2,819,552	\$2,789,762	\$1,814,288	\$3,671,350	131.6%
Valley Forge Insurance Company	0.3%	\$2,806,356	\$2,628,125	\$1,999,030	\$2,899,949	110.3%
XL Specialty Insurance Company	0.3%	\$2,726,045	\$2,491,873	\$725,955	\$-1,342,893	(53.9%)
Pinnaclepoint Insurance Company	0.3%	\$2,702,925	\$2,224,798	\$336,137	\$478,916	21.5%
Hartford Insurance Company Of Illinois	0.3%	\$2,702,595	\$2,277,480	\$1,160,311	\$3,752,239	164.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great West Casualty Company	0.3%	\$2,612,688	\$2,287,070	\$870,790	\$-510,462	(22.3%)
Clear Spring Property & Casualty Company	0.2%	\$2,559,574	\$2,893,075	\$2,096,793	\$748,878	25.9%
Praetorian Insurance Company	0.2%	\$2,548,299	\$2,204,449	\$1,078,339	\$940,626	42.7%
Redwood Fire & Casualty Insurance Company	0.2%	\$2,451,791	\$3,234,028	\$1,560,336	\$1,798,284	55.6%
Berkshire Hathaway Direct Insurance Company	0.2%	\$2,449,482	\$1,892,163	\$67,506	\$413,810	21.9%
Emcasco Insurance Company	0.2%	\$2,436,331	\$2,428,618	\$998,628	\$1,644,091	67.7%
AMCO Insurance Company	0.2%	\$2,404,899	\$2,552,693	\$1,145,267	\$832,161	32.6%
Auto Owners Insurance Company	0.2%	\$2,395,251	\$2,398,245	\$740,068	\$-131,972	( 5.5%)
First Liberty Insurance Corp The	0.2%	\$2,394,303	\$2,290,648	\$931,485	\$640,791	28.0%
Cincinnati Insurance Company The	0.2%	\$2,379,052	\$2,382,260	\$878,627	\$2,302,054	96.6%
Employers Insurance Company Of Wausau	0.2%	\$2,373,379	\$2,507,420	\$997,159	\$1,675,025	66.8%
National Specialty Insurance Company	0.2%	\$2,348,832	\$2,468,832	\$821,151	\$1,082,151	43.8%
Normandy Insurance Company	0.2%	\$2,307,125	\$1,275,175	\$20,892	\$603,821	47.4%
National Interstate Insurance Company	0.2%	\$2,296,947	\$2,776,633	\$1,685,816	\$616,156	22.2%
Amerisure Partners Insurance Company	0.2%	\$2,233,763	\$2,222,337	\$2,223,018	\$2,232,979	100.5%
American Family Mutual Insurance Company	0.2%	\$2,213,030	\$2,316,962	\$2,143,324	\$1,887,434	81.5%
Property & Casualty Insurance Company Of Hart	0.2%	\$2,161,710	\$2,435,783	\$1,131,048	\$2,973,077	122.1%
Depositors Insurance Company	0.2%	\$2,145,520	\$2,423,552	\$792,889	\$273,801	11.3%
United Fire & Casualty Company	0.2%	\$2,126,312	\$2,456,267	\$3,417,484	\$2,917,079	118.8%
National Union Fire Insurance Company Of Pitt	0.2%	\$2,118,337	\$2,078,171	\$1,449,725	\$5,183,275	249.4%
FCCI Insurance Company	0.2%	\$2,112,954	\$2,323,278	\$1,007,055	\$649,894	28.0%
Bankers Standard Insurance Company	0.2%	\$2,087,980	\$1,990,020	\$257,386	\$660,477	33.2%
XL Insurance America Inc	0.2%	\$2,069,185	\$2,132,598	\$193,544	\$1,090,786	51.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nationwide Mutual Insurance Company	0.2%	\$1,989,137	\$1,984,957	\$1,165,261	\$499,386	25.2%
Continental Casualty Company	0.2%	\$1,986,584	\$2,071,458	\$1,424,828	\$-4,736,096	(228.6%)
Zurich American Insurance Company Of Illinois	0.2%	\$1,969,734	\$2,167,454	\$824,998	\$-1,201,204	(55.4%)
Horizon Midwest Casualty Company	0.2%	\$1,963,172	\$1,707,926	\$471,174	\$1,843,912	108.0%
Starstone National Insurance Company	0.2%	\$1,957,741	\$1,793,273	\$406,012	\$-356,518	(19.9%)
Hartford Insurance Company Of The Midwest	0.2%	\$1,956,712	\$2,003,544	\$1,808,783	\$3,239,868	161.7%
Union Insurance Company Of Providence	0.2%	\$1,917,346	\$1,900,147	\$1,701,740	\$2,631,349	138.5%
Starnet Insurance Company	0.2%	\$1,869,041	\$2,068,095	\$1,081,101	\$453,104	21.9%
National Fire Insurance Company Of Hartford	0.2%	\$1,835,013	\$2,200,294	\$659,727	\$1,042,136	47.4%
Berkley Casualty Company	0.2%	\$1,832,414	\$1,482,665	\$2,933,686	\$-722,925	(48.8%)
Transportation Insurance Company	0.2%	\$1,794,500	\$1,668,266	\$1,315,614	\$3,796,924	227.6%
Continental Insurance Company The	0.2%	\$1,701,644	\$1,864,879	\$678,431	\$425,424	22.8%
Charter Oak Fire Insurance Co The	0.2%	\$1,677,541	\$1,599,091	\$778,039	\$1,490,554	93.2%
West Bend Mutual Insurance Company	0.2%	\$1,667,399	\$1,435,377	\$194,558	\$152,357	10.6%
American Fire & Casualty Company	0.2%	\$1,666,750	\$2,093,154	\$1,525,512	\$866,639	41.4%
Nationwide Agribusiness Insurance Company	0.2%	\$1,636,811	\$1,875,847	\$-1,037,582	\$-2,213,827	(118.0%)
Mitsui Sumitomo Insurance USA Inc	0.2%	\$1,635,888	\$1,602,365	\$508,302	\$1,438,556	89.8%
Middlesex Insurance Company	0.2%	\$1,624,816	\$1,717,481	\$795,144	\$1,439,012	83.8%
Insurance Company Of The State Of Pennsylvani	0.2%	\$1,624,312	\$1,629,345	\$1,561,621	\$4,383,548	269.0%
Federated Service Insurance Company	0.1%	\$1,538,861	\$1,377,563	\$324,105	\$489,544	35.5%
Fire Insurance Exchange	0.1%	\$1,534,036	\$1,429,686	\$341,758	\$543,957	38.0%
Protective Insurance Company	0.1%	\$1,528,860	\$1,524,062	\$708,768	\$-933,004	( 61.2%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Midwest Family Mutual Insurance Company	0.1%	\$1,505,441	\$1,561,840	\$746,912	\$962,324	61.6%
Zenith Insurance Company	0.1%	\$1,501,219	\$1,500,227	\$770,470	\$1,038,317	69.2%
Key Risk Insurance Company	0.1%	\$1,460,312	\$1,135,689	\$285,349	\$1,054,691	92.9%
Starr Specialty Insurance Company	0.1%	\$1,432,018	\$1,244,779	\$38,941	\$200,675	16.1%
Chubb National Insurance Company	0.1%	\$1,409,337	\$1,394,677	\$1,041,702	\$1,941,434	139.2%
Everest Denali Insurance Company	0.1%	\$1,398,181	\$1,220,516	\$305,179	\$649,761	53.2%
Brotherhood Mutual Insurance Co	0.1%	\$1,384,804	\$1,411,147	\$36,560	\$159,796	11.3%
Granite State Insurance Company	0.1%	\$1,379,342	\$1,269,353	\$313,996	\$1,013,698	79.9%
Intrepid Insurance Company	0.1%	\$1,369,281	\$1,261,780	\$637,176	\$883,944	70.1%
National Trust Insurance Company	0.1%	\$1,327,279	\$1,305,915	\$622,482	\$745,623	57.1%
Selective Insurance Company Of South Carolina	0.1%	\$1,323,432	\$1,313,299	\$201,362	\$379,768	28.9%
State National Insurance Company Inc	0.1%	\$1,289,840	\$1,286,840	\$565,641	\$565,641	44.0%
Selective Insurance Company Of The Southeast	0.1%	\$1,281,729	\$1,069,928	\$316,298	\$189,795	17.7%
Employers Assurance Company	0.1%	\$1,273,450	\$1,384,513	\$899,194	\$944,350	68.2%
Home-owners Insurance Company	0.1%	\$1,272,266	\$1,243,887	\$650,174	\$877,618	70.6%
United States Fire Insurance Company	0.1%	\$1,242,519	\$1,392,344	\$176,992	\$153,138	11.0%
Norguard Insurance Company	0.1%	\$1,219,479	\$1,271,093	\$252,456	\$422,687	33.3%
Union Insurance Company	0.1%	\$1,204,434	\$1,348,229	\$991,156	\$780,410	57.9%
Firemens Insurance Company Of Washington DC	0.1%	\$1,194,009	\$1,038,408	\$969,358	\$2,396,814	230.8%
Sentry Select Insurance Company	0.1%	\$1,187,139	\$993,093	\$447,784	\$-141,458	(14.2%)
Manufacturers Alliance Insurance Company	0.1%	\$1,178,128	\$1,051,822	\$583,761	\$778,461	74.0%
Star Insurance Company	0.1%	\$1,143,859	\$1,189,781	\$434,938	\$698,775	58.7%
Argonaut Insurance Company	0.1%	\$1,137,884	\$1,248,955	\$358,012	\$408,678	32.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Northstone Insurance Company	0.1%	\$1,118,065	\$1,003,477	\$97,066	\$-47,513	(4.7%)
Premier Group Insurance Company	0.1%	\$1,081,914	\$1,081,914	\$581,375	\$195,322	18.1%
Bitco National Insurance Company	0.1%	\$1,036,454	\$1,024,255	\$1,080,866	\$-662,986	(64.7%)
Great Divide Insurance Company	0.1%	\$1,029,508	\$968,347	\$1,550,262	\$1,255,463	129.7%
Pacific Indemnity Company	0.1%	\$1,020,784	\$822,161	\$616,732	\$590,466	71.8%
Mitsui Sumitomo Ins Co Of America	0.1%	\$1,013,189	\$1,005,532	\$156,831	\$330,152	32.8%
Truck Insurance Exchange	0.1%	\$1,007,630	\$1,077,272	\$702,458	\$81,529	7.6%
Allmerica Financial Benefit Insurance Company	0.1%	\$1,004,341	\$953,438	\$166,145	\$146,002	15.3%
Triumphe Casualty Company	0.1%	\$991,182	\$992,900	\$199,640	\$157,068	15.8%
7710 Insurance Company	0.1%	\$980,342	\$1,050,351	\$345,858	\$968,735	92.2%
Everest Premier Insurance Company	0.1%	\$964,372	\$748,559	\$111,322	\$93,117	12.4%
Sunz Insurance Company	0.1%	\$950,664	\$950,664	\$0	\$63,723	6.7%
Midwest Employers Casualty Company	0.1%	\$939,406	\$1,323,477	\$743,268	\$-1,148,765	(86.8%)
American Compensation Insurance Company	0.1%	\$928,533	\$832,733	\$225,696	\$-240,699	(28.9%)
Meridian Security Insurance Company	0.1%	\$925,713	\$926,802	\$275,948	\$357,760	38.6%
Work First Casualty Company	0.1%	\$889,485	\$903,788	\$75,498	\$943,139	104.4%
Accident Insurance Company Inc	0.1%	\$880,986	\$875,337	\$1,164,383	\$3,671,122	419.4%
Brickstreet Mutual Insurance Company	0.1%	\$864,248	\$1,049,917	\$413,003	\$861,043	82.0%
General Casualty Company Of Wisconsin	0.1%	\$794,318	\$806,943	\$491,243	\$603,057	74.7%
Guideone Elite Insurance Company	0.1%	\$782,900	\$638,402	\$83,355	\$193,430	30.3%
Sompo America Insurance Company	0.1%	\$772,848	\$867,578	\$893,391	\$986,005	113.7%
North River Insurance Company The	0.1%	\$771,594	\$743,232	\$4,971	\$146,648	19.7%
Plaza Insurance Company	0.1%	\$769,843	\$568,119	\$70,548	\$214,934	37.8%
Columbia Mutual Insurance Company	0.1%	\$767,759	\$785,636	\$405,701	\$165,337	21.0%
Guideone Insurance Company	0.1%	\$763,256	\$1,023,396	\$418,065	\$79,025	7.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Security National Insurance Company	0.1%	\$746,117	\$821,752	\$553,878	\$305,372	37.2%
Monroe Guaranty Insurance Company	0.1%	\$732,853	\$746,550	\$447,918	\$311,669	41.7%
Mid Century Insurance Company	0.1%	\$731,179	\$832,754	\$383,634	\$541,334	65.0%
Nova Casualty Company	0.1%	\$729,533	\$823,936	\$176,276	\$516,889	62.7%
National American Insurance Company	0.1%	\$722,552	\$663,869	\$534,424	\$1,017,960	153.3%
Triangle Insurance Company Inc	0.1%	\$719,773	\$653,657	\$124,180	\$333,350	51.0%
Selective Insurance Company Of America	0.1%	\$713,216	\$797,660	\$482,458	\$690,498	86.6%
Wcf National Insurance Company	0.1%	\$709,371	\$549,422	\$84,275	\$26,060	4.7%
Great American Spirit Insurance Company	0.1%	\$707,897	\$578,014	\$152,511	\$424,194	73.4%
Ohio Casualty Insurance Company	0.1%	\$705,425	\$580,781	\$385,924	\$735,658	126.7%
Eastguard Insurance Company	0.1%	\$702,217	\$749,956	\$431,316	\$552,877	73.7%
Midwest Insurance Company	0.1%	\$674,957	\$628,337	\$203,951	\$290,263	46.2%
Continental Western Insurance Company	0.1%	\$673,494	\$597,983	\$381,336	\$602,343	100.7%
Hanover Insurance Company The	0.1%	\$670,363	\$702,455	\$199,735	\$386,290	55.0%
West American Insurance Company	0.1%	\$658,388	\$1,313,998	\$403,726	\$620,323	47.2%
Crestbrook Insurance Company	0.1%	\$657,391	\$688,048	\$400,341	\$29,416	4.3%
American National Property & Casualty Co	0.1%	\$648,135	\$615,720	\$220,556	\$441,708	71.7%
Executive Risk Indemnity Inc	0.1%	\$638,625	\$764,154	\$159,841	\$272,443	35.7%
Milford Casualty Insurance Company	0.1%	\$635,141	\$348,102	\$172,286	\$-149,883	( 43.1%)
Everest National Insurance Company	0.1%	\$623,574	\$1,295,444	\$794,373	\$255,684	19.7%
Hanover American Insurance Company The	0.1%	\$610,579	\$621,989	\$226,543	\$-320,029	( 51.5%)
American Family Insurance Company	0.1%	\$601,374	\$619,599	\$346,638	\$293,832	47.4%
National Casualty Company	0.1%	\$577,749	\$502,289	\$61,672	\$201,806	40.2%
Continental Indemnity Company	0.1%	\$568,797	\$568,797	\$484,887	\$1,857,606	326.6%
Southern Insurance Company	0.1%	\$557,487	\$275,063	\$5,924	\$75,491	27.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Midwest Family Advantage Insurance Company	0.1%	\$547,680	\$508,643	\$126,454	\$803,424	158.0%
Acadia Insurance Company	0.1%	\$542,485	\$628,137	\$605,095	\$915,452	145.7%
Pharmacists Mutual Insurance Company	0.1%	\$535,961	\$518,814	\$430,038	\$649,124	125.1%
Regent Insurance Company	0.1%	\$525,971	\$383,194	\$184,015	\$-73,076	(19.1%)
SFM Mutual Insurance Company	0.0%	\$516,670	\$386,265	\$132,207	\$59,675	15.4%
Massachusetts Bay Insurance Company	0.0%	\$492,727	\$508,541	\$153,426	\$374,528	73.6%
Sompo American Fire & Marine Ins Co	0.0%	\$488,414	\$447,653	\$26,937	\$81,969	18.3%
Cherokee Insurance Company	0.0%	\$469,198	\$469,252	\$280,991	\$749,468	159.7%
Vigilant Insurance Company	0.0%	\$467,236	\$413,511	\$126,317	\$155,594	37.6%
Accredited Surety & Casualty Company Inc	0.0%	\$466,312	\$300,930	\$2,116	\$61,556	20.5%
Bloomington Compensation Insurance Company	0.0%	\$464,177	\$418,880	\$130,970	\$170,835	40.8%
Memic Indemnity Company	0.0%	\$462,157	\$438,652	\$136,294	\$359,001	81.8%
Tokio Marine America Insurance Company	0.0%	\$456,599	\$453,456	\$60,388	\$243,872	53.8%
Wellfleet New York Insurance Company	0.0%	\$449,194	\$325,648	\$5,567	\$51,188	15.7%
Electric Insurance Company	0.0%	\$441,729	\$441,729	\$145,177	\$-632,363	(143.2%)
Sagamore Insurance Company	0.0%	\$440,250	\$442,747	\$380,470	\$535,648	121.0%
Transguard Ins Co of America Inc	0.0%	\$436,216	\$400,233	\$116,738	\$484,804	121.1%
Pennsylvania Manufacturers Indemnity Company	0.0%	\$433,341	\$529,086	\$145,050	\$209,528	39.6%
Corepointe Insurance Company	0.0%	\$423,904	\$156,679	\$33,001	\$77,634	49.5%
Atlantic Specialty Insurance Company	0.0%	\$421,344	\$410,144	\$648,672	\$724,478	176.6%
Florists Mutual Insurance Company	0.0%	\$417,468	\$424,166	\$466,024	\$-41,025	(9.7%)
Nationwide Insurance Company Of America	0.0%	\$399,358	\$246,196	\$863	\$40,285	16.4%
Diamond Insurance Company	0.0%	\$398,231	\$346,221	\$26,918	\$136,232	39.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Commerce & Industry Insurance Co	0.0%	\$393,736	\$415,846	\$658,933	\$4,437,233	1067.0%
Illinois Casualty Company	0.0%	\$377,170	\$401,022	\$65,750	\$-99,860	(24.9%)
Farmers Insurance Exchange	0.0%	\$369,865	\$385,287	\$116,226	\$-283,349	(73.5%)
American Guarantee & Liablity Insurance Co	0.0%	\$363,509	\$312,131	\$162,968	\$38,391	12.3%
State Auto Property & Casualty Insurance Comp	0.0%	\$361,099	\$406,855	\$130,395	\$119,828	29.5%
Safety First Insurance Company	0.0%	\$351,666	\$351,469	\$48,844	\$19,443	5.5%
Employers Compensation Insurance Company	0.0%	\$351,420	\$385,121	\$25,357	\$-50,108	(13.0%)
American Select Insurance Company	0.0%	\$339,318	\$334,485	\$211,552	\$227,720	68.1%
Nationwide Property & Casualty Insurance Comp	0.0%	\$337,693	\$221,885	\$28,173	\$44,406	20.0%
American Automobile Insurance Company	0.0%	\$336,626	\$334,189	\$104,785	\$16,358	4.9%
New York Marine & General Insurance Co	0.0%	\$297,693	\$306,580	\$196,641	\$264,921	86.4%
Znat Insurance Company	0.0%	\$290,734	\$288,705	\$285,223	\$146,311	50.7%
Nationwide Assurance Company	0.0%	\$280,154	\$185,385	\$9,970	\$23,183	12.5%
EMC Property & Casualty Company	0.0%	\$273,647	\$192,997	\$-5,715	\$50,666	26.3%
Guideone Specialty Insurance Company	0.0%	\$269,618	\$276,059	\$2,264	\$4,231	1.5%
Citizens Insurance Company Of America	0.0%	\$252,701	\$285,636	\$211,779	\$327,957	114.8%
Rural Trust Insurance Company	0.0%	\$241,942	\$337,114	\$29,423	\$212,699	63.1%
ACIG Insurance Company	0.0%	\$235,175	\$235,175	\$0	\$1,157,288	492.1%
Wellfleet Insurance Company	0.0%	\$223,857	\$182,418	\$142,284	\$113,077	62.0%
Obi National Insurance Company	0.0%	\$213,086	\$234,899	\$107,627	\$197,934	84.3%
Nationwide General Insurance Company	0.0%	\$208,680	\$116,557	\$37,461	\$35,838	30.7%
AIG Assurance Company	0.0%	\$203,804	\$198,363	\$82,349	\$-49,101	(24.8%)
State Automobile Mutual Insurance Company	0.0%	\$198,370	\$243,010	\$2,584	\$50,133	20.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
North Pointe Insurance Company	0.0%	\$193,763	\$260,941	\$58,722	\$47,661	18.3%
Summitpoint Insurance Company	0.0%	\$184,202	\$154,749	\$8,688	\$39,937	25.8%
Preferred Professional Insurance Company	0.0%	\$180,723	\$147,120	\$129,907	\$7,775	5.3%
Great American Assurance Company	0.0%	\$179,442	\$176,912	\$114,140	\$167,262	94.5%
Imperium Insurance Company	0.0%	\$171,350	\$160,890	\$152,049	\$-515,417	(320.4%)
Association Casualty Insurance Company	0.0%	\$169,612	\$144,555	\$11,367	\$20,408	14.1%
Trans Pacific Insurance Company	0.0%	\$167,873	\$171,048	\$209,699	\$89,292	52.2%
Columbia National Insurance Company	0.0%	\$166,855	\$192,219	\$438,711	\$853,653	444.1%
Addison Insurance Company	0.0%	\$159,898	\$208,684	\$663,314	\$645,984	309.6%
Great Northern Insurance Company	0.0%	\$159,310	\$178,356	\$36,300	\$112,224	62.9%
Ameritrust Insurance Corporation	0.0%	\$157,581	\$152,923	\$11,916	\$44,073	28.8%
Chiron Insurance Company	0.0%	\$154,732	\$61,731	\$33,767	\$25,644	41.5%
Penn Millers Insurance Company	0.0%	\$153,494	\$167,552	\$119,255	\$131,131	78.3%
Berkley National Insurance Company	0.0%	\$149,890	\$163,395	\$88,102	\$24,998	15.3%
Oak River Insurance Company	0.0%	\$141,533	\$163,075	\$-25,991	\$-721,848	(442.6%)
Westchester Fire Insurance Company	0.0%	\$127,889	\$139,333	\$66,549	\$110,380	79.2%
Ace Property & Casualty Insurance Company	0.0%	\$110,084	\$100,780	\$157,228	\$-592,492	(587.9%)
Allied Eastern Indemnity Company	0.0%	\$109,368	\$69,875	\$3,118	\$66,003	94.5%
Rockwood Casualty Insurance Company	0.0%	\$107,650	\$98,280	\$17,419	\$28,119	28.6%
T.h.e. Insurance Company	0.0%	\$95,209	\$94,802	\$560	\$-21,831	(23.0%)
Greenwich Insurance Company	0.0%	\$93,075	\$99,771	\$27,132	\$35,975	36.1%
Employers Insurance Company Of Nevada	0.0%	\$92,886	\$34,125	\$266	\$6,574	19.3%
Pacific Employers Insurance Company	0.0%	\$89,663	\$168,572	\$310,776	\$74,339	44.1%
Frank Winston Crum Insurance Company	0.0%	\$86,063	\$81,422	\$-4,796	\$-7,924	(9.7%)
Alaska National Insurance Company	0.0%	\$84,628	\$48,462	\$29,949	\$153,974	317.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Stonington Insurance Company	0.0%	\$81,666	\$241,147	\$109,096	\$118,461	49.1%
Prescient National Insurance Company	0.0%	\$80,413	\$101,842	\$140	\$16,184	15.9%
Cimarron Insurance Company Inc	0.0%	\$76,281	\$149,767	\$-138,449	\$-331,354	(221.2%)
Firemans Fund Insurance Company	0.0%	\$74,738	\$66,401	\$370,188	\$92,483	139.3%
Crum & Forster Indemnity Company	0.0%	\$69,776	\$53,125	\$568	\$7,862	14.8%
Stonetrust Premier Casualty Insurance Company	0.0%	\$68,735	\$18,643	\$0	\$8,402	45.1%
Harleysville Insurance Company	0.0%	\$62,277	\$65,125	\$-62	\$5,156	7.9%
Incline Casualty Company	0.0%	\$62,040	\$79,996	\$19,949	\$-35,707	(44.6%)
Amfed Casualty Insurance Company	0.0%	\$61,708	\$24,339	\$0	\$0	0.0%
Service Lloyds Insurance Company	0.0%	\$52,847	\$23,348	\$0	\$-7,741	(33.2%)
Sequoia Insurance Company	0.0%	\$48,952	\$6,850	\$0	\$539	7.9%
Allmerica Financial Alliance Insurance Co	0.0%	\$48,279	\$46,101	\$65,500	\$75,089	162.9%
Utica Mutual Insurance Company	0.0%	\$47,051	\$44,813	\$32,636	\$39,485	88.1%
Argonaut Midwest Insurance Company	0.0%	\$46,200	\$54,345	\$32,714	\$7,379	13.6%
RLI Insurance Company	0.0%	\$42,550	\$40,826	\$214	\$-3,798	(9.3%)
Great American Insurance Company	0.0%	\$35,157	\$28,046	\$32,971	\$-31,674	(112.9%)
Federated Rural Electric Insurance Exchange	0.0%	\$31,041	\$28,582	\$31,103	\$-242,282	(847.7%)
Park National Insurance Company	0.0%	\$30,485	\$36,777	\$4,814	\$-108,220	(294.3%)
Midsouth Mutual Insurance Company	0.0%	\$28,857	\$45,148	\$0	\$-17,390	(38.5%)
Falls Lake National Insurance Company	0.0%	\$28,422	\$10,410	\$0	\$-48,117	(462.2%)
Westfield Insurance Company	0.0%	\$21,953	\$15,213	\$0	\$-7,518	(49.4%)
Riverport Insurance Company	0.0%	\$17,559	\$15,024	\$75,404	\$36,148	240.6%
National Surety Corporation	0.0%	\$17,461	\$36,638	\$133,883	\$257,234	702.1%
AIG Property Casualty Company	0.0%	\$14,590	\$24,194	\$129,068	\$-256,571	(1060.5%)
Eastern Alliance Insurance Company	0.0%	\$14,066	\$13,216	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Old Republic General Insurance Corporation	0.0%	\$10,734	\$43,339	\$352,110	\$-530,812	(1224.8%)
Samsung Fire & Marine Insurance Co Ltd (us Br	0.0%	\$10,059	\$6,753	\$0	\$-2,020	(29.9%)
Gray Insurance Company The	0.0%	\$7,822	\$7,822	\$0	\$1,887	24.1%
Hdi Global Insurance Company	0.0%	\$6,926	\$6,481	\$4,409	\$-3,743	(57.8%)
Country Mutual Insurance Company	0.0%	\$6,200	\$258	\$0	\$11	4.3%
American Business & Mercantile Insurance Mutu	0.0%	\$5,752	\$9,981	\$0	\$-4,563	( 45.7%)
Republic Indemnity Company Of California	0.0%	\$5,609	\$5,441	\$0	\$0	0.0%
Insurance Company Of North America	0.0%	\$1,814	\$1,255	\$47,962	\$20,563	1638.5%
Republic Indemnity Company Of America	0.0%	\$1,704	\$1,459	\$0	\$0	0.0%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$625	\$531	\$2,800	\$14,816	2790.2%
Obi America Insurance Company	0.0%	\$318	\$252	\$0	\$-2,223	(882.1%)
Netherlands Insurance Company The	0.0%	\$291	\$23	\$437,952	\$-120,989	(526039%)
Eastern Advantage Assurance Company	0.0%	\$83	\$86	\$0	\$0	0.0%
American Family Home Insurance Company	0.0%	\$33	\$14	\$0	\$11,545	82464.3%
Petroleum Casualty Company	0.0%	\$10	\$10	\$0	\$0	0.0%
Cumis Insurance Society Inc	0.0%	\$0	\$0	\$2,663	\$-64,239	_
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$0	\$-19,324	_
Foremost Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$-20,967	\$-25,432	_
Evergreen National Indemnity Company	0.0%	\$0	\$0	\$59,737	\$-8,126	_
Austin Mutual Insurance Company	0.0%	\$0	\$0	\$9,793	\$-55,747	_
Indiana Lumbermens Insurance Company	0.0%	\$0	\$0	\$25,174	\$18,081	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MI Millers Mutual Insurance Company	0.0%	\$0	\$0	\$4,586	\$-48,385	-
National Farmers Union Property & Casualty Co	0.0%	\$0	\$0	\$71,057	\$146,535	-
Peerless Indemnity Insurance Company	0.0%	\$0	\$-95	\$0	\$-8,255	8689.5%
Automobile Ins Co Of Hartford CT	0.0%	\$0	\$0	\$0	\$-31	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$9,871	_
Allstate Insurance Company	0.0%	\$0	\$0	\$0	\$-5,329	_
American Economy Insurance Company	0.0%	\$0	\$0	\$29,488	\$-29,507	_
American States Insurance Company	0.0%	\$0	\$0	\$80,320	\$-68,579	_
American Alternative Insurance Corporation	0.0%	\$0	\$239	\$0	\$-29,638	(12400.8%)
Argonaut Great Central Insurance Co	0.0%	\$0	\$0	\$785,000	\$574,418	_
Trinity Universal Insurance Company	0.0%	\$0	\$0	\$0	\$-1,257	_
Ace Fire Underwriters Insurance Company	0.0%	\$0	\$-1	\$22,494	\$-153,842	1.538E7%
21st Century Premier Insurance Company	0.0%	\$0	\$0	\$0	\$-1,097	_
Esurance Insurance Company Of New Jersey	0.0%	\$0	\$0	\$1,270	\$992	-
The Pie Insurance Company	0.0%	\$0	\$0	\$74,663	\$-156,345	_
Wcf Select Insurance Company	0.0%	\$0	\$0	\$10,161	\$-164,742	_
Great American Insurance Company Of NY	0.0%	\$0	\$0	\$208,702	\$436,366	_
Shelter Mutual Insurance Company	0.0%	\$0	\$0	\$110,577	\$500,000	_
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$913,547	\$427,350	_
Westfield National Insurance Company	0.0%	\$0	\$0	\$0	\$-112	_
Peerless Insurance Company	0.0%	\$0	\$0	\$1,182	\$-41,188	-
Arrowood Indemnity Company	0.0%	\$0	\$0	\$111,781	\$-22,483	_
First National Insurance Company Of America	0.0%	\$0	\$0	\$0	\$-4,564	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
General Insurance Company Of America	0.0%	\$0	\$0	\$18,360	\$2,955	_
Safeco Insurance Company Of America	0.0%	\$0	\$0	\$0	\$7,290	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$600,507	\$704,268	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$61,391	\$13,421	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$141,437	\$16,830	_
Alea North America Insurance Company	0.0%	\$0	\$0	\$23,731	\$-34,511	_
TIG Insurance Company	0.0%	\$0	\$0	\$52,476	\$-93,177	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$361,051	\$-84,370	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$53,733	\$83,252	_
Harco National Insurance Company	0.0%	\$0	\$0	\$4,575	\$-46,903	_
Swiss Re Corporate Solutions America Insuranc	0.0%	\$0	\$0	\$17,883	\$-45,552	_
Travelers Casualty & Surety Company Of Amer	0.0%	\$0	\$0	\$0	\$10,452	_
Colonial American Casualty & Surety Company	0.0%	\$0	\$0	\$3,029	\$-69,032	_
21st Century Centennial Insurance Company	0.0%	\$0	\$0	\$0	\$16,011	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$32,811	\$-12,409	_
Hawkeye-security Insurance Company	0.0%	\$0	\$0	\$0	\$-110,853	_
Axis Insurance Company	0.0%	\$0	\$0	\$-1,909	\$-1,909	_
Genesis Insurance Company	0.0%	\$0	\$0	\$0	\$-40,000	_
Fidelity & Deposit Company Maryland	0.0%	\$0	\$3	\$836,714	\$685,143	2.284E7%
Westport Insurance Corporation	0.0%	\$0	\$0	\$87,147	\$-524,154	_
Travelers Commercial Casualty Company	0.0%	\$0	\$0	\$1,844,504	\$1,764,316	_
Virginia Surety Company Inc	0.0%	\$0	\$0	\$0	\$182,668	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$60,705	\$-113,778	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-6,653	_
The Travelers Casualty Company	0.0%	\$0	\$0	\$0	\$-2,794	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$3	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$-22	_
Wausau Business Insurance Company	( 0.0%)	\$-239	\$-817	\$0	\$2,532	(309.9%)
Clarendon National Insurance Company	( 0.0%)	\$-373	\$-373	\$15,377	\$23,182	(6215.0%)
Fidelity & Guaranty Insurance Company	( 0.0%)	\$-3,201	\$-3,201	\$142,548	\$169,688	(5301.1%)
Tnus Insurance Company	( 0.0%)	\$-6,037	\$-5,244	\$-36,347	\$-108,505	2069.1%
Wausau Underwriters Insurance Company	( 0.0%)	\$-12,851	\$-14,626	\$114,215	\$64,636	(441.9%)
Liberty Mutual Insurance Company	( 0.0%)	\$-24,352	\$-30,911	\$358,766	\$206,153	(666.9%)
Allied Property & Casualty Insurance Company	( 0.0%)	\$-35,361	\$-35,361	\$0	\$-2,926	8.3%
Berkley Regional Insurance Company	( 0.0%)	\$-39,792	\$-13,545	\$67,985	\$-91,899	678.5%
Mag Mutual Insurance Company	( 0.0%)	\$-178,394	\$137,951	\$126,356	\$168,584	122.2%
American Home Assurance Company	( 0.0%)	\$-262,758	\$-263,162	\$619,130	\$4,939,439	(1877.0%)
Illinois National Insurance Company	( 0.0%)	\$-391,962	\$-391,962	\$16,836	\$17,000	(4.3%)
Total	100.0%	\$1,038,288,660	\$1,035,533,379	\$495,299,002	\$592,332,736	57.2%

## **OTHER LIABILITY:**

### **BODILY INJURY & PROPERTY DAMAGE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Caterpillar Insurance Company	7.8%	\$66,259,020	\$73,903,213	\$54,829,884	\$57,011,427	77.1%
Travelers Property Casualty Company Of Americ	4.7%	\$39,595,253	\$38,834,663	\$26,916,651	\$31,645,380	81.5%
Federal Insurance Company	4.3%	\$36,956,219	\$36,336,903	\$15,259,060	\$13,320,034	36.7%
State Farm Fire & Casualty Company	3.4%	\$28,885,220	\$27,547,222	\$25,792,298	\$32,013,431	116.2%
Zurich American Insurance Company	3.1%	\$26,317,751	\$25,342,126	\$11,297,274	\$19,634,008	77.5%
Cincinnati Insurance Company The	2.9%	\$24,595,495	\$23,836,603	\$4,298,160	\$18,426,215	77.3%
Ace Property & Casualty Insurance Company	2.7%	\$22,974,186	\$20,860,082	\$-39,769	\$16,999,298	81.5%
National Union Fire Insurance Company Of Pitt	2.5%	\$21,236,193	\$23,993,824	\$30,092,344	\$21,036,827	87.7%
Ace American Insurance Company	2.3%	\$19,613,245	\$19,730,888	\$17,486,258	\$25,457,630	129.0%
American Family Mutual Insurance Company	2.1%	\$18,257,453	\$17,670,620	\$12,344,633	\$12,162,791	68.8%
Lyndon Southern Insurance Company	1.9%	\$16,568,080	\$4,028,815	\$2,463,378	\$2,904,142	72.1%
American Guarantee & Liablity Insurance Co	1.9%	\$16,543,046	\$15,244,443	\$296,100	\$6,099,317	40.0%
Old Republic Insurance Company	1.8%	\$14,945,351	\$14,796,647	\$3,799,416	\$4,168,027	28.2%
West Bend Mutual Insurance Company	1.7%	\$14,697,228	\$13,588,602	\$4,820,285	\$7,697,214	56.6%
American Bankers Insurance Company Of FL	1.6%	\$13,487,617	\$15,448,577	\$8,675,039	\$8,974,310	58.1%
Philadelphia Indemnity Insurance Company	1.6%	\$13,419,137	\$13,309,320	\$25,189,227	\$11,287,227	84.8%
Acuity A Mutual Insurance Company	1.6%	\$13,205,930	\$12,175,219	\$4,629,917	\$10,592,906	87.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Shelter Mutual Insurance Company	1.4%	\$12,204,133	\$11,975,086	\$8,378,627	\$11,435,959	95.5%
Markel American Insurance Company	1.4%	\$11,973,135	\$11,820,876	\$624,697	\$3,726,503	31.5%
Navigators Insurance Company	1.3%	\$11,209,535	\$11,283,371	\$0	\$15,325,006	135.8%
XL Insurance America Inc	1.2%	\$10,306,431	\$9,718,500	\$200,000	\$746,306	7.7%
United Fire & Casualty Company	1.2%	\$9,851,562	\$9,945,191	\$3,871,719	\$9,510,668	95.6%
Endurance American Insurance Company	1.1%	\$9,730,047	\$10,248,664	\$1,868,456	\$1,776,067	17.3%
Everest National Insurance Company	1.1%	\$9,501,167	\$10,254,870	\$526,090	\$1,960,651	19.1%
Berkshire Hathaway Specialty Insurance Co	1.1%	\$9,156,662	\$7,533,919	\$3,534,633	\$11,734,336	155.8%
Arch Insurance Company	1.1%	\$8,935,045	\$9,022,134	\$2,737,710	\$5,243,912	58.1%
Westchester Fire Insurance Company	1.0%	\$8,500,651	\$8,189,957	\$19,737,488	\$3,449,014	42.1%
RSUI Indemnity Company	1.0%	\$8,449,898	\$8,904,602	\$2,462,838	\$9,331,167	104.8%
Great American Security Insurance Company	0.8%	\$6,966,004	\$5,463,978	\$396,447	\$1,412,872	25.9%
Continental Casualty Company	0.8%	\$6,965,991	\$20,337,109	\$6,766,489	\$18,430,436	90.6%
Federated Mutual Insurance Company	0.8%	\$6,387,625	\$5,822,017	\$1,866,253	\$2,830,916	48.6%
AMCO Insurance Company	0.7%	\$5,883,047	\$6,449,201	\$2,604,758	\$8,158,671	126.5%
Employers Mutual Casualty Company	0.7%	\$5,848,987	\$5,554,438	\$1,672,060	\$1,680,202	30.2%
Everest Reinsurance Company	0.7%	\$5,558,730	\$5,558,730	\$5,260,782	\$4,607,480	82.9%
Swiss Re Corporate Solutions America Insuranc	0.6%	\$5,455,770	\$4,638,337	\$646,378	\$2,438,006	52.6%
Cumis Insurance Society Inc	0.6%	\$5,372,969	\$5,061,178	\$4,487,193	\$2,134,502	42.2%
Hiscox Insurance Company Inc	0.6%	\$5,349,027	\$5,216,973	\$568,998	\$1,658,493	31.8%
Great American Assurance Company	0.6%	\$5,152,276	\$4,938,260	\$148,675	\$1,163,968	23.6%
Nationwide Mutual Insurance Company	0.6%	\$5,103,830	\$4,708,429	\$2,943,996	\$3,317,319	70.5%
Allianz Global Risks US Insurance Company	0.6%	\$5,071,500	\$4,806,764	\$414,496	\$9,695,668	201.7%
Farmers Insurance Exchange	0.6%	\$5,008,666	\$5,257,415	\$5,232,220	\$5,267,094	100.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
U S Specialty Insurance Company	0.6%	\$4,714,888	\$5,138,291	\$770,682	\$1,335,192	26.0%
Secura Insurance Company	0.5%	\$4,535,335	\$4,194,020	\$418,557	\$713,841	17.0%
QBE Insurance Corporation	0.5%	\$4,295,990	\$3,736,016	\$354,418	\$-17,694	( 0.5%)
Cincinnati Casualty Company The	0.5%	\$4,112,452	\$3,554,242	\$57,541	\$901,466	25.4%
Next Insurance US Company	0.5%	\$4,093,486	\$3,364,195	\$676,502	\$2,050,074	60.9%
Firemans Fund Insurance Company	0.5%	\$4,008,006	\$4,197,483	\$40,498	\$445,112	10.6%
Great American Insurance Company	0.5%	\$3,965,171	\$4,137,501	\$13,511,563	\$17,007,353	411.1%
Scottsdale Indemnity Company	0.5%	\$3,868,454	\$3,823,329	\$452,281	\$-3,322,676	(86.9%)
National Casualty Company	0.4%	\$3,622,242	\$3,355,408	\$525,339	\$2,972,277	88.6%
Nationwide Agribusiness Insurance Company	0.4%	\$3,598,637	\$3,553,373	\$716,287	\$1,421,584	40.0%
Virginia Surety Company Inc	0.4%	\$3,534,113	\$3,476,108	\$903,615	\$943,277	27.1%
Beazley Insurance Company Inc	0.4%	\$3,532,302	\$4,310,341	\$1,220,805	\$1,881,777	43.7%
Amerisure Mutual Insurance Company	0.4%	\$3,530,095	\$3,345,275	\$0	\$893,212	26.7%
Hartford Fire Insurance Company	0.4%	\$3,292,359	\$3,524,601	\$2,980,413	\$6,863,403	194.7%
Crestbrook Insurance Company	0.4%	\$3,129,140	\$2,885,436	\$1,303,517	\$555,159	19.2%
Federated Rural Electric Insurance Exchange	0.4%	\$3,054,027	\$3,045,170	\$83,545	\$-406,639	(13.4%)
Grinnell Mutual Reinsurance Company	0.4%	\$2,989,728	\$2,909,419	\$1,837,263	\$4,694,057	161.3%
Wesco Insurance Company	0.3%	\$2,923,265	\$3,044,542	\$10,566	\$896,936	29.5%
Freedom Specialty Insurance Company	0.3%	\$2,917,671	\$3,073,562	\$0	\$1,119,332	36.4%
Selective Insurance Company Of America	0.3%	\$2,893,762	\$2,820,157	\$1,769,249	\$2,407,437	85.4%
Phoenix Insurance Company The	0.3%	\$2,869,060	\$2,759,698	\$88,523	\$1,930,328	69.9%
Allied World National Assurance Company	0.3%	\$2,848,837	\$2,694,918	\$91,377	\$1,422,524	52.8%
Allstate Indemnity Company	0.3%	\$2,819,204	\$2,684,102	\$1,050,000	\$1,481,681	55.2%
Aspen American Insurance Company	0.3%	\$2,781,615	\$2,535,216	\$1,911	\$1,305,330	51.5%
Berkley National Insurance Company	0.3%	\$2,778,142	\$2,387,988	\$5,000,000	\$5,630,790	235.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United States Liability Insurance Company	0.3%	\$2,763,052	\$2,669,567	\$1,864,159	\$617,929	23.1%
Midvale Indemnity Company	0.3%	\$2,726,806	\$2,405,378	\$364,374	\$655,830	27.3%
Atlantic Specialty Insurance Company	0.3%	\$2,702,111	\$2,849,457	\$1,560,195	\$5,430,044	190.6%
Liberty Mutual Fire Insurance Company	0.3%	\$2,688,372	\$3,084,903	\$4,044,101	\$4,027,242	130.5%
Securian Casualty Company	0.3%	\$2,652,476	\$2,438,215	\$1,006,104	\$902,387	37.0%
State Auto Property & Casualty Insurance Comp	0.3%	\$2,652,357	\$2,816,468	\$110,886	\$2,168,547	77.0%
Illinois Casualty Company	0.3%	\$2,642,999	\$2,638,622	\$3,100,000	\$3,345,407	126.8%
Foremost Insurance Company Grand Rapids Michi	0.3%	\$2,372,307	\$2,415,909	\$768,971	\$1,252,035	51.8%
State Automobile Mutual Insurance Company	0.3%	\$2,365,495	\$1,946,751	\$387,889	\$1,188,110	61.0%
Missouri Hospital Plan	0.3%	\$2,266,471	\$2,214,172	\$200,747	\$337,700	15.3%
Hudson Insurance Company	0.3%	\$2,245,497	\$1,910,645	\$8,748,645	\$2,591,204	135.6%
Auto Owners Insurance Company	0.3%	\$2,196,400	\$2,074,999	\$190,924	\$104,000	5.0%
Addison Insurance Company	0.3%	\$2,157,376	\$2,128,697	\$102,212	\$1,449,073	68.1%
Charter Oak Fire Insurance Co The	0.2%	\$2,082,525	\$2,022,483	\$597,629	\$-320,941	(15.9%)
Progressive Casualty Insurance Company	0.2%	\$2,061,001	\$1,993,464	\$482,382	\$420,244	21.1%
Automobile Ins Co Of Hartford CT	0.2%	\$2,048,330	\$1,888,161	\$4,527,436	\$2,913,442	154.3%
Selective Insurance Company Of South Carolina	0.2%	\$2,022,057	\$1,905,414	\$460,650	\$521,728	27.4%
RLI Insurance Company	0.2%	\$1,995,931	\$2,450,095	\$55,000	\$514,484	21.0%
Greenwich Insurance Company	0.2%	\$1,932,607	\$1,697,318	\$2,000,000	\$1,411,489	83.2%
Pennsylvania Lumbermens Mutual Insurance Comp	0.2%	\$1,920,567	\$1,733,125	\$20,409	\$840,957	48.5%
General Casualty Company Of Wisconsin	0.2%	\$1,888,507	\$1,351,844	\$165,055	\$622,469	46.0%
American Security Insurance Company	0.2%	\$1,878,914	\$1,689,503	\$666,600	\$290,690	17.2%
United Services Automobile Association	0.2%	\$1,852,434	\$1,786,748	\$451,763	\$447,220	25.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Argonaut Insurance Company	0.2%	\$1,825,944	\$2,325,929	\$103,789	\$1,525,410	65.6%
Emcasco Insurance Company	0.2%	\$1,820,734	\$1,965,606	\$1,493,240	\$1,276,343	64.9%
Penn Millers Insurance Company	0.2%	\$1,806,407	\$1,704,519	\$449,532	\$512,647	30.1%
Liberty Insurance Underwriters Inc	0.2%	\$1,798,924	\$1,873,587	\$276,500	\$3,791,737	202.4%
Great West Casualty Company	0.2%	\$1,748,881	\$1,451,968	\$12,825	\$4,096,325	282.1%
Hanover Insurance Company The	0.2%	\$1,728,579	\$1,612,094	\$3,589,791	\$466,410	28.9%
Indemnity Insurance Co Of North America	0.2%	\$1,728,450	\$1,639,935	\$1,288,213	\$647,663	39.5%
Great American Spirit Insurance Company	0.2%	\$1,666,373	\$1,599,832	\$0	\$567,285	35.5%
National Fire Insurance Company Of Hartford	0.2%	\$1,648,763	\$1,411,425	\$379,286	\$1,573,939	111.5%
North River Insurance Company The	0.2%	\$1,644,320	\$1,058,280	\$256,250	\$84,847	8.0%
Travelers Indemnity Company	0.2%	\$1,630,932	\$1,660,766	\$4,871,720	\$1,753,285	105.6%
Cincinnati Indemnity Company Inc	0.2%	\$1,609,945	\$1,545,647	\$133,814	\$1,080,256	69.9%
Bankers Standard Insurance Company	0.2%	\$1,590,959	\$1,628,356	\$0	\$92,474	5.7%
Utica Mutual Insurance Company	0.2%	\$1,586,126	\$1,567,419	\$192,756	\$1,374,679	87.7%
Cameron Mutual Insurance Company	0.2%	\$1,562,239	\$1,583,213	\$1,098,484	\$1,200,634	75.8%
Endurance Assurance Corporation	0.2%	\$1,553,976	\$1,184,900	\$22,050	\$203,016	17.1%
Starstone National Insurance Company	0.2%	\$1,531,633	\$1,349,017	\$1,000,000	\$931,530	69.1%
National Interstate Insurance Company	0.2%	\$1,524,357	\$3,840,490	\$92,000	\$-147,004	(3.8%)
Federated Service Insurance Company	0.2%	\$1,474,718	\$1,682,980	\$429,457	\$1,766,629	105.0%
Midwest Family Mutual Insurance Company	0.2%	\$1,454,084	\$1,357,920	\$3,200,671	\$451,010	33.2%
Protective Insurance Company	0.2%	\$1,433,286	\$1,431,811	\$0	\$-330,060	(23.1%)
Union Insurance Company	0.2%	\$1,413,497	\$1,315,312	\$1,472	\$126,508	9.6%
Safety National Casualty Corporation	0.2%	\$1,377,492	\$1,155,202	\$1,000,000	\$2,369,838	205.1%
Pennsylvania Manufacturers Association Insura	0.2%	\$1,349,660	\$1,301,681	\$16,284	\$1,131,703	86.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AIG Property Casualty Company	0.2%	\$1,348,349	\$1,349,163	\$2,000,000	\$2,493,273	184.8%
Bitco General Insurance Corporation	0.2%	\$1,342,943	\$1,368,694	\$45,152	\$-1,633,978	(119.4%)
National Specialty Insurance Company	0.2%	\$1,297,503	\$1,091,503	\$439,195	\$1,051,195	96.3%
Ohio Security Insurance Company	0.2%	\$1,288,190	\$1,274,172	\$784,871	\$410,011	32.2%
Clear Spring Property & Casualty Company	0.2%	\$1,285,648	\$1,106,432	\$206,779	\$550,009	49.7%
Sentry Select Insurance Company	0.2%	\$1,281,418	\$1,223,095	\$258,998	\$1,713,247	140.1%
Privilege Underwriters Reciprocal Exchange	0.1%	\$1,264,282	\$1,273,885	\$0	\$-228,091	(17.9%)
Starr Indemnity & Liability Company	0.1%	\$1,223,980	\$1,113,029	\$42,098	\$1,507,660	135.5%
Sentry Insurance Company	0.1%	\$1,213,672	\$1,208,964	\$27,686	\$283,404	23.4%
T.h.e. Insurance Company	0.1%	\$1,192,026	\$1,132,087	\$19,500	\$909,580	80.3%
Hdi Global Insurance Company	0.1%	\$1,124,186	\$1,254,197	\$626,306	\$1,076,212	85.8%
Vanliner Insurance Company	0.1%	\$1,102,823	\$1,104,248	\$100,697	\$-1,255,850	(113.7%)
Acadia Insurance Company	0.1%	\$1,101,650	\$1,098,493	\$813,091	\$5,033,997	458.3%
State National Insurance Company Inc	0.1%	\$1,087,508	\$877,508	\$249,773	\$1,428,773	162.8%
Markel Insurance Company	0.1%	\$1,072,535	\$975,652	\$6,678	\$307,943	31.6%
Owners Insurance Company	0.1%	\$1,036,582	\$1,018,291	\$359,016	\$810,677	79.6%
American Family Insurance Company	0.1%	\$1,011,023	\$871,606	\$0	\$338,221	38.8%
Safeco Insurance Company Of America	0.1%	\$999,390	\$7,651,204	\$4,234,332	\$660,409	8.6%
American Modern Property & Casualty Insuran	0.1%	\$982,510	\$956,614	\$274,855	\$541,418	56.6%
Professional Solutions Insurance Company	0.1%	\$976,560	\$1,028,462	\$6,870	\$-30,370	(3.0%)
Star Insurance Company	0.1%	\$974,344	\$928,580	\$85,000	\$26,463	2.8%
Columbia Mutual Insurance Company	0.1%	\$966,743	\$988,053	\$78,218	\$-26,464	(2.7%)
United States Fire Insurance Company	0.1%	\$950,061	\$1,318,442	\$3,990,515	\$-838,605	( 63.6%)
Brotherhood Mutual Insurance Co	0.1%	\$947,599	\$830,601	\$2,630,986	\$4,380,987	527.4%
Church Mutual Insurance Company S.i.	0.1%	\$933,460	\$869,220	\$0	\$130,210	15.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Federated Reserve Insurance Company	0.1%	\$911,076	\$829,944	\$63,044	\$237,753	28.6%
USAA Casualty Insurance Company	0.1%	\$906,714	\$846,142	\$2,250,000	\$1,157,260	136.8%
Executive Risk Indemnity Inc	0.1%	\$906,010	\$1,069,744	\$1,001,599	\$-515,992	(48.2%)
Automobile Club Inter—insurance Exchange	0.1%	\$900,653	\$905,201	\$200,000	\$63,732	7.0%
Progressive Northwestern Insurance Company	0.1%	\$794,740	\$845,735	\$87,265	\$137,599	16.3%
Travelers Indemnity Company Of Connecticut	0.1%	\$786,620	\$864,409	\$114,904	\$20,326	2.4%
Union Insurance Company Of Providence	0.1%	\$784,812	\$738,951	\$195,813	\$135,031	18.3%
Nationwide Assurance Company	0.1%	\$783,502	\$473,611	\$23,818	\$244,835	51.7%
Guideone Insurance Company	0.1%	\$780,035	\$780,595	\$0	\$603,094	77.3%
Farm Bureau Town & Country Insurance Company	0.1%	\$774,662	\$741,078	\$212,549	\$664,087	89.6%
Travelers Indemnity Company Of America	0.1%	\$773,467	\$630,463	\$5,270	\$-170,882	(27.1%)
Twin City Fire Insurance Company	0.1%	\$752,855	\$784,699	\$-849,070	\$2,686,202	342.3%
Ironshore Indemnity Inc	0.1%	\$751,260	\$952,143	\$0	\$594,802	62.5%
Ascot Insurance Company	0.1%	\$735,275	\$774,312	\$0	\$341,739	44.1%
Mid-continent Casualty Company	0.1%	\$732,789	\$715,609	\$0	\$303,759	42.4%
Country Mutual Insurance Company	0.1%	\$723,985	\$672,010	\$5,000	\$1,829,061	272.2%
Berkshire Hathaway Direct Insurance Company	0.1%	\$719,930	\$530,238	\$31,156	\$171,032	32.3%
Great Divide Insurance Company	0.1%	\$707,060	\$612,143	\$45,000	\$95,307	15.6%
Genesis Insurance Company	0.1%	\$703,292	\$661,029	\$0	\$462,000	69.9%
Spinnaker Insurance Company	0.1%	\$690,623	\$312,041	\$21,731	\$29,159	9.3%
Continental Insurance Company The	0.1%	\$682,526	\$612,719	\$10,256,997	\$7,565,824	1234.8%
Lancer Insurance Company	0.1%	\$652,124	\$653,901	\$55,770	\$-39,940	( 6.1%)
LM Insurance Corporation	0.1%	\$647,325	\$616,769	\$1,033,287	\$-334,735	(54.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Universal Underwriters Ins Co	0.1%	\$645,968	\$1,323,898	\$851,547	\$-1,565,658	(118.3%)
Hartford Accident & Indemnity Co	0.1%	\$624,772	\$364,990	\$2,602	\$-104,406	(28.6%)
Farmers Property & Casualty Insurance Co	0.1%	\$623,815	\$504,399	\$0	\$142,704	28.3%
Berkley Regional Insurance Company	0.1%	\$594,866	\$471,432	\$0	\$197,307	41.9%
Selective Insurance Company Of The Southeast	0.1%	\$588,075	\$649,053	\$184,170	\$313,813	48.3%
Firemens Insurance Company Of Washington DC	0.1%	\$581,133	\$560,620	\$1,062,500	\$389,846	69.5%
Great American Alliance Insurance Company	0.1%	\$577,702	\$546,923	\$0	\$-91,598	(16.7%)
National American Insurance Company	0.1%	\$577,179	\$534,601	\$46,327	\$186,341	34.9%
Tdc National Assurance Company	0.1%	\$571,243	\$538,520	\$0	\$203,561	37.8%
Pennsylvania Manufacturers Indemnity Company	0.1%	\$553,048	\$628,429	\$36,432	\$394,248	62.7%
Nova Casualty Company	0.1%	\$549,899	\$563,570	\$366,614	\$177,787	31.5%
Truck Insurance Exchange	0.1%	\$537,051	\$520,050	\$3,889	\$-38,155	(7.3%)
Depositors Insurance Company	0.1%	\$536,390	\$575,734	\$168,467	\$245,404	42.6%
Great Midwest Insurance Company	0.1%	\$530,306	\$643,421	\$856,809	\$571,139	88.8%
Ace Fire Underwriters Insurance Company	0.1%	\$521,252	\$613,381	\$7,500	\$-49,490	(8.1%)
Fair American Insurance & Reinsurance Co	0.1%	\$520,510	\$435,468	\$0	\$256,432	58.9%
Westport Insurance Corporation	0.1%	\$517,665	\$-2,758,639	\$1,560,998	\$1,604,580	(58.2%)
Association Casualty Insurance Company	0.1%	\$507,598	\$484,478	\$125,000	\$261,738	54.0%
Axis Insurance Company	0.1%	\$501,075	\$1,731,221	\$3,774,880	\$4,309,089	248.9%
Continental Western Insurance Company	0.1%	\$495,515	\$410,474	\$0	\$178,395	43.5%
Secura Supreme Insurance Company	0.1%	\$487,083	\$456,021	\$50,755	\$57,934	12.7%
Imperium Insurance Company	0.1%	\$472,377	\$384,861	\$52,832	\$-3,369,157	(875.4%)
American Alternative Insurance Corporation	0.1%	\$471,809	\$377,815	\$0	\$-1,652,275	( 437.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Beazley America Insurance Company Inc	0.1%	\$467,840	\$417,770	\$33,300	\$324,732	77.7%
Amerisure Insurance Company	0.1%	\$462,615	\$436,214	\$0	\$659,815	151.3%
Travelers Personal Insurance Company	0.1%	\$461,469	\$420,838	\$0	\$132,010	31.4%
Government Employees Insurance Co	0.1%	\$460,080	\$443,142	\$7,500	\$247,120	55.8%
New York Marine & General Insurance Co	0.1%	\$457,865	\$587,017	\$56,491	\$251,904	42.9%
National Liability & Fire Insurance Company	0.1%	\$452,565	\$443,365	\$0	\$76,365	17.2%
Capitol Indemnity Corporation	0.1%	\$432,667	\$612,336	\$276,256	\$373,192	60.9%
American Zurich Insurance Company	0.1%	\$429,616	\$434,161	\$32,576	\$144,525	33.3%
Amguard Insurance Company	0.0%	\$422,372	\$425,877	\$745,000	\$595,439	139.8%
USAA General Indemnity Company	0.0%	\$421,322	\$402,377	\$435,352	\$165,284	41.1%
Progressive Advanced Insurance Company	0.0%	\$405,663	\$369,693	\$228,693	\$117,847	31.9%
American Strategic Insurance Corp	0.0%	\$404,122	\$344,036	\$0	\$27,318	7.9%
Hartford Casualty Insurance Co	0.0%	\$393,000	\$571,804	\$98,426	\$381,565	66.7%
General Insurance Company Of America	0.0%	\$391,300	\$360,814	\$5,550	\$1,027,505	284.8%
American National Property & Casualty Co	0.0%	\$387,312	\$371,474	\$747,656	\$861,643	232.0%
Liberty Insurance Corporation	0.0%	\$379,343	\$499,163	\$510,855	\$-1,153,122	(231.0%)
Great Northern Insurance Company	0.0%	\$370,488	\$352,743	\$480,381	\$508,736	144.2%
Benchmark Insurance Company	0.0%	\$366,995	\$720,924	\$322,600	\$963,732	133.7%
First Liberty Insurance Corp The	0.0%	\$358,244	\$328,120	\$18,233	\$80,373	24.5%
Austin Mutual Insurance Company	0.0%	\$356,631	\$436,369	\$14,997,965	\$2,978,745	682.6%
Nationwide General Insurance Company	0.0%	\$353,862	\$173,860	\$105,496	\$194,031	111.6%
Triangle Insurance Company Inc	0.0%	\$353,473	\$270,335	\$0	\$1,061,241	392.6%
Clear Blue Insurance Company	0.0%	\$327,788	\$267,182	\$27,750	\$69,070	25.9%
American Casualty Company Of Reading Pennsylv	0.0%	\$326,137	\$252,840	\$39,236	\$382,247	151.2%
Allied World Insurance Company	0.0%	\$321,053	\$359,973	\$31,283	\$73,919	20.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Florists Mutual Insurance Company	0.0%	\$318,600	\$302,853	\$28,483	\$91,025	30.1%
Electric Insurance Company	0.0%	\$317,228	\$277,757	\$0	\$2,244	0.8%
Valley Forge Insurance Company	0.0%	\$315,597	\$582,864	\$279,909	\$489,115	83.9%
Encompass Indemnity Company	0.0%	\$313,655	\$319,802	\$1,440,000	\$55,913	17.5%
Progressive Max Insurance Company	0.0%	\$306,557	\$325,103	\$75,479	\$20,536	6.3%
Everest Premier Insurance Company	0.0%	\$294,492	\$293,073	\$28,000	\$84,278	28.8%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$292,225	\$294,381	\$0	\$126,039	42.8%
Allstate Property & Casualty Insurance Comp	0.0%	\$283,578	\$281,305	\$0	\$498	0.2%
MIC Property & Casualty Insurance Corporati	0.0%	\$277,501	\$1,532,621	\$213,888	\$-137,301	(9.0%)
Liberty Mutual Insurance Company	0.0%	\$258,419	\$232,862	\$718,509	\$7,314,334	3141.1%
EMC Property & Casualty Company	0.0%	\$249,673	\$221,732	\$6,188	\$133,270	60.1%
Northland Insurance Company	0.0%	\$248,535	\$242,183	\$90,987	\$-49,874	(20.6%)
Technology Insurance Company	0.0%	\$239,847	\$99,438	\$0	\$51,695	52.0%
Stratford Insurance Company	0.0%	\$233,170	\$229,393	\$7,135	\$15,407	6.7%
American Commerce Insurance Company	0.0%	\$229,844	\$226,136	\$0	\$0	0.0%
Fidelity & Guaranty Insurance Company	0.0%	\$229,579	\$190,692	\$0	\$82,485	43.3%
Transguard Ins Co of America Inc	0.0%	\$214,329	\$154,876	\$-1,000	\$53,864	34.8%
Falls Lake National Insurance Company	0.0%	\$212,373	\$199,503	\$0	\$48,033	24.1%
AMICA Mutual Insurance Company	0.0%	\$194,523	\$195,891	\$0	\$19,298	9.9%
Garrison Property & Casualty Insurance Comp	0.0%	\$190,052	\$170,942	\$0	\$45,637	26.7%
Argonaut Great Central Insurance Co	0.0%	\$189,266	\$182,456	\$84,000	\$47,428	26.0%
Harco National Insurance Company	0.0%	\$187,788	\$187,774	\$0	\$69,651	37.1%
Nationwide Affinity Insurance Company Of Amer	0.0%	\$181,409	\$203,036	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Mitsui Sumitomo Ins Co Of America	0.0%	\$180,938	\$179,233	\$0	\$168,160	93.8%
Chubb National Insurance Company	0.0%	\$180,501	\$189,344	\$0	\$-189,245	(99.9%)
Hartford Underwriters Insurance Company	0.0%	\$178,393	\$171,505	\$25,000	\$-7,194	(4.2%)
Toyota Motor Insurance Company	0.0%	\$177,883	\$361,570	\$104,419	\$68,860	19.0%
Sompo America Insurance Company	0.0%	\$177,242	\$318,667	\$31,292	\$438,863	137.7%
Massachusetts Bay Insurance Company	0.0%	\$175,006	\$147,863	\$500	\$26,977	18.2%
American Economy Insurance Company	0.0%	\$172,107	\$168,236	\$-274,816	\$-443,984	(263.9%)
Vault Reciprocal Exchange	0.0%	\$171,215	\$91,876	\$0	\$143,364	156.0%
First Guard Insurance Company	0.0%	\$169,032	\$169,032	\$0	\$55,891	33.1%
Medical Protective Company	0.0%	\$166,152	\$145,893	\$50,000	\$-81,440	(55.8%)
Cherokee Insurance Company	0.0%	\$163,612	\$179,340	\$53,405	\$-76,805	(42.8%)
Security National Insurance Company	0.0%	\$159,091	\$216,352	\$31,303	\$-588	(0.3%)
Ohio Casualty Insurance Company	0.0%	\$156,276	\$167,036	\$0	\$6,097	3.7%
Contractors Bonding & Insurance Company	0.0%	\$149,939	\$163,619	\$0	\$85,753	52.4%
Integon National Insurance Company	0.0%	\$149,547	\$124,304	\$31,846	\$27,991	22.5%
Travelers Home & Marine Insurance Company T	0.0%	\$145,231	\$155,427	\$0	\$-13,247	( 8.5%)
Lititz Mutual Insurance Company	0.0%	\$144,052	\$144,232	\$0	\$-18,489	(12.8%)
Rural Trust Insurance Company	0.0%	\$134,895	\$115,836	\$0	\$-8,155	(7.0%)
National Trust Insurance Company	0.0%	\$133,074	\$125,162	\$85,000	\$-126,052	(100.7%)
Merchants Bonding Company (mutual)	0.0%	\$131,879	\$134,971	\$0	\$-117	( 0.1%)
Westfield Insurance Company	0.0%	\$131,432	\$132,576	\$57,045	\$861,562	649.9%
Protective Property & Casualty Insurance Comp	0.0%	\$127,196	\$177,927	\$50,620	\$52,727	29.6%
Housing Enterprise Insurance Company Inc	0.0%	\$125,709	\$103,326	\$0	\$34,445	33.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FCCI Insurance Company	0.0%	\$118,872	\$110,174	\$0	\$-7,906	(7.2%)
Canal Insurance Company	0.0%	\$115,529	\$94,698	\$0	\$-25,027	(26.4%)
Harleysville Insurance Company	0.0%	\$115,229	\$101,324	\$0	\$4,286	4.2%
Dealers Assurance Company	0.0%	\$113,575	\$135,633	\$35,560	\$13,488	9.9%
Aegis Security Insurance Company	0.0%	\$110,130	\$110,165	\$0	\$0	0.0%
American Reliable Insurance Company	0.0%	\$109,647	\$109,212	\$0	\$6,511	6.0%
Hartford Steam Boiler Inspection & Ins	0.0%	\$106,297	\$78,189	\$192,964	\$273,202	349.4%
Sentinel Insurance Company Ltd	0.0%	\$104,867	\$115,317	\$0	\$12,041	10.4%
American Family Connect Property & Casualty	0.0%	\$103,347	\$90,479	\$1,000,000	\$1,012,546	1119.1%
Monroe Guaranty Insurance Company	0.0%	\$102,582	\$97,140	\$0	\$54,828	56.4%
Citizens Insurance Company Of America	0.0%	\$100,763	\$83,911	\$0	\$1,410	1.7%
Stonington Insurance Company	0.0%	\$100,026	\$16,964	\$0	\$-1,150	(6.8%)
Everett Cash Mutual Insurance Co.	0.0%	\$99,082	\$98,097	\$5,871	\$-11,469	(11.7%)
Regent Insurance Company	0.0%	\$98,342	\$95,220	\$6,656	\$-165,726	(174.0%)
Middlesex Insurance Company	0.0%	\$97,405	\$81,785	\$7,000	\$30,134	36.8%
BCS Insurance Company	0.0%	\$96,645	\$102,705	\$599,588	\$-104,666	(101.9%)
Pacific Indemnity Company	0.0%	\$86,194	\$92,472	\$0	\$-102,705	(111.1%)
Vigilant Insurance Company	0.0%	\$82,019	\$87,293	\$0	\$-84,523	(96.8%)
Accredited Surety & Casualty Company Inc	0.0%	\$81,321	\$57,977	\$1,680	\$34,028	58.7%
Mid Century Insurance Company	0.0%	\$81,238	\$88,920	\$4,283	\$-27,807	(31.3%)
United Home Insurance Company	0.0%	\$80,499	\$84,012	\$642	\$-729	( 0.9%)
Diamond State Insurance Company	0.0%	\$76,057	\$72,377	\$0	\$48,642	67.2%
Standard Fire Insurance Company	0.0%	\$75,435	\$80,594	\$0	\$-4,804	(6.0%)
Incline Casualty Company	0.0%	\$74,846	\$74,139	\$0	\$48,674	65.7%
National Farmers Union Property & Casualty Co	0.0%	\$74,215	\$78,926	\$0	\$6,506,815	8244.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkshire Hathaway Homestate Insurance Co	0.0%	\$74,026	\$63,990	\$211,369	\$20,460	32.0%
Stillwater Insurance Company	0.0%	\$71,271	\$64,251	\$0	\$0	0.0%
GEICO General Insurance Company	0.0%	\$68,633	\$56,876	\$0	\$16,969	29.8%
Axis Reinsurance Company	0.0%	\$64,032	\$64,032	\$0	\$-8,790	(13.7%)
American Southern Home Insurance Company	0.0%	\$60,125	\$39,848	\$0	\$7,329	18.4%
Starnet Insurance Company	0.0%	\$57,762	\$66,996	\$0	\$626,025	934.4%
1st Auto & Casualty Insurance Company	0.0%	\$55,422	\$52,599	\$0	\$0	0.0%
Zurich American Insurance Company Of Illinois	0.0%	\$53,748	\$179,791	\$11,553	\$133,724	74.4%
Mid-continent Assurance Company	0.0%	\$53,322	\$52,588	\$0	\$0	0.0%
Riverport Insurance Company	0.0%	\$51,757	\$58,396	\$0	\$35,041	60.0%
American Automobile Insurance Company	0.0%	\$49,645	\$57,284	\$0	\$-126,659	(221.1%)
Trumbull Insurance Company	0.0%	\$48,555	\$47,838	\$0	\$997	2.1%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$48,338	\$51,934	\$0	\$-154,475	(297.4%)
Medical Liability Alliance	0.0%	\$46,216	\$46,248	\$0	\$-14,000	(30.3%)
Colonial Surety Company	0.0%	\$44,433	\$39,920	\$0	\$1,045	2.6%
American Family Home Insurance Company	0.0%	\$42,842	\$43,335	\$-2,500	\$20,149	46.5%
American Inter-fidelity Exchange	0.0%	\$41,606	\$41,606	\$0	\$62,509	150.2%
Corepointe Insurance Company	0.0%	\$41,522	\$37,999	\$0	\$31,338	82.5%
Transportation Insurance Company	0.0%	\$40,473	\$181,722	\$13,416	\$46,602	25.6%
Tokio Marine America Insurance Company	0.0%	\$38,542	\$39,930	\$0	\$-36,711	(91.9%)
Continental Indemnity Company	0.0%	\$38,052	\$12,892	\$0	\$5,198	40.3%
MMIC Insurance Inc	0.0%	\$36,915	\$119,267	\$0	\$-117,303	(98.4%)
Tower Hill Prime Insurance Company	0.0%	\$36,647	\$29,460	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Universal Fire & Casualty Insurance Company	0.0%	\$36,140	\$7,756	\$0	\$3,545	45.7%
Horace Mann Insurance Company	0.0%	\$35,687	\$36,528	\$650,000	\$618,481	1693.2%
Generali U S Branch	0.0%	\$33,931	\$35,522	\$3,109	\$9,651	27.2%
Doctors Company An Interins Exchange	0.0%	\$33,636	\$37,409	\$0	\$-25,185	(67.3%)
Great American Insurance Company Of NY	0.0%	\$32,323	\$97,755	\$0	\$-392,222	( 401.2%)
Branch Insurance Exchange	0.0%	\$32,163	\$12,429	\$0	\$6,490	52.2%
Tri State Insurance Company Of Minnesota	0.0%	\$31,818	\$40,372	\$0	\$862	2.1%
New Hampshire Insurance Company	0.0%	\$30,569	\$39,769	\$-3,810	\$373,802	939.9%
Carolina Casualty Insurance Company	0.0%	\$30,337	\$42,065	\$0	\$-184,474	(438.5%)
St Paul Guardian Insurance Company	0.0%	\$29,770	\$19,908	\$0	\$2,391	12.0%
Madison Mutual Insurance Company	0.0%	\$28,673	\$26,462	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	0.0%	\$27,736	\$28,072	\$28,560	\$30,561	108.9%
National Indemnity Company	0.0%	\$27,711	\$23,085	\$25,227	\$-118,538	(513.5%)
American Modern Home Insurance Co	0.0%	\$27,283	\$28,076	\$436	\$13,614	48.5%
American Hallmark Insurance Company Of TX	0.0%	\$26,980	\$25,132	\$0	\$-7,614	(30.3%)
American Property Insurance Company	0.0%	\$26,798	\$26,430	\$0	\$0	0.0%
Economy Premier Assurance Company	0.0%	\$25,369	\$26,865	\$0	\$1,378,496	5131.2%
Specialty Risk America	0.0%	\$23,751	\$14,722	\$0	\$0	0.0%
Commerce & Industry Insurance Co	0.0%	\$23,718	\$13,322	\$0	\$58,164	436.6%
Property & Casualty Insurance Company Of Hart	0.0%	\$23,615	\$25,140	\$0	\$-1,236	(4.9%)
Armed Forces Insurance Exchange	0.0%	\$23,489	\$23,412	\$985	\$4,594	19.6%
Pacific Employers Insurance Company	0.0%	\$20,884	\$26,094	\$0	\$135,628	519.8%
Columbia National Insurance Company	0.0%	\$19,297	\$12,899	\$5,000	\$16,680	129.3%
Unitrin Safeguard Insurance Company	0.0%	\$19,127	\$22,283	\$0	\$-4,621	(20.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Allmerica Financial Benefit Insurance Company	0.0%	\$18,142	\$9,522	\$0	\$3,562	37.4%
West American Insurance Company	0.0%	\$17,870	\$16,729	\$0	\$9,727	58.1%
Allstate Insurance Company	0.0%	\$17,679	\$18,268	\$0	\$7,025,103	38455.8%
Nationwide Insurance Company Of America	0.0%	\$17,439	\$20,382	\$0	\$-16,626	(81.6%)
Amtrust Insurance Company	0.0%	\$15,647	\$18,684	\$0	\$-9,640	(51.6%)
Occidental Fire & Casualty Company Of North C	0.0%	\$15,435	\$13,930	\$0	\$-19,322	(138.7%)
Wilshire Insurance Company	0.0%	\$14,694	\$14,445	\$0	\$7,453	51.6%
State Farm Mutual Automobile Insurance Co	0.0%	\$14,614	\$25,399	\$0	\$0	0.0%
Illinois National Insurance Company	0.0%	\$14,192	\$7,920	\$351,123	\$-52,868	(667.5%)
Bankers Insurance Company	0.0%	\$13,913	\$15,080	\$0	\$0	0.0%
Manufacturers Alliance Insurance Company	0.0%	\$12,850	\$2,123	\$0	\$42,874	2019.5%
North Pointe Insurance Company	0.0%	\$12,482	\$1,015	\$0	\$7,031	692.7%
Chubb Indemnity Insurance Company	0.0%	\$11,892	\$9,056	\$0	\$2,728	30.1%
Allied World Specialty Insurance Company	0.0%	\$11,709	\$11,721	\$0	\$313	2.7%
Guideone Specialty Insurance Company	0.0%	\$10,796	\$10,839	\$382	\$71,613	660.7%
Everest Denali Insurance Company	0.0%	\$10,683	\$1,672	\$0	\$-33,113	(1980.4%)
Old Republic General Insurance Corporation	0.0%	\$10,486	\$54,745	\$443,523	\$81,053	148.1%
Admiral Indemnity Company	0.0%	\$10,342	\$10,342	\$0	\$-956	(9.2%)
Granite State Insurance Company	0.0%	\$10,188	\$10,310	\$0	\$328,294	3184.2%
U.s. Insurance Company Of America	0.0%	\$9,820	\$3,481	\$0	\$5,846	167.9%
Intrepid Insurance Company	0.0%	\$8,785	\$3,643	\$0	\$0	0.0%
American Select Insurance Company	0.0%	\$8,752	\$8,752	\$0	\$5,448	62.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
St Paul Mercury Insurance Company	0.0%	\$8,395	\$13,633	\$0	\$-44,776	(328.4%)
Digital Advantage Insurance Company	0.0%	\$8,085	\$2,573	\$0	\$883	34.3%
Guideone Elite Insurance Company	0.0%	\$7,572	\$7,211	\$11,375	\$16,039	222.4%
Obsidian Insurance Company	0.0%	\$7,013	\$4,478	\$0	\$1,439	32.1%
Forge Insurance Company	0.0%	\$6,865	\$6,225	\$0	\$0	0.0%
Keystone National Insurance Company	0.0%	\$5,346	\$3,743	\$0	\$0	0.0%
St Paul Fire & Marine Insurance Company	0.0%	\$4,936	\$23,488	\$102,313	\$-441,803	(1881.0%)
American Fire & Casualty Company	0.0%	\$4,482	\$55,914	\$0	\$175,050	313.1%
Berkley Casualty Company	0.0%	\$4,418	\$2,496	\$0	\$-4,033	(161.6%)
Maxum Casualty Insurance Company	0.0%	\$4,117	\$5,742	\$0	\$-24,027	(418.4%)
Travelers Property Casualty Insurance Company	0.0%	\$3,085	\$3,471	\$0	\$-1,094	( 31.5%)
Kemper Independence Insurance Company	0.0%	\$2,859	\$7,174	\$0	\$-2,957	( 41.2%)
Hanover American Insurance Company The	0.0%	\$2,850	\$2,244	\$-1,151	\$-98,037	(4368.9%)
Crum & Forster Indemnity Company	0.0%	\$2,724	\$2,182	\$0	\$762	34.9%
US Underwriters Insurance Company	0.0%	\$2,654	\$2,984	\$0	\$427	14.3%
Allstate Vehicle & Property Insurance Co	0.0%	\$2,608	\$2,491	\$0	\$0	0.0%
Mutualaid Exchange	0.0%	\$1,869	\$2,108	\$0	\$-649	(30.8%)
Penn America Insurance Company	0.0%	\$1,771	\$648	\$0	\$-1,119	(172.7%)
Encompass Insurance Company Of America	0.0%	\$1,436	\$1,588	\$0	\$-732	( 46.1%)
Westfield National Insurance Company	0.0%	\$1,332	\$1,356	\$0	\$-676	(49.9%)
Kansas Medical Mutual Insurance Company	0.0%	\$1,250	\$1,059	\$0	\$0	0.0%
Guideone America Insurance Company	0.0%	\$996	\$992	\$0	\$1,770	178.4%
XL Specialty Insurance Company	0.0%	\$893	\$-3,556	\$283,600	\$-17,579,689	494367%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Bitco National Insurance Company	0.0%	\$800	\$733	\$0	\$0	0.0%
Empire Fire & Marine Insurance Co	0.0%	\$800	\$800	\$0	\$-789	(98.6%)
Allied Property & Casualty Insurance Company	0.0%	\$770	\$788	\$0	\$-24,941	( 3165.1%)
Integon Indemnity Corporation	0.0%	\$676	\$44	\$0	\$0	0.0%
Milford Casualty Insurance Company	0.0%	\$653	\$1,054	\$0	\$-3,256	(308.9%)
Trisura Insurance Company	0.0%	\$550	\$293	\$0	\$289	98.6%
Insurance Company Of The State Of Pennsylvani	0.0%	\$538	\$801	\$0	\$61,017	7617.6%
Jewelers Mutual Insurance Company Si	0.0%	\$480	\$414	\$0	\$-40	(9.7%)
Praetorian Insurance Company	0.0%	\$337	\$314	\$0	\$-11,192	(3564.3%)
Liberty Mutual Personal Insurance Company	0.0%	\$321	\$519	\$0	\$-301	(58.0%)
Oak River Insurance Company	0.0%	\$246	\$223	\$67,500	\$-180,616	(80993.7%)
Trans Pacific Insurance Company	0.0%	\$83	\$60	\$0	\$48	80.0%
Esurance Insurance Company	0.0%	\$60	\$60	\$0	\$2	3.3%
Meridian Security Insurance Company	0.0%	\$55	\$1	\$0	\$0	0.0%
Alaska National Insurance Company	0.0%	\$42	\$42	\$0	\$0	0.0%
Gray Insurance Company The	0.0%	\$5	\$5	\$0	\$4	80.0%
Amerisure Partners Insurance Company	0.0%	\$1	\$1	\$16,500	\$-56,185	(5618500%)
Affiliated FM Insurance Company	0.0%	\$0	\$0	\$0	\$146	-
Munich Reinsurance America Inc	0.0%	\$0	\$0	\$0	\$568,139	_
Civic Property & Casualty Co	0.0%	\$0	\$0	\$0	\$25	_
Neighborhood Spirit Property & Casualty Co	0.0%	\$0	\$0	\$0	\$3	_
Avemco Insurance Company	0.0%	\$0	\$5,381	\$0	\$-9,085	(168.8%)
Key Risk Insurance Company	0.0%	\$0	\$65,049	\$0	\$19,523	30.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Rock Ridge Insurance Company	0.0%	\$0	\$0	\$0	\$7,500	_
Censtat Casualty Company	0.0%	\$0	\$694	\$0	\$-173	(24.9%)
Accident Insurance Company Inc	0.0%	\$0	\$0	\$235,807	\$-182,554	_
Foremost Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$-11	_
Partnerre America Insurance Company	0.0%	\$0	\$0	\$225,612	\$128,226	_
Western Surety Company	0.0%	\$0	\$49,361	\$0	\$-1,844	(3.7%)
Universal Surety Of America	0.0%	\$0	\$34,965	\$0	\$3,520	10.1%
Motorists Commercial Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$447	-
Axis Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-9,050	_
Southern Pioneer Property & Casualty Insura	0.0%	\$0	\$0	\$0	\$-222	_
Peerless Indemnity Insurance Company	0.0%	\$0	\$0	\$0	\$11,407	_
Farmers Alliance Mutual Insurance Company	0.0%	\$0	\$0	\$50,000	\$35,000	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-7,281	-
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$-369,324	_
American States Insurance Company	0.0%	\$0	\$0	\$51,550	\$40,003	_
Trinity Universal Insurance Company	0.0%	\$0	\$0	\$0	\$-3,444	_
Sparta Insurance Company	0.0%	\$0	\$0	\$0	\$2,835,624	_
21st Century Premier Insurance Company	0.0%	\$0	\$0	\$0	\$-548	_
Wellfleet New York Insurance Company	0.0%	\$0	\$0	\$0	\$56,147	_
Pinnacle National Insurance Company	0.0%	\$0	\$0	\$0	\$259	_
Factory Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$182,207	_
New England Insurance Company	0.0%	\$0	\$6,206	\$0	\$-823	(13.3%)
The Pie Insurance Company	0.0%	\$0	\$-929	\$8,493	\$-49,671	5346.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Wcf Select Insurance Company	0.0%	\$0	\$0	\$90,000	\$-580,989	_
National Surety Corporation	0.0%	\$0	\$0	\$5,000,000	\$-9,305,393	_
General Reinsurance Corporation	0.0%	\$0	\$0	\$0	\$-6,000	_
Insurance Company Of North America	0.0%	\$0	\$0	\$2,446,222	\$-1,495,083	_
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$0	\$1,785	_
Surety Bonding Company Of America	0.0%	\$0	\$47	\$0	\$15	31.9%
Netherlands Insurance Company The	0.0%	\$0	\$0	\$0	\$-6,839	_
Peerless Insurance Company	0.0%	\$0	\$0	\$-8,401	\$-150,238	_
Arrowood Indemnity Company	0.0%	\$0	\$0	\$-678,003	\$-40,520	_
First National Insurance Company Of America	0.0%	\$0	\$0	\$0	\$48,293	_
TIG Insurance Company	0.0%	\$0	\$0	\$0	\$-20,116	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-8,449	-
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$49,040	\$-257,650	_
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-1,234	_
Yosemite Insurance Company	0.0%	\$0	\$0	\$0	\$12,093	_
Blackboard Insurance Company	0.0%	\$0	\$0	\$0	\$2,598	_
Sentry Casualty Company	0.0%	\$0	\$0	\$0	\$-8,405	_
First Colonial Insurance Company	0.0%	\$0	\$3	\$0	\$0	0.0%
Plaza Insurance Company	0.0%	\$0	\$0	\$0	\$-58,375	_
21st Century North America Insurance Company	0.0%	\$0	\$0	\$0	\$-314	_
Berkley Insurance Company	0.0%	\$0	\$94,521	\$0	\$119,096	126.0%
AXA Insurance Company	0.0%	\$0	\$0	\$0	\$-57,611	_
Proassurance Indemnity Company Inc	0.0%	\$0	\$1,396	\$0	\$-6,830	(489.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hallmark Insurance Company	0.0%	\$0	\$0	\$0	\$-6,847	-
Colonial American Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$-9,051	_
21st Century Centennial Insurance Company	0.0%	\$0	\$0	\$0	\$-603	_
Travelers Casualty Company Of Connecticut	0.0%	\$0	\$0	\$0	\$23	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$87,500	\$91,486	_
Hawkeye-security Insurance Company	0.0%	\$0	\$0	\$0	\$-338,115	_
Colony Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-18,806	_
Hartford Insurance Company Of The Midwest	0.0%	\$0	\$1	\$0	\$-274	(27400.0%)
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$8	_
American Modern Select Insurance Company	0.0%	\$0	\$0	\$0	\$-4,522	_
Siriuspoint America Insurance Company	0.0%	\$0	\$0	\$343	\$0	_
Fidelity & Deposit Company Maryland	0.0%	\$0	\$0	\$0	\$-52,195	_
Nutmeg Insurance Company	0.0%	\$0	\$0	\$0	\$-45,207	_
Sagamore Insurance Company	0.0%	\$0	\$4,193	\$0	\$-30,100	(717.9%)
Universal Underwriters Of TX Insurance Com	0.0%	\$0	\$0	\$0	\$-9,234	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-577	_
The Travelers Casualty Company	0.0%	\$0	\$0	\$0	\$-588	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$439	_
Gulf Underwriters Insurance Company	0.0%	\$0	\$0	\$0	\$4	_
Swiss Re Corporate Solutions Elite Insurance	( 0.0%)	\$-2	\$-5	\$233,031	\$479,926	(9598520%)
Farmington Casualty Company	( 0.0%)	\$-10	\$990	\$0	\$-1,089	(110.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pharmacists Mutual Insurance Company	( 0.0%)	\$-14	\$778	\$0	\$0	0.0%
Tnus Insurance Company	( 0.0%)	\$-69	\$-49	\$0	\$-151	308.2%
Southern Insurance Company	( 0.0%)	\$-78	\$-61	\$0	\$-1,649	2703.3%
First American Property & Casualty Insurance	( 0.0%)	\$-91	\$247	\$0	\$0	0.0%
Glencar Insurance Company	( 0.0%)	\$-1,485	\$1,965	\$0	\$1,563	79.5%
Travelers Casualty Insurance Company Of Ameri	( 0.0%)	\$-5,650	\$-5,650	\$0	\$-1,321	23.4%
Travelers Casualty & Surety Company Of Amer	( 0.0%)	\$-8,553	\$-8,553	\$0	\$4,040,791	(47244.1%)
Travelers Casualty & Surety Company	( 0.0%)	\$-13,525	\$-13,525	\$1,208,375	\$1,673,150	(12370.8%)
American Home Assurance Company	( 0.0%)	\$-70,322	\$-68,363	\$109,306	\$-2,046,855	2994.1%
Seneca Insurance Company Inc	( 0.0%)	\$-89,329	\$-7,026	\$0	\$-45,257	644.1%
Watford Insurance Company	( 0.0%)	\$-151,563	\$-117,428	\$0	\$-75,825	64.6%
Total	100.0%	\$850,647,622	\$850,363,506	\$487,535,366	\$602,775,127	70.9%

## **OTHER LIABILITY:**

### **WARRANTY & SERVICE CONTRACTS**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Universal Underwriters Ins Co	35.8%	\$10,746,978	\$9,997,366	\$4,850,166	\$5,169,758	51.7%
Continental Casualty Company	11.8%	\$3,531,709	\$2,407,066	\$3,772,828	\$3,360,984	139.6%
Wesco Insurance Company	11.4%	\$3,421,808	\$18,613,955	\$14,209,995	\$13,975,379	75.1%
Dealers Assurance Company	7.6%	\$2,274,294	\$2,290,545	\$1,172,587	\$1,200,033	52.4%
Plateau Casualty Insurance Company	6.0%	\$1,800,833	\$2,656,900	\$1,728,234	\$1,708,234	64.3%
Proselect Insurance Company	5.1%	\$1,520,465	\$1,520,465	\$0	\$990,318	65.1%
New York Marine & General Insurance Co	4.3%	\$1,297,322	\$1,341,730	\$691,304	\$1,281,007	95.5%
Midvale Indemnity Company	4.0%	\$1,214,545	\$984,740	\$0	\$401,684	40.8%
Protective Property & Casualty Insurance Comp	2.9%	\$866,848	\$1,249,851	\$691,453	\$714,178	57.1%
National Casualty Company	2.3%	\$685,505	\$527,920	\$703,152	\$919,135	174.1%
Old Republic Insurance Company	2.1%	\$635,546	\$484,214	\$301,017	\$325,374	67.2%
Great American Insurance Company	1.9%	\$583,249	\$279,246	\$3,120	\$10,730	3.8%
ISMIE Mutual Insurance Company	1.8%	\$549,460	\$272,274	\$0	\$99,652	36.6%
Starr Indemnity & Liability Company	0.8%	\$243,890	\$64,098	\$36,294	\$37,248	58.1%
MIC Property & Casualty Insurance Corporati	0.5%	\$161,618	\$158,099	\$132,295	\$133,589	84.5%
Courtesy Insurance Company	0.5%	\$139,031	\$141,323	\$125,049	\$134,397	95.1%
Heritage Indemnity Company	0.5%	\$136,750	\$560,141	\$473,619	\$475,664	84.9%
Penn Millers Insurance Company	0.3%	\$86,178	\$85,212	\$0	\$17,032	20.0%
Westfield Insurance Company	0.2%	\$65,000	\$13,452	\$0	\$4,048	30.1%
State Auto Property & Casualty Insurance Comp	0.2%	\$64,256	\$74,490	\$0	\$25,251	33.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Mercury Insurance Company	0.1%	\$38,694	\$38,342	\$22,212	\$27,395	71.4%
Sentruity Casualty Company	0.1%	\$33,421	\$11,411	\$8,262	\$21,654	189.8%
Pacific Employers Insurance Company	0.1%	\$32,809	\$36,927	\$0	\$10,718	29.0%
American Bankers Insurance Company Of FL	0.0%	\$0	\$0	\$186,735	\$186,735	_
Greenwich Insurance Company	0.0%	\$0	\$5,302	\$0	\$0	0.0%
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-575	_
Falls Lake National Insurance Company	0.0%	\$0	\$0	\$0	\$-265	_
Hawkeye—security Insurance Company	0.0%	\$0	\$0	\$0	\$-401	_
Mag Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$-3,336	_
American Security Insurance Company	0.0%	\$0	\$0	\$-268	\$-397	_
Great American Insurance Company Of NY	( 0.0%)	\$-723	\$10,287	\$0	\$-2,581	(25.1%)
First Colonial Insurance Company	( 0.3%)	\$-78,477	\$3,653,055	\$3,013,384	\$2,884,919	79.0%
Total	100.0%	\$30,051,009	\$47,478,411	\$32,121,438	\$34,107,561	71.8%

# **EXCESS WORKERS COMPENSATION**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Safety National Casualty Corporation	42.0%	\$15,220,697	\$15,272,131	\$6,640,619	\$13,173,604	86.3%
Midwest Employers Casualty Company	30.1%	\$10,892,078	\$10,188,554	\$1,847,492	\$2,348,726	23.1%
Everest National Insurance Company	9.4%	\$3,393,018	\$3,245,126	\$587,974	\$2,784,885	85.8%
Ace American Insurance Company	6.2%	\$2,247,983	\$1,926,962	\$1,151,497	\$1,749,420	90.8%
Great American Insurance Company	2.0%	\$740,000	\$735,417	\$309,036	\$408,637	55.6%
Liberty Mutual Fire Insurance Company	1.9%	\$705,463	\$2,251,573	\$0	\$1,112,924	49.4%
Old Republic Insurance Company	1.6%	\$565,259	\$729,557	\$148	\$131,337	18.0%
Star Insurance Company	1.5%	\$550,391	\$425,935	\$0	\$1,171,083	274.9%
Travelers Property Casualty Company Of Americ	1.4%	\$491,265	\$486,267	\$29,400	\$609,667	125.4%
Hartford Casualty Insurance Co	1.0%	\$376,585	\$363,394	\$27,684	\$449,536	123.7%
Arch Insurance Company	0.8%	\$297,428	\$282,238	\$26,888	\$-120,270	( 42.6%)
National Union Fire Insurance Company Of Pitt	0.8%	\$288,741	\$282,988	\$0	\$-28,303	(10.0%)
Starr Indemnity & Liability Company	0.5%	\$192,508	\$184,772	\$0	\$110,531	59.8%
Federal Insurance Company	0.3%	\$122,432	\$118,513	\$0	\$31,005	26.2%
XL Specialty Insurance Company	0.2%	\$85,014	\$28,649	\$0	\$46,669	162.9%
LM Insurance Corporation	0.1%	\$47,696	\$51,523	\$664,705	\$-420,351	(815.9%)
Gray Insurance Company The	0.1%	\$29,400	\$28,900	\$0	\$13,002	45.0%
New York Marine & General Insurance Co	0.0%	\$0	\$0	\$561,991	\$-457,231	_
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$42,214	\$4,514	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-674	_
Great Northern Insurance Company	0.0%	\$0	\$0	\$0	\$-301	_
Pacific Indemnity Company	0.0%	\$0	\$0	\$0	\$-13	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Casualty Company Of Reading Pennsylv	0.0%	\$0	\$0	\$0	\$-1	_
Continental Casualty Company	0.0%	\$0	\$0	\$162,000	\$498,234	-
Clarendon National Insurance Company	0.0%	\$0	\$0	\$0	\$-52,037	-
General Reinsurance Corporation	0.0%	\$0	\$0	\$1,208,062	\$-155,840	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$2,285	-
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$865	-
Sentry Insurance Company	0.0%	\$0	\$0	\$-11	\$432,514	-
Wesco Insurance Company	0.0%	\$0	\$0	\$445,761	\$-131,035	-
TIG Insurance Company	0.0%	\$0	\$0	\$136,406	\$24,634	-
Travelers Indemnity Company Of America	0.0%	\$0	\$0	\$0	\$-1	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$12,044	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$31,603	\$-430,824	_
American Guarantee & Liablity Insurance Co	0.0%	\$0	\$0	\$0	\$-24,499	_
Swiss Re Corporate Solutions America Insuranc	0.0%	\$0	\$0	\$0	\$27,146	_
Repwest Insurance Company	0.0%	\$0	\$0	\$0	\$-159,501	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$-665	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$850,868	\$7,802,058	_
Westport Insurance Corporation	0.0%	\$0	\$0	\$744,162	\$-393,416	_
American Zurich Insurance Company	0.0%	\$0	\$0	\$0	\$-968	_
Liberty Insurance Corporation	0.0%	\$0	\$0	\$27,401	\$29,759	_
Zurich American Insurance Company	( 0.1%)	\$-30,338	\$125,434	\$400,507	\$-921,279	(734.5%)
Total	100.0%	\$36,215,620	\$36,727,933	\$15,896,407	\$29,677,870	80.8%

# **PRODUCT LIABILITY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Fire & Casualty Company	7.5%	\$3,298,334	\$3,244,980	\$1,293,256	\$4,741,077	146.1%
Allianz Global Risks US Insurance Company	5.0%	\$2,193,465	\$2,949,038	\$125,000	\$8,610,310	292.0%
Everest National Insurance Company	4.1%	\$1,828,103	\$1,747,256	\$0	\$513,910	29.4%
Cincinnati Insurance Company The	4.1%	\$1,826,709	\$1,755,261	\$43,481	\$205,418	11.7%
Secura Insurance Company	3.5%	\$1,547,369	\$1,443,539	\$1,561,991	\$707,081	49.0%
Travelers Property Casualty Company Of Americ	3.5%	\$1,545,198	\$1,589,762	\$2,226,198	\$782,771	49.2%
Hartford Fire Insurance Company	3.3%	\$1,452,411	\$1,369,484	\$32,529	\$-110,636	(8.1%)
Liberty Mutual Fire Insurance Company	3.2%	\$1,397,191	\$1,591,504	\$192,628	\$-181,725	(11.4%)
Federal Insurance Company	3.0%	\$1,329,930	\$1,347,469	\$120,984	\$-53,111	(3.9%)
Federated Mutual Insurance Company	3.0%	\$1,308,547	\$1,154,182	\$5,973	\$218,873	19.0%
Grinnell Mutual Reinsurance Company	2.9%	\$1,277,861	\$1,206,229	\$47,894	\$333,096	27.6%
Ace American Insurance Company	2.8%	\$1,226,659	\$1,149,136	\$0	\$256,548	22.3%
Nationwide Agribusiness Insurance Company	2.8%	\$1,220,530	\$1,306,261	\$12,455	\$94,800	7.3%
Zurich American Insurance Company	2.7%	\$1,179,092	\$995,136	\$1,511,427	\$1,544,189	155.2%
Sentry Insurance Company	2.5%	\$1,117,695	\$1,059,339	\$5,934	\$63,792	6.0%
Penn Millers Insurance Company	2.2%	\$962,510	\$907,835	\$7,000	\$62,324	6.9%
Great Northern Insurance Company	2.1%	\$916,025	\$850,891	\$717	\$104,914	12.3%
West Bend Mutual Insurance Company	2.0%	\$902,935	\$799,740	\$807,004	\$922,889	115.4%
Arch Insurance Company	2.0%	\$870,312	\$794,533	\$1,682	\$977,820	123.1%
Addison Insurance Company	1.6%	\$703,718	\$683,127	\$313,000	\$54,945	8.0%
Secura Supreme Insurance Company	1.5%	\$646,863	\$610,075	\$336,162	\$336,644	55.2%
Cincinnati Casualty Company The	1.5%	\$641,704	\$552,309	\$53,956	\$-241,211	(43.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Selective Insurance Company Of South Carolina	1.4%	\$637,454	\$558,080	\$71,167	\$436,201	78.2%
Acuity A Mutual Insurance Company	1.3%	\$586,300	\$534,671	\$1,141,373	\$1,416,754	265.0%
Selective Insurance Company Of America	1.3%	\$586,251	\$511,801	\$38,500	\$198,974	38.9%
Pennsylvania Lumbermens Mutual Insurance Comp	1.3%	\$584,762	\$507,686	\$745,000	\$-670,889	(132.1%)
Twin City Fire Insurance Company	1.3%	\$582,822	\$574,379	\$0	\$-65,124	(11.3%)
Continental Casualty Company	1.2%	\$540,894	\$515,375	\$150,000	\$159,914	31.0%
Mid-continent Casualty Company	1.2%	\$524,325	\$497,543	\$178,197	\$-178,529	(35.9%)
State Auto Property & Casualty Insurance Comp	1.2%	\$511,902	\$528,817	\$84,972	\$205,988	39.0%
Sentry Select Insurance Company	1.0%	\$451,021	\$416,634	\$95,000	\$56,658	13.6%
Employers Mutual Casualty Company	1.0%	\$434,818	\$415,594	\$2,500	\$3,500	0.8%
Ohio Security Insurance Company	1.0%	\$432,028	\$437,229	\$110,000	\$115,026	26.3%
Ace Property & Casualty Insurance Company	1.0%	\$427,330	\$422,068	\$0	\$-109,112	( 25.9%)
Emcasco Insurance Company	0.9%	\$415,829	\$463,640	\$197,784	\$335,159	72.3%
Federated Service Insurance Company	0.8%	\$353,061	\$420,098	\$5,954	\$-5,504	(1.3%)
Medmarc Casualty Insurance Company	0.8%	\$348,773	\$373,173	\$0	\$9,175	2.5%
AMCO Insurance Company	0.7%	\$329,603	\$356,409	\$0	\$56,040	15.7%
Hdi Global Insurance Company	0.7%	\$316,816	\$313,247	\$-54,396	\$39,341	12.6%
Travelers Indemnity Company Of Connecticut	0.7%	\$298,198	\$268,609	\$281,389	\$408,782	152.2%
Columbia Mutual Insurance Company	0.7%	\$293,681	\$298,695	\$107,945	\$187,452	62.8%
Phoenix Insurance Company The	0.6%	\$282,843	\$290,903	\$131,704	\$221,975	76.3%
Crestbrook Insurance Company	0.6%	\$264,949	\$257,162	\$0	\$15,974	6.2%
Atlantic Specialty Insurance Company	0.5%	\$229,934	\$214,188	\$0	\$3,304	1.5%
LM Insurance Corporation	0.5%	\$225,589	\$229,003	\$17,223	\$39,626	17.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Union Fire Insurance Company Of Pitt	0.5%	\$218,855	\$205,001	\$19,205	\$391,504	191.0%
Nationwide Mutual Insurance Company	0.5%	\$208,874	\$188,793	\$100,102	\$228,704	121.1%
Federated Reserve Insurance Company	0.5%	\$206,064	\$208,876	\$0	\$9,593	4.6%
Austin Mutual Insurance Company	0.5%	\$206,044	\$225,272	\$0	\$-18,059	(8.0%)
Commerce & Industry Insurance Co	0.5%	\$201,850	\$179,608	\$-4,522	\$143,758	80.0%
Selective Insurance Company Of The Southeast	0.4%	\$193,178	\$196,527	\$28,779	\$52,551	26.7%
Union Insurance Company Of Providence	0.4%	\$191,903	\$147,839	\$0	\$-27,926	(18.9%)
Mitsui Sumitomo Insurance USA Inc	0.4%	\$191,547	\$195,825	\$0	\$118,247	60.4%
Cincinnati Indemnity Company Inc	0.4%	\$171,335	\$146,295	\$600	\$24,499	16.7%
Starr Indemnity & Liability Company	0.4%	\$160,435	\$155,628	\$0	\$46,959	30.2%
Depositors Insurance Company	0.3%	\$146,624	\$174,534	\$0	\$-11,889	(6.8%)
Hanover Insurance Company The	0.3%	\$139,656	\$111,902	\$185,000	\$-144,861	(129.5%)
Hartford Accident & Indemnity Co	0.3%	\$137,912	\$79,925	\$0	\$-4,192	(5.2%)
Amerisure Insurance Company	0.3%	\$133,109	\$147,701	\$0	\$20,491	13.9%
National American Insurance Company	0.3%	\$130,316	\$119,441	\$0	\$34,361	28.8%
Liberty Insurance Corporation	0.3%	\$126,831	\$119,446	\$0	\$-10,087	(8.4%)
Safety National Casualty Corporation	0.3%	\$126,367	\$123,108	\$0	\$46,847	38.1%
Valley Forge Insurance Company	0.3%	\$123,773	\$91,637	\$0	\$9,678	10.6%
Association Casualty Insurance Company	0.3%	\$121,100	\$90,974	\$0	\$17,405	19.1%
North River Insurance Company The	0.2%	\$97,710	\$99,166	\$6,364	\$-60,155	(60.7%)
Executive Risk Indemnity Inc	0.2%	\$89,818	\$175,109	\$0	\$14,864	8.5%
United States Liability Insurance Company	0.2%	\$89,567	\$93,583	\$0	\$298	0.3%
Mid-continent Assurance Company	0.2%	\$85,536	\$82,553	\$0	\$-129,848	(157.3%)
Charter Oak Fire Insurance Co The	0.2%	\$81,895	\$86,268	\$0	\$932,447	1080.9%
American Home Assurance Company	0.2%	\$72,724	\$72,724	\$0	\$-537,824	(739.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Casualty Insurance Co	0.2%	\$69,016	\$112,792	\$0	\$164,689	146.0%
Shelter Mutual Insurance Company	0.2%	\$66,121	\$65,361	\$58,390	\$448,927	686.8%
National Casualty Company	0.1%	\$63,167	\$63,174	\$0	\$15,400	24.4%
Travelers Indemnity Company	0.1%	\$61,009	\$46,639	\$-84,207	\$-280,321	(601.0%)
Electric Insurance Company	0.1%	\$59,561	\$59,561	\$0	\$332,502	558.3%
Berkshire Hathaway Direct Insurance Company	0.1%	\$57,523	\$36,921	\$0	\$160,193	433.9%
Country Mutual Insurance Company	0.1%	\$53,899	\$48,611	\$0	\$60,986	125.5%
Fidelity & Guaranty Insurance Company	0.1%	\$53,406	\$37,731	\$0	\$27,292	72.3%
XL Insurance America Inc	0.1%	\$51,389	\$49,848	\$0	\$588,625	1180.8%
Travelers Casualty & Surety Company	0.1%	\$48,258	\$48,258	\$296,616	\$309,254	640.8%
Massachusetts Bay Insurance Company	0.1%	\$47,986	\$57,944	\$8,082	\$-12,976	(22.4%)
Philadelphia Indemnity Insurance Company	0.1%	\$46,142	\$39,362	\$0	\$11,455	29.1%
Travelers Indemnity Company Of America	0.1%	\$45,598	\$64,392	\$0	\$42,260	65.6%
United States Fire Insurance Company	0.1%	\$44,983	\$41,665	\$33,434	\$302,308	725.6%
Continental Insurance Company The	0.1%	\$40,419	\$33,567	\$0	\$-2,297	(6.8%)
Sompo America Insurance Company	0.1%	\$40,351	\$39,166	\$0	\$-74,662	(190.6%)
State Automobile Mutual Insurance Company	0.1%	\$39,518	\$40,166	\$0	\$15,856	39.5%
Amerisure Mutual Insurance Company	0.1%	\$37,831	\$40,784	\$17,551	\$80,503	197.4%
Ohio Casualty Insurance Company	0.1%	\$34,830	\$35,770	\$143,139	\$70,346	196.7%
Chubb Indemnity Insurance Company	0.1%	\$33,596	\$11,138	\$0	\$2,284	20.5%
Monroe Guaranty Insurance Company	0.1%	\$32,875	\$26,256	\$0	\$3,685	14.0%
American Casualty Company Of Reading Pennsylv	0.1%	\$26,688	\$40,927	\$0	\$-1,021	(2.5%)
Citizens Insurance Company Of America	0.1%	\$25,847	\$24,466	\$0	\$-20,320	(83.1%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Tokio Marine America Insurance Company	0.1%	\$23,961	\$27,773	\$0	\$-17,933	(64.6%)
EMC Property & Casualty Company	0.1%	\$22,674	\$23,088	\$0	\$-2,551	(11.0%)
Liberty Mutual Insurance Company	0.0%	\$21,546	\$16,523	\$1,094,080	\$956,207	5787.1%
Amguard Insurance Company	0.0%	\$19,182	\$6,363	\$0	\$0	0.0%
Continental Western Insurance Company	0.0%	\$16,864	\$10,949	\$0	\$3,812	34.8%
Middlesex Insurance Company	0.0%	\$15,524	\$9,497	\$0	\$2,888	30.4%
Florists Mutual Insurance Company	0.0%	\$15,389	\$18,176	\$0	\$-4,652	(25.6%)
Pacific Indemnity Company	0.0%	\$15,000	\$15,000	\$34,128	\$233,875	1559.2%
Harleysville Insurance Company	0.0%	\$13,130	\$12,976	\$0	\$-365	(2.8%)
Old Republic Insurance Company	0.0%	\$10,922	\$9,053	\$0	\$-77,883	(860.3%)
Pacific Employers Insurance Company	0.0%	\$10,675	\$12,408	\$0	\$-725	(5.8%)
FCCI Insurance Company	0.0%	\$9,633	\$4,719	\$0	\$4,491	95.2%
Pennsylvania Manufacturers Association Insura	0.0%	\$8,964	\$8,914	\$11,573	\$8,884	99.7%
General Casualty Company Of Wisconsin	0.0%	\$8,872	\$9,624	\$15,051	\$24,655	256.2%
Transportation Insurance Company	0.0%	\$8,287	\$17,185	\$0	\$673,600	3919.7%
American Family Mutual Insurance Company	0.0%	\$7,349	\$7,933	\$100,000	\$102,000	1285.8%
Hartford Underwriters Insurance Company	0.0%	\$7,192	\$7,447	\$0	\$1,655	22.2%
American Guarantee & Liablity Insurance Co	0.0%	\$6,477	\$5,262	\$0	\$1,379,704	26220.1%
American Zurich Insurance Company	0.0%	\$5,845	\$12,136	\$0	\$2,772	22.8%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$5,498	\$4,602	\$0	\$1,126	24.5%
Firemans Fund Insurance Company	0.0%	\$5,452	\$5,808	\$0	\$-177,576	(3057.4%)
Union Insurance Company	0.0%	\$4,632	\$4,602	\$0	\$1,363	29.6%
Columbia National Insurance Company	0.0%	\$4,582	\$3,855	\$0	\$932	24.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Indemnity Insurance Co Of North America	0.0%	\$4,395	\$5,975	\$0	\$-471	(7.9%)
QBE Insurance Corporation	0.0%	\$4,279	\$4,352	\$0	\$11,858	272.5%
Markel Insurance Company	0.0%	\$4,071	\$5,805	\$0	\$2,079	35.8%
Riverport Insurance Company	0.0%	\$3,981	\$3,643	\$0	\$1,918	52.6%
Westchester Fire Insurance Company	0.0%	\$3,957	\$2,439	\$0	\$-212,030	(8693.3%)
West American Insurance Company	0.0%	\$3,585	\$4,390	\$0	\$-7,915	(180.3%)
Tri State Insurance Company Of Minnesota	0.0%	\$3,241	\$5,067	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$3,169	\$1,549	\$0	\$-83	(5.4%)
Westport Insurance Corporation	0.0%	\$2,695	\$6,025	\$0	\$-1,055	(17.5%)
National Indemnity Company	0.0%	\$2,692	\$3,727	\$0	\$-18,036	(483.9%)
Swiss Re Corporate Solutions America Insuranc	0.0%	\$2,496	\$621	\$0	\$4,481	721.6%
Insurance Company Of The State Of Pennsylvani	0.0%	\$2,004	\$1,708	\$0	\$-3,009	(176.2%)
Westfield Insurance Company	0.0%	\$1,761	\$1,910	\$0	\$-57	(3.0%)
Standard Fire Insurance Company	0.0%	\$1,476	\$1,028	\$0	\$-361	(35.1%)
Vigilant Insurance Company	0.0%	\$1,464	\$1,465	\$0	\$-68,087	(4647.6%)
Greenwich Insurance Company	0.0%	\$1,307	\$1,262	\$0	\$51	4.0%
Argonaut Midwest Insurance Company	0.0%	\$1,026	\$604	\$0	\$86	14.2%
St Paul Mercury Insurance Company	0.0%	\$1,021	\$1,681	\$0	\$-361	(21.5%)
Great American Insurance Company	0.0%	\$1,010	\$853	\$0	\$-55	( 6.4%)
Stonington Insurance Company	0.0%	\$890	\$139	\$0	\$4	2.9%
Firemens Insurance Company Of Washington DC	0.0%	\$856	\$852	\$0	\$0	0.0%
Allstate Insurance Company	0.0%	\$792	\$1,160	\$0	\$7,887	679.9%
Allmerica Financial Benefit Insurance Company	0.0%	\$717	\$640	\$0	\$215	33.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Everest Premier Insurance Company	0.0%	\$581	\$528	\$0	\$36	6.8%
Great American Assurance Company	0.0%	\$557	\$519	\$0	\$82	15.8%
Acadia Insurance Company	0.0%	\$431	\$51	\$0	\$0	0.0%
North Pointe Insurance Company	0.0%	\$336	\$27	\$0	\$1,655	6129.6%
American Hallmark Insurance Company Of TX	0.0%	\$298	\$299	\$0	\$-333	(111.4%)
Security National Insurance Company	0.0%	\$268	\$408	\$46,250	\$-46,397	(11371.8%)
Great American Alliance Insurance Company	0.0%	\$258	\$186	\$0	\$1	0.5%
Northland Insurance Company	0.0%	\$224	\$224	\$0	\$-8,982	(4009.8%)
American Fire & Casualty Company	0.0%	\$220	\$480	\$0	\$232	48.3%
Admiral Indemnity Company	0.0%	\$202	\$202	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	0.0%	\$189	\$125	\$0	\$-426,852	(341482%)
Wesco Insurance Company	0.0%	\$177	\$-5,115	\$0	\$89,524	(1750.2%)
Lititz Mutual Insurance Company	0.0%	\$170	\$223	\$0	\$0	0.0%
National Trust Insurance Company	0.0%	\$154	\$144	\$0	\$-8,187	(5685.4%)
Berkshire Hathaway Homestate Insurance Co	0.0%	\$116	\$938	\$0	\$-118	(12.6%)
Pennsylvania Manufacturers Indemnity Company	0.0%	\$94	\$87	\$8,079	\$2,439	2803.4%
Granite State Insurance Company	0.0%	\$38	\$38	\$0	\$-93,132	(245084%)
St Paul Guardian Insurance Company	0.0%	\$20	\$13	\$0	\$-4,242	(32630.8%)
Capitol Indemnity Corporation	0.0%	\$10	\$10	\$0	\$146,423	1464230%
Great Divide Insurance Company	0.0%	\$1	\$1	\$0	\$-3	(300.0%)
Affiliated FM Insurance Company	0.0%	\$0	\$0	\$0	\$1	_
Munich Reinsurance America Inc	0.0%	\$0	\$0	\$0	\$-844,555	_
Endurance American Insurance Company	0.0%	\$0	\$0	\$0	\$–125	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Amerisure Partners Insurance Company	0.0%	\$0	\$0	\$0	\$-11,537	_
T.h.e. Insurance Company	0.0%	\$0	\$0	\$0	\$-1,570	_
Motorists Commercial Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$35,056	_
Indiana Lumbermens Insurance Company	0.0%	\$0	\$0	\$0	\$-197,360	_
Everest Denali Insurance Company	0.0%	\$0	\$0	\$0	\$-38,824	J
Star Insurance Company	0.0%	\$0	\$0	\$1,550	\$681	_
Travelers Casualty Insurance Company Of Ameri	0.0%	\$0	\$0	\$-7,100	\$-9,534	_
Automobile Ins Co Of Hartford CT	0.0%	\$0	\$0	\$0	\$-252	_
Southern Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$2,392	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$-34,480	_
American States Insurance Company	0.0%	\$0	\$0	\$0	\$-11,776	_
American Alternative Insurance Corporation	0.0%	\$0	\$0	\$0	\$-1	_
Mitsui Sumitomo Ins Co Of America	0.0%	\$0	\$0	\$0	\$2,375	_
Wellfleet New York Insurance Company	0.0%	\$0	\$0	\$0	\$-59,092	_
Empire Fire & Marine Insurance Co	0.0%	\$0	\$0	\$0	\$-76	_
Farmers Insurance Exchange	0.0%	\$0	\$595	\$0	\$-546	(91.8%)
Truck Insurance Exchange	0.0%	\$0	\$0	\$0	\$-1,255	_
American Automobile Insurance Company	0.0%	\$0	\$0	\$0	\$2,088	_
National Surety Corporation	0.0%	\$0	\$0	\$28,200	\$-148,579	_
Berkshire Hathaway Specialty Insurance Co	0.0%	\$0	\$0	\$110,561	\$1,357,701	_
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$0	\$3,399	_
Illinois National Insurance Company	0.0%	\$0	\$0	\$0	\$-50,874	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Netherlands Insurance Company The	0.0%	\$0	\$0	\$0	\$1,654	_
Peerless Insurance Company	0.0%	\$0	\$0	\$0	\$1,011	_
Arrowood Indemnity Company	0.0%	\$0	\$0	\$51,101	\$43,386	_
TIG Insurance Company	0.0%	\$0	\$0	\$248,834	\$931,943	_
Watford Insurance Company	0.0%	\$0	\$284	\$0	\$-13	(4.6%)
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$363	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$1,577,796	\$334,225	_
Wausau Underwriters Insurance Company	0.0%	\$0	\$0	\$92,995	\$275,539	_
Wausau Business Insurance Company	0.0%	\$0	\$0	\$0	\$-3,035	_
Harco National Insurance Company	0.0%	\$0	\$8,013	\$0	\$1,896	23.7%
Milford Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-971	_
Markel American Insurance Company	0.0%	\$0	\$0	\$0	\$-153	_
Swiss Re Corporate Solutions Elite Insurance	0.0%	\$0	\$0	\$0	\$-23,552	_
Travelers Casualty & Surety Company Of Amer	0.0%	\$0	\$0	\$0	\$-2,272	_
Crum & Forster Indemnity Company	0.0%	\$0	\$0	\$0	\$-684	_
Falls Lake National Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
Penn America Insurance Company	0.0%	\$0	\$0	\$0	\$-19	_
AXA Insurance Company	0.0%	\$0	\$0	\$5,000	\$-27,588	_
Oak River Insurance Company	0.0%	\$0	\$0	\$0	\$-4,010	_
Hanover American Insurance Company The	0.0%	\$0	\$0	\$0	\$-328	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$-87,500	\$-88,004	_
Manufacturers Alliance Insurance Company	0.0%	\$0	\$0	\$0	\$13	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hawkeye—security Insurance Company	0.0%	\$0	\$0	\$0	\$-1,064	_
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$319	_
Axis Insurance Company	0.0%	\$0	\$0	\$0	\$-6,629	_
Nationwide Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$1	_
XL Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$4,516	J
Berkley National Insurance Company	0.0%	\$0	\$11	\$0	\$0	0.0%
Universal Underwriters Of TX Insurance Com	0.0%	\$0	\$0	\$0	\$3,105	_
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$22,671	\$5,070	_
Farmington Casualty Company	0.0%	\$0	\$0	\$0	\$-288	_
The Travelers Casualty Company	0.0%	\$0	\$0	\$0	\$-344	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
Technology Insurance Company	0.0%	\$0	\$0	\$0	\$-497	_
Zurich American Insurance Company Of Illinois	( 0.0%)	\$-7	\$-5	\$0	\$-1	20.0%
Contractors Bonding & Insurance Company	( 0.0%)	\$-220	\$-160	\$0	\$-903	564.4%
First Liberty Insurance Corp The	( 0.0%)	\$-291	\$8,143	\$0	\$-6,043	(74.2%)
Regent Insurance Company	( 0.0%)	\$-632	\$-291	\$0	\$1,228	( 422.0%)
St Paul Fire & Marine Insurance Company	( 0.0%)	\$-3,043	\$2,093	\$383,820	\$642,630	30703.8%
National Fire Insurance Company Of Hartford	( 0.0%)	\$-12,168	\$-89,370	\$15,900	\$-71,842	80.4%
New Hampshire Insurance Company	( 0.1%)	\$-27,936	\$-27,800	\$0	\$-688,654	2477.2%
Total	100.0%	\$44,065,962	\$43,306,013	\$16,565,105	\$30,016,473	69.3%

## **PRIVATE AUTO LIABILITY:**

#### **BODILY INJURY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	16.5%	\$201,649,530	\$195,967,471	\$151,428,213	\$205,158,301	104.7%
Progressive Advanced Insurance Company	9.6%	\$117,052,455	\$111,678,615	\$36,276,088	\$41,909,408	37.5%
American Family Mutual Insurance Company	8.3%	\$101,574,586	\$104,988,351	\$37,997,965	\$24,547,191	23.4%
Progressive Casualty Insurance Company	7.4%	\$90,573,507	\$90,429,772	\$44,628,035	\$48,175,706	53.3%
GEICO Casualty Company	6.7%	\$82,511,479	\$82,959,783	\$56,679,111	\$49,777,440	60.0%
American Family Insurance Company	5.1%	\$62,463,335	\$60,017,581	\$27,239,007	\$32,758,313	54.6%
Allstate Fire & Casualty Insurance Company	4.7%	\$57,044,905	\$54,524,649	\$24,366,553	\$34,912,677	64.0%
Shelter Mutual Insurance Company	3.8%	\$46,734,273	\$45,038,023	\$39,086,191	\$42,083,338	93.4%
Farmers Insurance Company Inc	3.8%	\$46,190,125	\$46,283,723	\$30,003,204	\$27,134,008	58.6%
Safeco Insurance Company Of Illinois	3.8%	\$45,951,897	\$49,009,837	\$65,879,560	\$55,216,559	112.7%
Automobile Club Inter—insurance Exchange	3.4%	\$41,387,393	\$40,197,750	\$29,734,281	\$39,292,399	97.7%
Standard Fire Insurance Company	3.1%	\$38,440,510	\$34,691,724	\$16,705,427	\$24,504,925	70.6%
Farm Bureau Town & Country Insurance Company	2.5%	\$31,202,159	\$30,386,346	\$17,642,411	\$21,881,850	72.0%
Liberty Mutual Personal Insurance Company	1.4%	\$17,082,741	\$17,301,057	\$5,139,254	\$14,213,770	82.2%
Auto Owners Insurance Company	1.1%	\$13,802,581	\$12,597,288	\$3,046,377	\$6,019,339	47.8%
State Farm Fire & Casualty Company	1.0%	\$12,136,038	\$11,768,957	\$10,739,380	\$12,771,477	108.5%
United Services Automobile Association	1.0%	\$11,718,247	\$11,656,479	\$8,399,342	\$12,757,813	109.4%
USAA General Indemnity Company	0.9%	\$10,975,200	\$10,924,143	\$7,025,999	\$9,917,825	90.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
USAA Casualty Insurance Company	0.9%	\$10,785,774	\$10,715,303	\$8,086,815	\$11,158,819	104.1%
Traders Insurance Company	0.8%	\$9,727,289	\$9,831,865	\$5,748,818	\$6,735,642	68.5%
Nationwide General Insurance Company	0.7%	\$9,028,605	\$7,408,182	\$3,185,672	\$7,673,845	103.6%
Economy Fire & Casualty Company	0.7%	\$8,417,350	\$6,284,480	\$660,374	\$4,631,247	73.7%
Permanent General Assurance Corporation	0.6%	\$7,690,356	\$6,026,583	\$2,268,958	\$2,625,710	43.6%
AMCO Insurance Company	0.6%	\$7,329,619	\$8,156,872	\$13,111,949	\$8,038,914	98.6%
Esurance Property & Casualty Insurance Co	0.6%	\$7,224,819	\$7,789,087	\$4,468,323	\$5,007,123	64.3%
Root Insurance Company	0.6%	\$6,833,175	\$7,701,343	\$6,072,751	\$5,758,010	74.8%
Grinnell Select Insurance Company	0.6%	\$6,794,162	\$6,915,384	\$5,844,379	\$12,496,433	180.7%
Viking Insurance Company Of Wisconsin	0.6%	\$6,774,314	\$7,120,339	\$2,858,650	\$3,051,138	42.9%
Twin City Fire Insurance Company	0.5%	\$5,873,575	\$6,183,453	\$2,204,279	\$2,511,899	40.6%
Allied Property & Casualty Insurance Company	0.4%	\$5,396,539	\$5,694,839	\$4,165,086	\$3,883,794	68.2%
Garrison Property & Casualty Insurance Comp	0.4%	\$5,320,067	\$5,195,917	\$4,171,590	\$6,159,770	118.6%
Country Preferred Insurance Company	0.4%	\$5,149,502	\$5,090,385	\$3,277,032	\$4,070,924	80.0%
LM General Insurance Company	0.4%	\$4,718,498	\$5,621,300	\$5,842,463	\$1,676,031	29.8%
Integon National Insurance Company	0.3%	\$4,175,682	\$2,640,226	\$329,824	\$1,116,035	42.3%
GEICO General Insurance Company	0.3%	\$3,950,883	\$3,764,533	\$2,840,102	\$2,174,062	57.8%
American National Property & Casualty Co	0.3%	\$3,922,702	\$3,986,465	\$2,587,233	\$1,178,008	29.6%
Bristol West Insurance Company	0.3%	\$3,860,546	\$3,943,048	\$2,254,754	\$2,624,088	66.5%
Cameron Mutual Insurance Company	0.3%	\$3,642,622	\$3,828,265	\$2,196,438	\$2,559,521	66.9%
Electric Insurance Company	0.3%	\$3,599,396	\$3,048,296	\$1,874,573	\$3,610,333	118.4%
State Automobile Mutual Insurance Company	0.3%	\$3,552,188	\$3,626,958	\$5,135,608	\$5,827,820	160.7%
Columbia Mutual Insurance Company	0.2%	\$2,627,282	\$2,686,015	\$2,675,865	\$3,932,828	146.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Crestbrook Insurance Company	0.2%	\$2,571,032	\$2,576,436	\$2,371,791	\$2,677,660	103.9%
Foremost Insurance Company Grand Rapids Michi	0.2%	\$2,466,687	\$2,466,023	\$1,401,371	\$1,111,244	45.1%
Cincinnati Insurance Company The	0.2%	\$2,368,245	\$2,479,789	\$1,104,107	\$1,398,383	56.4%
American Standard Insurance Company Of Wiscon	0.2%	\$2,310,875	\$2,482,016	\$1,588,157	\$862,765	34.8%
Encompass Indemnity Company	0.2%	\$2,099,709	\$1,825,183	\$2,743,830	\$2,530,977	138.7%
MGA Insurance Company Inc	0.2%	\$2,023,466	\$1,691,441	\$567,236	\$1,451,238	85.8%
Acuity A Mutual Insurance Company	0.2%	\$1,973,085	\$1,556,506	\$1,818,732	\$3,462,614	222.5%
Nationwide Insurance Company Of America	0.2%	\$1,863,366	\$2,008,200	\$2,019,347	\$1,258,972	62.7%
Allstate Property & Casualty Insurance Comp	0.1%	\$1,704,471	\$1,736,967	\$1,086,207	\$661,935	38.1%
Government Employees Insurance Co	0.1%	\$1,635,037	\$1,551,041	\$1,540,405	\$1,729,144	111.5%
1st Auto & Casualty Insurance Company	0.1%	\$1,596,669	\$1,621,033	\$1,244,421	\$790,323	48.8%
First Chicago Insurance Company	0.1%	\$1,568,652	\$1,406,176	\$923,584	\$1,022,309	72.7%
GEICO Indemnity Company	0.1%	\$1,456,245	\$1,496,201	\$1,330,869	\$973,380	65.1%
Bankers Standard Insurance Company	0.1%	\$1,439,722	\$1,511,942	\$320,027	\$469,627	31.1%
Country Mutual Insurance Company	0.1%	\$1,371,117	\$1,298,716	\$548,131	\$398,205	30.7%
Farmers Group Property & Casualty Insurance	0.1%	\$1,331,180	\$1,400,214	\$1,372,621	\$1,379,867	98.5%
GEICO Secure Insurance Company	0.1%	\$1,273,839	\$343,011	\$2,987	\$245,545	71.6%
American Family Connect Property & Casualty	0.1%	\$1,191,990	\$1,081,060	\$1,112,679	\$889,247	82.3%
Cincinnati Casualty Company The	0.1%	\$1,180,731	\$697,995	\$69,123	\$284,815	40.8%
Travelers Home & Marine Insurance Company T	0.1%	\$1,151,951	\$1,199,943	\$1,159,906	\$716,807	59.7%
AIG Property Casualty Company	0.1%	\$1,127,205	\$1,168,420	\$634,653	\$613,851	52.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Grinnell Mutual Reinsurance Company	0.1%	\$1,052,512	\$1,097,118	\$592,107	\$1,608,403	146.6%
Allstate Insurance Company	0.1%	\$999,219	\$1,033,892	\$1,609,310	\$1,583,524	153.2%
Haulers Insurance Company Inc	0.1%	\$941,161	\$962,503	\$318,065	\$771,004	80.1%
Essentia Insurance Company	0.1%	\$939,265	\$828,444	\$286,913	\$401,698	48.5%
Grinnell Compass Inc	0.1%	\$895,055	\$371,239	\$137,169	\$699,324	188.4%
Allstate Indemnity Company	0.1%	\$894,933	\$898,986	\$1,066,863	\$966,343	107.5%
AMICA Mutual Insurance Company	0.1%	\$890,331	\$869,506	\$435,004	\$1,209,192	139.1%
Trumbull Insurance Company	0.1%	\$867,144	\$878,847	\$171,124	\$238,973	27.2%
Progressive Northwestern Insurance Company	0.1%	\$859,575	\$918,300	\$1,273,549	\$319,285	34.8%
Farmers Property & Casualty Insurance Co	0.1%	\$769,319	\$867,400	\$948,965	\$847,181	97.7%
United Home Insurance Company	0.1%	\$763,922	\$661,418	\$701,343	\$790,262	119.5%
Teachers Insurance Company	0.1%	\$692,992	\$689,403	\$1,401,397	\$1,136,694	164.9%
Property & Casualty Insurance Company Of Hart	0.1%	\$674,596	\$721,173	\$545,305	\$83,445	11.6%
California Casualty General Insurance Company	0.1%	\$614,784	\$613,808	\$562,946	\$642,518	104.7%
Madison Mutual Insurance Company	0.0%	\$612,103	\$552,387	\$370,151	\$550,931	99.7%
Great Northern Insurance Company	0.0%	\$585,099	\$589,592	\$363,737	\$523,738	88.8%
Progressive Max Insurance Company	0.0%	\$577,691	\$623,004	\$285,614	\$312,814	50.2%
New Horizons Insurance Company Of Missouri	0.0%	\$553,912	\$518,334	\$299,700	\$413,446	79.8%
Hartford Insurance Company Of The Southeast	0.0%	\$548,934	\$285,785	\$23,326	\$221,705	77.6%
Safe Auto Insurance Company	0.0%	\$537,938	\$641,362	\$564,347	\$464,607	72.4%
Hartford Underwriters Insurance Company	0.0%	\$509,263	\$542,025	\$380,582	\$265,914	49.1%
Secura Supreme Insurance Company	0.0%	\$496,806	\$462,456	\$575,922	\$340,537	73.6%
Liberty Mutual Insurance Company	0.0%	\$465,596	\$700,844	\$594,006	\$231,637	33.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National General Insurance Company	0.0%	\$451,606	\$498,085	\$105,245	\$691,382	138.8%
Liberty Mutual Fire Insurance Company	0.0%	\$441,706	\$464,982	\$558,395	\$-37,958	(8.2%)
Branch Insurance Exchange	0.0%	\$439,098	\$282,528	\$0	\$159,730	56.5%
Alpha Property & Casualty Insurance Co	0.0%	\$390,992	\$671,052	\$579,628	\$11,039,975	1645.2%
AssuranceAmerica Insurance Company	0.0%	\$350,187	\$467,639	\$866,101	\$262,083	56.0%
Stillwater Insurance Company	0.0%	\$298,240	\$274,274	\$316,072	\$888,551	324.0%
Meridian Security Insurance Company	0.0%	\$292,912	\$324,300	\$594,610	\$270,877	83.5%
Nationwide Mutual Insurance Company	0.0%	\$290,999	\$216,651	\$27,269	\$119,191	55.0%
Unitrin Safeguard Insurance Company	0.0%	\$285,288	\$363,647	\$181,132	\$303,290	83.4%
Sentinel Insurance Company Ltd	0.0%	\$244,481	\$288,823	\$43,805	\$52,925	18.3%
Shelter General Insurance Company	0.0%	\$235,611	\$320,462	\$425,943	\$455,712	142.2%
Country Casualty Insurance Company	0.0%	\$232,712	\$218,083	\$10,032	\$41,761	19.1%
Federal Insurance Company	0.0%	\$215,295	\$218,207	\$400	\$148,419	68.0%
Integon General Insurance Corporation	0.0%	\$210,766	\$109,137	\$25,195	\$39,880	36.5%
Horace Mann Insurance Company	0.0%	\$200,236	\$204,750	\$138,323	\$314,030	153.4%
Esurance Insurance Company	0.0%	\$195,226	\$202,967	\$126,000	\$332,591	163.9%
Midwest Family Mutual Insurance Company	0.0%	\$182,740	\$150,414	\$47,425	\$113,508	75.5%
Cornerstone National Insurance Company	0.0%	\$168,219	\$182,031	\$210,527	\$181,560	99.7%
American Family Home Insurance Company	0.0%	\$165,639	\$157,121	\$24,882	\$-14,815	( 9.4%)
LM Insurance Corporation	0.0%	\$150,146	\$182,261	\$214,447	\$264,943	145.4%
Sentry Select Insurance Company	0.0%	\$142,589	\$138,933	\$525,000	\$487,126	350.6%
Everett Cash Mutual Insurance Co.	0.0%	\$128,681	\$120,883	\$19,651	\$10,999	9.1%
American Modern Property & Casualty Insuran	0.0%	\$120,797	\$123,922	\$2,163	\$1,595	1.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Horace Mann Property & Casualty Insurance Com	0.0%	\$117,889	\$124,939	\$135,868	\$111,304	89.1%
State Auto Property & Casualty Insurance Comp	0.0%	\$106,226	\$109,171	\$270,529	\$195,772	179.3%
Foremost Property & Casualty Insurance Comp	0.0%	\$90,044	\$89,775	\$70,271	\$66,722	74.3%
Philadelphia Indemnity Insurance Company	0.0%	\$86,455	\$85,427	\$28,990	\$12,543	14.7%
Dairyland Insurance Company	0.0%	\$70,218	\$79,196	\$26,250	\$9,789	12.4%
Pharmacists Mutual Insurance Company	0.0%	\$67,510	\$70,776	\$0	\$4,294	6.1%
Midvale Indemnity Company	0.0%	\$66,228	\$49,303	\$0	\$6,889	14.0%
National General Insurance Online Inc	0.0%	\$66,185	\$73,281	\$5,000	\$83,300	113.7%
Travelers Property Casualty Insurance Company	0.0%	\$58,841	\$61,538	\$0	\$–15,905	( 25.8%)
Economy Premier Assurance Company	0.0%	\$55,299	\$58,716	\$12,000	\$2,564	4.4%
Toggle Insurance Company	0.0%	\$53,177	\$21,939	\$0	\$35,075	159.9%
Riverport Insurance Company	0.0%	\$33,032	\$33,246	\$0	\$4,653	14.0%
First Acceptance Insurance Company Inc	0.0%	\$32,276	\$32,965	\$20,000	\$16,797	51.0%
Integon Indemnity Corporation	0.0%	\$31,008	\$1,711	\$0	\$14,787	864.2%
Markel American Insurance Company	0.0%	\$28,649	\$30,629	\$0	\$9,271	30.3%
Hartford Casualty Insurance Co	0.0%	\$24,692	\$26,821	\$0	\$0	0.0%
National General Assurance Company	0.0%	\$24,682	\$24,841	\$0	\$0	0.0%
Farmers Direct Property & Casualty Insuranc	0.0%	\$24,238	\$26,370	\$0	\$1,670	6.3%
First Liberty Insurance Corp The	0.0%	\$20,201	\$25,535	\$250	\$-14,542	(56.9%)
National Farmers Union Property & Casualty Co	0.0%	\$17,651	\$19,836	\$5,275	\$-1,975	(10.0%)
Farmers Casualty Insurance Company	0.0%	\$16,620	\$15,894	\$10,000	\$4,479	28.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MIC General Insurance Corporation	0.0%	\$12,617	\$13,934	\$0	\$0	0.0%
General Security National Insurance Company	0.0%	\$12,089	\$18,630	\$15,590	\$47,018	252.4%
Unitrin Direct Property & Casualty Company	0.0%	\$11,037	\$22,039	\$15,400	\$8,273	37.5%
Response Insurance Company	0.0%	\$10,922	\$45,442	\$57,590	\$65,291	143.7%
Association Casualty Insurance Company	0.0%	\$10,185	\$1,646	\$0	\$31	1.9%
Encompass Insurance Company Of America	0.0%	\$9,401	\$9,677	\$0	\$-6,590	( 68.1%)
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$9,291	\$9,212	\$0	\$0	0.0%
Amshield Insurance Company	0.0%	\$8,585	\$15,132	\$0	\$0	0.0%
GEICO Choice Insurance Company	0.0%	\$7,969	\$84	\$0	\$44	52.4%
American Bankers Insurance Company Of FL	0.0%	\$7,444	\$6,706	\$0	\$-57,468	(857.0%)
Hartford Insurance Company Of The Midwest	0.0%	\$7,343	\$9,652	\$0	\$-407	( 4.2%)
American National General Insurance Company	0.0%	\$7,206	\$7,718	\$0	\$-844	(10.9%)
New South Insurance Company	0.0%	\$6,450	\$6,333	\$0	\$0	0.0%
Secura Insurance Company	0.0%	\$3,602	\$3,601	\$0	\$0	0.0%
Omni Indemnity Company	0.0%	\$3,085	\$4,340	\$34,000	\$26,501	610.6%
XL Specialty Insurance Company	0.0%	\$2,147	\$2,271	\$0	\$-33	(1.5%)
Ironshore Indemnity Inc	0.0%	\$1,382	\$1,382	\$0	\$1,276	92.3%
Liberty Insurance Corporation	0.0%	\$952	\$2,856	\$0	\$-6,841	(239.5%)
Safeco Insurance Company Of America	0.0%	\$853	\$892	\$0	\$183	20.5%
Mid Century Insurance Company	0.0%	\$763	\$1,276	\$0	\$12	0.9%
Hanover Insurance Company The	0.0%	\$382	\$306	\$0	\$-52	(17.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Clearcover Insurance Company	0.0%	\$365	\$248	\$0	\$0	0.0%
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$37,500	\$36,279	_
Kemper Independence Insurance Company	0.0%	\$0	\$0	\$0	\$-79	_
Trexis One Insurance Corporation	0.0%	\$0	\$0	\$244,771	\$-16,959	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$100,000	\$-5,356	_
Guideone Insurance Company	0.0%	\$0	\$0	\$404,868	\$344,868	_
Vault Reciprocal Exchange	0.0%	\$0	\$11	\$0	\$-1	( 9.1%)
Great American Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
Hartford Fire Insurance Company	0.0%	\$0	\$1,552	\$4,000	\$780	50.3%
Financial Indemnity Company	0.0%	\$0	\$0	\$0	\$-139	_
Pacific Indemnity Company	0.0%	\$0	\$0	\$0	\$-11	_
Emcasco Insurance Company	0.0%	\$0	\$0	\$0	\$13	_
American Automobile Insurance Company	0.0%	\$0	\$0	\$63,057	\$0	_
Firemans Fund Insurance Company	0.0%	\$0	\$0	\$-69	\$11,318	_
Infinity Insurance Company	0.0%	\$0	\$0	\$0	\$-573	_
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$44	_
American Modern Home Insurance Co	0.0%	\$0	\$-1	\$0	\$-2,119	211900%
American Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$183	_
Ohio Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$19	-
General Casualty Company Of Wisconsin	0.0%	\$0	\$0	\$0	\$-475	_
Sentry Insurance Company	0.0%	\$0	\$0	\$0	\$972	-
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-47	-
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-349	
Nationwide Affinity Insurance Company Of Amer	0.0%	\$0	\$0	\$-903	\$-336	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-23	_
Young America Insurance Company	0.0%	\$0	\$0	\$6,002,870	\$4,948,076	_
Atlantic Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-251	_
Merastar Insurance Company	0.0%	\$0	\$0	\$0	\$-838	_
21st Century North America Insurance Company	0.0%	\$0	\$0	\$40,980	\$4,996	_
AXA Insurance Company	0.0%	\$0	\$0	\$0	\$-118	_
21st Century Centennial Insurance Company	0.0%	\$0	\$0	\$40,000	\$2,747	_
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$24	_
Charter Indemnity Company	0.0%	\$0	\$0	\$0	\$-28	_
Economy Preferred Insurance Company	0.0%	\$0	\$291	\$0	\$-11,800	(4055.0%)
American Modern Select Insurance Company	0.0%	\$0	\$0	\$0	\$-1,161	-
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-288,533	_
Allmerica Financial Benefit Insurance Company	0.0%	\$0	\$0	\$0	\$-21	_
Direct General Insurance Company	0.0%	\$0	\$261	\$78,497	\$-211,010	(80846.7%)
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$17,500	\$-7,363	_
West American Insurance Company	0.0%	\$0	\$0	\$0	\$-13,901	_
Progressive Classic Insurance Company	( 0.0%)	\$-16	\$-16	\$0	\$0	0.0%
Massachusetts Bay Insurance Company	( 0.0%)	\$-31	\$-31	\$0	\$0	0.0%
Trexis Insurance Corporation	( 0.0%)	\$-47	\$29	\$628,667	\$-145,119	(500410%)
Hartford Accident & Indemnity Co	( 0.0%)	\$-177	\$3,753	\$0	\$-4,645	(123.8%)
Citizens Insurance Company Of America	( 0.0%)	\$-207	\$29	\$0	\$-74	(255.2%)
Owners Insurance Company	( 0.0%)	\$-307	\$-307	\$2,493,315	\$1,244,199	(405277%)
Progressive Preferred Insurance Company	( 0.0%)	\$-10,619	\$477	\$691,189	\$333,354	69885.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Direct Insurance Company	( 0.0%)	\$-16,756	\$-3,794	\$617,919	\$85,085	(2242.6%)
Total	100.0%	\$1,224,364,527	\$1,201,035,518	\$759,558,982	\$874,139,277	72.8%

## **PRIVATE AUTO LIABILITY:**

#### **PROPERTY DAMAGE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	21.6%	\$184,370,366	\$177,974,000	\$132,206,364	\$146,256,818	82.2%
Progressive Casualty Insurance Company	8.4%	\$71,647,829	\$69,033,121	\$45,606,481	\$48,133,306	69.7%
Progressive Advanced Insurance Company	7.6%	\$65,334,896	\$61,133,431	\$46,168,288	\$50,123,680	82.0%
Shelter Mutual Insurance Company	7.5%	\$63,829,855	\$61,513,693	\$35,772,383	\$38,515,426	62.6%
GEICO Casualty Company	7.3%	\$62,420,402	\$65,681,707	\$49,555,952	\$52,822,781	80.4%
Automobile Club Inter—insurance Exchange	4.5%	\$38,202,490	\$37,103,642	\$26,419,114	\$28,732,739	77.4%
American Family Insurance Company	4.1%	\$35,121,328	\$33,512,105	\$25,660,496	\$28,465,678	84.9%
Safeco Insurance Company Of Illinois	4.0%	\$33,958,479	\$36,191,895	\$5,265	\$57,611	0.2%
Allstate Fire & Casualty Insurance Company	3.7%	\$31,702,880	\$30,645,085	\$26,246,134	\$30,594,596	99.8%
Farmers Insurance Company Inc	3.5%	\$29,709,150	\$32,503,011	\$19,908,051	\$21,429,645	65.9%
Standard Fire Insurance Company	2.3%	\$19,271,322	\$18,158,998	\$13,358,864	\$15,773,943	86.9%
Farm Bureau Town & Country Insurance Company	1.9%	\$16,494,528	\$16,486,420	\$18,072,891	\$19,195,836	116.4%
State Farm Fire & Casualty Company	1.4%	\$12,103,574	\$11,683,781	\$8,614,759	\$9,614,924	82.3%
USAA Casualty Insurance Company	1.2%	\$10,507,466	\$10,401,185	\$7,458,691	\$8,002,523	76.9%
United Services Automobile Association	1.2%	\$10,346,681	\$10,269,867	\$8,121,594	\$8,515,697	82.9%
Auto Owners Insurance Company	1.2%	\$10,076,657	\$8,877,685	\$7,733,712	\$7,942,280	89.5%
Traders Insurance Company	1.1%	\$9,684,243	\$9,338,265	\$7,500,417	\$8,684,929	93.0%
USAA General Indemnity Company	0.9%	\$8,031,626	\$7,883,930	\$6,301,685	\$6,653,020	84.4%
Nationwide General Insurance Company	0.8%	\$7,006,438	\$5,667,947	\$4,512,108	\$4,983,812	87.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Liberty Mutual Personal Insurance Company	0.8%	\$6,989,205	\$8,109,514	\$8,663,284	\$9,283,162	114.5%
Permanent General Assurance Corporation	0.7%	\$6,175,812	\$4,572,253	\$2,607,079	\$2,781,457	60.8%
Clearcover Insurance Company	0.7%	\$5,979,564	\$5,479,911	\$2,874,042	\$4,418,259	80.6%
Economy Fire & Casualty Company	0.7%	\$5,765,332	\$4,250,398	\$2,860,044	\$4,540,464	106.8%
Viking Insurance Company Of Wisconsin	0.7%	\$5,621,208	\$5,489,617	\$3,553,029	\$3,587,656	65.4%
AMCO Insurance Company	0.6%	\$5,247,884	\$5,690,340	\$3,671,681	\$3,579,832	62.9%
Garrison Property & Casualty Insurance Comp	0.6%	\$5,184,487	\$5,165,014	\$4,082,461	\$4,273,626	82.7%
Grinnell Select Insurance Company	0.6%	\$4,725,150	\$4,808,931	\$3,472,114	\$3,636,263	75.6%
LM General Insurance Company	0.5%	\$4,633,992	\$5,597,885	\$2,582,032	\$1,997,254	35.7%
Esurance Property & Casualty Insurance Co	0.5%	\$3,903,965	\$4,035,706	\$3,406,844	\$3,789,146	93.9%
Bristol West Insurance Company	0.5%	\$3,872,645	\$3,809,547	\$3,063,957	\$3,271,663	85.9%
Allied Property & Casualty Insurance Company	0.5%	\$3,867,248	\$3,987,709	\$2,284,393	\$2,294,067	57.5%
Country Preferred Insurance Company	0.4%	\$3,730,946	\$3,743,105	\$2,576,322	\$2,718,872	72.6%
Root Insurance Company	0.4%	\$3,562,044	\$4,086,543	\$3,985,700	\$3,691,149	90.3%
Cameron Mutual Insurance Company	0.4%	\$3,445,081	\$3,535,029	\$2,417,944	\$2,496,537	70.6%
Twin City Fire Insurance Company	0.4%	\$3,424,924	\$3,580,296	\$2,641,835	\$2,617,217	73.1%
Integon National Insurance Company	0.4%	\$3,345,656	\$2,110,199	\$733,246	\$709,226	33.6%
GEICO General Insurance Company	0.4%	\$3,082,830	\$3,096,441	\$1,621,196	\$1,917,634	61.9%
American National Property & Casualty Co	0.3%	\$2,803,498	\$2,875,210	\$1,746,185	\$1,759,425	61.2%
Columbia Mutual Insurance Company	0.3%	\$2,661,548	\$2,666,076	\$2,891,268	\$3,116,371	116.9%
State Automobile Mutual Insurance Company	0.3%	\$2,185,684	\$2,231,686	\$479,416	\$223,336	10.0%
MGA Insurance Company Inc	0.2%	\$1,950,963	\$1,626,576	\$1,129,470	\$1,545,768	95.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Encompass Indemnity Company	0.2%	\$1,918,196	\$1,654,689	\$1,257,261	\$1,306,298	78.9%
Acuity A Mutual Insurance Company	0.2%	\$1,883,777	\$1,645,813	\$1,201,408	\$1,273,478	77.4%
1st Auto & Casualty Insurance Company	0.2%	\$1,855,098	\$1,888,076	\$1,380,912	\$1,102,920	58.4%
GEICO Secure Insurance Company	0.2%	\$1,789,403	\$485,776	\$49,959	\$256,245	52.7%
Electric Insurance Company	0.2%	\$1,740,089	\$1,480,956	\$1,369,635	\$1,391,741	94.0%
Privilege Underwriters Reciprocal Exchange	0.2%	\$1,667,478	\$1,714,358	\$539,167	\$836,877	48.8%
Nationwide Insurance Company Of America	0.2%	\$1,554,586	\$1,631,713	\$1,070,828	\$1,024,176	62.8%
United Home Insurance Company	0.2%	\$1,343,077	\$1,162,862	\$910,286	\$1,025,695	88.2%
Farmers Group Property & Casualty Insurance	0.2%	\$1,330,059	\$1,361,576	\$919,695	\$974,860	71.6%
First Chicago Insurance Company	0.2%	\$1,307,079	\$1,193,664	\$469,580	\$523,833	43.9%
Government Employees Insurance Co	0.1%	\$1,239,433	\$1,237,128	\$1,098,323	\$1,273,276	102.9%
GEICO Indemnity Company	0.1%	\$1,130,599	\$1,175,931	\$595,797	\$682,884	58.1%
American Family Connect Property & Casualty	0.1%	\$1,078,159	\$987,766	\$585,187	\$759,954	76.9%
AMICA Mutual Insurance Company	0.1%	\$1,060,679	\$1,059,613	\$714,862	\$760,513	71.8%
Country Mutual Insurance Company	0.1%	\$1,060,342	\$1,019,557	\$772,104	\$827,700	81.2%
Cincinnati Insurance Company The	0.1%	\$1,021,992	\$1,078,014	\$704,680	\$636,227	59.0%
Allstate Indemnity Company	0.1%	\$922,023	\$927,505	\$890,321	\$1,144,179	123.4%
Travelers Home & Marine Insurance Company T	0.1%	\$839,529	\$873,466	\$652,250	\$684,097	78.3%
Chubb National Insurance Company	0.1%	\$810,068	\$816,021	\$197,577	\$276,996	33.9%
Allstate Property & Casualty Insurance Comp	0.1%	\$807,667	\$829,700	\$977,784	\$1,034,626	124.7%
Allstate Insurance Company	0.1%	\$789,076	\$816,720	\$843,559	\$884,448	108.3%
Farmers Property & Casualty Insurance Co	0.1%	\$779,714	\$853,543	\$673,229	\$662,629	77.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Haulers Insurance Company Inc	0.1%	\$768,070	\$785,486	\$1,196,813	\$876,204	111.5%
Cincinnati Casualty Company The	0.1%	\$764,112	\$448,802	\$217,859	\$303,095	67.5%
Grinnell Mutual Reinsurance Company	0.1%	\$733,506	\$774,135	\$584,545	\$529,678	68.4%
Grinnell Compass Inc	0.1%	\$698,351	\$288,223	\$0	\$0	0.0%
Crestbrook Insurance Company	0.1%	\$652,628	\$660,108	\$417,694	\$465,205	70.5%
Secura Supreme Insurance Company	0.1%	\$638,850	\$580,908	\$482,533	\$415,961	71.6%
Madison Mutual Insurance Company	0.1%	\$629,804	\$568,361	\$224,739	\$334,501	58.9%
Teachers Insurance Company	0.1%	\$535,675	\$504,102	\$287,787	\$324,471	64.4%
California Casualty General Insurance Company	0.1%	\$501,742	\$473,300	\$456,278	\$516,111	109.0%
Hartford Underwriters Insurance Company	0.1%	\$478,069	\$511,380	\$319,088	\$202,351	39.6%
Liberty Mutual Fire Insurance Company	0.1%	\$451,826	\$476,760	\$115,549	\$81,126	17.0%
Progressive Northwestern Insurance Company	0.1%	\$450,690	\$479,391	\$127,323	\$128,351	26.8%
Alpha Property & Casualty Insurance Co	0.0%	\$413,243	\$702,966	\$615,210	\$514,449	73.2%
Trumbull Insurance Company	0.0%	\$387,605	\$388,956	\$211,615	\$292,683	75.2%
Property & Casualty Insurance Company Of Hart	0.0%	\$365,881	\$388,376	\$246,068	\$87,926	22.6%
New Horizons Insurance Company Of Missouri	0.0%	\$346,767	\$334,865	\$366,976	\$366,195	109.4%
Safe Auto Insurance Company	0.0%	\$345,441	\$411,856	\$362,400	\$298,351	72.4%
Branch Insurance Exchange	0.0%	\$343,005	\$217,510	\$102,803	\$201,570	92.7%
Liberty Mutual Insurance Company	0.0%	\$332,111	\$560,806	\$558,301	\$501,623	89.4%
Foremost Insurance Company Grand Rapids Michi	0.0%	\$330,870	\$327,453	\$82,249	\$79,136	24.2%
Progressive Max Insurance Company	0.0%	\$323,097	\$346,811	\$88,846	\$90,876	26.2%
AssuranceAmerica Insurance Company	0.0%	\$310,804	\$429,674	\$434,651	\$184,822	43.0%
Essentia Insurance Company	0.0%	\$300,306	\$255,512	\$88,490	\$123,893	48.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Vault Reciprocal Exchange	0.0%	\$265,397	\$138,283	\$0	\$113,192	81.9%
Hartford Insurance Company Of The Southeast	0.0%	\$243,056	\$126,080	\$77,664	\$193,344	153.4%
National General Insurance Company	0.0%	\$235,211	\$265,577	\$78,559	\$2,648,297	997.2%
Unitrin Safeguard Insurance Company	0.0%	\$232,891	\$285,163	\$140,940	\$158,461	55.6%
Cornerstone National Insurance Company	0.0%	\$202,482	\$222,713	\$99,880	\$86,137	38.7%
Stillwater Insurance Company	0.0%	\$200,078	\$174,710	\$0	\$0	0.0%
Vigilant Insurance Company	0.0%	\$191,289	\$182,125	\$43,927	\$49,968	27.4%
Country Casualty Insurance Company	0.0%	\$185,802	\$177,832	\$67,747	\$76,982	43.3%
Sentinel Insurance Company Ltd	0.0%	\$180,008	\$211,324	\$98,575	\$119,263	56.4%
Horace Mann Insurance Company	0.0%	\$164,042	\$169,057	\$93,313	\$96,097	56.8%
Shelter General Insurance Company	0.0%	\$158,548	\$214,797	\$301,774	\$322,865	150.3%
Meridian Security Insurance Company	0.0%	\$151,407	\$167,628	\$245,357	\$243,621	145.3%
LM Insurance Corporation	0.0%	\$144,316	\$177,754	\$84,742	\$57,317	32.2%
Integon General Insurance Corporation	0.0%	\$144,310	\$74,377	\$0	\$0	0.0%
Pacific Indemnity Company	0.0%	\$134,035	\$140,603	\$176,516	\$171,358	121.9%
AIG Property Casualty Company	0.0%	\$117,128	\$119,678	\$163,222	\$163,222	136.4%
Everett Cash Mutual Insurance Co.	0.0%	\$109,159	\$102,544	\$16,670	\$9,330	9.1%
Horace Mann Property & Casualty Insurance Com	0.0%	\$102,003	\$104,738	\$54,963	\$56,628	54.1%
Midwest Family Mutual Insurance Company	0.0%	\$98,398	\$80,992	\$25,536	\$61,119	75.5%
Esurance Insurance Company	0.0%	\$83,686	\$87,499	\$51,639	\$33,449	38.2%
Sentry Select Insurance Company	0.0%	\$78,802	\$75,769	\$3,615	\$2,639	3.5%
Toggle Insurance Company	0.0%	\$68,448	\$28,393	\$9,046	\$22,341	78.7%
State Auto Property & Casualty Insurance Comp	0.0%	\$65,361	\$67,174	\$25,254	\$23,318	34.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pharmacists Mutual Insurance Company	0.0%	\$61,626	\$64,838	\$5,237	\$11,432	17.6%
National General Insurance Online Inc	0.0%	\$60,245	\$66,843	\$20,059	\$22,559	33.7%
Nationwide Mutual Insurance Company	0.0%	\$48,181	\$35,076	\$20,822	\$24,578	70.1%
Travelers Property Casualty Insurance Company	0.0%	\$43,753	\$45,861	\$15,679	\$16,251	35.4%
Economy Premier Assurance Company	0.0%	\$42,504	\$45,061	\$41,219	\$42,135	93.5%
Dairyland Insurance Company	0.0%	\$39,238	\$42,717	\$26,128	\$23,818	55.8%
First Acceptance Insurance Company Inc	0.0%	\$28,966	\$29,711	\$30,764	\$31,232	105.1%
Midvale Indemnity Company	0.0%	\$28,382	\$21,322	\$1,547	\$8,284	38.9%
First Liberty Insurance Corp The	0.0%	\$23,042	\$28,443	\$9,852	\$10,265	36.1%
Farmers Direct Property & Casualty Insuranc	0.0%	\$22,098	\$23,865	\$7,226	\$12,291	51.5%
Riverport Insurance Company	0.0%	\$21,522	\$21,601	\$1,980	\$-25,522	(118.2%)
General Security National Insurance Company	0.0%	\$15,554	\$23,969	\$20,059	\$60,493	252.4%
Farmers Casualty Insurance Company	0.0%	\$15,338	\$14,409	\$11,495	\$11,303	78.4%
Integon Indemnity Corporation	0.0%	\$14,558	\$781	\$0	\$0	0.0%
Hartford Casualty Insurance Co	0.0%	\$12,690	\$14,728	\$1,716	\$-1,305	(8.9%)
Association Casualty Insurance Company	0.0%	\$12,572	\$1,957	\$0	\$32	1.6%
GEICO Choice Insurance Company	0.0%	\$11,310	\$119	\$0	\$17	14.3%
Markel American Insurance Company	0.0%	\$9,291	\$9,914	\$0	\$3,001	30.3%
Foremost Property & Casualty Insurance Comp	0.0%	\$9,107	\$8,919	\$18,423	\$16,352	183.3%
National General Assurance Company	0.0%	\$8,920	\$8,972	\$3,172	\$3,874	43.2%
Amshield Insurance Company	0.0%	\$8,639	\$14,418	\$6,109	\$28,378	196.8%
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$6,970	\$6,910	\$0	\$132,600	1919.0%
MIC General Insurance Corporation	0.0%	\$5,855	\$6,493	\$38,330	\$69,693	1073.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Encompass Insurance Company Of America	0.0%	\$5,617	\$5,534	\$20	\$121	2.2%
New South Insurance Company	0.0%	\$5,042	\$4,948	\$0	\$0	0.0%
American National General Insurance Company	0.0%	\$4,747	\$5,094	\$3,428	\$3,595	70.6%
Secura Insurance Company	0.0%	\$4,418	\$4,361	\$0	\$0	0.0%
National Farmers Union Property & Casualty Co	0.0%	\$4,310	\$5,067	\$28,685	\$30,509	602.1%
Hartford Insurance Company Of The Midwest	0.0%	\$3,361	\$4,504	\$0	\$0	0.0%
Omni Indemnity Company	0.0%	\$2,840	\$3,898	\$8,206	\$0	0.0%
Spinnaker Insurance Company	0.0%	\$2,779	\$802	\$0	\$170	21.2%
Noblr Reciprocal Exchange	0.0%	\$1,480	\$88	\$0	\$0	0.0%
Liberty Insurance Corporation	0.0%	\$1,041	\$2,702	\$0	\$-229	(8.5%)
XL Specialty Insurance Company	0.0%	\$819	\$871	\$0	\$-33	(3.8%)
Safeco Insurance Company Of America	0.0%	\$569	\$595	\$31,000	\$122	20.5%
Mid Century Insurance Company	0.0%	\$509	\$926	\$0	\$110	11.9%
Hanover Insurance Company The	0.0%	\$141	\$117	\$0	\$0	0.0%
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$78,557	\$38,557	_
Trexis One Insurance Corporation	0.0%	\$0	\$0	\$27,840	\$29,440	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$-5,425	_
American Family Mutual Insurance Company	0.0%	\$0	\$0	\$26,716,519	\$28,196,297	_
American Standard Insurance Company Of Wiscon	0.0%	\$0	\$0	\$401,786	\$401,219	_
Hartford Fire Insurance Company	0.0%	\$0	\$1,720	\$5,323	\$1,086	63.1%
Financial Indemnity Company	0.0%	\$0	\$0	\$0	\$1	_
Federal Insurance Company	0.0%	\$0	\$0	\$9,163	\$8,555	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$0	\$-677	_
Infinity Insurance Company	0.0%	\$0	\$0	\$0	\$-105	_
American Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$1	_
Ohio Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
General Casualty Company Of Wisconsin	0.0%	\$0	\$0	\$0	\$-1,555	_
Regent Insurance Company	0.0%	\$0	\$0	\$0	\$-20,196	_
21st Century Advantage Insurance Company	0.0%	\$0	\$0	\$0	\$-23	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$47	_
Nationwide Affinity Insurance Company Of Amer	0.0%	\$0	\$0	\$14,585	\$13,826	_
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-4	_
Young America Insurance Company	0.0%	\$0	\$0	\$-6,863	\$-6,863	_
Auto Club Family Insurance Company	0.0%	\$0	\$0	\$-7,500	\$-7,500	_
Equity Insurance Company	0.0%	\$0	\$0	\$56,967	\$-11,233	_
Mendota Insurance Company	0.0%	\$0	\$0	\$14,538	\$14,538	_
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$36	_
Economy Preferred Insurance Company	0.0%	\$0	\$291	\$4,883	\$-364	(125.1%)
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-26,300	_
Metropolitan General Insurance Company	0.0%	\$0	\$0	\$0	\$13,811	_
Direct General Insurance Company	0.0%	\$0	\$179	\$44,912	\$-86,712	(48442.5%)
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$291	_
Trexis Insurance Corporation	( 0.0%)	\$-32	\$29	\$117,711	\$91,162	314352%
Hartford Accident & Indemnity Co	( 0.0%)	\$-70	\$3,220	\$0	\$0	0.0%
Owners Insurance Company	( 0.0%)	\$-188	\$-188	\$30,948	\$-33,686	17918.1%
Progressive Direct Insurance Company	( 0.0%)	\$-818	\$5,383	\$99,835	\$2,835	52.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Preferred Insurance Company	( 0.0%)	\$-1,452	\$8,150	\$96,447	\$53,481	656.2%
National Specialty Insurance Company	( 0.0%)	\$-4,235	\$-1,235	\$0	\$-3,000	242.9%
Total	100.0%	\$855,147,548	\$835,406,735	\$607,944,758	\$662,916,471	79.4%

### **PRIVATE AUTO:**

#### **MED PAY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	23.8%	\$21,115,202	\$20,944,235	\$12,353,666	\$12,623,167	60.3%
Shelter Mutual Insurance Company	7.0%	\$6,176,546	\$6,171,391	\$3,536,918	\$3,808,131	61.7%
Progressive Casualty Insurance Company	6.2%	\$5,462,508	\$5,566,113	\$2,880,043	\$2,716,869	48.8%
American Family Mutual Insurance Company	5.8%	\$5,156,291	\$5,331,514	\$2,472,463	\$2,356,444	44.2%
American Family Insurance Company	5.6%	\$5,001,083	\$4,722,531	\$3,166,690	\$3,189,646	67.5%
Farm Bureau Town & Country Insurance Company	4.4%	\$3,872,710	\$3,801,813	\$2,085,606	\$2,465,135	64.8%
Farmers Insurance Company Inc	3.8%	\$3,371,381	\$3,742,017	\$2,043,638	\$1,689,389	45.1%
Safeco Insurance Company Of Illinois	3.8%	\$3,353,382	\$3,538,291	\$17,292	\$189,216	5.3%
Progressive Advanced Insurance Company	3.2%	\$2,845,408	\$2,818,260	\$1,619,028	\$1,677,919	59.5%
Allstate Fire & Casualty Insurance Company	3.0%	\$2,654,424	\$2,756,195	\$2,144,044	\$2,209,597	80.2%
United Services Automobile Association	2.8%	\$2,507,078	\$2,512,162	\$1,150,736	\$1,116,378	44.4%
USAA General Indemnity Company	2.6%	\$2,274,927	\$2,285,320	\$1,306,779	\$1,006,509	44.0%
Automobile Club Inter—insurance Exchange	2.5%	\$2,208,928	\$2,167,378	\$150,891	\$222,332	10.3%
USAA Casualty Insurance Company	2.4%	\$2,105,098	\$2,121,084	\$1,121,048	\$1,046,514	49.3%
GEICO Casualty Company	2.3%	\$2,047,754	\$2,076,249	\$1,552,114	\$1,374,888	66.2%
Standard Fire Insurance Company	2.2%	\$1,973,049	\$1,937,852	\$1,031,880	\$1,088,792	56.2%
Auto Owners Insurance Company	1.4%	\$1,248,446	\$1,133,942	\$453,378	\$577,009	50.9%
State Farm Fire & Casualty Company	1.2%	\$1,079,119	\$1,015,183	\$716,761	\$797,735	78.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Garrison Property & Casualty Insurance Comp	1.1%	\$1,000,373	\$1,009,700	\$728,206	\$808,741	80.1%
Nationwide General Insurance Company	1.0%	\$868,964	\$738,785	\$430,765	\$502,793	68.1%
Grinnell Select Insurance Company	1.0%	\$854,373	\$871,178	\$561,146	\$693,572	79.6%
AMCO Insurance Company	0.7%	\$636,625	\$733,762	\$481,372	\$441,266	60.1%
Twin City Fire Insurance Company	0.7%	\$635,189	\$674,617	\$455,327	\$433,555	64.3%
Cameron Mutual Insurance Company	0.6%	\$526,216	\$536,923	\$330,556	\$271,500	50.6%
Allied Property & Casualty Insurance Company	0.6%	\$501,352	\$537,692	\$215,079	\$221,161	41.1%
Economy Fire & Casualty Company	0.5%	\$446,089	\$301,472	\$182,672	\$433,890	143.9%
Country Preferred Insurance Company	0.5%	\$422,316	\$420,290	\$242,949	\$223,116	53.1%
LM General Insurance Company	0.4%	\$392,664	\$487,492	\$0	\$-16,443	(3.4%)
American National Property & Casualty Co	0.4%	\$317,865	\$321,620	\$69,835	\$79,663	24.8%
Acuity A Mutual Insurance Company	0.4%	\$314,305	\$278,676	\$137,136	\$208,341	74.8%
Progressive Northwestern Insurance Company	0.3%	\$310,095	\$340,158	\$201,537	\$196,049	57.6%
American Standard Insurance Company Of Wiscon	0.3%	\$302,043	\$320,757	\$43,624	\$35,822	11.2%
GEICO Indemnity Company	0.3%	\$300,272	\$318,804	\$125,933	\$84,000	26.3%
Columbia Mutual Insurance Company	0.3%	\$296,072	\$307,786	\$204,774	\$267,884	87.0%
Cincinnati Insurance Company The	0.3%	\$273,905	\$285,778	\$90,388	\$104,765	36.7%
GEICO General Insurance Company	0.3%	\$273,044	\$281,517	\$92,900	\$84,118	29.9%
State Automobile Mutual Insurance Company	0.3%	\$272,434	\$278,133	\$107,408	\$47,066	16.9%
Allstate Property & Casualty Insurance Comp	0.3%	\$245,874	\$250,784	\$96,318	\$103,411	41.2%
Encompass Indemnity Company	0.3%	\$242,961	\$222,872	\$160,582	\$193,131	86.7%
Progressive Max Insurance Company	0.2%	\$205,742	\$224,290	\$115,039	\$101,999	45.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
1st Auto & Casualty Insurance Company	0.2%	\$204,066	\$206,951	\$69,102	\$54,436	26.3%
Traders Insurance Company	0.2%	\$197,317	\$197,428	\$23,087	\$16,697	8.5%
AMICA Mutual Insurance Company	0.2%	\$187,814	\$185,743	\$64,186	\$82,257	44.3%
Crestbrook Insurance Company	0.2%	\$182,784	\$186,456	\$45,506	\$44,499	23.9%
Esurance Property & Casualty Insurance Co	0.2%	\$177,775	\$182,509	\$295,068	\$307,194	168.3%
Root Insurance Company	0.2%	\$171,638	\$202,648	\$245,721	\$214,931	106.1%
United Home Insurance Company	0.2%	\$163,103	\$141,218	\$45,423	\$51,182	36.2%
Nationwide Insurance Company Of America	0.2%	\$160,895	\$176,697	\$87,702	\$77,131	43.7%
Government Employees Insurance Co	0.2%	\$149,489	\$153,451	\$63,610	\$55,059	35.9%
Essentia Insurance Company	0.2%	\$143,655	\$150,335	\$52,065	\$72,895	48.5%
Grinnell Compass Inc	0.2%	\$139,466	\$58,474	\$9,000	\$36,374	62.2%
American Family Connect Property & Casualty	0.2%	\$135,769	\$125,526	\$39,398	\$73,978	58.9%
Grinnell Mutual Reinsurance Company	0.1%	\$127,355	\$132,266	\$65,550	\$50,824	38.4%
Travelers Home & Marine Insurance Company T	0.1%	\$125,137	\$130,117	\$69,000	\$50,499	38.8%
Allstate Insurance Company	0.1%	\$110,591	\$114,546	\$90,309	\$92,218	80.5%
Hartford Underwriters Insurance Company	0.1%	\$109,865	\$117,829	\$55,806	\$42,893	36.4%
Viking Insurance Company Of Wisconsin	0.1%	\$107,429	\$117,215	\$70,122	\$68,964	58.8%
Farmers Group Property & Casualty Insurance	0.1%	\$104,923	\$116,329	\$34,455	\$59,295	51.0%
Country Mutual Insurance Company	0.1%	\$104,917	\$98,707	\$78,382	\$81,850	82.9%
Cincinnati Casualty Company The	0.1%	\$99,221	\$60,867	\$12,651	\$61,924	101.7%
Property & Casualty Insurance Company Of Hart	0.1%	\$92,352	\$98,691	\$59,257	\$17,692	17.9%
Integon National Insurance Company	0.1%	\$91,052	\$55,071	\$26,484	\$25,684	46.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Branch Insurance Exchange	0.1%	\$90,676	\$61,217	\$3,424	\$29,910	48.9%
Farmers Property & Casualty Insurance Co	0.1%	\$89,843	\$106,785	\$51,231	\$64,467	60.4%
Haulers Insurance Company Inc	0.1%	\$86,986	\$88,958	\$77,604	\$48,877	54.9%
Bristol West Insurance Company	0.1%	\$86,319	\$86,487	\$69,005	\$64,447	74.5%
California Casualty General Insurance Company	0.1%	\$83,564	\$81,600	\$62,648	\$65,809	80.6%
Nationwide Mutual Insurance Company	0.1%	\$79,098	\$57,920	\$7,182	\$17,252	29.8%
Madison Mutual Insurance Company	0.1%	\$77,609	\$70,037	\$6,795	\$10,114	14.4%
New Horizons Insurance Company Of Missouri	0.1%	\$73,623	\$69,559	\$25,313	\$47,837	68.8%
Secura Supreme Insurance Company	0.1%	\$73,558	\$67,557	\$72,770	\$75,980	112.5%
Trumbull Insurance Company	0.1%	\$63,657	\$64,556	\$37,512	\$40,469	62.7%
Teachers Insurance Company	0.1%	\$62,441	\$61,728	\$61,498	\$75,031	121.6%
Permanent General Assurance Corporation	0.1%	\$53,115	\$41,481	\$10,638	\$-74,606	(179.9%)
Liberty Mutual Fire Insurance Company	0.0%	\$42,643	\$49,529	\$0	\$-1,186	(2.4%)
AIG Property Casualty Company	0.0%	\$33,487	\$34,403	\$0	\$-5,000	(14.5%)
American Modern Property & Casualty Insuran	0.0%	\$32,354	\$31,018	\$6,080	\$4,481	14.4%
MGA Insurance Company Inc	0.0%	\$32,075	\$28,276	\$18,342	\$-65,058	(230.1%)
American Family Home Insurance Company	0.0%	\$28,757	\$27,905	\$2,000	\$0	0.0%
Unitrin Safeguard Insurance Company	0.0%	\$28,663	\$35,643	\$25,200	\$29,364	82.4%
National General Insurance Company	0.0%	\$26,424	\$28,481	\$0	\$0	0.0%
Shelter General Insurance Company	0.0%	\$23,787	\$31,821	\$46,070	\$49,290	154.9%
First Chicago Insurance Company	0.0%	\$21,439	\$19,641	\$5,086	\$5,629	28.7%
Cornerstone National Insurance Company	0.0%	\$21,363	\$22,781	\$9,403	\$8,109	35.6%
Allstate Indemnity Company	0.0%	\$20,652	\$22,311	\$16,441	\$3,665	16.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Insurance Company Of The Southeast	0.0%	\$20,296	\$10,778	\$159	\$4,386	40.7%
Meridian Security Insurance Company	0.0%	\$19,780	\$21,899	\$22,244	\$20,390	93.1%
Horace Mann Insurance Company	0.0%	\$19,679	\$20,098	\$3,696	\$13,226	65.8%
Sentinel Insurance Company Ltd	0.0%	\$19,287	\$22,737	\$2,317	\$2,816	12.4%
Stillwater Insurance Company	0.0%	\$16,577	\$14,415	\$0	\$0	0.0%
Country Casualty Insurance Company	0.0%	\$16,338	\$15,251	\$11,555	\$5,282	34.6%
Midwest Family Mutual Insurance Company	0.0%	\$15,060	\$12,586	\$13,573	\$32,486	258.1%
Esurance Insurance Company	0.0%	\$13,967	\$14,515	\$6,932	\$-2,749	(18.9%)
Everett Cash Mutual Insurance Co.	0.0%	\$12,840	\$12,243	\$0	\$15,478	126.4%
GEICO Secure Insurance Company	0.0%	\$12,598	\$2,920	\$9,772	\$10,208	349.6%
Horace Mann Property & Casualty Insurance Com	0.0%	\$12,190	\$12,441	\$10,694	\$13,351	107.3%
LM Insurance Corporation	0.0%	\$11,330	\$14,351	\$0	\$3,327	23.2%
State Auto Property & Casualty Insurance Comp	0.0%	\$8,147	\$8,372	\$5,658	\$4,279	51.1%
Safe Auto Insurance Company	0.0%	\$7,918	\$9,441	\$8,307	\$6,839	72.4%
Economy Premier Assurance Company	0.0%	\$6,660	\$7,023	\$15,097	\$14,122	201.1%
Midvale Indemnity Company	0.0%	\$6,545	\$4,795	\$0	\$2,256	47.0%
Alpha Property & Casualty Insurance Co	0.0%	\$6,464	\$9,436	\$1,856	\$2,456	26.0%
Travelers Property Casualty Insurance Company	0.0%	\$6,445	\$6,843	\$0	\$0	0.0%
AssuranceAmerica Insurance Company	0.0%	\$6,379	\$9,354	\$1,485	\$-854	( 9.1%)
Liberty Mutual Personal Insurance Company	0.0%	\$6,265	\$11,213	\$0	\$41,208	367.5%
Liberty Mutual Insurance Company	0.0%	\$6,265	\$11,213	\$0	\$-2,674	(23.8%)
Markel American Insurance Company	0.0%	\$6,091	\$6,697	\$0	\$2,027	30.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pharmacists Mutual Insurance Company	0.0%	\$5,663	\$5,989	\$0	\$10,373	173.2%
Dairyland Insurance Company	0.0%	\$5,483	\$6,243	\$1,000	\$-818	(13.1%)
National General Insurance Online Inc	0.0%	\$5,302	\$5,854	\$1,000	\$1,000	17.1%
Integon General Insurance Corporation	0.0%	\$5,175	\$2,775	\$0	\$0	0.0%
Toggle Insurance Company	0.0%	\$3,474	\$1,380	\$0	\$27	2.0%
Farmers Direct Property & Casualty Insuranc	0.0%	\$3,448	\$3,768	\$0	\$565	15.0%
Sentry Select Insurance Company	0.0%	\$3,408	\$3,153	\$2,081	\$2,181	69.2%
Hartford Casualty Insurance Co	0.0%	\$3,367	\$3,751	\$0	\$0	0.0%
General Security National Insurance Company	0.0%	\$2,793	\$4,305	\$3,602	\$10,864	252.4%
Farmers Casualty Insurance Company	0.0%	\$2,514	\$2,445	\$0	\$373	15.3%
Riverport Insurance Company	0.0%	\$2,489	\$2,413	\$716	\$0	0.0%
Philadelphia Indemnity Insurance Company	0.0%	\$2,416	\$2,485	\$0	\$-17	( 0.7%)
MIC General Insurance Corporation	0.0%	\$1,660	\$1,826	\$0	\$0	0.0%
National General Assurance Company	0.0%	\$1,603	\$1,652	\$0	\$0	0.0%
First Liberty Insurance Corp The	0.0%	\$1,508	\$2,171	\$0	\$0	0.0%
Encompass Insurance Company Of America	0.0%	\$991	\$1,097	\$0	\$47	4.3%
XL Specialty Insurance Company	0.0%	\$773	\$814	\$0	\$12	1.5%
Association Casualty Insurance Company	0.0%	\$758	\$123	\$0	\$0	0.0%
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$747	\$741	\$0	\$0	0.0%
Amshield Insurance Company	0.0%	\$694	\$1,287	\$0	\$0	0.0%
American National General Insurance Company	0.0%	\$528	\$487	\$0	\$30	6.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Insurance Company Of The Midwest	0.0%	\$524	\$698	\$0	\$0	0.0%
Secura Insurance Company	0.0%	\$452	\$456	\$0	\$0	0.0%
Safeco Insurance Company Of America	0.0%	\$377	\$380	\$0	\$78	20.5%
New South Insurance Company	0.0%	\$258	\$256	\$0	\$0	0.0%
First Acceptance Insurance Company Inc	0.0%	\$195	\$194	\$0	\$0	0.0%
Liberty Insurance Corporation	0.0%	\$185	\$456	\$0	\$0	0.0%
Omni Indemnity Company	0.0%	\$7	\$0	\$0	\$0	_
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$4,415	\$4,415	_
Trexis Insurance Corporation	0.0%	\$0	\$0	\$-2,093	\$-5,348	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$-2,170	_
New York Marine & General Insurance Co	0.0%	\$0	\$0	\$0	\$2	_
Hartford Fire Insurance Company	0.0%	\$0	\$197	\$0	\$0	0.0%
Infinity Insurance Company	0.0%	\$0	\$0	\$0	\$-18	_
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$5	_
Sentry Insurance Company	0.0%	\$0	\$0	\$-450	\$-425	_
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-3	_
Young America Insurance Company	0.0%	\$0	\$0	\$-3,106	\$-3,106	_
Economy Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$30	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$11	_
Mid Century Insurance Company	( 0.0%)	\$-6	\$83	\$188	\$182	219.3%
Hartford Accident & Indemnity Co	( 0.0%)	\$-10	\$635	\$0	\$0	0.0%
Owners Insurance Company	( 0.0%)	\$-41	\$-41	\$25,479	\$41,245	(100598%)
Progressive Direct Insurance Company	( 0.0%)	\$-56	\$714	\$12,770	\$-2,792	(391.0%)
Progressive Preferred Insurance Company	( 0.0%)	\$-161	\$668	\$10,006	\$-11,162	(1671.0%)
Total	100.0%	\$88,724,492	\$88,901,460	\$47,261,600	\$48,041,868	54.0%

# **PRIVATE AUTO:**

### **UNINSURED MOTORIST**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	14.3%	\$36,201,952	\$34,487,745	\$28,745,661	\$39,160,981	113.6%
Farmers Insurance Company Inc	7.6%	\$19,158,930	\$18,945,899	\$9,719,907	\$9,465,287	50.0%
American Family Mutual Insurance Company	7.5%	\$18,964,239	\$19,546,844	\$7,491,303	\$2,000,253	10.2%
GEICO Casualty Company	7.3%	\$18,467,494	\$17,878,270	\$14,991,231	\$15,555,349	87.0%
American Family Insurance Company	7.2%	\$18,170,155	\$17,567,627	\$10,393,603	\$8,977,898	51.1%
Allstate Fire & Casualty Insurance Company	5.3%	\$13,402,504	\$12,371,619	\$11,580,634	\$14,946,723	120.8%
Progressive Casualty Insurance Company	5.1%	\$12,881,589	\$13,084,686	\$6,678,282	\$8,889,063	67.9%
Progressive Advanced Insurance Company	4.9%	\$12,457,389	\$11,951,382	\$6,416,075	\$10,050,325	84.1%
Safeco Insurance Company Of Illinois	4.4%	\$11,050,649	\$10,374,326	\$403,155	\$4,411,571	42.5%
Automobile Club Inter—insurance Exchange	3.9%	\$9,824,336	\$9,555,585	\$12,894,231	\$18,896,316	197.8%
Standard Fire Insurance Company	3.7%	\$9,442,381	\$8,794,422	\$4,846,021	\$5,794,045	65.9%
Shelter Mutual Insurance Company	3.3%	\$8,481,885	\$8,135,804	\$7,110,631	\$7,655,877	94.1%
Auto Owners Insurance Company	2.1%	\$5,301,845	\$4,861,291	\$1,250,738	\$2,457,019	50.5%
Farm Bureau Town & Country Insurance Company	2.0%	\$4,978,900	\$4,896,428	\$3,565,354	\$2,542,477	51.9%
Traders Insurance Company	1.4%	\$3,541,987	\$3,588,157	\$1,622,628	\$1,785,818	49.8%
State Farm Fire & Casualty Company	1.2%	\$3,137,667	\$3,004,481	\$3,396,137	\$4,532,326	150.9%
USAA General Indemnity Company	1.1%	\$2,815,683	\$2,805,778	\$2,174,224	\$3,781,692	134.8%
Esurance Property & Casualty Insurance Co	1.1%	\$2,799,749	\$2,910,621	\$2,956,889	\$2,524,253	86.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Services Automobile Association	1.0%	\$2,657,385	\$2,652,068	\$1,307,835	\$3,856,245	145.4%
USAA Casualty Insurance Company	0.8%	\$2,037,609	\$2,049,887	\$1,890,801	\$2,447,941	119.4%
Economy Fire & Casualty Company	0.7%	\$1,889,048	\$1,391,890	\$450,271	\$2,562,484	184.1%
Nationwide General Insurance Company	0.7%	\$1,841,144	\$1,514,061	\$1,303,380	\$877,741	58.0%
Twin City Fire Insurance Company	0.7%	\$1,669,641	\$1,751,311	\$513,513	\$762,254	43.5%
Country Preferred Insurance Company	0.6%	\$1,417,825	\$1,360,614	\$542,539	\$385,807	28.4%
Permanent General Assurance Corporation	0.5%	\$1,323,384	\$986,975	\$413,330	\$664,767	67.4%
Bristol West Insurance Company	0.5%	\$1,290,775	\$1,189,049	\$1,158,392	\$1,102,044	92.7%
Grinnell Select Insurance Company	0.5%	\$1,212,489	\$1,223,676	\$188,199	\$240,491	19.7%
Viking Insurance Company Of Wisconsin	0.5%	\$1,193,599	\$1,167,832	\$615,022	\$584,940	50.1%
GEICO Indemnity Company	0.5%	\$1,187,336	\$1,127,003	\$650,699	\$483,726	42.9%
AMCO Insurance Company	0.5%	\$1,176,920	\$1,292,032	\$477,498	\$1,652,446	127.9%
Integon National Insurance Company	0.4%	\$1,025,945	\$638,930	\$41,895	\$44,345	6.9%
American Standard Insurance Company Of Wiscon	0.4%	\$1,020,954	\$1,083,454	\$422,060	\$-434,099	(40.1%)
LM General Insurance Company	0.4%	\$986,117	\$1,141,816	\$2,990,830	\$1,898,574	166.3%
Garrison Property & Casualty Insurance Comp	0.4%	\$972,588	\$949,382	\$820,929	\$998,530	105.2%
Cincinnati Insurance Company The	0.4%	\$930,287	\$979,890	\$407,889	\$335,444	34.2%
Cameron Mutual Insurance Company	0.4%	\$924,035	\$942,834	\$1,374,880	\$1,492,702	158.3%
Root Insurance Company	0.4%	\$897,898	\$985,094	\$1,051,020	\$693,498	70.4%
Cincinnati Casualty Company The	0.3%	\$883,766	\$539,830	\$7,031	\$125,742	23.3%
GEICO General Insurance Company	0.3%	\$829,151	\$835,678	\$671,665	\$195,271	23.4%
Allied Property & Casualty Insurance Company	0.3%	\$779,476	\$813,219	\$196,061	\$358,156	44.0%
Progressive Northwestern Insurance Company	0.3%	\$729,699	\$784,730	\$455,348	\$290,528	37.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Farmers Group Property & Casualty Insurance	0.3%	\$656,935	\$669,980	\$604,010	\$951,077	142.0%
Essentia Insurance Company	0.2%	\$630,539	\$543,381	\$188,187	\$263,476	48.5%
Allstate Property & Casualty Insurance Comp	0.2%	\$586,121	\$599,457	\$801,405	\$1,103,781	184.1%
First Chicago Insurance Company	0.2%	\$576,506	\$513,614	\$573,320	\$641,591	124.9%
Encompass Indemnity Company	0.2%	\$537,458	\$515,258	\$2,130,889	\$810,901	157.4%
1st Auto & Casualty Insurance Company	0.2%	\$497,026	\$502,943	\$284,200	\$246,766	49.1%
Progressive Max Insurance Company	0.2%	\$469,554	\$503,540	\$255,897	\$184,982	36.7%
Nationwide Insurance Company Of America	0.2%	\$456,680	\$481,775	\$321,344	\$511,379	106.1%
MGA Insurance Company Inc	0.2%	\$451,698	\$376,177	\$133,182	\$402,382	107.0%
Columbia Mutual Insurance Company	0.2%	\$413,288	\$418,549	\$427,586	\$278,791	66.6%
Secura Supreme Insurance Company	0.2%	\$407,442	\$374,032	\$0	\$230,247	61.6%
State Automobile Mutual Insurance Company	0.2%	\$402,842	\$411,263	\$0	\$-238,408	(58.0%)
Travelers Home & Marine Insurance Company T	0.1%	\$377,068	\$392,621	\$484,980	\$263,697	67.2%
Government Employees Insurance Co	0.1%	\$375,676	\$376,709	\$275,911	\$211,141	56.0%
Acuity A Mutual Insurance Company	0.1%	\$366,634	\$331,415	\$112,755	\$84,857	25.6%
American National Property & Casualty Co	0.1%	\$365,515	\$369,947	\$753,320	\$690,492	186.6%
Country Mutual Insurance Company	0.1%	\$353,963	\$329,217	\$121,992	\$98,049	29.8%
Farmers Property & Casualty Insurance Co	0.1%	\$311,668	\$368,758	\$762,043	\$409,990	111.2%
GEICO Secure Insurance Company	0.1%	\$282,020	\$75,343	\$-1	\$46,733	62.0%
United Home Insurance Company	0.1%	\$244,116	\$211,360	\$41,760	\$47,055	22.3%
Allstate Indemnity Company	0.1%	\$235,005	\$244,271	\$175,992	\$295,348	120.9%
Haulers Insurance Company Inc	0.1%	\$233,896	\$239,199	\$383,653	\$569,597	238.1%
Safe Auto Insurance Company	0.1%	\$228,820	\$272,813	\$240,053	\$197,628	72.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Allstate Insurance Company	0.1%	\$227,464	\$233,944	\$307,037	\$125,334	53.6%
AMICA Mutual Insurance Company	0.1%	\$221,021	\$215,149	\$150,000	\$354,616	164.8%
Grinnell Compass Inc	0.1%	\$214,270	\$89,240	\$0	\$0	0.0%
Grinnell Mutual Reinsurance Company	0.1%	\$196,241	\$203,047	\$74,305	\$418,513	206.1%
Trumbull Insurance Company	0.1%	\$181,610	\$183,621	\$11,547	\$64	0.0%
AIG Property Casualty Company	0.1%	\$164,825	\$170,971	\$165,000	\$-135,931	(79.5%)
Crestbrook Insurance Company	0.1%	\$160,850	\$165,757	\$100,000	\$518,565	312.8%
Hartford Insurance Company Of The Southeast	0.1%	\$149,774	\$77,632	\$0	\$14,993	19.3%
Madison Mutual Insurance Company	0.1%	\$149,680	\$135,077	\$10,407	\$15,489	11.5%
Liberty Mutual Personal Insurance Company	0.0%	\$121,883	\$218,226	\$2,546,075	\$5,955,107	2728.9%
Liberty Mutual Insurance Company	0.0%	\$121,883	\$218,226	\$137,539	\$339,012	155.3%
Teachers Insurance Company	0.0%	\$111,861	\$110,128	\$98,321	\$77,257	70.2%
Alpha Property & Casualty Insurance Co	0.0%	\$111,842	\$196,148	\$110,631	\$41,931	21.4%
Liberty Mutual Fire Insurance Company	0.0%	\$105,150	\$109,307	\$36,630	\$37,699	34.5%
Nationwide Mutual Insurance Company	0.0%	\$99,583	\$77,400	\$0	\$14,919	19.3%
American Family Connect Property & Casualty	0.0%	\$99,147	\$90,516	\$78,284	\$67,520	74.6%
California Casualty General Insurance Company	0.0%	\$96,936	\$89,562	\$100,000	\$202,302	225.9%
Stillwater Insurance Company	0.0%	\$91,050	\$71,850	\$0	\$0	0.0%
American Family Home Insurance Company	0.0%	\$88,391	\$85,030	\$0	\$0	0.0%
Branch Insurance Exchange	0.0%	\$84,545	\$53,216	\$1,200	\$101,110	190.0%
Property & Casualty Insurance Company Of Hart	0.0%	\$74,808	\$79,037	\$-725	\$8,677	11.0%
Sentinel Insurance Company Ltd	0.0%	\$70,300	\$83,632	\$0	\$1,084	1.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Unitrin Safeguard Insurance Company	0.0%	\$68,687	\$83,263	\$20,000	\$56,304	67.6%
AssuranceAmerica Insurance Company	0.0%	\$68,120	\$91,576	\$280,557	\$90,492	98.8%
Hartford Underwriters Insurance Company	0.0%	\$67,000	\$73,255	\$14,738	\$-68,517	(93.5%)
Shelter General Insurance Company	0.0%	\$63,113	\$83,707	\$115,629	\$123,710	147.8%
Sentry Select Insurance Company	0.0%	\$60,106	\$57,576	\$50,000	\$63,528	110.3%
National General Insurance Company	0.0%	\$59,372	\$61,546	\$0	\$0	0.0%
New Horizons Insurance Company Of Missouri	0.0%	\$53,910	\$51,944	\$16,400	\$90,640	174.5%
Cornerstone National Insurance Company	0.0%	\$53,348	\$57,644	\$36,436	\$31,423	54.5%
Everett Cash Mutual Insurance Co.	0.0%	\$49,268	\$46,283	\$7,524	\$4,211	9.1%
Country Casualty Insurance Company	0.0%	\$43,838	\$41,208	\$67,000	\$98,198	238.3%
Midwest Family Mutual Insurance Company	0.0%	\$41,253	\$34,279	\$37,000	\$88,556	258.3%
LM Insurance Corporation	0.0%	\$34,943	\$39,607	\$-1,334	\$-3,579	(9.0%)
Meridian Security Insurance Company	0.0%	\$33,611	\$37,207	\$23,881	\$2,668	7.2%
Horace Mann Insurance Company	0.0%	\$30,761	\$31,082	\$500,000	\$305,186	981.9%
Dairyland Insurance Company	0.0%	\$29,154	\$34,611	\$14,323	\$2,490	7.2%
Markel American Insurance Company	0.0%	\$24,327	\$25,997	\$750	\$7,869	30.3%
American Modern Property & Casualty Insuran	0.0%	\$22,680	\$22,084	\$300,000	\$221,124	1001.3%
Integon General Insurance Corporation	0.0%	\$21,468	\$10,904	\$0	\$0	0.0%
Toggle Insurance Company	0.0%	\$21,237	\$8,699	\$0	\$4,843	55.7%
Economy Premier Assurance Company	0.0%	\$20,726	\$22,160	\$0	\$-47,257	(213.3%)
Esurance Insurance Company	0.0%	\$19,399	\$20,136	\$139,103	\$86,478	429.5%
Travelers Property Casualty Insurance Company	0.0%	\$19,035	\$20,016	\$0	\$0	0.0%
Pharmacists Mutual Insurance Company	0.0%	\$16,753	\$17,431	\$0	\$102,328	587.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National General Insurance Online Inc	0.0%	\$15,710	\$16,959	\$0	\$0	0.0%
Horace Mann Property & Casualty Insurance Com	0.0%	\$14,170	\$14,319	\$100,000	\$102,961	719.1%
Riverport Insurance Company	0.0%	\$12,840	\$12,707	\$0	\$0	0.0%
State Auto Property & Casualty Insurance Comp	0.0%	\$12,047	\$12,379	\$0	\$0	0.0%
Midvale Indemnity Company	0.0%	\$10,546	\$8,110	\$0	\$9,043	111.5%
Hartford Casualty Insurance Co	0.0%	\$7,080	\$7,846	\$0	\$0	0.0%
Farmers Direct Property & Casualty Insuranc	0.0%	\$6,970	\$7,645	\$0	\$589	7.7%
Philadelphia Indemnity Insurance Company	0.0%	\$6,863	\$6,718	\$3,186	\$3,718	55.3%
First Liberty Insurance Corp The	0.0%	\$5,554	\$6,766	\$-67	\$12	0.2%
Farmers Casualty Insurance Company	0.0%	\$4,815	\$4,760	\$0	\$1,797	37.8%
National General Assurance Company	0.0%	\$3,079	\$3,117	\$0	\$0	0.0%
Encompass Insurance Company Of America	0.0%	\$2,836	\$3,067	\$0	\$795	25.9%
MIC General Insurance Corporation	0.0%	\$2,635	\$2,882	\$0	\$0	0.0%
General Security National Insurance Company	0.0%	\$2,539	\$3,913	\$3,274	\$9,875	252.4%
Secura Insurance Company	0.0%	\$2,217	\$2,185	\$0	\$674	30.8%
Amshield Insurance Company	0.0%	\$2,080	\$3,664	\$0	\$0	0.0%
GEICO Choice Insurance Company	0.0%	\$1,853	\$19	\$0	\$511	2689.5%
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$1,337	\$1,326	\$0	\$0	0.0%
Association Casualty Insurance Company	0.0%	\$1,320	\$217	\$0	\$0	0.0%
Hartford Insurance Company Of The Midwest	0.0%	\$1,283	\$1,676	\$0	\$0	0.0%
Omni Indemnity Company	0.0%	\$1,182	\$1,713	\$-3,333	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
New South Insurance Company	0.0%	\$884	\$856	\$0	\$0	0.0%
American National General Insurance Company	0.0%	\$864	\$1,002	\$0	\$0	0.0%
XL Specialty Insurance Company	0.0%	\$812	\$861	\$0	\$13	1.5%
Safeco Insurance Company Of America	0.0%	\$306	\$313	\$0	\$64	20.4%
Liberty Insurance Corporation	0.0%	\$193	\$399	\$-233	\$5,916	1482.7%
Mid Century Insurance Company	0.0%	\$156	\$206	\$225	\$160	77.7%
Trexis One Insurance Corporation	0.0%	\$0	\$0	\$97,000	\$-25,400	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$25,000	\$-1,457	_
Hartford Fire Insurance Company	0.0%	\$0	\$637	\$0	\$0	0.0%
Continental Casualty Company	0.0%	\$0	\$0	\$0	\$524	_
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$-50	\$-1,622	_
Infinity Insurance Company	0.0%	\$0	\$0	\$0	\$-1,929	_
Insurance Company Of North America	0.0%	\$0	\$135	\$0	\$-49	(36.3%)
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$3	_
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$-320	\$7,965	_
Sentry Insurance Company	0.0%	\$0	\$0	\$-360	\$-361	_
Young America Insurance Company	0.0%	\$0	\$0	\$-7,042	\$-7,042	_
21st Century Centennial Insurance Company	0.0%	\$0	\$0	\$–205	\$-205	-
Economy Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-36,743	_
Infinity Assurance Insurance Company	0.0%	\$0	\$0	\$-1,608	\$-1,608	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$5,879	_
Direct General Insurance Company	0.0%	\$0	\$21	\$14,874	\$-41,503	(197633%)
Guideone Elite Insurance Company	0.0%	\$0	\$0	\$-2,067	\$-2,067	_
Trexis Insurance Corporation	( 0.0%)	\$-5	\$4	\$54,805	\$1,205	30125.0%
Hartford Accident & Indemnity Co	( 0.0%)	\$-20	\$1,281	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Direct Insurance Company	( 0.0%)	\$-184	\$1,570	\$125,198	\$-191,783	(12215.5%)
Owners Insurance Company	( 0.0%)	\$-215	\$-215	\$631,500	\$338,940	(157647%)
Progressive Preferred Insurance Company	( 0.0%)	\$-413	\$2,096	\$736,585	\$337,351	16095.0%
Total	100.0%	\$253,403,432	\$245,343,927	\$170,584,889	\$203,283,584	82.9%

# **PRIVATE AUTO:**

### **UNDERINSURED MOTORIST**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	36.3%	\$31,711,833	\$29,822,312	\$24,997,262	\$37,919,801	127.2%
Safeco Insurance Company Of Illinois	9.8%	\$8,557,887	\$7,980,361	\$1,030,703	\$11,278,590	141.3%
Progressive Casualty Insurance Company	7.9%	\$6,936,386	\$6,224,413	\$4,731,958	\$5,161,697	82.9%
Automobile Club Inter—insurance Exchange	5.9%	\$5,139,306	\$4,998,717	\$1,834,934	\$1,355,032	27.1%
Shelter Mutual Insurance Company	4.9%	\$4,309,067	\$4,099,247	\$1,745,500	\$1,879,346	45.8%
Progressive Advanced Insurance Company	4.8%	\$4,202,508	\$4,000,680	\$1,245,076	\$2,331,727	58.3%
GEICO Casualty Company	3.8%	\$3,307,471	\$3,372,243	\$2,272,026	\$2,092,667	62.1%
Farm Bureau Town & Country Insurance Company	2.5%	\$2,149,664	\$2,091,580	\$1,997,183	\$2,615,282	125.0%
Standard Fire Insurance Company	2.4%	\$2,052,921	\$1,901,452	\$2,528,725	\$3,794,962	199.6%
Nationwide General Insurance Company	1.9%	\$1,679,362	\$1,361,280	\$453,250	\$1,090,443	80.1%
State Farm Fire & Casualty Company	1.6%	\$1,359,510	\$1,298,633	\$1,287,000	\$2,422,263	186.5%
United Services Automobile Association	1.5%	\$1,331,848	\$1,322,682	\$2,342,200	\$3,717,166	281.0%
AMCO Insurance Company	1.4%	\$1,185,691	\$1,294,398	\$1,600,191	\$429,591	33.2%
LM General Insurance Company	1.3%	\$1,093,870	\$1,259,523	\$1,688,861	\$1,642,366	130.4%
USAA General Indemnity Company	1.2%	\$1,009,531	\$1,008,327	\$1,503,254	\$2,636,129	261.4%
Country Preferred Insurance Company	1.2%	\$1,006,881	\$965,885	\$677,250	\$525,238	54.4%
USAA Casualty Insurance Company	1.0%	\$903,807	\$907,186	\$2,237,974	\$2,546,350	280.7%
Grinnell Select Insurance Company	1.0%	\$889,774	\$899,416	\$689,050	\$857,976	95.4%
Allied Property & Casualty Insurance Company	0.9%	\$810,644	\$848,021	\$133,000	\$280,430	33.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Acuity A Mutual Insurance Company	0.9%	\$747,469	\$629,814	\$220,000	\$595,428	94.5%
State Automobile Mutual Insurance Company	0.7%	\$634,687	\$648,018	\$291,743	\$478,450	73.8%
American National Property & Casualty Co	0.7%	\$620,456	\$627,806	\$739,192	\$873,398	139.1%
1st Auto & Casualty Insurance Company	0.5%	\$448,921	\$462,988	\$150,000	\$289,248	62.5%
Grinnell Compass Inc	0.4%	\$353,484	\$144,468	\$0	\$0	0.0%
Twin City Fire Insurance Company	0.4%	\$349,734	\$365,231	\$551,852	\$341,403	93.5%
Garrison Property & Casualty Insurance Comp	0.4%	\$344,781	\$334,295	\$1,405,530	\$1,745,031	522.0%
Nationwide Insurance Company Of America	0.3%	\$296,251	\$311,349	\$320,000	\$55,422	17.8%
Columbia Mutual Insurance Company	0.3%	\$259,304	\$257,455	\$329,000	\$632,720	245.8%
United Home Insurance Company	0.3%	\$255,717	\$221,405	\$9,783	\$11,023	5.0%
American Family Connect Property & Casualty	0.3%	\$224,430	\$202,848	\$122,500	\$325,228	160.3%
Crestbrook Insurance Company	0.2%	\$209,948	\$216,384	\$9,000	\$-73,000	(33.7%)
GEICO General Insurance Company	0.2%	\$200,962	\$204,398	\$50,000	\$90,107	44.1%
Country Mutual Insurance Company	0.2%	\$190,486	\$177,266	\$372,500	\$278,485	157.1%
Root Insurance Company	0.2%	\$185,474	\$213,336	\$83,000	\$-82,956	(38.9%)
Progressive Northwestern Insurance Company	0.2%	\$161,480	\$175,730	\$349,750	\$270,489	153.9%
AMICA Mutual Insurance Company	0.2%	\$153,763	\$149,514	\$25,000	\$85,490	57.2%
Travelers Home & Marine Insurance Company T	0.2%	\$145,435	\$151,315	\$0	\$368,251	243.4%
GEICO Indemnity Company	0.2%	\$138,795	\$144,772	\$180,000	\$170,495	117.8%
Nationwide Mutual Insurance Company	0.2%	\$136,821	\$89,964	\$0	\$11,400	12.7%
Grinnell Mutual Reinsurance Company	0.1%	\$123,024	\$126,854	\$85,000	\$55,185	43.5%
Essentia Insurance Company	0.1%	\$116,152	\$99,291	\$34,387	\$48,145	48.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
California Casualty General Insurance Company	0.1%	\$103,891	\$96,318	\$125,268	\$183,556	190.6%
Government Employees Insurance Co	0.1%	\$97,233	\$98,508	\$75,000	\$14,087	14.3%
American Family Home Insurance Company	0.1%	\$90,977	\$87,599	\$0	\$0	0.0%
Liberty Mutual Fire Insurance Company	0.1%	\$89,321	\$92,403	\$60,000	\$167,380	181.1%
Teachers Insurance Company	0.1%	\$75,619	\$76,393	\$202,000	\$185,326	242.6%
Liberty Mutual Personal Insurance Company	0.1%	\$62,140	\$104,859	\$629,436	\$1,165,610	1111.6%
Liberty Mutual Insurance Company	0.1%	\$62,140	\$104,859	\$75,000	\$150,857	143.9%
American Modern Property & Casualty Insuran	0.1%	\$55,763	\$50,444	\$0	\$0	0.0%
Madison Mutual Insurance Company	0.1%	\$52,780	\$47,630	\$30,370	\$45,203	94.9%
Meridian Security Insurance Company	0.1%	\$51,408	\$56,911	\$66,987	\$63,805	112.1%
Trumbull Insurance Company	0.1%	\$44,378	\$44,956	\$281,000	\$110,506	245.8%
Everett Cash Mutual Insurance Co.	0.0%	\$38,623	\$36,282	\$5,898	\$3,301	9.1%
Progressive Max Insurance Company	0.0%	\$36,509	\$38,593	\$25,000	\$4,787	12.4%
Hartford Insurance Company Of The Southeast	0.0%	\$36,396	\$19,490	\$0	\$3,190	16.4%
LM Insurance Corporation	0.0%	\$35,421	\$40,104	\$0	\$-64,734	(161.4%)
Haulers Insurance Company Inc	0.0%	\$32,078	\$32,805	\$0	\$0	0.0%
Branch Insurance Exchange	0.0%	\$31,270	\$19,683	\$0	\$0	0.0%
MGA Insurance Company Inc	0.0%	\$27,071	\$19,652	\$0	\$0	0.0%
Horace Mann Insurance Company	0.0%	\$22,093	\$22,665	\$75,000	\$216,487	955.2%
Integon National Insurance Company	0.0%	\$21,966	\$12,020	\$0	\$0	0.0%
New Horizons Insurance Company Of Missouri	0.0%	\$21,659	\$20,126	\$0	\$123,982	616.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Property & Casualty Insurance Company Of Hart	0.0%	\$21,400	\$22,658	\$45,000	\$-8,221	(36.3%)
Unitrin Safeguard Insurance Company	0.0%	\$20,104	\$24,248	\$50,000	\$186,190	767.9%
State Auto Property & Casualty Insurance Comp	0.0%	\$18,980	\$19,505	\$15,368	\$-22,495	(115.3%)
National General Insurance Company	0.0%	\$18,743	\$21,671	\$0	\$0	0.0%
Viking Insurance Company Of Wisconsin	0.0%	\$17,208	\$15,843	\$0	\$459	2.9%
Pharmacists Mutual Insurance Company	0.0%	\$16,788	\$17,777	\$0	\$1,398	7.9%
Country Casualty Insurance Company	0.0%	\$16,582	\$15,550	\$0	\$-53,592	(344.6%)
Hartford Underwriters Insurance Company	0.0%	\$15,567	\$17,160	\$15,750	\$74,890	436.4%
GEICO Secure Insurance Company	0.0%	\$13,719	\$3,551	\$0	\$4,875	137.3%
Riverport Insurance Company	0.0%	\$12,202	\$12,049	\$0	\$0	0.0%
Cornerstone National Insurance Company	0.0%	\$10,510	\$11,336	\$31,784	\$27,412	241.8%
Horace Mann Property & Casualty Insurance Com	0.0%	\$8,099	\$8,263	\$0	\$3,157	38.2%
Integon General Insurance Corporation	0.0%	\$8,038	\$4,092	\$0	\$0	0.0%
First Acceptance Insurance Company Inc	0.0%	\$7,341	\$7,532	\$5,013	\$-17,171	(228.0%)
First Liberty Insurance Corp The	0.0%	\$7,301	\$8,192	\$0	\$0	0.0%
Travelers Property Casualty Insurance Company	0.0%	\$7,292	\$7,695	\$10,000	\$10,000	130.0%
Sentinel Insurance Company Ltd	0.0%	\$6,384	\$7,594	\$0	\$0	0.0%
National General Insurance Online Inc	0.0%	\$4,675	\$4,903	\$0	\$0	0.0%
Sentry Select Insurance Company	0.0%	\$3,731	\$3,381	\$0	\$-45	(1.3%)
Dairyland Insurance Company	0.0%	\$2,521	\$3,635	\$0	\$-1,297	(35.7%)
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$1,813	\$1,797	\$0	\$0	0.0%
Hartford Casualty Insurance Co	0.0%	\$1,551	\$1,698	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Insurance Company Of The Midwest	0.0%	\$1,343	\$1,708	\$0	\$0	0.0%
American National General Insurance Company	0.0%	\$1,280	\$1,461	\$0	\$-1,379	(94.4%)
Association Casualty Insurance Company	0.0%	\$911	\$159	\$0	\$0	0.0%
Amshield Insurance Company	0.0%	\$806	\$1,699	\$0	\$0	0.0%
General Security National Insurance Company	0.0%	\$797	\$1,228	\$1,027	\$3,099	252.4%
Alpha Property & Casualty Insurance Co	0.0%	\$789	\$943	\$0	\$12,000	1272.5%
MIC General Insurance Corporation	0.0%	\$476	\$507	\$0	\$0	0.0%
XL Specialty Insurance Company	0.0%	\$453	\$483	\$0	\$6	1.2%
Liberty Insurance Corporation	0.0%	\$232	\$342	\$0	\$0	0.0%
New South Insurance Company	0.0%	\$62	\$61	\$0	\$0	0.0%
National General Assurance Company	0.0%	\$35	\$46	\$0	\$0	0.0%
United Fire & Casualty Company	0.0%	\$0	\$0	\$250,000	\$246,836	_
Hartford Fire Insurance Company	0.0%	\$0	\$222	\$0	\$0	0.0%
Shelter General Insurance Company	0.0%	\$0	\$0	\$62,500	\$66,870	_
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$4	_
Sentry Insurance Company	0.0%	\$0	\$0	\$0	\$-17	_
Sagamore Insurance Company	0.0%	\$0	\$0	\$-900	\$-900	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$28	_
Hartford Accident & Indemnity Co	( 0.0%)	\$-1	\$181	\$0	\$0	0.0%
Progressive Preferred Insurance Company	( 0.0%)	\$-106	\$760	\$27,500	\$-11,208	(1474.7%)
Progressive Direct Insurance Company	( 0.0%)	\$-149	\$361	\$34,612	\$-11,021	(3052.9%)
Total	100.0%	\$87,271,748	\$82,983,448	\$62,522,247	\$94,029,719	113.3%

# **PRIVATE AUTO:**

### **ACCIDENTAL DEATH & DISMEMBERMENT**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Shelter Mutual Insurance Company	31.9%	\$529,637	\$538,596	\$171,666	\$184,829	34.3%
American Family Mutual Insurance Company	20.0%	\$332,461	\$337,574	\$90,000	\$104,592	31.0%
State Farm Mutual Automobile Insurance Co	18.8%	\$311,889	\$322,646	\$132,500	\$159,370	49.4%
American Family Insurance Company	16.2%	\$269,135	\$257,645	\$25,000	\$40,470	15.7%
Automobile Club Inter—insurance Exchange	4.9%	\$81,371	\$82,297	\$0	\$0	0.0%
Farm Bureau Town & Country Insurance Company	3.4%	\$57,212	\$56,383	\$0	\$7,265	12.9%
Farmers Insurance Company Inc	1.4%	\$23,722	\$26,569	\$0	\$0	0.0%
Country Preferred Insurance Company	0.6%	\$10,392	\$10,273	\$0	\$0	0.0%
Grinnell Select Insurance Company	0.6%	\$9,402	\$7,142	\$10,000	\$10,000	140.0%
Safe Auto Insurance Company	0.5%	\$8,226	\$9,807	\$8,630	\$7,105	72.4%
State Farm Fire & Casualty Company	0.4%	\$7,138	\$7,031	\$0	\$0	0.0%
New Horizons Insurance Company Of Missouri	0.4%	\$6,897	\$6,277	\$0	\$0	0.0%
American Standard Insurance Company Of Wiscon	0.2%	\$2,951	\$3,234	\$5,000	\$4,953	153.2%
American National Property & Casualty Co	0.2%	\$2,898	\$3,448	\$0	\$5,000	145.0%
Country Mutual Insurance Company	0.1%	\$1,672	\$1,593	\$0	\$0	0.0%
State Automobile Mutual Insurance Company	0.1%	\$1,416	\$1,138	\$0	\$1,224	107.6%
Sentry Select Insurance Company	0.1%	\$1,208	\$979	\$3,250	\$3,236	330.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Grinnell Mutual Reinsurance Company	0.0%	\$575	\$408	\$0	\$0	0.0%
Country Casualty Insurance Company	0.0%	\$220	\$213	\$0	\$0	0.0%
Midvale Indemnity Company	0.0%	\$60	\$61	\$0	\$1	1.6%
Viking Insurance Company Of Wisconsin	0.0%	\$48	\$21	\$0	\$4	19.0%
Dairyland Insurance Company	0.0%	\$47	\$59	\$0	\$-9	(15.3%)
First Chicago Insurance Company	0.0%	\$37	\$37	\$0	\$0	0.0%
American National General Insurance Company	0.0%	\$4	\$4	\$0	\$0	0.0%
Sentry Insurance Company	0.0%	\$0	\$0	\$0	\$2	_
Total	100.0%	\$1,658,618	\$1,673,435	\$446,046	\$528,042	31.6%

# **COMMERCIAL AUTO LIABILITY:**

#### **BODILY INJURY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Casualty Insurance Company	11.5%	\$54,912,535	\$54,756,211	\$15,659,262	\$34,550,018	63.1%
Great West Casualty Company	5.9%	\$28,457,320	\$26,878,301	\$14,266,461	\$20,623,858	76.7%
Acuity A Mutual Insurance Company	5.6%	\$26,784,201	\$24,984,817	\$7,612,836	\$13,267,127	53.1%
Northland Insurance Company	3.3%	\$15,914,223	\$15,369,834	\$10,878,926	\$11,560,641	75.2%
Zurich American Insurance Company	3.1%	\$15,029,047	\$13,217,057	\$6,292,497	\$25,639,752	194.0%
Ace American Insurance Company	2.2%	\$10,711,890	\$9,852,214	\$1,260,888	\$5,131,981	52.1%
Philadelphia Indemnity Insurance Company	2.2%	\$10,534,769	\$10,085,955	\$1,949,436	\$4,246,929	42.1%
Federated Mutual Insurance Company	2.2%	\$10,479,722	\$9,745,228	\$2,558,364	\$3,475,483	35.7%
Auto Owners Insurance Company	2.1%	\$10,014,886	\$6,129,546	\$1,621,940	\$6,288,558	102.6%
Sentry Select Insurance Company	1.9%	\$9,167,692	\$10,108,339	\$7,885,961	\$10,529,652	104.2%
Farmers Insurance Exchange	1.8%	\$8,523,803	\$8,199,410	\$6,119,816	\$11,923,670	145.4%
Travelers Property Casualty Company Of Americ	1.8%	\$8,421,528	\$7,783,476	\$2,814,323	\$7,333,551	94.2%
National Interstate Insurance Company	1.7%	\$8,351,165	\$8,104,462	\$5,577,504	\$5,096,115	62.9%
Canal Insurance Company	1.4%	\$6,765,857	\$6,023,158	\$2,452,395	\$4,548,090	75.5%
Arch Insurance Company	1.3%	\$6,444,856	\$5,886,898	\$5,991,645	\$4,837,470	82.2%
Wesco Insurance Company	1.2%	\$5,883,178	\$6,242,134	\$1,693,927	\$4,307,955	69.0%
Hartford Fire Insurance Company	1.2%	\$5,598,227	\$5,078,955	\$2,439,655	\$2,689,236	52.9%
Berkshire Hathaway Homestate Insurance Co	1.1%	\$5,468,636	\$5,395,505	\$1,135,722	\$3,231,910	59.9%
State Automobile Mutual Insurance Company	1.1%	\$5,390,291	\$4,985,506	\$1,651,231	\$4,358,457	87.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Old Republic Insurance Company	1.1%	\$5,293,806	\$5,276,173	\$4,049,855	\$5,452,345	103.3%
Ohio Security Insurance Company	1.1%	\$5,159,180	\$5,351,992	\$4,571,760	\$4,120,763	77.0%
United Fire & Casualty Company	1.0%	\$4,832,833	\$5,023,112	\$6,084,457	\$7,174,776	142.8%
West Bend Mutual Insurance Company	1.0%	\$4,641,491	\$3,942,796	\$1,753,218	\$2,509,952	63.7%
Employers Mutual Casualty Company	0.9%	\$4,488,076	\$4,167,500	\$671,391	\$390,087	9.4%
Nationwide Agribusiness Insurance Company	0.9%	\$4,344,806	\$4,541,614	\$3,664,743	\$2,960,458	65.2%
Secura Insurance Company	0.9%	\$4,084,549	\$3,923,416	\$1,343,031	\$1,886,968	48.1%
Shelter General Insurance Company	0.9%	\$4,068,405	\$3,916,896	\$615,150	\$1,001,705	25.6%
Nationwide Mutual Insurance Company	0.8%	\$4,020,340	\$4,154,951	\$3,870,948	\$2,298,364	55.3%
Travelers Indemnity Company Of Connecticut	0.8%	\$3,933,938	\$4,161,629	\$1,182,006	\$2,135,644	51.3%
Union Insurance Company	0.8%	\$3,888,959	\$3,755,286	\$859,985	\$1,496,264	39.8%
Owners Insurance Company	0.8%	\$3,763,813	\$6,932,400	\$4,252,356	\$4,799,149	69.2%
Liberty Mutual Fire Insurance Company	0.8%	\$3,667,542	\$3,455,443	\$888,659	\$3,227,656	93.4%
Federated Service Insurance Company	0.8%	\$3,630,812	\$3,786,551	\$384,714	\$528,978	14.0%
State Farm Mutual Automobile Insurance Co	0.7%	\$3,571,772	\$3,483,380	\$1,704,697	\$3,061,679	87.9%
AMCO Insurance Company	0.7%	\$3,504,221	\$3,593,627	\$2,391,703	\$2,036,999	56.7%
Allstate Insurance Company	0.7%	\$3,144,655	\$3,100,849	\$2,943,620	\$3,030,059	97.7%
National Casualty Company	0.6%	\$2,934,069	\$2,810,604	\$2,705,182	\$2,050,481	73.0%
Selective Insurance Company Of South Carolina	0.6%	\$2,912,647	\$2,634,911	\$1,415,990	\$2,100,928	79.7%
National Indemnity Company	0.6%	\$2,848,096	\$4,352,249	\$1,896,254	\$4,401,559	101.1%
Acadia Insurance Company	0.6%	\$2,816,384	\$2,746,515	\$1,621,156	\$2,530,225	92.1%
Emcasco Insurance Company	0.6%	\$2,735,517	\$2,934,845	\$1,939,122	\$761,625	26.0%
Travelers Indemnity Company	0.6%	\$2,686,913	\$2,584,599	\$853,882	\$2,384,309	92.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Charter Oak Fire Insurance Co The	0.5%	\$2,535,450	\$2,547,460	\$2,504,320	\$5,016,718	196.9%
Farm Bureau Town & Country Insurance Company	0.5%	\$2,503,058	\$2,388,109	\$1,937,539	\$4,029,561	168.7%
Greenwich Insurance Company	0.5%	\$2,476,791	\$2,154,012	\$3,570,869	\$6,389,445	296.6%
Star Insurance Company	0.5%	\$2,393,012	\$2,525,244	\$900,792	\$836,055	33.1%
Amerisure Mutual Insurance Company	0.5%	\$2,325,878	\$1,910,343	\$332,895	\$865,082	45.3%
Grinnell Mutual Reinsurance Company	0.5%	\$2,317,984	\$2,206,260	\$962,981	\$3,562,986	161.5%
Bitco General Insurance Corporation	0.5%	\$2,317,598	\$2,298,387	\$213,329	\$1,440,405	62.7%
Selective Insurance Company Of America	0.5%	\$2,218,510	\$1,977,271	\$85,863	\$1,345,621	68.1%
Firemens Insurance Company Of Washington DC	0.5%	\$2,183,767	\$1,922,570	\$1,808,305	\$2,086,045	108.5%
Midwest Family Mutual Insurance Company	0.4%	\$2,096,701	\$2,129,668	\$1,973,504	\$1,688,385	79.3%
Federated Reserve Insurance Company	0.4%	\$2,056,015	\$1,854,024	\$33,551	\$292,920	15.8%
Empire Fire & Marine Insurance Co	0.4%	\$2,030,017	\$2,065,907	\$257,950	\$-91,237	(4.4%)
Nationwide Assurance Company	0.4%	\$2,010,978	\$1,300,815	\$8,000	\$298,637	23.0%
Travelers Casualty Insurance Company Of Ameri	0.4%	\$1,995,790	\$1,982,121	\$1,656,282	\$2,844,791	143.5%
Pennsylvania Lumbermens Mutual Insurance Comp	0.4%	\$1,951,446	\$1,726,942	\$140,430	\$2,036,002	117.9%
Federal Insurance Company	0.4%	\$1,943,160	\$1,902,605	\$1,057,854	\$1,410,135	74.1%
Sentry Insurance Company	0.4%	\$1,913,650	\$1,718,368	\$501,246	\$-322,546	(18.8%)
Protective Insurance Company	0.4%	\$1,865,369	\$1,734,264	\$3,167,477	\$2,665,451	153.7%
American Family Mutual Insurance Company	0.4%	\$1,835,508	\$3,640,324	\$7,795,444	\$3,016,412	82.9%
Crestbrook Insurance Company	0.4%	\$1,810,948	\$1,473,473	\$33,967	\$1,063,735	72.2%
Amerisure Insurance Company	0.4%	\$1,807,541	\$1,995,740	\$1,369,203	\$2,001,074	100.3%
Lancer Insurance Company	0.4%	\$1,802,343	\$1,804,848	\$1,253,876	\$1,213,926	67.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Harco National Insurance Company	0.4%	\$1,765,885	\$1,781,257	\$1,012,168	\$325,884	18.3%
Navigators Insurance Company	0.4%	\$1,739,685	\$1,629,834	\$117,856	\$304,798	18.7%
Secura Supreme Insurance Company	0.4%	\$1,712,245	\$1,536,753	\$234,038	\$1,704,492	110.9%
Guideone Insurance Company	0.4%	\$1,709,924	\$1,649,284	\$160,590	\$90,329	5.5%
Depositors Insurance Company	0.4%	\$1,692,121	\$1,635,471	\$761,105	\$710,630	43.5%
Atlantic Specialty Insurance Company	0.3%	\$1,665,916	\$1,790,009	\$186,378	\$1,244,199	69.5%
Starr Indemnity & Liability Company	0.3%	\$1,648,498	\$1,468,198	\$181,876	\$284,436	19.4%
American Inter–fidelity Exchange	0.3%	\$1,641,522	\$1,641,522	\$1,177,267	\$2,346,799	143.0%
Carolina Casualty Insurance Company	0.3%	\$1,613,320	\$2,396,017	\$304,949	\$812,866	33.9%
Indemnity Insurance Co Of North America	0.3%	\$1,581,811	\$2,154,769	\$678,099	\$-360,167	(16.7%)
Watford Insurance Company	0.3%	\$1,552,079	\$1,020,201	\$856,377	\$636,530	62.4%
Continental Western Insurance Company	0.3%	\$1,537,838	\$1,671,250	\$289,807	\$1,372,816	82.1%
Vanliner Insurance Company	0.3%	\$1,516,612	\$1,342,217	\$985,742	\$580,518	43.3%
Allied Insurance Company Of America	0.3%	\$1,514,578	\$1,958,776	\$2,410,103	\$624,150	31.9%
National Liability & Fire Insurance Company	0.3%	\$1,512,713	\$1,504,718	\$155,000	\$1,823,051	121.2%
American Guarantee & Liablity Insurance Co	0.3%	\$1,476,319	\$2,046,818	\$1,266,172	\$1,388,256	67.8%
Truck Insurance Exchange	0.3%	\$1,417,542	\$1,327,244	\$130,213	\$600,232	45.2%
Cherokee Insurance Company	0.3%	\$1,386,666	\$1,540,241	\$1,010,509	\$368,870	23.9%
Great Northern Insurance Company	0.3%	\$1,314,747	\$1,352,820	\$102,607	\$200,641	14.8%
Hartford Accident & Indemnity Co	0.3%	\$1,308,711	\$1,372,055	\$717,034	\$-411,095	(30.0%)
Trumbull Insurance Company	0.3%	\$1,275,709	\$1,096,797	\$40,686	\$239,865	21.9%
Vantapro Specialty Insurance Company	0.3%	\$1,263,635	\$940,544	\$14,793	\$280,255	29.8%
Columbia Mutual Insurance Company	0.3%	\$1,253,034	\$1,211,952	\$1,650,648	\$948,656	78.3%
FCCI Insurance Company	0.3%	\$1,244,465	\$1,209,935	\$927,500	\$380,543	31.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Selective Insurance Company Of The Southeast	0.2%	\$1,157,834	\$1,118,073	\$55,341	\$292,953	26.2%
Nationwide General Insurance Company	0.2%	\$1,146,883	\$748,128	\$302,989	\$262,070	35.0%
Twin City Fire Insurance Company	0.2%	\$1,127,332	\$1,032,136	\$178,549	\$920,409	89.2%
National Continental Insurance Company	0.2%	\$1,073,449	\$3,063,075	\$1,328,860	\$3,543,406	115.7%
Cincinnati Insurance Company The	0.2%	\$1,068,674	\$1,024,550	\$466,577	\$683,991	66.8%
Addison Insurance Company	0.2%	\$1,058,776	\$1,068,968	\$178,995	\$1,176,036	110.0%
State Auto Property & Casualty Insurance Comp	0.2%	\$1,055,252	\$1,224,946	\$183,599	\$451,745	36.9%
Valley Forge Insurance Company	0.2%	\$1,024,419	\$1,052,732	\$290,138	\$805,171	76.5%
Travelers Indemnity Company Of America	0.2%	\$1,021,069	\$1,036,525	\$57,406	\$556,820	53.7%
Occidental Fire & Casualty Company Of North C	0.2%	\$998,136	\$985,756	\$211,761	\$85,325	8.7%
Ace Property & Casualty Insurance Company	0.2%	\$970,711	\$1,285,406	\$335,638	\$859,628	66.9%
Country Mutual Insurance Company	0.2%	\$944,605	\$903,117	\$54,681	\$-15,574	(1.7%)
National Fire Insurance Company Of Hartford	0.2%	\$922,117	\$950,023	\$538,507	\$1,538,958	162.0%
Everest National Insurance Company	0.2%	\$903,449	\$854,708	\$384,840	\$738,768	86.4%
Continental Insurance Company The	0.2%	\$881,593	\$737,158	\$25,350	\$182,435	24.7%
Berkley Casualty Company	0.2%	\$880,986	\$686,714	\$769,478	\$322,304	46.9%
Church Mutual Insurance Company S.i.	0.2%	\$855,130	\$848,652	\$125,223	\$230,709	27.2%
Mid Century Insurance Company	0.2%	\$849,645	\$784,441	\$56,500	\$133,192	17.0%
National Trust Insurance Company	0.2%	\$823,624	\$794,949	\$1,119,674	\$434,664	54.7%
Association Casualty Insurance Company	0.2%	\$823,347	\$717,591	\$224,329	\$551,447	76.8%
Cameron Mutual Insurance Company	0.2%	\$816,154	\$933,558	\$621,885	\$245,281	26.3%
General Insurance Company Of America	0.2%	\$814,900	\$589,511	\$122,349	\$293,317	49.8%
American Automobile Insurance Company	0.2%	\$806,547	\$735,235	\$580,666	\$413,338	56.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Haulers Insurance Company Inc	0.2%	\$775,451	\$770,868	\$49,888	\$948,675	123.1%
Transguard Ins Co of America Inc	0.2%	\$768,180	\$624,507	\$72,673	\$146,602	23.5%
Union Insurance Company Of Providence	0.2%	\$759,391	\$600,995	\$515,000	\$374,668	62.3%
Berkshire Hathaway Direct Insurance Company	0.2%	\$755,236	\$646,004	\$154,375	\$648,541	100.4%
Nutmeg Insurance Company	0.2%	\$720,135	\$319,672	\$98,810	\$488,777	152.9%
American Fire & Casualty Company	0.1%	\$706,790	\$806,683	\$2,027,220	\$1,385,283	171.7%
Phoenix Insurance Company The	0.1%	\$684,416	\$661,926	\$348,403	\$290,851	43.9%
Allmerica Financial Benefit Insurance Company	0.1%	\$678,346	\$703,304	\$235,673	\$-394,379	(56.1%)
Harleysville Insurance Company	0.1%	\$666,287	\$657,691	\$162,644	\$286,031	43.5%
Federated Rural Electric Insurance Exchange	0.1%	\$661,609	\$658,137	\$117,617	\$39,894	6.1%
Continental Casualty Company	0.1%	\$649,259	\$645,546	\$231,916	\$624,238	96.7%
Monroe Guaranty Insurance Company	0.1%	\$644,414	\$599,543	\$90,258	\$168,056	28.0%
Berkley National Insurance Company	0.1%	\$639,726	\$497,638	\$152,034	\$220,183	44.2%
Hudson Insurance Company	0.1%	\$637,601	\$574,964	\$52,572	\$560,285	97.4%
West American Insurance Company	0.1%	\$635,958	\$809,359	\$125,317	\$-265,024	(32.7%)
Milford Casualty Insurance Company	0.1%	\$627,849	\$984,256	\$1,764,469	\$943,808	95.9%
Great Divide Insurance Company	0.1%	\$610,911	\$606,475	\$382,517	\$848,585	139.9%
Sentinel Insurance Company Ltd	0.1%	\$606,819	\$674,815	\$63,451	\$-122,844	(18.2%)
Tokio Marine America Insurance Company	0.1%	\$572,535	\$525,425	\$96,376	\$111,559	21.2%
Great American Assurance Company	0.1%	\$558,762	\$617,251	\$9,335	\$18,244	3.0%
Hartford Casualty Insurance Co	0.1%	\$549,692	\$463,391	\$285,679	\$503,855	108.7%
Wilshire Insurance Company	0.1%	\$539,126	\$520,595	\$251,526	\$437,532	84.0%
Brotherhood Mutual Insurance Co	0.1%	\$529,052	\$521,249	\$616,760	\$285,930	54.9%
Hartford Underwriters Insurance Company	0.1%	\$480,901	\$460,989	\$27,062	\$16,980	3.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American National Property & Casualty Co	0.1%	\$476,563	\$430,885	\$39,762	\$84,185	19.5%
Allied World Specialty Insurance Company	0.1%	\$474,903	\$585,238	\$57,047	\$-2,639	( 0.5%)
Imperium Insurance Company	0.1%	\$468,078	\$331,770	\$39,445	\$-700,946	(211.3%)
Liberty Insurance Corporation	0.1%	\$446,415	\$585,645	\$14,000	\$135,869	23.2%
Riverport Insurance Company	0.1%	\$434,460	\$419,154	\$52,001	\$-18	( 0.0%)
1st Auto & Casualty Insurance Company	0.1%	\$417,101	\$386,212	\$76,424	\$546,655	141.5%
Key Risk Insurance Company	0.1%	\$413,488	\$282,129	\$180,444	\$226,008	80.1%
EMC Property & Casualty Company	0.1%	\$411,777	\$308,142	\$2,500	\$473,663	153.7%
Cumis Insurance Society Inc	0.1%	\$408,724	\$377,049	\$51,376	\$108,073	28.7%
Transportation Insurance Company	0.1%	\$404,750	\$301,884	\$33,886	\$112,311	37.2%
Everest Denali Insurance Company	0.1%	\$403,919	\$331,205	\$0	\$30,863	9.3%
RLI Insurance Company	0.1%	\$403,324	\$336,115	\$1,200,000	\$729,768	217.1%
Amerisure Partners Insurance Company	0.1%	\$387,016	\$503,225	\$547,225	\$308,315	61.3%
State Farm Fire & Casualty Company	0.1%	\$386,326	\$366,777	\$23,500	\$50,488	13.8%
Pennsylvania Manufacturers Association Insura	0.1%	\$381,630	\$361,368	\$139,275	\$142,533	39.4%
Obsidian Insurance Company	0.1%	\$379,260	\$120,458	\$0	\$40,560	33.7%
Ohio Casualty Insurance Company	0.1%	\$375,167	\$404,053	\$966,250	\$112,619	27.9%
Forge Insurance Company	0.1%	\$374,241	\$398,615	\$121,856	\$276,500	69.4%
Everett Cash Mutual Insurance Co.	0.1%	\$360,414	\$349,187	\$21,127	\$94,757	27.1%
Columbia National Insurance Company	0.1%	\$344,971	\$270,902	\$55,671	\$170,899	63.1%
American Zurich Insurance Company	0.1%	\$335,013	\$298,754	\$0	\$-2,323	(0.8%)
Benchmark Insurance Company	0.1%	\$332,119	\$263,885	\$45,895	\$162,816	61.7%
National Specialty Insurance Company	0.1%	\$318,399	\$-406,501	\$5,148	\$203,827	(50.1%)
Sompo America Insurance Company	0.1%	\$317,022	\$341,391	\$14,423	\$-26,405	(7.7%)
American Casualty Company Of Reading Pennsylv	0.1%	\$313,239	\$273,055	\$947,500	\$263,194	96.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Markel Insurance Company	0.1%	\$307,018	\$286,909	\$170,603	\$46,048	16.0%
Austin Mutual Insurance Company	0.1%	\$301,983	\$499,205	\$181,082	\$2,104,724	421.6%
Florists Mutual Insurance Company	0.1%	\$297,874	\$292,127	\$2,000	\$59,069	20.2%
Berkshire Hathaway Specialty Insurance Co	0.1%	\$297,198	\$341,012	\$0	\$157,857	46.3%
First Liberty Insurance Corp The	0.1%	\$297,072	\$339,401	\$9,250	\$300,519	88.5%
Axis Insurance Company	0.1%	\$272,566	\$259,620	\$2,753	\$119,905	46.2%
Incline Casualty Company	0.1%	\$255,929	\$1,912,680	\$196,009	\$728,185	38.1%
LM Insurance Corporation	0.1%	\$249,415	\$220,695	\$315,000	\$-131,518	(59.6%)
Triangle Insurance Company Inc	0.1%	\$248,284	\$206,153	\$80,708	\$621,340	301.4%
First Guard Insurance Company	0.1%	\$239,655	\$239,655	\$0	\$8,794	3.7%
Great American Insurance Company	0.0%	\$232,611	\$227,862	\$1,332	\$1,639,107	719.3%
Manufacturers Alliance Insurance Company	0.0%	\$232,377	\$256,671	\$258,723	\$478,505	186.4%
XL Insurance America Inc	0.0%	\$213,700	\$190,159	\$96,967	\$320,339	168.5%
Nova Casualty Company	0.0%	\$211,599	\$201,837	\$3,832	\$16,058	8.0%
National American Insurance Company	0.0%	\$208,945	\$209,950	\$10,694	\$20,862	9.9%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$198,469	\$189,305	\$311,039	\$49,916	26.4%
Starnet Insurance Company	0.0%	\$188,396	\$178,935	\$0	\$2,584	1.4%
Shelter Mutual Insurance Company	0.0%	\$177,619	\$181,773	\$0	\$0	0.0%
Accredited Surety & Casualty Company Inc	0.0%	\$175,405	\$73,552	\$0	\$31,031	42.2%
American Southern Home Insurance Company	0.0%	\$171,396	\$59,143	\$-294	\$42,612	72.0%
American Reliable Insurance Company	0.0%	\$167,392	\$187,237	\$200,853	\$159,557	85.2%
Ace Fire Underwriters Insurance Company	0.0%	\$163,634	\$55,490	\$0	\$22,614	40.8%
Employers Insurance Company Of Wausau	0.0%	\$161,596	\$111,196	\$0	\$13,789	12.4%
Cincinnati Casualty Company The	0.0%	\$158,551	\$156,344	\$100,000	\$115,210	73.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Property & Casualty Insurance Company Of Hart	0.0%	\$154,237	\$140,912	\$771,466	\$422,078	299.5%
Everest Premier Insurance Company	0.0%	\$142,407	\$124,691	\$35,000	\$63,899	51.2%
Berkley Regional Insurance Company	0.0%	\$138,750	\$201,988	\$0	\$49,999	24.8%
New Hampshire Insurance Company	0.0%	\$137,863	\$155,146	\$28,918	\$175,373	113.0%
Cincinnati Indemnity Company Inc	0.0%	\$137,672	\$142,931	\$0	\$37,958	26.6%
Great American Alliance Insurance Company	0.0%	\$137,570	\$161,183	\$7,499	\$29,309	18.2%
Utica Mutual Insurance Company	0.0%	\$130,171	\$103,474	\$4,571	\$10,398	10.0%
Pharmacists Mutual Insurance Company	0.0%	\$129,875	\$128,518	\$77,641	\$36,891	28.7%
Government Employees Insurance Co	0.0%	\$125,530	\$329,501	\$323,608	\$71,554	21.7%
National Union Fire Insurance Company Of Pitt	0.0%	\$122,542	\$1,123,364	\$1,213,593	\$9,669,014	860.7%
Grinnell Select Insurance Company	0.0%	\$115,563	\$47,226	\$65,495	\$112,379	238.0%
Mitsui Sumitomo Ins Co Of America	0.0%	\$111,985	\$133,335	\$476	\$-6,849	(5.1%)
Scottsdale Indemnity Company	0.0%	\$109,528	\$114,330	\$2,726	\$-29,907	(26.2%)
Middlesex Insurance Company	0.0%	\$104,469	\$67,316	\$0	\$22,875	34.0%
Hallmark National Insurance Company	0.0%	\$96,754	\$344,110	\$115,167	\$-4,979	(1.4%)
GEICO General Insurance Company	0.0%	\$92,494	\$57,913	\$0	\$23,879	41.2%
American Family Home Insurance Company	0.0%	\$91,340	\$93,757	\$0	\$34,233	36.5%
Tri State Insurance Company Of Minnesota	0.0%	\$89,663	\$98,200	\$0	\$33,750	34.4%
Bitco National Insurance Company	0.0%	\$78,553	\$163,835	\$9,076	\$668,968	408.3%
Zurich American Insurance Company Of Illinois	0.0%	\$78,000	\$77,193	\$0	\$-2,712	(3.5%)
Hanover Insurance Company The	0.0%	\$73,900	\$49,667	\$0	\$-9,304	(18.7%)
Massachusetts Bay Insurance Company	0.0%	\$69,125	\$57,155	\$0	\$-30,955	(54.2%)
Allied World Insurance Company	0.0%	\$68,904	\$30,639	\$5,311	\$12,636	41.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Corepointe Insurance Company	0.0%	\$63,231	\$42,084	\$48,261	\$72,975	173.4%
XL Specialty Insurance Company	0.0%	\$56,859	\$65,774	\$62,962	\$-138,011	(209.8%)
State National Insurance Company Inc	0.0%	\$53,020	\$104,603	\$300,364	\$62,369	59.6%
Great American Insurance Company Of NY	0.0%	\$52,293	\$39,941	\$1,659	\$-10,085	( 25.2%)
Insurance Company Of The State Of Pennsylvani	0.0%	\$48,587	\$48,836	\$-47,567	\$23,010	47.1%
Next Insurance US Company	0.0%	\$46,433	\$59,038	\$2,600	\$26,681	45.2%
American Hallmark Insurance Company Of TX	0.0%	\$45,293	\$38,806	\$0	\$-3,534	( 9.1%)
T.h.e. Insurance Company	0.0%	\$41,093	\$45,093	\$1,169	\$-29,564	( 65.6%)
Integon Indemnity Corporation	0.0%	\$40,446	\$40,446	\$17,000	\$5,930	14.7%
Security National Insurance Company	0.0%	\$33,990	\$296,352	\$99,599	\$494,876	167.0%
Citizens Insurance Company Of America	0.0%	\$33,924	\$32,186	\$0	\$-4,904	(15.2%)
Grinnell Compass Inc	0.0%	\$33,683	\$14,136	\$0	\$0	0.0%
Granite State Insurance Company	0.0%	\$33,493	\$37,279	\$35	\$-66,720	(179.0%)
American Modern Home Insurance Co	0.0%	\$25,341	\$25,341	\$0	\$22,558	89.0%
Liberty Mutual Insurance Company	0.0%	\$23,573	\$25,809	\$0	\$-23,738	(92.0%)
American Road Insurance Company	0.0%	\$22,210	\$22,839	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$13,609	\$162,401	\$-1,296	\$-63,559	(39.1%)
Firemans Fund Insurance Company	0.0%	\$13,004	\$13,043	\$0	\$109,262	837.7%
Seneca Insurance Company Inc	0.0%	\$12,318	\$15,268	\$13,910	\$23,009	150.7%
Intrepid Insurance Company	0.0%	\$12,259	\$8,700	\$0	\$17,700	203.4%
Pennsylvania Manufacturers Indemnity Company	0.0%	\$11,524	\$8,487	\$0	\$2,363	27.8%
Commerce & Industry Insurance Co	0.0%	\$11,515	\$17,995	\$0	\$-325,511	(1808.9%)
Rural Trust Insurance Company	0.0%	\$10,914	\$14,429	\$0	\$0	0.0%
Starstone National Insurance Company	0.0%	\$8,985	\$8,985	\$0	\$-146	(1.6%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Repwest Insurance Company	0.0%	\$8,567	\$7,583	\$0	\$0	0.0%
Trisura Insurance Company	0.0%	\$8,194	\$3,639	\$0	\$1,167	32.1%
Westfield Insurance Company	0.0%	\$7,783	\$6,526	\$0	\$-2,556	(39.2%)
Chiron Insurance Company	0.0%	\$4,327	\$1,283	\$0	\$291	22.7%
Westport Insurance Corporation	0.0%	\$3,544	\$2,718	\$0	\$53,058	1952.1%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$2,500	\$2,476	\$15,902	\$15,902	642.2%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$2,449	\$1,972	\$0	\$-423	(21.5%)
Contractors Bonding & Insurance Company	0.0%	\$1,955	\$733	\$0	\$204	27.8%
American Select Insurance Company	0.0%	\$999	\$2,178	\$0	\$-591	(27.1%)
American Alternative Insurance Corporation	0.0%	\$959	\$1,373	\$113,430	\$-281,339	(20490.8%)
Technology Insurance Company	0.0%	\$201	\$567	\$0	\$-2,853	(503.2%)
American Standard Insurance Company Of Wiscon	0.0%	\$195	\$195	\$0	\$0	0.0%
Admiral Indemnity Company	0.0%	\$125	\$125	\$0	\$0	0.0%
Midvale Indemnity Company	0.0%	\$18	\$25	\$0	\$376	1504.0%
American Southern Insurance Company	0.0%	\$0	\$592	\$0	\$0	0.0%
Allied World National Assurance Company	0.0%	\$0	\$0	\$0	\$-5,825	_
Park National Insurance Company	0.0%	\$0	\$0	\$0	\$-133	_
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$2,000	\$1,057	_
Echelon Property & Casualty Insurance Company	0.0%	\$0	\$0	\$345,288	\$294,925	_
Foremost Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$-44	_
Chubb Indemnity Insurance Company	0.0%	\$0	\$0	\$645	\$645	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Guideone Specialty Insurance Company	0.0%	\$0	\$0	\$100,000	\$-41,577	_
Peerless Indemnity Insurance Company	0.0%	\$0	\$0	\$0	\$-201,176	_
Great Midwest Insurance Company	0.0%	\$0	\$0	\$25,000	\$15,000	_
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$-2	_
Southern Insurance Company	0.0%	\$0	\$0	\$0	\$-208	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-28	_
American Economy Insurance Company	0.0%	\$0	\$0	\$0	\$-32,501	_
American States Insurance Company	0.0%	\$0	\$0	\$0	\$-60,845	_
Liberty Insurance Underwriters Inc	0.0%	\$0	\$0	\$300,000	\$6,433	_
Sparta Insurance Company	0.0%	\$0	\$0	\$-1	\$-1	_
North River Insurance Company The	0.0%	\$0	\$0	\$0	\$343	_
United States Fire Insurance Company	0.0%	\$0	\$0	\$0	\$742	_
The Pie Insurance Company	0.0%	\$0	\$0	\$0	\$-2,439	_
National Surety Corporation	0.0%	\$0	\$0	\$0	\$-989	_
Mid-continent Casualty Company	0.0%	\$0	\$8	\$0	\$0	0.0%
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$97,000	\$-112,998	_
Netherlands Insurance Company The	0.0%	\$0	\$0	\$16,729	\$-140,692	_
Peerless Insurance Company	0.0%	\$0	\$0	\$0	\$-19,248	_
General Casualty Company Of Wisconsin	0.0%	\$0	\$9	\$0	\$-10,110	(112333%)
Regent Insurance Company	0.0%	\$0	\$0	\$0	\$-4,258	_
First National Insurance Company Of America	0.0%	\$0	\$0	\$0	\$-28,469	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$-11,941	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-498	-
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$-1,868	-
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$241	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$5,021	_
Wausau Underwriters Insurance Company	0.0%	\$0	\$0	\$0	\$-463	_
Columbia Insurance Company	0.0%	\$0	\$0	\$0	\$87	_
Sentry Casualty Company	0.0%	\$0	\$0	\$0	\$-402	_
Plaza Insurance Company	0.0%	\$0	\$0	\$92,186	\$-75,661	_
Crum & Forster Indemnity Company	0.0%	\$0	\$0	\$0	\$687	_
Falls Lake National Insurance Company	0.0%	\$0	\$0	\$0	\$-248	_
Hallmark Insurance Company	0.0%	\$0	\$0	\$1,606,739	\$2,133,922	_
Oak River Insurance Company	0.0%	\$0	\$0	\$180,000	\$-120,249	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$936	_
Hanover American Insurance Company The	0.0%	\$0	\$0	\$0	\$-9	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$-13,729	_
Hawkeye-security Insurance Company	0.0%	\$0	\$0	\$0	\$-96,951	_
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$-2,446	_
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$180,000	\$-149,178	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-95	_
AIG Assurance Company	0.0%	\$0	\$0	\$0	\$-926	_
Universal Underwriters Of TX Insurance Com	0.0%	\$0	\$0	\$0	\$946	_
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$497,500	\$-37,990	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-546	_
The Travelers Casualty Company	0.0%	\$0	\$0	\$0	\$1	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$-1,327	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$80,000	\$75,065	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Liberty Mutual Personal Insurance Company	( 0.0%)	\$-104	\$-105	\$0	\$0	0.0%
Sagamore Insurance Company	( 0.0%)	\$-938	\$13,150	\$242,563	\$1,089,026	8281.6%
Old Republic General Insurance Corporation	( 0.0%)	\$-1,077	\$24,568	\$600,000	\$-381,376	(1552.3%)
Illinois National Insurance Company	( 0.0%)	\$-1,292	\$-1,292	\$0	\$-257,781	19952.1%
Amguard Insurance Company	( 0.0%)	\$-1,540	\$-1,268	\$0	\$-3,097	244.2%
AIG Property Casualty Company	( 0.0%)	\$-2,414	\$-2,414	\$0	\$-169	7.0%
Sompo American Fire & Marine Ins Co	( 0.0%)	\$-6,499	\$162	\$439,480	\$472,735	291812%
American Home Assurance Company	( 0.0%)	\$-8,229	\$-8,229	\$1,268	\$-300,755	3654.8%
Total	100.0%	\$478,548,035	\$470,411,353	\$229,279,050	\$353,257,233	75.1%

# **COMMERCIAL AUTO LIABILITY**

### **PROPERTY DAMAGE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Casualty Insurance Company	14.9%	\$22,559,508	\$23,372,405	\$9,076,997	\$9,967,614	42.6%
Cincinnati Insurance Company The	9.7%	\$14,651,361	\$13,624,286	\$5,723,072	\$9,353,126	68.7%
National Interstate Insurance Company	5.5%	\$8,276,459	\$8,031,579	\$5,133,290	\$4,688,325	58.4%
Great West Casualty Company	4.7%	\$7,114,330	\$6,719,575	\$2,443,183	\$3,229,938	48.1%
National Union Fire Insurance Company Of Pitt	4.1%	\$6,149,056	\$6,359,961	\$626,828	\$711,967	11.2%
Travelers Property Casualty Company Of Americ	4.1%	\$6,135,111	\$5,735,165	\$1,292,661	\$1,398,552	24.4%
Farmers Insurance Exchange	2.4%	\$3,653,058	\$3,514,033	\$1,217,071	\$2,362,661	67.2%
United Fire & Casualty Company	2.4%	\$3,646,006	\$3,789,567	\$1,118,192	\$865,415	22.8%
Amguard Insurance Company	2.4%	\$3,560,373	\$3,361,640	\$2,224,795	\$1,751,035	52.1%
Old Republic Insurance Company	2.3%	\$3,519,467	\$3,507,702	\$1,597,720	\$1,919,936	54.7%
Auto Owners Insurance Company	2.3%	\$3,457,179	\$2,052,839	\$1,130,007	\$1,552,874	75.6%
State Farm Mutual Automobile Insurance Co	2.0%	\$2,983,347	\$2,902,946	\$1,779,694	\$1,997,617	68.8%
Travelers Indemnity Company Of Connecticut	2.0%	\$2,952,602	\$3,128,107	\$405,523	\$617,083	19.7%
Cincinnati Indemnity Company Inc	1.7%	\$2,536,776	\$2,616,191	\$984,282	\$1,048,146	40.1%
Sentry Select Insurance Company	1.6%	\$2,367,130	\$2,615,973	\$1,245,151	\$1,497,675	57.3%
Canal Insurance Company	1.5%	\$2,255,285	\$2,007,719	\$1,208,696	\$1,684,536	83.9%
Cincinnati Casualty Company The	1.4%	\$2,169,259	\$2,178,596	\$476,397	\$628,284	28.8%
Travelers Indemnity Company	1.3%	\$2,001,196	\$1,926,081	\$453,083	\$474,241	24.6%
Charter Oak Fire Insurance Co The	1.2%	\$1,867,896	\$1,876,883	\$498,383	\$587,282	31.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United States Fire Insurance Company	1.2%	\$1,769,322	\$1,912,886	\$272,996	\$381,038	19.9%
Secura Insurance Company	1.1%	\$1,726,550	\$1,656,497	\$693,982	\$757,441	45.7%
Greenwich Insurance Company	1.1%	\$1,651,194	\$1,436,008	\$2,380,579	\$4,259,630	296.6%
American Inter-fidelity Exchange	1.1%	\$1,641,522	\$1,641,522	\$1,177,267	\$2,346,798	143.0%
Vanliner Insurance Company	1.0%	\$1,516,612	\$1,342,217	\$985,742	\$580,518	43.3%
Travelers Casualty Insurance Company Of Ameri	1.0%	\$1,512,094	\$1,501,317	\$425,303	\$417,042	27.8%
National Casualty Company	1.0%	\$1,491,021	\$1,424,426	\$1,474,466	\$1,086,987	76.3%
Falls Lake National Insurance Company	0.9%	\$1,423,527	\$1,354,621	\$581,459	\$446,845	33.0%
North River Insurance Company The	0.9%	\$1,410,500	\$1,449,114	\$129,687	\$594,700	41.0%
Midwest Family Mutual Insurance Company	0.9%	\$1,340,514	\$1,361,591	\$1,261,749	\$1,079,460	79.3%
Berkshire Hathaway Homestate Insurance Co	0.8%	\$1,264,792	\$1,245,345	\$650,374	\$1,034,273	83.1%
Owners Insurance Company	0.8%	\$1,255,599	\$2,556,651	\$1,672,738	\$1,853,304	72.5%
Allstate Insurance Company	0.8%	\$1,251,883	\$1,261,488	\$418,625	\$369,383	29.3%
Liberty Mutual Fire Insurance Company	0.7%	\$1,096,485	\$1,013,494	\$169,037	\$317,108	31.3%
Farm Bureau Town & Country Insurance Company	0.7%	\$1,094,291	\$1,111,622	\$1,670,621	\$1,010,248	90.9%
Starr Indemnity & Liability Company	0.6%	\$887,653	\$790,568	\$97,933	\$153,167	19.4%
Haulers Insurance Company Inc	0.6%	\$845,111	\$840,115	\$998,342	\$237,626	28.3%
Spinnaker Insurance Company	0.5%	\$803,348	\$318,858	\$17,281	\$37,554	11.8%
Addison Insurance Company	0.5%	\$798,726	\$806,414	\$291,424	\$371,886	46.1%
FCCI Insurance Company	0.5%	\$795,641	\$773,565	\$592,992	\$243,298	31.5%
Empire Fire & Marine Insurance Co	0.5%	\$787,307	\$784,883	\$101,081	\$61,982	7.9%
Travelers Indemnity Company Of America	0.5%	\$756,262	\$760,791	\$223,803	\$209,471	27.5%
U S Specialty Insurance Company	0.5%	\$755,703	\$693,249	\$92,271	\$1,077,056	155.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Valley Forge Insurance Company	0.5%	\$742,061	\$765,847	\$171,865	\$434,612	56.7%
Secura Supreme Insurance Company	0.5%	\$718,078	\$643,130	\$349,556	\$395,775	61.5%
National Fire Insurance Company Of Hartford	0.5%	\$690,746	\$705,152	\$430,100	\$469,511	66.6%
Crum & Forster Indemnity Company	0.5%	\$689,100	\$632,528	\$363,263	\$-68,664	(10.9%)
National Specialty Insurance Company	0.5%	\$685,664	\$1,303,294	\$88,492	\$391,812	30.1%
National Indemnity Company	0.4%	\$677,622	\$1,063,349	\$1,044,410	\$980,567	92.2%
Continental Insurance Company The	0.4%	\$657,675	\$554,187	\$103,809	\$326,415	58.9%
Truck Insurance Exchange	0.4%	\$607,615	\$568,916	\$238,712	\$278,890	49.0%
Clear Blue Insurance Company	0.4%	\$603,373	\$278,334	\$23,169	\$163,200	58.6%
National Trust Insurance Company	0.3%	\$526,580	\$508,246	\$715,857	\$277,900	54.7%
Phoenix Insurance Company The	0.3%	\$513,797	\$495,617	\$92,880	\$105,573	21.3%
Church Mutual Insurance Company S.i.	0.3%	\$460,454	\$456,966	\$67,428	\$124,228	27.2%
Continental Casualty Company	0.3%	\$453,647	\$452,838	\$102,418	\$132,119	29.2%
General Casualty Company Of Wisconsin	0.3%	\$434,112	\$528,815	\$87,434	\$224,548	42.5%
Lancer Insurance Company	0.3%	\$418,608	\$422,964	\$297,241	\$365,719	86.5%
Sentry Insurance Company	0.3%	\$413,291	\$403,014	\$108,816	\$27,554	6.8%
Monroe Guaranty Insurance Company	0.3%	\$412,002	\$383,315	\$57,706	\$107,446	28.0%
Great Divide Insurance Company	0.3%	\$407,274	\$404,250	\$255,011	\$565,723	139.9%
Hudson Insurance Company	0.3%	\$388,758	\$350,567	\$32,054	\$341,796	97.5%
Everest National Insurance Company	0.3%	\$387,192	\$366,303	\$63,398	\$2,191	0.6%
Berkley National Insurance Company	0.3%	\$381,985	\$282,930	\$17,673	\$4,716	1.7%
National Liability & Fire Insurance Company	0.2%	\$368,934	\$370,040	\$222,420	\$225,925	61.1%
Mid Century Insurance Company	0.2%	\$364,133	\$336,189	\$80,564	\$101,996	30.3%
Mobilitas General Insurance Company	0.2%	\$356,873	\$185,997	\$7,477	\$41,313	22.2%
Cameron Mutual Insurance Company	0.2%	\$349,780	\$400,096	\$218,544	\$238,544	59.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
1st Auto & Casualty Insurance Company	0.2%	\$341,267	\$315,993	\$62,529	\$447,263	141.5%
State Farm Fire & Casualty Company	0.2%	\$333,990	\$317,257	\$196,068	\$193,576	61.0%
Gateway Insurance Company	0.2%	\$332,873	\$277,011	\$26,318	\$139,734	50.4%
Indemnity Insurance Co Of North America	0.2%	\$319,115	\$326,925	\$174,258	\$151,831	46.4%
Columbia Mutual Insurance Company	0.2%	\$313,272	\$302,988	\$412,662	\$237,164	78.3%
Transportation Insurance Company	0.2%	\$304,569	\$226,868	\$17,252	\$113,111	49.9%
Triangle Insurance Company Inc	0.2%	\$303,458	\$251,965	\$6,728	\$759,416	301.4%
Electric Insurance Company	0.2%	\$282,253	\$282,253	\$108,649	\$-350,880	(124.3%)
Key Risk Insurance Company	0.2%	\$275,658	\$188,086	\$120,296	\$150,672	80.1%
Rock Ridge Insurance Company	0.2%	\$274,406	\$205,877	\$0	\$31,692	15.4%
Hartford Fire Insurance Company	0.2%	\$258,982	\$163,634	\$130,655	\$229,827	140.5%
Federated Rural Electric Insurance Exchange	0.2%	\$251,166	\$250,287	\$996,072	\$656,800	262.4%
Allmerica Financial Benefit Insurance Company	0.2%	\$232,977	\$238,818	\$113,873	\$107,893	45.2%
American Casualty Company Of Reading Pennsylv	0.2%	\$232,794	\$202,629	\$31,857	\$95,162	47.0%
State National Insurance Company Inc	0.1%	\$206,275	\$264,493	\$70,005	\$62,369	23.6%
Association Casualty Insurance Company	0.1%	\$205,837	\$179,398	\$56,082	\$137,861	76.8%
Forge Insurance Company	0.1%	\$201,514	\$214,640	\$65,614	\$148,884	69.4%
Everest Denali Insurance Company	0.1%	\$173,108	\$141,945	\$68,180	\$78,621	55.4%
National American Insurance Company	0.1%	\$170,955	\$171,777	\$56,642	\$120,663	70.2%
Sompo America Insurance Company	0.1%	\$170,704	\$183,059	\$7,766	\$-14,218	(7.8%)
North Pointe Insurance Company	0.1%	\$168,457	\$70,861	\$4,576	\$60,156	84.9%
Berkley Casualty Company	0.1%	\$155,468	\$121,185	\$0	\$0	0.0%
Axis Insurance Company	0.1%	\$146,768	\$139,797	\$19,541	\$113,330	81.1%
XL Insurance America Inc	0.1%	\$142,466	\$126,773	\$64,644	\$213,559	168.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Liberty Insurance Corporation	0.1%	\$137,022	\$177,805	\$87,686	\$100,401	56.5%
RLI Insurance Company	0.1%	\$134,441	\$112,038	\$13,217	\$29,310	26.2%
Mid-continent Casualty Company	0.1%	\$124,699	\$184,728	\$40,469	\$159,689	86.4%
Federated Mutual Insurance Company	0.1%	\$120,062	\$104,508	\$1,063,070	\$1,770,911	1694.5%
American Reliable Insurance Company	0.1%	\$117,174	\$131,066	\$140,597	\$111,690	85.2%
Berkley Regional Insurance Company	0.1%	\$116,998	\$81,882	\$20,536	\$217,591	265.7%
Acuity A Mutual Insurance Company	0.1%	\$96,107	\$89,052	\$3,011,325	\$4,050,707	4548.7%
Shelter Mutual Insurance Company	0.1%	\$95,641	\$97,878	\$17,955	\$326,575	333.7%
LM Insurance Corporation	0.1%	\$89,296	\$81,453	\$23,529	\$22,066	27.1%
First Liberty Insurance Corp The	0.1%	\$88,773	\$102,484	\$8,621	\$28,156	27.5%
Protective Insurance Company	0.1%	\$86,323	\$93,059	\$149,516	\$58,793	63.2%
Columbia National Insurance Company	0.1%	\$86,243	\$67,726	\$13,918	\$42,724	63.1%
QBE Insurance Corporation	0.1%	\$86,075	\$68,825	\$0	\$134,182	195.0%
Obsidian Insurance Company	0.1%	\$83,819	\$46,490	\$0	\$16,061	34.5%
Hiscox Insurance Company Inc	0.1%	\$78,033	\$55,404	\$0	\$-21,650	(39.1%)
Starnet Insurance Company	0.1%	\$76,884	\$70,369	\$2,167	\$27,504	39.1%
Intrepid Insurance Company	0.0%	\$69,465	\$49,299	\$0	\$4,705	9.5%
Hallmark National Insurance Company	0.0%	\$64,502	\$229,407	\$76,778	\$-3,319	(1.4%)
Everest Premier Insurance Company	0.0%	\$61,031	\$53,439	\$0	\$13,671	25.6%
Berkshire Hathaway Direct Insurance Company	0.0%	\$54,843	\$83,599	\$25,114	\$77,872	93.1%
Scottsdale Indemnity Company	0.0%	\$52,674	\$56,419	\$1,468	\$-4,169	(7.4%)
Employers Insurance Company Of Wausau	0.0%	\$47,576	\$32,713	\$0	\$4,354	13.3%
Next Insurance US Company	0.0%	\$46,433	\$59,038	\$5,538	\$237,834	402.8%
Rural Trust Insurance Company	0.0%	\$43,658	\$57,714	\$9,229	\$1,761	3.1%
Middlesex Insurance Company	0.0%	\$41,793	\$27,051	\$2,853	\$5,232	19.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Grinnell Mutual Reinsurance Company	0.0%	\$41,053	\$40,881	\$8,680	\$9,710	23.8%
XL Specialty Insurance Company	0.0%	\$37,906	\$43,849	\$41,975	\$-92,007	(209.8%)
New Hampshire Insurance Company	0.0%	\$35,060	\$40,219	\$209	\$209	0.5%
Praetorian Insurance Company	0.0%	\$34,486	\$8,022	\$275,000	\$73,422	915.3%
Grinnell Select Insurance Company	0.0%	\$34,266	\$14,434	\$0	\$0	0.0%
American Hallmark Insurance Company Of TX	0.0%	\$30,196	\$25,870	\$0	\$-2,353	(9.1%)
Argonaut Insurance Company	0.0%	\$28,496	\$29,403	\$16,491	\$8,138	27.7%
Hanover Insurance Company The	0.0%	\$27,664	\$18,778	\$0	\$0	0.0%
GEICO General Insurance Company	0.0%	\$27,512	\$16,921	\$10,544	\$18,804	111.1%
T.h.e. Insurance Company	0.0%	\$27,395	\$30,062	\$779	\$-19,710	(65.6%)
Mid-continent Assurance Company	0.0%	\$25,943	\$8,378	\$6,808	\$913,370	10902.0%
Massachusetts Bay Insurance Company	0.0%	\$24,386	\$19,957	\$0	\$-208	(1.0%)
Continental Western Insurance Company	0.0%	\$24,211	\$20,265	\$8,858	\$34,358	169.5%
Regent Insurance Company	0.0%	\$23,772	\$73,617	\$25,977	\$-105,655	(143.5%)
Integon Indemnity Corporation	0.0%	\$20,029	\$20,029	\$766	\$766	3.8%
American National Property & Casualty Co	0.0%	\$18,858	\$15,742	\$84,321	\$88,185	560.2%
Federated Reserve Insurance Company	0.0%	\$17,541	\$17,856	\$127,966	\$65,983	369.5%
Union Insurance Company	0.0%	\$17,519	\$17,116	\$0	\$0	0.0%
Tokio Marine America Insurance Company	0.0%	\$17,250	\$15,831	\$7,045	\$8,154	51.5%
Nationwide Mutual Insurance Company	0.0%	\$16,165	\$56,352	\$626,988	\$615,901	1093.0%
Accredited Surety & Casualty Company Inc	0.0%	\$15,830	\$6,638	\$0	\$2,800	42.2%
Nationwide Assurance Company	0.0%	\$12,584	\$8,279	\$92,590	\$129,802	1567.8%
Citizens Insurance Company Of America	0.0%	\$11,756	\$11,012	\$0	\$120	1.1%
Federated Service Insurance Company	0.0%	\$10,267	\$10,142	\$346,653	\$576,668	5685.9%
Firemens Insurance Company Of Washington DC	0.0%	\$9,340	\$9,280	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Grinnell Compass Inc	0.0%	\$8,984	\$3,742	\$0	\$0	0.0%
Granite State Insurance Company	0.0%	\$8,972	\$9,924	\$13,607	\$13,607	137.1%
Starstone National Insurance Company	0.0%	\$7,835	\$7,835	\$131,557	\$422,400	5391.2%
Allied Insurance Company Of America	0.0%	\$7,298	\$9,849	\$266,873	\$253,718	2576.1%
Star Insurance Company	0.0%	\$6,855	\$14,604	\$240,571	\$148,058	1013.8%
Philadelphia Indemnity Insurance Company	0.0%	\$6,776	\$5,458	\$0	\$-870	(15.9%)
Pacific Indemnity Company	0.0%	\$6,724	\$7,272	\$0	\$1,820	25.0%
Acadia Insurance Company	0.0%	\$6,695	\$5,642	\$0	\$0	0.0%
Liberty Mutual Insurance Company	0.0%	\$6,679	\$7,330	\$0	\$5,195	70.9%
Depositors Insurance Company	0.0%	\$6,360	\$5,320	\$159,391	\$165,324	3107.6%
Stonington Insurance Company	0.0%	\$4,526	\$2,480	\$0	\$1,824	73.5%
Seneca Insurance Company Inc	0.0%	\$4,463	\$5,532	\$5,040	\$8,337	150.7%
Commerce & Industry Insurance Co	0.0%	\$2,094	\$2,516	\$10,014	\$19,282	766.4%
AMCO Insurance Company	0.0%	\$2,060	\$19,661	\$610,938	\$575,202	2925.6%
Argonaut Midwest Insurance Company	0.0%	\$1,974	\$1,309	\$0	\$461	35.2%
American Modern Home Insurance Co	0.0%	\$1,219	\$1,219	\$0	\$0	0.0%
Westport Insurance Corporation	0.0%	\$887	\$680	\$0	\$0	0.0%
Nationwide General Insurance Company	0.0%	\$801	\$-3,291	\$50,549	\$76,156	( 2314.1%)
Contractors Bonding & Insurance Company	0.0%	\$652	\$245	\$0	\$34	13.9%
Great Northern Insurance Company	0.0%	\$151	\$189	\$22,271	\$-84,239	(44570.9%)
Admiral Indemnity Company	0.0%	\$125	\$124	\$0	\$0	0.0%
Illinois National Insurance Company	0.0%	\$42	\$42	\$0	\$0	0.0%
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$236,250	\$-390,507	
American Southern Insurance Company	0.0%	\$0	\$198	\$0	\$0	0.0%
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$4,500	\$33,028	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$0	\$-373	_
Foremost Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$-2	_
Selective Insurance Company Of America	0.0%	\$0	\$0	\$485,940	\$546,296	_
Pharmacists Mutual Insurance Company	0.0%	\$0	\$2,969	\$0	\$-6,985	(235.3%)
Florists Mutual Insurance Company	0.0%	\$0	\$0	\$89,833	\$176,717	_
Pennsylvania Lumbermens Mutual Insurance Comp	0.0%	\$0	\$0	\$211,240	\$170,302	_
Guideone Insurance Company	0.0%	\$0	\$0	\$70,861	\$-31,565	_
Zurich American Insurance Company	0.0%	\$0	\$0	\$1,293,601	\$1,473,074	_
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$-4	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-33	_
Selective Insurance Company Of South Carolina	0.0%	\$0	\$0	\$519,135	\$503,138	_
American Family Mutual Insurance Company	0.0%	\$0	\$0	\$865,328	\$826,695	_
Bitco General Insurance Corporation	0.0%	\$0	\$0	\$420,939	\$420,939	_
Bitco National Insurance Company	0.0%	\$0	\$0	\$17,946	\$0	_
Federal Insurance Company	0.0%	\$0	\$0	\$461,324	\$64,603	_
Mitsui Sumitomo Ins Co Of America	0.0%	\$0	\$0	\$0	\$-5,137	_
Sparta Insurance Company	0.0%	\$0	\$0	\$-173	\$-173	_
Country Mutual Insurance Company	0.0%	\$0	\$0	\$163,048	\$143,648	_
Emcasco Insurance Company	0.0%	\$0	\$0	\$526,242	\$380,018	_
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$514,193	\$593,904	_
Union Insurance Company Of Providence	0.0%	\$0	\$0	\$91,402	\$110,305	_
Government Employees Insurance Co	0.0%	\$0	\$0	\$28,705	\$51,962	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkshire Hathaway Specialty Insurance Co	0.0%	\$0	\$0	\$14,278	\$9,278	_
Mitsui Sumitomo Insurance USA Inc	0.0%	\$0	\$0	\$0	\$37,437	_
Ace American Insurance Company	0.0%	\$0	\$0	\$50,510	\$97,488	-
Shelter General Insurance Company	0.0%	\$0	\$0	\$516,238	\$840,638	-
Northland Insurance Company	0.0%	\$0	\$0	\$0	\$-10	-
American Fire & Casualty Company	0.0%	\$0	\$0	\$71,959	\$71,960	_
Ohio Casualty Insurance Company	0.0%	\$0	\$0	\$16,471	\$16,471	_
Ohio Security Insurance Company	0.0%	\$0	\$0	\$707,678	\$637,866	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$-1,791	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-128	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$-348	_
EMC Property & Casualty Company	0.0%	\$0	\$0	\$40,243	\$40,244	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-2	
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$-121	_
Utica Mutual Insurance Company	0.0%	\$0	\$0	\$70,445	\$101,270	-
American Guarantee & Liablity Insurance Co	0.0%	\$0	\$0	\$214,298	\$173,281	_
Zurich American Insurance Company Of Illinois	0.0%	\$0	\$0	\$3,669	\$3,669	_
Nationwide Agribusiness Insurance Company	0.0%	\$0	\$0	\$355,149	\$407,952	_
Integon National Insurance Company	0.0%	\$0	\$0	\$-27	\$242,256	_
Hallmark Insurance Company	0.0%	\$0	\$0	\$404,937	\$644,223	_
Oak River Insurance Company	0.0%	\$0	\$0	\$0	\$-631	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$-9	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$-32	_
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$-30	\$-6,882	_
Selective Insurance Company Of The Southeast	0.0%	\$0	\$0	\$89,345	\$99,285	_
American Zurich Insurance Company	0.0%	\$0	\$0	\$4,761	\$10,641	_
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$3	\$3	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-188	_
The Travelers Casualty Company	0.0%	\$0	\$0	\$0	\$-1	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$-75,000	_
West American Insurance Company	0.0%	\$0	\$0	\$90,633	\$-191,674	_
Hartford Accident & Indemnity Co	( 0.0%)	\$-1	\$-1	\$0	\$0	0.0%
Trumbull Insurance Company	( 0.0%)	\$-1	\$-1	\$0	\$0	0.0%
Insurance Company Of The State Of Pennsylvani	( 0.0%)	\$-82	\$-82	\$-50,157	\$-50,157	61167.1%
National Continental Insurance Company	( 0.0%)	\$-387	\$931	\$776,729	\$765,874	82263.6%
Sagamore Insurance Company	( 0.0%)	\$-626	\$8,767	\$0	\$-32,716	(373.2%)
Riverport Insurance Company	( 0.0%)	\$-740	\$4,495	\$177,357	\$608,856	13545.2%
American Home Assurance Company	( 0.0%)	\$-1,351	\$-1,351	\$-22	\$-22	1.6%
Knightbrook Insurance Company	( 0.0%)	\$-3,247	\$12,243	\$0	\$0	0.0%
Sompo American Fire & Marine Ins Co	( 0.0%)	\$-3,400	\$87	\$236,643	\$254,549	292585%
Total	100.0%	\$151,010,129	\$148,314,209	\$80,762,812	\$96,515,813	65.1%

# **COMMERCIAL AUTO:**

#### **MED PAY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Zurich American Insurance Company	12.8%	\$912,916	\$817,835	\$0	\$5,100	0.6%
Progressive Casualty Insurance Company	8.4%	\$600,684	\$575,891	\$180,763	\$168,801	29.3%
Farm Bureau Town & Country Insurance Company	4.0%	\$289,573	\$282,597	\$66,441	\$226,445	80.1%
State Automobile Mutual Insurance Company	3.3%	\$238,770	\$220,809	\$73,143	\$193,047	87.4%
Berkshire Hathaway Direct Insurance Company	3.2%	\$232,095	\$135,746	\$2,978	\$79,051	58.2%
Auto Owners Insurance Company	3.2%	\$229,463	\$132,589	\$31,888	\$52,382	39.5%
Acuity A Mutual Insurance Company	3.1%	\$219,461	\$206,933	\$23,786	\$21,735	10.5%
Philadelphia Indemnity Insurance Company	2.8%	\$201,747	\$196,282	\$18,056	\$38,851	19.8%
Selective Insurance Company Of America	2.8%	\$198,678	\$177,074	\$100,000	\$413,275	233.4%
Arch Insurance Company	2.7%	\$196,630	\$179,607	\$0	\$0	0.0%
Selective Insurance Company Of South Carolina	2.4%	\$174,298	\$157,678	\$176,000	\$303,992	192.8%
State Farm Mutual Automobile Insurance Co	2.3%	\$162,002	\$162,480	\$84,160	\$88,960	54.8%
Grinnell Mutual Reinsurance Company	2.1%	\$151,576	\$144,536	\$26,847	\$20,803	14.4%
Nationwide Agribusiness Insurance Company	1.8%	\$130,791	\$135,809	\$19,751	\$10,789	7.9%
Canal Insurance Company	1.6%	\$112,199	\$85,195	\$19,600	\$10,600	12.4%
Great West Casualty Company	1.5%	\$106,725	\$92,761	\$8,350	\$8,776	9.5%
Travelers Property Casualty Company Of Americ	1.3%	\$93,466	\$99,603	\$12,133	\$64,335	64.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Indemnity Company Of America	1.3%	\$92,990	\$88,736	\$0	\$37,833	42.6%
Empire Fire & Marine Insurance Co	1.3%	\$92,958	\$92,958	\$2,500	\$2,500	2.7%
Liberty Mutual Fire Insurance Company	1.3%	\$92,155	\$77,807	\$0	\$0	0.0%
National Union Fire Insurance Company Of Pitt	1.3%	\$89,842	\$96,532	\$19,654	\$-53,878	(55.8%)
Owners Insurance Company	1.3%	\$89,668	\$172,996	\$51,999	\$19,696	11.4%
Shelter General Insurance Company	1.2%	\$85,753	\$83,559	\$4,000	\$6,514	7.8%
Travelers Indemnity Company	1.2%	\$85,009	\$87,615	\$0	\$0	0.0%
Midwest Family Mutual Insurance Company	1.2%	\$84,695	\$89,589	\$0	\$0	0.0%
Charter Oak Fire Insurance Co The	1.2%	\$83,093	\$88,319	\$9,246	\$111,867	126.7%
Sentry Select Insurance Company	1.1%	\$82,278	\$85,562	\$12,000	\$20,054	23.4%
Haulers Insurance Company Inc	1.1%	\$80,540	\$80,064	\$15,129	\$9,959	12.4%
Cameron Mutual Insurance Company	1.0%	\$73,566	\$82,116	\$14,439	\$-561	( 0.7%)
National Indemnity Company	1.0%	\$68,331	\$76,053	\$8,559	\$-37,102	(48.8%)
United Fire & Casualty Company	0.8%	\$60,489	\$63,600	\$18,944	\$7,868	12.4%
National Liability & Fire Insurance Company	0.8%	\$54,571	\$51,274	\$0	\$672	1.3%
Selective Insurance Company Of The Southeast	0.7%	\$52,495	\$50,692	\$0	\$15,000	29.6%
1st Auto & Casualty Insurance Company	0.7%	\$46,860	\$43,604	\$16,000	\$0	0.0%
Employers Mutual Casualty Company	0.6%	\$43,576	\$52,544	\$11,468	\$-14,167	(27.0%)
Guideone Insurance Company	0.6%	\$42,853	\$44,198	\$0	\$-19,452	(44.0%)
Hartford Accident & Indemnity Co	0.6%	\$41,572	\$44,634	\$5,203	\$11,515	25.8%
Trumbull Insurance Company	0.6%	\$40,524	\$35,680	\$295	\$-6,719	(18.8%)
Brotherhood Mutual Insurance Co	0.6%	\$40,036	\$39,633	\$17,560	\$24,288	61.3%
Ohio Security Insurance Company	0.6%	\$39,408	\$40,531	\$21,063	\$18,985	46.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Mutual Insurance Company	0.5%	\$39,142	\$64,976	\$50,923	\$28,786	44.3%
Union Insurance Company	0.5%	\$36,874	\$36,501	\$0	\$9,902	27.1%
Federated Service Insurance Company	0.5%	\$36,723	\$36,763	\$0	\$0	0.0%
Truck Insurance Exchange	0.5%	\$35,843	\$34,186	\$7,000	\$-270	( 0.8%)
Shelter Mutual Insurance Company	0.5%	\$34,175	\$34,747	\$0	\$0	0.0%
Federated Mutual Insurance Company	0.5%	\$34,101	\$34,069	\$504	\$-4,121	(12.1%)
Nationwide Mutual Insurance Company	0.5%	\$33,079	\$30,478	\$5,255	\$-1,188	(3.9%)
Travelers Indemnity Company Of Connecticut	0.5%	\$32,660	\$40,903	\$0	\$15,446	37.8%
Secura Insurance Company	0.4%	\$31,038	\$30,010	\$9,270	\$19,108	63.7%
Travelers Casualty Insurance Company Of Ameri	0.4%	\$28,125	\$27,476	\$12,853	\$4,853	17.7%
State Auto Property & Casualty Insurance Comp	0.4%	\$27,918	\$32,403	\$2,962	\$10,200	31.5%
Star Insurance Company	0.4%	\$27,879	\$32,062	\$2,430	\$1,842	5.7%
Phoenix Insurance Company The	0.4%	\$27,753	\$27,492	\$0	\$9,415	34.2%
Northland Insurance Company	0.4%	\$27,325	\$25,502	\$4,800	\$5,000	19.6%
Emcasco Insurance Company	0.4%	\$26,994	\$29,766	\$6,120	\$-940	(3.2%)
Sentry Insurance Company	0.4%	\$26,453	\$22,633	\$4,469	\$10,765	47.6%
Amerisure Mutual Insurance Company	0.3%	\$23,888	\$19,505	\$0	\$0	0.0%
Everett Cash Mutual Insurance Co.	0.3%	\$23,128	\$22,693	\$0	\$15,039	66.3%
American Guarantee & Liablity Insurance Co	0.3%	\$22,989	\$24,108	\$0	\$0	0.0%
Old Republic Insurance Company	0.3%	\$22,791	\$22,362	\$-2,130	\$3,578	16.0%
Allstate Insurance Company	0.3%	\$21,790	\$24,308	\$7,081	\$-12,871	(52.9%)
AMCO Insurance Company	0.3%	\$21,125	\$20,730	\$10,977	\$11,377	54.9%
Transguard Ins Co of America Inc	0.3%	\$19,155	\$10,751	\$0	\$2,524	23.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Addison Insurance Company	0.3%	\$19,085	\$18,299	\$2,265	\$5,360	29.3%
Nutmeg Insurance Company	0.3%	\$18,825	\$8,217	\$0	\$0	0.0%
Secura Supreme Insurance Company	0.3%	\$18,629	\$17,258	\$5,000	\$6,488	37.6%
Occidental Fire & Casualty Company Of North C	0.3%	\$18,225	\$14,422	\$0	\$1,248	8.7%
Grinnell Select Insurance Company	0.2%	\$17,634	\$7,291	\$3,902	\$3,902	53.5%
Nationwide General Insurance Company	0.2%	\$17,280	\$13,071	\$8,070	\$8,070	61.7%
American Reliable Insurance Company	0.2%	\$16,739	\$18,724	\$20,085	\$15,956	85.2%
Sentinel Insurance Company Ltd	0.2%	\$16,671	\$20,037	\$0	\$0	0.0%
Mid Century Insurance Company	0.2%	\$16,597	\$16,558	\$10,341	\$-3,674	( 22.2%)
Acadia Insurance Company	0.2%	\$16,385	\$16,343	\$5,000	\$5,095	31.2%
FCCI Insurance Company	0.2%	\$15,585	\$15,003	\$11,952	\$4,766	31.8%
Firemens Insurance Company Of Washington DC	0.2%	\$14,448	\$14,247	\$0	\$0	0.0%
Everest National Insurance Company	0.2%	\$14,313	\$13,529	\$0	\$1,845	13.6%
Columbia Mutual Insurance Company	0.2%	\$13,794	\$13,420	\$11,000	\$5,361	39.9%
State Farm Fire & Casualty Company	0.2%	\$13,600	\$13,307	\$4,503	\$3,230	24.3%
Pennsylvania Lumbermens Mutual Insurance Comp	0.2%	\$13,392	\$10,823	\$0	\$0	0.0%
Amerisure Insurance Company	0.2%	\$13,282	\$16,663	\$5,000	\$5,000	30.0%
Nationwide Assurance Company	0.2%	\$13,196	\$8,600	\$0	\$0	0.0%
Starr Indemnity & Liability Company	0.2%	\$13,073	\$11,643	\$1,442	\$2,256	19.4%
Continental Western Insurance Company	0.2%	\$12,869	\$15,718	\$0	\$0	0.0%
National Fire Insurance Company Of Hartford	0.2%	\$12,219	\$11,950	\$5,000	\$2,599	21.7%
Wesco Insurance Company	0.2%	\$11,682	\$11,120	\$0	\$0	0.0%
Valley Forge Insurance Company	0.2%	\$11,645	\$11,396	\$615	\$-1,163	(10.2%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great Divide Insurance Company	0.2%	\$11,418	\$11,332	\$1,375	\$13,513	119.2%
Association Casualty Insurance Company	0.2%	\$10,806	\$9,718	\$5,000	\$0	0.0%
Continental Insurance Company The	0.1%	\$10,654	\$9,205	\$0	\$-2,694	(29.3%)
Lancer Insurance Company	0.1%	\$10,224	\$10,375	\$0	\$0	0.0%
Riverport Insurance Company	0.1%	\$10,059	\$9,287	\$5,000	\$0	0.0%
Bitco General Insurance Corporation	0.1%	\$9,755	\$9,674	\$984	\$5,392	55.7%
National Trust Insurance Company	0.1%	\$9,748	\$9,405	\$0	\$5,144	54.7%
Allied Insurance Company Of America	0.1%	\$9,570	\$12,431	\$10,000	\$5,000	40.2%
Crestbrook Insurance Company	0.1%	\$9,412	\$10,802	\$0	\$1,278	11.8%
Country Mutual Insurance Company	0.1%	\$9,256	\$9,197	\$5,574	\$10,399	113.1%
Depositors Insurance Company	0.1%	\$9,036	\$8,864	\$0	\$0	0.0%
Tokio Marine America Insurance Company	0.1%	\$8,905	\$8,172	\$0	\$0	0.0%
First Liberty Insurance Corp The	0.1%	\$8,771	\$15,818	\$0	\$0	0.0%
Sompo America Insurance Company	0.1%	\$8,338	\$8,159	\$0	\$0	0.0%
Union Insurance Company Of Providence	0.1%	\$7,989	\$6,529	\$0	\$0	0.0%
Continental Casualty Company	0.1%	\$6,977	\$7,483	\$0	\$-1,552	(20.7%)
Triangle Insurance Company Inc	0.1%	\$6,737	\$5,594	\$0	\$16,860	301.4%
Farmers Insurance Exchange	0.1%	\$6,438	\$6,881	\$4,755	\$5,392	78.4%
Twin City Fire Insurance Company	0.1%	\$6,134	\$5,870	\$0	\$-9,891	(168.5%)
American Casualty Company Of Reading Pennsylv	0.1%	\$6,021	\$4,430	\$0	\$-569	(12.8%)
Monroe Guaranty Insurance Company	0.1%	\$5,974	\$5,212	\$0	\$1,558	29.9%
Hudson Insurance Company	0.1%	\$5,841	\$5,268	\$482	\$5,137	97.5%
Everest Denali Insurance Company	0.1%	\$5,604	\$5,260	\$0	\$1,420	27.0%
LM Insurance Corporation	0.1%	\$5,531	\$5,952	\$0	\$0	0.0%
Berkshire Hathaway Specialty Insurance Co	0.1%	\$5,522	\$5,245	\$0	\$2,019	38.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Interstate Insurance Company	0.1%	\$5,322	\$5,335	\$37,843	\$27,668	518.6%
Liberty Insurance Corporation	0.1%	\$5,184	\$6,825	\$0	\$0	0.0%
Transportation Insurance Company	0.1%	\$5,155	\$3,827	\$0	\$246	6.4%
Hartford Fire Insurance Company	0.1%	\$4,679	\$3,687	\$0	\$0	0.0%
Grinnell Compass Inc	0.1%	\$4,596	\$1,961	\$0	\$0	0.0%
West American Insurance Company	0.1%	\$4,341	\$6,353	\$-5,000	\$10,574	166.4%
State National Insurance Company Inc	0.1%	\$4,044	\$9,495	\$36,857	\$32,837	345.8%
American Zurich Insurance Company	0.1%	\$3,913	\$2,832	\$0	\$0	0.0%
American Southern Home Insurance Company	0.1%	\$3,767	\$1,300	\$0	\$0	0.0%
Mitsui Sumitomo Insurance USA Inc	0.1%	\$3,620	\$3,788	\$0	\$12,479	329.4%
Markel Insurance Company	0.0%	\$3,543	\$3,247	\$0	\$-5,505	(169.5%)
Columbia National Insurance Company	0.0%	\$3,440	\$2,815	\$0	\$0	0.0%
Wilshire Insurance Company	0.0%	\$3,428	\$3,283	\$0	\$2,759	84.0%
Hartford Underwriters Insurance Company	0.0%	\$3,369	\$3,382	\$0	\$0	0.0%
Everest Premier Insurance Company	0.0%	\$3,366	\$3,608	\$0	\$2,226	61.7%
American Family Home Insurance Company	0.0%	\$3,138	\$3,221	\$0	\$0	0.0%
Axis Insurance Company	0.0%	\$3,020	\$2,877	\$0	\$709	24.6%
Key Risk Insurance Company	0.0%	\$2,989	\$2,039	\$1,304	\$1,634	80.1%
EMC Property & Casualty Company	0.0%	\$2,919	\$2,047	\$250,000	\$0	0.0%
American Fire & Casualty Company	0.0%	\$2,740	\$3,372	\$0	\$0	0.0%
Rural Trust Insurance Company	0.0%	\$2,729	\$3,607	\$0	\$0	0.0%
Berkley National Insurance Company	0.0%	\$2,716	\$2,503	\$0	\$2,500	99.9%
National American Insurance Company	0.0%	\$2,675	\$2,207	\$0	\$0	0.0%
Mitsui Sumitomo Ins Co Of America	0.0%	\$2,594	\$2,998	\$0	\$-1,712	(57.1%)
Ohio Casualty Insurance Company	0.0%	\$2,550	\$2,761	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Casualty Insurance Co	0.0%	\$2,543	\$1,613	\$0	\$0	0.0%
Milford Casualty Insurance Company	0.0%	\$2,431	\$2,458	\$1,771	\$948	38.6%
Zurich American Insurance Company Of Illinois	0.0%	\$2,148	\$2,129	\$0	\$0	0.0%
Harco National Insurance Company	0.0%	\$2,091	\$6,972	\$0	\$1,277	18.3%
Carolina Casualty Insurance Company	0.0%	\$1,982	\$2,129	\$0	\$0	0.0%
RLI Insurance Company	0.0%	\$1,981	\$1,366	\$0	\$418	30.6%
Government Employees Insurance Co	0.0%	\$1,841	\$3,250	\$0	\$-472	(14.5%)
Federated Reserve Insurance Company	0.0%	\$1,837	\$1,592	\$0	\$0	0.0%
Great American Insurance Company	0.0%	\$1,640	\$1,360	\$0	\$552	40.6%
Amerisure Partners Insurance Company	0.0%	\$1,583	\$3,346	\$0	\$0	0.0%
Great American Alliance Insurance Company	0.0%	\$1,467	\$1,670	\$0	\$-46	(2.8%)
Security National Insurance Company	0.0%	\$1,374	\$1,151	\$0	\$0	0.0%
American Hallmark Insurance Company Of TX	0.0%	\$1,260	\$1,935	\$0	\$–176	( 9.1%)
Employers Insurance Company Of Wausau	0.0%	\$1,231	\$828	\$0	\$0	0.0%
Pharmacists Mutual Insurance Company	0.0%	\$1,154	\$1,294	\$3,042	\$2,186	168.9%
Utica Mutual Insurance Company	0.0%	\$1,057	\$840	\$0	\$0	0.0%
Florists Mutual Insurance Company	0.0%	\$933	\$950	\$2,000	\$1,900	200.0%
Middlesex Insurance Company	0.0%	\$918	\$626	\$0	\$227	36.3%
Mid-continent Casualty Company	0.0%	\$893	\$1,180	\$0	\$0	0.0%
Property & Casualty Insurance Company Of Hart	0.0%	\$786	\$474	\$0	\$0	0.0%
Next Insurance US Company	0.0%	\$784	\$1,222	\$-1,602	\$-1,602	(131.1%)
Great American Insurance Company Of NY	0.0%	\$712	\$836	\$0	\$-694	(83.0%)
Bitco National Insurance Company	0.0%	\$691	\$1,441	\$0	\$5,885	408.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Modern Home Insurance Co	0.0%	\$676	\$676	\$0	\$0	0.0%
Accredited Surety & Casualty Company Inc	0.0%	\$676	\$284	\$0	\$120	42.3%
Great American Assurance Company	0.0%	\$641	\$582	\$0	\$103	17.7%
Vanliner Insurance Company	0.0%	\$595	\$533	\$0	\$0	0.0%
Insurance Company Of The State Of Pennsylvani	0.0%	\$570	\$575	\$0	\$0	0.0%
Intrepid Insurance Company	0.0%	\$475	\$485	\$0	\$0	0.0%
GEICO General Insurance Company	0.0%	\$457	\$309	\$0	\$203	65.7%
Tri State Insurance Company Of Minnesota	0.0%	\$392	\$427	\$0	\$0	0.0%
Starnet Insurance Company	0.0%	\$372	\$266	\$0	\$0	0.0%
Seneca Insurance Company Inc	0.0%	\$357	\$443	\$403	\$667	150.6%
Allied World Specialty Insurance Company	0.0%	\$243	\$299	\$0	\$-1	(0.3%)
Mid-continent Assurance Company	0.0%	\$170	\$69	\$0	\$0	0.0%
Granite State Insurance Company	0.0%	\$158	\$205	\$0	\$0	0.0%
T.h.e. Insurance Company	0.0%	\$123	\$148	\$0	\$-33	(22.3%)
Commerce & Industry Insurance Co	0.0%	\$116	\$155	\$0	\$0	0.0%
Berkley Regional Insurance Company	0.0%	\$114	\$1,247	\$0	\$0	0.0%
New Hampshire Insurance Company	0.0%	\$99	\$308	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$77	\$259	\$0	\$0	0.0%
Westfield Insurance Company	0.0%	\$60	\$36	\$0	\$-14	(38.9%)
Chiron Insurance Company	0.0%	\$49	\$19	\$0	\$4	21.1%
Contractors Bonding & Insurance Company	0.0%	\$24	\$9	\$0	\$2	22.2%
American Select Insurance Company	0.0%	\$23	\$32	\$0	\$-9	(28.1%)
Liberty Mutual Insurance Company	0.0%	\$22	\$20	\$0	\$11,869	59345.0%
Liberty Mutual Personal Insurance Company	0.0%	\$20	\$17	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$0	\$-20	_
Allstate Indemnity Company	0.0%	\$0	\$0	\$0	\$94	_
Sparta Insurance Company	0.0%	\$0	\$0	\$-4	\$-4	_
Greenwich Insurance Company	0.0%	\$0	\$6	\$0	\$-7,204	(120067%)
Hallmark Insurance Company	0.0%	\$0	\$0	\$0	\$791	_
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-57	_
XL Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-2,579	_
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$200	\$200	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-19	_
Navigators Insurance Company	0.0%	\$0	\$0	\$0	\$-424	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$-2	_
American Home Assurance Company	( 0.0%)	\$-2	\$-2	\$0	\$0	0.0%
Watford Insurance Company	( 0.0%)	\$-35	\$-23	\$0	\$0	0.0%
National Specialty Insurance Company	( 0.0%)	\$-2,129	\$176	\$0	\$0	0.0%
Total	100.0%	\$7,156,689	\$6,817,539	\$1,648,628	\$2,215,509	32.5%

## **COMMERCIAL AUTO:**

#### **UNINSURED & UNDERINSURED MOTORIST**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Midvale Indemnity Company	18.2%	\$6,842,780	\$441,803	\$1,022,018	\$3,707,450	839.2%
Progressive Casualty Insurance Company	8.7%	\$3,285,276	\$3,128,808	\$1,167,665	\$3,724,425	119.0%
Farmers Insurance Exchange	6.0%	\$2,239,025	\$2,079,317	\$3,240,392	\$3,210,353	154.4%
Safety National Casualty Corporation	5.1%	\$1,907,940	\$1,837,325	\$1,395,595	\$2,948,942	160.5%
Southern Pioneer Property & Casualty Insura	4.9%	\$1,828,318	\$1,734,435	\$995,457	\$1,516,427	87.4%
Auto Owners Insurance Company	3.9%	\$1,460,359	\$831,388	\$380,000	\$1,064,484	128.0%
Zurich American Insurance Company	3.4%	\$1,275,665	\$1,135,792	\$34,000	\$7,500	0.7%
Penn Millers Insurance Company	2.6%	\$961,131	\$975,756	\$127,377	\$264,768	27.1%
Owners Insurance Company	2.2%	\$828,770	\$1,285,561	\$347,979	\$-40,615	(3.2%)
New York Marine & General Insurance Co	2.1%	\$797,958	\$1,272,015	\$921,757	\$605,672	47.6%
State Automobile Mutual Insurance Company	1.9%	\$729,146	\$674,284	\$223,363	\$589,512	87.4%
Farm Bureau Town & Country Insurance Company	1.8%	\$673,699	\$659,162	\$-393	\$223,103	33.8%
Travelers Property Casualty Company Of Americ	1.6%	\$594,196	\$556,626	\$973,000	\$359,533	64.6%
Allstate Insurance Company	1.6%	\$587,315	\$575,603	\$366,502	\$1,744,491	303.1%
State Farm Mutual Automobile Insurance Co	1.5%	\$577,085	\$559,779	\$436,303	\$1,143,665	204.3%
Acuity A Mutual Insurance Company	1.4%	\$527,697	\$507,323	\$1,242,526	\$3,857,529	760.4%
American Family Mutual Insurance Company	1.4%	\$522,407	\$718,626	\$296,764	\$-1,101,676	(153.3%)
Ohio Security Insurance Company	1.4%	\$509,502	\$491,356	\$373,359	\$336,527	68.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Fire & Casualty Company	1.3%	\$481,621	\$504,651	\$2,720,026	\$2,036,072	403.5%
Brotherhood Mutual Insurance Co	1.2%	\$432,860	\$426,476	\$504,622	\$233,942	54.9%
Philadelphia Indemnity Insurance Company	1.1%	\$409,258	\$391,075	\$657,750	\$782,696	200.1%
Old Republic Insurance Company	1.0%	\$384,045	\$361,163	\$0	\$220,476	61.0%
National Union Fire Insurance Company Of Pitt	1.0%	\$375,115	\$398,775	\$78,702	\$113,842	28.5%
Truck Insurance Exchange	1.0%	\$359,469	\$320,813	\$440,000	\$170,069	53.0%
Grinnell Mutual Reinsurance Company	0.9%	\$357,376	\$343,499	\$0	\$214,036	62.3%
Shelter General Insurance Company	0.8%	\$309,856	\$300,896	\$-547	\$-890	(0.3%)
Haulers Insurance Company Inc	0.6%	\$241,253	\$239,827	\$49,212	\$254,574	106.1%
National Indemnity Company	0.6%	\$229,556	\$282,361	\$455,500	\$472,448	167.3%
Secura Insurance Company	0.6%	\$225,865	\$224,721	\$8,250	\$76,275	33.9%
Travelers Indemnity Company	0.6%	\$224,079	\$227,133	\$80,000	\$79,989	35.2%
Union Insurance Company	0.5%	\$206,869	\$211,252	\$0	\$781,559	370.0%
Charter Oak Fire Insurance Co The	0.5%	\$202,819	\$208,631	\$825,000	\$264,258	126.7%
Employers Mutual Casualty Company	0.5%	\$186,947	\$178,091	\$10,500	\$459,091	257.8%
Midwest Family Mutual Insurance Company	0.5%	\$179,527	\$191,156	\$0	\$0	0.0%
Travelers Casualty Insurance Company Of Ameri	0.5%	\$177,582	\$176,577	\$300,749	\$242,749	137.5%
Mid Century Insurance Company	0.5%	\$175,420	\$169,527	\$0	\$119,501	70.5%
Federated Mutual Insurance Company	0.5%	\$173,220	\$175,624	\$85,000	\$53,710	30.6%
Great West Casualty Company	0.4%	\$168,703	\$144,707	\$0	\$275,000	190.0%
Northland Insurance Company	0.4%	\$162,885	\$167,999	\$47,500	\$-143,550	(85.4%)
Markel Insurance Company	0.4%	\$156,092	\$98,325	\$0	\$137,279	139.6%
Amerisure Mutual Insurance Company	0.4%	\$152,582	\$123,502	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Cameron Mutual Insurance Company	0.4%	\$151,846	\$164,980	\$30,000	\$13,400	8.1%
Federated Service Insurance Company	0.4%	\$146,558	\$139,278	\$0	\$0	0.0%
Hartford Accident & Indemnity Co	0.4%	\$140,705	\$146,895	\$0	\$55,341	37.7%
National Liability & Fire Insurance Company	0.4%	\$140,576	\$138,743	\$50,000	\$-142,189	(102.5%)
Acadia Insurance Company	0.4%	\$138,426	\$152,861	\$945,519	\$202,908	132.7%
Trumbull Insurance Company	0.4%	\$137,157	\$117,425	\$0	\$-32,290	(27.5%)
Liberty Mutual Fire Insurance Company	0.3%	\$127,839	\$127,059	\$0	\$0	0.0%
Emcasco Insurance Company	0.3%	\$126,030	\$145,201	\$105,270	\$356,584	245.6%
Canal Insurance Company	0.3%	\$125,827	\$109,625	\$75,000	\$100,000	91.2%
Firemens Insurance Company Of Washington DC	0.3%	\$113,414	\$105,003	\$0	\$130,000	123.8%
Shelter Mutual Insurance Company	0.3%	\$113,157	\$115,351	\$-167	\$-3,041	(2.6%)
FCCI Insurance Company	0.3%	\$109,335	\$106,414	\$90,500	\$33,433	31.4%
Cincinnati Insurance Company The	0.3%	\$108,825	\$101,091	\$12,985	\$-20,678	(20.5%)
Secura Supreme Insurance Company	0.3%	\$107,656	\$103,052	\$0	\$0	0.0%
Argonaut Great Central Insurance Co	0.3%	\$105,467	\$101,825	\$8,777	\$97,519	95.8%
1st Auto & Casualty Insurance Company	0.3%	\$105,047	\$97,911	\$0	\$0	0.0%
Amerisure Insurance Company	0.3%	\$103,198	\$130,481	\$440	\$440	0.3%
Travelers Indemnity Company Of Connecticut	0.3%	\$102,159	\$115,335	\$411,079	\$43,553	37.8%
State Auto Property & Casualty Insurance Comp	0.3%	\$100,121	\$116,205	\$8,476	\$935,134	804.7%
Guideone Insurance Company	0.3%	\$99,882	\$100,522	\$0	\$-11,923	(11.9%)
Bitco General Insurance Corporation	0.2%	\$92,947	\$92,177	\$0	\$32,221	35.0%
National Fire Insurance Company Of Hartford	0.2%	\$91,843	\$91,574	\$0	\$98,287	107.3%
Nutmeg Insurance Company	0.2%	\$84,100	\$35,960	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Valley Forge Insurance Company	0.2%	\$83,225	\$85,704	\$0	\$59,080	68.9%
Sentry Insurance Company	0.2%	\$79,854	\$75,883	\$1,379	\$13,785	18.2%
Continental Insurance Company The	0.2%	\$78,965	\$60,205	\$125,000	\$-90,581	(150.5%)
Columbia Mutual Insurance Company	0.2%	\$76,954	\$78,117	\$0	\$156,278	200.1%
Continental Western Insurance Company	0.2%	\$76,172	\$77,511	\$1,100,000	\$569,647	734.9%
State Farm Fire & Casualty Company	0.2%	\$70,302	\$66,540	\$9,870	\$18,336	27.6%
National Trust Insurance Company	0.2%	\$68,885	\$68,721	\$0	\$36,354	52.9%
Starr Indemnity & Liability Company	0.2%	\$65,365	\$58,216	\$7,212	\$11,279	19.4%
Addison Insurance Company	0.2%	\$63,788	\$63,083	\$0	\$523,917	830.5%
Travelers Indemnity Company Of America	0.2%	\$62,691	\$66,551	\$0	\$28,374	42.6%
LM Insurance Corporation	0.2%	\$61,648	\$62,313	\$0	\$0	0.0%
Arch Insurance Company	0.2%	\$61,162	\$55,867	\$0	\$0	0.0%
Berkshire Hathaway Direct Insurance Company	0.2%	\$57,037	\$46,338	\$0	\$19,917	43.0%
Monroe Guaranty Insurance Company	0.1%	\$53,894	\$47,889	\$1,000,000	\$14,055	29.3%
Nationwide Agribusiness Insurance Company	0.1%	\$51,956	\$53,749	\$70,000	\$10,142	18.9%
Star Insurance Company	0.1%	\$51,455	\$53,135	\$0	\$29,544	55.6%
Union Insurance Company Of Providence	0.1%	\$48,945	\$42,014	\$0	\$1	0.0%
Tokio Marine America Insurance Company	0.1%	\$47,372	\$43,474	\$0	\$0	0.0%
Sentinel Insurance Company Ltd	0.1%	\$46,974	\$48,156	\$0	\$0	0.0%
Phoenix Insurance Company The	0.1%	\$46,655	\$45,820	\$300,000	\$15,692	34.2%
Empire Fire & Marine Insurance Co	0.1%	\$44,916	\$42,848	\$0	\$0	0.0%
American National Property & Casualty Co	0.1%	\$44,295	\$41,344	\$0	\$-5,876	(14.2%)
Amerisure Partners Insurance Company	0.1%	\$43,558	\$52,437	\$0	\$0	0.0%
Nationwide Assurance Company	0.1%	\$41,921	\$27,248	\$0	\$0	0.0%
West American Insurance Company	0.1%	\$39,818	\$49,488	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Chubb National Insurance Company	0.1%	\$39,634	\$20,387	\$900	\$20,046	98.3%
Continental Casualty Company	0.1%	\$39,359	\$39,947	\$0	\$17,210	43.1%
American Fire & Casualty Company	0.1%	\$38,983	\$44,612	\$0	\$0	0.0%
Hartford Fire Insurance Company	0.1%	\$38,239	\$29,280	\$0	\$90,108	307.7%
Everett Cash Mutual Insurance Co.	0.1%	\$37,802	\$36,624	\$2,216	\$9,938	27.1%
Association Casualty Insurance Company	0.1%	\$36,423	\$31,669	\$0	\$0	0.0%
Hartford Underwriters Insurance Company	0.1%	\$36,095	\$35,108	\$0	\$0	0.0%
Liberty Insurance Corporation	0.1%	\$34,205	\$45,056	\$0	\$0	0.0%
American Reliable Insurance Company	0.1%	\$33,478	\$37,447	\$40,171	\$31,911	85.2%
Hartford Casualty Insurance Co	0.1%	\$33,238	\$23,712	\$0	\$0	0.0%
Twin City Fire Insurance Company	0.1%	\$32,740	\$29,274	\$0	\$14,836	50.7%
American Guarantee & Liablity Insurance Co	0.1%	\$31,090	\$36,144	\$2,500	\$2,499	6.9%
Sompo America Insurance Company	0.1%	\$30,531	\$29,287	\$0	\$0	0.0%
American Zurich Insurance Company	0.1%	\$28,898	\$24,249	\$0	\$0	0.0%
Country Mutual Insurance Company	0.1%	\$28,365	\$27,502	\$300,000	\$368,199	1338.8%
Sentry Select Insurance Company	0.1%	\$27,979	\$28,917	\$650,000	\$476,658	1648.4%
Lancer Insurance Company	0.1%	\$27,975	\$30,839	\$40,000	\$15,000	48.6%
Transportation Insurance Company	0.1%	\$27,704	\$21,809	\$0	\$9,661	44.3%
Everest Premier Insurance Company	0.1%	\$27,055	\$29,302	\$0	\$14,944	51.0%
Vantapro Specialty Insurance Company	0.1%	\$26,181	\$19,487	\$1,351	\$5,807	29.8%
Mitsui Sumitomo Insurance USA Inc	0.1%	\$24,827	\$25,036	\$-5,225	\$24,958	99.7%
Corepointe Insurance Company	0.1%	\$23,128	\$23,128	\$0	\$0	0.0%
Ohio Casualty Insurance Company	0.1%	\$22,549	\$21,774	\$0	\$0	0.0%
Crestbrook Insurance Company	0.1%	\$21,996	\$24,690	\$0	\$50,000	202.5%
Great Divide Insurance Company	0.1%	\$21,380	\$21,218	\$2,575	\$25,303	119.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nationwide General Insurance Company	0.1%	\$20,546	\$13,999	\$1,500	\$1,500	10.7%
Federated Reserve Insurance Company	0.1%	\$20,514	\$18,288	\$0	\$0	0.0%
Everest Denali Insurance Company	0.1%	\$20,382	\$17,451	\$0	\$1,969	11.3%
Cincinnati Indemnity Company Inc	0.1%	\$20,155	\$20,706	\$12,207	\$6,445	31.1%
Columbia National Insurance Company	0.0%	\$18,277	\$15,065	\$0	\$0	0.0%
Vanliner Insurance Company	0.0%	\$18,043	\$18,441	\$25,000	\$33,075	179.4%
Axis Insurance Company	0.0%	\$17,746	\$16,903	\$0	\$4,203	24.9%
American Casualty Company Of Reading Pennsylv	0.0%	\$17,094	\$14,927	\$0	\$9,196	61.6%
Property & Casualty Insurance Company Of Hart	0.0%	\$16,743	\$14,095	\$0	\$0	0.0%
Triangle Insurance Company Inc	0.0%	\$16,730	\$13,891	\$0	\$41,867	301.4%
Wesco Insurance Company	0.0%	\$16,699	\$18,427	\$0	\$0	0.0%
Grinnell Select Insurance Company	0.0%	\$16,662	\$6,814	\$0	\$0	0.0%
Cincinnati Casualty Company The	0.0%	\$16,345	\$15,883	\$5,000	\$-5,743	(36.2%)
National American Insurance Company	0.0%	\$16,050	\$14,287	\$0	\$0	0.0%
Greenwich Insurance Company	0.0%	\$15,978	\$10,993	\$0	\$3,750	34.1%
Hudson Insurance Company	0.0%	\$15,672	\$14,132	\$1,292	\$13,778	97.5%
Berkshire Hathaway Specialty Insurance Co	0.0%	\$14,507	\$12,979	\$0	\$-3,478	(26.8%)
Everest National Insurance Company	0.0%	\$13,627	\$14,924	\$40,000	\$2,767	18.5%
GEICO General Insurance Company	0.0%	\$13,477	\$7,872	\$0	\$3,896	49.5%
Key Risk Insurance Company	0.0%	\$12,877	\$8,786	\$5,618	\$7,038	80.1%
National Interstate Insurance Company	0.0%	\$12,627	\$10,491	\$28,064	\$21,860	208.4%
Pacific Employers Insurance Company	0.0%	\$11,332	\$12,122	\$0	\$3,572	29.5%
Occidental Fire & Casualty Company Of North C	0.0%	\$10,960	\$11,284	\$0	\$977	8.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Rural Trust Insurance Company	0.0%	\$10,914	\$14,428	\$0	\$0	0.0%
Government Employees Insurance Co	0.0%	\$10,872	\$22,455	\$0	\$77,035	343.1%
Nova Casualty Company	0.0%	\$10,870	\$11,034	\$0	\$0	0.0%
Great American Assurance Company	0.0%	\$10,846	\$11,827	\$50,000	\$50,684	428.5%
Mitsui Sumitomo Ins Co Of America	0.0%	\$10,415	\$13,185	\$0	\$-3,424	(26.0%)
Wilshire Insurance Company	0.0%	\$9,929	\$9,603	\$0	\$8,071	84.0%
Florists Mutual Insurance Company	0.0%	\$9,910	\$10,296	\$0	\$-687	(6.7%)
First Liberty Insurance Corp The	0.0%	\$8,897	\$9,240	\$0	\$0	0.0%
Great American Alliance Insurance Company	0.0%	\$8,490	\$9,529	\$0	\$1,097	11.5%
Transguard Ins Co of America Inc	0.0%	\$7,424	\$4,420	\$0	\$1,038	23.5%
Middlesex Insurance Company	0.0%	\$7,323	\$5,382	\$0	\$1,911	35.5%
Pharmacists Mutual Insurance Company	0.0%	\$7,318	\$8,343	\$0	\$-551	( 6.6%)
EMC Property & Casualty Company	0.0%	\$7,233	\$5,594	\$0	\$0	0.0%
American Family Home Insurance Company	0.0%	\$6,778	\$6,957	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	0.0%	\$5,850	\$3,960	\$0	\$0	0.0%
RLI Insurance Company	0.0%	\$5,777	\$5,613	\$0	\$0	0.0%
Great American Insurance Company	0.0%	\$5,731	\$5,615	\$0	\$2,089	37.2%
Grinnell Compass Inc	0.0%	\$5,302	\$2,235	\$0	\$0	0.0%
Zurich American Insurance Company Of Illinois	0.0%	\$5,102	\$4,585	\$0	\$0	0.0%
Mid-continent Casualty Company	0.0%	\$4,403	\$6,312	\$0	\$33,820	535.8%
State National Insurance Company Inc	0.0%	\$4,230	\$10,978	\$269,059	\$239,710	2183.5%
American Hallmark Insurance Company Of TX	0.0%	\$3,965	\$4,157	\$0	\$-379	( 9.1%)
Utica Mutual Insurance Company	0.0%	\$3,722	\$2,959	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkley National Insurance Company	0.0%	\$3,715	\$3,552	\$0	\$0	0.0%
Tri State Insurance Company Of Minnesota	0.0%	\$3,681	\$4,611	\$0	\$0	0.0%
Next Insurance US Company	0.0%	\$3,437	\$5,069	\$0	\$0	0.0%
Great American Insurance Company Of NY	0.0%	\$3,295	\$3,509	\$0	\$-821	(23.4%)
Security National Insurance Company	0.0%	\$2,921	\$2,574	\$0	\$0	0.0%
Bitco National Insurance Company	0.0%	\$2,700	\$5,631	\$605,000	\$22,994	408.3%
Allied World Insurance Company	0.0%	\$2,695	\$1,198	\$0	\$494	41.2%
National Continental Insurance Company	0.0%	\$2,656	\$4,221	\$0	\$80	1.9%
Granite State Insurance Company	0.0%	\$2,475	\$2,684	\$0	\$26	1.0%
American Southern Home Insurance Company	0.0%	\$2,465	\$850	\$0	\$0	0.0%
Hdi Global Insurance Company	0.0%	\$2,278	\$8,598	\$19,049	\$-12,346	(143.6%)
Allied World Specialty Insurance Company	0.0%	\$2,033	\$2,283	\$0	\$-10	( 0.4%)
T.h.e. Insurance Company	0.0%	\$1,861	\$2,188	\$0	\$-158	(7.2%)
Harco National Insurance Company	0.0%	\$1,788	\$4,424	\$0	\$810	18.3%
Protective Insurance Company	0.0%	\$1,702	\$2,667	\$230,070	\$-492,213	(18455.7%)
Insurance Company Of The State Of Pennsylvani	0.0%	\$1,428	\$1,441	\$0	\$0	0.0%
Mid-continent Assurance Company	0.0%	\$1,361	\$624	\$0	\$0	0.0%
Milford Casualty Insurance Company	0.0%	\$1,325	\$1,963	\$0	\$0	0.0%
Riverport Insurance Company	0.0%	\$1,317	\$1,280	\$0	\$0	0.0%
Berkley Regional Insurance Company	0.0%	\$962	\$2,340	\$0	\$0	0.0%
Commerce & Industry Insurance Co	0.0%	\$895	\$1,124	\$0	\$0	0.0%
Seneca Insurance Company Inc	0.0%	\$714	\$885	\$806	\$1,334	150.7%
New Hampshire Insurance Company	0.0%	\$594	\$2,265	\$0	\$8	0.4%
Amtrust Insurance Company	0.0%	\$519	\$375	\$0	\$0	0.0%
Starnet Insurance Company	0.0%	\$465	\$337	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Westfield Insurance Company	0.0%	\$423	\$337	\$0	\$-132	(39.2%)
Chiron Insurance Company	0.0%	\$265	\$107	\$0	\$24	22.4%
Accredited Surety & Casualty Company Inc	0.0%	\$240	\$102	\$0	\$42	41.2%
Carolina Casualty Insurance Company	0.0%	\$200	\$387	\$244,391	\$644,112	166437%
Contractors Bonding & Insurance Company	0.0%	\$192	\$72	\$0	\$0	0.0%
American Select Insurance Company	0.0%	\$134	\$196	\$0	\$-53	(27.0%)
Intrepid Insurance Company	0.0%	\$120	\$147	\$0	\$0	0.0%
Liberty Mutual Personal Insurance Company	0.0%	\$84	\$88	\$0	\$0	0.0%
Liberty Mutual Insurance Company	0.0%	\$84	\$88	\$0	\$23,738	26975.0%
National Specialty Insurance Company	0.0%	\$77	\$14,042	\$0	\$0	0.0%
XL Specialty Insurance Company	0.0%	\$19	\$45	\$494,633	\$568,699	1263776%
American Modern Home Insurance Co	0.0%	\$9	\$9	\$0	\$0	0.0%
Westchester Fire Insurance Company	0.0%	\$0	\$0	\$0	\$-61,732	_
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$0	\$-12,613	_
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$57,500	\$57,500	_
Allied World National Assurance Company	0.0%	\$0	\$0	\$0	\$-34	_
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$0	\$–165	_
Berkley Casualty Company	0.0%	\$0	\$0	\$0	\$10,003	_
Bankers Standard Insurance Company	0.0%	\$0	\$0	\$0	\$-69	_
American Alternative Insurance Corporation	0.0%	\$0	\$0	\$90,909	\$40,909	_
Sparta Insurance Company	0.0%	\$0	\$0	\$-5	\$-5	_
Nationwide Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$123	_
Illinois National Insurance Company	0.0%	\$0	\$0	\$40	\$40	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Westfield National Insurance Company	0.0%	\$0	\$0	\$0	\$-312	_
General Casualty Company Of Wisconsin	0.0%	\$0	\$0	\$0	\$520	_
Regent Insurance Company	0.0%	\$0	\$0	\$0	\$386	_
XL Insurance America Inc	0.0%	\$0	\$0	\$0	\$-5	_
Columbia Insurance Company	0.0%	\$0	\$0	\$0	\$3	_
Clear Blue Insurance Company	0.0%	\$0	\$0	\$0	\$-18	_
Markel American Insurance Company	0.0%	\$0	\$0	\$0	\$-1,046	-
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$989	_
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$180,721	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-6,255	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-42	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$6	-
American Home Assurance Company	( 0.0%)	\$-5	\$-5	\$0	\$0	0.0%
AMCO Insurance Company	( 0.0%)	\$-23	\$-41	\$0	\$0	0.0%
Watford Insurance Company	( 0.0%)	\$-48	\$-32	\$0	\$0	0.0%
Total	100.0%	\$37,626,441	\$30,729,559	\$27,371,889	\$37,003,555	120.4%

## **PRIVATE AUTO:**

#### **COMPREHENSIVE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	24.4%	\$226,646,660	\$217,339,969	\$151,213,369	\$155,426,189	71.5%
Shelter Mutual Insurance Company	7.6%	\$70,603,243	\$66,699,053	\$44,452,705	\$44,526,575	66.8%
GEICO Casualty Company	6.2%	\$57,956,580	\$60,370,626	\$48,685,511	\$49,415,686	81.9%
Progressive Casualty Insurance Company	5.9%	\$55,080,232	\$53,058,732	\$34,995,060	\$34,792,343	65.6%
Progressive Advanced Insurance Company	5.7%	\$52,583,676	\$49,968,552	\$43,012,781	\$43,254,654	86.6%
American Family Mutual Insurance Company	4.8%	\$44,240,692	\$45,235,594	\$25,570,045	\$25,857,311	57.2%
American Family Insurance Company	4.7%	\$43,674,718	\$39,675,125	\$29,576,844	\$30,757,000	77.5%
Farm Bureau Town & Country Insurance Company	4.1%	\$37,786,889	\$36,584,139	\$30,620,383	\$30,479,915	83.3%
Allstate Fire & Casualty Insurance Company	4.0%	\$37,224,034	\$37,149,383	\$26,075,583	\$27,741,746	74.7%
Farmers Insurance Company Inc	2.9%	\$27,406,025	\$28,406,202	\$18,505,542	\$18,501,720	65.1%
Automobile Club Inter—insurance Exchange	2.8%	\$25,660,308	\$24,716,120	\$18,775,229	\$20,653,587	83.6%
Standard Fire Insurance Company	2.4%	\$22,193,257	\$20,826,303	\$16,522,488	\$17,229,660	82.7%
United Services Automobile Association	1.6%	\$15,212,424	\$15,003,741	\$11,237,381	\$11,871,962	79.1%
Auto Owners Insurance Company	1.4%	\$12,591,648	\$10,917,801	\$7,890,965	\$7,980,552	73.1%
USAA Casualty Insurance Company	1.3%	\$12,452,875	\$12,119,378	\$10,127,106	\$10,703,380	88.3%
USAA General Indemnity Company	1.2%	\$10,983,469	\$10,965,155	\$8,318,649	\$8,770,165	80.0%
State National Insurance Company Inc	1.0%	\$9,288,458	\$8,063,826	\$3,555,290	\$3,909,498	48.5%
Grinnell Select Insurance Company	1.0%	\$9,162,514	\$9,181,548	\$6,684,768	\$6,857,539	74.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Fire & Casualty Company	1.0%	\$9,069,942	\$8,580,296	\$8,145,846	\$8,638,220	100.7%
Liberty Mutual Personal Insurance Company	0.9%	\$8,387,973	\$9,347,932	\$6,534,402	\$6,411,627	68.6%
Nationwide General Insurance Company	0.8%	\$7,512,196	\$6,039,471	\$5,046,158	\$5,374,837	89.0%
Economy Fire & Casualty Company	0.8%	\$7,396,282	\$5,455,507	\$5,258,047	\$6,301,866	115.5%
Garrison Property & Casualty Insurance Comp	0.7%	\$6,291,043	\$6,114,177	\$5,386,192	\$5,592,166	91.5%
AMCO Insurance Company	0.6%	\$5,669,898	\$6,288,537	\$4,239,045	\$4,286,169	68.2%
Cameron Mutual Insurance Company	0.6%	\$5,141,939	\$5,194,295	\$3,191,903	\$3,160,462	60.8%
Country Preferred Insurance Company	0.5%	\$4,640,819	\$4,572,390	\$2,332,108	\$2,474,499	54.1%
Clearcover Insurance Company	0.5%	\$4,548,276	\$4,054,281	\$4,250,901	\$4,546,451	112.1%
Allied Property & Casualty Insurance Company	0.5%	\$4,318,892	\$4,418,999	\$2,276,377	\$2,349,348	53.2%
LM General Insurance Company	0.4%	\$3,715,854	\$4,701,466	\$2,379,004	\$2,235,398	47.5%
Essentia Insurance Company	0.4%	\$3,455,456	\$3,241,137	\$1,025,568	\$1,038,878	32.1%
GEICO General Insurance Company	0.4%	\$3,330,645	\$3,383,724	\$2,165,211	\$2,103,200	62.2%
Esurance Property & Casualty Insurance Co	0.4%	\$3,309,953	\$3,390,964	\$3,671,539	\$3,951,667	116.5%
Cincinnati Insurance Company The	0.3%	\$3,046,414	\$3,082,884	\$1,712,866	\$1,399,801	45.4%
American National Property & Casualty Co	0.3%	\$2,951,916	\$2,929,893	\$1,594,260	\$1,616,726	55.2%
Twin City Fire Insurance Company	0.3%	\$2,821,570	\$2,922,858	\$1,928,416	\$1,840,923	63.0%
Progressive Northwestern Insurance Company	0.3%	\$2,631,827	\$2,784,505	\$1,216,545	\$1,241,444	44.6%
Columbia Mutual Insurance Company	0.3%	\$2,482,026	\$2,489,571	\$1,640,102	\$1,700,840	68.3%
Acuity A Mutual Insurance Company	0.2%	\$2,287,520	\$1,966,627	\$829,499	\$868,381	44.2%
GEICO Indemnity Company	0.2%	\$2,255,340	\$2,270,371	\$1,194,131	\$1,215,321	53.5%
1st Auto & Casualty Insurance Company	0.2%	\$2,186,653	\$2,155,856	\$2,109,566	\$1,924,425	89.3%
Lyndon Southern Insurance Company	0.2%	\$2,163,753	\$2,037,840	\$563,749	\$642,692	31.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Foremost Insurance Company Grand Rapids Michi	0.2%	\$2,071,953	\$1,963,833	\$892,020	\$935,492	47.6%
Cincinnati Casualty Company The	0.2%	\$2,017,500	\$1,235,239	\$876,444	\$994,729	80.5%
Electric Insurance Company	0.2%	\$1,916,919	\$1,560,769	\$1,165,558	\$1,219,577	78.1%
Privilege Underwriters Reciprocal Exchange	0.2%	\$1,916,008	\$1,859,066	\$887,046	\$820,653	44.1%
Root Insurance Company	0.2%	\$1,874,386	\$2,104,885	\$2,524,518	\$3,573,805	169.8%
United Home Insurance Company	0.2%	\$1,842,727	\$1,594,097	\$1,183,872	\$1,174,017	73.6%
Permanent General Assurance Corporation	0.2%	\$1,804,260	\$1,386,215	\$782,062	\$834,665	60.2%
State Automobile Mutual Insurance Company	0.2%	\$1,772,461	\$1,815,200	\$1,416,168	\$1,260,387	69.4%
Progressive Max Insurance Company	0.2%	\$1,748,619	\$1,864,984	\$673,703	\$680,540	36.5%
Encompass Indemnity Company	0.2%	\$1,739,963	\$1,566,597	\$1,268,571	\$1,330,432	84.9%
Bankers Standard Insurance Company	0.2%	\$1,732,824	\$1,777,485	\$1,193,336	\$1,183,279	66.6%
Allstate Property & Casualty Insurance Comp	0.2%	\$1,625,685	\$1,669,801	\$1,094,509	\$1,210,561	72.5%
Government Employees Insurance Co	0.2%	\$1,579,402	\$1,601,389	\$1,006,766	\$1,042,406	65.1%
Farmers Group Property & Casualty Insurance	0.2%	\$1,547,572	\$1,622,932	\$1,001,425	\$1,103,687	68.0%
Traders Insurance Company	0.2%	\$1,535,583	\$1,544,173	\$1,009,011	\$1,006,860	65.2%
Nationwide Insurance Company Of America	0.2%	\$1,530,492	\$1,636,579	\$1,072,378	\$1,045,001	63.9%
Crestbrook Insurance Company	0.2%	\$1,430,859	\$1,378,166	\$1,542,599	\$1,623,152	117.8%
Allstate Insurance Company	0.1%	\$1,391,944	\$1,418,215	\$337,112	\$375,520	26.5%
Integon National Insurance Company	0.1%	\$1,305,221	\$810,217	\$420,029	\$470,636	58.1%
AMICA Mutual Insurance Company	0.1%	\$1,237,759	\$1,227,994	\$607,748	\$627,734	51.1%
Country Mutual Insurance Company	0.1%	\$1,155,923	\$1,103,859	\$630,281	\$630,549	57.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Chubb National Insurance Company	0.1%	\$1,134,464	\$1,110,469	\$319,936	\$388,096	34.9%
Grinnell Mutual Reinsurance Company	0.1%	\$1,105,619	\$1,128,023	\$923,234	\$909,203	80.6%
Grinnell Compass Inc	0.1%	\$1,101,359	\$454,346	\$399,623	\$444,059	97.7%
Nationwide Mutual Insurance Company	0.1%	\$1,072,119	\$802,426	\$230,822	\$263,444	32.8%
Bristol West Insurance Company	0.1%	\$1,064,612	\$1,026,477	\$599,465	\$616,736	60.1%
Travelers Home & Marine Insurance Company T	0.1%	\$982,784	\$1,011,894	\$506,143	\$538,459	53.2%
Viking Insurance Company Of Wisconsin	0.1%	\$946,147	\$976,352	\$756,659	\$720,570	73.8%
Haulers Insurance Company Inc	0.1%	\$891,467	\$897,463	\$803,019	\$761,771	84.9%
National General Insurance Company	0.1%	\$822,643	\$936,717	\$654,213	\$618,014	66.0%
Farmers Property & Casualty Insurance Co	0.1%	\$811,200	\$961,201	\$540,647	\$543,729	56.6%
American Standard Insurance Company Of Wiscon	0.1%	\$759,151	\$807,558	\$368,829	\$397,979	49.3%
American Family Connect Property & Casualty	0.1%	\$717,494	\$655,065	\$545,208	\$571,290	87.2%
American Family Home Insurance Company	0.1%	\$684,223	\$635,764	\$256,495	\$208,029	32.7%
Property & Casualty Insurance Company Of Hart	0.1%	\$682,922	\$709,582	\$293,101	\$279,517	39.4%
GEICO Secure Insurance Company	0.1%	\$682,183	\$181,873	\$133,034	\$236,368	130.0%
Philadelphia Indemnity Insurance Company	0.1%	\$648,069	\$633,695	\$149,192	\$171,874	27.1%
Secura Supreme Insurance Company	0.1%	\$645,013	\$575,870	\$457,833	\$465,327	80.8%
Teachers Insurance Company	0.1%	\$618,265	\$608,064	\$544,779	\$574,923	94.5%
Unitrin Safeguard Insurance Company	0.1%	\$547,807	\$665,629	\$598,125	\$571,665	85.9%
California Casualty General Insurance Company	0.1%	\$524,431	\$512,360	\$438,759	\$446,245	87.1%
Madison Mutual Insurance Company	0.1%	\$515,513	\$454,494	\$367,366	\$421,703	92.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Underwriters Insurance Company	0.1%	\$503,866	\$531,068	\$171,303	\$159,233	30.0%
Trumbull Insurance Company	0.1%	\$465,974	\$471,797	\$210,984	\$267,963	56.8%
Integon General Insurance Corporation	0.0%	\$441,973	\$228,763	\$21,165	\$139,068	60.8%
American Modern Property & Casualty Insuran	0.0%	\$429,746	\$420,943	\$248,202	\$231,925	55.1%
New Horizons Insurance Company Of Missouri	0.0%	\$425,832	\$402,272	\$294,682	\$253,647	63.1%
MGA Insurance Company Inc	0.0%	\$421,588	\$350,385	\$180,352	\$247,365	70.6%
Allstate Indemnity Company	0.0%	\$410,616	\$412,979	\$269,694	\$314,418	76.1%
Stillwater Insurance Company	0.0%	\$402,820	\$324,262	\$521,818	\$536,126	165.3%
Liberty Mutual Fire Insurance Company	0.0%	\$346,194	\$405,631	\$119,063	\$117,452	29.0%
Hartford Insurance Company Of The Southeast	0.0%	\$276,614	\$142,729	\$77,995	\$91,041	63.8%
Vault Reciprocal Exchange	0.0%	\$268,752	\$139,139	\$549,074	\$593,356	426.4%
Everett Cash Mutual Insurance Co.	0.0%	\$226,633	\$215,365	\$189,834	\$157,829	73.3%
Riverport Insurance Company	0.0%	\$215,371	\$209,800	\$114,612	\$211,168	100.7%
Branch Insurance Exchange	0.0%	\$214,143	\$134,545	\$174,277	\$239,899	178.3%
Meridian Security Insurance Company	0.0%	\$202,916	\$223,386	\$121,378	\$124,244	55.6%
Alpha Property & Casualty Insurance Co	0.0%	\$199,448	\$304,778	\$168,146	\$153,354	50.3%
Safe Auto Insurance Company	0.0%	\$193,119	\$218,063	\$208,044	\$126,834	58.2%
Horace Mann Insurance Company	0.0%	\$177,947	\$184,199	\$119,631	\$121,718	66.1%
Midwest Family Mutual Insurance Company	0.0%	\$161,272	\$131,897	\$158,112	\$160,380	121.6%
First Chicago Insurance Company	0.0%	\$159,914	\$132,305	\$12,272	\$14,822	11.2%
Liberty Mutual Insurance Company	0.0%	\$131,606	\$222,834	\$170,029	\$166,465	74.7%
Shelter General Insurance Company	0.0%	\$126,759	\$173,969	\$342,545	\$311,157	178.9%
American Reliable Insurance Company	0.0%	\$126,500	\$149,818	\$181,993	\$187,210	125.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Cornerstone National Insurance Company	0.0%	\$123,892	\$144,182	\$80,019	\$94,929	65.8%
Federal Insurance Company	0.0%	\$120,466	\$116,376	\$181,524	\$183,010	157.3%
Country Casualty Insurance Company	0.0%	\$118,171	\$112,644	\$49,531	\$58,976	52.4%
Horace Mann Property & Casualty Insurance Com	0.0%	\$92,945	\$97,271	\$57,840	\$62,324	64.1%
AssuranceAmerica Insurance Company	0.0%	\$92,679	\$130,242	\$147,081	\$119,635	91.9%
Economy Premier Assurance Company	0.0%	\$85,150	\$90,285	\$12,807	\$20,752	23.0%
LM Insurance Corporation	0.0%	\$84,469	\$99,897	\$89,805	\$88,902	89.0%
Esurance Insurance Company	0.0%	\$81,993	\$85,284	\$90,526	\$106,903	125.3%
Sentry Select Insurance Company	0.0%	\$74,787	\$71,408	\$60,034	\$67,035	93.9%
State Auto Property & Casualty Insurance Comp	0.0%	\$66,117	\$66,613	\$48,981	\$89,301	134.1%
Pharmacists Mutual Insurance Company	0.0%	\$64,383	\$65,930	\$46,786	\$48,678	73.8%
Sentinel Insurance Company Ltd	0.0%	\$64,281	\$79,839	\$49,900	\$51,671	64.7%
Spinnaker Insurance Company	0.0%	\$48,058	\$13,879	\$0	\$7,142	51.5%
Travelers Property Casualty Insurance Company	0.0%	\$47,957	\$50,353	\$17,616	\$20,978	41.7%
Farmers Direct Property & Casualty Insuranc	0.0%	\$44,197	\$48,328	\$29,192	\$33,843	70.0%
National General Insurance Online Inc	0.0%	\$40,262	\$45,939	\$6,500	\$36,336	79.1%
Toggle Insurance Company	0.0%	\$32,588	\$13,192	\$943	\$4,821	36.5%
Midvale Indemnity Company	0.0%	\$28,376	\$20,702	\$2,037	\$8,704	42.0%
American Bankers Insurance Company Of FL	0.0%	\$25,971	\$22,194	\$3,879	\$-17,132	(77.2%)
Markel American Insurance Company	0.0%	\$24,151	\$26,099	\$47,360	\$21,153	81.0%
Integon Indemnity Corporation	0.0%	\$18,585	\$988	\$0	\$0	0.0%
Hartford Casualty Insurance Co	0.0%	\$16,301	\$18,193	\$12,989	\$13,015	71.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Foremost Property & Casualty Insurance Comp	0.0%	\$16,268	\$16,317	\$34,208	\$29,125	178.5%
XL Specialty Insurance Company	0.0%	\$15,241	\$16,309	\$0	\$-880	(5.4%)
Dairyland Insurance Company	0.0%	\$15,227	\$19,333	\$8,282	\$6,911	35.7%
Farmers Casualty Insurance Company	0.0%	\$14,301	\$13,719	\$621	\$1,064	7.8%
First Liberty Insurance Corp The	0.0%	\$14,159	\$23,234	\$-111	\$-215	( 0.9%)
Response Insurance Company	0.0%	\$12,465	\$44,592	\$45,365	\$43,084	96.6%
MIC General Insurance Corporation	0.0%	\$10,261	\$10,854	\$4,370	\$486,593	4483.1%
Amshield Insurance Company	0.0%	\$10,097	\$18,404	\$23,035	\$27,813	151.1%
Encompass Insurance Company Of America	0.0%	\$9,502	\$10,250	\$0	\$766	7.5%
National General Assurance Company	0.0%	\$8,800	\$9,090	\$2,108	\$2,108	23.2%
General Security National Insurance Company	0.0%	\$8,524	\$16,282	\$21,162	\$8,969	55.1%
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$7,731	\$7,785	\$5,895	\$5,895	75.7%
Unitrin Direct Property & Casualty Company	0.0%	\$7,536	\$15,530	\$27,481	\$25,457	163.9%
Hartford Insurance Company Of The Midwest	0.0%	\$7,413	\$8,664	\$2,541	\$2,538	29.3%
Association Casualty Insurance Company	0.0%	\$7,368	\$1,143	\$0	\$0	0.0%
First Acceptance Insurance Company Inc	0.0%	\$6,985	\$6,623	\$0	\$1,727	26.1%
American National General Insurance Company	0.0%	\$5,035	\$5,219	\$456	\$440	8.4%
Secura Insurance Company	0.0%	\$4,542	\$4,477	\$595	\$555	12.4%
GEICO Choice Insurance Company	0.0%	\$3,064	\$32	\$0	\$0	0.0%
New South Insurance Company	0.0%	\$2,453	\$2,396	\$0	\$0	0.0%
Noblr Reciprocal Exchange	0.0%	\$1,728	\$83	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Omni Indemnity Company	0.0%	\$1,403	\$1,817	\$0	\$0	0.0%
Liberty Insurance Corporation	0.0%	\$400	\$2,524	\$0	\$-73	(2.9%)
Hanover Insurance Company The	0.0%	\$183	\$30	\$0	\$0	0.0%
Mid Century Insurance Company	0.0%	\$152	\$269	\$-334	\$-337	(125.3%)
Kemper Independence Insurance Company	0.0%	\$0	\$0	\$0	\$112	_
Trexis One Insurance Corporation	0.0%	\$0	\$0	\$-4,034	\$-4,034	_
Trexis Insurance Corporation	0.0%	\$0	\$0	\$2,834	\$2,046	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$-3,317	_
General Casualty Insurance Company	0.0%	\$0	\$0	\$-308	\$-308	_
Hartford Fire Insurance Company	0.0%	\$0	\$2,557	\$-36	\$-40	(1.6%)
Financial Indemnity Company	0.0%	\$0	\$0	\$0	\$3	_
Liberty Insurance Underwriters Inc	0.0%	\$0	\$0	\$0	\$4,662	_
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$0	\$2	_
Infinity Insurance Company	0.0%	\$0	\$0	\$0	\$-382	_
American Modern Home Insurance Co	0.0%	\$0	\$-1	\$675	\$124	(12400.0%)
Safeco Insurance Company Of America	0.0%	\$0	\$0	\$-402	\$-451	_
Sentry Insurance Company	0.0%	\$0	\$0	\$-78	\$-78	_
Travelers Indemnity Company	0.0%	\$0	\$0	\$85	\$85	_
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$298	_
Response Worldwide Insurance Company	0.0%	\$0	\$0	\$0	\$-133	_
Nationwide Affinity Insurance Company Of Amer	0.0%	\$0	\$0	\$0	\$-746	ı
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-1	
Young America Insurance Company	0.0%	\$0	\$0	\$-2,853	\$-2,853	_
Auto Club Family Insurance Company	0.0%	\$0	\$0	\$-4,375	\$-4,375	_
Equity Insurance Company	0.0%	\$0	\$0	\$11,239	\$5,692	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Merastar Insurance Company	0.0%	\$0	\$0	\$0	\$-986	_
AXA Insurance Company	0.0%	\$0	\$0	\$0	\$-535	_
Charter Indemnity Company	0.0%	\$0	\$0	\$0	\$-1	_
Economy Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$1,984	_
Safeco Insurance Company Of Illinois	0.0%	\$0	\$0	\$28,168,654	\$29,921,350	_
Metropolitan General Insurance Company	0.0%	\$0	\$0	\$0	\$137	_
Depositors Insurance Company	0.0%	\$0	\$0	\$0	\$-12	_
Direct General Insurance Company	0.0%	\$0	\$53	\$3,279	\$3,279	6186.8%
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$66	_
First Colonial Insurance Company	( 0.0%)	\$-67	\$5,005	\$0	\$-81	(1.6%)
Hartford Accident & Indemnity Co	( 0.0%)	\$-163	\$4,452	\$55	\$-10,891	(244.6%)
Owners Insurance Company	( 0.0%)	\$-409	\$-409	\$37,399	\$44,429	(10862.8%)
Progressive Direct Insurance Company	( 0.0%)	\$-508	\$8,415	\$-2,869	\$-13,936	(165.6%)
Citizens Insurance Company Of America	( 0.0%)	\$-695	\$98	\$0	\$0	0.0%
National Specialty Insurance Company	( 0.0%)	\$-724	\$-724	\$0	\$0	0.0%
Progressive Preferred Insurance Company	( 0.0%)	\$-866	\$8,351	\$9,554	\$-10,493	(125.6%)
Total	100.0%	\$930,212,222	\$900,025,383	\$670,037,820	\$689,557,312	76.6%

## **PRIVATE AUTO:**

#### **COLLISION**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	20.0%	\$259,766,492	\$250,228,087	\$200,645,414	\$218,485,236	87.3%
Safeco Insurance Company Of Illinois	7.4%	\$96,140,151	\$95,733,779	\$41,880,931	\$43,126,373	45.0%
Progressive Advanced Insurance Company	6.9%	\$89,195,722	\$81,498,493	\$65,432,521	\$63,887,686	78.4%
Progressive Casualty Insurance Company	6.1%	\$78,804,303	\$74,638,393	\$49,699,885	\$48,553,909	65.1%
GEICO Casualty Company	5.9%	\$77,124,210	\$81,082,979	\$73,336,793	\$72,315,987	89.2%
Shelter Mutual Insurance Company	5.2%	\$67,737,413	\$65,162,692	\$50,085,797	\$50,169,028	77.0%
American Family Mutual Insurance Company	4.9%	\$63,800,247	\$65,142,444	\$37,116,721	\$37,060,001	56.9%
American Family Insurance Company	4.5%	\$58,450,170	\$55,408,896	\$46,380,514	\$46,972,301	84.8%
Automobile Club Inter—insurance Exchange	3.9%	\$50,130,348	\$48,336,051	\$39,754,065	\$41,103,718	85.0%
Allstate Fire & Casualty Insurance Company	3.7%	\$48,128,327	\$47,150,019	\$42,275,934	\$44,319,241	94.0%
Farmers Insurance Company Inc	3.1%	\$40,576,508	\$42,755,892	\$29,939,315	\$29,997,273	70.2%
Farm Bureau Town & Country Insurance Company	2.9%	\$37,406,124	\$36,279,330	\$29,512,184	\$30,106,628	83.0%
Standard Fire Insurance Company	2.6%	\$33,251,537	\$31,174,354	\$23,222,885	\$22,835,467	73.3%
United Services Automobile Association	1.6%	\$20,730,859	\$20,094,369	\$16,813,255	\$16,780,703	83.5%
USAA Casualty Insurance Company	1.4%	\$18,050,327	\$17,503,412	\$14,343,080	\$14,470,896	82.7%
Auto Owners Insurance Company	1.2%	\$15,372,660	\$13,491,834	\$9,876,590	\$10,024,963	74.3%
USAA General Indemnity Company	1.2%	\$15,299,902	\$14,798,258	\$13,222,429	\$13,368,625	90.3%
State Farm Fire & Casualty Company	1.1%	\$14,655,423	\$13,730,293	\$12,770,641	\$14,116,949	102.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Economy Fire & Casualty Company	0.9%	\$12,236,918	\$8,964,097	\$7,203,745	\$7,926,202	88.4%
Liberty Mutual Personal Insurance Company	0.9%	\$11,977,658	\$12,861,287	\$11,352,065	\$11,694,794	90.9%
Nationwide General Insurance Company	0.8%	\$10,387,471	\$8,153,361	\$7,255,117	\$7,671,282	94.1%
Garrison Property & Casualty Insurance Comp	0.7%	\$8,983,413	\$8,706,478	\$7,730,507	\$7,600,765	87.3%
Grinnell Select Insurance Company	0.6%	\$8,154,706	\$8,248,071	\$6,048,382	\$6,075,465	73.7%
AMCO Insurance Company	0.6%	\$7,546,767	\$8,189,010	\$5,883,740	\$5,839,732	71.3%
Esurance Property & Casualty Insurance Co	0.5%	\$6,928,582	\$7,010,898	\$5,861,191	\$6,422,165	91.6%
Country Preferred Insurance Company	0.5%	\$6,184,415	\$6,180,372	\$4,208,824	\$4,341,404	70.2%
LM General Insurance Company	0.5%	\$6,008,810	\$7,258,003	\$3,875,394	\$4,124,583	56.8%
Twin City Fire Insurance Company	0.5%	\$5,901,743	\$6,023,642	\$3,871,145	\$3,824,792	63.5%
Allied Property & Casualty Insurance Company	0.4%	\$5,446,473	\$5,500,497	\$3,171,724	\$3,268,092	59.4%
Cameron Mutual Insurance Company	0.4%	\$4,848,906	\$4,891,022	\$3,036,389	\$3,063,504	62.6%
State Automobile Mutual Insurance Company	0.4%	\$4,639,663	\$4,751,552	\$3,157,260	\$3,157,260	66.4%
American National Property & Casualty Co	0.3%	\$4,524,310	\$4,518,525	\$2,587,665	\$2,667,767	59.0%
Traders Insurance Company	0.3%	\$4,173,126	\$4,150,179	\$2,955,916	\$3,111,696	75.0%
GEICO General Insurance Company	0.3%	\$4,032,716	\$4,130,020	\$3,028,009	\$3,128,582	75.8%
Allstate Property & Casualty Insurance Comp	0.3%	\$3,701,786	\$3,732,786	\$1,648,989	\$1,778,712	47.7%
GEICO Indemnity Company	0.3%	\$3,584,202	\$3,612,136	\$2,158,978	\$2,147,686	59.5%
Root Insurance Company	0.3%	\$3,518,405	\$3,955,079	\$4,661,433	\$4,874,574	123.2%
Allstate Insurance Company	0.3%	\$3,434,926	\$3,490,265	\$904,143	\$947,820	27.2%
Cincinnati Insurance Company The	0.3%	\$3,380,997	\$3,450,568	\$2,055,405	\$2,034,856	59.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Permanent General Assurance Corporation	0.3%	\$3,364,325	\$2,440,657	\$1,804,749	\$1,515,369	62.1%
Acuity A Mutual Insurance Company	0.2%	\$3,237,889	\$2,831,734	\$1,941,212	\$1,962,501	69.3%
Electric Insurance Company	0.2%	\$3,115,977	\$2,578,919	\$1,951,440	\$1,978,732	76.7%
Encompass Indemnity Company	0.2%	\$2,969,294	\$2,846,612	\$2,116,592	\$2,835,606	99.6%
Crestbrook Insurance Company	0.2%	\$2,959,792	\$2,869,127	\$1,892,688	\$2,022,331	70.5%
Columbia Mutual Insurance Company	0.2%	\$2,950,764	\$3,009,699	\$2,467,486	\$2,648,182	88.0%
Integon National Insurance Company	0.2%	\$2,734,347	\$1,688,212	\$1,155,879	\$2,430,418	144.0%
Foremost Insurance Company Grand Rapids Michi	0.2%	\$2,686,893	\$2,616,363	\$2,034,813	\$2,053,529	78.5%
Essentia Insurance Company	0.2%	\$2,675,245	\$2,494,379	\$789,277	\$799,520	32.1%
Farmers Group Property & Casualty Insurance	0.2%	\$2,500,820	\$2,518,283	\$1,564,514	\$1,824,452	72.4%
Bristol West Insurance Company	0.2%	\$2,264,354	\$2,109,716	\$1,588,862	\$1,555,579	73.7%
Cincinnati Casualty Company The	0.2%	\$2,202,765	\$1,329,693	\$830,599	\$869,089	65.4%
Nationwide Insurance Company Of America	0.2%	\$2,179,234	\$2,287,736	\$1,369,845	\$1,295,303	56.6%
Progressive Northwestern Insurance Company	0.2%	\$2,131,381	\$2,310,559	\$794,340	\$811,261	35.1%
Viking Insurance Company Of Wisconsin	0.2%	\$2,076,466	\$2,037,636	\$1,764,315	\$1,729,121	84.9%
United Home Insurance Company	0.2%	\$2,003,839	\$1,733,471	\$1,624,277	\$1,610,757	92.9%
1st Auto & Casualty Insurance Company	0.1%	\$1,940,136	\$1,917,089	\$1,496,483	\$1,780,275	92.9%
AIG Property Casualty Company	0.1%	\$1,854,031	\$1,869,089	\$1,000,459	\$1,286,493	68.8%
Government Employees Insurance Co	0.1%	\$1,833,139	\$1,869,046	\$1,349,730	\$1,374,811	73.6%
Travelers Home & Marine Insurance Company T	0.1%	\$1,703,238	\$1,754,548	\$741,141	\$705,173	40.2%
American Family Connect Property & Casualty	0.1%	\$1,676,411	\$1,519,428	\$946,426	\$992,331	65.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Max Insurance Company	0.1%	\$1,574,591	\$1,724,325	\$610,318	\$630,210	36.5%
Country Mutual Insurance Company	0.1%	\$1,566,104	\$1,509,413	\$1,414,278	\$1,524,170	101.0%
AMICA Mutual Insurance Company	0.1%	\$1,541,314	\$1,535,986	\$926,440	\$1,039,075	67.6%
American Standard Insurance Company Of Wiscon	0.1%	\$1,309,391	\$1,393,983	\$653,232	\$669,063	48.0%
Farmers Property & Casualty Insurance Co	0.1%	\$1,284,446	\$1,472,523	\$958,549	\$1,126,940	76.5%
GEICO Secure Insurance Company	0.1%	\$1,225,371	\$326,937	\$64,945	\$274,621	84.0%
Secura Supreme Insurance Company	0.1%	\$1,123,215	\$1,018,498	\$729,168	\$801,219	78.7%
Grinnell Compass Inc	0.1%	\$1,048,717	\$425,556	\$282,297	\$433,901	102.0%
Property & Casualty Insurance Company Of Hart	0.1%	\$1,036,922	\$1,086,221	\$399,459	\$404,596	37.2%
MGA Insurance Company Inc	0.1%	\$1,023,453	\$849,749	\$618,753	\$707,491	83.3%
California Casualty General Insurance Company	0.1%	\$1,021,323	\$968,776	\$879,739	\$918,556	94.8%
Hartford Underwriters Insurance Company	0.1%	\$1,001,919	\$1,054,777	\$409,634	\$392,850	37.2%
Grinnell Mutual Reinsurance Company	0.1%	\$979,591	\$1,018,164	\$432,179	\$474,807	46.6%
National General Insurance Company	0.1%	\$921,987	\$1,016,799	\$378,361	\$377,311	37.1%
Haulers Insurance Company Inc	0.1%	\$880,578	\$886,500	\$1,295,109	\$1,288,810	145.4%
Teachers Insurance Company	0.1%	\$849,216	\$845,403	\$615,186	\$645,851	76.4%
Nationwide Mutual Insurance Company	0.1%	\$835,703	\$650,660	\$179,778	\$261,403	40.2%
Great Northern Insurance Company	0.1%	\$761,558	\$739,139	\$544,072	\$549,010	74.3%
Allstate Indemnity Company	0.1%	\$750,514	\$733,950	\$377,152	\$468,224	63.8%
Trumbull Insurance Company	0.1%	\$738,574	\$738,730	\$290,129	\$277,903	37.6%
Liberty Mutual Fire Insurance Company	0.1%	\$696,801	\$770,066	\$221,477	\$250,578	32.5%
Madison Mutual Insurance Company	0.0%	\$617,492	\$544,402	\$440,038	\$505,124	92.8%
Branch Insurance Exchange	0.0%	\$550,104	\$344,895	\$367,161	\$462,111	134.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
New Horizons Insurance Company Of Missouri	0.0%	\$543,774	\$505,439	\$506,874	\$511,805	101.3%
Philadelphia Indemnity Insurance Company	0.0%	\$537,894	\$524,723	\$126,461	\$141,966	27.1%
Integon General Insurance Corporation	0.0%	\$518,052	\$272,513	\$206,336	\$209,436	76.9%
Safe Auto Insurance Company	0.0%	\$451,405	\$509,712	\$486,293	\$296,467	58.2%
American Family Home Insurance Company	0.0%	\$440,796	\$420,031	\$125,529	\$138,685	33.0%
Hartford Insurance Company Of The Southeast	0.0%	\$382,551	\$198,132	\$208,396	\$255,108	128.8%
American Modern Property & Casualty Insuran	0.0%	\$368,607	\$352,074	\$383,074	\$357,952	101.7%
First Chicago Insurance Company	0.0%	\$316,304	\$257,041	\$111,063	\$150,054	58.4%
Shelter General Insurance Company	0.0%	\$299,232	\$408,485	\$331,808	\$301,405	73.8%
Meridian Security Insurance Company	0.0%	\$276,692	\$304,607	\$176,228	\$202,769	66.6%
Horace Mann Insurance Company	0.0%	\$248,650	\$255,113	\$145,501	\$157,401	61.7%
Federal Insurance Company	0.0%	\$246,025	\$242,771	\$187,236	\$36,946	15.2%
Stillwater Insurance Company	0.0%	\$234,130	\$199,255	\$0	\$0	0.0%
Vigilant Insurance Company	0.0%	\$230,881	\$204,190	\$177,978	\$179,643	88.0%
Midwest Family Mutual Insurance Company	0.0%	\$228,362	\$186,556	\$157,929	\$160,194	85.9%
Sentry Select Insurance Company	0.0%	\$191,785	\$183,418	\$215,368	\$188,409	102.7%
AssuranceAmerica Insurance Company	0.0%	\$183,207	\$250,673	\$204,390	\$161,789	64.5%
Cornerstone National Insurance Company	0.0%	\$176,014	\$199,597	\$172,586	\$204,744	102.6%
Everett Cash Mutual Insurance Co.	0.0%	\$174,415	\$165,742	\$146,094	\$121,464	73.3%
Esurance Insurance Company	0.0%	\$173,516	\$180,666	\$140,209	\$138,936	76.9%
State Auto Property & Casualty Insurance Comp	0.0%	\$173,069	\$174,369	\$109,199	\$109,199	62.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pacific Indemnity Company	0.0%	\$169,013	\$181,981	\$60,333	\$86,543	47.6%
LM Insurance Corporation	0.0%	\$151,104	\$172,800	\$70,068	\$76,397	44.2%
Liberty Mutual Insurance Company	0.0%	\$148,830	\$254,104	\$135,279	\$142,285	56.0%
Sentinel Insurance Company Ltd	0.0%	\$147,648	\$176,653	\$153,972	\$155,912	88.3%
Economy Premier Assurance Company	0.0%	\$146,670	\$153,361	\$53,443	\$57,334	37.4%
Horace Mann Property & Casualty Insurance Com	0.0%	\$132,746	\$141,234	\$112,093	\$120,763	85.5%
Country Casualty Insurance Company	0.0%	\$132,507	\$125,617	\$106,505	\$81,831	65.1%
Pharmacists Mutual Insurance Company	0.0%	\$103,688	\$104,681	\$12,398	\$30,994	29.6%
Riverport Insurance Company	0.0%	\$102,295	\$99,399	\$52,368	\$0	0.0%
Travelers Property Casualty Insurance Company	0.0%	\$92,605	\$96,308	\$19,283	\$16,198	16.8%
Toggle Insurance Company	0.0%	\$73,591	\$30,033	\$3,398	\$11,767	39.2%
Midvale Indemnity Company	0.0%	\$64,253	\$47,831	\$31,844	\$49,657	103.8%
Markel American Insurance Company	0.0%	\$64,110	\$69,787	\$51,526	\$56,562	81.0%
National General Insurance Online Inc	0.0%	\$53,342	\$59,535	\$19,266	\$19,266	32.4%
Farmers Direct Property & Casualty Insuranc	0.0%	\$53,227	\$57,501	\$-15,772	\$-5,772	(10.0%)
Foremost Property & Casualty Insurance Comp	0.0%	\$44,892	\$44,980	\$30,571	\$32,366	72.0%
First Liberty Insurance Corp The	0.0%	\$30,291	\$44,405	\$-5,013	\$-3,483	(7.8%)
Farmers Casualty Insurance Company	0.0%	\$26,267	\$25,085	\$20,086	\$25,607	102.1%
Dairyland Insurance Company	0.0%	\$25,729	\$33,702	\$-175	\$6,565	19.5%
Hartford Casualty Insurance Co	0.0%	\$25,393	\$28,095	\$6,424	\$6,442	22.9%
Integon Indemnity Corporation	0.0%	\$24,932	\$1,239	\$0	\$0	0.0%
Encompass Insurance Company Of America	0.0%	\$19,619	\$22,352	\$3,591	\$9,578	42.9%
National General Assurance Company	0.0%	\$18,931	\$18,775	\$18,364	\$18,364	97.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
First Acceptance Insurance Company Inc	0.0%	\$16,923	\$16,928	\$-3,014	\$-1,827	(10.8%)
MIC General Insurance Corporation	0.0%	\$15,482	\$16,579	\$5,749	\$5,749	34.7%
Association Casualty Insurance Company	0.0%	\$11,501	\$1,689	\$0	\$-46	(2.7%)
General Security National Insurance Company	0.0%	\$9,690	\$18,509	\$24,056	\$10,195	55.1%
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$9,619	\$9,686	\$31,452	\$31,452	324.7%
Amshield Insurance Company	0.0%	\$9,405	\$17,603	\$7,685	\$7,685	43.7%
Secura Insurance Company	0.0%	\$9,202	\$9,260	\$0	\$-5	( 0.1%)
XL Specialty Insurance Company	0.0%	\$8,007	\$9,000	\$565	\$315	3.5%
New South Insurance Company	0.0%	\$7,627	\$7,475	\$0	\$45	0.6%
GEICO Choice Insurance Company	0.0%	\$7,375	\$75	\$0	\$16	21.3%
Hartford Insurance Company Of The Midwest	0.0%	\$7,341	\$9,380	\$1,733	\$1,674	17.8%
American National General Insurance Company	0.0%	\$4,751	\$4,960	\$3,721	\$3,895	78.5%
Safeco Insurance Company Of America	0.0%	\$2,126	\$2,132	\$-13,691	\$-13,666	(641.0%)
Omni Indemnity Company	0.0%	\$1,777	\$1,564	\$-2,245	\$-2,149	(137.4%)
Hanover Insurance Company The	0.0%	\$1,007	\$876	\$0	\$19	2.2%
Liberty Insurance Corporation	0.0%	\$639	\$8,292	\$-176	\$-75	( 0.9%)
Hdi Global Insurance Company	0.0%	\$439	\$1,797	\$19,049	\$18,395	1023.7%
Mid Century Insurance Company	0.0%	\$199	\$328	\$2,229	\$2,390	728.7%
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$-7,930	\$-7,913	_
Trexis One Insurance Corporation	0.0%	\$0	\$0	\$3,820	\$7,010	_
Trexis Insurance Corporation	0.0%	\$0	\$0	\$-14,442	\$-10,005	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$-4,363	\$-10,125	_
AIU Insurance Company	0.0%	\$0	\$0	\$7	\$7	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Insurance Company Of The State Of Pennsylvani	0.0%	\$0	\$0	\$-198	\$-198	_
Hartford Fire Insurance Company	0.0%	\$0	\$5,593	\$0	\$-22	( 0.4%)
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$-687	\$-668	_
Firemans Fund Insurance Company	0.0%	\$0	\$0	\$-200	\$-200	-
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$-160	\$-160	_
First National Insurance Company Of America	0.0%	\$0	\$0	\$-183	\$-183	-
Sentry Insurance Company	0.0%	\$0	\$0	\$-78	\$-78	-
Nationwide Affinity Insurance Company Of Amer	0.0%	\$0	\$0	\$–165	\$-1,163	_
Young America Insurance Company	0.0%	\$0	\$0	\$-147	\$9,925	_
21st Century North America Insurance Company	0.0%	\$0	\$0	\$23	\$23	_
Mendota Insurance Company	0.0%	\$0	\$0	\$-73	\$-73	_
Nationwide Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$35	-
Economy Preferred Insurance Company	0.0%	\$0	\$0	\$503	\$2,706	_
Sagamore Insurance Company	0.0%	\$0	\$0	\$-263	\$-263	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-15,485	_
Depositors Insurance Company	0.0%	\$0	\$0	\$-195	\$-203	_
Direct General Insurance Company	0.0%	\$0	\$309	\$6,193	\$6,193	2004.2%
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$-263	\$-101	_
Hartford Accident & Indemnity Co	( 0.0%)	\$-194	\$5,544	\$9,871	\$9,861	177.9%
Owners Insurance Company	( 0.0%)	\$-442	\$-442	\$-63,980	\$44,945	(10168.6%)
Progressive Preferred Insurance Company	( 0.0%)	\$-456	\$9,441	\$-9,252	\$2,093	22.2%
Progressive Direct Insurance Company	( 0.0%)	\$-1,134	\$7,040	\$-12,935	\$34,402	488.7%
Ironshore Indemnity Inc	( 0.0%)	\$-12,534	\$-12,534	\$100	\$-21,525	171.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Total	100.0%	\$1,296,971,334	\$1,258,410,520	\$938,518,076	\$967,093,819	76.9%

# **COMMERCIAL AUTO:**

#### **COMPREHENSIVE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Casualty Insurance Company	9.3%	\$11,536,236	\$11,158,874	\$6,632,774	\$6,734,873	60.4%
Motors Insurance Corporation	7.9%	\$9,742,929	\$9,742,929	\$957,740	\$1,010,635	10.4%
American Inter–fidelity Exchange	5.6%	\$6,983,665	\$7,391,052	\$3,829,363	\$4,334,339	58.6%
First Guard Insurance Company	4.1%	\$5,102,408	\$5,102,408	\$1,895,066	\$2,291,405	44.9%
Zurich American Insurance Company	3.8%	\$4,697,347	\$6,091,659	\$1,056,330	\$1,280,454	21.0%
Great West Casualty Company	3.6%	\$4,482,039	\$4,120,723	\$1,956,287	\$1,899,300	46.1%
Acuity A Mutual Insurance Company	3.6%	\$4,417,193	\$4,204,873	\$3,238,924	\$3,115,148	74.1%
Auto Owners Insurance Company	3.1%	\$3,803,234	\$2,548,102	\$1,928,059	\$2,245,317	88.1%
Owners Insurance Company	2.6%	\$3,246,467	\$4,248,369	\$2,350,110	\$1,342,004	31.6%
State Farm Mutual Automobile Insurance Co	2.2%	\$2,711,056	\$2,617,603	\$2,212,503	\$2,307,370	88.1%
Cincinnati Insurance Company The	2.1%	\$2,656,167	\$2,462,658	\$2,743,802	\$2,727,114	110.7%
Federated Mutual Insurance Company	2.1%	\$2,614,376	\$2,590,724	\$1,205,035	\$1,309,794	50.6%
Farm Bureau Town & Country Insurance Company	2.1%	\$2,586,999	\$2,470,875	\$1,406,623	\$1,431,533	57.9%
Northland Insurance Company	1.7%	\$2,072,251	\$2,054,983	\$785,820	\$657,846	32.0%
United Fire & Casualty Company	1.5%	\$1,858,601	\$1,895,606	\$2,541,170	\$2,550,117	134.5%
Travelers Property Casualty Company Of Americ	1.3%	\$1,653,632	\$1,436,678	\$2,405,390	\$5,066,303	352.6%
State Automobile Mutual Insurance Company	1.2%	\$1,495,825	\$1,396,314	\$1,112,139	\$1,148,175	82.2%
Sentry Select Insurance Company	1.2%	\$1,473,158	\$1,454,280	\$797,529	\$644,023	44.3%
Secura Insurance Company	1.2%	\$1,456,754	\$1,371,719	\$1,070,094	\$1,031,586	75.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ohio Security Insurance Company	1.1%	\$1,387,324	\$1,401,425	\$684,824	\$587,732	41.9%
Haulers Insurance Company Inc	1.0%	\$1,199,612	\$1,179,873	\$328,748	\$406,648	34.5%
Old Republic Insurance Company	1.0%	\$1,196,963	\$1,213,843	\$388,684	\$723,286	59.6%
Star Insurance Company	0.9%	\$1,176,256	\$1,181,333	\$554,903	\$552,462	46.8%
Shelter General Insurance Company	0.9%	\$1,081,413	\$1,008,151	\$603,562	\$607,252	60.2%
Nationwide Agribusiness Insurance Company	0.9%	\$1,070,462	\$1,021,929	\$689,555	\$635,747	62.2%
Vanliner Insurance Company	0.8%	\$1,016,890	\$946,414	\$700,713	\$784,569	82.9%
Grinnell Mutual Reinsurance Company	0.8%	\$978,945	\$894,286	\$519,764	\$520,195	58.2%
Charter Oak Fire Insurance Co The	0.8%	\$966,591	\$951,603	\$688,183	\$665,432	69.9%
Travelers Indemnity Company Of Connecticut	0.8%	\$949,459	\$943,216	\$483,095	\$604,188	64.1%
Philadelphia Indemnity Insurance Company	0.7%	\$893,942	\$881,825	\$600,383	\$633,769	71.9%
Travelers Indemnity Company	0.7%	\$888,432	\$810,039	\$644,062	\$614,221	75.8%
Employers Mutual Casualty Company	0.6%	\$767,188	\$694,298	\$390,377	\$367,855	53.0%
West Bend Mutual Insurance Company	0.6%	\$757,970	\$636,698	\$261,861	\$283,077	44.5%
Canal Insurance Company	0.6%	\$751,625	\$613,674	\$364,140	\$376,888	61.4%
National Casualty Company	0.6%	\$728,973	\$661,177	\$234,334	\$222,528	33.7%
Union Insurance Company	0.6%	\$699,201	\$646,265	\$531,159	\$543,931	84.2%
American Family Mutual Insurance Company	0.6%	\$693,810	\$1,013,258	\$782,185	\$601,974	59.4%
Berkshire Hathaway Homestate Insurance Co	0.6%	\$690,259	\$597,027	\$361,236	\$415,631	69.6%
Federated Service Insurance Company	0.6%	\$689,309	\$736,756	\$608,892	\$634,398	86.1%
National Interstate Insurance Company	0.5%	\$678,900	\$604,528	\$203,945	\$346,492	57.3%
Travelers Casualty Insurance Company Of Ameri	0.5%	\$662,658	\$663,775	\$311,257	\$280,406	42.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Corepointe Insurance Company	0.5%	\$650,458	\$544,959	\$428,113	\$446,022	81.8%
Selective Insurance Company Of South Carolina	0.5%	\$640,623	\$574,892	\$563,393	\$628,715	109.4%
Cherokee Insurance Company	0.5%	\$627,212	\$705,468	\$99,417	\$221,558	31.4%
Arch Insurance Company	0.5%	\$623,357	\$549,376	\$257,745	\$241,525	44.0%
Midwest Family Mutual Insurance Company	0.5%	\$621,890	\$613,262	\$352,055	\$383,893	62.6%
Secura Supreme Insurance Company	0.5%	\$602,809	\$534,440	\$569,913	\$625,267	117.0%
Hartford Fire Insurance Company	0.5%	\$590,327	\$594,394	\$253,301	\$1,154,620	194.3%
Truck Insurance Exchange	0.5%	\$583,093	\$549,561	\$354,378	\$383,839	69.8%
Federated Reserve Insurance Company	0.4%	\$554,876	\$531,492	\$174,878	\$193,078	36.3%
Nationwide Mutual Insurance Company	0.4%	\$518,962	\$532,781	\$331,546	\$329,367	61.8%
Selective Insurance Company Of America	0.4%	\$511,585	\$446,749	\$523,037	\$532,399	119.2%
Acadia Insurance Company	0.4%	\$496,581	\$478,733	\$186,733	\$152,877	31.9%
Falls Lake National Insurance Company	0.4%	\$478,967	\$367,732	\$-5,802	\$43,995	12.0%
Nationwide Assurance Company	0.4%	\$462,820	\$296,433	\$75,628	\$90,831	30.6%
Cincinnati Indemnity Company Inc	0.4%	\$437,763	\$457,989	\$440,788	\$518,335	113.2%
Protective Insurance Company	0.4%	\$437,410	\$401,540	\$36,329	\$-14,831	(3.7%)
Emcasco Insurance Company	0.3%	\$433,840	\$427,983	\$476,700	\$435,461	101.7%
Columbia Mutual Insurance Company	0.3%	\$425,623	\$412,955	\$277,835	\$76,436	18.5%
Cincinnati Casualty Company The	0.3%	\$402,888	\$398,125	\$258,997	\$290,203	72.9%
Spinnaker Insurance Company	0.3%	\$389,337	\$151,448	\$68,760	\$179,206	118.3%
Allstate Insurance Company	0.3%	\$375,512	\$362,767	\$322,038	\$298,656	82.3%
Firemens Insurance Company Of Washington DC	0.3%	\$371,884	\$328,387	\$88,180	\$46,212	14.1%
FCCI Insurance Company	0.3%	\$370,294	\$354,884	\$220,580	\$227,983	64.2%
Cameron Mutual Insurance Company	0.3%	\$369,368	\$368,403	\$520,181	\$533,681	144.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkley Casualty Company	0.3%	\$366,974	\$263,567	\$123,671	\$145,281	55.1%
Addison Insurance Company	0.3%	\$363,923	\$372,108	\$116,217	\$98,355	26.4%
Farmers Insurance Exchange	0.3%	\$360,889	\$347,066	\$185,131	\$235,101	67.7%
Wesco Insurance Company	0.3%	\$352,248	\$341,146	\$327,758	\$458,038	134.3%
Lancer Insurance Company	0.3%	\$348,477	\$338,594	\$189,951	\$153,569	45.4%
AMCO Insurance Company	0.3%	\$348,292	\$367,701	\$340,152	\$343,948	93.5%
Mid Century Insurance Company	0.3%	\$326,950	\$284,266	\$32,226	\$48,386	17.0%
Bitco General Insurance Corporation	0.3%	\$324,925	\$315,278	\$230,029	\$266,930	84.7%
Amerisure Insurance Company	0.3%	\$324,229	\$328,132	\$249,845	\$242,316	73.8%
Empire Fire & Marine Insurance Co	0.3%	\$322,152	\$333,892	\$170,897	\$177,070	53.0%
Great American Assurance Company	0.3%	\$318,091	\$326,326	\$376,076	\$332,970	102.0%
National Indemnity Company	0.3%	\$317,039	\$369,968	\$197,074	\$254,803	68.9%
Vantapro Specialty Insurance Company	0.3%	\$314,062	\$249,872	\$74,756	\$230,700	92.3%
Guideone Insurance Company	0.3%	\$313,135	\$275,992	\$573,622	\$554,739	201.0%
Continental Western Insurance Company	0.2%	\$283,828	\$291,916	\$169,575	\$158,725	54.4%
Crestbrook Insurance Company	0.2%	\$279,831	\$205,200	\$56,928	\$73,928	36.0%
Harco National Insurance Company	0.2%	\$270,449	\$317,060	\$51,978	\$180,333	56.9%
Country Mutual Insurance Company	0.2%	\$263,068	\$231,966	\$201,876	\$250,614	108.0%
Travelers Indemnity Company Of America	0.2%	\$251,785	\$240,909	\$206,472	\$202,648	84.1%
Sentry Insurance Company	0.2%	\$248,374	\$244,422	\$105,201	\$103,270	42.3%
Hartford Accident & Indemnity Co	0.2%	\$247,889	\$258,693	\$88,887	\$99,476	38.5%
State Farm Fire & Casualty Company	0.2%	\$246,309	\$233,933	\$117,512	\$94,208	40.3%
Brotherhood Mutual Insurance Co	0.2%	\$244,357	\$243,894	\$209,911	\$163,716	67.1%
State Auto Property & Casualty Insurance Comp	0.2%	\$239,521	\$268,451	\$208,905	\$208,905	77.8%
Pennsylvania Lumbermens Mutual Insurance Comp	0.2%	\$239,022	\$221,318	\$247,921	\$240,506	108.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nationwide General Insurance Company	0.2%	\$233,991	\$149,918	\$148,704	\$146,539	97.7%
National Liability & Fire Insurance Company	0.2%	\$229,563	\$220,657	\$72,712	\$63,597	28.8%
Amerisure Mutual Insurance Company	0.2%	\$229,549	\$202,803	\$213,240	\$231,040	113.9%
Association Casualty Insurance Company	0.2%	\$222,247	\$196,656	\$156,979	\$129,257	65.7%
Allied Insurance Company Of America	0.2%	\$220,370	\$284,914	\$311,978	\$280,665	98.5%
Federal Insurance Company	0.2%	\$213,259	\$212,490	\$159,125	\$184,942	87.0%
Church Mutual Insurance Company S.i.	0.2%	\$211,233	\$204,375	\$121,735	\$100,961	49.4%
Selective Insurance Company Of The Southeast	0.2%	\$210,693	\$200,832	\$24,950	\$31,950	15.9%
Valley Forge Insurance Company	0.2%	\$209,953	\$215,268	\$240,931	\$203,987	94.8%
American Guarantee & Liablity Insurance Co	0.2%	\$207,652	\$342,868	\$378,825	\$379,692	110.7%
Occidental Fire & Casualty Company Of North C	0.2%	\$200,501	\$331,222	\$70,474	\$203,438	61.4%
Continental Insurance Company The	0.2%	\$197,460	\$179,498	\$60,703	\$103,462	57.6%
National Trust Insurance Company	0.2%	\$186,785	\$187,760	\$211,397	\$179,914	95.8%
Great Northern Insurance Company	0.2%	\$186,417	\$189,943	\$74,272	\$12,989	6.8%
Phoenix Insurance Company The	0.1%	\$185,221	\$190,424	\$114,654	\$107,063	56.2%
American Automobile Insurance Company	0.1%	\$184,677	\$218,610	\$164,974	\$73,972	33.8%
Monroe Guaranty Insurance Company	0.1%	\$179,726	\$158,445	\$94,540	\$217,709	137.4%
Hudson Insurance Company	0.1%	\$178,991	\$143,982	\$78,798	\$138,958	96.5%
American National Property & Casualty Co	0.1%	\$176,674	\$150,810	\$183,996	\$177,009	117.4%
1st Auto & Casualty Insurance Company	0.1%	\$175,743	\$150,921	\$212,322	\$180,479	119.6%
National Fire Insurance Company Of Hartford	0.1%	\$170,690	\$161,115	\$184,415	\$129,256	80.2%
Trumbull Insurance Company	0.1%	\$168,748	\$150,398	\$89,444	\$114,835	76.4%
West American Insurance Company	0.1%	\$159,576	\$186,162	\$126,995	\$142,418	76.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Depositors Insurance Company	0.1%	\$150,860	\$144,305	\$224,431	\$196,093	135.9%
Greenwich Insurance Company	0.1%	\$148,119	\$119,871	\$16,632	\$105,319	87.9%
Continental Casualty Company	0.1%	\$146,699	\$151,153	\$70,333	\$105,566	69.8%
Watford Insurance Company	0.1%	\$145,551	\$145,551	\$0	\$39,555	27.2%
Swiss Re Corporate Solutions Elite Insurance	0.1%	\$139,323	\$141,908	\$130,734	\$142,669	100.5%
Columbia National Insurance Company	0.1%	\$133,617	\$106,875	\$38,627	\$33,258	31.1%
Allmerica Financial Benefit Insurance Company	0.1%	\$133,213	\$134,356	\$69,984	\$56,855	42.3%
Union Insurance Company Of Providence	0.1%	\$129,953	\$104,607	\$45,728	\$51,480	49.2%
Nutmeg Insurance Company	0.1%	\$122,847	\$57,928	\$25,128	\$36,233	62.5%
Triangle Insurance Company Inc	0.1%	\$117,109	\$89,817	\$78,836	\$62,607	69.7%
American Zurich Insurance Company	0.1%	\$114,903	\$105,650	\$71,577	\$65,651	62.1%
Key Risk Insurance Company	0.1%	\$111,780	\$82,131	\$114,958	\$154,147	187.7%
Twin City Fire Insurance Company	0.1%	\$109,583	\$99,751	\$28,531	\$29,122	29.2%
American Fire & Casualty Company	0.1%	\$109,231	\$124,663	\$60,861	\$63,942	51.3%
Great Divide Insurance Company	0.1%	\$107,713	\$99,101	\$126,490	\$135,375	136.6%
Ohio Casualty Insurance Company	0.1%	\$105,483	\$112,590	\$115,644	\$127,816	113.5%
Starr Indemnity & Liability Company	0.1%	\$102,623	\$101,449	\$64,886	\$62,190	61.3%
Berkshire Hathaway Direct Insurance Company	0.1%	\$102,207	\$83,838	\$35,604	\$87,120	103.9%
Ace American Insurance Company	0.1%	\$102,189	\$100,073	\$22,767	\$29,373	29.4%
Wilshire Insurance Company	0.1%	\$101,222	\$97,293	\$29,549	\$45,432	46.7%
Liberty Insurance Corporation	0.1%	\$95,673	\$126,013	\$86,065	\$77,588	61.6%
Transportation Insurance Company	0.1%	\$92,547	\$60,358	\$9,161	\$42,301	70.1%
Great American Insurance Company	0.1%	\$92,424	\$91,289	\$4,713	\$-6,397	(7.0%)
Everest National Insurance Company	0.1%	\$86,609	\$77,407	\$0	\$-3,199	(4.1%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Benchmark Insurance Company	0.1%	\$84,720	\$65,280	\$203,013	\$208,013	318.6%
Hartford Underwriters Insurance Company	0.1%	\$84,032	\$81,062	\$26,382	\$26,427	32.6%
Sompo America Insurance Company	0.1%	\$83,914	\$84,195	\$-36,020	\$-18,831	(22.4%)
Axis Insurance Company	0.1%	\$83,063	\$81,028	\$53,869	\$83,471	103.0%
Allied World Specialty Insurance Company	0.1%	\$82,393	\$222,383	\$43,797	\$78,654	35.4%
American Modern Home Insurance Co	0.1%	\$77,912	\$77,912	\$8,538	\$6,360	8.2%
Everett Cash Mutual Insurance Co.	0.1%	\$77,001	\$71,404	\$45,423	\$42,082	58.9%
Sentinel Insurance Company Ltd	0.1%	\$75,600	\$78,568	\$44,376	\$51,769	65.9%
Everest Denali Insurance Company	0.1%	\$71,360	\$53,459	\$7,374	\$10,321	19.3%
Tokio Marine America Insurance Company	0.1%	\$70,942	\$68,129	\$4,083	\$21,758	31.9%
RLI Insurance Company	0.1%	\$70,310	\$62,641	\$11,469	\$177	0.3%
American Reliable Insurance Company	0.1%	\$70,106	\$78,421	\$19,202	\$30,876	39.4%
Shelter Mutual Insurance Company	0.1%	\$67,663	\$68,514	\$91,684	\$92,703	135.3%
Harleysville Insurance Company	0.1%	\$65,123	\$63,003	\$126,832	\$166,730	264.6%
Cumis Insurance Society Inc	0.1%	\$64,260	\$70,939	\$49,280	\$95,060	134.0%
Amerisure Partners Insurance Company	0.1%	\$63,832	\$77,480	\$68,541	\$69,141	89.2%
Transguard Ins Co of America Inc	0.1%	\$62,226	\$60,007	\$3,000	\$560	0.9%
Grinnell Select Insurance Company	0.0%	\$61,899	\$25,415	\$25,789	\$26,299	103.5%
American Casualty Company Of Reading Pennsylv	0.0%	\$59,844	\$56,611	\$4,726	\$5,787	10.2%
Hartford Casualty Insurance Co	0.0%	\$56,929	\$57,927	\$175,095	\$226,484	391.0%
Imperium Insurance Company	0.0%	\$56,477	\$43,730	\$4,299	\$-19,343	(44.2%)
Intrepid Insurance Company	0.0%	\$55,050	\$34,177	\$8,773	\$4,714	13.8%
National American Insurance Company	0.0%	\$52,698	\$60,321	\$0	\$0	0.0%
EMC Property & Casualty Company	0.0%	\$51,136	\$36,590	\$54,217	\$12,038	32.9%
Carolina Casualty Insurance Company	0.0%	\$51,001	\$84,993	\$23,676	\$-1,712	( 2.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nova Casualty Company	0.0%	\$48,530	\$46,285	\$22,549	\$21,032	45.4%
Berkley National Insurance Company	0.0%	\$47,046	\$40,822	\$30,380	\$30,785	75.4%
Scottsdale Indemnity Company	0.0%	\$44,485	\$47,099	\$76,282	\$74,422	158.0%
Berkshire Hathaway Specialty Insurance Co	0.0%	\$43,278	\$44,317	\$3,038	\$20,169	45.5%
Florists Mutual Insurance Company	0.0%	\$38,982	\$36,807	\$19,897	\$19,980	54.3%
Great American Alliance Insurance Company	0.0%	\$38,882	\$32,616	\$13,208	\$14,296	43.8%
Liberty Mutual Fire Insurance Company	0.0%	\$38,111	\$22,033	\$152,533	\$156,711	711.3%
First Liberty Insurance Corp The	0.0%	\$37,583	\$31,472	\$3,672	\$-1,898	(6.0%)
LM Insurance Corporation	0.0%	\$35,818	\$29,425	\$120,039	\$67,912	230.8%
Rock Ridge Insurance Company	0.0%	\$34,842	\$10,978	\$0	\$7,017	63.9%
Markel Insurance Company	0.0%	\$33,387	\$31,775	\$10,620	\$1,543	4.9%
Zurich American Insurance Company Of Illinois	0.0%	\$31,126	\$32,737	\$16,867	\$16,820	51.4%
GEICO General Insurance Company	0.0%	\$30,360	\$18,592	\$100	\$5,338	28.7%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$28,675	\$27,437	\$7,054	\$56,040	204.2%
Hanover Insurance Company The	0.0%	\$26,428	\$17,985	\$0	\$0	0.0%
State National Insurance Company Inc	0.0%	\$26,028	\$41,735	\$130,952	\$133,846	320.7%
National Specialty Insurance Company	0.0%	\$24,532	\$39,824	\$27,841	\$3,916	9.8%
Next Insurance US Company	0.0%	\$22,764	\$27,995	\$4,010	\$4,010	14.3%
Berkley Regional Insurance Company	0.0%	\$21,278	\$15,937	\$0	\$0	0.0%
Milford Casualty Insurance Company	0.0%	\$20,895	\$20,929	\$0	\$-484	(2.3%)
Middlesex Insurance Company	0.0%	\$20,785	\$12,680	\$0	\$704	5.6%
Employers Insurance Company Of Wausau	0.0%	\$20,348	\$18,367	\$0	\$726	4.0%
Pharmacists Mutual Insurance Company	0.0%	\$20,067	\$24,023	\$16,449	\$21,449	89.3%
Tri State Insurance Company Of Minnesota	0.0%	\$19,193	\$20,176	\$237	\$237	1.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ace Property & Casualty Insurance Company	0.0%	\$18,961	\$17,689	\$9,318	\$7,952	45.0%
Starnet Insurance Company	0.0%	\$18,843	\$19,152	\$65	\$0	0.0%
Utica Mutual Insurance Company	0.0%	\$18,418	\$13,724	\$98,937	\$42,453	309.3%
Rural Trust Insurance Company	0.0%	\$18,193	\$25,763	\$1,008	\$-186	( 0.7%)
Massachusetts Bay Insurance Company	0.0%	\$17,482	\$15,259	\$0	\$-465	(3.0%)
21st Century Premier Insurance Company	0.0%	\$17,387	\$19,125	\$0	\$3,579	18.7%
Argonaut Insurance Company	0.0%	\$16,121	\$14,959	\$2,093	\$207,701	1388.5%
Bitco National Insurance Company	0.0%	\$15,421	\$23,805	\$435,921	\$245,065	1029.5%
Starstone National Insurance Company	0.0%	\$14,740	\$14,740	\$0	\$19,287	130.8%
XL Specialty Insurance Company	0.0%	\$14,395	\$11,826	\$0	\$-256,473	(2168.7%)
American Southern Home Insurance Company	0.0%	\$14,203	\$4,921	\$0	\$1,213	24.6%
Grinnell Compass Inc	0.0%	\$13,558	\$6,061	\$2,295	\$2,765	45.6%
Property & Casualty Insurance Company Of Hart	0.0%	\$12,981	\$17,286	\$0	\$-2,095	(12.1%)
Great American Insurance Company Of NY	0.0%	\$12,872	\$10,716	\$0	\$1,619	15.1%
Everest Premier Insurance Company	0.0%	\$12,533	\$11,243	\$0	\$1,247	11.1%
Government Employees Insurance Co	0.0%	\$11,907	\$57,679	\$31,182	\$27,247	47.2%
Allied World Insurance Company	0.0%	\$10,107	\$4,269	\$0	\$979	22.9%
Mid-continent Casualty Company	0.0%	\$10,028	\$20,537	\$562	\$-60	(0.3%)
Security National Insurance Company	0.0%	\$9,038	\$42,819	\$342	\$366	0.9%
T.h.e. Insurance Company	0.0%	\$8,956	\$11,834	\$12,330	\$22,836	193.0%
American Family Home Insurance Company	0.0%	\$8,702	\$8,892	\$0	\$-1,621	(18.2%)
American Hallmark Insurance Company Of TX	0.0%	\$8,133	\$6,320	\$0	\$-1,533	(24.3%)
Hiscox Insurance Company Inc	0.0%	\$7,722	\$6,097	\$0	\$1,740	28.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Mitsui Sumitomo Ins Co Of America	0.0%	\$7,264	\$10,824	\$0	\$7,429	68.6%
Citizens Insurance Company Of America	0.0%	\$6,796	\$4,400	\$0	\$-147	(3.3%)
Accredited Surety & Casualty Company Inc	0.0%	\$6,107	\$4,683	\$0	\$2,731	58.3%
Seneca Insurance Company Inc	0.0%	\$4,468	\$5,004	\$1,271	\$6,927	138.4%
Mid-continent Assurance Company	0.0%	\$3,942	\$2,834	\$0	\$0	0.0%
Integon National Insurance Company	0.0%	\$3,274	\$3,183	\$41,338	\$42,358	1330.8%
Westport Insurance Corporation	0.0%	\$2,712	\$2,029	\$0	\$0	0.0%
American Standard Insurance Company Of Wiscon	0.0%	\$2,697	\$2,671	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$2,569	\$4,319	\$0	\$0	0.0%
Liberty Mutual Insurance Company	0.0%	\$2,247	\$2,223	\$0	\$0	0.0%
Sagamore Insurance Company	0.0%	\$986	\$8,488	\$12,106	\$-365	(4.3%)
Westfield Insurance Company	0.0%	\$977	\$463	\$0	\$60	13.0%
Contractors Bonding & Insurance Company	0.0%	\$906	\$340	\$0	\$14	4.1%
XL Insurance America Inc	0.0%	\$883	\$1,961	\$0	\$37,085	1891.1%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$462	\$420	\$0	\$0	0.0%
Chiron Insurance Company	0.0%	\$458	\$79	\$0	\$0	0.0%
Hallmark National Insurance Company	0.0%	\$420	\$420	\$0	\$2,132	507.6%
American Select Insurance Company	0.0%	\$277	\$491	\$0	\$-13	(2.6%)
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$0	\$12	_
Allied World National Assurance Company	0.0%	\$0	\$0	\$0	\$-956	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$-3	
American Alternative Insurance Corporation	0.0%	\$0	\$0	\$-250	\$-125,187	
Vigilant Insurance Company	0.0%	\$0	\$0	\$0	\$-490	

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Firemans Fund Insurance Company	0.0%	\$0	\$0	\$0	\$-29,204	_
National Surety Corporation	0.0%	\$0	\$0	\$0	\$-542	_
Integon Indemnity Corporation	0.0%	\$0	\$0	\$0	\$38,251	_
Westfield National Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$-36	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$-8	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-1	-
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$-1	_
Sentry Casualty Company	0.0%	\$0	\$0	\$0	\$3	_
Great American Spirit Insurance Company	0.0%	\$0	\$0	\$0	\$1	_
Hallmark Insurance Company	0.0%	\$0	\$0	\$0	\$-18,373	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$-32	_
Travelers Commercial Insurance Company	0.0%	\$0	\$0	\$0	\$-5	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$169	_
Riverport Insurance Company	0.0%	\$0	\$0	\$52,841	\$52,841	_
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$2,019	\$2,041	_
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$-800	\$-800	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$-12	_
Technology Insurance Company	0.0%	\$0	\$14	\$0	\$-54	(385.7%)
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$18	_
Old Republic General Insurance Corporation	( 0.0%)	\$-134	\$1,214	\$0	\$-5,930	(488.5%)
Sompo American Fire & Marine Ins Co	( 0.0%)	\$-260	\$2,088	\$0	\$-1,888	(90.4%)
Incline Casualty Company	( 0.0%)	\$-57,367	\$34,468	\$29,644	\$4,170	12.1%
Total	100.0%	\$124,104,313	\$122,039,860	\$70,210,684	\$75,358,027	61.7%

# **COMMERCIAL AUTO:**

#### **COLLISION**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Casualty Insurance Company	14.2%	\$25,916,557	\$24,912,245	\$15,926,427	\$15,318,479	61.5%
Great West Casualty Company	5.0%	\$9,092,920	\$8,380,156	\$5,546,454	\$6,111,795	72.9%
Acuity A Mutual Insurance Company	4.8%	\$8,700,589	\$8,546,111	\$5,896,027	\$5,701,849	66.7%
American Inter–fidelity Exchange	3.8%	\$6,983,665	\$7,391,052	\$3,829,363	\$4,334,340	58.6%
Northland Insurance Company	3.1%	\$5,729,666	\$5,305,711	\$3,852,022	\$3,628,944	68.4%
Cincinnati Insurance Company The	2.7%	\$5,014,307	\$4,563,879	\$2,273,728	\$2,300,879	50.4%
Auto Owners Insurance Company	2.3%	\$4,283,220	\$2,451,070	\$1,623,007	\$1,922,695	78.4%
Sentry Select Insurance Company	1.8%	\$3,366,467	\$3,412,341	\$2,731,950	\$2,799,394	82.0%
Atlantic Specialty Insurance Company	1.8%	\$3,339,083	\$3,227,408	\$2,241,602	\$2,796,929	86.7%
State Farm Mutual Automobile Insurance Co	1.8%	\$3,287,169	\$3,191,407	\$3,004,363	\$3,247,701	101.8%
Midvale Indemnity Company	1.7%	\$3,077,289	\$802,023	\$722,099	\$1,021,160	127.3%
Canal Insurance Company	1.7%	\$3,051,425	\$2,510,024	\$1,635,242	\$1,930,791	76.9%
Farm Bureau Town & Country Insurance Company	1.6%	\$2,893,004	\$2,735,404	\$2,526,542	\$2,564,760	93.8%
United Fire & Casualty Company	1.5%	\$2,725,140	\$2,823,951	\$2,085,320	\$1,878,821	66.5%
Travelers Property Casualty Company Of Americ	1.3%	\$2,413,186	\$2,182,105	\$1,802,729	\$1,862,634	85.4%
Grinnell Mutual Reinsurance Company	1.2%	\$2,211,170	\$2,114,157	\$1,253,539	\$1,502,727	71.1%
Old Republic Insurance Company	1.2%	\$2,100,572	\$2,088,437	\$1,660,958	\$2,402,238	115.0%
Federated Mutual Insurance Company	1.1%	\$2,093,015	\$1,917,990	\$759,096	\$667,021	34.8%
Zurich American Insurance Company	1.1%	\$2,054,080	\$406,847	\$1,789,891	\$2,273,347	558.8%
Vanliner Insurance Company	1.1%	\$2,039,006	\$1,894,328	\$1,126,680	\$1,246,321	65.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Shelter General Insurance Company	1.1%	\$1,981,058	\$1,890,593	\$1,284,850	\$1,292,705	68.4%
Berkshire Hathaway Homestate Insurance Co	1.0%	\$1,912,658	\$1,652,171	\$1,122,877	\$1,276,270	77.2%
Secura Insurance Company	1.0%	\$1,872,812	\$1,882,911	\$937,046	\$943,443	50.1%
Great American Assurance Company	1.0%	\$1,841,699	\$1,923,372	\$908,361	\$1,006,950	52.4%
Nationwide Agribusiness Insurance Company	0.9%	\$1,713,756	\$1,694,616	\$887,142	\$932,762	55.0%
National Union Fire Insurance Company Of Pitt	0.9%	\$1,641,905	\$2,010,837	\$1,964,208	\$2,113,105	105.1%
Southern Pioneer Property & Casualty Insura	0.9%	\$1,613,162	\$1,512,059	\$514,318	\$547,801	36.2%
State Automobile Mutual Insurance Company	0.8%	\$1,541,445	\$1,438,935	\$1,146,058	\$1,183,192	82.2%
Philadelphia Indemnity Insurance Company	0.8%	\$1,534,807	\$1,511,820	\$742,292	\$844,879	55.9%
Farmers Insurance Exchange	0.8%	\$1,470,394	\$1,380,220	\$1,502,824	\$1,757,111	127.3%
Amguard Insurance Company	0.8%	\$1,396,293	\$1,431,237	\$788,970	\$811,503	56.7%
Ohio Security Insurance Company	0.8%	\$1,395,957	\$1,561,014	\$1,199,074	\$1,083,892	69.4%
National Interstate Insurance Company	0.8%	\$1,376,200	\$1,232,668	\$441,402	\$552,442	44.8%
Star Insurance Company	0.7%	\$1,362,644	\$1,360,239	\$698,837	\$712,071	52.3%
Travelers Indemnity Company	0.7%	\$1,246,054	\$1,155,420	\$866,089	\$961,672	83.2%
Arch Insurance Company	0.7%	\$1,194,712	\$1,052,921	\$1,059,861	\$993,167	94.3%
Midwest Family Mutual Insurance Company	0.7%	\$1,188,692	\$1,160,416	\$722,728	\$788,086	67.9%
Employers Mutual Casualty Company	0.6%	\$1,158,847	\$1,080,191	\$330,798	\$332,994	30.8%
Protective Insurance Company	0.6%	\$1,140,485	\$1,035,358	\$636,075	\$735,323	71.0%
Travelers Indemnity Company Of Connecticut	0.6%	\$1,139,090	\$1,149,084	\$739,200	\$754,421	65.7%
Nationwide Mutual Insurance Company	0.6%	\$1,110,503	\$1,148,377	\$580,400	\$682,348	59.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Charter Oak Fire Insurance Co The	0.6%	\$1,016,072	\$1,067,102	\$805,574	\$832,594	78.0%
Lancer Insurance Company	0.6%	\$1,013,356	\$1,007,484	\$798,092	\$841,395	83.5%
National Casualty Company	0.5%	\$1,002,126	\$906,474	\$597,560	\$886,395	97.8%
Union Insurance Company	0.5%	\$995,406	\$936,848	\$1,130,562	\$1,098,798	117.3%
American Family Mutual Insurance Company	0.5%	\$977,739	\$1,672,906	\$1,648,890	\$1,336,108	79.9%
West Bend Mutual Insurance Company	0.5%	\$961,841	\$807,949	\$332,293	\$359,216	44.5%
Owners Insurance Company	0.5%	\$941,753	\$2,573,727	\$2,627,470	\$2,321,007	90.2%
Crestbrook Insurance Company	0.5%	\$920,655	\$745,307	\$676,359	\$692,557	92.9%
National Indemnity Company	0.5%	\$841,479	\$983,263	\$638,073	\$559,194	56.9%
Cincinnati Indemnity Company Inc	0.5%	\$831,591	\$898,063	\$572,607	\$667,143	74.3%
Wesco Insurance Company	0.4%	\$801,452	\$798,804	\$663,997	\$927,926	116.2%
Federated Service Insurance Company	0.4%	\$794,503	\$803,859	\$557,124	\$630,845	78.5%
Selective Insurance Company Of South Carolina	0.4%	\$793,486	\$769,005	\$506,372	\$498,424	64.8%
Acadia Insurance Company	0.4%	\$790,629	\$787,648	\$306,191	\$338,284	42.9%
Travelers Casualty Insurance Company Of Ameri	0.4%	\$785,075	\$812,469	\$628,149	\$693,908	85.4%
AMCO Insurance Company	0.4%	\$779,099	\$806,153	\$851,411	\$818,676	101.6%
Cincinnati Casualty Company The	0.4%	\$722,914	\$707,358	\$191,771	\$290,502	41.1%
Addison Insurance Company	0.4%	\$716,509	\$737,958	\$434,383	\$415,035	56.2%
Secura Supreme Insurance Company	0.4%	\$689,492	\$644,536	\$439,350	\$518,911	80.5%
Emcasco Insurance Company	0.4%	\$678,741	\$718,565	\$611,147	\$604,906	84.2%
Selective Insurance Company Of America	0.4%	\$675,554	\$619,345	\$586,625	\$598,251	96.6%
Vantapro Specialty Insurance Company	0.4%	\$664,458	\$529,081	\$345,490	\$492,375	93.1%
Penn Millers Insurance Company	0.4%	\$657,208	\$661,131	\$317,004	\$234,402	35.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Liability & Fire Insurance Company	0.3%	\$637,403	\$619,269	\$342,975	\$344,357	55.6%
Truck Insurance Exchange	0.3%	\$627,889	\$576,942	\$234,094	\$256,718	44.5%
Allstate Insurance Company	0.3%	\$619,740	\$604,092	\$655,670	\$760,164	125.8%
Firemens Insurance Company Of Washington DC	0.3%	\$611,130	\$559,687	\$629,052	\$662,442	118.4%
FCCI Insurance Company	0.3%	\$603,306	\$574,469	\$560,637	\$452,907	78.8%
Motors Insurance Corporation	0.3%	\$567,015	\$567,015	\$112,558	\$122,782	21.7%
Haulers Insurance Company Inc	0.3%	\$547,683	\$538,670	\$368,640	\$440,565	81.8%
Cameron Mutual Insurance Company	0.3%	\$544,296	\$613,480	\$378,944	\$420,634	68.6%
Harco National Insurance Company	0.3%	\$532,004	\$504,993	\$353,854	\$287,222	56.9%
Empire Fire & Marine Insurance Co	0.3%	\$521,683	\$582,306	\$224,266	\$237,550	40.8%
Hudson Insurance Company	0.3%	\$519,762	\$418,100	\$228,817	\$403,514	96.5%
North River Insurance Company The	0.3%	\$519,677	\$391,513	\$447,035	\$421,042	107.5%
Amerisure Insurance Company	0.3%	\$516,840	\$574,981	\$425,678	\$435,152	75.7%
Columbia Mutual Insurance Company	0.3%	\$510,133	\$557,125	\$415,361	\$396,180	71.1%
Pennsylvania Lumbermens Mutual Insurance Comp	0.3%	\$495,766	\$457,024	\$82,287	\$7,573	1.7%
Corepointe Insurance Company	0.3%	\$495,686	\$495,686	\$0	\$0	0.0%
Liberty Mutual Fire Insurance Company	0.3%	\$494,127	\$488,681	\$243,812	\$230,950	47.3%
Nationwide Assurance Company	0.3%	\$483,146	\$320,347	\$207,817	\$246,640	77.0%
U S Specialty Insurance Company	0.3%	\$483,009	\$444,085	\$278,585	\$-220,599	(49.7%)
United States Fire Insurance Company	0.3%	\$473,440	\$471,646	\$475,782	\$462,143	98.0%
Continental Western Insurance Company	0.3%	\$468,740	\$516,837	\$182,262	\$15,114	2.9%
Bitco General Insurance Corporation	0.3%	\$460,257	\$446,592	\$288,357	\$328,820	73.6%
Great Divide Insurance Company	0.2%	\$435,660	\$400,727	\$512,135	\$548,105	136.8%
Guideone Insurance Company	0.2%	\$424,326	\$402,836	\$246,430	\$255,190	63.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Starr Indemnity & Liability Company	0.2%	\$410,493	\$405,795	\$259,543	\$248,762	61.3%
Federal Insurance Company	0.2%	\$407,726	\$410,173	\$270,027	\$281,354	68.6%
Hartford Fire Insurance Company	0.2%	\$407,399	\$385,072	\$457,937	\$387,009	100.5%
Association Casualty Insurance Company	0.2%	\$404,421	\$398,933	\$643,134	\$666,012	166.9%
Mid Century Insurance Company	0.2%	\$391,026	\$332,494	\$53,943	\$67,183	20.2%
Amerisure Mutual Insurance Company	0.2%	\$390,235	\$372,866	\$120,181	\$118,420	31.8%
Key Risk Insurance Company	0.2%	\$363,093	\$266,785	\$373,414	\$500,715	187.7%
American National Property & Casualty Co	0.2%	\$357,261	\$322,987	\$476,107	\$477,127	147.7%
Allied Insurance Company Of America	0.2%	\$353,426	\$456,802	\$454,046	\$431,978	94.6%
Hartford Accident & Indemnity Co	0.2%	\$350,084	\$368,395	\$235,081	\$265,542	72.1%
Occidental Fire & Casualty Company Of North C	0.2%	\$348,982	\$191,091	\$213,161	\$117,369	61.4%
Travelers Indemnity Company Of America	0.2%	\$333,026	\$327,996	\$167,495	\$208,663	63.6%
1st Auto & Casualty Insurance Company	0.2%	\$328,304	\$278,445	\$225,807	\$314,390	112.9%
National Trust Insurance Company	0.2%	\$326,436	\$323,584	\$229,778	\$314,428	97.2%
Depositors Insurance Company	0.2%	\$326,400	\$315,412	\$210,003	\$229,849	72.9%
State Farm Fire & Casualty Company	0.2%	\$325,152	\$308,256	\$265,578	\$292,303	94.8%
Sentry Insurance Company	0.2%	\$324,562	\$329,677	\$103,468	\$80,354	24.4%
General Insurance Company Of America	0.2%	\$324,466	\$243,781	\$198,236	\$190,156	78.0%
American Guarantee & Liablity Insurance Co	0.2%	\$323,834	\$573,264	\$123,679	\$-12,462	( 2.2%)
State Auto Property & Casualty Insurance Comp	0.2%	\$321,486	\$360,323	\$280,918	\$325,210	90.3%
Navigators Insurance Company	0.2%	\$301,950	\$442,268	\$353,629	\$518,300	117.2%
Valley Forge Insurance Company	0.2%	\$296,969	\$326,461	\$503,456	\$243,263	74.5%
Continental Insurance Company The	0.2%	\$288,020	\$268,140	\$158,613	\$97,194	36.2%
Monroe Guaranty Insurance Company	0.2%	\$284,259	\$258,927	\$241,736	\$344,333	133.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great Northern Insurance Company	0.2%	\$283,498	\$302,012	\$148,944	\$51,958	17.2%
Trumbull Insurance Company	0.2%	\$274,407	\$229,435	\$73,946	\$82,773	36.1%
Triangle Insurance Company Inc	0.1%	\$273,255	\$209,572	\$183,952	\$146,084	69.7%
Selective Insurance Company Of The Southeast	0.1%	\$271,812	\$276,004	\$263,593	\$316,384	114.6%
Nationwide General Insurance Company	0.1%	\$262,238	\$176,698	\$207,300	\$220,095	124.6%
Phoenix Insurance Company The	0.1%	\$259,273	\$279,697	\$254,913	\$249,106	89.1%
Federated Reserve Insurance Company	0.1%	\$255,976	\$251,943	\$181,484	\$189,518	75.2%
Berkshire Hathaway Direct Insurance Company	0.1%	\$243,444	\$209,088	\$156,070	\$258,501	123.6%
National Fire Insurance Company Of Hartford	0.1%	\$241,094	\$250,089	\$275,122	\$209,554	83.8%
Mobilitas General Insurance Company	0.1%	\$237,270	\$121,829	\$36,096	\$37,372	30.7%
Church Mutual Insurance Company S.i.	0.1%	\$228,428	\$221,011	\$131,644	\$109,180	49.4%
Safety National Casualty Corporation	0.1%	\$220,178	\$200,587	\$190,448	\$-100,319	(50.0%)
Country Mutual Insurance Company	0.1%	\$215,917	\$225,915	\$335,206	\$282,197	124.9%
Twin City Fire Insurance Company	0.1%	\$214,789	\$198,831	\$42,343	\$47,619	23.9%
Allmerica Financial Benefit Insurance Company	0.1%	\$208,254	\$226,504	\$175,727	\$160,485	70.9%
New York Marine & General Insurance Co	0.1%	\$206,535	\$271,796	\$128,081	\$194,921	71.7%
Crum & Forster Indemnity Company	0.1%	\$205,516	\$188,343	\$-20,475	\$-37,259	(19.8%)
Brotherhood Mutual Insurance Co	0.1%	\$197,990	\$202,560	\$148,197	\$141,231	69.7%
Union Insurance Company Of Providence	0.1%	\$194,068	\$164,002	\$236,430	\$119,707	73.0%
Continental Casualty Company	0.1%	\$192,633	\$221,923	\$78,683	\$50,026	22.5%
Clear Blue Insurance Company	0.1%	\$190,925	\$83,425	\$6,792	\$-110,069	(131.9%)
Everest National Insurance Company	0.1%	\$183,151	\$163,692	\$24,000	\$2,101	1.3%
Transguard Ins Co of America Inc	0.1%	\$178,445	\$137,929	\$27,649	\$1,288	0.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sentinel Insurance Company Ltd	0.1%	\$173,154	\$180,891	\$52,884	\$57,988	32.1%
Nutmeg Insurance Company	0.1%	\$173,136	\$83,309	\$66,890	\$70,231	84.3%
Wilshire Insurance Company	0.1%	\$171,667	\$164,739	\$22,871	\$76,926	46.7%
West American Insurance Company	0.1%	\$171,469	\$211,574	\$90,508	\$71,164	33.6%
Grinnell Select Insurance Company	0.1%	\$169,866	\$71,771	\$154,164	\$155,881	217.2%
Greenwich Insurance Company	0.1%	\$157,688	\$112,548	\$99,092	\$162,165	144.1%
Hartford Casualty Insurance Co	0.1%	\$152,534	\$139,384	\$129,491	\$121,538	87.2%
Hartford Underwriters Insurance Company	0.1%	\$150,009	\$143,411	\$7,154	\$13,920	9.7%
Carolina Casualty Insurance Company	0.1%	\$142,165	\$231,460	\$444,942	\$410,403	177.3%
Columbia National Insurance Company	0.1%	\$140,086	\$124,019	\$41,548	\$93,403	75.3%
Ace American Insurance Company	0.1%	\$138,656	\$140,862	\$148,827	\$145,437	103.2%
General Casualty Company Of Wisconsin	0.1%	\$138,364	\$164,867	\$233,692	\$216,482	131.3%
Everett Cash Mutual Insurance Co.	0.1%	\$137,232	\$127,256	\$80,952	\$74,999	58.9%
Austin Mutual Insurance Company	0.1%	\$135,601	\$303,766	\$283,712	\$53,657	17.7%
RLI Insurance Company	0.1%	\$134,020	\$119,269	\$138,203	\$149,127	125.0%
Transportation Insurance Company	0.1%	\$131,743	\$92,765	\$22,727	\$43,664	47.1%
Axis Insurance Company	0.1%	\$126,121	\$123,029	\$29,486	\$8,485	6.9%
Imperium Insurance Company	0.1%	\$122,665	\$88,786	\$8,727	\$-39,271	(44.2%)
Amerisure Partners Insurance Company	0.1%	\$111,852	\$146,234	\$234,357	\$229,001	156.6%
EMC Property & Casualty Company	0.1%	\$108,857	\$82,299	\$38,624	\$40,113	48.7%
American Fire & Casualty Company	0.1%	\$107,859	\$136,223	\$56,460	\$43,576	32.0%
American Reliable Insurance Company	0.1%	\$105,159	\$117,631	\$28,801	\$46,314	39.4%
Everest Denali Insurance Company	0.1%	\$101,819	\$76,276	\$0	\$7,353	9.6%
Tokio Marine America Insurance Company	0.1%	\$101,600	\$97,571	\$5,909	\$31,495	32.3%
Harleysville Insurance Company	0.1%	\$100,354	\$98,583	\$0	\$16,458	16.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pennsylvania Manufacturers Association Insura	0.1%	\$100,279	\$90,929	\$1,803	\$-32,495	(35.7%)
Ohio Casualty Insurance Company	0.1%	\$99,000	\$115,602	\$39,926	\$56,420	48.8%
Markel Insurance Company	0.1%	\$97,334	\$93,359	\$7,759	\$-16,942	(18.1%)
Manufacturers Alliance Insurance Company	0.1%	\$93,562	\$92,187	\$38,577	\$10,315	11.2%
Sompo America Insurance Company	0.0%	\$86,860	\$96,909	\$-37,284	\$-19,493	(20.1%)
American Casualty Company Of Reading Pennsylv	0.0%	\$85,742	\$96,074	\$86,867	\$-10,606	(11.0%)
National American Insurance Company	0.0%	\$85,153	\$89,721	\$137,916	\$182,669	203.6%
Liberty Insurance Corporation	0.0%	\$83,861	\$108,778	\$60,735	\$54,584	50.2%
LM Insurance Corporation	0.0%	\$82,631	\$76,664	\$71,230	\$66,022	86.1%
First Liberty Insurance Corp The	0.0%	\$80,846	\$78,560	\$88,689	\$79,689	101.4%
Shelter Mutual Insurance Company	0.0%	\$77,738	\$78,342	\$78,771	\$79,646	101.7%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$75,590	\$74,988	\$70,847	\$104,075	138.8%
American Zurich Insurance Company	0.0%	\$74,759	\$64,910	\$16,249	\$30,495	47.0%
Zurich American Insurance Company Of Illinois	0.0%	\$74,756	\$77,475	\$0	\$–276	( 0.4%)
Scottsdale Indemnity Company	0.0%	\$69,018	\$73,306	\$66,602	\$62,261	84.9%
Berkley National Insurance Company	0.0%	\$66,986	\$46,133	\$14,806	\$19,315	41.9%
North Pointe Insurance Company	0.0%	\$59,917	\$24,356	\$5,476	\$11,061	45.4%
Berkshire Hathaway Specialty Insurance Co	0.0%	\$54,515	\$62,173	\$33,087	\$57,408	92.3%
Florists Mutual Insurance Company	0.0%	\$54,202	\$52,418	\$77,902	\$64,998	124.0%
Starnet Insurance Company	0.0%	\$50,261	\$54,385	\$48,570	\$-3,646	(6.7%)
Berkley Regional Insurance Company	0.0%	\$46,164	\$39,905	\$0	\$10,124	25.4%
Allied World Specialty Insurance Company	0.0%	\$44,912	\$121,222	\$117,342	\$42,875	35.4%
Cumis Insurance Society Inc	0.0%	\$40,359	\$48,992	\$3,512	\$6,775	13.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ace Property & Casualty Insurance Company	0.0%	\$40,293	\$37,588	\$19,801	\$16,897	45.0%
Middlesex Insurance Company	0.0%	\$39,558	\$23,929	\$2,025	\$4,544	19.0%
Great American Insurance Company	0.0%	\$38,195	\$37,617	\$-7,223	\$-3,579	( 9.5%)
Grinnell Compass Inc	0.0%	\$36,633	\$16,421	\$0	\$1,275	7.8%
National Specialty Insurance Company	0.0%	\$35,901	\$65,609	\$98,054	\$27,979	42.6%
Rural Trust Insurance Company	0.0%	\$35,888	\$50,822	\$1,989	\$-366	( 0.7%)
Integon Indemnity Corporation	0.0%	\$35,849	\$35,849	\$58,022	\$55,732	155.5%
Great American Alliance Insurance Company	0.0%	\$35,704	\$37,863	\$7,932	\$9,343	24.7%
Argonaut Great Central Insurance Co	0.0%	\$35,298	\$34,500	\$27,495	\$52,511	152.2%
State National Insurance Company Inc	0.0%	\$34,982	\$56,275	\$140,559	\$143,665	255.3%
Swiss Re Corporate Solutions Elite Insurance	0.0%	\$34,831	\$35,478	\$32,684	\$35,668	100.5%
Utica Mutual Insurance Company	0.0%	\$33,941	\$24,714	\$38,101	\$40,735	164.8%
GEICO General Insurance Company	0.0%	\$33,773	\$20,581	\$10,969	\$14,095	68.5%
New Hampshire Insurance Company	0.0%	\$32,751	\$45,808	\$459,739	\$452,476	987.8%
Pharmacists Mutual Insurance Company	0.0%	\$32,201	\$40,849	\$-10,581	\$-4,895	(12.0%)
Milford Casualty Insurance Company	0.0%	\$31,509	\$30,143	\$0	\$0	0.0%
Tri State Insurance Company Of Minnesota	0.0%	\$29,641	\$31,339	\$14,763	\$14,763	47.1%
Property & Casualty Insurance Company Of Hart	0.0%	\$29,428	\$27,448	\$36,300	\$40,363	147.1%
Berkley Casualty Company	0.0%	\$27,622	\$18,323	\$0	\$7,303	39.9%
Forge Insurance Company	0.0%	\$26,831	\$19,734	\$0	\$-115	( 0.6%)
Next Insurance US Company	0.0%	\$26,474	\$35,620	\$33,120	\$33,120	93.0%
Massachusetts Bay Insurance Company	0.0%	\$26,438	\$22,614	\$4,894	\$2,434	10.8%
Mid-continent Casualty Company	0.0%	\$22,945	\$31,625	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Everest Premier Insurance Company	0.0%	\$22,776	\$20,431	\$0	\$2,117	10.4%
American Modern Home Insurance Co	0.0%	\$21,377	\$21,377	\$0	\$0	0.0%
Gateway Insurance Company	0.0%	\$19,860	\$17,033	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	0.0%	\$18,462	\$15,428	\$27,289	\$27,936	181.1%
American Southern Home Insurance Company	0.0%	\$17,844	\$6,184	\$0	\$0	0.0%
Accredited Surety & Casualty Company Inc	0.0%	\$15,429	\$11,831	\$0	\$6,900	58.3%
Bitco National Insurance Company	0.0%	\$15,410	\$23,788	\$15,702	\$244,890	1029.5%
Government Employees Insurance Co	0.0%	\$15,207	\$79,778	\$47,389	\$35,923	45.0%
Mitsui Sumitomo Ins Co Of America	0.0%	\$14,897	\$22,798	\$24,070	\$13,797	60.5%
Hanover Insurance Company The	0.0%	\$14,523	\$9,884	\$612	\$3,143	31.8%
Allied World Insurance Company	0.0%	\$14,283	\$6,033	\$106	\$1,384	22.9%
Security National Insurance Company	0.0%	\$13,902	\$94,568	\$67,883	\$72,803	77.0%
American Family Home Insurance Company	0.0%	\$13,788	\$14,088	\$0	\$0	0.0%
American Hallmark Insurance Company Of TX	0.0%	\$12,151	\$11,514	\$0	\$-46	( 0.4%)
Regent Insurance Company	0.0%	\$12,127	\$28,277	\$21,823	\$-51,925	(183.6%)
Great American Insurance Company Of NY	0.0%	\$12,073	\$9,969	\$-5,750	\$-2,517	( 25.2%)
Seneca Insurance Company Inc	0.0%	\$11,768	\$13,182	\$3,349	\$18,247	138.4%
Citizens Insurance Company Of America	0.0%	\$9,697	\$6,558	\$0	\$0	0.0%
Granite State Insurance Company	0.0%	\$8,128	\$9,815	\$-16,742	\$-24,905	(253.7%)
QBE Insurance Corporation	0.0%	\$6,937	\$4,624	\$8,059	\$8,685	187.8%
Praetorian Insurance Company	0.0%	\$5,149	\$1,211	\$0	\$-19,540	(1613.5%)
Amtrust Insurance Company	0.0%	\$4,347	\$7,410	\$5,565	\$5,957	80.4%
Commerce & Industry Insurance Co	0.0%	\$3,616	\$3,948	\$5,769	\$3,848	97.5%
Mid-continent Assurance Company	0.0%	\$3,602	\$2,347	\$0	\$14,832	632.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Integon National Insurance Company	0.0%	\$3,274	\$3,183	\$41,338	\$42,358	1330.8%
Liberty Mutual Insurance Company	0.0%	\$3,171	\$3,269	\$0	\$0	0.0%
Pennsylvania Manufacturers Indemnity Company	0.0%	\$3,071	\$2,719	\$0	\$-28	(1.0%)
American Standard Insurance Company Of Wiscon	0.0%	\$2,693	\$2,692	\$0	\$0	0.0%
Argonaut Midwest Insurance Company	0.0%	\$2,226	\$1,453	\$0	\$406	27.9%
Westfield Insurance Company	0.0%	\$1,806	\$1,065	\$0	\$138	13.0%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$1,615	\$1,277	\$0	\$-115	(9.0%)
Trisura Insurance Company	0.0%	\$1,568	\$588	\$5	\$682,980	116153%
Contractors Bonding & Insurance Company	0.0%	\$1,443	\$541	\$0	\$21	3.9%
Stonington Insurance Company	0.0%	\$1,265	\$709	\$0	\$22	3.1%
Chiron Insurance Company	0.0%	\$1,005	\$247	\$0	\$0	0.0%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$916	\$834	\$0	\$0	0.0%
Westport Insurance Corporation	0.0%	\$678	\$508	\$18,280	\$18,398	3621.7%
American Select Insurance Company	0.0%	\$673	\$1,329	\$0	\$-34	( 2.6%)
Ace Fire Underwriters Insurance Company	0.0%	\$223	\$2,471	\$0	\$-139	(5.6%)
Hallmark National Insurance Company	0.0%	\$105	\$105	\$0	\$533	507.6%
American Home Assurance Company	0.0%	\$1	\$1	\$0	\$0	0.0%
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$-148	\$-131	_
American Southern Insurance Company	0.0%	\$0	\$126	\$0	\$0	0.0%
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$5,592	\$-26,011	_
Allied World National Assurance Company	0.0%	\$0	\$0	\$0	\$-3,156	_
Peerless Indemnity Insurance Company	0.0%	\$0	\$0	\$-1,160	\$-1,160	

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Insurance Company Of The State Of Pennsylvani	0.0%	\$0	\$0	\$27,540	\$27,540	_
American Alternative Insurance Corporation	0.0%	\$0	\$0	\$-44	\$0	-
21st Century Premier Insurance Company	0.0%	\$0	\$0	\$7,430	\$7,430	_
Pacific Employers Insurance Company	0.0%	\$0	\$0	\$0	\$3	_
Illinois National Insurance Company	0.0%	\$0	\$0	\$0	\$-9,065	_
Netherlands Insurance Company The	0.0%	\$0	\$0	\$2,876	\$2,895	_
XL Insurance America Inc	0.0%	\$0	\$0	\$0	\$-1	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$-180	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$3	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-5	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$-3	_
Blackboard Insurance Company	0.0%	\$0	\$0	\$0	\$8,790	_
Sentry Casualty Company	0.0%	\$0	\$0	\$0	\$18	_
Markel American Insurance Company	0.0%	\$0	\$0	\$0	\$-509	_
Great American Spirit Insurance Company	0.0%	\$0	\$0	\$0	\$9	_
Hallmark Insurance Company	0.0%	\$0	\$0	\$-5,272	\$-39,311	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$-134	_
Travelers Commercial Insurance Company	0.0%	\$0	\$0	\$0	\$5	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$238	_
American States Preferred Insurance Company	0.0%	\$0	\$0	\$-1,645	\$-1,645	_
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$-1,648	\$1,267	_
XL Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$108	_
AIG Assurance Company	0.0%	\$0	\$0	\$0	\$-16	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$1,572	\$1,572	_
Technology Insurance Company	0.0%	\$0	\$18	\$0	\$0	0.0%
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$54	_
Old Republic General Insurance Corporation	( 0.0%)	\$-199	\$1,903	\$-3,889	\$-3,889	(204.4%)
Sompo American Fire & Marine Ins Co	( 0.0%)	\$-399	\$3,211	\$0	\$-2,903	(90.4%)
Riverport Insurance Company	( 0.0%)	\$-667	\$4,051	\$0	\$0	0.0%
Incline Casualty Company	( 0.0%)	\$-86,050	\$51,701	\$44,467	\$6,254	12.1%
Total	100.0%	\$182,467,243	\$173,766,792	\$120,185,570	\$124,494,751	71.6%

### **TOTAL PRIVATE PASSENGER AUTO**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	20.3%	\$961,773,924	\$927,086,465	\$701,722,449	\$815,189,863	87.9%
Progressive Advanced Insurance Company	7.3%	\$343,672,054	\$323,049,413	\$200,169,857	\$213,235,399	66.0%
Progressive Casualty Insurance Company	6.8%	\$321,386,354	\$312,035,230	\$189,219,744	\$196,422,893	62.9%
GEICO Casualty Company	6.4%	\$303,835,390	\$313,421,857	\$247,072,738	\$243,354,798	77.6%
Shelter Mutual Insurance Company	5.7%	\$268,401,919	\$257,358,499	\$181,961,791	\$188,822,550	73.4%
American Family Mutual Insurance Company	4.9%	\$234,068,516	\$240,582,321	\$137,455,016	\$120,122,089	49.9%
American Family Insurance Company	4.7%	\$223,149,924	\$211,161,510	\$142,442,154	\$151,161,306	71.6%
Safeco Insurance Company Of Illinois	4.2%	\$199,012,445	\$202,828,489	\$137,385,560	\$144,201,270	71.1%
Allstate Fire & Casualty Insurance Company	4.0%	\$190,157,074	\$184,596,950	\$132,688,882	\$154,724,580	83.8%
Automobile Club Inter—insurance Exchange	3.6%	\$172,634,480	\$167,157,540	\$129,562,745	\$150,256,123	89.9%
Farmers Insurance Company Inc	3.5%	\$166,435,841	\$172,663,313	\$110,119,657	\$108,217,322	62.7%
Farm Bureau Town & Country Insurance Company	2.8%	\$133,948,186	\$130,582,439	\$103,496,012	\$109,294,388	83.7%
Standard Fire Insurance Company	2.7%	\$126,624,977	\$117,485,105	\$78,216,290	\$91,021,794	77.5%
United Services Automobile Association	1.4%	\$64,504,522	\$63,511,368	\$49,372,343	\$58,615,964	92.3%
Auto Owners Insurance Company	1.2%	\$58,393,837	\$51,879,841	\$30,251,760	\$35,001,162	67.5%
USAA Casualty Insurance Company	1.2%	\$56,842,956	\$55,817,435	\$45,265,515	\$50,376,423	90.3%
State Farm Fire & Casualty Company	1.1%	\$53,548,411	\$51,088,655	\$45,670,524	\$52,893,894	103.5%
USAA General Indemnity Company	1.1%	\$51,390,338	\$50,670,911	\$39,853,019	\$46,133,965	91.0%
Liberty Mutual Personal Insurance Company	0.9%	\$44,627,865	\$47,954,088	\$34,864,516	\$48,765,278	101.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nationwide General Insurance Company	0.8%	\$38,324,180	\$30,883,087	\$22,186,450	\$28,174,753	91.2%
Economy Fire & Casualty Company	0.8%	\$36,151,019	\$26,647,844	\$16,615,153	\$26,396,153	99.1%
Grinnell Select Insurance Company	0.7%	\$31,802,570	\$32,155,346	\$23,498,038	\$30,867,739	96.0%
Traders Insurance Company	0.6%	\$28,859,545	\$28,650,067	\$18,859,877	\$21,341,642	74.5%
AMCO Insurance Company	0.6%	\$28,793,404	\$31,644,951	\$29,465,476	\$24,267,950	76.7%
Garrison Property & Casualty Insurance Comp	0.6%	\$28,096,752	\$27,474,963	\$24,325,415	\$27,178,629	98.9%
Esurance Property & Casualty Insurance Co	0.5%	\$24,344,843	\$25,319,785	\$20,659,854	\$22,001,548	86.9%
Country Preferred Insurance Company	0.5%	\$22,563,096	\$22,343,314	\$13,857,024	\$14,739,860	66.0%
LM General Insurance Company	0.5%	\$21,549,805	\$26,067,485	\$19,358,584	\$13,557,763	52.0%
Allied Property & Casualty Insurance Company	0.4%	\$21,120,624	\$21,800,976	\$12,441,720	\$12,655,048	58.0%
Twin City Fire Insurance Company	0.4%	\$20,676,376	\$21,501,408	\$12,166,367	\$12,332,043	57.4%
Permanent General Assurance Corporation	0.4%	\$20,411,252	\$15,454,164	\$7,886,816	\$8,347,362	54.0%
Cameron Mutual Insurance Company	0.4%	\$18,528,799	\$18,928,368	\$12,548,110	\$13,044,226	68.9%
Root Insurance Company	0.4%	\$17,043,020	\$19,248,928	\$18,624,143	\$18,723,011	97.3%
Viking Insurance Company Of Wisconsin	0.4%	\$16,736,419	\$16,924,855	\$9,617,797	\$9,742,852	57.6%
GEICO General Insurance Company	0.3%	\$15,700,231	\$15,696,311	\$10,469,083	\$9,692,974	61.8%
American National Property & Casualty Co	0.3%	\$15,509,160	\$15,632,914	\$10,077,690	\$8,870,479	56.7%
State Automobile Mutual Insurance Company	0.3%	\$13,461,375	\$13,763,948	\$10,587,603	\$10,757,135	78.2%
Integon National Insurance Company	0.3%	\$12,699,869	\$7,954,875	\$2,707,357	\$4,796,344	60.3%
Bristol West Insurance Company	0.3%	\$12,439,251	\$12,164,324	\$8,734,435	\$9,234,557	75.9%
Columbia Mutual Insurance Company	0.2%	\$11,690,284	\$11,835,151	\$10,636,081	\$12,577,616	106.3%
Cincinnati Insurance Company The	0.2%	\$11,021,840	\$11,356,923	\$6,075,335	\$5,909,476	52.0%
Acuity A Mutual Insurance Company	0.2%	\$10,810,679	\$9,240,585	\$6,260,742	\$8,455,600	91.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Clearcover Insurance Company	0.2%	\$10,528,205	\$9,534,440	\$7,124,943	\$8,964,710	94.0%
Electric Insurance Company	0.2%	\$10,372,381	\$8,668,940	\$6,361,206	\$8,200,383	94.6%
GEICO Indemnity Company	0.2%	\$10,052,789	\$10,145,218	\$6,236,407	\$5,757,492	56.8%
Encompass Indemnity Company	0.2%	\$9,507,581	\$8,631,211	\$9,677,725	\$9,007,345	104.4%
State National Insurance Company Inc	0.2%	\$9,288,458	\$8,063,826	\$3,555,290	\$3,909,498	48.5%
1st Auto & Casualty Insurance Company	0.2%	\$8,728,569	\$8,754,936	\$6,734,684	\$6,188,393	70.7%
Allstate Property & Casualty Insurance Comp	0.2%	\$8,671,604	\$8,819,495	\$5,705,212	\$5,893,026	66.8%
Essentia Insurance Company	0.2%	\$8,260,618	\$7,612,479	\$2,464,887	\$2,748,505	36.1%
Crestbrook Insurance Company	0.2%	\$8,167,893	\$8,052,434	\$6,379,278	\$7,278,412	90.4%
Nationwide Insurance Company Of America	0.2%	\$8,041,504	\$8,534,049	\$6,261,444	\$5,267,384	61.7%
Foremost Insurance Company Grand Rapids Michi	0.2%	\$7,556,403	\$7,373,672	\$4,414,868	\$4,183,816	56.7%
Farmers Group Property & Casualty Insurance	0.2%	\$7,471,489	\$7,689,314	\$5,496,720	\$6,293,238	81.8%
Progressive Northwestern Insurance Company	0.2%	\$7,274,747	\$7,793,373	\$4,418,392	\$3,257,407	41.8%
Cincinnati Casualty Company The	0.2%	\$7,148,095	\$4,312,426	\$2,013,707	\$2,639,394	61.2%
Allstate Insurance Company	0.1%	\$6,953,220	\$7,107,582	\$4,091,470	\$4,008,864	56.4%
Government Employees Insurance Co	0.1%	\$6,909,409	\$6,887,272	\$5,409,745	\$5,699,924	82.8%
United Home Insurance Company	0.1%	\$6,616,501	\$5,725,831	\$4,516,744	\$4,709,991	82.3%
MGA Insurance Company Inc	0.1%	\$5,930,314	\$4,942,256	\$2,647,335	\$4,289,186	86.8%
Country Mutual Insurance Company	0.1%	\$5,804,524	\$5,538,328	\$3,937,668	\$3,839,008	69.3%
American Standard Insurance Company Of Wiscon	0.1%	\$5,705,365	\$6,091,002	\$3,482,688	\$1,937,702	31.8%
Travelers Home & Marine Insurance Company T	0.1%	\$5,325,142	\$5,513,904	\$3,613,420	\$3,326,983	60.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMICA Mutual Insurance Company	0.1%	\$5,292,681	\$5,243,505	\$2,923,240	\$4,158,877	79.3%
GEICO Secure Insurance Company	0.1%	\$5,279,133	\$1,419,411	\$260,696	\$1,074,595	75.7%
American Family Connect Property & Casualty	0.1%	\$5,123,400	\$4,662,209	\$3,429,682	\$3,679,548	78.9%
Progressive Max Insurance Company	0.1%	\$4,935,803	\$5,325,547	\$2,054,417	\$2,006,208	37.7%
Grinnell Compass Inc	0.1%	\$4,450,702	\$1,831,546	\$828,089	\$1,613,658	88.1%
Grinnell Mutual Reinsurance Company	0.1%	\$4,318,423	\$4,480,015	\$2,756,920	\$4,046,613	90.3%
Farmers Property & Casualty Insurance Co	0.1%	\$4,046,190	\$4,630,210	\$3,934,664	\$3,654,936	78.9%
First Chicago Insurance Company	0.1%	\$3,949,931	\$3,522,478	\$2,094,905	\$2,358,238	66.9%
Haulers Insurance Company Inc	0.1%	\$3,834,236	\$3,892,914	\$4,074,263	\$4,316,263	110.9%
Privilege Underwriters Reciprocal Exchange	0.1%	\$3,583,486	\$3,573,424	\$1,426,213	\$1,657,530	46.4%
Secura Supreme Insurance Company	0.1%	\$3,384,884	\$3,079,321	\$2,318,226	\$2,329,271	75.6%
AIG Property Casualty Company	0.1%	\$3,296,676	\$3,362,561	\$1,963,334	\$1,922,635	57.2%
Allstate Indemnity Company	0.1%	\$3,233,743	\$3,240,002	\$2,796,463	\$3,192,177	98.5%
Bankers Standard Insurance Company	0.1%	\$3,172,546	\$3,289,427	\$1,513,363	\$1,652,906	50.2%
Property & Casualty Insurance Company Of Hart	0.1%	\$2,948,881	\$3,105,738	\$1,587,465	\$873,632	28.1%
California Casualty General Insurance Company	0.1%	\$2,946,671	\$2,835,724	\$2,625,638	\$2,975,097	104.9%
Teachers Insurance Company	0.1%	\$2,946,069	\$2,895,221	\$3,210,968	\$3,019,553	104.3%
Trumbull Insurance Company	0.1%	\$2,748,942	\$2,771,463	\$1,213,911	\$1,228,561	44.3%
Hartford Underwriters Insurance Company	0.1%	\$2,685,549	\$2,847,494	\$1,366,901	\$1,069,614	37.6%
Madison Mutual Insurance Company	0.1%	\$2,654,981	\$2,372,388	\$1,449,866	\$1,883,065	79.4%
Nationwide Mutual Insurance Company	0.1%	\$2,562,504	\$1,930,097	\$465,873	\$712,187	36.9%
National General Insurance Company	0.1%	\$2,535,986	\$2,828,876	\$1,216,378	\$4,335,004	153.2%
Liberty Mutual Fire Insurance Company	0.0%	\$2,173,641	\$2,368,678	\$1,111,114	\$615,091	26.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Lyndon Southern Insurance Company	0.0%	\$2,163,753	\$2,037,840	\$563,749	\$642,692	31.5%
New Horizons Insurance Company Of Missouri	0.0%	\$2,026,374	\$1,908,816	\$1,509,945	\$1,807,552	94.7%
Chubb National Insurance Company	0.0%	\$1,944,532	\$1,926,490	\$517,513	\$665,092	34.5%
Safe Auto Insurance Company	0.0%	\$1,772,867	\$2,073,054	\$1,878,074	\$1,397,831	67.4%
Branch Insurance Exchange	0.0%	\$1,752,841	\$1,113,594	\$648,865	\$1,194,330	107.3%
Hartford Insurance Company Of The Southeast	0.0%	\$1,657,621	\$860,626	\$387,540	\$783,767	91.1%
American Family Home Insurance Company	0.0%	\$1,498,783	\$1,413,450	\$408,906	\$331,899	23.5%
Integon General Insurance Corporation	0.0%	\$1,349,782	\$702,561	\$252,696	\$388,384	55.3%
Great Northern Insurance Company	0.0%	\$1,346,657	\$1,328,731	\$907,809	\$1,072,748	80.7%
Philadelphia Indemnity Insurance Company	0.0%	\$1,281,697	\$1,253,048	\$307,829	\$330,084	26.3%
Liberty Mutual Insurance Company	0.0%	\$1,268,431	\$2,072,886	\$1,670,154	\$1,529,205	73.8%
Stillwater Insurance Company	0.0%	\$1,242,895	\$1,058,766	\$837,890	\$1,424,677	134.6%
Unitrin Safeguard Insurance Company	0.0%	\$1,183,440	\$1,457,593	\$1,015,397	\$1,305,274	89.5%
Alpha Property & Casualty Insurance Co	0.0%	\$1,122,778	\$1,885,323	\$1,475,471	\$11,764,165	624.0%
American Modern Property & Casualty Insuran	0.0%	\$1,029,947	\$1,000,485	\$939,519	\$817,077	81.7%
Meridian Security Insurance Company	0.0%	\$1,028,726	\$1,135,938	\$1,250,685	\$928,374	81.7%
AssuranceAmerica Insurance Company	0.0%	\$1,011,376	\$1,379,158	\$1,934,265	\$817,967	59.3%
Shelter General Insurance Company	0.0%	\$907,050	\$1,233,241	\$1,626,269	\$1,631,009	132.3%
Horace Mann Insurance Company	0.0%	\$863,408	\$886,964	\$1,075,464	\$1,224,145	138.0%
Cornerstone National Insurance Company	0.0%	\$755,828	\$840,284	\$640,635	\$634,314	75.5%
Country Casualty Insurance Company	0.0%	\$746,170	\$706,398	\$312,370	\$309,438	43.8%
Everett Cash Mutual Insurance Co.	0.0%	\$739,619	\$699,342	\$385,671	\$322,612	46.1%
Sentinel Insurance Company Ltd	0.0%	\$732,389	\$870,602	\$348,569	\$383,671	44.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Midwest Family Mutual Insurance Company	0.0%	\$727,085	\$596,724	\$439,575	\$616,243	103.3%
LM Insurance Corporation	0.0%	\$611,729	\$726,774	\$457,728	\$422,573	58.1%
Federal Insurance Company	0.0%	\$581,786	\$577,354	\$378,323	\$376,930	65.3%
Esurance Insurance Company	0.0%	\$567,787	\$591,067	\$554,409	\$695,608	117.7%
Sentry Select Insurance Company	0.0%	\$556,416	\$534,617	\$859,348	\$814,109	152.3%
Vault Reciprocal Exchange	0.0%	\$534,149	\$277,433	\$549,074	\$706,547	254.7%
Horace Mann Property & Casualty Insurance Com	0.0%	\$480,042	\$503,205	\$471,458	\$470,488	93.5%
State Auto Property & Casualty Insurance Comp	0.0%	\$449,947	\$457,583	\$474,989	\$399,374	87.3%
Vigilant Insurance Company	0.0%	\$422,170	\$386,315	\$221,905	\$229,611	59.4%
Riverport Insurance Company	0.0%	\$399,751	\$391,215	\$169,676	\$190,299	48.6%
Economy Premier Assurance Company	0.0%	\$357,009	\$376,606	\$134,566	\$89,650	23.8%
Pharmacists Mutual Insurance Company	0.0%	\$336,411	\$347,422	\$64,421	\$209,497	60.3%
Pacific Indemnity Company	0.0%	\$303,048	\$322,584	\$236,849	\$257,890	79.9%
Travelers Property Casualty Insurance Company	0.0%	\$275,928	\$288,614	\$62,578	\$47,522	16.5%
Toggle Insurance Company	0.0%	\$252,515	\$103,636	\$13,387	\$78,874	76.1%
National General Insurance Online Inc	0.0%	\$245,721	\$273,314	\$51,825	\$162,461	59.4%
Midvale Indemnity Company	0.0%	\$204,390	\$152,124	\$35,428	\$84,834	55.8%
Dairyland Insurance Company	0.0%	\$187,617	\$219,496	\$75,808	\$47,449	21.6%
Foremost Property & Casualty Insurance Comp	0.0%	\$160,311	\$159,991	\$153,473	\$144,565	90.4%
Markel American Insurance Company	0.0%	\$156,619	\$169,123	\$99,636	\$99,883	59.1%
Farmers Direct Property & Casualty Insuranc	0.0%	\$154,178	\$167,477	\$20,646	\$43,186	25.8%
American Reliable Insurance Company	0.0%	\$126,500	\$149,818	\$181,993	\$187,210	125.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
First Liberty Insurance Corp The	0.0%	\$102,056	\$138,746	\$4,911	\$-7,963	(5.7%)
First Acceptance Insurance Company Inc	0.0%	\$92,686	\$93,953	\$52,763	\$30,758	32.7%
Hartford Casualty Insurance Co	0.0%	\$91,074	\$101,132	\$21,129	\$18,152	17.9%
Integon Indemnity Corporation	0.0%	\$89,083	\$4,719	\$0	\$14,787	313.4%
Farmers Casualty Insurance Company	0.0%	\$79,855	\$76,312	\$42,202	\$44,623	58.5%
National General Assurance Company	0.0%	\$66,050	\$66,493	\$23,644	\$24,346	36.6%
General Security National Insurance Company	0.0%	\$51,986	\$86,836	\$88,770	\$150,513	173.3%
Spinnaker Insurance Company	0.0%	\$50,837	\$14,681	\$0	\$7,312	49.8%
MIC General Insurance Corporation	0.0%	\$48,986	\$53,075	\$48,449	\$562,035	1058.9%
Encompass Insurance Company Of America	0.0%	\$47,966	\$51,977	\$3,611	\$4,717	9.1%
Association Casualty Insurance Company	0.0%	\$44,615	\$6,934	\$0	\$17	0.2%
Amshield Insurance Company	0.0%	\$40,306	\$72,207	\$36,829	\$63,876	88.5%
Farmers Mutual Hail Insurance Company Of IA	0.0%	\$37,508	\$37,457	\$37,347	\$169,947	453.7%
American Bankers Insurance Company Of FL	0.0%	\$33,415	\$28,900	\$3,879	\$-74,600	( 258.1%)
GEICO Choice Insurance Company	0.0%	\$31,571	\$329	\$0	\$588	178.7%
Hartford Insurance Company Of The Midwest	0.0%	\$28,608	\$36,282	\$4,274	\$3,805	10.5%
XL Specialty Insurance Company	0.0%	\$28,252	\$30,609	\$565	\$-600	(2.0%)
Secura Insurance Company	0.0%	\$24,433	\$24,340	\$595	\$1,224	5.0%
American National General Insurance Company	0.0%	\$24,415	\$25,945	\$7,605	\$5,737	22.1%
Response Insurance Company	0.0%	\$23,387	\$90,034	\$102,955	\$108,375	120.4%
New South Insurance Company	0.0%	\$22,776	\$22,325	\$0	\$45	0.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Farmers Union Property & Casualty Co	0.0%	\$21,961	\$24,903	\$33,960	\$28,534	114.6%
Unitrin Direct Property & Casualty Company	0.0%	\$18,573	\$37,569	\$42,881	\$33,730	89.8%
Omni Indemnity Company	0.0%	\$10,294	\$13,332	\$36,628	\$24,352	182.7%
Safeco Insurance Company Of America	0.0%	\$4,231	\$4,312	\$16,907	\$-13,670	(317.0%)
Liberty Insurance Corporation	0.0%	\$3,642	\$17,571	\$-409	\$-1,302	(7.4%)
Noblr Reciprocal Exchange	0.0%	\$3,208	\$171	\$0	\$0	0.0%
Mid Century Insurance Company	0.0%	\$1,773	\$3,088	\$2,308	\$2,517	81.5%
Hanover Insurance Company The	0.0%	\$1,713	\$1,329	\$0	\$-33	(2.5%)
Hdi Global Insurance Company	0.0%	\$439	\$1,797	\$19,049	\$18,395	1023.7%
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$108,127	\$66,923	_
Kemper Independence Insurance Company	0.0%	\$0	\$0	\$0	\$33	_
Trexis One Insurance Corporation	0.0%	\$0	\$0	\$369,397	\$-9,943	_
United Fire & Casualty Company	0.0%	\$0	\$0	\$370,637	\$218,986	_
Guideone Insurance Company	0.0%	\$0	\$0	\$404,868	\$344,868	_
New York Marine & General Insurance Co	0.0%	\$0	\$0	\$0	\$2	_
Great American Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
General Casualty Insurance Company	0.0%	\$0	\$0	\$-308	\$-308	_
AIU Insurance Company	0.0%	\$0	\$0	\$7	\$7	_
Insurance Company Of The State Of Pennsylvani	0.0%	\$0	\$0	\$-198	\$-198	_
Hartford Fire Insurance Company	0.0%	\$0	\$12,478	\$9,287	\$1,804	14.5%
Financial Indemnity Company	0.0%	\$0	\$0	\$0	\$-135	_
Liberty Insurance Underwriters Inc	0.0%	\$0	\$0	\$0	\$4,662	_
Continental Casualty Company	0.0%	\$0	\$0	\$0	\$524	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Emcasco Insurance Company	0.0%	\$0	\$0	\$0	\$13	_
Employers Mutual Casualty Company	0.0%	\$0	\$0	\$-737	\$-2,965	_
American Automobile Insurance Company	0.0%	\$0	\$0	\$63,057	\$0	_
Firemans Fund Insurance Company	0.0%	\$0	\$0	\$-269	\$11,118	_
Infinity Insurance Company	0.0%	\$0	\$0	\$0	\$-3,007	_
Insurance Company Of North America	0.0%	\$0	\$135	\$0	\$-49	(36.3%)
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$56	_
American Modern Home Insurance Co	0.0%	\$0	\$-2	\$675	\$-1,995	99750.0%
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$-480	\$7,805	_
American Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$184	_
Ohio Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$18	_
General Casualty Company Of Wisconsin	0.0%	\$0	\$0	\$0	\$-2,030	_
Regent Insurance Company	0.0%	\$0	\$0	\$0	\$-20,196	_
First National Insurance Company Of America	0.0%	\$0	\$0	\$-183	\$-183	_
Sentry Insurance Company	0.0%	\$0	\$0	\$-966	\$15	_
21st Century Advantage Insurance Company	0.0%	\$0	\$0	\$0	\$-23	_
Travelers Indemnity Company	0.0%	\$0	\$0	\$85	\$85	_
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-51	_
Response Worldwide Insurance Company	0.0%	\$0	\$0	\$0	\$-133	_
Nationwide Affinity Insurance Company Of Amer	0.0%	\$0	\$0	\$13,517	\$11,581	_
Great American Assurance Company	0.0%	\$0	\$0	\$0	\$-31	
Young America Insurance Company	0.0%	\$0	\$0	\$5,982,859	\$4,938,137	_
Atlantic Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-251	_
Auto Club Family Insurance Company	0.0%	\$0	\$0	\$-11,875	\$-11,875	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Equity Insurance Company	0.0%	\$0	\$0	\$68,206	\$-5,541	_
Merastar Insurance Company	0.0%	\$0	\$0	\$0	\$-1,824	_
21st Century North America Insurance Company	0.0%	\$0	\$0	\$41,003	\$5,019	_
AXA Insurance Company	0.0%	\$0	\$0	\$0	\$-653	_
Mendota Insurance Company	0.0%	\$0	\$0	\$14,465	\$14,465	_
21st Century Centennial Insurance Company	0.0%	\$0	\$0	\$39,795	\$2,542	_
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$60	_
Charter Indemnity Company	0.0%	\$0	\$0	\$0	\$-29	-
Nationwide Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$35	_
Economy Preferred Insurance Company	0.0%	\$0	\$582	\$5,386	\$-44,187	(7592.3%)
American Modern Select Insurance Company	0.0%	\$0	\$0	\$0	\$-1,161	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$-314,833	_
Infinity Assurance Insurance Company	0.0%	\$0	\$0	\$-1,608	\$-1,608	_
Metropolitan General Insurance Company	0.0%	\$0	\$0	\$0	\$13,948	_
Sagamore Insurance Company	0.0%	\$0	\$0	\$-1,163	\$-1,163	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-9,606	_
Allmerica Financial Benefit Insurance Company	0.0%	\$0	\$0	\$0	\$-21	_
Depositors Insurance Company	0.0%	\$0	\$0	\$–195	\$-215	_
Direct General Insurance Company	0.0%	\$0	\$823	\$147,755	\$-329,753	(40067.2%)
Guideone Elite Insurance Company	0.0%	\$0	\$0	\$-2,067	\$-2,067	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$17,237	\$-7,068	_
West American Insurance Company	0.0%	\$0	\$0	\$0	\$-13,901	_
Progressive Classic Insurance Company	( 0.0%)	\$-16	\$-16	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Massachusetts Bay Insurance Company	( 0.0%)	\$-31	\$-31	\$0	\$0	0.0%
First Colonial Insurance Company	( 0.0%)	\$-67	\$5,005	\$0	\$-81	(1.6%)
Trexis Insurance Corporation	( 0.0%)	\$-84	\$62	\$787,482	\$-66,059	(106547%)
Hartford Accident & Indemnity Co	( 0.0%)	\$-635	\$19,066	\$9,926	\$-5,675	(29.8%)
Citizens Insurance Company Of America	( 0.0%)	\$-902	\$127	\$0	\$-74	(58.3%)
Owners Insurance Company	( 0.0%)	\$-1,602	\$-1,602	\$3,154,661	\$1,680,072	(104873%)
National Specialty Insurance Company	( 0.0%)	\$-4,959	\$-1,959	\$0	\$-3,000	153.1%
Ironshore Indemnity Inc	( 0.0%)	\$-11,152	\$-11,152	\$100	\$-20,249	181.6%
Progressive Preferred Insurance Company	( 0.0%)	\$-14,073	\$29,943	\$1,562,029	\$693,416	2315.8%
Progressive Direct Insurance Company	( 0.0%)	\$-19,605	\$19,689	\$874,530	\$-97,210	(493.7%)
Total	100.0%	\$4,737,753,921	\$4,613,780,426	\$3,256,874,418	\$3,539,590,092	76.7%

## **TOTAL COMMERCIAL AUTO**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Progressive Casualty Insurance Company	12.1%	\$118,810,796	\$117,904,434	\$48,643,888	\$70,464,210	59.8%
Great West Casualty Company	5.0%	\$49,422,037	\$46,336,223	\$24,220,735	\$32,148,667	69.4%
Acuity A Mutual Insurance Company	4.2%	\$40,745,248	\$38,539,109	\$21,025,424	\$30,014,095	77.9%
Zurich American Insurance Company	2.4%	\$23,969,055	\$21,669,190	\$10,466,319	\$30,679,227	141.6%
Northland Insurance Company	2.4%	\$23,906,350	\$22,924,029	\$15,569,068	\$15,708,871	68.5%
Cincinnati Insurance Company The	2.4%	\$23,499,334	\$21,776,464	\$11,220,164	\$15,044,432	69.1%
Auto Owners Insurance Company	2.4%	\$23,248,341	\$14,145,534	\$6,714,901	\$13,126,310	92.8%
Travelers Property Casualty Company Of Americ	2.0%	\$19,311,119	\$17,793,653	\$9,300,236	\$16,084,908	90.4%
National Interstate Insurance Company	1.9%	\$18,700,673	\$17,989,063	\$11,422,048	\$10,732,902	59.7%
American Inter-fidelity Exchange	1.8%	\$17,250,374	\$18,065,148	\$10,013,260	\$13,362,276	74.0%
Sentry Select Insurance Company	1.7%	\$16,484,704	\$17,705,412	\$13,322,591	\$15,967,456	90.2%
Farmers Insurance Exchange	1.7%	\$16,253,607	\$15,526,927	\$12,269,989	\$19,494,288	125.6%
Federated Mutual Insurance Company	1.6%	\$15,514,496	\$14,568,143	\$5,671,069	\$7,272,798	49.9%
United Fire & Casualty Company	1.4%	\$13,604,690	\$14,100,487	\$14,568,109	\$14,513,069	102.9%
Philadelphia Indemnity Insurance Company	1.4%	\$13,581,299	\$13,072,415	\$3,967,917	\$6,546,254	50.1%
State Farm Mutual Automobile Insurance Co	1.4%	\$13,292,431	\$12,917,595	\$9,221,720	\$11,846,992	91.7%
Canal Insurance Company	1.3%	\$13,062,218	\$11,349,395	\$5,755,073	\$8,650,905	76.2%
Old Republic Insurance Company	1.3%	\$12,517,644	\$12,469,680	\$7,695,087	\$10,721,859	86.0%
Ace American Insurance Company	1.1%	\$10,952,735	\$10,093,149	\$1,482,992	\$5,404,279	53.5%
Motors Insurance Corporation	1.1%	\$10,309,944	\$10,309,944	\$1,070,298	\$1,133,417	11.0%
Owners Insurance Company	1.0%	\$10,126,070	\$17,769,704	\$11,302,652	\$10,294,545	57.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Farm Bureau Town & Country Insurance Company	1.0%	\$10,040,624	\$9,647,769	\$7,607,373	\$9,485,650	98.3%
Midvale Indemnity Company	1.0%	\$9,920,087	\$1,243,851	\$1,744,117	\$4,728,986	380.2%
Secura Insurance Company	1.0%	\$9,397,568	\$9,089,274	\$4,061,673	\$4,714,821	51.9%
State Automobile Mutual Insurance Company	1.0%	\$9,395,477	\$8,715,848	\$4,205,934	\$7,472,383	85.7%
Berkshire Hathaway Homestate Insurance Co	1.0%	\$9,336,345	\$8,890,048	\$3,270,209	\$5,958,084	67.0%
Travelers Indemnity Company Of Connecticut	0.9%	\$9,109,908	\$9,538,274	\$3,220,903	\$4,170,335	43.7%
Arch Insurance Company	0.9%	\$8,520,717	\$7,724,669	\$7,309,251	\$6,072,162	78.6%
Ohio Security Insurance Company	0.9%	\$8,491,371	\$8,846,318	\$7,557,758	\$6,785,765	76.7%
National Union Fire Insurance Company Of Pitt	0.9%	\$8,378,460	\$9,989,469	\$3,902,985	\$12,554,050	125.7%
Shelter General Insurance Company	0.8%	\$7,526,485	\$7,200,095	\$3,023,253	\$3,747,924	52.1%
Nationwide Agribusiness Insurance Company	0.7%	\$7,311,771	\$7,447,717	\$5,686,340	\$4,957,850	66.6%
Travelers Indemnity Company	0.7%	\$7,131,683	\$6,790,887	\$2,897,116	\$4,514,432	66.5%
Wesco Insurance Company	0.7%	\$7,065,259	\$7,411,631	\$2,685,682	\$5,693,919	76.8%
Hartford Fire Insurance Company	0.7%	\$6,897,853	\$6,255,022	\$3,281,548	\$4,550,800	72.8%
Charter Oak Fire Insurance Co The	0.7%	\$6,671,921	\$6,739,998	\$5,330,706	\$7,478,151	111.0%
Employers Mutual Casualty Company	0.7%	\$6,644,634	\$6,172,624	\$1,928,727	\$2,129,764	34.5%
West Bend Mutual Insurance Company	0.6%	\$6,361,302	\$5,387,443	\$2,347,372	\$3,152,245	58.5%
National Casualty Company	0.6%	\$6,156,189	\$5,802,681	\$5,011,542	\$4,246,391	73.2%
Vanliner Insurance Company	0.6%	\$6,107,758	\$5,544,150	\$3,823,877	\$3,225,001	58.2%
Grinnell Mutual Reinsurance Company	0.6%	\$6,058,104	\$5,743,619	\$2,771,811	\$5,830,457	101.5%
Allstate Insurance Company	0.6%	\$6,000,895	\$5,929,107	\$4,713,536	\$6,189,882	104.4%
Union Insurance Company	0.6%	\$5,844,828	\$5,603,268	\$2,521,706	\$3,930,454	70.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nationwide Mutual Insurance Company	0.6%	\$5,699,049	\$5,922,939	\$5,415,137	\$3,924,915	66.3%
Liberty Mutual Fire Insurance Company	0.6%	\$5,516,259	\$5,184,517	\$1,454,041	\$3,932,425	75.8%
Midwest Family Mutual Insurance Company	0.6%	\$5,512,019	\$5,545,682	\$4,310,036	\$3,939,824	71.0%
First Guard Insurance Company	0.5%	\$5,342,063	\$5,342,063	\$1,895,066	\$2,300,199	43.1%
Federated Service Insurance Company	0.5%	\$5,308,172	\$5,513,349	\$1,897,383	\$2,370,889	43.0%
Travelers Casualty Insurance Company Of Ameri	0.5%	\$5,161,324	\$5,163,735	\$3,334,593	\$4,483,749	86.8%
Star Insurance Company	0.5%	\$5,018,101	\$5,166,617	\$2,397,533	\$2,280,032	44.1%
Atlantic Specialty Insurance Company	0.5%	\$5,004,999	\$5,017,417	\$2,427,980	\$4,041,128	80.5%
National Indemnity Company	0.5%	\$4,982,123	\$7,127,243	\$4,239,870	\$6,631,469	93.0%
Amguard Insurance Company	0.5%	\$4,955,126	\$4,791,609	\$3,013,765	\$2,559,441	53.4%
AMCO Insurance Company	0.5%	\$4,654,774	\$4,807,831	\$4,205,181	\$3,786,202	78.8%
Selective Insurance Company Of South Carolina	0.5%	\$4,521,054	\$4,136,486	\$3,180,890	\$4,035,197	97.6%
Greenwich Insurance Company	0.5%	\$4,449,770	\$3,833,438	\$6,067,172	\$10,913,105	284.7%
Acadia Insurance Company	0.4%	\$4,265,100	\$4,187,742	\$3,064,599	\$3,229,389	77.1%
American Family Mutual Insurance Company	0.4%	\$4,068,606	\$7,110,090	\$11,439,534	\$4,708,299	66.2%
Emcasco Insurance Company	0.4%	\$4,001,122	\$4,256,360	\$3,664,601	\$2,537,654	59.6%
Cincinnati Indemnity Company Inc	0.4%	\$3,963,957	\$4,135,880	\$2,009,884	\$2,278,027	55.1%
Secura Supreme Insurance Company	0.4%	\$3,848,909	\$3,479,169	\$1,597,857	\$3,250,933	93.4%
Empire Fire & Marine Insurance Co	0.4%	\$3,799,033	\$3,902,794	\$756,694	\$387,865	9.9%
Haulers Insurance Company Inc	0.4%	\$3,689,650	\$3,649,417	\$1,809,959	\$2,298,047	63.0%
Truck Insurance Exchange	0.4%	\$3,631,451	\$3,377,662	\$1,404,397	\$1,689,478	50.0%
Lancer Insurance Company	0.4%	\$3,620,983	\$3,615,104	\$2,579,160	\$2,589,609	71.6%
Selective Insurance Company Of America	0.4%	\$3,604,327	\$3,220,439	\$1,781,465	\$3,435,842	106.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Protective Insurance Company	0.4%	\$3,531,289	\$3,266,888	\$4,219,467	\$2,952,523	90.4%
Cincinnati Casualty Company The	0.4%	\$3,469,957	\$3,456,306	\$1,032,165	\$1,318,456	38.1%
Southern Pioneer Property & Casualty Insura	0.4%	\$3,441,480	\$3,246,494	\$1,509,775	\$2,064,228	63.6%
Firemens Insurance Company Of Washington DC	0.3%	\$3,303,983	\$2,939,174	\$2,525,537	\$2,924,699	99.5%
Bitco General Insurance Corporation	0.3%	\$3,205,482	\$3,162,108	\$1,153,638	\$2,494,707	78.9%
FCCI Insurance Company	0.3%	\$3,138,626	\$3,034,270	\$2,404,161	\$1,342,930	44.3%
Starr Indemnity & Liability Company	0.3%	\$3,127,705	\$2,835,869	\$612,892	\$762,090	26.9%
Amerisure Mutual Insurance Company	0.3%	\$3,122,132	\$2,629,019	\$666,316	\$1,214,542	46.2%
Crestbrook Insurance Company	0.3%	\$3,042,842	\$2,459,472	\$767,254	\$1,881,498	76.5%
Nationwide Assurance Company	0.3%	\$3,024,645	\$1,961,722	\$384,035	\$765,910	39.0%
Addison Insurance Company	0.3%	\$3,020,807	\$3,066,830	\$1,023,284	\$2,590,589	84.5%
Sentry Insurance Company	0.3%	\$3,006,184	\$2,793,997	\$824,579	\$-86,818	(3.1%)
National Liability & Fire Insurance Company	0.3%	\$2,943,760	\$2,904,701	\$843,107	\$2,315,413	79.7%
Federated Reserve Insurance Company	0.3%	\$2,906,759	\$2,675,195	\$517,879	\$741,499	27.7%
Amerisure Insurance Company	0.3%	\$2,765,090	\$3,045,997	\$2,050,166	\$2,683,982	88.1%
Great American Assurance Company	0.3%	\$2,730,039	\$2,879,358	\$1,343,772	\$1,408,951	48.9%
Pennsylvania Lumbermens Mutual Insurance Comp	0.3%	\$2,699,626	\$2,416,107	\$681,878	\$2,454,383	101.6%
Columbia Mutual Insurance Company	0.3%	\$2,592,810	\$2,576,557	\$2,767,506	\$1,820,075	70.6%
Guideone Insurance Company	0.3%	\$2,590,120	\$2,472,832	\$1,051,503	\$837,318	33.9%
Harco National Insurance Company	0.3%	\$2,572,217	\$2,614,706	\$1,418,000	\$795,526	30.4%
Federal Insurance Company	0.3%	\$2,564,145	\$2,525,268	\$1,948,330	\$1,941,034	76.9%
Travelers Indemnity Company Of America	0.3%	\$2,517,823	\$2,521,508	\$655,176	\$1,243,809	49.3%
Continental Western Insurance Company	0.2%	\$2,403,658	\$2,593,497	\$1,750,502	\$2,150,660	82.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Valley Forge Insurance Company	0.2%	\$2,368,272	\$2,457,408	\$1,207,005	\$1,744,950	71.0%
Cameron Mutual Insurance Company	0.2%	\$2,305,010	\$2,562,633	\$1,783,993	\$1,450,979	56.6%
Vantapro Specialty Insurance Company	0.2%	\$2,268,336	\$1,738,984	\$436,390	\$1,009,137	58.0%
United States Fire Insurance Company	0.2%	\$2,242,762	\$2,384,532	\$748,778	\$843,923	35.4%
Depositors Insurance Company	0.2%	\$2,184,777	\$2,109,372	\$1,354,930	\$1,301,896	61.7%
National Fire Insurance Company Of Hartford	0.2%	\$2,128,709	\$2,169,903	\$1,433,144	\$2,448,165	112.8%
Safety National Casualty Corporation	0.2%	\$2,128,118	\$2,037,912	\$1,586,043	\$2,848,623	139.8%
Mid Century Insurance Company	0.2%	\$2,123,771	\$1,923,475	\$233,574	\$466,584	24.3%
Continental Insurance Company The	0.2%	\$2,114,367	\$1,808,393	\$473,475	\$616,231	34.1%
Allied Insurance Company Of America	0.2%	\$2,105,242	\$2,722,772	\$3,453,000	\$1,595,511	58.6%
Hartford Accident & Indemnity Co	0.2%	\$2,088,960	\$2,190,671	\$1,046,205	\$20,779	0.9%
American Guarantee & Liablity Insurance Co	0.2%	\$2,061,884	\$3,023,202	\$1,985,474	\$1,931,266	63.9%
Navigators Insurance Company	0.2%	\$2,041,635	\$2,072,102	\$471,485	\$822,674	39.7%
Cherokee Insurance Company	0.2%	\$2,013,878	\$2,245,709	\$1,109,926	\$590,428	26.3%
National Trust Insurance Company	0.2%	\$1,942,058	\$1,892,665	\$2,276,706	\$1,248,404	66.0%
North River Insurance Company The	0.2%	\$1,930,177	\$1,840,627	\$576,722	\$1,016,085	55.2%
Falls Lake National Insurance Company	0.2%	\$1,902,494	\$1,722,353	\$575,657	\$490,592	28.5%
Indemnity Insurance Co Of North America	0.2%	\$1,900,926	\$2,481,694	\$852,357	\$-208,336	(8.4%)
Trumbull Insurance Company	0.2%	\$1,896,544	\$1,629,734	\$204,371	\$398,464	24.4%
Carolina Casualty Insurance Company	0.2%	\$1,808,668	\$2,714,986	\$1,017,958	\$1,865,669	68.7%
Great Northern Insurance Company	0.2%	\$1,784,813	\$1,844,964	\$348,094	\$181,349	9.8%
Church Mutual Insurance Company S.i.	0.2%	\$1,755,245	\$1,731,004	\$446,030	\$565,078	32.6%
Hudson Insurance Company	0.2%	\$1,746,625	\$1,507,013	\$394,015	\$1,463,468	97.1%
State Auto Property & Casualty Insurance Comp	0.2%	\$1,744,298	\$2,002,328	\$684,860	\$1,931,194	96.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Phoenix Insurance Company The	0.2%	\$1,717,115	\$1,700,976	\$1,110,850	\$777,700	45.7%
Association Casualty Insurance Company	0.2%	\$1,703,081	\$1,533,965	\$1,085,524	\$1,484,577	96.8%
Watford Insurance Company	0.2%	\$1,697,547	\$1,165,697	\$856,377	\$676,085	58.0%
Selective Insurance Company Of The Southeast	0.2%	\$1,692,834	\$1,645,601	\$433,229	\$755,572	45.9%
Nationwide General Insurance Company	0.2%	\$1,681,739	\$1,098,523	\$719,112	\$714,430	65.0%
Penn Millers Insurance Company	0.2%	\$1,618,339	\$1,636,887	\$444,381	\$499,170	30.5%
Great Divide Insurance Company	0.2%	\$1,594,356	\$1,543,103	\$1,280,103	\$2,136,604	138.5%
Everest National Insurance Company	0.2%	\$1,588,341	\$1,490,563	\$512,238	\$744,473	49.9%
Monroe Guaranty Insurance Company	0.2%	\$1,580,269	\$1,453,331	\$1,484,240	\$853,157	58.7%
Occidental Fire & Casualty Company Of North C	0.2%	\$1,576,804	\$1,533,775	\$495,396	\$408,357	26.6%
Twin City Fire Insurance Company	0.2%	\$1,490,578	\$1,365,862	\$249,423	\$1,002,095	73.4%
Continental Casualty Company	0.2%	\$1,488,574	\$1,518,890	\$483,350	\$927,607	61.1%
Country Mutual Insurance Company	0.1%	\$1,461,211	\$1,397,697	\$1,060,385	\$1,039,483	74.4%
Berkshire Hathaway Direct Insurance Company	0.1%	\$1,444,862	\$1,204,613	\$374,141	\$1,171,002	97.2%
Brotherhood Mutual Insurance Co	0.1%	\$1,444,295	\$1,433,812	\$1,497,050	\$849,107	59.2%
Berkley Casualty Company	0.1%	\$1,431,050	\$1,089,789	\$893,149	\$484,891	44.5%
1st Auto & Casualty Insurance Company	0.1%	\$1,414,322	\$1,273,086	\$593,082	\$1,488,787	116.9%
State Farm Fire & Casualty Company	0.1%	\$1,375,679	\$1,306,070	\$617,031	\$652,141	49.9%
Allmerica Financial Benefit Insurance Company	0.1%	\$1,252,790	\$1,302,982	\$595,257	\$-69,146	(5.3%)
U S Specialty Insurance Company	0.1%	\$1,238,712	\$1,137,334	\$370,856	\$856,457	75.3%
Corepointe Insurance Company	0.1%	\$1,232,503	\$1,105,857	\$476,374	\$518,997	46.9%
Spinnaker Insurance Company	0.1%	\$1,192,685	\$470,306	\$86,041	\$216,760	46.1%
Key Risk Insurance Company	0.1%	\$1,179,885	\$829,956	\$796,034	\$1,040,214	125.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkley National Insurance Company	0.1%	\$1,142,174	\$873,578	\$214,893	\$277,499	31.8%
Union Insurance Company Of Providence	0.1%	\$1,140,346	\$918,147	\$888,560	\$656,161	71.5%
General Insurance Company Of America	0.1%	\$1,139,366	\$833,292	\$320,585	\$483,473	58.0%
Nutmeg Insurance Company	0.1%	\$1,119,043	\$505,086	\$190,828	\$595,241	117.8%
National Continental Insurance Company	0.1%	\$1,075,718	\$3,068,227	\$2,105,589	\$4,309,360	140.5%
American National Property & Casualty Co	0.1%	\$1,073,651	\$961,768	\$784,186	\$820,630	85.3%
National Specialty Insurance Company	0.1%	\$1,062,444	\$1,016,444	\$219,535	\$627,534	61.7%
Transguard Ins Co of America Inc	0.1%	\$1,035,430	\$837,614	\$103,322	\$152,012	18.1%
Ace Property & Casualty Insurance Company	0.1%	\$1,029,965	\$1,340,683	\$364,757	\$884,477	66.0%
West American Insurance Company	0.1%	\$1,011,162	\$1,262,936	\$428,453	\$-232,542	(18.4%)
New York Marine & General Insurance Co	0.1%	\$1,004,493	\$1,543,811	\$1,049,838	\$800,593	51.9%
American Automobile Insurance Company	0.1%	\$991,224	\$953,845	\$745,640	\$487,310	51.1%
Transportation Insurance Company	0.1%	\$966,468	\$707,511	\$83,026	\$321,294	45.4%
American Fire & Casualty Company	0.1%	\$965,603	\$1,115,553	\$2,216,500	\$1,564,761	140.3%
Triangle Insurance Company Inc	0.1%	\$965,573	\$776,992	\$350,224	\$1,648,174	212.1%
Sentinel Insurance Company Ltd	0.1%	\$919,218	\$1,002,467	\$160,711	\$-13,087	(1.3%)
Federated Rural Electric Insurance Exchange	0.1%	\$912,775	\$908,424	\$1,113,689	\$696,694	76.7%
Crum & Forster Indemnity Company	0.1%	\$894,616	\$820,871	\$342,788	\$-105,236	(12.8%)
Harleysville Insurance Company	0.1%	\$831,764	\$819,277	\$289,476	\$469,219	57.3%
Wilshire Insurance Company	0.1%	\$825,372	\$795,513	\$303,946	\$570,720	71.7%
Tokio Marine America Insurance Company	0.1%	\$818,604	\$758,602	\$113,413	\$172,966	22.8%
Liberty Insurance Corporation	0.1%	\$802,360	\$1,050,122	\$248,486	\$368,442	35.1%
Hartford Casualty Insurance Co	0.1%	\$794,936	\$686,027	\$590,265	\$851,877	124.2%
Clear Blue Insurance Company	0.1%	\$794,298	\$361,759	\$29,961	\$53,113	14.7%
Everest Denali Insurance Company	0.1%	\$776,192	\$625,596	\$75,554	\$130,547	20.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hartford Underwriters Insurance Company	0.1%	\$754,406	\$723,952	\$60,598	\$57,327	7.9%
RLI Insurance Company	0.1%	\$749,853	\$637,042	\$1,362,889	\$908,800	142.7%
Columbia National Insurance Company	0.1%	\$726,634	\$587,402	\$149,764	\$340,284	57.9%
American Casualty Company Of Reading Pennsylv	0.1%	\$714,734	\$647,726	\$1,070,950	\$362,164	55.9%
Sompo America Insurance Company	0.1%	\$697,369	\$743,000	\$-51,115	\$-78,947	(10.6%)
Milford Casualty Insurance Company	0.1%	\$684,009	\$1,039,749	\$1,766,240	\$944,272	90.8%
Axis Insurance Company	0.1%	\$649,284	\$623,254	\$105,649	\$330,103	53.0%
Imperium Insurance Company	0.1%	\$647,220	\$464,286	\$52,471	\$-759,560	(163.6%)
Everett Cash Mutual Insurance Co.	0.1%	\$635,577	\$607,164	\$149,718	\$236,815	39.0%
Amerisure Partners Insurance Company	0.1%	\$607,841	\$782,722	\$850,123	\$606,457	77.5%
Ohio Casualty Insurance Company	0.1%	\$604,749	\$656,780	\$1,138,291	\$313,326	47.7%
Allied World Specialty Insurance Company	0.1%	\$604,484	\$931,425	\$218,186	\$118,879	12.8%
Forge Insurance Company	0.1%	\$602,586	\$632,989	\$187,470	\$425,269	67.2%
Markel Insurance Company	0.1%	\$597,374	\$513,615	\$188,982	\$162,423	31.6%
Mobilitas General Insurance Company	0.1%	\$594,143	\$307,826	\$43,573	\$78,685	25.6%
EMC Property & Casualty Company	0.1%	\$581,922	\$434,672	\$385,584	\$566,058	130.2%
General Casualty Company Of Wisconsin	0.1%	\$572,476	\$693,691	\$321,126	\$431,440	62.2%
Shelter Mutual Insurance Company	0.1%	\$565,993	\$576,605	\$188,243	\$495,883	86.0%
American Zurich Insurance Company	0.1%	\$557,486	\$496,395	\$92,587	\$104,464	21.0%
National American Insurance Company	0.1%	\$536,476	\$548,263	\$205,252	\$324,194	59.1%
LM Insurance Corporation	0.1%	\$524,339	\$476,502	\$529,798	\$24,482	5.1%
First Liberty Insurance Corp The	0.1%	\$521,942	\$576,975	\$110,232	\$406,466	70.4%
Cumis Insurance Society Inc	0.1%	\$513,343	\$496,980	\$104,168	\$209,908	42.2%
American Reliable Insurance Company	0.1%	\$510,048	\$570,526	\$449,709	\$396,304	69.5%
Pennsylvania Manufacturers Association Insura	0.0%	\$481,909	\$452,297	\$141,078	\$110,038	24.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Obsidian Insurance Company	0.0%	\$463,079	\$166,948	\$0	\$56,621	33.9%
Riverport Insurance Company	0.0%	\$444,429	\$438,267	\$287,199	\$661,679	151.0%
Austin Mutual Insurance Company	0.0%	\$437,584	\$802,971	\$464,794	\$2,158,381	268.8%
Benchmark Insurance Company	0.0%	\$416,839	\$329,165	\$248,908	\$370,829	112.7%
Grinnell Select Insurance Company	0.0%	\$415,890	\$172,951	\$249,350	\$298,461	172.6%
Berkshire Hathaway Specialty Insurance Co	0.0%	\$415,020	\$465,726	\$50,403	\$243,253	52.2%
Florists Mutual Insurance Company	0.0%	\$401,901	\$392,598	\$191,632	\$321,977	82.0%
Great American Insurance Company	0.0%	\$370,601	\$363,743	\$-1,178	\$1,631,772	448.6%
XL Insurance America Inc	0.0%	\$357,049	\$318,893	\$161,611	\$570,977	179.0%
Gateway Insurance Company	0.0%	\$352,733	\$294,044	\$26,318	\$139,734	47.5%
Starnet Insurance Company	0.0%	\$335,221	\$323,444	\$50,802	\$26,442	8.2%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$331,181	\$320,554	\$383,715	\$284,905	88.9%
State National Insurance Company Inc	0.0%	\$328,579	\$487,579	\$947,796	\$674,796	138.4%
Manufacturers Alliance Insurance Company	0.0%	\$325,939	\$348,858	\$297,300	\$488,820	140.1%
Berkley Regional Insurance Company	0.0%	\$324,266	\$343,299	\$20,536	\$277,714	80.9%
Rock Ridge Insurance Company	0.0%	\$309,248	\$216,855	\$0	\$38,709	17.9%
Electric Insurance Company	0.0%	\$282,253	\$282,253	\$108,649	\$-350,880	(124.3%)
Scottsdale Indemnity Company	0.0%	\$275,705	\$291,154	\$147,078	\$102,607	35.2%
Nova Casualty Company	0.0%	\$270,999	\$259,156	\$26,381	\$37,090	14.3%
Everest Premier Insurance Company	0.0%	\$269,168	\$242,714	\$35,000	\$98,104	40.4%
Employers Insurance Company Of Wausau	0.0%	\$255,063	\$182,492	\$27,289	\$46,805	25.6%
North Pointe Insurance Company	0.0%	\$228,374	\$95,217	\$10,052	\$71,217	74.8%
Great American Alliance Insurance Company	0.0%	\$222,113	\$242,861	\$28,639	\$53,999	22.2%
Middlesex Insurance Company	0.0%	\$214,846	\$136,984	\$4,878	\$35,493	25.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Property & Casualty Insurance Company Of Hart	0.0%	\$214,175	\$200,215	\$807,766	\$460,346	229.9%
Accredited Surety & Casualty Company Inc	0.0%	\$213,687	\$97,090	\$0	\$43,624	44.9%
American Southern Home Insurance Company	0.0%	\$209,675	\$72,398	\$-294	\$43,825	60.5%
New Hampshire Insurance Company	0.0%	\$206,367	\$243,746	\$488,866	\$628,066	257.7%
GEICO General Insurance Company	0.0%	\$198,073	\$122,188	\$21,613	\$66,215	54.2%
Zurich American Insurance Company Of Illinois	0.0%	\$191,132	\$194,119	\$20,536	\$17,501	9.0%
Pharmacists Mutual Insurance Company	0.0%	\$190,615	\$205,996	\$86,551	\$48,095	23.3%
Utica Mutual Insurance Company	0.0%	\$187,309	\$145,711	\$212,054	\$194,856	133.7%
Swiss Re Corporate Solutions Elite Insurance	0.0%	\$174,154	\$177,386	\$163,418	\$178,337	100.5%
Government Employees Insurance Co	0.0%	\$165,357	\$492,663	\$430,884	\$263,249	53.4%
Ace Fire Underwriters Insurance Company	0.0%	\$163,857	\$57,961	\$0	\$22,475	38.8%
Mid-continent Casualty Company	0.0%	\$162,968	\$244,390	\$41,031	\$193,449	79.2%
Hallmark National Insurance Company	0.0%	\$161,781	\$574,042	\$191,945	\$-5,633	(1.0%)
Mitsui Sumitomo Ins Co Of America	0.0%	\$147,155	\$183,140	\$24,546	\$4,104	2.2%
Next Insurance US Company	0.0%	\$146,325	\$187,982	\$43,666	\$300,043	159.6%
Tri State Insurance Company Of Minnesota	0.0%	\$142,570	\$154,753	\$15,000	\$48,750	31.5%
Hanover Insurance Company The	0.0%	\$142,515	\$96,314	\$612	\$-6,161	(6.4%)
Argonaut Great Central Insurance Co	0.0%	\$140,765	\$136,325	\$36,272	\$150,030	110.1%
Massachusetts Bay Insurance Company	0.0%	\$137,431	\$114,985	\$4,894	\$-29,194	(25.4%)
Intrepid Insurance Company	0.0%	\$137,369	\$92,808	\$8,773	\$27,119	29.2%
American Modern Home Insurance Co	0.0%	\$126,534	\$126,534	\$8,538	\$28,918	22.9%
American Family Home Insurance Company	0.0%	\$123,746	\$126,915	\$0	\$32,612	25.7%
Rural Trust Insurance Company	0.0%	\$122,296	\$166,763	\$12,226	\$1,209	0.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Bitco National Insurance Company	0.0%	\$112,775	\$218,500	\$1,083,645	\$1,187,802	543.6%
Incline Casualty Company	0.0%	\$112,512	\$1,998,849	\$270,120	\$738,609	37.0%
XL Specialty Insurance Company	0.0%	\$109,179	\$121,494	\$599,570	\$79,737	65.6%
Grinnell Compass Inc	0.0%	\$102,756	\$44,556	\$2,295	\$4,040	9.1%
American Hallmark Insurance Company Of TX	0.0%	\$100,998	\$88,602	\$0	\$-8,021	( 9.1%)
Integon Indemnity Corporation	0.0%	\$96,324	\$96,324	\$75,788	\$100,679	104.5%
Allied World Insurance Company	0.0%	\$95,989	\$42,139	\$5,417	\$15,493	36.8%
QBE Insurance Corporation	0.0%	\$93,012	\$73,449	\$8,059	\$136,517	185.9%
Hiscox Insurance Company Inc	0.0%	\$85,755	\$61,501	\$0	\$-19,910	(32.4%)
Great American Insurance Company Of NY	0.0%	\$81,245	\$64,971	\$-4,091	\$-12,498	(19.2%)
T.h.e. Insurance Company	0.0%	\$79,428	\$89,325	\$14,278	\$-26,629	(29.8%)
Citizens Insurance Company Of America	0.0%	\$62,173	\$54,156	\$0	\$-4,931	( 9.1%)
Security National Insurance Company	0.0%	\$61,225	\$437,464	\$167,824	\$568,045	129.8%
Granite State Insurance Company	0.0%	\$53,226	\$59,907	\$-3,100	\$-77,992	(130.2%)
Insurance Company Of The State Of Pennsylvani	0.0%	\$50,503	\$50,770	\$-70,184	\$393	0.8%
Argonaut Insurance Company	0.0%	\$44,617	\$44,362	\$18,584	\$215,839	486.5%
Praetorian Insurance Company	0.0%	\$39,635	\$9,233	\$275,000	\$52,425	567.8%
Chubb National Insurance Company	0.0%	\$39,634	\$20,387	\$900	\$20,046	98.3%
Regent Insurance Company	0.0%	\$35,899	\$101,894	\$47,800	\$-161,452	(158.5%)
Liberty Mutual Insurance Company	0.0%	\$35,776	\$38,739	\$0	\$17,064	44.0%
Mid-continent Assurance Company	0.0%	\$35,018	\$14,252	\$6,808	\$928,202	6512.8%
Seneca Insurance Company Inc	0.0%	\$34,088	\$40,314	\$24,779	\$58,521	145.2%
Starstone National Insurance Company	0.0%	\$31,560	\$31,560	\$131,557	\$441,541	1399.1%
American Road Insurance Company	0.0%	\$22,210	\$22,839	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$21,121	\$174,764	\$4,269	\$-57,602	(33.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Commerce & Industry Insurance Co	0.0%	\$18,236	\$25,738	\$15,783	\$-302,381	(1174.8%)
21st Century Premier Insurance Company	0.0%	\$17,387	\$19,125	\$7,430	\$11,009	57.6%
Pennsylvania Manufacturers Indemnity Company	0.0%	\$14,595	\$11,206	\$0	\$2,335	20.8%
Firemans Fund Insurance Company	0.0%	\$13,004	\$13,043	\$0	\$80,058	613.8%
Pacific Employers Insurance Company	0.0%	\$11,332	\$12,122	\$0	\$3,575	29.5%
Westfield Insurance Company	0.0%	\$11,049	\$8,427	\$0	\$-2,504	(29.7%)
Trisura Insurance Company	0.0%	\$9,762	\$4,227	\$5	\$684,147	16185.2%
Repwest Insurance Company	0.0%	\$8,567	\$7,583	\$0	\$0	0.0%
Westport Insurance Corporation	0.0%	\$7,821	\$5,935	\$18,280	\$71,456	1204.0%
Pacific Indemnity Company	0.0%	\$6,724	\$7,272	\$0	\$1,820	25.0%
Integon National Insurance Company	0.0%	\$6,548	\$6,366	\$82,649	\$326,972	5136.2%
Chiron Insurance Company	0.0%	\$6,104	\$1,735	\$0	\$319	18.4%
Stonington Insurance Company	0.0%	\$5,791	\$3,189	\$0	\$1,846	57.9%
American Standard Insurance Company Of Wiscon	0.0%	\$5,585	\$5,558	\$0	\$0	0.0%
Contractors Bonding & Insurance Company	0.0%	\$5,172	\$1,940	\$0	\$275	14.2%
Argonaut Midwest Insurance Company	0.0%	\$4,200	\$2,762	\$0	\$867	31.4%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$4,064	\$3,249	\$0	\$-538	(16.6%)
Pennsylvania National Mutual Casualty Insuran	0.0%	\$3,878	\$3,730	\$15,902	\$15,902	426.3%
Hdi Global Insurance Company	0.0%	\$2,278	\$8,598	\$19,049	\$-12,346	(143.6%)
American Select Insurance Company	0.0%	\$2,106	\$4,226	\$0	\$-700	(16.6%)
American Alternative Insurance Corporation	0.0%	\$959	\$1,373	\$204,045	\$-365,617	(26629.1%)
Admiral Indemnity Company	0.0%	\$250	\$249	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Technology Insurance Company	0.0%	\$201	\$599	\$0	\$-2,907	( 485.3%)
Westchester Fire Insurance Company	0.0%	\$0	\$0	\$0	\$-61,732	_
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$236,102	\$-403,239	_
American Southern Insurance Company	0.0%	\$0	\$916	\$0	\$0	0.0%
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$67,592	\$64,517	_
Allied World National Assurance Company	0.0%	\$0	\$0	\$0	\$-9,971	_
Park National Insurance Company	0.0%	\$0	\$0	\$0	\$-133	_
Foremost Insurance Company Grand Rapids Michi	0.0%	\$0	\$0	\$2,000	\$499	_
Echelon Property & Casualty Insurance Company	0.0%	\$0	\$0	\$345,288	\$294,925	_
Foremost Property & Casualty Insurance Comp	0.0%	\$0	\$0	\$0	\$-46	_
Chubb Indemnity Insurance Company	0.0%	\$0	\$0	\$645	\$645	_
Guideone Specialty Insurance Company	0.0%	\$0	\$0	\$100,000	\$-41,577	_
Bankers Standard Insurance Company	0.0%	\$0	\$0	\$0	\$-69	_
Peerless Indemnity Insurance Company	0.0%	\$0	\$0	\$-1,160	\$-202,336	_
Great Midwest Insurance Company	0.0%	\$0	\$0	\$25,000	\$15,000	_
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$-6	_
Southern Insurance Company	0.0%	\$0	\$0	\$0	\$-208	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-61	_
Allstate Indemnity Company	0.0%	\$0	\$0	\$0	\$94	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$-3	_
American Economy Insurance Company	0.0%	\$0	\$0	\$0	\$-32,501	_
American States Insurance Company	0.0%	\$0	\$0	\$0	\$-60,845	_
Liberty Insurance Underwriters Inc	0.0%	\$0	\$0	\$300,000	\$6,433	_
Vigilant Insurance Company	0.0%	\$0	\$0	\$0	\$-490	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Sparta Insurance Company	0.0%	\$0	\$0	\$-183	\$-183	_
The Pie Insurance Company	0.0%	\$0	\$0	\$0	\$-2,439	_
National Surety Corporation	0.0%	\$0	\$0	\$0	\$-1,531	_
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$97,000	\$-112,998	_
Westfield National Insurance Company	0.0%	\$0	\$0	\$0	\$-313	_
Netherlands Insurance Company The	0.0%	\$0	\$0	\$19,605	\$-137,797	_
Peerless Insurance Company	0.0%	\$0	\$0	\$0	\$-19,248	_
First National Insurance Company Of America	0.0%	\$0	\$0	\$0	\$-28,469	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$-13,948	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-626	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$-2,221	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$233	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$4,896	_
Wausau Underwriters Insurance Company	0.0%	\$0	\$0	\$0	\$-463	_
Blackboard Insurance Company	0.0%	\$0	\$0	\$0	\$8,790	_
Columbia Insurance Company	0.0%	\$0	\$0	\$0	\$90	_
Sentry Casualty Company	0.0%	\$0	\$0	\$0	\$-381	_
Markel American Insurance Company	0.0%	\$0	\$0	\$0	\$-1,555	_
Plaza Insurance Company	0.0%	\$0	\$0	\$92,186	\$-75,661	_
Great American Spirit Insurance Company	0.0%	\$0	\$0	\$0	\$10	_
Hallmark Insurance Company	0.0%	\$0	\$0	\$2,006,404	\$2,721,252	_
Oak River Insurance Company	0.0%	\$0	\$0	\$180,000	\$-120,880	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$761	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Hanover American Insurance Company The	0.0%	\$0	\$0	\$0	\$-9	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$-13,354	-
Hawkeye-security Insurance Company	0.0%	\$0	\$0	\$0	\$-96,951	-
American States Preferred Insurance Company	0.0%	\$0	\$0	\$-1,645	\$-1,645	_
Progressive Preferred Insurance Company	0.0%	\$0	\$0	\$180,341	\$27,912	_
AIG Assurance Company	0.0%	\$0	\$0	\$0	\$-942	_
Universal Underwriters Of TX Insurance Com	0.0%	\$0	\$0	\$0	\$946	_
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$498,475	\$-37,015	J
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-795	_
Diamond State Insurance Company	0.0%	\$0	\$0	\$0	\$-1,339	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$80,000	\$141	_
Sagamore Insurance Company	( 0.0%)	\$-578	\$30,405	\$254,669	\$1,055,945	3472.9%
Illinois National Insurance Company	( 0.0%)	\$-1,250	\$-1,250	\$40	\$-266,806	21344.5%
Old Republic General Insurance Corporation	( 0.0%)	\$-1,410	\$27,685	\$596,111	\$-391,195	(1413.0%)
AIG Property Casualty Company	( 0.0%)	\$-2,414	\$-2,414	\$0	\$-169	7.0%
Knightbrook Insurance Company	( 0.0%)	\$-3,247	\$12,243	\$0	\$0	0.0%
American Home Assurance Company	( 0.0%)	\$-9,586	\$-9,586	\$1,246	\$-300,777	3137.7%
Sompo American Fire & Marine Ins Co	( 0.0%)	\$-10,558	\$5,548	\$676,123	\$722,493	13022.6%
Total	100.0%	\$980,912,850	\$952,079,312	\$529,458,633	\$688,844,888	72.4%

## **AIRCRAFT**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Union Fire Insurance Company Of Pitt	21.8%	\$6,690,931	\$5,464,201	\$2,500,818	\$3,393,063	62.1%
National Liability & Fire Insurance Company	15.3%	\$4,709,255	\$4,535,136	\$1,258,890	\$1,840,129	40.6%
Starr Indemnity & Liability Company	12.0%	\$3,698,949	\$3,489,970	\$1,199,024	\$795,738	22.8%
Old Republic Insurance Company	11.9%	\$3,657,413	\$3,398,896	\$486,805	\$2,069,057	60.9%
American Alternative Insurance Corporation	11.7%	\$3,587,673	\$3,587,673	\$395,968	\$626,618	17.5%
QBE Insurance Corporation	4.0%	\$1,235,962	\$1,415,509	\$500,359	\$334,718	23.6%
XL Specialty Insurance Company	3.3%	\$1,000,314	\$915,933	\$1,207,773	\$1,087,037	118.7%
Starstone National Insurance Company	2.8%	\$853,974	\$822,369	\$133,135	\$272,791	33.2%
U S Specialty Insurance Company	2.6%	\$807,157	\$803,660	\$409,694	\$492,519	61.3%
Harco National Insurance Company	2.5%	\$780,497	\$600,789	\$287,368	\$495,977	82.6%
Avemco Insurance Company	2.3%	\$716,339	\$640,386	\$305,198	\$393,093	61.4%
Westchester Fire Insurance Company	2.1%	\$653,182	\$563,822	\$443,200	\$-150,813	(26.7%)
Endurance American Insurance Company	2.0%	\$624,279	\$698,992	\$1,081,499	\$-506,330	(72.4%)
American National Property & Casualty Co	1.6%	\$497,008	\$446,470	\$37,684	\$102,684	23.0%
Great American Insurance Company	1.2%	\$381,769	\$271,436	\$28,157	\$-321,185	(118.3%)
Allianz Global Risks US Insurance Company	1.2%	\$353,778	\$736,770	\$297,564	\$832,369	113.0%
Continental Indemnity Company	1.0%	\$305,788	\$133,973	\$0	\$30,671	22.9%
Hallmark Insurance Company	0.4%	\$116,336	\$154,003	\$19,102	\$79,992	51.9%
Falls Lake National Insurance Company	0.2%	\$63,967	\$63,378	\$50	\$25,942	40.9%
Hanover Insurance Company The	0.1%	\$26,428	\$17,985	\$0	\$0	0.0%
Chubb National Insurance Company	0.0%	\$0	\$0	\$0	\$2	

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Tokio Marine America Insurance Company	0.0%	\$0	\$3,704	\$24,822	\$43,292	1168.8%
Arch Insurance Company	0.0%	\$0	\$0	\$0	\$-107	_
New York Marine & General Insurance Co	0.0%	\$0	\$0	\$0	\$-19,528	_
Star Insurance Company	0.0%	\$0	\$0	\$0	\$-720	_
American Home Assurance Company	0.0%	\$0	\$0	\$10,582	\$-471,068	_
Commerce & Industry Insurance Co	0.0%	\$0	\$0	\$0	\$-176	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$-20,110	_
American Commerce Insurance Company	0.0%	\$0	\$0	\$20,500	\$17,260	_
National Indemnity Company	0.0%	\$0	\$0	\$24,560	\$-10,164	_
Federal Insurance Company	0.0%	\$0	\$0	\$52,687	\$18,472	_
Mitsui Sumitomo Ins Co Of America	0.0%	\$0	\$0	\$18,135	\$30,458	_
Continental Casualty Company	0.0%	\$0	\$0	\$312	\$-1,534	_
Ace Property & Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-11,341	-
Firemans Fund Insurance Company	0.0%	\$0	\$0	\$5,608	\$-189,704	_
General Reinsurance Corporation	0.0%	\$0	\$0	\$0	\$-20,519	_
Greenwich Insurance Company	0.0%	\$0	\$0	\$0	\$-28,538	_
Mitsui Sumitomo Insurance USA Inc	0.0%	\$0	\$0	\$2,538	\$-718	_
Liberty Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$192,735	_
Arrowood Indemnity Company	0.0%	\$0	\$0	\$405	\$188	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$-959,826	_
TIG Insurance Company	0.0%	\$0	\$0	\$1,963	\$16,168	_
Travelers Indemnity Company	0.0%	\$0	\$0	\$0	\$2,787	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$-923	_
Great American Alliance Insurance Company	0.0%	\$0	\$0	\$0	\$-19,323	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Swiss Re Corporate Solutions Elite Insurance	0.0%	\$0	\$0	\$0	\$-13,749	_
Swiss Re Corporate Solutions America Insuranc	0.0%	\$0	\$0	\$0	\$-65	_
AXA Insurance Company	0.0%	\$0	\$0	\$93,237	\$272,933	_
Continental Insurance Company The	0.0%	\$0	\$0	\$3,151	\$-6,174	_
Siriuspoint America Insurance Company	0.0%	\$0	\$0	\$0	\$2,669	_
Starnet Insurance Company	0.0%	\$0	\$0	\$-47,938	\$-111,672	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$536	-
Navigators Insurance Company	0.0%	\$0	\$0	\$62	\$1,806	_
Regent Insurance Company	( 0.0%)	\$-3	\$10	\$0	\$22	220.0%
General Casualty Company Of Wisconsin	( 0.0%)	\$-30	\$174	\$0	\$30	17.2%
Total	100.0%	\$30,760,966	\$28,765,239	\$10,802,912	\$10,607,469	36.9%

## **FIDELITY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Casualty & Surety Company Of Amer	23.7%	\$6,230,067	\$5,867,813	\$1,369,600	\$1,781,656	30.4%
Federal Insurance Company	18.6%	\$4,889,210	\$5,055,011	\$420,036	\$374,191	7.4%
Great American Insurance Company	6.5%	\$1,707,878	\$1,888,251	\$-30,914	\$347,248	18.4%
National Union Fire Insurance Company Of Pitt	4.5%	\$1,181,717	\$1,177,736	\$139,950	\$6,268	0.5%
Cumis Insurance Society Inc	3.4%	\$899,680	\$932,260	\$103,312	\$280,881	30.1%
Zurich American Insurance Company	3.3%	\$855,001	\$515,420	\$742,233	\$756,023	146.7%
Great American Alliance Insurance Company	3.1%	\$817,040	\$545,910	\$0	\$131,384	24.1%
Western Surety Company	2.6%	\$676,567	\$690,367	\$18,683	\$100,450	14.6%
Continental Casualty Company	2.6%	\$671,810	\$552,570	\$99,719	\$21,685	3.9%
Axis Insurance Company	2.5%	\$661,978	\$632,574	\$37,600	\$501,470	79.3%
Hartford Fire Insurance Company	2.4%	\$622,592	\$618,899	\$-853	\$24,566	4.0%
Twin City Fire Insurance Company	2.2%	\$571,799	\$530,892	\$395,286	\$265,257	50.0%
Berkley Insurance Company	2.1%	\$552,843	\$534,029	\$-57,468	\$-14,954	(2.8%)
Beazley Insurance Company Inc	2.0%	\$526,803	\$457,517	\$0	\$9,761	2.1%
Fidelity & Deposit Company Maryland	1.7%	\$444,321	\$423,562	\$20,511	\$-15,826	(3.7%)
Southwest Marine & General Insurance Co	1.6%	\$414,319	\$402,114	\$226,828	\$205,307	51.1%
Continental Insurance Company The	1.2%	\$303,431	\$368,262	\$-2,711	\$115,797	31.4%
Hanover Insurance Company The	1.1%	\$292,682	\$282,066	\$173,606	\$179,635	63.7%
Federated Mutual Insurance Company	1.1%	\$275,821	\$274,518	\$9,350	\$632	0.2%
Arch Insurance Company	1.0%	\$273,644	\$270,506	\$0	\$34,317	12.7%
Ohio Casualty Insurance Company	1.0%	\$264,806	\$242,123	\$6,908	\$-1,024	( 0.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkshire Hathaway Specialty Insurance Co	1.0%	\$261,588	\$238,222	\$0	\$85,820	36.0%
Security National Insurance Company	0.9%	\$233,113	\$169,924	\$-5,112	\$-206,767	(121.7%)
Philadelphia Indemnity Insurance Company	0.8%	\$216,603	\$241,305	\$0	\$70,358	29.2%
Colonial Surety Company	0.8%	\$203,189	\$158,354	\$0	\$-9,222	(5.8%)
RLI Insurance Company	0.7%	\$189,666	\$225,712	\$2,247	\$-4,929	(2.2%)
Federated Service Insurance Company	0.5%	\$125,460	\$131,827	\$-4,400	\$-5,305	(4.0%)
Ace American Insurance Company	0.4%	\$97,899	\$97,273	\$19,191	\$49,214	50.6%
United States Fire Insurance Company	0.4%	\$96,830	\$106,452	\$0	\$18,593	17.5%
State Farm Fire & Casualty Company	0.4%	\$93,989	\$93,419	\$0	\$0	0.0%
Old Republic Surety Company	0.3%	\$88,840	\$92,371	\$0	\$3	0.0%
U S Specialty Insurance Company	0.3%	\$87,061	\$83,199	\$0	\$30,223	36.3%
Nationwide Mutual Insurance Company	0.3%	\$83,057	\$81,287	\$0	\$-2,840	(3.5%)
Liberty Mutual Insurance Company	0.3%	\$80,352	\$82,113	\$0	\$-105,278	(128.2%)
St Paul Fire & Marine Insurance Company	0.3%	\$80,267	\$71,747	\$0	\$-12,498	(17.4%)
Owners Insurance Company	0.3%	\$78,333	\$76,022	\$0	\$-526	( 0.7%)
Selective Insurance Company Of America	0.3%	\$77,558	\$80,388	\$20,728	\$-18,099	(22.5%)
Atlantic Specialty Insurance Company	0.3%	\$72,400	\$98,924	\$0	\$9,739	9.8%
West Bend Mutual Insurance Company	0.3%	\$67,505	\$61,694	\$5,810	\$10,410	16.9%
Acuity A Mutual Insurance Company	0.2%	\$62,469	\$58,559	\$0	\$0	0.0%
Auto Owners Insurance Company	0.2%	\$55,418	\$56,418	\$0	\$-3,354	(5.9%)
Corepointe Insurance Company	0.2%	\$55,126	\$57,001	\$0	\$20,782	36.5%
Selective Insurance Company Of South Carolina	0.2%	\$48,756	\$44,249	\$0	\$-10,822	(24.5%)
Colonial American Casualty & Surety Company	0.2%	\$40,088	\$108,571	\$15,000	\$-17,318	(16.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Employers Mutual Casualty Company	0.1%	\$38,694	\$36,776	\$0	\$88,089	239.5%
Starr Indemnity & Liability Company	0.1%	\$36,207	\$34,453	\$0	\$-4,563	(13.2%)
State Auto Property & Casualty Insurance Comp	0.1%	\$32,719	\$36,039	\$0	\$1,729	4.8%
National Casualty Company	0.1%	\$31,489	\$31,251	\$0	\$0	0.0%
Federated Rural Electric Insurance Exchange	0.1%	\$28,855	\$28,855	\$0	\$11	0.0%
Sentry Select Insurance Company	0.1%	\$27,707	\$26,503	\$0	\$34,009	128.3%
QBE Insurance Corporation	0.1%	\$27,654	\$29,342	\$0	\$12,191	41.5%
Cincinnati Insurance Company The	0.1%	\$25,202	\$47,848	\$1,400	\$73,332	153.3%
Federated Reserve Insurance Company	0.1%	\$23,200	\$21,350	\$0	\$187	0.9%
Markel American Insurance Company	0.1%	\$23,085	\$14,364	\$0	\$-1,977	(13.8%)
Secura Insurance Company	0.1%	\$22,891	\$22,008	\$0	\$0	0.0%
Allied World Specialty Insurance Company	0.1%	\$21,358	\$21,088	\$0	\$-3,758	(17.8%)
Nova Casualty Company	0.1%	\$20,665	\$21,163	\$0	\$6,659	31.5%
Allmerica Financial Benefit Insurance Company	0.1%	\$19,692	\$2,762	\$0	\$404	14.6%
Great Northern Insurance Company	0.1%	\$14,385	\$15,605	\$0	\$-1,546	( 9.9%)
Sentry Insurance Company	0.1%	\$14,075	\$14,604	\$0	\$4,567	31.3%
Lexon Insurance Company	0.1%	\$13,843	\$13,746	\$0	\$0	0.0%
Selective Insurance Company Of The Southeast	0.1%	\$13,689	\$13,672	\$0	\$12,470	91.2%
Ironshore Indemnity Inc	0.0%	\$13,060	\$9,853	\$0	\$6,144	62.4%
Merchants Bonding Company (mutual)	0.0%	\$12,199	\$15,932	\$0	\$-296	(1.9%)
New York Marine & General Insurance Co	0.0%	\$11,656	\$40,987	\$0	\$7,851	19.2%
Harco National Insurance Company	0.0%	\$11,310	\$1,484	\$0	\$813	54.8%
Hiscox Insurance Company Inc	0.0%	\$11,047	\$9,944	\$0	\$679	6.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Zurich Insurance Company	0.0%	\$10,130	\$6,218	\$0	\$488	7.8%
Pennsylvania Lumbermens Mutual Insurance Comp	0.0%	\$8,399	\$8,862	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	0.0%	\$7,524	\$6,841	\$0	\$2,589	37.8%
United Fire & Casualty Company	0.0%	\$7,394	\$6,633	\$0	\$-322	(4.9%)
Secura Supreme Insurance Company	0.0%	\$6,523	\$6,128	\$0	\$0	0.0%
Berkley Regional Insurance Company	0.0%	\$6,452	\$9,678	\$-1,344	\$-17,328	(179.0%)
Nationwide Agribusiness Insurance Company	0.0%	\$6,348	\$8,746	\$0	\$-1,294	(14.8%)
Platte River Insurance Company	0.0%	\$5,790	\$8,899	\$0	\$-243	(2.7%)
Crestbrook Insurance Company	0.0%	\$5,656	\$6,600	\$0	\$-1,090	(16.5%)
Charter Oak Fire Insurance Co The	0.0%	\$4,526	\$3,879	\$-827	\$-1,561	(40.2%)
North River Insurance Company The	0.0%	\$4,332	\$3,799	\$0	\$-2,939	(77.4%)
State National Insurance Company Inc	0.0%	\$4,067	\$3,067	\$0	\$1,000	32.6%
Aspen American Insurance Company	0.0%	\$3,853	\$3,798	\$0	\$1,071	28.2%
NGM Insurance Company	0.0%	\$3,236	\$2,295	\$0	\$2	0.1%
American Guarantee & Liablity Insurance Co	0.0%	\$3,212	\$3,145	\$0	\$-21	( 0.7%)
Fidelity & Guaranty Insurance Company	0.0%	\$3,097	\$2,653	\$0	\$69	2.6%
United Casualty & Surety Insurance Company	0.0%	\$2,363	\$1,938	\$0	\$0	0.0%
Travelers Indemnity Company Of America	0.0%	\$2,251	\$2,251	\$0	\$-956	( 42.5%)
Chubb Indemnity Insurance Company	0.0%	\$2,226	\$2,168	\$0	\$369	17.0%
State Automobile Mutual Insurance Company	0.0%	\$2,096	\$1,128	\$0	\$92	8.2%
Travelers Indemnity Company Of Connecticut	0.0%	\$2,046	\$2,046	\$0	\$-344	(16.8%)
Bond Safeguard Insurance Company	0.0%	\$1,900	\$1,720	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Property Casualty Company Of Americ	0.0%	\$1,645	\$1,645	\$0	\$-2,578	(156.7%)
Vigilant Insurance Company	0.0%	\$1,579	\$2,913	\$0	\$-793	(27.2%)
General Casualty Company Of Wisconsin	0.0%	\$1,545	\$1,245	\$-1,733	\$-423	(34.0%)
Allianz Global Risks US Insurance Company	0.0%	\$1,525	\$7,020	\$0	\$0	0.0%
Jet Insurance Company	0.0%	\$1,299	\$787	\$0	\$98	12.5%
Everest National Insurance Company	0.0%	\$1,281	\$40,281	\$0	\$-26,172	(65.0%)
Contractors Bonding & Insurance Company	0.0%	\$1,236	\$1,169	\$0	\$11	0.9%
Zurich American Insurance Company Of Illinois	0.0%	\$1,111	\$1,087	\$0	\$69	6.3%
American Casualty Company Of Reading Pennsylv	0.0%	\$749	\$749	\$0	\$-168	( 22.4%)
Manufacturers Alliance Insurance Company	0.0%	\$732	\$732	\$0	\$274	37.4%
Westchester Fire Insurance Company	0.0%	\$711	\$273	\$6,941	\$-4,673	(1711.7%)
Great American Assurance Company	0.0%	\$644	\$1,189	\$0	\$-215	(18.1%)
Transportation Insurance Company	0.0%	\$536	\$613	\$0	\$1,529	249.4%
American States Insurance Company	0.0%	\$517	\$409	\$0	\$-55	(13.4%)
FCCI Insurance Company	0.0%	\$324	\$311	\$0	\$-118	(37.9%)
Regent Insurance Company	0.0%	\$295	\$623	\$-1,438	\$-1,571	(252.2%)
Peerless Insurance Company	0.0%	\$232	\$77	\$0	\$-2	(2.6%)
Suretec Insurance Company	0.0%	\$160	\$222	\$0	\$-4	(1.8%)
Columbia Mutual Insurance Company	0.0%	\$148	\$148	\$0	\$0	0.0%
T.h.e. Insurance Company	0.0%	\$146	\$146	\$0	\$56	38.4%
Mid Century Insurance Company	0.0%	\$100	\$100	\$0	\$24	24.0%
Standard Fire Insurance Company	0.0%	\$45	\$30	\$0	\$4	13.3%
Capitol Indemnity Corporation	0.0%	\$0	\$817	\$0	\$-162	(19.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Western National Mutual Insurance Company	0.0%	\$0	\$95	\$0	\$0	0.0%
Great Midwest Insurance Company	0.0%	\$0	\$7,838	\$0	\$0	0.0%
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$470	_
AMCO Insurance Company	0.0%	\$0	\$9	\$0	\$-1,025	(11388.9%)
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-31	_
Liberty Insurance Underwriters Inc	0.0%	\$0	\$1,500	\$70,000	\$64,359	4290.6%
Berkshire Hathaway Homestate Insurance Co	0.0%	\$0	\$0	\$-21,880	\$-21,880	-
Pacific Indemnity Company	0.0%	\$0	\$0	\$0	\$-3	_
Axis Reinsurance Company	0.0%	\$0	\$0	\$0	\$40	_
Valley Forge Insurance Company	0.0%	\$0	\$0	\$0	\$-2	J
Firemans Fund Insurance Company	0.0%	\$0	\$7,475	\$0	\$-21	(0.3%)
Great American Insurance Company Of NY	0.0%	\$0	\$0	\$0	\$-2	_
Massachusetts Bay Insurance Company	0.0%	\$0	\$0	\$0	\$-11	_
Greenwich Insurance Company	0.0%	\$0	\$0	\$0	\$13	_
Hartford Accident & Indemnity Co	0.0%	\$0	\$3,247	\$0	\$-31	(1.0%)
Pacific Employers Insurance Company	0.0%	\$0	\$331	\$0	\$-15	(4.5%)
Liberty Mutual Fire Insurance Company	0.0%	\$0	\$0	\$-2,909	\$19	_
Amerisure Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$-8	_
Westfield Insurance Company	0.0%	\$0	\$83	\$0	\$0	0.0%
Old Republic Insurance Company	0.0%	\$0	\$33	\$0	\$0	0.0%
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$-1,934	\$-4,000	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$-32,974	\$-61,793	_
Phoenix Insurance Company The	0.0%	\$0	\$-1	\$0	\$-785	78500.0%
Travelers Indemnity Company	0.0%	\$0	\$0	\$-180	\$-506	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-4	_
United States Fidelity & Guaranty Company	0.0%	\$0	\$0	\$0	\$12	_
Everest Reinsurance Company	0.0%	\$0	\$0	\$0	\$-17	_
Citizens Insurance Company Of America	0.0%	\$0	\$0	\$0	\$-13	_
Executive Risk Indemnity Inc	0.0%	\$0	\$0	\$-1,050	\$-7,370	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$8	_
Guarantee Company Of North America USA	0.0%	\$0	\$0	\$0	\$-6	_
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$-5	-
XL Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-8,671	_
Starnet Insurance Company	0.0%	\$0	\$27,960	\$0	\$-11,548	(41.3%)
Universal Underwriters Ins Co	0.0%	\$0	\$0	\$-6,669	\$-6,669	_
Indemnity Insurance Co Of North America	0.0%	\$0	\$0	\$0	\$-1,264	_
Total	100.0%	\$26,244,239	\$25,500,708	\$3,730,543	\$5,123,857	20.1%

## **SURETY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Casualty & Surety Company Of Amer	16.2%	\$16,607,665	\$16,955,095	\$2,463,474	\$1,773,372	10.5%
Liberty Mutual Insurance Company	10.8%	\$11,066,323	\$11,140,508	\$10,286,604	\$68,519	0.6%
Western Surety Company	7.6%	\$7,800,032	\$7,239,076	\$29,922,253	\$9,824,237	135.7%
Fidelity & Deposit Company Maryland	6.9%	\$7,057,919	\$8,380,052	\$742,031	\$-236,388	(2.8%)
Argonaut Insurance Company	4.4%	\$4,541,477	\$3,591,772	\$0	\$168,455	4.7%
Hartford Fire Insurance Company	3.1%	\$3,190,397	\$3,332,504	\$0	\$377,491	11.3%
Atlantic Specialty Insurance Company	2.8%	\$2,848,301	\$1,827,368	\$0	\$119,781	6.6%
Ohio Casualty Insurance Company	2.5%	\$2,588,326	\$2,842,189	\$95,386	\$-20,316	( 0.7%)
Swiss Re Corporate Solutions America Insuranc	2.3%	\$2,332,360	\$2,298,825	\$644,582	\$503,006	21.9%
West Bend Mutual Insurance Company	2.2%	\$2,278,211	\$1,712,826	\$471,711	\$529,410	30.9%
Federal Insurance Company	2.2%	\$2,243,406	\$3,702,162	\$0	\$397,949	10.7%
RLI Insurance Company	2.1%	\$2,151,003	\$2,140,580	\$-3,268	\$70,672	3.3%
United Fire & Casualty Company	1.8%	\$1,880,521	\$1,458,330	\$0	\$-54,344	(3.7%)
Cincinnati Insurance Company The	1.8%	\$1,870,909	\$1,830,459	\$1,905	\$-1,106,832	(60.5%)
Hanover Insurance Company The	1.6%	\$1,601,319	\$679,440	\$0	\$-107,593	(15.8%)
Old Republic Surety Company	1.5%	\$1,566,577	\$1,610,722	\$1,029,041	\$1,007,786	62.6%
Granite Re Inc	1.4%	\$1,468,698	\$1,555,171	\$0	\$-134,231	(8.6%)
Harco National Insurance Company	1.2%	\$1,253,293	\$1,311,115	\$0	\$64,391	4.9%
Berkley Insurance Company	1.2%	\$1,226,132	\$1,214,069	\$0	\$4,737	0.4%
Euler Hermes North America Insurance Company	1.2%	\$1,201,490	\$594,459	\$0	\$197,220	33.2%
Nationwide Mutual Insurance Company	1.2%	\$1,181,536	\$1,099,181	\$106,831	\$126,957	11.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Zurich American Insurance Company	1.1%	\$1,163,475	\$296,643	\$0	\$17,047	5.7%
Merchants National Bonding Inc	1.1%	\$1,157,105	\$1,355,624	\$0	\$686,391	50.6%
Continental Casualty Company	1.1%	\$1,133,024	\$1,225,063	\$0	\$-35,261	(2.9%)
Merchants Bonding Company (mutual)	1.0%	\$1,032,338	\$951,121	\$0	\$6,864	0.7%
Philadelphia Indemnity Insurance Company	1.0%	\$985,770	\$937,894	\$-48,000	\$220,197	23.5%
Bar Plan Mutual Insurance Company The	0.9%	\$900,871	\$761,413	\$0	\$85,938	11.3%
Employers Mutual Casualty Company	0.9%	\$887,610	\$833,632	\$140,838	\$-3,271	( 0.4%)
Great American Insurance Company	0.8%	\$817,685	\$690,296	\$-9,926	\$-39,014	(5.7%)
Arch Insurance Company	0.8%	\$810,317	\$603,243	\$5,700	\$39,094	6.5%
Hudson Insurance Company	0.8%	\$785,886	\$668,443	\$356,460	\$25,550	3.8%
Evergreen National Indemnity Company	0.7%	\$713,488	\$672,128	\$103,100	\$107,000	15.9%
Ohio Indemnity Company	0.7%	\$686,204	\$687,847	\$0	\$6,795	1.0%
United States Fire Insurance Company	0.6%	\$613,687	\$678,279	\$0	\$-2,410	( 0.4%)
American Alternative Insurance Corporation	0.5%	\$562,179	\$245,596	\$77,022	\$48,166	19.6%
U S Specialty Insurance Company	0.5%	\$553,645	\$408,634	\$0	\$-72,542	(17.8%)
National American Insurance Company	0.5%	\$465,225	\$390,077	\$0	\$-368,618	(94.5%)
Contractors Bonding & Insurance Company	0.4%	\$455,840	\$433,359	\$10,000	\$27,561	6.4%
Safeco Insurance Company Of America	0.4%	\$424,129	\$431,827	\$0	\$-359	( 0.1%)
Endurance American Insurance Company	0.4%	\$422,954	\$312,798	\$0	\$57,523	18.4%
United Casualty & Surety Insurance Company	0.4%	\$402,782	\$334,840	\$71,213	\$32,161	9.6%
Westchester Fire Insurance Company	0.4%	\$401,801	\$469,688	\$160,000	\$106,677	22.7%
Endurance Assurance Corporation	0.4%	\$392,867	\$271,665	\$0	\$46,785	17.2%
Mid-continent Casualty Company	0.4%	\$392,844	\$497,266	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Platte River Insurance Company	0.4%	\$385,603	\$376,191	\$46,445	\$33,430	8.9%
Suretec Insurance Company	0.4%	\$382,523	\$493,475	\$-1,860	\$52,685	10.7%
Westfield Insurance Company	0.4%	\$377,332	\$357,227	\$0	\$25,006	7.0%
Safety National Casualty Corporation	0.4%	\$373,742	\$420,437	\$0	\$-306,843	(73.0%)
Hartford Casualty Insurance Co	0.4%	\$365,376	\$149,924	\$-6,000	\$5,752	3.8%
Lexon Insurance Company	0.3%	\$346,327	\$412,518	\$0	\$1,422	0.3%
State National Insurance Company Inc	0.3%	\$332,067	\$174,067	\$124,307	\$-329,693	(189.4%)
Markel Insurance Company	0.3%	\$308,744	\$53,257	\$0	\$11,114	20.9%
QBE Insurance Corporation	0.3%	\$284,253	\$12,898	\$0	\$-58,199	(451.2%)
Frankenmuth Insurance Company	0.3%	\$278,480	\$734,289	\$0	\$13,764	1.9%
Auto Owners Insurance Company	0.3%	\$278,172	\$314,959	\$-8,040	\$79,032	25.1%
Bar Plan Surety & Fidelity Company, The	0.3%	\$269,338	\$353,415	\$18,804	\$-19,884	(5.6%)
Universal Surety Company	0.3%	\$262,132	\$264,301	\$0	\$-2,311	( 0.9%)
Old Republic Insurance Company	0.2%	\$244,838	\$362,423	\$0	\$-83,131	(22.9%)
Great Midwest Insurance Company	0.2%	\$241,073	\$216,301	\$0	\$-17,080	(7.9%)
American Bankers Insurance Company Of FL	0.2%	\$239,887	\$240,496	\$92,872	\$69,216	28.8%
State Farm Fire & Casualty Company	0.2%	\$233,668	\$245,089	\$3,570	\$59,907	24.4%
Amerisure Mutual Insurance Company	0.2%	\$229,657	\$49,153	\$0	\$9,120	18.6%
Capitol Indemnity Corporation	0.2%	\$199,444	\$194,403	\$0	\$12,182	6.3%
NGM Insurance Company	0.2%	\$186,494	\$208,972	\$0	\$-24,899	(11.9%)
Federated Mutual Insurance Company	0.2%	\$163,972	\$162,706	\$-1,692	\$-845	( 0.5%)
Everest Reinsurance Company	0.2%	\$157,471	\$155,084	\$0	\$-1,980	(1.3%)
Pacific Indemnity Company	0.2%	\$155,963	\$85,183	\$0	\$7,652	9.0%
FCCI Insurance Company	0.1%	\$150,921	\$201,540	\$-11,125	\$-7,662	(3.8%)
American Contractors Indemnity Company	0.1%	\$146,622	\$201,186	\$-15,866	\$150,140	74.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
XL Specialty Insurance Company	0.1%	\$135,175	\$143,975	\$92,174	\$250,223	173.8%
American Surety Company	0.1%	\$128,643	\$120,411	\$0	\$339	0.3%
Continental Insurance Company The	0.1%	\$120,777	\$201,849	\$0	\$46,963	23.3%
American Southern Insurance Company	0.1%	\$117,070	\$154,586	\$464	\$464	0.3%
Surety Bonding Company Of America	0.1%	\$105,782	\$99,516	\$0	\$18,028	18.1%
Selective Insurance Company Of America	0.1%	\$103,761	\$137,292	\$14,532	\$-41,394	(30.2%)
Gray Casualty & Surety Company The	0.1%	\$93,045	\$92,003	\$0	\$-1,971	( 2.1%)
Trisura Insurance Company	0.1%	\$80,587	\$174,907	\$110,970	\$-41,543	(23.8%)
Universal Surety Of America	0.1%	\$79,440	\$82,690	\$10,000	\$13,649	16.5%
Midwest Employers Casualty Company	0.1%	\$66,044	\$70,029	\$0	\$-39,715	(56.7%)
American States Insurance Company	0.1%	\$64,314	\$68,909	\$-7,391	\$-7,674	(11.1%)
Swiss Re Corporate Solutions Premier Insuranc	0.1%	\$63,960	\$109,925	\$0	\$8,693	7.9%
Allegheny Casualty Company	0.1%	\$60,700	\$46,047	\$0	\$5,533	12.0%
Hartford Accident & Indemnity Co	0.1%	\$59,468	\$23,956	\$-468	\$6,756	28.2%
Guarantee Company Of North America USA	0.1%	\$54,568	\$78,775	\$0	\$-28,385	(36.0%)
Fair American Insurance & Reinsurance Co	0.0%	\$50,419	\$29,636	\$0	\$-11,388	(38.4%)
Travelers Casualty & Surety Company	0.0%	\$49,333	\$49,283	\$0	\$6,678	13.6%
Western National Mutual Insurance Company	0.0%	\$44,270	\$36,031	\$0	\$-4,900	(13.6%)
Lexington National Insurance Corporation	0.0%	\$43,408	\$24,415	\$0	\$0	0.0%
Roche Surety & Casualty Company Inc	0.0%	\$43,333	\$43,333	\$0	\$0	0.0%
Colonial Surety Company	0.0%	\$42,512	\$36,521	\$0	\$11,615	31.8%
Bankers Insurance Company	0.0%	\$35,731	\$38,349	\$16,380	\$16,380	42.7%
Great American Alliance Insurance Company	0.0%	\$33,368	\$34,617	\$0	\$-955	(2.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Gray Insurance Company The	0.0%	\$31,743	\$33,053	\$5,579	\$13,902	42.1%
International Fidelity Insurance Company	0.0%	\$29,593	\$68,713	\$0	\$-10,634	(15.5%)
Accelerant National Insurance Company	0.0%	\$28,992	\$21,286	\$0	\$1,944	9.1%
National Indemnity Company	0.0%	\$28,480	\$19,305	\$0	\$8,326	43.1%
Jet Insurance Company	0.0%	\$27,280	\$8,545	\$0	\$1,068	12.5%
Ohio Farmers Insurance Company	0.0%	\$25,698	\$16,479	\$0	\$-7,685	(46.6%)
Electric Insurance Company	0.0%	\$25,106	\$6,102	\$0	\$0	0.0%
Crum & Forster Indemnity Company	0.0%	\$24,962	\$25,039	\$0	\$-106	( 0.4%)
Indemnity National Insurance Company	0.0%	\$24,848	\$21,022	\$0	\$2,955	14.1%
Protective Insurance Company	0.0%	\$24,050	\$24,038	\$0	\$0	0.0%
Pennsylvania Insurance Company	0.0%	\$22,000	\$6,300	\$0	\$853	13.5%
Cincinnati Casualty Company The	0.0%	\$21,651	\$22,642	\$0	\$0	0.0%
Bond Safeguard Insurance Company	0.0%	\$20,798	\$21,345	\$0	\$0	0.0%
Security National Insurance Company	0.0%	\$19,400	\$19,114	\$0	\$396	2.1%
Citizens Insurance Company Of America	0.0%	\$18,000	\$18,000	\$0	\$1,348	7.5%
North River Insurance Company The	0.0%	\$14,786	\$18,439	\$0	\$-640	(3.5%)
Star Insurance Company	0.0%	\$13,800	\$13,639	\$0	\$3,614	26.5%
Westport Insurance Corporation	0.0%	\$11,688	\$51,064	\$0	\$-28,742	(56.3%)
General Casualty Company Of Wisconsin	0.0%	\$10,618	\$10,618	\$88,386	\$87,098	820.3%
Universal Fire & Casualty Insurance Company	0.0%	\$10,244	\$10,764	\$0	\$-174	(1.6%)
First National Insurance Company Of America	0.0%	\$9,754	\$10,149	\$0	\$41	0.4%
Knightbrook Insurance Company	0.0%	\$9,146	\$7,179	\$108	\$0	0.0%
Sentry Select Insurance Company	0.0%	\$8,854	\$9,916	\$0	\$2,220	22.4%
Everspan Insurance Company	0.0%	\$7,058	\$2,143	\$0	\$403	18.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Casualty Company Of Reading Pennsylv	0.0%	\$6,938	\$6,918	\$0	\$-1,355	(19.6%)
Old United Casualty Company	0.0%	\$6,500	\$9,114	\$0	\$0	0.0%
Cherokee Insurance Company	0.0%	\$6,100	\$6,100	\$0	\$0	0.0%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$6,027	\$6,290	\$0	\$-2,244	(35.7%)
American Road Insurance Company	0.0%	\$4,000	\$4,000	\$0	\$0	0.0%
Sun Surety Insurance Company	0.0%	\$3,059	\$3,059	\$0	\$0	0.0%
Vigilant Insurance Company	0.0%	\$2,625	\$3,123	\$0	\$2,337	74.8%
National Farmers Union Property & Casualty Co	0.0%	\$2,456	\$2,456	\$0	\$0	0.0%
National Fire Insurance Company Of Hartford	0.0%	\$2,150	\$2,152	\$0	\$-346	(16.1%)
Acstar Insurance Company	0.0%	\$1,990	\$1,368	\$0	\$346	25.3%
Hartford Insurance Company Of The Midwest	0.0%	\$1,867	\$3,486	\$0	\$362	10.4%
Repwest Insurance Company	0.0%	\$1,606	\$1,077	\$0	\$0	0.0%
Travelers Indemnity Company	0.0%	\$1,500	\$1,500	\$0	\$0	0.0%
Benchmark Insurance Company	0.0%	\$1,500	\$1,500	\$0	\$0	0.0%
Utica Mutual Insurance Company	0.0%	\$1,378	\$1,832	\$0	\$12	0.7%
United States Fidelity & Guaranty Company	0.0%	\$1,007	\$872	\$-3,500	\$-13,487	(1546.7%)
St Paul Fire & Marine Insurance Company	0.0%	\$666	\$1,166	\$33,412	\$-16,437	(1409.7%)
Penn Millers Insurance Company	0.0%	\$282	\$937	\$0	\$-3,592	(383.4%)
Farmers Alliance Mutual Insurance Company	0.0%	\$240	\$240	\$0	\$0	0.0%
Farmington Casualty Company	0.0%	\$200	\$113	\$0	\$-1,113	(985.0%)
Aegis Security Insurance Company	0.0%	\$184	\$11,145	\$32,298	\$32,298	289.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Inland Insurance Company	0.0%	\$158	\$4,107	\$0	\$-1,103	(26.9%)
Lyndon Southern Insurance Company	0.0%	\$0	\$0	\$6,019	\$22	_
Corepointe Insurance Company	0.0%	\$0	\$0	\$0	\$51	_
National Casualty Company	0.0%	\$0	\$11,050	\$0	\$4,793	43.4%
Southwest Marine & General Insurance Co	0.0%	\$0	\$0	\$0	\$299	_
Developers Surety & Indemnity Company	0.0%	\$0	\$0	\$-4,500	\$24,125	_
Allied World Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-2,152	_
AMCO Insurance Company	0.0%	\$0	\$45	\$0	\$-220	(488.9%)
American Home Assurance Company	0.0%	\$0	\$0	\$0	\$-1,381	_
Insurance Company Of The State Of Pennsylvani	0.0%	\$0	\$0	\$0	\$-824	_
National Union Fire Insurance Company Of Pitt	0.0%	\$0	\$119,351	\$0	\$-437,255	(366.4%)
Ace Property & Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$2	_
Emcasco Insurance Company	0.0%	\$0	\$341	\$0	\$-35	(10.3%)
The Pie Insurance Company	0.0%	\$0	\$0	\$0	\$12,447	_
Great American Insurance Company Of NY	0.0%	\$0	\$0	\$0	\$-870	_
Insurance Company Of North America	0.0%	\$0	\$0	\$0	\$-103	_
Allied World Insurance Company	0.0%	\$0	\$3,551	\$0	\$-36,676	(1032.8%)
Pacific Employers Insurance Company	0.0%	\$0	\$0	\$0	\$-19	_
Ironshore Indemnity Inc	0.0%	\$0	\$101	\$0	\$0	0.0%
Regent Insurance Company	0.0%	\$0	\$0	\$0	\$1,869	_
General Insurance Company Of America	0.0%	\$0	\$602	\$0	\$1	0.2%
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-711	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$0	\$-254	_
Sentry Insurance Company	0.0%	\$0	\$15	\$0	\$4	26.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TIG Insurance Company	0.0%	\$0	\$0	\$-40,720	\$-40,720	_
Accredited Surety & Casualty Company Inc	0.0%	\$0	\$0	\$0	\$-10,891	_
Twin City Fire Insurance Company	0.0%	\$0	\$0	\$0	\$-137	_
Berkley Regional Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
Financial Pacific Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$-607	_
Protective Property & Casualty Insurance Comp	0.0%	\$0	\$13	\$0	\$0	0.0%
Praetorian Insurance Company	0.0%	\$0	\$0	\$0	\$-58,536	_
Axis Insurance Company	0.0%	\$0	\$0	\$0	\$-5,329	_
Siriuspoint America Insurance Company	0.0%	\$0	\$0	\$0	\$400	_
Travelers Constitution State Insurance Co	0.0%	\$0	\$0	\$0	\$-870	_
Navigators Insurance Company	0.0%	\$0	\$0	\$0	\$356	_
Allied Property & Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$-63	_
Indemnity Insurance Co Of North America	0.0%	\$0	\$63	\$0	\$4	6.3%
West American Insurance Company	0.0%	\$0	\$13	\$0	\$0	0.0%
Aspen American Insurance Company	( 0.0%)	\$-2,073	\$24,298	\$5,349	\$-8,376	(34.5%)
Berkshire Hathaway Specialty Insurance Co	( 0.2%)	\$-176,534	\$98,565	\$0	\$-8,691	(8.8%)
Total	100.0%	\$102,729,803	\$99,805,285	\$47,227,464	\$13,953,358	14.0%

#### **GLASS**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Auto Owners Insurance Company	60.0%	\$923	\$861	\$0	\$38	4.4%
Owners Insurance Company	40.0%	\$615	\$572	\$0	\$29	5.1%
AMCO Insurance Company	0.0%	\$0	\$0	\$0	\$240	_
Liberty Insurance Underwriters Inc	0.0%	\$0	\$0	\$0	\$-1,920	_
Total	100.0%	\$1,538	\$1,433	\$0	\$-1,613	(112.6%)

# **BURGLARY & THEFT**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Travelers Casualty & Surety Company Of Amer	19.9%	\$1,447,531	\$1,381,958	\$236,147	\$-55,414	(4.0%)
Federal Insurance Company	17.6%	\$1,278,244	\$1,333,238	\$600,535	\$764,978	57.4%
XL Specialty Insurance Company	7.9%	\$576,026	\$487,704	\$0	\$86,221	17.7%
Cincinnati Insurance Company The	7.0%	\$505,284	\$459,552	\$111,116	\$125,860	27.4%
Hiscox Insurance Company Inc	5.6%	\$405,704	\$366,960	\$-3,325	\$-46,321	(12.6%)
Shelter Mutual Insurance Company	5.4%	\$391,222	\$337,221	\$13,676	\$52,638	15.6%
Continental Casualty Company	3.9%	\$283,703	\$244,045	\$52,963	\$148,299	60.8%
Old Reliable Casualty Company	3.1%	\$222,326	\$233,681	\$14,734	\$11,655	5.0%
Zurich American Insurance Company	2.6%	\$191,482	\$181,571	\$0	\$-12,910	(7.1%)
Berkley Insurance Company	2.6%	\$190,743	\$164,961	\$0	\$21,904	13.3%
Twin City Fire Insurance Company	2.6%	\$188,835	\$172,570	\$0	\$390	0.2%
National Union Fire Insurance Company Of Pitt	2.5%	\$184,939	\$186,975	\$0	\$98,473	52.7%
U S Specialty Insurance Company	1.8%	\$129,392	\$140,432	\$0	\$-11,065	(7.9%)
Hanover Insurance Company The	1.8%	\$128,157	\$165,919	\$111,192	\$182,730	110.1%
Atlantic Specialty Insurance Company	1.4%	\$99,182	\$96,056	\$0	\$8,345	8.7%
Hartford Fire Insurance Company	1.2%	\$89,191	\$86,888	\$0	\$3,389	3.9%
Fidelity & Deposit Company Maryland	1.2%	\$86,891	\$71,660	\$0	\$-7,635	(10.7%)
Nationwide Mutual Insurance Company	1.0%	\$74,368	\$70,507	\$0	\$309	0.4%
United Fire & Casualty Company	0.9%	\$67,485	\$69,956	\$0	\$-6	( 0.0%)
Philadelphia Indemnity Insurance Company	0.7%	\$53,628	\$56,823	\$0	\$1,371	2.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Family Mutual Insurance Company	0.7%	\$52,558	\$57,497	\$0	\$0	0.0%
Allianz Global Risks US Insurance Company	0.7%	\$49,285	\$45,405	\$0	\$897	2.0%
United States Liability Insurance Company	0.6%	\$45,467	\$41,036	\$0	\$841	2.0%
Federated Mutual Insurance Company	0.5%	\$38,911	\$40,415	\$0	\$143	0.4%
XL Insurance America Inc	0.5%	\$34,761	\$30,261	\$0	\$-3,643	(12.0%)
Everest National Insurance Company	0.5%	\$34,135	\$42,649	\$0	\$-2,587	( 6.1%)
Falls Lake National Insurance Company	0.4%	\$26,348	\$26,420	\$0	\$8,553	32.4%
Berkley National Insurance Company	0.3%	\$22,648	\$10,868	\$0	\$2,964	27.3%
Penn Millers Insurance Company	0.3%	\$21,493	\$22,171	\$0	\$-19,873	(89.6%)
Travelers Property Casualty Company Of Americ	0.3%	\$19,008	\$17,277	\$0	\$1,341	7.8%
Allmerica Financial Benefit Insurance Company	0.2%	\$18,024	\$2,654	\$0	\$237	8.9%
Acuity A Mutual Insurance Company	0.2%	\$17,462	\$17,748	\$0	\$0	0.0%
Cincinnati Casualty Company The	0.2%	\$17,457	\$14,533	\$17,971	\$18,637	128.2%
State Automobile Mutual Insurance Company	0.2%	\$16,205	\$11,979	\$0	\$818	6.8%
Federated Service Insurance Company	0.2%	\$16,086	\$17,171	\$0	\$-332	(1.9%)
Arch Insurance Company	0.2%	\$15,784	\$13,956	\$-10,874	\$-8,640	(61.9%)
Federated Rural Electric Insurance Exchange	0.2%	\$14,880	\$12,808	\$0	\$0	0.0%
Bankers Standard Insurance Company	0.2%	\$12,314	\$12,971	\$0	\$327	2.5%
Great Northern Insurance Company	0.2%	\$12,219	\$12,349	\$0	\$2,223	18.0%
Ace American Insurance Company	0.2%	\$11,864	\$11,187	\$0	\$4,012	35.9%
Austin Mutual Insurance Company	0.2%	\$11,111	\$13,181	\$0	\$-1,112	(8.4%)
West Bend Mutual Insurance Company	0.1%	\$10,780	\$12,984	\$0	\$0	0.0%
Cincinnati Indemnity Company Inc	0.1%	\$10,581	\$12,652	\$0	\$561	4.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Owners Insurance Company	0.1%	\$10,515	\$10,501	\$0	\$20	0.2%
Chubb National Insurance Company	0.1%	\$8,562	\$8,940	\$0	\$-111	(1.2%)
United Home Insurance Company	0.1%	\$8,471	\$9,259	\$0	\$0	0.0%
Great Midwest Insurance Company	0.1%	\$8,327	\$11,586	\$0	\$0	0.0%
Grinnell Mutual Reinsurance Company	0.1%	\$7,911	\$7,920	\$0	\$0	0.0%
Selective Insurance Company Of America	0.1%	\$7,468	\$7,530	\$0	\$0	0.0%
Selective Insurance Company Of South Carolina	0.1%	\$6,465	\$6,530	\$0	\$0	0.0%
Addison Insurance Company	0.1%	\$5,149	\$5,892	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	0.1%	\$5,115	\$5,172	\$200	\$-673	(13.0%)
Federated Reserve Insurance Company	0.1%	\$4,906	\$4,772	\$0	\$-113	(2.4%)
Nova Casualty Company	0.1%	\$4,592	\$3,929	\$0	\$1,035	26.3%
State Auto Property & Casualty Insurance Comp	0.1%	\$4,036	\$4,352	\$0	\$195	4.5%
Transguard Ins Co of America Inc	0.1%	\$3,907	\$4,519	\$0	\$1,413	31.3%
Auto Owners Insurance Company	0.1%	\$3,886	\$4,426	\$0	\$-2,887	(65.2%)
Employers Mutual Casualty Company	0.1%	\$3,797	\$3,853	\$0	\$-143	(3.7%)
Independent Mutual Fire Insurance Company	0.0%	\$3,149	\$3,160	\$0	\$0	0.0%
Sentry Select Insurance Company	0.0%	\$3,118	\$3,008	\$0	\$-34,030	(1131.3%)
Hudson Insurance Company	0.0%	\$2,548	\$2,548	\$0	\$216	8.5%
St Paul Fire & Marine Insurance Company	0.0%	\$2,358	\$2,375	\$0	\$-785	(33.1%)
National Casualty Company	0.0%	\$2,095	\$1,739	\$0	\$6	0.3%
American Zurich Insurance Company	0.0%	\$1,777	\$1,397	\$0	\$28	2.0%
American Casualty Company Of Reading Pennsylv	0.0%	\$1,770	\$1,727	\$0	\$473	27.4%
Secura Insurance Company	0.0%	\$1,638	\$1,557	\$0	\$-3	( 0.2%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Markel American Insurance Company	0.0%	\$1,548	\$5,650	\$0	\$-1,249	( 22.1%)
Shelter General Insurance Company	0.0%	\$1,479	\$1,577	\$0	\$0	0.0%
Westchester Fire Insurance Company	0.0%	\$1,313	\$378	\$0	\$-3,602	(952.9%)
General Casualty Company Of Wisconsin	0.0%	\$1,245	\$1,181	\$0	\$583	49.4%
Pennsylvania Lumbermens Mutual Insurance Comp	0.0%	\$1,227	\$1,277	\$0	\$-581	( 45.5%)
Great American Insurance Company	0.0%	\$1,148	\$1,006	\$0	\$127	12.6%
Westport Insurance Corporation	0.0%	\$1,013	\$2,156	\$0	\$0	0.0%
Vigilant Insurance Company	0.0%	\$966	\$1,016	\$0	\$55	5.4%
Selective Insurance Company Of The Southeast	0.0%	\$965	\$1,520	\$0	\$0	0.0%
Zurich American Insurance Company Of Illinois	0.0%	\$866	\$757	\$0	\$-13	(1.7%)
Hdi Global Insurance Company	0.0%	\$825	\$825	\$0	\$203	24.6%
Navigators Insurance Company	0.0%	\$637	\$7,860	\$0	\$-6,421	(81.7%)
Firemans Fund Insurance Company	0.0%	\$613	\$613	\$0	\$0	0.0%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$559	\$179	\$0	\$0	0.0%
New Hampshire Insurance Company	0.0%	\$550	\$550	\$0	\$0	0.0%
Nationwide Agribusiness Insurance Company	0.0%	\$545	\$697	\$0	\$-13	(1.9%)
Crestbrook Insurance Company	0.0%	\$503	\$467	\$0	\$-3	( 0.6%)
Pacific Indemnity Company	0.0%	\$490	\$618	\$0	\$6	1.0%
Regent Insurance Company	0.0%	\$471	\$473	\$0	\$-78	(16.5%)
Travelers Indemnity Company Of Connecticut	0.0%	\$465	\$465	\$0	\$-20	(4.3%)
American Guarantee & Liablity Insurance Co	0.0%	\$369	\$2,261	\$0	\$-437	(19.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great American Assurance Company	0.0%	\$356	\$982	\$0	\$40,071	4080.5%
T.h.e. Insurance Company	0.0%	\$318	\$317	\$0	\$120	37.9%
Amshield Insurance Company	0.0%	\$313	\$965	\$0	\$0	0.0%
Country Mutual Insurance Company	0.0%	\$295	\$295	\$0	\$0	0.0%
Manufacturers Alliance Insurance Company	0.0%	\$293	\$293	\$0	\$149	50.9%
Charter Oak Fire Insurance Co The	0.0%	\$291	\$270	\$0	\$-17	(6.3%)
New York Marine & General Insurance Co	0.0%	\$288	\$313	\$0	\$51	16.3%
Citizens Insurance Company Of America	0.0%	\$283	\$283	\$0	\$15	5.3%
Automobile Ins Co Of Hartford CT	0.0%	\$223	\$378	\$0	\$0	0.0%
Great American Alliance Insurance Company	0.0%	\$218	\$200	\$0	\$27	13.5%
Massachusetts Bay Insurance Company	0.0%	\$215	\$194	\$0	\$-19	(9.8%)
Sentry Insurance Company	0.0%	\$202	\$199	\$0	\$-21	(10.6%)
Fidelity & Guaranty Insurance Company	0.0%	\$202	\$116	\$0	\$8	6.9%
Stillwater Insurance Company	0.0%	\$181	\$162	\$0	\$0	0.0%
Nationwide General Insurance Company	0.0%	\$178	\$156	\$0	\$7	4.5%
State National Insurance Company Inc	0.0%	\$112	\$112	\$0	\$0	0.0%
Berkshire Hathaway Specialty Insurance Co	0.0%	\$109	\$149	\$0	\$17	11.4%
Columbia Mutual Insurance Company	0.0%	\$102	\$103	\$0	\$0	0.0%
Harleysville Insurance Company	0.0%	\$100	\$100	\$0	\$-1	(1.0%)
Travelers Indemnity Company Of America	0.0%	\$77	\$77	\$0	\$-2	( 2.6%)
Transportation Insurance Company	0.0%	\$76	\$84	\$0	\$-2	(2.4%)
Continental Insurance Company The	0.0%	\$57	\$55	\$0	\$9	16.4%
Harco National Insurance Company	0.0%	\$28	\$3,967	\$-3,100	\$-3,562	(89.8%)
Standard Fire Insurance Company	0.0%	\$4	\$3	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ace Fire Underwriters Insurance Company	0.0%	\$3	\$3	\$0	\$1	33.3%
FCCI Insurance Company	0.0%	\$0	\$0	\$0	\$-4	_
Secura Supreme Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Capitol Indemnity Corporation	0.0%	\$0	\$0	\$0	\$-11	_
Florists Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$128	_
Scottsdale Indemnity Company	0.0%	\$0	\$0	\$0	\$-2	_
Allied World Specialty Insurance Company	0.0%	\$0	\$557	\$0	\$-303	(54.4%)
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$-3	_
Allstate Insurance Company	0.0%	\$0	\$0	\$0	\$-29	_
Greenwich Insurance Company	0.0%	\$0	\$110	\$0	\$1	0.9%
Hartford Accident & Indemnity Co	0.0%	\$0	\$128	\$0	\$22	17.2%
Pacific Employers Insurance Company	0.0%	\$0	\$0	\$0	\$1	_
Amerisure Mutual Insurance Company	0.0%	\$0	\$0	\$-631	\$-631	_
American Family Home Insurance Company	0.0%	\$0	\$0	\$0	\$95	_
Phoenix Insurance Company The	0.0%	\$0	\$0	\$0	\$-3	_
Berkley Regional Insurance Company	0.0%	\$0	\$444	\$0	\$-1,210	(272.5%)
Executive Risk Indemnity Inc	0.0%	\$0	\$0	\$0	\$-31	_
Axis Insurance Company	0.0%	\$0	\$0	\$0	\$-275	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$2,335	_
Starnet Insurance Company	0.0%	\$0	\$33	\$0	\$0	0.0%
National American Insurance Company	( 0.0%)	\$-127	\$17	\$0	\$-2	(11.8%)
Amguard Insurance Company	( 0.0%)	\$-574	\$-248	\$0	\$-34	13.7%
Total	100.0%	\$7,256,894	\$6,967,884	\$1,140,604	\$1,368,670	19.6%

# **BOILER & MACHINERY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Factory Mutual Insurance Company	23.9%	\$9,309,751	\$9,236,906	\$251,409	\$-61,700	( 0.7%)
Zurich American Insurance Company	5.7%	\$2,203,511	\$1,883,348	\$0	\$13,328	0.7%
Federal Insurance Company	5.6%	\$2,181,228	\$1,987,463	\$0	\$112,302	5.7%
National Union Fire Insurance Company Of Pitt	5.4%	\$2,095,792	\$2,124,797	\$193	\$-20,252	(1.0%)
Travelers Property Casualty Company Of Americ	4.2%	\$1,622,253	\$2,543,272	\$423,114	\$2,891,362	113.7%
XL Insurance America Inc	4.1%	\$1,581,688	\$1,424,806	\$64,531	\$67,663	4.7%
Affiliated FM Insurance Company	3.2%	\$1,234,781	\$1,195,476	\$1,300,259	\$-320,961	(26.8%)
Acuity A Mutual Insurance Company	2.4%	\$946,696	\$868,928	\$122,019	\$164,519	18.9%
Federated Mutual Insurance Company	2.3%	\$887,381	\$829,281	\$231,076	\$331,574	40.0%
West Bend Mutual Insurance Company	2.3%	\$876,293	\$759,599	\$36,199	\$36,199	4.8%
Travelers Indemnity Company	2.2%	\$853,082	\$763,994	\$0	\$82,126	10.7%
American Guarantee & Liablity Insurance Co	2.1%	\$835,203	\$1,230,147	\$0	\$-108,554	(8.8%)
Hartford Steam Boiler Inspection & Ins	2.0%	\$779,258	\$870,018	\$38,968	\$285,508	32.8%
Continental Casualty Company	1.8%	\$714,789	\$704,797	\$219,026	\$-103,106	(14.6%)
Cincinnati Insurance Company The	1.8%	\$693,233	\$633,165	\$214,086	\$302,718	47.8%
Selective Insurance Company Of America	1.6%	\$622,481	\$666,469	\$69,996	\$69,996	10.5%
Brotherhood Mutual Insurance Co	1.6%	\$608,326	\$581,086	\$65,212	\$67,754	11.7%
Great Northern Insurance Company	1.3%	\$496,224	\$504,768	\$4,662	\$16,110	3.2%
Swiss Re Corporate Solutions Elite Insurance	1.3%	\$493,291	\$375,741	\$0	\$20,965	5.6%
Nationwide Mutual Insurance Company	1.2%	\$450,267	\$365,042	\$138,128	\$154,397	42.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Liberty Mutual Fire Insurance Company	1.1%	\$414,394	\$341,819	\$-27,500	\$-46,401	(13.6%)
Selective Insurance Company Of South Carolina	1.0%	\$385,402	\$394,644	\$9,749	\$9,749	2.5%
Nationwide Assurance Company	1.0%	\$373,307	\$212,213	\$20,276	\$64,258	30.3%
AMCO Insurance Company	1.0%	\$371,175	\$381,410	\$101,519	\$51,485	13.5%
United Fire & Casualty Company	0.9%	\$332,182	\$335,835	\$2,698	\$21,766	6.5%
Midwest Family Mutual Insurance Company	0.8%	\$312,664	\$298,432	\$17,295	\$-78,705	(26.4%)
Employers Insurance Company Of Wausau	0.8%	\$298,653	\$307,860	\$0	\$-18,190	(5.9%)
Pennsylvania Lumbermens Mutual Insurance Comp	0.7%	\$285,821	\$276,583	\$9,646	\$9,646	3.5%
Secura Insurance Company	0.7%	\$277,778	\$258,179	\$54,108	\$30,608	11.9%
Nationwide General Insurance Company	0.7%	\$272,806	\$203,196	\$75,784	\$81,281	40.0%
Nationwide Agribusiness Insurance Company	0.6%	\$251,656	\$247,411	\$67,029	\$75,763	30.6%
American Home Assurance Company	0.6%	\$249,744	\$215,886	\$0	\$25,365	11.7%
Employers Mutual Casualty Company	0.6%	\$244,236	\$234,219	\$0	\$-2,841	(1.2%)
Depositors Insurance Company	0.6%	\$228,493	\$275,784	\$0	\$9,491	3.4%
National Fire Insurance Company Of Hartford	0.6%	\$224,329	\$164,452	\$0	\$50,277	30.6%
Acadia Insurance Company	0.5%	\$193,425	\$189,490	\$5,000	\$-8,225	(4.3%)
Union Insurance Company	0.5%	\$192,799	\$181,085	\$0	\$-1,127	( 0.6%)
Emcasco Insurance Company	0.5%	\$191,752	\$189,634	\$16,167	\$12,067	6.4%
Lyndon Southern Insurance Company	0.5%	\$186,801	\$170,075	\$122,618	\$114,628	67.4%
Allianz Global Risks US Insurance Company	0.5%	\$182,764	\$160,997	\$0	\$3,289	2.0%
Firemans Fund Insurance Company	0.5%	\$179,733	\$170,350	\$0	\$-6,671	(3.9%)
Crestbrook Insurance Company	0.4%	\$168,686	\$166,671	\$52,551	\$63,887	38.3%
Tokio Marine America Insurance Company	0.4%	\$167,950	\$143,419	\$0	\$-5,275	(3.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Federated Service Insurance Company	0.4%	\$160,758	\$151,750	\$40,244	\$57,115	37.6%
Penn Millers Insurance Company	0.4%	\$139,055	\$136,448	\$0	\$-104,166	(76.3%)
FCCI Insurance Company	0.3%	\$131,431	\$130,299	\$11,623	\$16,245	12.5%
National Trust Insurance Company	0.3%	\$130,797	\$125,401	\$28,893	\$49,256	39.3%
State Auto Property & Casualty Insurance Comp	0.3%	\$127,464	\$137,076	\$0	\$6,446	4.7%
Verlan Fire Insurance Company	0.3%	\$116,707	\$105,825	\$0	\$0	0.0%
Triangle Insurance Company Inc	0.3%	\$114,700	\$86,958	\$0	\$0	0.0%
Secura Supreme Insurance Company	0.3%	\$114,084	\$103,998	\$7,195	\$12,195	11.7%
Federated Reserve Insurance Company	0.3%	\$110,569	\$96,136	\$0	\$28,612	29.8%
State Automobile Mutual Insurance Company	0.3%	\$109,244	\$94,099	\$2,893	\$8,373	8.9%
Ace Property & Casualty Insurance Company	0.3%	\$103,991	\$102,474	\$0	\$25,161	24.6%
Addison Insurance Company	0.3%	\$100,510	\$112,614	\$63,597	\$61,802	54.9%
Pharmacists Mutual Insurance Company	0.2%	\$96,264	\$97,897	\$4,025	\$30,065	30.7%
Firemens Insurance Company Of Washington DC	0.2%	\$95,803	\$96,794	\$24,644	\$35,068	36.2%
Great American Insurance Company	0.2%	\$85,941	\$79,958	\$13,840	\$16,417	20.5%
Selective Insurance Company Of The Southeast	0.2%	\$85,681	\$71,466	\$0	\$0	0.0%
Atlantic Specialty Insurance Company	0.2%	\$82,060	\$76,602	\$181,111	\$178,622	233.2%
New Hampshire Insurance Company	0.2%	\$77,323	\$111,344	\$0	\$14,616	13.1%
Continental Western Insurance Company	0.2%	\$68,359	\$60,233	\$0	\$4,481	7.4%
Union Insurance Company Of Providence	0.2%	\$66,020	\$63,116	\$0	\$-11,358	(18.0%)
Hartford Fire Insurance Company	0.2%	\$64,624	\$75,806	\$-2,370	\$-2,375	(3.1%)
National Casualty Company	0.2%	\$63,777	\$60,598	\$0	\$195	0.3%
Vigilant Insurance Company	0.2%	\$63,642	\$55,629	\$0	\$8,306	14.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Nationwide Affinity Insurance Company Of Amer	0.2%	\$62,807	\$71,259	\$30,505	\$30,505	42.8%
U S Specialty Insurance Company	0.2%	\$61,687	\$47,740	\$166,845	\$169,345	354.7%
Cincinnati Casualty Company The	0.2%	\$60,087	\$55,239	\$0	\$0	0.0%
Continental Insurance Company The	0.2%	\$60,070	\$58,222	\$0	\$2,265	3.9%
Ace Fire Underwriters Insurance Company	0.1%	\$52,662	\$47,610	\$0	\$10,317	21.7%
Chubb Indemnity Insurance Company	0.1%	\$48,536	\$32,905	\$0	\$7,044	21.4%
Bankers Standard Insurance Company	0.1%	\$45,252	\$45,851	\$2,500	\$21,527	46.9%
Travelers Indemnity Company Of Connecticut	0.1%	\$42,416	\$48,134	\$14,150	\$13,382	27.8%
Monroe Guaranty Insurance Company	0.1%	\$41,015	\$43,879	\$0	\$-4,923	(11.2%)
Starnet Insurance Company	0.1%	\$38,484	\$35,656	\$0	\$-1,529	(4.3%)
Intrepid Insurance Company	0.1%	\$38,340	\$37,547	\$0	\$0	0.0%
Pacific Employers Insurance Company	0.1%	\$32,432	\$38,600	\$0	\$8,601	22.3%
Falls Lake National Insurance Company	0.1%	\$29,666	\$28,364	\$0	\$-10,271	(36.2%)
Cincinnati Indemnity Company Inc	0.1%	\$28,423	\$28,373	\$0	\$0	0.0%
Tri State Insurance Company Of Minnesota	0.1%	\$27,424	\$29,454	\$0	\$-787	(2.7%)
Westport Insurance Corporation	0.1%	\$25,943	\$152,207	\$0	\$-45,350	(29.8%)
Berkley National Insurance Company	0.1%	\$23,257	\$27,684	\$0	\$-3,902	(14.1%)
Great American Insurance Company Of NY	0.1%	\$23,030	\$31,048	\$0	\$-3,631	(11.7%)
Great American Assurance Company	0.1%	\$22,620	\$34,886	\$0	\$1,630	4.7%
Sompo America Insurance Company	0.1%	\$22,151	\$24,386	\$0	\$-3,722	(15.3%)
Allied Insurance Company Of America	0.1%	\$20,856	\$71,075	\$70,529	\$71,156	100.1%
Allstate Insurance Company	0.0%	\$19,108	\$21,071	\$0	\$2,241	10.6%
Great American Alliance Insurance Company	0.0%	\$15,811	\$13,909	\$0	\$1,350	9.7%
Phoenix Insurance Company The	0.0%	\$15,185	\$17,434	\$0	\$-1,824	(10.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Axis Insurance Company	0.0%	\$14,527	\$15,821	\$0	\$-390	( 2.5%)
Austin Mutual Insurance Company	0.0%	\$13,388	\$18,390	\$5,920	\$105,920	576.0%
Ace American Insurance Company	0.0%	\$13,355	\$10,596	\$0	\$679	6.4%
Association Casualty Insurance Company	0.0%	\$12,808	\$14,958	\$0	\$0	0.0%
Chubb National Insurance Company	0.0%	\$12,737	\$11,577	\$0	\$3,418	29.5%
Fidelity & Deposit Company Maryland	0.0%	\$12,274	\$12,018	\$0	\$-128	(1.1%)
Allied Property & Casualty Insurance Company	0.0%	\$12,085	\$22,545	\$3,050	\$3,202	14.2%
Granite State Insurance Company	0.0%	\$9,870	\$11,547	\$0	\$8,114	70.3%
Ohio Security Insurance Company	0.0%	\$9,769	\$9,417	\$0	\$39	0.4%
Travelers Indemnity Company Of America	0.0%	\$9,110	\$11,072	\$0	\$-846	(7.6%)
Tower Hill Prime Insurance Company	0.0%	\$9,045	\$5,129	\$0	\$5,000	97.5%
Columbia Mutual Insurance Company	0.0%	\$8,630	\$6,963	\$0	\$0	0.0%
EMC Property & Casualty Company	0.0%	\$7,734	\$6,324	\$0	\$-9	( 0.1%)
Greenwich Insurance Company	0.0%	\$7,445	\$7,537	\$0	\$12,613	167.3%
Berkley Regional Insurance Company	0.0%	\$7,336	\$8,408	\$3,475	\$3,403	40.5%
Hanover Insurance Company The	0.0%	\$7,166	\$8,307	\$0	\$0	0.0%
Charter Oak Fire Insurance Co The	0.0%	\$6,168	\$7,019	\$0	\$-577	(8.2%)
Westfield Insurance Company	0.0%	\$6,140	\$2,994	\$0	\$263	8.8%
Argonaut Insurance Company	0.0%	\$5,156	\$4,834	\$0	\$782	16.2%
Hanover American Insurance Company The	0.0%	\$5,078	\$4,222	\$0	\$0	0.0%
Nationwide Insurance Company Of America	0.0%	\$4,824	\$5,592	\$2,679	\$2,679	47.9%
Berkshire Hathaway Direct Insurance Company	0.0%	\$4,700	\$2,602	\$0	\$629	24.2%
National American Insurance Company	0.0%	\$4,481	\$4,707	\$0	\$31	0.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
T.h.e. Insurance Company	0.0%	\$4,438	\$5,686	\$0	\$1,884	33.1%
Transportation Insurance Company	0.0%	\$4,204	\$6,265	\$0	\$-870	(13.9%)
Swiss Re Corporate Solutions America Insuranc	0.0%	\$4,143	\$2,603	\$0	\$–175	( 6.7%)
Citizens Insurance Company Of America	0.0%	\$3,993	\$3,216	\$0	\$0	0.0%
Aspen American Insurance Company	0.0%	\$3,687	\$3,647	\$0	\$472	12.9%
West American Insurance Company	0.0%	\$3,312	\$2,743	\$0	\$0	0.0%
Pacific Indemnity Company	0.0%	\$3,268	\$3,984	\$0	\$557	14.0%
Indemnity Insurance Co Of North America	0.0%	\$2,909	\$3,474	\$0	\$-599	(17.2%)
Hudson Insurance Company	0.0%	\$2,645	\$2,424	\$0	\$950	39.2%
Massachusetts Bay Insurance Company	0.0%	\$2,510	\$2,045	\$0	\$0	0.0%
National Interstate Insurance Company	0.0%	\$2,018	\$1,425	\$0	\$0	0.0%
Westfield National Insurance Company	0.0%	\$1,719	\$1,514	\$0	\$23	1.5%
Mid Century Insurance Company	0.0%	\$1,050	\$1,651	\$0	\$-97	(5.9%)
Truck Insurance Exchange	0.0%	\$1,043	\$3,245	\$0	\$-208	(6.4%)
Berkshire Hathaway Specialty Insurance Co	0.0%	\$943	\$851	\$0	\$102	12.0%
Farmers Insurance Exchange	0.0%	\$936	\$2,507	\$0	\$-22	( 0.9%)
Transguard Ins Co of America Inc	0.0%	\$796	\$175	\$0	\$-87	(49.7%)
Glencar Insurance Company	0.0%	\$765	\$255	\$0	\$35	13.7%
Illinois National Insurance Company	0.0%	\$748	\$954	\$0	\$-657	(68.9%)
Admiral Indemnity Company	0.0%	\$746	\$653	\$0	\$2	0.3%
Hartford Casualty Insurance Co	0.0%	\$710	\$707	\$2,370	\$2,260	319.7%
American Casualty Company Of Reading Pennsylv	0.0%	\$709	\$4,702	\$0	\$610	13.0%
Ohio Casualty Insurance Company	0.0%	\$645	\$587	\$0	\$0	0.0%
Riverport Insurance Company	0.0%	\$258	\$146	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Fire & Casualty Company	0.0%	\$228	\$272	\$0	\$0	0.0%
Property & Casualty Insurance Company Of Hart	0.0%	\$163	\$170	\$0	\$0	0.0%
Endurance American Insurance Company	0.0%	\$146	\$49	\$0	\$0	0.0%
Blackboard Insurance Company	0.0%	\$137	\$804	\$0	\$17,491	2175.5%
Hartford Underwriters Insurance Company	0.0%	\$115	\$134	\$0	\$0	0.0%
Trumbull Insurance Company	0.0%	\$98	\$111	\$0	\$0	0.0%
XL Specialty Insurance Company	0.0%	\$59	\$-751	\$0	\$6,755	(899.5%)
Insurance Company Of The State Of Pennsylvani	0.0%	\$16	\$22	\$0	\$-1	( 4.5%)
Westchester Fire Insurance Company	0.0%	\$13	\$7	\$0	\$1	14.3%
RLI Insurance Company	0.0%	\$0	\$0	\$0	\$-2	_
Bureau Veritas Inspection & Insurance Co	0.0%	\$0	\$300	\$0	\$0	0.0%
Scottsdale Indemnity Company	0.0%	\$0	\$0	\$0	\$-7	_
Axis Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-3	_
New York Marine & General Insurance Co	0.0%	\$0	\$0	\$0	\$-4	_
Allied World Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-184	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$-983	_
American Alternative Insurance Corporation	0.0%	\$0	\$0	\$0	\$-2	_
Axis Reinsurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Allied World Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$5,538	_
American Modern Property & Casualty Insuran	0.0%	\$0	\$0	\$14,246	\$14,142	-
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$0	\$2	_
Clear Blue Insurance Company	( 0.0%)	\$-64	\$-64	\$0	\$-41	64.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Valley Forge Insurance Company	( 0.0%)	\$-3,709	\$2,051	\$0	\$399	19.5%
Arch Insurance Company	( 0.0%)	\$-12,229	\$25,481	\$0	\$-12,441	(48.8%)
Total	100.0%	\$38,875,138	\$38,640,425	\$4,397,782	\$5,336,233	13.8%

# **CREDIT PROPERTY (EXCL. VSI)**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great American Insurance Company	20.5%	\$2,867,792	\$2,745,268	\$1,180,511	\$728,394	26.5%
Great American Assurance Company	16.3%	\$2,281,731	\$2,528,056	\$881,461	\$1,088,949	43.1%
Old Republic Insurance Company	16.1%	\$2,243,698	\$2,465,194	\$709,832	\$-100,585	( 4.1%)
Arch Insurance Company	10.1%	\$1,405,195	\$1,854,971	\$431,949	\$37,593	2.0%
National Union Fire Insurance Company Of Pitt	9.8%	\$1,373,389	\$1,799,767	\$0	\$446,082	24.8%
Allied World Specialty Insurance Company	7.8%	\$1,090,203	\$1,059,440	\$220,873	\$539,810	51.0%
Old United Casualty Company	4.5%	\$623,284	\$518,717	\$75,506	\$89,158	17.2%
U S Specialty Insurance Company	4.4%	\$615,217	\$470,441	\$0	\$171,206	36.4%
First Colonial Insurance Company	2.4%	\$331,165	\$534,559	\$184,063	\$185,530	34.7%
Lyndon Southern Insurance Company	1.5%	\$207,237	\$227,415	\$37,190	\$59,932	26.4%
Ascot Insurance Company	1.5%	\$204,600	\$198,589	\$0	\$83,698	42.1%
Markel American Insurance Company	1.5%	\$204,600	\$198,542	\$0	\$86,761	43.7%
QBE Insurance Corporation	1.4%	\$190,360	\$190,360	\$0	\$77,118	40.5%
American Federated Insurance Company	1.2%	\$163,385	\$156,461	\$3,500	\$3,222	2.1%
American National Property & Casualty Co	0.9%	\$122,540	\$408,168	\$167,510	\$123,247	30.2%
American Bankers Insurance Company Of FL	0.5%	\$63,077	\$68,486	\$13,775	\$14,250	20.8%
United Guaranty Residential Insurance Of Nort	0.0%	\$1,996	\$1,996	\$0	\$-22,123	(1108.4%)
Great American Alliance Insurance Company	0.0%	\$0	\$0	\$0	\$-2	
XL Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Continental Indemnity Company	( 0.1%)	\$-16,764	\$-78	\$0	\$-998	1279.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Total	100.0%	\$13,972,705	\$15,426,352	\$3,906,170	\$3,611,241	23.4%

# **CREDIT CASUALTY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Euler Hermes North America Insurance Company	42.6%	\$4,030,339	\$4,015,549	\$169,308	\$518,506	12.9%
Atradius Trade Credit Insurance Inc	35.0%	\$3,310,319	\$3,429,026	\$203,400	\$785,481	22.9%
Liberty Mutual Insurance Company	13.2%	\$1,251,060	\$763,998	\$0	\$371,676	48.6%
Integon National Insurance Company	7.9%	\$750,328	\$748,515	\$191,333	\$163,677	21.9%
Cumis Insurance Society Inc	1.2%	\$116,788	\$118,261	\$64,237	\$64,237	54.3%
Old Republic Insurance Company	0.1%	\$7,230	\$8,460	\$-83,548	\$-81,248	(960.4%)
Transamerica Casualty Insurance Company	( 0.0%)	\$-335	\$70	\$0	\$0	0.0%
Total	100.0%	\$9,465,729	\$9,083,879	\$544,730	\$1,822,329	20.1%

# **CREDIT UNEMPLOYMENT**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Triton Insurance Company	26.5%	\$409,257	\$769,070	\$112,332	\$112,047	14.6%
Central States Indemnity Company Of Omaha	25.1%	\$387,272	\$387,272	\$8,915	\$6,164	1.6%
Securian Casualty Company	15.1%	\$232,941	\$236,887	\$6,722	\$1,507	0.6%
Wesco Insurance Company	14.9%	\$230,073	\$142,341	\$38,090	\$93,823	65.9%
American Federated Insurance Company	11.6%	\$178,837	\$182,548	\$5,592	\$2,854	1.6%
American Bankers Insurance Company Of FL	6.1%	\$93,824	\$51,443	\$0	\$883	1.7%
Transamerica Casualty Insurance Company	0.8%	\$12,379	\$12,379	\$0	\$-120	(1.0%)
Yosemite Insurance Company	0.0%	\$0	\$96	\$0	\$-48	(50.0%)
Technology Insurance Company	0.0%	\$0	\$596	\$-17	\$-84	(14.1%)
Total	100.0%	\$1,544,583	\$1,782,632	\$171,634	\$217,026	12.2%

#### **CREDIT:**

#### **Vendor/Lenders Single Interest**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ohio Indemnity Company	53.0%	\$5,414,136	\$5,381,421	\$1,114,464	\$944,236	17.5%
American Road Insurance Company	21.4%	\$2,190,932	\$2,190,932	\$202,379	\$231,198	10.6%
American National Property & Casualty Co	11.9%	\$1,220,003	\$847,913	\$175,477	\$213,351	25.2%
Ace American Insurance Company	7.4%	\$758,921	\$453,203	\$1,000	\$-199,606	(44.0%)
Triton Insurance Company	5.2%	\$536,318	\$438,472	\$101,130	\$95,249	21.7%
Starr Indemnity & Liability Company	0.9%	\$92,500	\$115,733	\$0	\$3,875	3.3%
State National Insurance Company Inc	0.0%	\$4,611	\$4,611	\$2,414	\$2,334	50.6%
Total	100.0%	\$10,217,421	\$9,432,285	\$1,596,864	\$1,290,637	13.7%

# **MORTGAGE GUARANTY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Mortgage Guaranty Insurance Corporation	24.4%	\$22,811,977	\$23,648,447	\$515,735	\$-4,211,738	(17.8%)
Arch Mortgage Insurance Company	18.1%	\$16,931,738	\$17,371,033	\$209,966	\$-1,717,594	(9.9%)
Enact Mortgage Insurance Corporation	16.0%	\$14,967,530	\$15,945,910	\$468,147	\$-660,923	( 4.1%)
Radian Guaranty Inc	15.3%	\$14,367,118	\$15,306,952	\$187,121	\$-2,745,949	(17.9%)
Essent Guaranty Inc	14.7%	\$13,785,502	\$14,086,112	\$213,207	\$-1,195,142	(8.5%)
National Mortgage Insurance Corporation	8.6%	\$8,084,636	\$8,356,338	\$53,166	\$549,224	6.6%
United Guaranty Residential Insurance Company	2.5%	\$2,372,029	\$3,121,180	\$36,067	\$-1,558,179	(49.9%)
Enact Mortgage Insurance Corporation Of North	0.2%	\$231,431	\$232,973	\$0	\$83,910	36.0%
Arch Mortgage Guaranty Company	0.0%	\$44,321	\$43,384	\$0	\$0	0.0%
MGIC Indemnity Corporation	0.0%	\$5,888	\$3,824	\$0	\$-11,493	(300.5%)
Arch Mortgage Assurance Company	0.0%	\$0	\$0	\$-60,853	\$-60,853	_
Total	100.0%	\$93,602,170	\$98,116,153	\$1,622,556	\$-11,528,737	(11.8%)

# TITLE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
First American Title Insurance Company	25.5%	\$20,216,102	\$19,622,500	\$631,479	\$438,185	2.2%
Old Republic National Title Insurance Company	14.8%	\$11,738,464	\$11,710,262	\$649,946	\$640,820	5.5%
Fidelity National Title Insurance Company	11.6%	\$9,252,337	\$9,125,443	\$277,852	\$248,234	2.7%
Chicago Title Insurance Company	11.4%	\$9,092,696	\$9,099,593	\$601,188	\$674,154	7.4%
Alliant National Title Insurance Company	8.0%	\$6,349,517	\$6,906,779	\$330,347	\$495,972	7.2%
Stewart Title Guaranty Company	7.5%	\$5,934,847	\$5,924,847	\$201,275	\$125,573	2.1%
Westcor Land Title Insurance Company	7.3%	\$5,772,723	\$5,019,776	\$44,436	\$202,548	4.0%
Agents National Title Insurance Company	6.9%	\$5,469,417	\$5,073,003	\$184,642	\$294,651	5.8%
Commonwealth Land Title Insurance Company	3.4%	\$2,698,220	\$2,718,400	\$237,438	\$256,008	9.4%
Wfg National Title Insurance Company	3.0%	\$2,344,242	\$2,023,516	\$156	\$10,912	0.5%
American Guaranty Title Insurance Company	0.4%	\$346,669	\$348,979	\$35	\$27,592	7.9%
Radian Title Insurance Inc	0.1%	\$85,695	\$79,927	\$0	\$0	0.0%
Investors Title Insurance Company	0.1%	\$63,620	\$63,165	\$0	\$0	0.0%
National Title Insurance Of New York Inc	0.1%	\$46,219	\$112,091	\$19,140	\$16,635	14.8%
Amtrust Title Insurance Company	0.0%	\$17,140	\$14,577	\$0	\$0	0.0%
US National Title Insurance Company	0.0%	\$2,149	\$1,672	\$0	\$0	0.0%
First National Title Insurance Company	0.0%	\$446	\$374	\$0	\$0	0.0%
National Investors Title Insurance Company	0.0%	\$0	\$240	\$0	\$0	0.0%
Total	100.0%	\$79,430,503	\$77,845,144	\$3,177,934	\$3,431,284	4.4%

# **LEGAL MALPRACTICE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Bar Plan Mutual Insurance Company The	51.5%	\$7,703,378	\$7,791,839	\$835,008	\$819,410	10.5%
Continental Casualty Company	16.2%	\$2,425,015	\$994,357	\$3,115,653	\$2,836,954	285.3%
Alps Property & Casualty Company	9.1%	\$1,362,791	\$1,405,441	\$441,665	\$-1,553,887	(110.6%)
Hanover Insurance Company The	6.3%	\$947,990	\$1,028,287	\$22,500	\$22,500	2.2%
Argonaut Insurance Company	5.2%	\$784,671	\$720,887	\$90,000	\$125,000	17.3%
Travelers Casualty & Surety Company Of Amer	3.4%	\$516,223	\$452,492	\$87,301	\$12,301	2.7%
Axis Insurance Company	2.7%	\$402,928	\$422,729	\$484,321	\$197,048	46.6%
Allied World Insurance Company	2.6%	\$385,378	\$281,277	\$0	\$64,200	22.8%
Old Republic Insurance Company	2.0%	\$297,073	\$298,828	\$0	\$256,405	85.8%
Preferred Professional Insurance Company	0.6%	\$91,769	\$58,963	\$0	\$17,689	30.0%
Medmarc Casualty Insurance Company	0.4%	\$58,218	\$66,308	\$0	\$28,269	42.6%
Hartford Underwriters Insurance Company	0.1%	\$10,021	\$8,417	\$0	\$0	0.0%
Sentinel Insurance Company Ltd	0.1%	\$7,742	\$7,548	\$0	\$0	0.0%
Twin City Fire Insurance Company	0.0%	\$7,061	\$6,203	\$0	\$-5	( 0.1%)
Hartford Casualty Insurance Co	0.0%	\$4,984	\$4,984	\$0	\$0	0.0%
Allied World Specialty Insurance Company	0.0%	\$1,797	\$1,709	\$0	\$6,557	383.7%
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$45,304	_
Navigators Insurance Company	0.0%	\$0	\$0	\$0	\$-77	_
General Security National Insurance Company	( 0.2%)	\$-36,246	\$1,369	\$0	\$-33,247	(2428.6%)
Total	100.0%	\$14,970,793	\$13,551,638	\$5,076,448	\$2,844,421	21.0%

# **REAL ESTATE MALPRACTICE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental Casualty Company	45.9%	\$1,229,036	\$628,686	\$624,757	\$465,871	74.1%
Travelers Casualty & Surety Company Of Amer	15.5%	\$413,826	\$364,141	\$57,251	\$7,502	2.1%
Greenwich Insurance Company	15.1%	\$404,877	\$370,654	\$0	\$236,963	63.9%
United States Liability Insurance Company	11.5%	\$306,843	\$295,486	\$7,000	\$7,520	2.5%
Great American Assurance Company	9.8%	\$262,679	\$263,881	\$0	\$-8,661	(3.3%)
General Star National Ins Co	1.9%	\$51,118	\$130,407	\$68,000	\$129,675	99.4%
Hartford Underwriters Insurance Company	0.2%	\$6,004	\$4,452	\$0	\$0	0.0%
Twin City Fire Insurance Company	0.1%	\$2,520	\$3,163	\$60,750	\$10,749	339.8%
Sentinel Insurance Company Ltd	0.0%	\$397	\$390	\$0	\$0	0.0%
Navigators Insurance Company	0.0%	\$0	\$0	\$0	\$-16,146	_
Total	100.0%	\$2,677,300	\$2,061,260	\$817,758	\$833,473	40.4%

# **OTHER PROFESSIONAL LIABILITY**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental Casualty Company	32.9%	\$55,802,332	\$38,914,851	\$8,074,419	\$3,444,772	8.9%
Travelers Casualty & Surety Company Of Amer	23.0%	\$38,974,268	\$36,247,995	\$13,738,137	\$23,620,857	65.2%
XL Specialty Insurance Company	8.4%	\$14,172,821	\$15,365,436	\$1,867,289	\$19,023,506	123.8%
Axis Insurance Company	4.8%	\$8,176,781	\$7,318,162	\$963,102	\$2,141,592	29.3%
Twin City Fire Insurance Company	4.4%	\$7,379,976	\$7,223,567	\$2,638,739	\$2,984,015	41.3%
Arch Insurance Company	3.2%	\$5,351,821	\$5,403,985	\$0	\$0	0.0%
Great American Insurance Company	2.7%	\$4,537,169	\$4,740,132	\$1,027,500	\$-465,134	(9.8%)
United States Liability Insurance Company	2.1%	\$3,595,990	\$3,570,111	\$459,625	\$466,180	13.1%
Allied World Insurance Company	2.1%	\$3,592,223	\$2,634,000	\$85,105	\$600,396	22.8%
Berkley Insurance Company	2.1%	\$3,530,053	\$3,438,365	\$67,218	\$-383,170	(11.1%)
Starr Indemnity & Liability Company	1.8%	\$2,997,411	\$2,778,273	\$87,500	\$401,245	14.4%
Greenwich Insurance Company	1.8%	\$2,989,324	\$3,065,511	\$442,809	\$1,711,015	55.8%
Charter Oak Fire Insurance Co The	1.5%	\$2,469,395	\$2,469,555	\$98,172	\$-16,079	( 0.7%)
Hudson Insurance Company	1.4%	\$2,324,668	\$2,458,100	\$116,594	\$451,674	18.4%
Old Republic Insurance Company	1.4%	\$2,299,645	\$2,313,232	\$0	\$1,189,574	51.4%
Hartford Fire Insurance Company	1.1%	\$1,867,208	\$1,493,542	\$24,901	\$99,947	6.7%
Travelers Indemnity Company	0.9%	\$1,555,124	\$1,485,205	\$254,613	\$759,508	51.1%
Travelers Property Casualty Company Of Americ	0.8%	\$1,298,248	\$1,268,369	\$184,573	\$-20,815	(1.6%)
Allied World National Assurance Company	0.8%	\$1,273,453	\$2,505,710	\$3,379	\$558,723	22.3%
Hanover Insurance Company The	0.6%	\$964,397	\$952,469	\$1,060,000	\$784,855	82.4%
National Union Fire Insurance Company Of Pitt	0.3%	\$559,063	\$94,413	\$303,337	\$9,814,479	10395.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Camico Mutual Insurance Company	0.3%	\$495,889	\$500,829	\$0	\$20,753	4.1%
Berkley National Insurance Company	0.3%	\$482,289	\$468,718	\$0	\$0	0.0%
Hartford Underwriters Insurance Company	0.3%	\$470,422	\$378,515	\$39,912	\$40,017	10.6%
Allied World Specialty Insurance Company	0.3%	\$458,434	\$436,020	\$805,000	\$1,672,646	383.6%
Farm Bureau Town & Country Insurance Company	0.2%	\$384,811	\$379,638	\$807,990	\$242,737	63.9%
Sentinel Insurance Company Ltd	0.2%	\$274,251	\$290,310	\$505,000	\$304,990	105.1%
Phoenix Insurance Company The	0.1%	\$117,466	\$107,053	\$0	\$-2,555	(2.4%)
State Farm Fire & Casualty Company	0.1%	\$111,526	\$106,457	\$7,454	\$0	0.0%
First Liberty Insurance Corp The	0.1%	\$100,552	\$100,552	\$0	\$24,000	23.9%
St Paul Fire & Marine Insurance Company	0.1%	\$98,755	\$90,587	\$817,602	\$643,817	710.7%
Carolina Casualty Insurance Company	0.1%	\$89,011	\$84,938	\$7,000	\$0	0.0%
Hartford Casualty Insurance Co	0.1%	\$86,081	\$90,533	\$0	\$7	0.0%
Western Surety Company	0.1%	\$85,865	\$30,477	\$9,999	\$4,002	13.1%
Vantapro Specialty Insurance Company	0.0%	\$80,038	\$45,649	\$0	\$-89,731	(196.6%)
Liberty Mutual Fire Insurance Company	0.0%	\$76,241	\$80,167	\$59,895	\$-1,130	(1.4%)
Travelers Indemnity Company Of Connecticut	0.0%	\$67,283	\$62,503	\$0	\$-11,266	(18.0%)
New Hampshire Insurance Company	0.0%	\$49,198	\$76,031	\$109,916	\$-834	(1.1%)
Great American Assurance Company	0.0%	\$48,917	\$52,455	\$0	\$10,017	19.1%
LM Insurance Corporation	0.0%	\$47,000	\$53,317	\$0	\$0	0.0%
Berkley Regional Insurance Company	0.0%	\$42,316	\$22,386	\$0	\$0	0.0%
Universal Surety Of America	0.0%	\$35,891	\$4,784	\$0	\$0	0.0%
Hartford Accident & Indemnity Co	0.0%	\$16,900	\$44,984	\$0	\$0	0.0%
Preferred Professional Insurance Company	0.0%	\$14,669	\$14,281	\$0	\$4,284	30.0%
Progressive Casualty Insurance Company	0.0%	\$5,931	\$5,289	\$0	\$811	15.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Markel Insurance Company	0.0%	\$5,905	\$3,036	\$0	\$-1,801	(59.3%)
General Star National Ins Co	0.0%	\$5,180	\$21,539	\$0	\$15,825	73.5%
American Casualty Company Of Reading Pennsylv	0.0%	\$4,676	\$2,549	\$0	\$0	0.0%
T.h.e. Insurance Company	0.0%	\$2,250	\$2,250	\$0	\$2,089	92.8%
Surety Bonding Company Of America	0.0%	\$60	\$8	\$0	\$0	0.0%
Travelers Casualty & Surety Company	0.0%	\$0	\$0	\$0	\$2	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$-91	_
Catlin Insurance Company Inc	0.0%	\$0	\$0	\$0	\$201,328	_
Northland Insurance Company	0.0%	\$0	\$0	\$0	\$-844	_
St Paul Guardian Insurance Company	0.0%	\$0	\$0	\$0	\$-1,910	_
St Paul Mercury Insurance Company	0.0%	\$0	\$0	\$-170	\$1,891	_
Travelers Indemnity Company Of America	0.0%	\$0	\$0	\$0	\$-5,701	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$0	\$-102	_
Fidelity & Guaranty Insurance Company	0.0%	\$0	\$0	\$0	\$36	_
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$0	\$-108	_
Starnet Insurance Company	0.0%	\$0	\$96,632	\$131,312	\$1,016,722	1052.2%
Navigators Insurance Company	( 0.0%)	\$-23,997	\$232,950	\$21,587	\$-75,049	(32.2%)
Total	100.0%	\$169,445,180	\$149,626,420	\$34,819,509	\$71,181,992	47.6%

#### **UMBRELLA**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Continental Insurance Company The	12.9%	\$12,181,875	\$11,473,599	\$2,743,272	\$6,288,664	54.8%
Ohio Casualty Insurance Company	10.6%	\$9,985,642	\$10,749,197	\$1,004,100	\$-696,339	(6.5%)
Starr Indemnity & Liability Company	8.6%	\$8,173,068	\$6,940,509	\$622	\$1,141,410	16.4%
Federated Mutual Insurance Company	7.6%	\$7,230,874	\$6,291,047	\$363,005	\$1,231,417	19.6%
Safeco Insurance Company Of America	6.8%	\$6,477,089	\$0	\$0	\$7,310,100	_
Twin City Fire Insurance Company	6.1%	\$5,763,585	\$5,557,364	\$3,967,891	\$9,789,256	176.1%
Allied World National Assurance Company	4.0%	\$3,804,636	\$3,599,076	\$3,114,332	\$1,899,786	52.8%
Owners Insurance Company	3.8%	\$3,579,558	\$3,412,083	\$1,500,000	\$1,568,932	46.0%
Auto Owners Insurance Company	3.6%	\$3,427,746	\$3,126,333	\$350,000	\$762,744	24.4%
Federated Service Insurance Company	3.6%	\$3,411,346	\$3,213,392	\$0	\$564,874	17.6%
Hartford Casualty Insurance Co	3.1%	\$2,959,891	\$2,879,381	\$0	\$30,296	1.1%
XL Specialty Insurance Company	2.2%	\$2,095,689	\$2,375,774	\$0	\$19,970,456	840.6%
National Union Fire Insurance Company Of Pitt	2.1%	\$1,988,265	\$1,942,409	\$3,992,710	\$5,100,220	262.6%
Farm Bureau Town & Country Insurance Company	2.0%	\$1,875,213	\$1,839,500	\$2,501,350	\$2,621,236	142.5%
FCCI Insurance Company	1.9%	\$1,754,710	\$1,576,963	\$0	\$-905,755	(57.4%)
Liberty Mutual Insurance Company	1.9%	\$1,750,889	\$1,774,097	\$1,000,000	\$1,434,441	80.9%
RLI Insurance Company	1.6%	\$1,518,584	\$1,386,541	\$500,000	\$-368,216	(26.6%)
Selective Insurance Company Of America	1.5%	\$1,449,416	\$1,392,649	\$0	\$319,301	22.9%
Liberty Insurance Corporation	1.5%	\$1,415,844	\$1,287,015	\$12,895,756	\$13,378,148	1039.5%
Hartford Fire Insurance Company	1.4%	\$1,283,315	\$1,417,224	\$30,319	\$488,624	34.5%
Arch Insurance Company	1.3%	\$1,222,692	\$1,234,609	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Selective Insurance Company Of South Carolina	1.3%	\$1,192,525	\$1,110,538	\$0	\$-737,990	( 66.5%)
XL Insurance America Inc	1.1%	\$1,039,667	\$1,051,294	\$0	\$499,361	47.5%
Indemnity National Insurance Company	1.1%	\$1,002,631	\$556,114	\$0	\$183,517	33.0%
Hartford Underwriters Insurance Company	1.0%	\$991,809	\$843,086	\$0	\$142,233	16.9%
Columbia National Insurance Company	0.9%	\$816,137	\$746,183	\$0	\$0	0.0%
Federated Reserve Insurance Company	0.9%	\$813,373	\$707,483	\$0	\$175,907	24.9%
Hanover Insurance Company The	0.8%	\$798,887	\$790,562	\$375,000	\$1,760,847	222.7%
Continental Casualty Company	0.7%	\$682,038	\$672,970	\$5,085,436	\$5,687,553	845.1%
Sentinel Insurance Company Ltd	0.6%	\$574,580	\$590,598	\$0	\$20,002	3.4%
National Trust Insurance Company	0.6%	\$560,591	\$571,369	\$360,114	\$660,654	115.6%
Allied World Insurance Company	0.6%	\$525,561	\$589,273	\$0	\$121,005	20.5%
American National Property & Casualty Co	0.5%	\$482,490	\$474,956	\$0	\$78,898	16.6%
Selective Insurance Company Of The Southeast	0.4%	\$358,832	\$352,900	\$0	\$80,655	22.9%
Greenwich Insurance Company	0.3%	\$301,870	\$345,528	\$0	\$333,315	96.5%
Pharmacists Mutual Insurance Company	0.3%	\$247,342	\$249,261	\$0	\$-63,480	(25.5%)
General Security National Insurance Company	0.3%	\$239,827	\$237,885	\$0	\$150,529	63.3%
Progressive Casualty Insurance Company	0.2%	\$186,274	\$252,721	\$1,000,000	\$825,328	326.6%
Hudson Insurance Company	0.1%	\$136,553	\$146,901	\$0	\$-50,204	(34.2%)
United States Liability Insurance Company	0.1%	\$72,200	\$75,897	\$0	\$3,809	5.0%
Progressive Advanced Insurance Company	0.1%	\$56,891	\$62,834	\$0	\$-21,702	(34.5%)
Markel Insurance Company	0.1%	\$47,367	\$25,327	\$0	\$22,439	88.6%
Liberty Mutual Fire Insurance Company	0.0%	\$41,600	\$62,518	\$0	\$-315,113	(504.0%)
Transportation Insurance Company	0.0%	\$40,987	\$43,566	\$0	\$9,078	20.8%
Allied World Specialty Insurance Company	0.0%	\$32,383	\$32,417	\$0	\$866	2.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Casualty Company Of Reading Pennsylv	0.0%	\$7,200	\$68,991	\$0	\$1,453	2.1%
Contractors Bonding & Insurance Company	0.0%	\$4,500	\$4,458	\$0	\$2,897	65.0%
Citizens Insurance Company Of America	0.0%	\$2,078	\$2,297	\$0	\$103	4.5%
Allmerica Financial Benefit Insurance Company	0.0%	\$1,573	\$1,070	\$0	\$449	42.0%
Columbia Mutual Insurance Company	0.0%	\$1,164	\$1,620	\$0	\$0	0.0%
Massachusetts Bay Insurance Company	0.0%	\$848	\$880	\$0	\$-26	(3.0%)
National Fire Insurance Company Of Hartford	0.0%	\$131	\$298	\$0	\$-20	( 6.7%)
American Home Assurance Company	0.0%	\$0	\$0	\$0	\$-102	_
AIG Property Casualty Company	0.0%	\$0	\$0	\$0	\$-599,999	_
American Economy Insurance Company	0.0%	\$0	\$0	\$0	\$17,129	_
American States Insurance Company	0.0%	\$0	\$0	\$0	\$-7,366	_
Valley Forge Insurance Company	0.0%	\$0	\$0	\$0	\$-174	_
Employers Insurance Company Of Wausau	0.0%	\$0	\$0	\$0	\$15,086	_
Hartford Accident & Indemnity Co	0.0%	\$0	\$0	\$0	\$-728	_
Ohio Security Insurance Company	0.0%	\$0	\$0	\$0	\$-25	_
Netherlands Insurance Company The	0.0%	\$0	\$0	\$0	\$-4,721	_
Peerless Insurance Company	0.0%	\$0	\$0	\$0	\$-7,627	_
Wausau Underwriters Insurance Company	0.0%	\$0	\$0	\$0	\$-26,098	_
Wausau Business Insurance Company	0.0%	\$0	\$0	\$0	\$-6,706	_
First Liberty Insurance Corp The	0.0%	\$0	\$0	\$0	\$81,469	_
LM Insurance Corporation	0.0%	\$0	\$0	\$0	\$140,795	
Axis Insurance Company	0.0%	\$0	\$0	\$8,000,000	\$8,000,048	
Hartford Insurance Company Of The Midwest	0.0%	\$0	\$0	\$0	\$-398	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Amshield Insurance Company	( 0.0%)	\$-2	\$419	\$0	\$0	0.0%
Total	100.0%	\$94,609,834	\$84,140,976	\$48,783,907	\$89,102,541	105.9%

#### **OTHER**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARAG Insurance Company	41.3%	\$3,015,194	\$3,015,230	\$926,640	\$1,002,420	33.2%
Coface North America Insurance Company	17.1%	\$1,251,367	\$1,238,527	\$-26	\$61,589	5.0%
Independence American Insurance Company	16.8%	\$1,223,105	\$1,220,678	\$562,662	\$533,810	43.7%
Atlantic Specialty Insurance Company	6.1%	\$446,073	\$454,386	\$328,517	\$320,165	70.5%
Courtesy Insurance Company	6.0%	\$436,185	\$343,671	\$211,576	\$199,710	58.1%
Central States Indemnity Company Of Omaha	3.2%	\$234,681	\$234,713	\$285	\$292	0.1%
Virginia Surety Company Inc	1.8%	\$130,127	\$130,127	\$73,221	\$73,221	56.3%
General Security National Insurance Company	1.6%	\$115,385	\$40,026	\$0	\$19,036	47.6%
Swiss Re Corporate Solutions Elite Insurance	1.6%	\$114,079	\$238,337	\$0	\$0	0.0%
Trisura Insurance Company	1.2%	\$85,093	\$79,932	\$115,238	\$117,962	147.6%
Excess Share Insurance Corporation	1.1%	\$77,637	\$77,637	\$0	\$0	0.0%
Greenwich Insurance Company	1.0%	\$71,803	\$76,660	\$0	\$-44,262	(57.7%)
Allstate Vehicle & Property Insurance Co	0.5%	\$39,465	\$39,624	\$0	\$0	0.0%
Allstate Property & Casualty Insurance Comp	0.5%	\$38,168	\$40,502	\$0	\$0	0.0%
Ace American Insurance Company	0.5%	\$34,139	\$34,139	\$0	\$-5,004	(14.7%)
American Bankers Insurance Company Of FL	0.3%	\$21,274	\$22,135	\$1,000	\$986	4.5%
Encompass Indemnity Company	0.2%	\$14,291	\$14,373	\$0	\$0	0.0%
Allstate Indemnity Company	0.1%	\$10,042	\$10,445	\$0	\$0	0.0%
Allstate Insurance Company	0.1%	\$5,807	\$6,145	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Executive Risk Indemnity Inc	0.1%	\$4,090	\$2,562	\$0	\$1,253	48.9%
Evergreen National Indemnity Company	0.0%	\$1,381	\$3,164	\$0	\$0	0.0%
Professional Solutions Insurance Company	0.0%	\$1,050	\$500	\$0	\$97	19.4%
Homeowners Of America Insurance Company	0.0%	\$484	\$167	\$0	\$0	0.0%
Westport Insurance Corporation	0.0%	\$59	\$7,602	\$0	\$0	0.0%
Encompass Insurance Company Of America	0.0%	\$50	\$50	\$0	\$0	0.0%
Arch Insurance Company	0.0%	\$0	\$0	\$0	\$-813	_
Great American Insurance Company	0.0%	\$0	\$0	\$0	\$8,388	_
Federal Insurance Company	0.0%	\$0	\$0	\$0	\$-3,117	_
Great American Insurance Company Of NY	0.0%	\$0	\$0	\$0	\$-1,522	_
St Paul Fire & Marine Insurance Company	0.0%	\$0	\$0	\$0	\$-13,277	_
Great American Assurance Company	0.0%	\$0	\$1	\$0	\$562	56200.0%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$0	\$0	\$0	\$-1,254	_
Praetorian Insurance Company	0.0%	\$0	\$46	\$0	\$0	0.0%
XL Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$10	_
QBE Insurance Corporation	0.0%	\$0	\$0	\$0	\$19,874	_
American National Property & Casualty Co	(1.0%)	\$-71,721	\$269,601	\$98,481	\$60,860	22.6%
Total	100.0%	\$7,299,308	\$7,600,980	\$2,317,594	\$2,350,986	30.9%

# NATIONAL FLOOD INSURANCE PROGRAM

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Bankers Insurance Company Of FL	20.6%	\$3,067,249	\$3,577,650	\$7,799,977	\$7,121,071	199.0%
Selective Insurance Company Of The Southeast	16.0%	\$2,389,269	\$2,645,883	\$6,346,808	\$6,524,475	246.6%
Wright National Flood Insurance Company	15.2%	\$2,268,362	\$2,222,020	\$9,769,704	\$11,336,585	510.2%
Hartford Insurance Company Of The Midwest	10.1%	\$1,500,794	\$1,538,469	\$2,090,727	\$2,090,727	135.9%
Auto Owners Insurance Company	7.9%	\$1,179,369	\$1,215,459	\$573,949	\$537,049	44.2%
American Family Mutual Insurance Company	6.4%	\$952,849	\$1,083,070	\$1,451,715	\$1,410,747	130.3%
Fire Insurance Exchange	5.4%	\$810,358	\$901,263	\$2,427,553	\$2,357,175	261.5%
USAA General Indemnity Company	4.6%	\$681,036	\$674,265	\$1,384,209	\$1,393,821	206.7%
Philadelphia Indemnity Insurance Company	3.3%	\$484,713	\$573,380	\$197,877	\$174,578	30.4%
Allstate Insurance Company	2.2%	\$331,460	\$364,457	\$660,736	\$670,736	184.0%
American Strategic Insurance Corp	1.6%	\$245,715	\$213,711	\$898,016	\$919,445	430.2%
Homesite Indemnity Company	1.5%	\$221,759	\$263,788	\$1,023,563	\$1,023,563	388.0%
Liberty Mutual Fire Insurance Company	1.0%	\$150,370	\$133,313	\$20,000	\$283,500	212.7%
QBE Insurance Corporation	1.0%	\$147,446	\$150,282	\$815,778	\$756,954	503.7%
Foremost Insurance Company Grand Rapids Michi	0.8%	\$113,520	\$136,301	\$120,700	\$118,309	86.8%
Integon National Insurance Company	0.7%	\$104,522	\$147,083	\$11,105	\$11,105	7.6%
Hartford Underwriters Insurance Company	0.7%	\$100,285	\$163,533	\$93,366	\$93,366	57.1%
Privilege Underwriters Reciprocal Exchange	0.3%	\$37,385	\$33,484	\$51,833	\$70,896	211.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Westfield Insurance Company	0.2%	\$32,145	\$32,145	\$119,832	\$119,832	372.8%
Occidental Fire & Casualty Company Of North C	0.2%	\$30,700	\$30,700	\$0	\$0	0.0%
American National Property & Casualty Co	0.2%	\$29,243	\$35,330	\$87,399	\$102,399	289.8%
Farmers Property & Casualty Insurance Co	0.1%	\$20,147	\$19,835	\$49,067	\$49,067	247.4%
Bankers Insurance Company	0.1%	\$13,543	\$16,641	\$65,475	\$65,475	393.5%
Total	100.0%	\$14,912,239	\$16,172,062	\$36,059,389	\$37,230,875	230.2%

## **PRIVATE FLOOD**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Zurich American Insurance Company	19.2%	\$1,373,091	\$1,545,152	\$100,000	\$140,677	9.1%
XL Insurance America Inc	11.5%	\$819,794	\$629,679	\$0	\$-11,091	(1.8%)
American Guarantee & Liablity Insurance Co	10.0%	\$712,726	\$1,351,113	\$0	\$609,016	45.1%
Swiss Re Corporate Solutions Elite Insurance	9.4%	\$672,496	\$536,843	\$500,000	\$3,600,000	670.6%
National Union Fire Insurance Company Of Pitt	8.7%	\$619,209	\$617,350	\$113,437	\$239,645	38.8%
Allianz Global Risks US Insurance Company	6.6%	\$468,529	\$433,542	\$0	\$634,580	146.4%
American Security Insurance Company	6.1%	\$435,521	\$410,288	\$407,367	\$420,975	102.6%
Employers Insurance Company Of Wausau	5.2%	\$368,785	\$420,531	\$0	\$0	0.0%
Liberty Mutual Fire Insurance Company	3.9%	\$276,734	\$225,356	\$0	\$0	0.0%
Integon National Insurance Company	3.7%	\$262,332	\$283,079	\$220,313	\$197,177	69.7%
Firemans Fund Insurance Company	2.1%	\$148,504	\$140,154	\$0	\$-6,898	(4.9%)
AIG Property Casualty Company	1.7%	\$124,458	\$127,933	\$43,052	\$43,605	34.1%
American Home Assurance Company	1.3%	\$94,572	\$92,481	\$0	\$2,901,480	3137.4%
AMCO Insurance Company	1.3%	\$91,782	\$81,151	\$0	\$949	1.2%
Berkshire Hathaway Direct Insurance Company	1.2%	\$89,000	\$34,025	\$0	\$8,888	26.1%
Crestbrook Insurance Company	1.1%	\$79,542	\$74,624	\$0	\$0	0.0%
RSUI Indemnity Company	0.9%	\$64,573	\$60,401	\$0	\$0	0.0%
Nationwide Mutual Insurance Company	0.8%	\$56,735	\$53,530	\$0	\$1,216	2.3%
Nationwide Agribusiness Insurance Company	0.7%	\$49,312	\$24,632	\$0	\$0	0.0%
Federal Insurance Company	0.6%	\$40,596	\$39,337	\$3,817	\$6,039	15.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Bankers Standard Insurance Company	0.5%	\$35,744	\$39,159	\$0	\$225	0.6%
Cincinnati Insurance Company The	0.4%	\$26,741	\$25,728	\$0	\$0	0.0%
Depositors Insurance Company	0.3%	\$22,000	\$20,396	\$0	\$354	1.7%
Nationwide Assurance Company	0.3%	\$21,809	\$4,052	\$0	\$284	7.0%
Westport Insurance Corporation	0.3%	\$20,741	\$152,212	\$0	\$1,610	1.1%
Verlan Fire Insurance Company	0.3%	\$19,836	\$18,239	\$0	\$-79	( 0.4%)
National Casualty Company	0.2%	\$16,012	\$15,831	\$0	\$-598	(3.8%)
Sentry Insurance Company	0.2%	\$15,135	\$12,007	\$0	\$-220	(1.8%)
Cincinnati Casualty Company The	0.2%	\$14,633	\$8,027	\$0	\$0	0.0%
Arch Insurance Company	0.2%	\$14,262	\$16,503	\$0	\$-5,690	(34.5%)
Amguard Insurance Company	0.2%	\$13,163	\$14,769	\$0	\$0	0.0%
Intrepid Insurance Company	0.2%	\$10,896	\$9,432	\$0	\$0	0.0%
Midwest Family Mutual Insurance Company	0.2%	\$10,878	\$5,763	\$121,306	\$121,306	2104.9%
Starnet Insurance Company	0.1%	\$9,674	\$9,575	\$0	\$0	0.0%
New Hampshire Insurance Company	0.1%	\$9,619	\$8,647	\$0	\$1,421	16.4%
Cumis Insurance Society Inc	0.1%	\$7,732	\$7,732	\$0	\$0	0.0%
Granite State Insurance Company	0.1%	\$5,975	\$9,034	\$0	\$1,824	20.2%
Employers Mutual Casualty Company	0.1%	\$5,511	\$5,853	\$0	\$-110	(1.9%)
Hartford Fire Insurance Company	0.1%	\$3,771	\$6,982	\$0	\$0	0.0%
American Casualty Company Of Reading Pennsylv	0.0%	\$2,768	\$2,550	\$0	\$219	8.6%
Nationwide General Insurance Company	0.0%	\$2,091	\$1,769	\$0	\$35	2.0%
Secura Insurance Company	0.0%	\$1,528	\$1,567	\$0	\$68	4.3%
Stillwater Insurance Company	0.0%	\$1,387	\$726	\$19,905	\$21,850	3009.6%
National Fire Insurance Company Of Hartford	0.0%	\$1,237	\$1,416	\$0	\$323	22.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Transportation Insurance Company	0.0%	\$949	\$950	\$0	\$3	0.3%
Admiral Indemnity Company	0.0%	\$725	\$361	\$0	\$77	21.3%
Swiss Re Corporate Solutions America Insuranc	0.0%	\$706	\$393	\$0	\$0	0.0%
Continental Casualty Company	0.0%	\$528	\$549	\$0	\$-27	(4.9%)
Hanover American Insurance Company The	0.0%	\$325	\$317	\$0	\$8	2.5%
West Bend Mutual Insurance Company	0.0%	\$215	\$218	\$0	\$10,000	4587.2%
Valley Forge Insurance Company	0.0%	\$112	\$63	\$0	\$18	28.6%
Sompo America Insurance Company	0.0%	\$58	\$662	\$0	\$0	0.0%
Berkley Regional Insurance Company	0.0%	\$18	\$14	\$0	\$0	0.0%
Massachusetts Bay Insurance Company	0.0%	\$3	\$3	\$0	\$-21	(700.0%)
Berkley National Insurance Company	0.0%	\$1	\$38	\$0	\$0	0.0%
Emcasco Insurance Company	0.0%	\$0	\$2,304	\$0	\$-50	(2.2%)
Hanover Insurance Company The	0.0%	\$0	\$0	\$0	\$-2	_
Mitsui Sumitomo Insurance USA Inc	0.0%	\$0	\$82	\$0	\$0	0.0%
Cincinnati Indemnity Company Inc	0.0%	\$0	\$159	\$0	\$0	0.0%
Middlesex Insurance Company	0.0%	\$0	\$0	\$0	\$-2	_
Citizens Insurance Company Of America	0.0%	\$0	\$552	\$0	\$-13	(2.4%)
Fidelity & Deposit Company Maryland	0.0%	\$0	\$13	\$0	\$-5	(38.5%)
American Zurich Insurance Company	0.0%	\$0	\$135	\$0	\$-15	(11.1%)
Continental Insurance Company The	( 0.0%)	\$-86	\$-86	\$0	\$-432	502.3%
Total	100.0%	\$7,144,988	\$7,585,897	\$1,529,197	\$8,938,619	117.8%

## **FEDERAL CROP INSURANCE**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ace Property & Casualty Insurance Company	33.1%	\$212,023,334	\$210,331,195	\$114,844,914	\$114,283,467	54.3%
Great American Insurance Company	15.8%	\$101,267,224	\$100,746,030	\$35,791,267	\$39,160,811	38.9%
American Agri-business Insurance Company	12.5%	\$80,205,309	\$81,765,227	\$28,005,994	\$22,909,152	28.0%
NAU Country Insurance Company	9.6%	\$61,370,518	\$60,257,125	\$32,882,622	\$43,053,282	71.4%
Rural Community Insurance Company	8.6%	\$55,130,374	\$53,944,870	\$20,262,629	\$28,703,115	53.2%
Farmers Mutual Hail Insurance Company Of IA	7.3%	\$46,905,168	\$46,741,192	\$23,636,803	\$26,626,841	57.0%
Agri General Insurance Company	6.2%	\$39,586,587	\$39,280,240	\$34,388,778	\$24,724,771	62.9%
Stratford Insurance Company	4.2%	\$27,016,953	\$26,390,859	\$12,610,052	\$10,421,793	39.5%
Fmh Ag Risk Insurance Company	1.1%	\$6,826,470	\$6,791,711	\$1,857,278	\$505,295	7.4%
Producers Agriculture Insurance Company	1.0%	\$6,449,542	\$6,519,484	\$2,150,198	\$3,291,925	50.5%
American Agricultural Insurance Co	0.4%	\$2,527,620	\$2,527,620	\$1,543,689	\$2,370,797	93.8%
State Farm Fire & Casualty Company	0.1%	\$895,306	\$439,950	\$2,399,291	\$2,399,291	545.4%
Church Mutual Insurance Company S.i.	0.1%	\$328,951	\$47,545	\$0	\$13,950	29.3%
Western Agricultural Insurance Company	0.0%	\$230,796	\$236,184	\$414,420	\$188,490	79.8%
Country Mutual Insurance Company	0.0%	\$17,612	\$17,612	\$14,335	\$14,335	81.4%
American Alternative Insurance Corporation	0.0%	\$0	\$0	\$0	\$15	-
Hudson Insurance Company	0.0%	\$0	\$0	\$-5,566	\$-5,566	
Total	100.0%	\$640,781,764	\$636,036,844	\$310,796,704	\$318,661,764	50.1%

## **TOTAL P&C**

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
State Farm Mutual Automobile Insurance Co	6.7%	\$1,004,295,389	\$969,341,567	\$734,940,459	\$850,071,130	87.7%
State Farm Fire & Casualty Company	6.1%	\$912,439,770	\$876,658,635	\$414,480,150	\$466,762,068	53.2%
American Family Mutual Insurance Company	3.8%	\$574,743,913	\$582,669,526	\$300,080,991	\$260,988,864	44.8%
Shelter Mutual Insurance Company	3.4%	\$514,066,894	\$487,753,241	\$310,091,280	\$325,230,300	66.7%
Progressive Casualty Insurance Company	3.1%	\$459,355,761	\$448,923,908	\$246,628,593	\$276,101,187	61.5%
American Family Insurance Company	2.7%	\$412,093,099	\$376,871,823	\$215,848,545	\$241,212,080	64.0%
Progressive Advanced Insurance Company	2.3%	\$345,823,041	\$324,997,194	\$201,042,915	\$213,980,415	65.8%
Farm Bureau Town & Country Insurance Company	2.3%	\$342,293,832	\$329,030,970	\$238,791,786	\$240,531,131	73.1%
GEICO Casualty Company	2.0%	\$303,835,390	\$313,421,857	\$247,072,738	\$243,354,798	77.6%
Ace Property & Casualty Insurance Company	1.7%	\$252,488,487	\$248,953,353	\$125,279,790	\$145,831,210	58.6%
Missouri Employers Mutual Insurance Company	1.4%	\$210,769,810	\$217,349,427	\$111,496,483	\$123,016,759	56.6%
Safeco Insurance Company Of Illinois	1.3%	\$199,012,445	\$202,828,489	\$137,385,560	\$144,201,270	71.1%
Continental Casualty Company	1.3%	\$191,214,155	\$181,470,423	\$85,747,720	\$81,626,134	45.0%
Allstate Fire & Casualty Insurance Company	1.3%	\$190,157,074	\$184,596,950	\$132,688,882	\$154,724,580	83.8%
Anthem Insurance Companies Inc	1.2%	\$173,981,687	\$167,325,969	\$134,524,310	\$141,472,079	84.5%
Automobile Club Inter—insurance Exchange	1.2%	\$173,535,133	\$168,062,741	\$129,762,745	\$150,319,855	89.4%
Auto Owners Insurance Company	1.1%	\$166,939,769	\$142,679,439	\$66,571,870	\$82,286,058	57.7%
Farmers Insurance Company Inc	1.1%	\$166,435,841	\$172,663,313	\$110,119,657	\$108,217,322	62.7%
Farmers Insurance Exchange	1.0%	\$156,693,956	\$154,428,631	\$81,480,395	\$86,191,709	55.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Vision Service Plan Insurance Company	1.0%	\$149,540,642	\$149,540,642	\$79,476,406	\$79,645,797	53.3%
Standard Fire Insurance Company	1.0%	\$142,926,289	\$133,389,746	\$89,530,104	\$103,511,147	77.6%
Travelers Property Casualty Company Of Americ	0.9%	\$142,033,040	\$138,326,875	\$77,406,228	\$92,087,506	66.6%
Zurich American Insurance Company	0.9%	\$141,680,966	\$130,356,061	\$69,754,257	\$114,473,876	87.8%
Cincinnati Insurance Company The	0.9%	\$140,562,417	\$136,672,459	\$52,407,071	\$79,511,914	58.2%
United Services Automobile Association	0.9%	\$130,585,471	\$127,770,436	\$79,423,591	\$91,105,190	71.3%
Great American Insurance Company	0.9%	\$130,087,632	\$129,593,427	\$55,678,262	\$61,871,939	47.7%
Acuity A Mutual Insurance Company	0.8%	\$125,358,059	\$116,384,194	\$56,631,995	\$73,991,264	63.6%
Safeco Insurance Company Of America	0.8%	\$115,395,214	\$118,426,778	\$56,940,671	\$66,549,536	56.2%
Travelers Personal Insurance Company	0.7%	\$107,860,562	\$93,800,564	\$45,992,031	\$57,748,923	61.6%
USAA Casualty Insurance Company	0.7%	\$100,626,094	\$96,977,170	\$66,731,759	\$73,812,444	76.1%
Federal Insurance Company	0.6%	\$88,574,380	\$87,506,944	\$36,693,478	\$35,146,035	40.2%
USAA General Indemnity Company	0.6%	\$88,372,821	\$86,192,381	\$58,804,763	\$66,263,523	76.9%
Auto Club Family Insurance Company	0.6%	\$87,339,941	\$84,707,036	\$35,442,695	\$37,283,278	44.0%
American Agri-business Insurance Company	0.6%	\$87,263,110	\$88,823,028	\$31,322,317	\$26,629,756	30.0%
Medica Insurance Company	0.6%	\$84,668,634	\$84,655,519	\$102,169,758	\$106,112,529	125.3%
American Economy Insurance Company	0.6%	\$83,787,685	\$73,993,874	\$32,863,941	\$48,576,794	65.6%
Liberty Mutual Personal Insurance Company	0.6%	\$82,886,479	\$87,016,447	\$49,187,337	\$70,190,469	80.7%
Nationwide Mutual Insurance Company	0.5%	\$82,525,393	\$72,573,757	\$50,520,893	\$54,084,204	74.5%
State Automobile Mutual Insurance Company	0.5%	\$76,430,997	\$71,465,369	\$40,344,505	\$48,025,133	67.2%
National Union Fire Insurance Company Of Pitt	0.5%	\$74,579,924	\$77,741,715	\$47,561,360	\$63,644,783	81.9%
Allstate Vehicle & Property Insurance Co	0.5%	\$73,893,038	\$68,756,354	\$25,823,491	\$30,418,972	44.2%
Philadelphia Indemnity Insurance Company	0.5%	\$72,245,418	\$72,831,786	\$50,984,035	\$51,818,978	71.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Ace American Insurance Company	0.4%	\$67,419,550	\$65,796,997	\$26,429,225	\$38,381,647	58.3%
Caterpillar Insurance Company	0.4%	\$66,654,121	\$74,155,508	\$58,614,729	\$54,449,022	73.4%
Factory Mutual Insurance Company	0.4%	\$66,340,047	\$66,555,323	\$47,969,571	\$68,080,388	102.3%
Federated Mutual Insurance Company	0.4%	\$65,116,721	\$59,297,144	\$21,173,011	\$28,807,800	48.6%
NAU Country Insurance Company	0.4%	\$65,015,018	\$63,899,925	\$38,116,801	\$47,090,905	73.7%
Travelers Casualty & Surety Company Of Amer	0.4%	\$64,181,027	\$61,260,941	\$17,951,910	\$31,188,693	50.9%
AMCO Insurance Company	0.4%	\$63,341,468	\$67,980,955	\$52,633,197	\$56,115,268	82.5%
Owners Insurance Company	0.4%	\$59,011,750	\$63,335,297	\$32,674,924	\$35,805,683	56.5%
Rural Community Insurance Company	0.4%	\$57,453,915	\$56,268,411	\$21,574,210	\$29,625,033	52.6%
Great West Casualty Company	0.4%	\$56,699,770	\$52,923,981	\$26,930,704	\$37,760,814	71.3%
Old Republic Insurance Company	0.4%	\$56,505,776	\$55,269,107	\$20,344,278	\$29,464,908	53.3%
Nationwide General Insurance Company	0.4%	\$56,040,186	\$43,101,291	\$29,450,480	\$40,420,439	93.8%
Liberty Insurance Underwriters Inc	0.4%	\$55,606,359	\$55,661,518	\$21,859,185	\$23,467,802	42.2%
Farmers Mutual Hail Insurance Company Of IA	0.4%	\$52,521,868	\$52,357,858	\$26,080,388	\$28,913,735	55.2%
American Strategic Insurance Corp	0.3%	\$51,572,008	\$50,353,524	\$23,958,166	\$24,751,624	49.2%
Twin City Fire Insurance Company	0.3%	\$47,979,618	\$48,361,511	\$24,220,578	\$36,284,691	75.0%
Travelers Indemnity Company	0.3%	\$47,834,109	\$41,830,120	\$17,157,729	\$22,403,861	53.6%
Foremost Insurance Company Grand Rapids Michi	0.3%	\$46,209,527	\$44,575,093	\$17,260,125	\$17,403,913	39.0%
Homesite Insurance Company Of The Midwest	0.3%	\$45,704,810	\$37,668,394	\$14,561,755	\$21,306,582	56.6%
Arch Insurance Company	0.3%	\$44,348,875	\$43,371,462	\$14,754,670	\$17,351,719	40.0%
Garrison Property & Casualty Insurance Comp	0.3%	\$44,086,649	\$42,428,616	\$32,120,161	\$36,193,671	85.3%
Cincinnati Casualty Company The	0.3%	\$43,698,547	\$35,739,132	\$14,053,091	\$17,919,554	50.1%
Nationwide Agribusiness Insurance Company	0.3%	\$43,624,774	\$43,487,976	\$22,473,836	\$14,728,373	33.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Fire & Casualty Company	0.3%	\$43,481,285	\$44,183,829	\$32,303,420	\$41,469,678	93.9%
Agri General Insurance Company	0.3%	\$42,241,718	\$41,935,371	\$35,434,833	\$26,272,127	62.6%
Missouri Hospital Plan	0.3%	\$42,198,999	\$40,631,789	\$19,574,978	\$17,501,104	43.1%
Cameron Mutual Insurance Company	0.3%	\$42,022,327	\$42,654,201	\$25,222,053	\$24,616,771	57.7%
American National Property & Casualty Co	0.3%	\$41,888,979	\$41,084,285	\$20,995,584	\$20,495,987	49.9%
West Bend Mutual Insurance Company	0.3%	\$41,842,112	\$36,668,885	\$12,685,028	\$15,674,155	42.7%
Grinnell Mutual Reinsurance Company	0.3%	\$41,171,453	\$39,895,336	\$21,917,070	\$33,496,460	84.0%
Liberty Mutual Fire Insurance Company	0.3%	\$40,976,961	\$39,764,588	\$11,917,725	\$15,735,496	39.6%
Hartford Fire Insurance Company	0.3%	\$39,896,144	\$39,997,892	\$11,230,691	\$21,414,366	53.5%
Country Mutual Insurance Company	0.3%	\$38,766,470	\$42,010,068	\$27,208,891	\$33,320,290	79.3%
Travelers Home & Marine Insurance Company T	0.3%	\$38,273,393	\$40,161,693	\$23,286,941	\$24,703,998	61.5%
Nationwide Affinity Insurance Company Of Amer	0.3%	\$37,673,352	\$38,874,098	\$19,581,785	\$18,413,599	47.4%
Phoenix Insurance Company The	0.2%	\$36,956,797	\$34,388,634	\$11,041,188	\$15,122,252	44.0%
Starr Indemnity & Liability Company	0.2%	\$36,394,999	\$32,675,288	\$7,002,281	\$9,999,988	30.6%
Economy Fire & Casualty Company	0.2%	\$36,151,019	\$26,647,844	\$16,615,153	\$26,396,153	99.1%
Hartford Underwriters Insurance Company	0.2%	\$36,050,658	\$32,899,786	\$10,776,020	\$15,502,394	47.1%
United States Fire Insurance Company	0.2%	\$36,008,131	\$36,783,218	\$22,159,046	\$19,228,479	52.3%
Ohio Security Insurance Company	0.2%	\$35,952,564	\$36,447,855	\$20,175,861	\$24,222,305	66.5%
Crestbrook Insurance Company	0.2%	\$34,796,572	\$32,991,054	\$23,293,106	\$25,071,340	76.0%
Columbia Mutual Insurance Company	0.2%	\$34,247,218	\$34,416,140	\$21,430,654	\$24,467,351	71.1%
Secura Insurance Company	0.2%	\$33,913,569	\$32,639,928	\$13,380,920	\$14,486,643	44.4%
American Bankers Insurance Company Of FL	0.2%	\$33,898,082	\$36,659,262	\$23,502,856	\$23,058,675	62.9%
American Guarantee & Liablity Insurance Co	0.2%	\$33,514,493	\$35,191,617	\$7,487,277	\$15,561,853	44.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
American Modern Property & Casualty Insuran	0.2%	\$32,837,562	\$32,040,316	\$14,213,838	\$15,207,794	47.5%
Grinnell Select Insurance Company	0.2%	\$32,230,935	\$32,340,952	\$23,747,388	\$31,166,200	96.4%
Stratford Insurance Company	0.2%	\$31,355,917	\$30,696,618	\$14,320,588	\$11,842,361	38.6%
QBE Insurance Corporation	0.2%	\$30,110,492	\$28,217,363	\$18,355,106	\$10,552,713	37.4%
Star Insurance Company	0.2%	\$29,450,477	\$29,316,041	\$9,749,205	\$11,108,464	37.9%
Traders Insurance Company	0.2%	\$28,933,539	\$28,728,975	\$18,868,577	\$21,375,342	74.4%
Travelers Indemnity Company Of America	0.2%	\$28,842,744	\$31,412,178	\$14,595,569	\$19,675,888	62.6%
Wesco Insurance Company	0.2%	\$28,486,201	\$42,155,617	\$22,350,515	\$30,239,024	71.7%
Church Mutual Insurance Company S.i.	0.2%	\$27,775,392	\$26,895,590	\$10,843,423	\$13,602,098	50.6%
Beazley Insurance Company Inc	0.2%	\$27,161,460	\$27,855,885	\$11,011,380	\$15,802,329	56.7%
Sentry Select Insurance Company	0.2%	\$26,508,125	\$26,554,769	\$15,969,355	\$19,167,255	72.2%
Country Preferred Insurance Company	0.2%	\$26,001,053	\$23,879,220	\$14,518,554	\$16,284,510	68.2%
Northland Insurance Company	0.2%	\$25,804,902	\$24,980,844	\$16,331,326	\$16,793,093	67.2%
Atlantic Specialty Insurance Company	0.2%	\$25,378,115	\$24,227,554	\$12,134,282	\$17,172,313	70.9%
Charter Oak Fire Insurance Co The	0.2%	\$25,194,124	\$26,101,554	\$10,777,539	\$12,888,607	49.4%
XL Specialty Insurance Company	0.2%	\$24,678,888	\$25,622,890	\$7,508,012	\$25,956,530	101.3%
Esurance Property & Casualty Insurance Co	0.2%	\$24,674,454	\$25,672,512	\$20,792,506	\$22,135,820	86.2%
Accident Fund Ins Co Of America	0.2%	\$24,596,540	\$26,742,047	\$15,446,756	\$16,112,068	60.2%
Brotherhood Mutual Insurance Co	0.2%	\$24,473,125	\$23,088,833	\$18,238,058	\$21,058,734	91.2%
Indemnity Insurance Co Of North America	0.2%	\$24,332,314	\$25,033,831	\$5,041,142	\$2,518,420	10.1%
Affiliated FM Insurance Company	0.2%	\$23,997,535	\$21,791,695	\$11,520,487	\$13,003,194	59.7%
XL Insurance America Inc	0.2%	\$23,788,846	\$22,211,750	\$1,392,545	\$14,506,947	65.3%
Markel American Insurance Company	0.2%	\$23,580,220	\$22,425,126	\$2,661,681	\$5,666,323	25.3%
Midvale Indemnity Company	0.2%	\$23,508,965	\$13,826,751	\$6,481,683	\$16,168,620	116.9%
Travelers Casualty Insurance Company Of Ameri	0.2%	\$23,445,427	\$20,966,932	\$11,160,041	\$13,198,436	62.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great Northern Insurance Company	0.2%	\$23,368,691	\$23,578,377	\$9,692,847	\$8,669,697	36.8%
Allstate Insurance Company	0.2%	\$23,360,766	\$23,445,962	\$14,211,606	\$22,797,717	97.2%
Allstate Indemnity Company	0.2%	\$23,234,093	\$23,122,469	\$11,373,043	\$13,639,060	59.0%
Safety National Casualty Corporation	0.2%	\$23,224,822	\$23,130,697	\$9,360,958	\$18,581,846	80.3%
National Interstate Insurance Company	0.2%	\$23,209,661	\$25,175,401	\$13,270,601	\$11,274,054	44.8%
Continental Insurance Company The	0.2%	\$23,009,914	\$21,974,305	\$15,080,456	\$18,397,244	83.7%
National Casualty Company	0.2%	\$22,922,725	\$21,356,318	\$13,176,122	\$14,801,689	69.3%
Employers Mutual Casualty Company	0.2%	\$22,912,106	\$21,923,160	\$11,060,578	\$13,980,551	63.8%
Hartford Casualty Insurance Co	0.2%	\$22,830,118	\$22,019,869	\$11,643,506	\$21,781,554	98.9%
Mortgage Guaranty Insurance Corporation	0.2%	\$22,811,977	\$23,648,447	\$515,735	\$-4,211,738	(17.8%)
Trumbull Insurance Company	0.2%	\$22,661,808	\$22,518,978	\$8,624,455	\$20,712,626	92.0%
Bankers Standard Insurance Company	0.2%	\$22,567,436	\$23,130,285	\$7,819,481	\$9,653,155	41.7%
Lyndon Southern Insurance Company	0.1%	\$22,214,110	\$9,510,035	\$3,642,189	\$5,112,421	53.8%
Travelers Indemnity Company Of Connecticut	0.1%	\$22,097,505	\$23,592,458	\$9,411,754	\$9,787,495	41.5%
American Inter—fidelity Exchange	0.1%	\$21,891,776	\$22,706,550	\$11,440,738	\$16,903,303	74.4%
Allied Property & Casualty Insurance Company	0.1%	\$21,889,591	\$23,057,673	\$13,706,267	\$14,132,976	61.3%
State Auto Property & Casualty Insurance Comp	0.1%	\$21,698,173	\$22,816,945	\$7,387,164	\$13,779,550	60.4%
LM General Insurance Company	0.1%	\$21,549,805	\$26,067,485	\$19,358,584	\$13,557,763	52.0%
Jefferson Insurance Company	0.1%	\$21,431,986	\$21,228,303	\$5,442,741	\$5,565,001	26.2%
Fire Insurance Exchange	0.1%	\$21,053,515	\$21,297,533	\$10,979,435	\$9,665,738	45.4%
Ohio Casualty Insurance Company	0.1%	\$20,844,625	\$21,718,010	\$4,449,176	\$2,030,048	9.3%
Liberty Mutual Insurance Company	0.1%	\$20,635,610	\$20,677,145	\$16,813,402	\$14,677,807	71.0%
Nationwide Assurance Company	0.1%	\$20,611,997	\$12,180,810	\$3,049,274	\$5,951,721	48.9%
Permanent General Assurance Corporation	0.1%	\$20,411,252	\$15,454,164	\$7,886,816	\$8,347,362	54.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
First American Title Insurance Company	0.1%	\$20,216,102	\$19,622,500	\$631,479	\$438,185	2.2%
Electric Insurance Company	0.1%	\$20,201,209	\$17,486,616	\$11,287,286	\$15,142,366	86.6%
Allstate Property & Casualty Insurance Comp	0.1%	\$20,199,257	\$20,575,462	\$10,450,466	\$10,676,663	51.9%
Midwest Builders' Casualty Mutual Company	0.1%	\$20,045,291	\$19,695,942	\$7,289,183	\$9,293,060	47.2%
Amguard Insurance Company	0.1%	\$20,015,066	\$18,691,347	\$12,805,241	\$11,039,497	59.1%
Midwest Family Mutual Insurance Company	0.1%	\$19,991,643	\$19,347,283	\$15,556,996	\$11,421,645	59.0%
Mid Century Insurance Company	0.1%	\$19,397,194	\$19,716,073	\$6,480,232	\$6,421,102	32.6%
Selective Insurance Company Of America	0.1%	\$19,309,897	\$18,770,400	\$9,907,428	\$10,860,284	57.9%
Encompass Indemnity Company	0.1%	\$19,181,837	\$17,671,519	\$16,211,633	\$15,162,345	85.8%
Secura Supreme Insurance Company	0.1%	\$19,010,061	\$17,535,032	\$8,227,432	\$10,282,451	58.6%
Medical Liability Alliance	0.1%	\$18,975,830	\$17,890,431	\$8,222,241	\$8,596,142	48.0%
Everest National Insurance Company	0.1%	\$18,861,047	\$19,935,254	\$5,354,926	\$6,606,562	33.1%
Medical Protective Company	0.1%	\$18,206,345	\$15,450,098	\$12,200,000	\$4,957,969	32.1%
Allianz Global Risks US Insurance Company	0.1%	\$18,173,248	\$18,568,109	\$3,305,832	\$24,514,856	132.0%
Selective Insurance Company Of South Carolina	0.1%	\$18,150,054	\$17,336,134	\$14,550,220	\$14,067,034	81.1%
American Zurich Insurance Company	0.1%	\$17,355,187	\$16,472,205	\$4,710,803	\$121,676	0.7%
Integon National Insurance Company	0.1%	\$17,220,650	\$12,507,968	\$6,013,365	\$8,464,109	67.7%
Root Insurance Company	0.1%	\$17,137,834	\$19,375,894	\$18,662,161	\$18,846,821	97.3%
Vanliner Insurance Company	0.1%	\$17,123,536	\$17,194,968	\$7,166,003	\$4,146,588	24.1%
Federated Service Insurance Company	0.1%	\$17,036,305	\$16,775,593	\$4,510,576	\$8,304,974	49.5%
Arch Mortgage Insurance Company	0.1%	\$16,931,738	\$17,371,033	\$209,966	\$-1,717,594	(9.9%)
Berkshire Hathaway Homestate Insurance Co	0.1%	\$16,796,713	\$15,788,651	\$6,343,249	\$9,206,850	58.3%
Viking Insurance Company Of Wisconsin	0.1%	\$16,736,419	\$16,924,855	\$9,617,797	\$9,742,852	57.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Privilege Underwriters Reciprocal Exchange	0.1%	\$16,460,988	\$16,016,287	\$8,160,811	\$7,225,996	45.1%
State National Insurance Company Inc	0.1%	\$16,087,970	\$14,350,338	\$9,985,250	\$10,290,378	71.7%
GEICO General Insurance Company	0.1%	\$15,966,937	\$15,875,375	\$10,490,696	\$9,776,158	61.6%
Swiss Re Corporate Solutions America Insuranc	0.1%	\$15,704,026	\$14,294,784	\$2,944,583	\$7,343,240	51.4%
Cincinnati Indemnity Company Inc	0.1%	\$15,679,508	\$15,579,861	\$7,809,807	\$9,991,763	64.1%
United Home Insurance Company	0.1%	\$15,444,310	\$14,810,817	\$10,130,897	\$10,251,841	69.2%
Navigators Insurance Company	0.1%	\$15,284,298	\$15,234,178	\$1,554,727	\$19,627,704	128.8%
Nationwide Insurance Company Of America	0.1%	\$15,034,777	\$15,704,186	\$10,503,655	\$8,788,164	56.0%
Guideone Insurance Company	0.1%	\$15,026,839	\$13,696,948	\$9,621,981	\$10,777,884	78.7%
Enact Mortgage Insurance Corporation	0.1%	\$14,967,530	\$15,945,910	\$468,147	\$-660,923	( 4.1%)
Securian Casualty Company	0.1%	\$14,946,028	\$13,457,232	\$4,835,472	\$5,406,096	40.2%
U S Specialty Insurance Company	0.1%	\$14,893,698	\$14,188,554	\$4,778,920	\$8,201,259	57.8%
Spinnaker Insurance Company	0.1%	\$14,868,255	\$13,992,726	\$8,492,450	\$12,764,871	91.2%
Amerisure Mutual Insurance Company	0.1%	\$14,865,141	\$14,759,399	\$4,303,407	\$5,757,536	39.0%
Berkshire Hathaway Specialty Insurance Co	0.1%	\$14,681,723	\$12,981,636	\$6,675,808	\$16,658,251	128.3%
Union Insurance Company	0.1%	\$14,665,737	\$14,081,990	\$8,284,877	\$10,881,064	77.3%
AIG Property Casualty Company	0.1%	\$14,449,054	\$14,063,281	\$11,205,150	\$21,304,642	151.5%
Shelter General Insurance Company	0.1%	\$14,438,863	\$13,784,386	\$8,108,139	\$9,768,753	70.9%
Radian Guaranty Inc	0.1%	\$14,367,118	\$15,306,952	\$187,121	\$-2,745,949	(17.9%)
Canal Insurance Company	0.1%	\$14,067,699	\$12,162,357	\$5,999,016	\$8,827,020	72.6%
Sentinel Insurance Company Ltd	0.1%	\$13,790,070	\$14,311,800	\$6,515,403	\$3,461,303	24.2%
Essent Guaranty Inc	0.1%	\$13,785,502	\$14,086,112	\$213,207	\$-1,195,142	(8.5%)
Standard Guaranty Insurance Company	0.1%	\$13,717,733	\$12,758,239	\$4,518,985	\$5,577,043	43.7%
Axis Insurance Company	0.1%	\$13,540,251	\$13,852,449	\$14,192,445	\$15,991,208	115.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Great American Assurance Company	0.1%	\$13,402,217	\$14,099,501	\$3,419,063	\$4,931,964	35.0%
Depositors Insurance Company	0.1%	\$13,282,567	\$15,050,839	\$9,060,211	\$7,393,706	49.1%
Accident Fund General Insurance Company	0.1%	\$13,278,882	\$12,400,660	\$5,281,422	\$7,071,245	57.0%
Firemans Fund Insurance Company	0.1%	\$13,076,026	\$12,218,093	\$2,378,985	\$3,513,621	28.8%
AMICA Mutual Insurance Company	0.1%	\$12,990,623	\$12,817,844	\$6,183,227	\$8,327,322	65.0%
FCCI Insurance Company	0.1%	\$12,764,044	\$12,257,881	\$11,396,138	\$11,132,638	90.8%
Amerisure Insurance Company	0.1%	\$12,639,385	\$12,629,927	\$6,169,248	\$11,742,275	93.0%
Bristol West Insurance Company	0.1%	\$12,439,251	\$12,164,324	\$8,734,435	\$9,234,557	75.9%
Sentry Insurance Company	0.1%	\$12,434,135	\$11,849,500	\$3,096,449	\$2,181,020	18.4%
RSUI Indemnity Company	0.1%	\$12,376,076	\$12,785,750	\$2,682,214	\$5,794,462	45.3%
Endurance American Insurance Company	0.1%	\$12,239,953	\$12,798,818	\$3,969,390	\$3,131,166	24.5%
American Casualty Company Of Reading Pennsylv	0.1%	\$12,019,985	\$10,852,684	\$5,162,855	\$717,922	6.6%
Midwest Employers Casualty Company	0.1%	\$11,897,528	\$11,582,060	\$2,590,760	\$1,160,246	10.0%
Insurance Company Of The West	0.1%	\$11,873,600	\$10,443,892	\$2,896,569	\$8,664,748	83.0%
Siriuspoint America Insurance Company	0.1%	\$11,779,382	\$10,730,200	\$4,933,093	\$7,529,805	70.2%
Old Republic National Title Insurance Company	0.1%	\$11,738,464	\$11,710,262	\$649,946	\$640,820	5.5%
Emcasco Insurance Company	0.1%	\$11,655,862	\$12,004,401	\$8,181,735	\$8,088,079	67.4%
Argonaut Insurance Company	0.1%	\$11,619,518	\$11,201,765	\$2,381,702	\$4,452,521	39.7%
Chubb National Insurance Company	0.1%	\$11,602,104	\$11,322,014	\$4,688,282	\$7,206,361	63.6%
Markel Insurance Company	0.1%	\$11,558,265	\$11,000,233	\$5,228,034	\$1,637,328	14.9%
General Casualty Company Of Wisconsin	0.1%	\$11,547,292	\$10,203,276	\$4,260,652	\$6,760,922	66.3%
Truck Insurance Exchange	0.1%	\$11,537,648	\$10,847,305	\$4,112,581	\$3,894,368	35.9%
Farmers Group Property & Casualty Insurance	0.1%	\$11,520,540	\$11,656,125	\$7,026,129	\$8,907,569	76.4%
Universal Underwriters Ins Co	0.1%	\$11,392,946	\$11,321,264	\$6,274,334	\$3,449,147	30.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
New Horizons Insurance Company Of Missouri	0.1%	\$11,352,341	\$10,844,505	\$5,085,401	\$5,216,328	48.1%
Bitco General Insurance Corporation	0.1%	\$11,316,950	\$11,687,022	\$5,205,971	\$6,077,434	52.0%
Illinois Casualty Company	0.1%	\$11,299,227	\$11,079,156	\$6,091,528	\$7,088,518	64.0%
Acadia Insurance Company	0.1%	\$11,157,577	\$10,973,014	\$7,145,583	\$12,097,542	110.2%
Progressive Northwestern Insurance Company	0.1%	\$11,145,288	\$11,825,544	\$5,541,340	\$4,422,353	37.4%
Property & Casualty Insurance Company Of Hart	0.1%	\$11,059,849	\$11,569,386	\$5,607,865	\$6,321,057	54.6%
National Liability & Fire Insurance Company	0.1%	\$11,004,943	\$10,677,929	\$3,583,510	\$6,485,155	60.7%
Greenwich Insurance Company	0.1%	\$10,839,907	\$10,152,718	\$8,965,753	\$16,713,788	164.6%
Westchester Fire Insurance Company	0.1%	\$10,793,328	\$10,430,764	\$20,760,230	\$3,734,532	35.8%
United States Liability Insurance Company	0.1%	\$10,651,413	\$10,206,520	\$3,360,580	\$2,209,826	21.7%
Hanover Insurance Company The	0.1%	\$10,618,218	\$9,577,784	\$6,227,867	\$5,479,741	57.2%
Clearcover Insurance Company	0.1%	\$10,528,205	\$9,534,440	\$7,124,943	\$8,964,710	94.0%
Economy Preferred Insurance Company	0.1%	\$10,478,536	\$6,849,856	\$2,816,073	\$4,564,582	66.6%
Motors Insurance Corporation	0.1%	\$10,383,518	\$10,319,802	\$1,074,083	\$1,137,202	11.0%
American Family Connect Property & Casualty	0.1%	\$10,378,019	\$9,396,611	\$6,102,702	\$8,925,772	95.0%
Accident Fund National Insurance Company	0.1%	\$10,308,383	\$10,929,020	\$6,747,115	\$9,029,841	82.6%
1st Auto & Casualty Insurance Company	0.1%	\$10,224,196	\$10,113,599	\$7,327,766	\$7,679,180	75.9%
Technology Insurance Company	0.1%	\$10,124,969	\$13,653,759	\$6,470,146	\$7,251,810	53.1%
Stonewood Insurance Company	0.1%	\$10,113,900	\$10,238,667	\$6,968,540	\$15,834,892	154.7%
Farmers Property & Casualty Insurance Co	0.1%	\$10,088,572	\$11,054,798	\$7,209,017	\$6,978,747	63.1%
Federated Reserve Insurance Company	0.1%	\$10,064,921	\$9,297,576	\$1,397,033	\$3,163,074	34.0%
GEICO Indemnity Company	0.1%	\$10,052,789	\$10,145,218	\$6,236,407	\$5,757,492	56.8%
RLI Insurance Company	0.1%	\$10,023,076	\$10,252,337	\$3,419,155	\$2,445,443	23.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pennsylvania Lumbermens Mutual Insurance Comp	0.1%	\$9,931,233	\$8,714,825	\$8,165,801	\$6,141,346	70.5%
Lititz Mutual Insurance Company	0.1%	\$9,875,515	\$9,594,633	\$2,970,975	\$3,775,939	39.4%
Addison Insurance Company	0.1%	\$9,868,503	\$10,191,841	\$2,595,343	\$5,668,537	55.6%
Liberty Insurance Corporation	0.1%	\$9,315,599	\$9,417,808	\$18,608,131	\$16,620,377	176.5%
Fidelity National Title Insurance Company	0.1%	\$9,252,337	\$9,125,443	\$277,852	\$248,234	2.7%
Essentia Insurance Company	0.1%	\$9,145,076	\$8,458,470	\$2,555,107	\$2,786,296	32.9%
Chicago Title Insurance Company	0.1%	\$9,092,696	\$9,099,593	\$601,188	\$674,154	7.4%
Valley Forge Insurance Company	0.1%	\$9,026,919	\$9,290,849	\$7,117,503	\$8,913,844	95.9%
Employers Preferred Insurance Company	0.1%	\$9,021,523	\$8,760,361	\$4,444,747	\$5,474,734	62.5%
Employers Insurance Company Of Wausau	0.1%	\$8,961,496	\$9,023,570	\$1,361,195	\$1,413,472	15.7%
Everest Reinsurance Company	0.1%	\$8,937,827	\$9,009,658	\$7,900,519	\$6,676,491	74.1%
Selective Insurance Company Of The Southeast	0.1%	\$8,908,595	\$8,813,599	\$8,550,623	\$9,561,484	108.5%
Swiss Re Corporate Solutions Elite Insurance	0.1%	\$8,885,441	\$8,210,990	\$1,212,277	\$5,648,770	68.8%
Agcs Marine Insurance Company	0.1%	\$8,819,901	\$8,793,233	\$2,301,172	\$2,343,500	26.7%
LM Insurance Corporation	0.1%	\$8,810,931	\$9,890,354	\$5,718,084	\$4,020,098	40.6%
Penn Millers Insurance Company	0.1%	\$8,749,430	\$8,385,096	\$3,419,698	\$770,757	9.2%
Bar Plan Mutual Insurance Company The	0.1%	\$8,604,249	\$8,553,252	\$835,008	\$905,348	10.6%
Hartford Accident & Indemnity Co	0.1%	\$8,584,998	\$8,535,255	\$3,860,264	\$2,719,962	31.9%
Western Surety Company	0.1%	\$8,562,464	\$8,009,281	\$29,950,935	\$9,926,845	123.9%
Proassurance Indemnity Company Inc	0.1%	\$8,492,822	\$8,386,377	\$4,187,142	\$8,411,067	100.3%
National Fire Insurance Company Of Hartford	0.1%	\$8,396,164	\$8,296,960	\$4,770,825	\$7,500,162	90.4%
Hudson Insurance Company	0.1%	\$8,388,103	\$7,829,464	\$10,199,243	\$5,107,971	65.2%
Firemens Insurance Company Of Washington DC	0.1%	\$8,285,490	\$7,721,406	\$5,011,683	\$6,331,675	82.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
National Trust Insurance Company	0.1%	\$8,184,264	\$7,943,051	\$7,390,593	\$6,448,860	81.2%
National Mortgage Insurance Corporation	0.1%	\$8,084,636	\$8,356,338	\$53,166	\$549,224	6.6%
Haulers Insurance Company Inc	0.1%	\$8,051,746	\$8,102,779	\$5,965,267	\$6,680,356	82.4%
Farmington Casualty Company	0.1%	\$8,031,843	\$7,945,824	\$4,797,842	\$5,462,340	68.7%
Berkley National Insurance Company	0.1%	\$7,928,914	\$7,032,007	\$5,598,384	\$6,215,608	88.4%
Allied World National Assurance Company	0.1%	\$7,926,926	\$8,799,704	\$3,209,088	\$3,871,062	44.0%
Everett Cash Mutual Insurance Co.	0.1%	\$7,921,893	\$7,165,999	\$3,291,589	\$3,814,463	53.2%
Association Casualty Insurance Company	0.1%	\$7,898,384	\$7,059,937	\$1,858,289	\$3,159,675	44.8%
Cumis Insurance Society Inc	0.1%	\$7,846,844	\$7,641,878	\$4,977,148	\$3,105,308	40.6%
Firstcomp Insurance Company	0.1%	\$7,834,898	\$7,791,731	\$3,565,623	\$1,833,169	23.5%
Fidelity & Deposit Company Maryland	0.1%	\$7,775,760	\$9,057,034	\$1,695,682	\$480,829	5.3%
Great American Alliance Insurance Company	0.1%	\$7,579,098	\$6,869,340	\$394,663	\$1,165,496	17.0%
Government Employees Insurance Co	0.1%	\$7,534,958	\$7,823,242	\$5,848,129	\$6,210,282	79.4%
Sompo America Insurance Company	0.1%	\$7,529,705	\$7,686,213	\$3,974,128	\$5,921,353	77.0%
Norcal Insurance Company	0.0%	\$7,453,561	\$8,554,103	\$4,558,462	\$16,277,171	190.3%
Rock Ridge Insurance Company	0.0%	\$7,281,251	\$3,751,424	\$933,371	\$2,066,720	55.1%
Fmh Ag Risk Insurance Company	0.0%	\$7,218,436	\$7,183,677	\$1,956,562	\$611,450	8.5%
North River Insurance Company The	0.0%	\$7,129,578	\$6,341,545	\$3,076,008	\$4,204,520	66.3%
Continental Western Insurance Company	0.0%	\$7,083,245	\$6,821,170	\$3,196,458	\$4,432,762	65.0%
Benchmark Insurance Company	0.0%	\$7,043,846	\$4,265,100	\$1,563,216	\$3,771,967	88.4%
Great American Security Insurance Company	0.0%	\$7,015,254	\$5,488,670	\$396,447	\$1,419,504	25.9%
Producers Agriculture Insurance Company	0.0%	\$6,963,703	\$7,032,682	\$2,735,194	\$3,972,297	56.5%
Generali U S Branch	0.0%	\$6,917,880	\$5,922,864	\$2,056,362	\$2,662,462	45.0%
Hiscox Insurance Company Inc	0.0%	\$6,838,653	\$6,594,135	\$965,872	\$2,009,508	30.5%
Carolina Casualty Insurance Company	0.0%	\$6,750,377	\$7,533,483	\$2,744,375	\$4,365,944	58.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Fidelity & Guaranty Insurance Company	0.0%	\$6,742,527	\$5,303,280	\$1,545,203	\$2,629,377	49.6%
Protective Insurance Company	0.0%	\$6,695,230	\$6,388,101	\$4,944,215	\$1,699,203	26.6%
Allied World Insurance Company	0.0%	\$6,691,657	\$5,828,646	\$524,945	\$1,423,195	24.4%
Doctors Company An Interins Exchange	0.0%	\$6,485,228	\$6,589,091	\$6,067,500	\$4,189,289	63.6%
Progressive Max Insurance Company	0.0%	\$6,453,072	\$6,921,734	\$2,600,155	\$2,456,300	35.5%
Ohio Indemnity Company	0.0%	\$6,412,568	\$6,371,457	\$1,244,133	\$1,078,516	16.9%
Alliant National Title Insurance Company	0.0%	\$6,349,517	\$6,906,779	\$330,347	\$495,972	7.2%
Hdi Global Insurance Company	0.0%	\$6,345,291	\$6,591,495	\$1,561,024	\$644,188	9.8%
Hartford Insurance Company Of The Southeast	0.0%	\$6,252,834	\$4,025,683	\$1,095,625	\$2,751,930	68.4%
Berkshire Hathaway Direct Insurance Company	0.0%	\$6,225,871	\$4,765,922	\$869,404	\$2,843,201	59.7%
American Automobile Insurance Company	0.0%	\$6,181,672	\$6,138,291	\$2,837,873	\$2,051,059	33.4%
Sentry Casualty Company	0.0%	\$6,080,838	\$5,027,855	\$317,522	\$2,613,658	52.0%
New Hampshire Insurance Company	0.0%	\$6,002,415	\$6,357,600	\$5,025,340	\$-825,621	(13.0%)
Madison Mutual Insurance Company	0.0%	\$5,963,117	\$5,349,457	\$2,526,885	\$2,688,026	50.2%
Stewart Title Guaranty Company	0.0%	\$5,934,847	\$5,924,847	\$201,275	\$125,573	2.1%
MGA Insurance Company Inc	0.0%	\$5,930,314	\$4,942,256	\$2,647,335	\$4,289,186	86.8%
BCS Insurance Company	0.0%	\$5,887,781	\$6,188,651	\$4,001,154	\$3,746,390	60.5%
American Fire & Casualty Company	0.0%	\$5,843,618	\$6,404,482	\$4,855,773	\$4,320,102	67.5%
American Interstate Insurance Company	0.0%	\$5,836,386	\$6,292,943	\$3,284,184	\$7,769,979	123.5%
Westcor Land Title Insurance Company	0.0%	\$5,772,723	\$5,019,776	\$44,436	\$202,548	4.0%
Harco National Insurance Company	0.0%	\$5,719,220	\$5,553,310	\$1,765,957	\$1,480,913	26.7%
American Standard Insurance Company Of Wiscon	0.0%	\$5,710,950	\$6,096,560	\$3,482,688	\$1,937,702	31.8%
Federated Rural Electric Insurance Exchange	0.0%	\$5,574,645	\$5,518,951	\$10,231,599	\$5,259,947	95.3%
First Guard Insurance Company	0.0%	\$5,511,095	\$5,511,095	\$1,895,066	\$2,356,090	42.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Berkley Insurance Company	0.0%	\$5,499,771	\$5,445,945	\$9,750	\$-252,387	( 4.6%)
Agents National Title Insurance Company	0.0%	\$5,469,417	\$5,073,003	\$184,642	\$294,651	5.8%
Pennsylvania Manufacturers Association Insura	0.0%	\$5,397,779	\$4,823,813	\$2,454,352	\$1,294,306	26.8%
First Dakota Indemnity Company	0.0%	\$5,388,474	\$5,067,865	\$2,809,282	\$3,971,810	78.4%
National Indemnity Company	0.0%	\$5,317,984	\$7,522,073	\$4,323,972	\$6,520,894	86.7%
GEICO Secure Insurance Company	0.0%	\$5,279,133	\$1,419,411	\$260,696	\$1,074,595	75.7%
Homesite Indemnity Company	0.0%	\$5,271,023	\$5,854,933	\$2,139,576	\$2,198,952	37.6%
Euler Hermes North America Insurance Company	0.0%	\$5,231,829	\$4,610,008	\$169,308	\$715,726	15.5%
Palomar Specialty Insurance Company	0.0%	\$5,228,425	\$2,725,507	\$3,020	\$41,031	1.5%
National Specialty Insurance Company	0.0%	\$5,210,197	\$5,058,197	\$1,837,094	\$2,874,748	56.8%
Transportation Insurance Company	0.0%	\$5,183,454	\$5,071,500	\$1,881,228	\$5,262,549	103.8%
American Alternative Insurance Corporation	0.0%	\$5,179,214	\$4,661,470	\$1,002,928	\$-2,395,937	(51.4%)
American Security Insurance Company	0.0%	\$5,176,605	\$5,073,937	\$1,967,398	\$1,606,202	31.7%
Union Insurance Company Of Providence	0.0%	\$5,087,495	\$4,695,679	\$2,990,818	\$3,405,414	72.5%
Triangle Insurance Company Inc	0.0%	\$5,074,420	\$4,235,690	\$1,438,029	\$4,175,225	98.6%
Dakota Truck Underwriters	0.0%	\$5,051,286	\$5,691,970	\$2,529,780	\$4,316,152	75.8%
Aspen American Insurance Company	0.0%	\$5,029,929	\$4,348,339	\$854,402	\$3,643,837	83.8%
American Pet Insurance Company	0.0%	\$5,025,836	\$4,568,787	\$2,327,653	\$2,379,667	52.1%
AIU Insurance Company	0.0%	\$4,931,869	\$5,054,895	\$153,143	\$600,889	11.9%
American Reliable Insurance Company	0.0%	\$4,897,002	\$5,212,951	\$2,140,202	\$1,754,730	33.7%
Nutmeg Insurance Company	0.0%	\$4,891,659	\$3,769,315	\$1,305,476	\$2,639,097	70.0%
New York Marine & General Insurance Co	0.0%	\$4,791,228	\$6,038,210	\$3,926,536	\$4,130,986	68.4%
Pharmacists Mutual Insurance Company	0.0%	\$4,726,711	\$4,575,551	\$2,042,960	\$2,830,530	61.9%
Hartford Insurance Company Of The Midwest	0.0%	\$4,722,902	\$5,028,174	\$4,942,780	\$6,245,371	124.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Insurance Company Of The State Of Pennsylvani	0.0%	\$4,697,212	\$4,837,682	\$1,491,239	\$5,002,128	103.4%
Stillwater Insurance Company	0.0%	\$4,672,465	\$4,133,621	\$2,941,895	\$3,719,764	90.0%
Starnet Insurance Company	0.0%	\$4,622,146	\$4,748,531	\$1,404,851	\$2,226,206	46.9%
Lancer Insurance Company	0.0%	\$4,598,322	\$4,617,100	\$2,755,720	\$2,699,308	58.5%
Teachers Insurance Company	0.0%	\$4,589,963	\$4,572,138	\$4,008,513	\$3,960,229	86.6%
California Casualty General Insurance Company	0.0%	\$4,589,780	\$4,442,035	\$3,288,160	\$3,611,319	81.3%
Next Insurance US Company	0.0%	\$4,561,766	\$3,805,945	\$880,213	\$2,508,592	65.9%
Grinnell Compass Inc	0.0%	\$4,555,437	\$1,877,078	\$830,384	\$1,617,698	86.2%
Starstone National Insurance Company	0.0%	\$4,550,309	\$4,129,122	\$1,670,704	\$1,422,718	34.5%
American Modern Home Insurance Co	0.0%	\$4,477,761	\$4,157,253	\$1,518,234	\$1,795,354	43.2%
Service American Indemnity Company	0.0%	\$4,464,190	\$4,212,627	\$2,281,665	\$3,459,537	82.1%
Jewelers Mutual Insurance Company Si	0.0%	\$4,362,068	\$4,121,706	\$1,284,236	\$1,551,409	37.6%
Monroe Guaranty Insurance Company	0.0%	\$4,303,459	\$4,196,039	\$2,166,045	\$2,677,254	63.8%
Tri State Insurance Company Of Minnesota	0.0%	\$4,259,446	\$4,173,735	\$2,049,563	\$1,897,783	45.5%
Scottsdale Indemnity Company	0.0%	\$4,168,959	\$4,136,484	\$599,359	\$-3,220,539	(77.9%)
Austin Mutual Insurance Company	0.0%	\$4,129,141	\$4,605,191	\$16,457,091	\$6,813,717	148.0%
Utah Business Insurance Company Inc	0.0%	\$4,110,548	\$4,110,548	\$2,060,103	\$3,881,890	94.4%
Great Midwest Insurance Company	0.0%	\$4,050,567	\$4,150,007	\$2,461,858	\$4,306,709	103.8%
West American Insurance Company	0.0%	\$4,042,757	\$5,320,122	\$1,143,838	\$911,280	17.1%
Vigilant Insurance Company	0.0%	\$4,021,387	\$3,869,715	\$3,117,433	\$2,432,421	62.9%
Empire Fire & Marine Insurance Co	0.0%	\$4,009,946	\$4,113,958	\$759,194	\$390,227	9.5%
Chubb Indemnity Insurance Company	0.0%	\$3,994,022	\$3,856,486	\$1,065,923	\$885,978	23.0%
Mitsui Sumitomo Ins Co Of America	0.0%	\$3,989,024	\$3,760,827	\$244,510	\$625,243	16.6%
Pacific Indemnity Company	0.0%	\$3,980,944	\$3,739,826	\$1,320,484	\$1,515,932	40.5%
First Chicago Insurance Company	0.0%	\$3,952,451	\$3,525,319	\$2,094,905	\$2,358,238	66.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
United Wisconsin Insurance Company	0.0%	\$3,944,880	\$5,658,913	\$1,804,423	\$1,434,396	25.3%
Keystone Mutual Insurance Company	0.0%	\$3,923,122	\$4,179,562	\$3,428,348	\$4,068,810	97.4%
MMIC Insurance Inc	0.0%	\$3,852,730	\$4,712,842	\$2,909,219	\$2,593,197	55.0%
Great Divide Insurance Company	0.0%	\$3,786,262	\$3,557,317	\$2,875,365	\$3,551,154	99.8%
Travelers Casualty & Surety Company	0.0%	\$3,740,599	\$4,189,168	\$4,466,548	\$2,637,313	63.0%
Praetorian Insurance Company	0.0%	\$3,740,505	\$3,431,243	\$1,810,434	\$1,366,883	39.8%
Assured Guaranty Municipal Corp	0.0%	\$3,722,350	\$743,850	\$0	\$0	0.0%
Virginia Surety Company Inc	0.0%	\$3,664,240	\$3,606,235	\$976,836	\$1,199,166	33.3%
Great American Spirit Insurance Company	0.0%	\$3,655,074	\$3,076,760	\$537,725	\$1,262,219	41.0%
Lemonade Insurance Company	0.0%	\$3,615,626	\$3,080,569	\$1,929,697	\$2,255,383	73.2%
Amerisure Partners Insurance Company	0.0%	\$3,607,345	\$4,109,713	\$3,265,339	\$2,887,276	70.3%
Southern Pioneer Property & Casualty Insura	0.0%	\$3,597,796	\$3,390,490	\$1,521,857	\$2,074,455	61.2%
Mutualaid Exchange	0.0%	\$3,597,632	\$3,549,390	\$1,616,782	\$1,628,689	45.9%
Arch Indemnity Insurance Company	0.0%	\$3,595,638	\$3,454,670	\$1,175,730	\$1,617,262	46.8%
Branch Insurance Exchange	0.0%	\$3,489,389	\$1,769,682	\$787,500	\$1,681,525	95.0%
First Liberty Insurance Corp The	0.0%	\$3,476,806	\$3,443,184	\$1,064,861	\$1,219,093	35.4%
Stonetrust Commercial Insurance Company	0.0%	\$3,446,992	\$3,159,133	\$440,966	\$671,273	21.2%
Bearing Midwest Casualty Company	0.0%	\$3,446,395	\$3,545,502	\$1,226,023	\$1,038,783	29.3%
Allied Insurance Company Of America	0.0%	\$3,435,497	\$6,806,339	\$7,497,567	\$5,059,782	74.3%
Esurance Insurance Company	0.0%	\$3,391,194	\$3,642,351	\$2,870,926	\$2,951,403	81.0%
Intrepid Insurance Company	0.0%	\$3,389,425	\$3,062,246	\$680,386	\$1,562,111	51.0%
Westport Insurance Corporation	0.0%	\$3,387,951	\$1,361,088	\$6,072,717	\$2,607,894	191.6%
Atradius Trade Credit Insurance Inc	0.0%	\$3,310,319	\$3,429,026	\$203,400	\$785,481	22.9%
Amtrust Insurance Company	0.0%	\$3,297,151	\$3,275,070	\$1,944,674	\$1,912,638	58.4%
Berkley Casualty Company	0.0%	\$3,295,526	\$2,581,918	\$3,826,835	\$-242,067	(9.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Central States Indemnity Company Of Omaha	0.0%	\$3,257,249	\$3,185,055	\$1,605,806	\$628,414	19.7%
Automobile Ins Co Of Hartford CT	0.0%	\$3,211,335	\$3,106,617	\$5,183,582	\$3,466,738	111.6%
ISMIE Mutual Insurance Company	0.0%	\$3,205,344	\$2,708,219	\$2,750,000	\$4,295,655	158.6%
Nova Casualty Company	0.0%	\$3,190,359	\$3,239,055	\$1,143,348	\$1,384,479	42.7%
Guideone Elite Insurance Company	0.0%	\$3,188,094	\$3,213,799	\$1,052,575	\$881,865	27.4%
Unitrin Safeguard Insurance Company	0.0%	\$3,136,463	\$3,650,171	\$1,978,469	\$2,120,266	58.1%
Missouri Doctors Mutual Insurance Company	0.0%	\$3,135,142	\$3,186,071	\$1,020,500	\$442,667	13.9%
Citizens Insurance Company Of America	0.0%	\$3,094,779	\$3,281,629	\$1,575,816	\$5,545,378	169.0%
General Insurance Company Of America	0.0%	\$3,077,580	\$2,682,520	\$1,005,858	\$2,038,283	76.0%
Zurich American Insurance Company Of Illinois	0.0%	\$3,035,165	\$3,192,352	\$865,282	\$168,728	5.3%
ARAG Insurance Company	0.0%	\$3,015,194	\$3,015,230	\$926,640	\$1,002,420	33.2%
Occidental Fire & Casualty Company Of North C	0.0%	\$2,985,349	\$2,927,490	\$1,315,744	\$1,246,714	42.6%
Clear Spring Property & Casualty Company	0.0%	\$2,973,233	\$3,327,792	\$2,181,850	\$916,887	27.6%
Freedom Specialty Insurance Company	0.0%	\$2,917,671	\$3,073,562	\$0	\$1,119,758	36.4%
Tokio Marine America Insurance Company	0.0%	\$2,917,218	\$2,709,416	\$293,133	\$411,287	15.2%
Ascot Insurance Company	0.0%	\$2,864,102	\$2,529,581	\$468,033	\$928,437	36.7%
Transguard Ins Co of America Inc	0.0%	\$2,854,203	\$2,520,811	\$703,962	\$1,392,306	55.2%
Columbia National Insurance Company	0.0%	\$2,772,760	\$2,230,533	\$662,959	\$1,848,549	82.9%
Granite State Insurance Company	0.0%	\$2,755,431	\$2,890,296	\$792,899	\$1,825,996	63.2%
Mitsui Sumitomo Insurance USA Inc	0.0%	\$2,738,668	\$2,841,640	\$953,055	\$1,965,717	69.2%
Falls Lake National Insurance Company	0.0%	\$2,730,435	\$2,526,265	\$-108,863	\$-110,102	(4.4%)
Guideone Specialty Insurance Company	0.0%	\$2,724,680	\$3,378,715	\$1,607,782	\$1,239,312	36.7%
Pinnaclepoint Insurance Company	0.0%	\$2,702,925	\$2,224,798	\$336,137	\$478,916	21.5%
Hartford Insurance Company Of Illinois	0.0%	\$2,702,595	\$2,277,480	\$1,160,311	\$3,752,239	164.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Commonwealth Land Title Insurance Company	0.0%	\$2,698,220	\$2,718,400	\$237,438	\$256,008	9.4%
Cherokee Insurance Company	0.0%	\$2,652,788	\$2,900,401	\$1,444,322	\$1,263,091	43.5%
American Agricultural Insurance Co	0.0%	\$2,647,008	\$2,647,008	\$1,703,648	\$2,532,756	95.7%
Key Risk Insurance Company	0.0%	\$2,640,197	\$2,030,694	\$1,081,383	\$2,114,428	104.1%
National American Insurance Company	0.0%	\$2,638,532	\$2,465,847	\$829,267	\$1,279,713	51.9%
Vantapro Specialty Insurance Company	0.0%	\$2,622,700	\$2,562,279	\$536,390	\$822,295	32.1%
Allmerica Financial Benefit Insurance Company	0.0%	\$2,621,906	\$2,502,238	\$852,270	\$221,674	8.9%
Regent Insurance Company	0.0%	\$2,587,315	\$2,565,978	\$756,211	\$757,483	29.5%
Lio Insurance Company	0.0%	\$2,567,262	\$1,575,912	\$45,790	\$579,044	36.7%
National General Insurance Company	0.0%	\$2,535,986	\$2,828,876	\$1,216,378	\$4,335,004	153.2%
Massachusetts Bay Insurance Company	0.0%	\$2,514,204	\$2,447,113	\$294,827	\$1,005,460	41.1%
Assured Guaranty Corp	0.0%	\$2,467,500	\$3,390,377	\$0	\$0	0.0%
Redwood Fire & Casualty Insurance Company	0.0%	\$2,451,791	\$3,234,028	\$1,560,336	\$1,798,284	55.6%
Allied World Specialty Insurance Company	0.0%	\$2,446,905	\$2,717,188	\$1,268,059	\$2,591,292	95.4%
Horace Mann Insurance Company	0.0%	\$2,434,034	\$2,388,021	\$2,345,996	\$2,433,236	101.9%
Peerless Indemnity Insurance Company	0.0%	\$2,411,343	\$669,260	\$27,428	\$213,271	31.9%
Independence American Insurance Company	0.0%	\$2,402,504	\$2,400,035	\$961,270	\$942,236	39.3%
American Home Assurance Company	0.0%	\$2,401,081	\$2,328,991	\$740,264	\$4,948,059	212.5%
Dealers Assurance Company	0.0%	\$2,387,869	\$2,426,178	\$1,208,147	\$1,213,521	50.0%
United Guaranty Residential Insurance Company	0.0%	\$2,372,029	\$3,121,180	\$36,067	\$-1,558,179	(49.9%)
Wfg National Title Insurance Company	0.0%	\$2,344,242	\$2,023,516	\$156	\$10,912	0.5%
Proselect Insurance Company	0.0%	\$2,332,176	\$2,371,648	\$0	\$1,407,299	59.3%
Middlesex Insurance Company	0.0%	\$2,314,614	\$2,228,476	\$1,187,407	\$1,834,107	82.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Preferred Physicians Medical Risk Retention G	0.0%	\$2,312,262	\$1,923,237	\$0	\$-431,725	(22.4%)
Normandy Insurance Company	0.0%	\$2,307,125	\$1,275,175	\$20,892	\$603,821	47.4%
Professional Solutions Insurance Company	0.0%	\$2,296,337	\$2,293,470	\$131,870	\$69,801	3.0%
Health Care Indemnity Inc	0.0%	\$2,284,626	\$2,284,626	\$0	\$195,265	8.5%
Wright National Flood Insurance Company	0.0%	\$2,268,362	\$2,222,020	\$9,769,704	\$11,336,585	510.2%
Wellfleet Insurance Company	0.0%	\$2,257,245	\$1,407,785	\$797,925	\$899,073	63.9%
Bitco National Insurance Company	0.0%	\$2,241,247	\$2,401,078	\$2,876,579	\$1,785,709	74.4%
American Road Insurance Company	0.0%	\$2,217,142	\$2,217,771	\$202,379	\$231,198	10.4%
Berkley Regional Insurance Company	0.0%	\$2,215,537	\$1,901,439	\$-8,899	\$552,936	29.1%
Vault Reciprocal Exchange	0.0%	\$2,206,303	\$1,145,478	\$592,353	\$3,156,769	275.6%
Fair American Insurance & Reinsurance Co	0.0%	\$2,189,065	\$2,101,656	\$1,181,596	\$1,343,208	63.9%
Everest Denali Insurance Company	0.0%	\$2,185,056	\$1,847,784	\$380,733	\$708,371	38.3%
Harleysville Insurance Company	0.0%	\$2,171,449	\$2,155,974	\$641,928	\$766,504	35.6%
Medical Mutual Insurance Company Of North Car	0.0%	\$2,161,042	\$1,647,105	\$0	\$570,544	34.6%
Verlan Fire Insurance Company	0.0%	\$2,135,598	\$1,902,774	\$237,171	\$407,765	21.4%
Economy Premier Assurance Company	0.0%	\$2,079,204	\$2,132,052	\$1,012,629	\$2,433,725	114.1%
Utica Mutual Insurance Company	0.0%	\$2,045,353	\$1,958,366	\$437,446	\$1,611,410	82.3%
American Family Home Insurance Company	0.0%	\$2,024,691	\$1,915,492	\$423,962	\$503,258	26.3%
Mid-continent Casualty Company	0.0%	\$1,987,801	\$2,107,149	\$244,334	\$344,504	16.3%
Horizon Midwest Casualty Company	0.0%	\$1,963,172	\$1,707,926	\$471,174	\$1,843,912	108.0%
Meridian Security Insurance Company	0.0%	\$1,956,053	\$2,062,758	\$1,526,633	\$1,286,139	62.4%
Endurance Assurance Corporation	0.0%	\$1,946,843	\$1,456,565	\$22,050	\$249,801	17.2%
Partnerre America Insurance Company	0.0%	\$1,945,402	\$1,945,402	\$2,395,733	\$2,521,221	129.6%
Florists Mutual Insurance Company	0.0%	\$1,912,463	\$1,764,027	\$765,441	\$450,686	25.5%
Security National Insurance Company	0.0%	\$1,875,336	\$2,208,879	\$939,896	\$550,228	24.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Plateau Casualty Insurance Company	0.0%	\$1,851,700	\$2,707,767	\$1,746,821	\$1,725,174	63.7%
Safe Auto Insurance Company	0.0%	\$1,772,867	\$2,073,054	\$1,878,074	\$1,397,831	67.4%
GEICO Marine Insurance Company	0.0%	\$1,771,726	\$1,861,770	\$1,766,585	\$1,753,376	94.2%
The Pie Insurance Company	0.0%	\$1,766,911	\$1,787,507	\$329,019	\$-305,727	(17.1%)
Missouri Property Insurance Placement Facilit	0.0%	\$1,757,253	\$1,674,269	\$611,967	\$599,424	35.8%
Foremost Property & Casualty Insurance Comp	0.0%	\$1,754,244	\$1,800,994	\$507,640	\$478,748	26.6%
Corepointe Insurance Company	0.0%	\$1,753,055	\$1,357,536	\$509,375	\$648,802	47.8%
NCMIC Insurance Company	0.0%	\$1,732,220	\$1,726,316	\$25,000	\$222,492	12.9%
Manufacturers Alliance Insurance Company	0.0%	\$1,713,576	\$1,540,343	\$1,080,813	\$1,811,582	117.6%
Physicians Insurance Mutual	0.0%	\$1,689,136	\$1,598,777	\$0	\$60,500	3.8%
Old Republic Surety Company	0.0%	\$1,655,417	\$1,703,093	\$1,029,041	\$1,007,789	59.2%
Tower Hill Prime Insurance Company	0.0%	\$1,649,200	\$1,312,233	\$735,907	\$1,196,796	91.2%
Executive Risk Indemnity Inc	0.0%	\$1,638,605	\$2,011,631	\$1,160,390	\$-195,795	(9.7%)
T.h.e. Insurance Company	0.0%	\$1,637,950	\$1,608,446	\$161,305	\$817,667	50.8%
Clear Blue Insurance Company	0.0%	\$1,572,615	\$937,360	\$127,689	\$343,823	36.7%
Travelers Property Casualty Insurance Company	0.0%	\$1,564,086	\$1,660,789	\$699,684	\$763,580	46.0%
Ace Fire Underwriters Insurance Company	0.0%	\$1,542,876	\$1,464,881	\$231,671	\$194,573	13.3%
Watford Insurance Company	0.0%	\$1,542,136	\$1,068,540	\$856,377	\$601,462	56.3%
Everest Premier Insurance Company	0.0%	\$1,528,613	\$1,284,874	\$174,322	\$275,535	21.4%
Westfield Insurance Company	0.0%	\$1,514,050	\$1,363,874	\$872,320	\$1,338,720	98.2%
Zenith Insurance Company	0.0%	\$1,501,219	\$1,500,227	\$770,470	\$1,038,317	69.2%
Granite Re Inc	0.0%	\$1,468,698	\$1,555,171	\$0	\$-134,231	(8.6%)
Starr Specialty Insurance Company	0.0%	\$1,432,018	\$1,244,779	\$38,941	\$200,675	16.1%
Imperium Insurance Company	0.0%	\$1,416,792	\$1,122,732	\$295,315	\$-4,755,034	(423.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Mag Mutual Insurance Company	0.0%	\$1,407,997	\$1,514,694	\$876,356	\$338,388	22.3%
Diamond State Insurance Company	0.0%	\$1,395,655	\$1,345,570	\$441,509	\$496,908	36.9%
Crum & Forster Indemnity Company	0.0%	\$1,368,360	\$1,239,870	\$670,277	\$1,594,041	128.6%
Alps Property & Casualty Company	0.0%	\$1,362,791	\$1,405,441	\$441,665	\$-1,553,887	(110.6%)
Housing Authority Property Insurance A Mutual	0.0%	\$1,357,230	\$1,228,716	\$1,050,872	\$1,218,166	99.1%
Integon General Insurance Corporation	0.0%	\$1,349,782	\$702,561	\$252,696	\$388,384	55.3%
Milford Casualty Insurance Company	0.0%	\$1,344,981	\$1,424,270	\$1,977,824	\$892,707	62.7%
Hanover American Insurance Company The	0.0%	\$1,339,380	\$1,333,770	\$693,584	\$940,285	70.5%
EMC Property & Casualty Company	0.0%	\$1,323,297	\$1,096,522	\$386,059	\$742,084	67.7%
Employers Assurance Company	0.0%	\$1,273,450	\$1,384,513	\$899,194	\$944,350	68.2%
Home-owners Insurance Company	0.0%	\$1,272,266	\$1,243,887	\$650,174	\$877,618	70.6%
Doctors Direct Insurance Inc	0.0%	\$1,270,989	\$977,336	\$185,000	\$188,122	19.2%
Coface North America Insurance Company	0.0%	\$1,251,367	\$1,238,527	\$–26	\$61,589	5.0%
Repwest Insurance Company	0.0%	\$1,222,543	\$1,221,030	\$252,471	\$59,209	4.8%
Norguard Insurance Company	0.0%	\$1,219,479	\$1,271,093	\$252,456	\$422,687	33.3%
Merchants Bonding Company (mutual)	0.0%	\$1,176,416	\$1,102,024	\$0	\$6,451	0.6%
Merchants National Bonding Inc	0.0%	\$1,157,105	\$1,355,624	\$0	\$686,391	50.6%
Argonaut Great Central Insurance Co	0.0%	\$1,156,047	\$1,134,453	\$1,084,160	\$-49,661	(4.4%)
Armed Forces Insurance Exchange	0.0%	\$1,148,117	\$1,199,660	\$384,840	\$280,607	23.4%
Accredited Surety & Casualty Company Inc	0.0%	\$1,136,962	\$812,069	\$16,091	\$302,315	37.2%
Alpha Property & Casualty Insurance Co	0.0%	\$1,124,645	\$1,888,720	\$1,475,471	\$11,764,165	622.9%
Old Reliable Casualty Company	0.0%	\$1,120,539	\$1,171,763	\$576,888	\$524,341	44.7%
Northstone Insurance Company	0.0%	\$1,118,065	\$1,003,477	\$97,066	\$-47,513	(4.7%)
Premier Group Insurance Company	0.0%	\$1,081,914	\$1,081,914	\$581,375	\$195,322	18.1%
National Continental Insurance Company	0.0%	\$1,075,718	\$3,068,227	\$2,105,589	\$4,309,360	140.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Specialty Risk America	0.0%	\$1,069,543	\$779,080	\$36,329	\$107,942	13.9%
Metropolitan General Insurance Company	0.0%	\$1,069,440	\$553,762	\$436,049	\$509,039	91.9%
American Southern Home Insurance Company	0.0%	\$1,066,608	\$955,372	\$99,706	\$362,355	37.9%
Pennsylvania Manufacturers Indemnity Company	0.0%	\$1,048,371	\$1,216,101	\$189,561	\$592,098	48.7%
Indemnity National Insurance Company	0.0%	\$1,027,479	\$577,136	\$0	\$186,472	32.3%
AssuranceAmerica Insurance Company	0.0%	\$1,021,192	\$1,392,206	\$1,934,265	\$817,967	58.8%
Riverport Insurance Company	0.0%	\$1,003,098	\$989,202	\$532,279	\$925,299	93.5%
Protective Property & Casualty Insurance Comp	0.0%	\$994,044	\$1,427,791	\$742,073	\$766,905	53.7%
Triumphe Casualty Company	0.0%	\$991,182	\$992,900	\$199,640	\$157,068	15.8%
7710 Insurance Company	0.0%	\$980,342	\$1,050,351	\$345,858	\$968,735	92.2%
Ironshore Indemnity Inc	0.0%	\$969,093	\$1,886,032	\$768,065	\$1,194,030	63.3%
Oak River Insurance Company	0.0%	\$955,604	\$1,008,510	\$900,642	\$-1,158,382	(114.9%)
Sunz Insurance Company	0.0%	\$950,664	\$950,664	\$0	\$63,723	6.7%
Triton Insurance Company	0.0%	\$945,575	\$1,207,542	\$213,462	\$207,296	17.2%
Wilshire Insurance Company	0.0%	\$943,304	\$910,805	\$325,566	\$619,097	68.0%
American Compensation Insurance Company	0.0%	\$928,533	\$832,733	\$225,696	\$-240,699	(28.9%)
Continental Indemnity Company	0.0%	\$895,873	\$715,584	\$484,887	\$1,892,477	264.5%
St Paul Fire & Marine Insurance Company	0.0%	\$892,551	\$776,039	\$2,361,022	\$1,175,255	151.4%
Amex Assurance Company	0.0%	\$889,909	\$890,763	\$128,548	\$318,826	35.8%
Work First Casualty Company	0.0%	\$889,485	\$903,788	\$75,498	\$943,139	104.4%
Hartford Steam Boiler Inspection & Ins	0.0%	\$885,555	\$948,207	\$231,932	\$558,710	58.9%
Accident Insurance Company Inc	0.0%	\$880,986	\$875,337	\$1,400,190	\$3,488,568	398.5%
Keystone National Insurance Company	0.0%	\$878,490	\$713,891	\$805,247	\$936,874	131.2%
Brickstreet Mutual Insurance Company	0.0%	\$864,248	\$1,049,917	\$413,003	\$861,043	82.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pacific Employers Insurance Company	0.0%	\$840,713	\$1,020,504	\$482,352	\$1,155,491	113.2%
Avemco Insurance Company	0.0%	\$817,768	\$747,221	\$365,198	\$486,229	65.1%
Century-national Insurance Company	0.0%	\$816,137	\$831,266	\$254,549	\$191,147	23.0%
Plaza Insurance Company	0.0%	\$769,843	\$568,119	\$162,309	\$76,200	13.4%
Cornerstone National Insurance Company	0.0%	\$755,828	\$840,284	\$640,635	\$634,314	75.5%
Country Casualty Insurance Company	0.0%	\$746,170	\$706,398	\$312,370	\$309,438	43.8%
General Security National Insurance Company	0.0%	\$743,154	\$699,248	\$189,181	\$468,892	67.1%
Housing Enterprise Insurance Company Inc	0.0%	\$723,271	\$662,559	\$715,511	\$1,561,444	235.7%
Great American Insurance Company Of NY	0.0%	\$719,240	\$944,986	\$526,482	\$-112,780	(11.9%)
Evergreen National Indemnity Company	0.0%	\$714,869	\$675,292	\$162,837	\$98,874	14.6%
Wcf National Insurance Company	0.0%	\$709,371	\$549,422	\$84,275	\$26,060	4.7%
Genesis Insurance Company	0.0%	\$703,292	\$661,029	\$0	\$422,000	63.8%
Eastguard Insurance Company	0.0%	\$702,217	\$749,956	\$431,316	\$552,877	73.7%
Midwest Insurance Company	0.0%	\$674,957	\$628,337	\$203,951	\$290,263	46.2%
Colony Specialty Insurance Company	0.0%	\$674,901	\$518,304	\$20,793	\$91,348	17.6%
Obsidian Insurance Company	0.0%	\$671,423	\$243,611	\$21,399	\$102,552	42.1%
Rural Trust Insurance Company	0.0%	\$644,328	\$829,982	\$63,722	\$251,927	30.4%
Commerce & Industry Insurance Co	0.0%	\$637,540	\$634,514	\$670,194	\$4,336,598	683.5%
Capitol Indemnity Corporation	0.0%	\$632,121	\$807,566	\$362,478	\$748,940	92.7%
Old United Casualty Company	0.0%	\$629,784	\$527,831	\$75,506	\$89,158	16.9%
Contractors Bonding & Insurance Company	0.0%	\$620,794	\$609,921	\$10,000	\$115,322	18.9%
Forge Insurance Company	0.0%	\$609,451	\$639,214	\$187,470	\$425,269	66.5%
Mobilitas General Insurance Company	0.0%	\$594,143	\$307,826	\$43,573	\$78,685	25.6%
Courtesy Insurance Company	0.0%	\$575,216	\$484,994	\$336,625	\$334,107	68.9%
Tdc National Assurance Company	0.0%	\$571,243	\$538,520	\$0	\$203,561	37.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Cm Select Insurance Company	0.0%	\$567,439	\$375,217	\$124,146	\$180,286	48.0%
Southern Insurance Company	0.0%	\$557,409	\$275,002	\$5,924	\$44,589	16.2%
Preferred Professional Insurance Company	0.0%	\$553,200	\$464,553	\$779,907	\$144,500	31.1%
Midwest Family Advantage Insurance Company	0.0%	\$547,680	\$508,643	\$126,454	\$803,424	158.0%
Seneca Insurance Company Inc	0.0%	\$545,920	\$710,755	\$361,887	\$475,524	66.9%
Toggle Insurance Company	0.0%	\$545,487	\$384,844	\$119,685	\$190,158	49.4%
SFM Mutual Insurance Company	0.0%	\$516,670	\$386,265	\$132,207	\$59,675	15.4%
Camico Mutual Insurance Company	0.0%	\$495,889	\$500,829	\$0	\$20,753	4.1%
Horace Mann Property & Casualty Insurance Com	0.0%	\$480,042	\$503,205	\$471,458	\$470,488	93.5%
Sompo American Fire & Marine Ins Co	0.0%	\$477,856	\$453,201	\$703,060	\$804,462	177.5%
Proassurance Insurance Company Of America	0.0%	\$476,681	\$459,737	\$21,129	\$147,289	32.0%
Beazley America Insurance Company Inc	0.0%	\$467,840	\$417,770	\$33,300	\$324,732	77.7%
Bloomington Compensation Insurance Company	0.0%	\$464,177	\$418,880	\$130,970	\$170,835	40.8%
Memic Indemnity Company	0.0%	\$462,157	\$438,652	\$136,294	\$359,001	81.8%
Wellfleet New York Insurance Company	0.0%	\$449,194	\$325,648	\$5,567	\$48,243	14.8%
Sagamore Insurance Company	0.0%	\$439,672	\$477,345	\$633,976	\$1,560,330	326.9%
American Hallmark Insurance Company Of TX	0.0%	\$439,514	\$381,205	\$189,681	\$116,306	30.5%
MIC Property & Casualty Insurance Corporati	0.0%	\$439,119	\$1,690,720	\$346,183	\$-3,712	( 0.2%)
North Pointe Insurance Company	0.0%	\$434,955	\$357,200	\$68,774	\$127,564	35.7%
National Farmers Union Property & Casualty Co	0.0%	\$426,817	\$462,020	\$324,030	\$7,118,226	1540.7%
Southwest Marine & General Insurance Co	0.0%	\$414,319	\$402,114	\$226,828	\$205,606	51.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Medmarc Casualty Insurance Company	0.0%	\$406,991	\$439,481	\$0	\$37,444	8.5%
United Casualty & Surety Insurance Company	0.0%	\$405,145	\$336,778	\$71,213	\$32,161	9.5%
Diamond Insurance Company	0.0%	\$398,231	\$346,221	\$26,918	\$136,232	39.3%
Platte River Insurance Company	0.0%	\$391,393	\$385,090	\$46,445	\$33,187	8.6%
Suretec Insurance Company	0.0%	\$382,683	\$493,697	\$-1,860	\$52,681	10.7%
Homeowners Of America Insurance Company	0.0%	\$377,417	\$134,041	\$0	\$17,520	13.1%
Universal Fire & Casualty Insurance Company	0.0%	\$372,274	\$170,773	\$0	\$105,859	62.0%
Lexon Insurance Company	0.0%	\$360,170	\$426,264	\$0	\$1,422	0.3%
Gateway Insurance Company	0.0%	\$352,733	\$294,044	\$26,318	\$139,734	47.5%
Safety First Insurance Company	0.0%	\$351,666	\$351,469	\$48,844	\$19,443	5.5%
Employers Compensation Insurance Company	0.0%	\$351,420	\$385,121	\$25,357	\$-50,108	(13.0%)
American Select Insurance Company	0.0%	\$350,182	\$347,469	\$211,552	\$232,459	66.9%
American Guaranty Title Insurance Company	0.0%	\$346,669	\$348,979	\$35	\$27,592	7.9%
American Federated Insurance Company	0.0%	\$342,222	\$339,009	\$9,092	\$6,076	1.8%
Nationwide Property & Casualty Insurance Comp	0.0%	\$337,693	\$221,885	\$28,173	\$44,436	20.0%
Build America Mutual Assurance Company	0.0%	\$304,277	\$44,122	\$0	\$0	0.0%
Znat Insurance Company	0.0%	\$290,734	\$288,705	\$285,223	\$146,311	50.7%
Colonial Surety Company	0.0%	\$290,134	\$234,795	\$0	\$3,438	1.5%
Frankenmuth Insurance Company	0.0%	\$278,480	\$734,289	\$0	\$13,764	1.9%
Incline Casualty Company	0.0%	\$276,204	\$2,163,913	\$290,069	\$753,051	34.8%
Bar Plan Surety & Fidelity Company, The	0.0%	\$269,338	\$353,415	\$18,804	\$-19,884	(5.6%)
Trisura Insurance Company	0.0%	\$266,144	\$299,340	\$227,204	\$771,719	257.8%
Universal Surety Company	0.0%	\$262,132	\$264,301	\$0	\$-2,311	( 0.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Kansas Medical Mutual Insurance Company	0.0%	\$261,372	\$258,337	\$0	\$1,169,347	452.6%
First Colonial Insurance Company	0.0%	\$252,621	\$4,192,622	\$3,197,447	\$3,070,368	73.2%
National General Insurance Online Inc	0.0%	\$245,721	\$273,314	\$51,825	\$162,461	59.4%
ACIG Insurance Company	0.0%	\$235,175	\$235,175	\$0	\$1,157,288	492.1%
Enact Mortgage Insurance Corporation Of North	0.0%	\$231,431	\$232,973	\$0	\$83,910	36.0%
Accelerant National Insurance Company	0.0%	\$230,932	\$66,453	\$0	\$10,795	16.2%
Western Agricultural Insurance Company	0.0%	\$230,796	\$236,184	\$414,420	\$188,490	79.8%
American Property Insurance Company	0.0%	\$230,387	\$222,924	\$17,074	\$21,963	9.9%
American Commerce Insurance Company	0.0%	\$229,844	\$226,136	\$20,500	\$17,260	7.6%
Obi National Insurance Company	0.0%	\$213,086	\$234,899	\$107,627	\$197,934	84.3%
Integon Indemnity Corporation	0.0%	\$212,345	\$102,605	\$75,788	\$115,466	112.5%
AIG Assurance Company	0.0%	\$203,804	\$198,363	\$82,349	\$-50,043	(25.2%)
NGM Insurance Company	0.0%	\$189,730	\$211,267	\$0	\$-24,897	(11.8%)
Stonington Insurance Company	0.0%	\$188,373	\$261,439	\$109,096	\$124,190	47.5%
Dairyland Insurance Company	0.0%	\$187,617	\$219,496	\$75,808	\$47,449	21.6%
Summitpoint Insurance Company	0.0%	\$184,202	\$154,749	\$8,688	\$39,937	25.8%
Toyota Motor Insurance Company	0.0%	\$177,883	\$361,570	\$104,419	\$68,860	19.0%
Mid-continent Assurance Company	0.0%	\$173,876	\$149,393	\$6,808	\$798,354	534.4%
Trans Pacific Insurance Company	0.0%	\$168,053	\$171,177	\$209,699	\$89,376	52.2%
Hallmark National Insurance Company	0.0%	\$161,781	\$574,042	\$191,945	\$-8,885	(1.5%)
Chiron Insurance Company	0.0%	\$160,836	\$63,466	\$33,767	\$25,963	40.9%
Ameritrust Insurance Corporation	0.0%	\$157,581	\$152,923	\$11,916	\$44,073	28.8%
Aegis Security Insurance Company	0.0%	\$157,363	\$236,951	\$76,141	\$65,841	27.8%
Farmers Direct Property & Casualty Insuranc	0.0%	\$154,178	\$167,477	\$20,646	\$43,186	25.8%
American Contractors Indemnity Company	0.0%	\$146,622	\$201,186	\$-15,866	\$150,140	74.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Glencar Insurance Company	0.0%	\$139,528	\$64,799	\$125	\$16,966	26.2%
Heritage Indemnity Company	0.0%	\$136,750	\$560,141	\$473,619	\$475,664	84.9%
American Surety Company	0.0%	\$128,643	\$120,411	\$0	\$339	0.3%
Encompass Insurance Company Of America	0.0%	\$127,316	\$134,260	\$3,611	\$-829	( 0.6%)
U.s. Insurance Company Of America	0.0%	\$120,865	\$52,752	\$0	\$43,015	81.5%
American Southern Insurance Company	0.0%	\$117,070	\$155,502	\$464	\$464	0.3%
Hallmark Insurance Company	0.0%	\$116,336	\$154,003	\$2,025,506	\$2,794,397	1814.5%
Universal Surety Of America	0.0%	\$115,331	\$122,439	\$10,000	\$17,169	14.0%
St Paul Guardian Insurance Company	0.0%	\$112,098	\$79,819	\$108,262	\$57,627	72.2%
Allied Eastern Indemnity Company	0.0%	\$109,368	\$69,875	\$3,118	\$66,003	94.5%
Rockwood Casualty Insurance Company	0.0%	\$107,650	\$98,280	\$17,419	\$28,119	28.6%
Surety Bonding Company Of America	0.0%	\$105,842	\$99,571	\$0	\$18,043	18.1%
Pennsylvania National Mutual Casualty Insuran	0.0%	\$96,713	\$96,107	\$18,702	\$-124,343	(129.4%)
Gray Casualty & Surety Company The	0.0%	\$93,045	\$92,003	\$0	\$-1,971	( 2.1%)
Employers Insurance Company Of Nevada	0.0%	\$92,886	\$34,125	\$266	\$6,574	19.3%
First Acceptance Insurance Company Inc	0.0%	\$92,775	\$94,042	\$52,763	\$30,758	32.7%
Alaska National Insurance Company	0.0%	\$90,707	\$54,170	\$29,949	\$153,974	284.2%
Frank Winston Crum Insurance Company	0.0%	\$86,063	\$81,422	\$-4,796	\$-7,924	(9.7%)
Radian Title Insurance Inc	0.0%	\$85,695	\$79,927	\$0	\$0	0.0%
Prescient National Insurance Company	0.0%	\$80,413	\$101,842	\$140	\$16,184	15.9%
Farmers Casualty Insurance Company	0.0%	\$79,855	\$76,312	\$42,202	\$44,637	58.5%
Excess Share Insurance Corporation	0.0%	\$77,637	\$77,637	\$0	\$0	0.0%
Cimarron Insurance Company Inc	0.0%	\$76,281	\$149,767	\$-138,449	\$-331,354	( 221.2%)
Axis Reinsurance Company	0.0%	\$69,094	\$67,235	\$0	\$-10,371	(15.4%)
Gray Insurance Company The	0.0%	\$68,970	\$69,780	\$5,579	\$28,795	41.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Stonetrust Premier Casualty Insurance Company	0.0%	\$68,735	\$18,643	\$0	\$8,402	45.1%
National General Assurance Company	0.0%	\$66,050	\$66,493	\$23,644	\$24,346	36.6%
St Paul Mercury Insurance Company	0.0%	\$65,816	\$65,369	\$108,293	\$-87,916	(134.5%)
National Fire & Indemnity Exchange	0.0%	\$65,735	\$69,812	\$136,391	\$125,733	180.1%
American States Insurance Company	0.0%	\$64,831	\$69,318	\$578,563	\$197,918	285.5%
Admiral Indemnity Company	0.0%	\$64,676	\$54,157	\$5,249	\$7,738	14.3%
Swiss Re Corporate Solutions Premier Insuranc	0.0%	\$63,960	\$109,925	\$0	\$8,693	7.9%
Fortress Insurance Company	0.0%	\$63,876	\$59,837	\$192,500	\$10,299	17.2%
Investors Title Insurance Company	0.0%	\$63,620	\$63,165	\$0	\$0	0.0%
Bankers Insurance Company	0.0%	\$63,187	\$70,070	\$81,855	\$81,855	116.8%
Amfed Casualty Insurance Company	0.0%	\$61,708	\$24,339	\$0	\$0	0.0%
Amshield Insurance Company	0.0%	\$61,486	\$135,001	\$72,690	\$100,145	74.2%
Argonaut Midwest Insurance Company	0.0%	\$61,130	\$63,427	\$32,714	\$8,332	13.1%
Allegheny Casualty Company	0.0%	\$60,700	\$46,047	\$0	\$5,533	12.0%
Atain Insurance Company	0.0%	\$60,490	\$50,956	\$0	\$-6,864	(13.5%)
General Star National Ins Co	0.0%	\$56,298	\$151,946	\$68,000	\$145,500	95.8%
Guarantee Company Of North America USA	0.0%	\$54,568	\$78,775	\$0	\$-28,391	(36.0%)
Service Lloyds Insurance Company	0.0%	\$52,847	\$23,348	\$0	\$-7,741	(33.2%)
Medmal Direct Insurance Company	0.0%	\$51,338	\$52,018	\$0	\$-5,393	(10.4%)
MIC General Insurance Corporation	0.0%	\$48,986	\$53,075	\$48,449	\$562,035	1058.9%
American National General Insurance Company	0.0%	\$48,968	\$54,922	\$7,655	\$6,280	11.4%
Sequoia Insurance Company	0.0%	\$48,952	\$6,850	\$0	\$539	7.9%
Allmerica Financial Alliance Insurance Co	0.0%	\$48,279	\$46,101	\$65,500	\$75,089	162.9%
National Title Insurance Of New York Inc	0.0%	\$46,219	\$112,091	\$19,140	\$16,635	14.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Arch Mortgage Guaranty Company	0.0%	\$44,321	\$43,384	\$0	\$0	0.0%
Western National Mutual Insurance Company	0.0%	\$44,270	\$36,126	\$0	\$-4,900	(13.6%)
Jm Specialty Insurance Company	0.0%	\$43,635	\$36,786	\$20,610	\$22,223	60.4%
Lexington National Insurance Corporation	0.0%	\$43,408	\$24,415	\$0	\$0	0.0%
Roche Surety & Casualty Company Inc	0.0%	\$43,333	\$43,333	\$0	\$0	0.0%
Guideone America Insurance Company	0.0%	\$41,592	\$61,204	\$0	\$4,028	6.6%
Kemper Independence Insurance Company	0.0%	\$41,311	\$107,138	\$38,700	\$47,882	44.7%
Westfield National Insurance Company	0.0%	\$40,174	\$37,840	\$3,725	\$30,455	80.5%
Colonial American Casualty & Surety Company	0.0%	\$40,088	\$108,571	\$18,029	\$-95,354	(87.8%)
American Mercury Insurance Company	0.0%	\$38,694	\$38,342	\$22,212	\$27,395	71.4%
Sentruity Casualty Company	0.0%	\$33,421	\$11,411	\$8,262	\$21,654	189.8%
GEICO Choice Insurance Company	0.0%	\$31,571	\$329	\$0	\$588	178.7%
Park National Insurance Company	0.0%	\$30,485	\$36,777	\$4,814	\$-109,973	(299.0%)
International Fidelity Insurance Company	0.0%	\$29,593	\$68,713	\$0	\$-10,634	(15.5%)
Midsouth Mutual Insurance Company	0.0%	\$28,857	\$45,148	\$0	\$-17,390	(38.5%)
Jet Insurance Company	0.0%	\$28,579	\$9,332	\$0	\$1,166	12.5%
Ohio Farmers Insurance Company	0.0%	\$25,698	\$16,479	\$0	\$-7,685	(46.6%)
Transamerica Casualty Insurance Company	0.0%	\$25,156	\$25,561	\$2,954	\$2,863	11.2%
Independent Mutual Fire Insurance Company	0.0%	\$23,387	\$23,472	\$0	\$0	0.0%
Response Insurance Company	0.0%	\$23,387	\$90,034	\$102,955	\$108,375	120.4%
Unitrin Direct Property & Casualty Company	0.0%	\$23,063	\$58,106	\$77,887	\$66,005	113.6%
New South Insurance Company	0.0%	\$22,776	\$22,325	\$0	\$45	0.2%
Bond Safeguard Insurance Company	0.0%	\$22,698	\$23,065	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Pennsylvania Insurance Company	0.0%	\$22,000	\$6,300	\$0	\$853	13.5%
Samsung Fire & Marine Insurance Co Ltd (us Br	0.0%	\$21,911	\$13,442	\$0	\$106	0.8%
Old Republic General Insurance Corporation	0.0%	\$19,810	\$125,769	\$1,391,744	\$-840,954	( 668.6%)
21st Century Premier Insurance Company	0.0%	\$17,486	\$19,492	\$7,437	\$7,963	40.9%
National Surety Corporation	0.0%	\$17,461	\$39,369	\$5,147,998	\$-9,570,373	(24309.4%)
Amtrust Title Insurance Company	0.0%	\$17,140	\$14,577	\$0	\$0	0.0%
Chicago Insurance Company	0.0%	\$16,712	\$24,800	\$0	\$0	0.0%
Eastern Alliance Insurance Company	0.0%	\$14,066	\$13,216	\$0	\$0	0.0%
Insurance Company Of North America	0.0%	\$13,352	\$14,269	\$2,563,192	\$-1,406,286	(9855.5%)
State Volunteer Mutual Insurance Company	0.0%	\$10,726	\$17,659	\$0	\$11,395	64.5%
Omni Indemnity Company	0.0%	\$10,294	\$13,332	\$36,628	\$24,352	182.7%
First National Insurance Company Of America	0.0%	\$9,754	\$10,149	\$-183	\$4,779	47.1%
Digital Advantage Insurance Company	0.0%	\$8,285	\$2,641	\$0	\$863	32.7%
United Security Insurance Company	0.0%	\$7,879	\$8,562	\$442	\$-9,937	(116.1%)
First Financial Insurance Company	0.0%	\$7,471	\$5,214	\$20,684	\$18,396	352.8%
Everspan Insurance Company	0.0%	\$7,058	\$2,143	\$0	\$403	18.8%
Knightbrook Insurance Company	0.0%	\$5,899	\$19,422	\$108	\$0	0.0%
MGIC Indemnity Corporation	0.0%	\$5,888	\$3,824	\$0	\$-11,493	(300.5%)
American Business & Mercantile Insurance Mutu	0.0%	\$5,752	\$9,981	\$0	\$-4,563	( 45.7%)
Republic Indemnity Company Of California	0.0%	\$5,609	\$5,441	\$0	\$0	0.0%
Shelter Reinsurance Company	0.0%	\$5,000	\$5,000	\$0	\$0	0.0%
Centurion Casualty Company	0.0%	\$4,252	\$2,695	\$0	\$1,387	51.5%
Maxum Casualty Insurance Company	0.0%	\$4,117	\$5,742	\$0	\$-24,027	(418.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Noblr Reciprocal Exchange	0.0%	\$3,208	\$171	\$0	\$0	0.0%
Sun Surety Insurance Company	0.0%	\$3,059	\$3,059	\$0	\$0	0.0%
US Underwriters Insurance Company	0.0%	\$2,654	\$2,984	\$0	\$427	14.3%
US National Title Insurance Company	0.0%	\$2,149	\$1,672	\$0	\$0	0.0%
United Guaranty Residential Insurance Of Nort	0.0%	\$1,996	\$1,996	\$0	\$-22,123	(1108.4%)
Acstar Insurance Company	0.0%	\$1,990	\$1,368	\$0	\$346	25.3%
Penn America Insurance Company	0.0%	\$1,771	\$648	\$0	\$-1,443	(222.7%)
Republic Indemnity Company Of America	0.0%	\$1,704	\$1,459	\$0	\$0	0.0%
Dorinco Reinsurance Company	0.0%	\$1,680	\$1,480	\$0	\$0	0.0%
Norfolk & Dedham Mutual Fire Insurance Co	0.0%	\$1,571	\$446,389	\$124,889	\$631,411	141.4%
California Casualty Insurance Company	0.0%	\$1,435	\$1,435	\$0	\$0	0.0%
United States Fidelity & Guaranty Company	0.0%	\$1,007	\$872	\$1,708,672	\$-317,301	(36387.7%)
California Casualty Indemnity Exchange	0.0%	\$627	\$627	\$0	\$-8	(1.3%)
Campmed Casualty & Indemnity Company Inc	0.0%	\$468	\$666	\$0	\$-3,851	(578.2%)
First National Title Insurance Company	0.0%	\$446	\$374	\$0	\$0	0.0%
Obi America Insurance Company	0.0%	\$318	\$252	\$0	\$-2,223	(882.1%)
Farmers Alliance Mutual Insurance Company	0.0%	\$240	\$240	\$50,000	\$35,000	14583.3%
Peerless Insurance Company	0.0%	\$232	\$77	\$-7,952	\$-241,639	(313817%)
Inland Insurance Company	0.0%	\$158	\$4,107	\$0	\$-1,103	(26.9%)
AXA Insurance Company	0.0%	\$157	\$215	\$98,237	\$156,370	72730.2%
Eastern Advantage Assurance Company	0.0%	\$83	\$86	\$0	\$0	0.0%
Petroleum Casualty Company	0.0%	\$10	\$10	\$0	\$0	0.0%
Consumers Insurance USA Inc	0.0%	\$0	\$0	\$343,941	\$-336,495	

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Munich Reinsurance America Inc	0.0%	\$0	\$0	\$0	\$-276,416	_
Civic Property & Casualty Co	0.0%	\$0	\$0	\$0	\$23	_
Neighborhood Spirit Property & Casualty Co	0.0%	\$0	\$0	\$0	\$3	_
Trexis One Insurance Corporation	0.0%	\$0	\$0	\$369,397	\$-9,943	_
Censtat Casualty Company	0.0%	\$0	\$694	\$0	\$-173	(24.9%)
Echelon Property & Casualty Insurance Company	0.0%	\$0	\$0	\$345,288	\$294,925	_
MBIA Insurance Corporation	0.0%	\$0	\$218,973	\$0	\$0	0.0%
Developers Surety & Indemnity Company	0.0%	\$0	\$0	\$-4,500	\$24,125	_
Medicus Insurance Company	0.0%	\$0	\$0	\$0	\$137,147	_
Motorists Commercial Mutual Insurance Company	0.0%	\$0	\$0	\$0	\$35,503	_
Indiana Lumbermens Insurance Company	0.0%	\$0	\$0	\$25,174	\$-179,279	
MI Millers Mutual Insurance Company	0.0%	\$0	\$0	\$4,586	\$-50,585	_
Bureau Veritas Inspection & Insurance Co	0.0%	\$0	\$300	\$0	\$0	0.0%
Axis Specialty Insurance Company	0.0%	\$0	\$0	\$0	\$-11,172	
Kammco Casualty Company Inc	0.0%	\$0	\$0	\$500,000	\$773,665	_
AMBAC Assurance Corporation	0.0%	\$0	\$1,342,981	\$0	\$0	0.0%
General Casualty Insurance Company	0.0%	\$0	\$0	\$-308	\$-308	_
St Paul Protective Insurance Company	0.0%	\$0	\$0	\$0	\$2,383	_
Financial Indemnity Company	0.0%	\$0	\$0	\$0	\$-135	_
Trinity Universal Insurance Company	0.0%	\$0	\$0	\$0	\$-4,701	_
Sparta Insurance Company	0.0%	\$0	\$0	\$-183	\$3,333,523	_
Pinnacle National Insurance Company	0.0%	\$0	\$0	\$0	\$210	
Esurance Insurance Company Of New Jersey	0.0%	\$0	\$0	\$1,270	\$992	_
New England Insurance Company	0.0%	\$0	\$6,206	\$0	\$-823	(13.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
Wcf Select Insurance Company	0.0%	\$0	\$0	\$103,661	\$-795,318	_
Procentury Insurance Company	0.0%	\$0	\$0	\$0	\$-381	_
General Reinsurance Corporation	0.0%	\$0	\$0	\$1,208,062	\$-182,359	_
Infinity Insurance Company	0.0%	\$0	\$0	\$0	\$-3,007	_
ACA Financial Guaranty Corporation	0.0%	\$0	\$21,343	\$0	\$0	0.0%
Midwestern Indemnity Company The	0.0%	\$0	\$0	\$1,098,789	\$330,271	_
National Public Finance Guarantee Corporation	0.0%	\$0	\$13,221	\$-126,595	\$-126,595	( 957.5%)
Arrowood Indemnity Company	0.0%	\$0	\$0	\$-514,716	\$9,666	_
Alea North America Insurance Company	0.0%	\$0	\$0	\$23,731	\$-34,511	_
State Farm General Insurance Company	0.0%	\$0	\$0	\$-400	\$-400	_
21st Century Advantage Insurance Company	0.0%	\$0	\$0	\$0	\$-23	_
TIG Insurance Company	0.0%	\$0	\$0	\$898,700	\$1,921,239	_
Fidelity & Guaranty Insurance Underwriters	0.0%	\$0	\$0	\$361,051	\$-95,498	_
Unitrin Preferred Insurance Company	0.0%	\$0	\$0	\$0	\$-642	_
Response Worldwide Insurance Company	0.0%	\$0	\$0	\$0	\$-133	_
Yosemite Insurance Company	0.0%	\$0	\$96	\$0	\$12,045	12546.9%
Young America Insurance Company	0.0%	\$0	\$0	\$5,982,859	\$4,938,137	_
Columbia Insurance Company	0.0%	\$0	\$0	\$0	\$90	_
Equity Insurance Company	0.0%	\$0	\$0	\$68,206	\$-5,541	_
Arch Mortgage Assurance Company	0.0%	\$0	\$0	\$-60,853	\$-60,853	_
Financial Pacific Insurance Company	0.0%	\$0	\$0	\$0	\$-1	_
Merastar Insurance Company	0.0%	\$0	\$0	\$0	\$-3,350	
21st Century North America Insurance Company	0.0%	\$0	\$0	\$41,003	\$4,354	_
Mendota Insurance Company	0.0%	\$0	\$0	\$14,465	\$14,465	_

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
21st Century Centennial Insurance Company	0.0%	\$0	\$0	\$39,795	\$17,950	_
Travelers Commercial Insurance Company	0.0%	\$0	\$0	\$0	\$-474	_
Travelers Casualty Company Of Connecticut	0.0%	\$0	\$0	\$0	\$-643	-
Discover Property & Casualty Insurance Co	0.0%	\$0	\$0	\$883,679	\$7,779,377	_
Hawkeye-security Insurance Company	0.0%	\$0	\$0	\$0	\$-573,722	_
American States Preferred Insurance Company	0.0%	\$0	\$0	\$-1,645	\$-1,645	-
Charter Indemnity Company	0.0%	\$0	\$0	\$0	\$-29	_
American Modern Select Insurance Company	0.0%	\$0	\$0	\$16,625	\$-16,512	_
Infinity Assurance Insurance Company	0.0%	\$0	\$0	\$-1,608	\$-1,608	_
Travelers Commercial Casualty Company	0.0%	\$0	\$0	\$1,844,504	\$1,764,316	_
Universal Underwriters Of TX Insurance Com	0.0%	\$0	\$0	\$0	\$-5,183	_
Foremost Signature Insurance Company	0.0%	\$0	\$0	\$0	\$-20,651	_
Travelers Constitution State Insurance Co	0.0%	\$0	\$0	\$0	\$-870	_
The Travelers Casualty Company	0.0%	\$0	\$0	\$0	\$-3,726	_
Colorado Casualty Insurance Company	0.0%	\$0	\$0	\$0	\$10,931	_
Direct General Insurance Company	0.0%	\$0	\$823	\$147,755	\$-329,753	(40067.2%)
Gulf Underwriters Insurance Company	0.0%	\$0	\$0	\$0	\$4	_
Victoria Fire & Casualty Company	0.0%	\$0	\$0	\$97,237	\$-6,910	_
National Investors Title Insurance Company	0.0%	\$0	\$240	\$0	\$0	0.0%
Progressive Classic Insurance Company	( 0.0%)	\$-16	\$-16	\$0	\$0	0.0%
Trexis Insurance Corporation	( 0.0%)	\$-84	\$62	\$787,482	\$-66,059	(106547%)
Catlin Insurance Company Inc	( 0.0%)	\$-148	\$-148	\$21,017	\$117,620	(79473.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
First American Property & Casualty Insurance	( 0.0%)	\$–175	\$1,296	\$54,904	\$-27,548	(2125.6%)
Wausau Business Insurance Company	( 0.0%)	\$-239	\$-817	\$0	\$-7,828	958.1%
Clarendon National Insurance Company	( 0.0%)	\$-373	\$-373	\$15,377	\$-28,855	7735.9%
Netherlands Insurance Company The	( 0.0%)	\$-4,417	\$-5,877	\$668,108	\$-483,171	8221.4%
Tnus Insurance Company	( 0.0%)	\$-5,451	\$-4,638	\$-36,347	\$-108,656	2342.7%
Blackboard Insurance Company	( 0.0%)	\$-8,555	\$27,918	\$423,009	\$58,164	208.3%
Wausau Underwriters Insurance Company	( 0.0%)	\$-12,851	\$-14,626	\$244,408	\$413,656	(2828.2%)
Progressive Preferred Insurance Company	( 0.0%)	\$-14,073	\$30,011	\$1,742,370	\$721,253	2403.3%
Progressive Direct Insurance Company	( 0.0%)	\$-19,605	\$19,689	\$874,530	\$-97,210	(493.7%)
Illinois National Insurance Company	( 0.0%)	\$-270,253	\$-279,002	\$367,999	\$-327,589	117.4%
Total	100.0%	\$15,004,623,728	\$14,571,864,427	\$8,168,964,051	\$9,213,000,476	63.2%

