

04/06/2015

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2014 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
35-Total All Lines**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	176	STATE FARM GRP	58,508,587,285	57,488,848,841	59.91	63.22	10.28	10.28
2	111	LIBERTY MUT GRP	29,364,558,791	28,863,245,497	56.24	61.26	5.16	15.44
3	8	ALLSTATE INS GRP	28,892,088,210	28,360,443,784	59.47	62.27	5.08	20.52
4	31	BERKSHIRE HATHAWAY GRP	26,395,905,883	25,388,832,778	64.80	69.00	4.64	25.16
5	3548	TRAVELERS GRP	22,790,775,535	22,727,418,206	44.71	49.85	4.00	29.16
6	140	NATIONWIDE CORP GRP	18,935,862,126	18,528,662,597	59.75	63.01	3.33	32.49
7	155	PROGRESSIVE GRP	18,914,866,155	18,649,276,819	62.80	64.50	3.32	35.81
8	12	AMERICAN INTL GRP	18,653,980,760	19,198,436,118	57.43	62.86	3.28	39.09
9	69	FARMERS INS GRP	18,611,694,545	18,400,625,282	55.15	56.90	3.27	42.36
10	200	UNITED SERV AUTOMOBILE ASSN GRP	15,678,175,777	15,311,015,457	67.88	69.50	2.76	45.12
11	212	ZURICH INS GRP	11,293,392,533	11,113,327,521	55.39	63.07	1.98	47.10
12	91	HARTFORD FIRE & CAS GRP	10,864,926,098	10,824,067,354	53.98	59.69	1.91	49.01
13	38	CHUBB INC GRP	10,194,172,489	10,018,739,628	41.89	48.95	1.79	50.80
14	626	ACE LTD GRP	9,979,584,688	9,678,845,581	57.59	62.02	1.75	52.56
15	218	CNA INS GRP	9,137,582,271	8,839,901,097	59.31	66.16	1.61	54.16
16	473	AMERICAN FAMILY INS GRP	6,851,206,040	6,692,526,370	60.96	62.12	1.20	55.37
17	2538	AMTRUST NGH GRP	6,450,000,060	6,133,396,530	58.36	64.18	1.13	56.50
18	280	AUTO OWNERS GRP	5,796,075,068	5,683,620,234	62.70	66.66	1.02	57.52
19	213	ERIE INS GRP	5,513,961,940	5,286,353,917	62.96	65.41	0.97	58.49
20	19	ASSURANT INC GRP	5,228,944,204	5,242,405,825	42.45	42.66	0.92	59.41
21	84	AMERICAN FINANCIAL GRP	5,207,586,974	5,035,618,065	53.34	60.32	0.92	60.32
22	98	WR BERKLEY CORP GRP	5,073,430,884	4,811,617,628	48.33	55.15	0.89	61.21
23	796	QBE INS GRP	4,918,689,935	4,989,791,922	62.83	66.70	0.86	62.08
24	761	ALLIANZ INS GRP	4,437,277,948	4,379,149,295	61.54	67.58	0.78	62.86
25	244	CINCINNATI FIN GRP	4,312,256,240	4,212,808,730	52.92	57.74	0.76	63.61
		**INDUSTRY TOTAL**	569,059,189,825	558,770,369,270	56.15	60.53	100.00	100.00

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

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

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

NOTE: Based on filings received by 04/06/2015, an estimated 100.15% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at [http://www.naic.org/research\\_actuarial\\_dept.htm](http://www.naic.org/research_actuarial_dept.htm)

04/06/2015

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2014 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
04-Homeowners Multiple Peril**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	176	STATE FARM GRP	17,631,831,630	17,326,654,127	49.70	51.19	20.34	20.34
2	8	ALLSTATE INS GRP	7,712,424,795	7,576,231,577	48.38	49.91	8.90	29.24
3	111	LIBERTY MUT GRP	5,712,724,093	5,477,395,462	50.10	51.17	6.59	35.83
4	69	FARMERS INS GRP	5,153,641,100	5,077,923,873	49.63	50.74	5.95	41.78
5	200	UNITED SERV AUTOMOBILE ASSN GRP	4,696,924,843	4,520,158,779	54.19	54.63	5.42	47.20
6	3548	TRAVELERS GRP	3,305,760,841	3,341,254,024	40.02	41.47	3.81	51.01
7	140	NATIONWIDE CORP GRP	3,206,154,777	3,142,392,584	58.05	59.23	3.70	54.71
8	473	AMERICAN FAMILY INS GRP	2,428,167,263	2,352,519,624	54.46	55.14	2.80	57.51
9	38	CHUBB INC GRP	2,049,106,439	2,012,261,326	54.08	55.23	2.36	59.87
10	213	ERIE INS GRP	1,368,425,511	1,296,562,803	60.05	61.66	1.58	61.45
11	280	AUTO OWNERS GRP	1,187,066,327	1,166,305,977	65.07	66.22	1.37	62.82
12	91	HARTFORD FIRE & CAS GRP	1,171,473,187	1,163,240,411	53.19	54.46	1.35	64.17
13	241	METROPOLITAN GRP	1,145,973,915	1,128,818,965	57.65	58.26	1.32	65.50
14	12	AMERICAN INTL GRP	886,642,743	852,690,251	42.85	45.81	1.02	66.52
15	10064	CITIZENS PROP INS CORP	794,976,394	1,003,369,668	30.32	34.39	0.92	67.44
16	1344	ARX HOLDING CORP GRP	781,916,275	744,856,495	43.75	44.99	0.90	68.34
17	1278	CSAA INS GRP	761,097,046	728,794,234	50.46	52.36	0.88	69.22
18	1318	AUTO CLUB ENTERPRISES INS GRP	754,138,941	735,064,395	56.61	58.22	0.87	70.09
19	4663	UNIVERSAL INS HOLDING GRP	733,321,053	722,108,548	20.82	22.59	0.85	70.93
20	50	COUNTRY INS & FIN SERV GRP	700,805,248	695,800,812	57.96	58.34	0.81	71.74
21	3484	TOWER HILL INS GRP	679,226,566	658,166,425	28.19	30.36	0.78	72.53
22	28	AMICA MUT GRP	661,882,916	631,588,951	43.12	44.52	0.76	73.29
23	88	THE HANOVER INS GRP	518,934,670	517,879,655	56.47	57.35	0.60	73.89
24	19	ASSURANT INC GRP	516,526,349	492,854,600	43.08	44.16	0.60	74.48
25	761	ALLIANZ INS GRP	514,243,258	512,762,435	40.32	43.20	0.59	75.08
		**INDUSTRY TOTAL**	86,675,387,376	84,790,911,571	49.54	51.00	100.00	100.00

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

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

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

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PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2014 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
11-Medical Professional Liability**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	31	BERKSHIRE HATHAWAY GRP	862,783,365	848,189,071	31.95	53.34	8.93	8.93
2	831	DOCTORS CO GRP	694,513,796	701,967,175	29.37	57.70	7.19	16.12
3	34231	MEDICAL LIAB MUT INS CO	499,413,761	523,395,007	55.39	70.10	5.17	21.29
4	218	CNA INS GRP	478,768,433	487,607,115	37.75	51.86	4.96	26.25
5	2698	PROASSURANCE CORP GRP	459,885,226	488,915,014	22.23	39.40	4.76	31.01
6	1154	COVERYS GRP	420,239,656	424,156,794	39.67	62.73	4.35	35.36
7	41467	PHYSICIANS RECIP INSURERS	377,155,054	363,943,703	60.21	83.34	3.90	39.27
8	12	AMERICAN INTL GRP	330,292,870	339,758,415	70.01	95.83	3.42	42.69
9	1282	NORCAL GRP	293,225,030	284,431,543	43.30	70.77	3.04	45.72
10	413	MAG MUT INS GRP	228,616,333	228,125,034	44.36	70.81	2.37	48.09
11	30317	HOSPITALS INS CO INC	224,841,264	224,642,580	-0.39	8.91	2.33	50.42
12	2358	ISMIE GRP	222,358,127	235,800,856	17.76	47.04	2.30	52.72
13	10697	MCIC VT A RECIP RRG	218,233,679	218,233,679	78.14	105.11	2.26	54.98
14	4790	MMIC GRP	160,981,142	160,999,063	41.09	55.86	1.67	56.64
15	33049	STATE VOLUNTEER MUT INS CO	142,650,164	145,541,283	36.78	64.81	1.48	58.12
16	377	MEDICAL INS OF MD GRP	135,592,695	138,181,448	29.30	43.80	1.40	59.53
17	10341	CONTROLLED RISK INS CO OF VT RRG	120,579,660	120,579,660	47.62	65.28	1.25	60.77
18	3239	ALLIED WORLD ASSUR HOLDING GRP	115,643,407	120,831,354	55.38	88.43	1.20	61.97
19	32832	MUTUAL INS CO OF AZ	115,118,641	116,630,934	36.79	53.03	1.19	63.16
20	626	ACE LTD GRP	114,057,591	107,969,909	25.43	40.26	1.18	64.34
21	785	MARKEL CORP GRP	112,627,804	108,389,064	43.63	47.45	1.17	65.51
22	1129	WHITE MOUNTAINS GRP	104,751,954	104,615,907	36.32	55.04	1.08	66.59
23	184	MEDICAL INS GRP	96,957,987	97,220,110	23.46	44.48	1.00	67.60
24	4509	IRONSHORE GRP	96,207,598	92,112,398	69.21	82.82	1.00	68.59
25	98	WR BERKLEY CORP GRP	94,519,480	96,383,581	61.53	85.04	0.98	69.57
		**INDUSTRY TOTAL**	9,658,985,556	9,691,227,826	40.13	60.81	100.00	100.00

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

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PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2014 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
16-Workers' Compensation**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	3548	TRAVELERS GRP	4,320,787,193	4,224,619,690	59.44	71.29	7.87	7.87
2	91	HARTFORD FIRE & CAS GRP	3,211,560,890	3,239,042,988	57.36	63.41	5.85	13.71
3	12	AMERICAN INTL GRP	2,708,489,478	2,705,487,769	52.10	59.55	4.93	18.65
4	111	LIBERTY MUT GRP	2,660,599,255	2,705,440,577	75.43	85.29	4.84	23.49
5	212	ZURICH INS GRP	2,603,417,830	2,584,334,756	69.34	80.77	4.74	28.23
6	2538	AMTRUST NGH GRP	2,440,252,314	2,285,542,615	54.16	61.69	4.44	32.67
7	36102	STATE INS FUND	2,374,259,270	2,353,550,514	83.31	83.57	4.32	37.00
8	31	BERKSHIRE HATHAWAY GRP	2,139,534,132	2,046,993,842	53.44	61.33	3.90	40.89
9	35076	STATE COMPENSATION INS FUND	1,528,879,333	1,686,279,146	81.55	96.53	2.78	43.67
10	150	OLD REPUBLIC GRP	1,413,017,388	1,382,322,141	75.06	86.91	2.57	46.25
11	98	WR BERKLEY CORP GRP	1,286,501,013	1,222,139,861	57.20	63.60	2.34	48.59
12	84	AMERICAN FINANCIAL GRP	1,245,304,492	1,207,254,084	56.56	63.08	2.27	50.86
13	38	CHUBB INC GRP	1,184,488,198	1,142,615,324	49.21	51.54	2.16	53.01
14	626	ACE LTD GRP	1,181,964,611	1,096,837,841	61.15	63.12	2.15	55.17
15	22945	TEXAS MUT INS CO	1,140,961,778	1,106,902,644	48.97	51.71	2.08	57.24
16	572	BCBS OF MI GRP	944,280,412	917,541,116	50.46	56.10	1.72	58.96
17	158	FAIRFAX FIN GRP	833,035,890	824,273,824	31.98	37.67	1.52	60.48
18	218	CNA INS GRP	737,372,024	763,817,004	87.88	95.33	1.34	61.82
19	3363	EMPLOYERS HOLDINGS GRP	686,763,135	684,295,593	53.70	61.99	1.25	63.07
20	922	AMERICAN ASSETS GRP	648,224,746	642,501,701	47.67	57.67	1.18	64.25
21	708	NEW JERSEY MANUFACTURERS GRP	574,290,496	464,923,797	54.32	54.36	1.05	65.30
22	41190	PINNACOL ASSUR	571,693,807	562,521,264	65.91	68.52	1.04	66.34
23	140	NATIONWIDE CORP GRP	468,285,839	443,651,351	54.33	58.71	0.85	67.19
24	36196	SAIF CORP	452,442,053	447,219,677	39.39	42.08	0.82	68.01
25	69	FARMERS INS GRP	446,138,685	406,621,937	47.27	54.26	0.81	68.83
		**INDUSTRY TOTAL**	54,923,832,868	53,979,682,887	60.75	68.05	100.00	100.00

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

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PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2014 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
17.1,17.2,18-Other Liability**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	12	AMERICAN INTL GRP	5,819,195,384	5,818,861,501	83.58	93.73	9.48	9.48
2	3548	TRAVELERS GRP	3,114,199,992	3,084,459,299	25.38	35.04	5.07	14.55
3	626	ACE LTD GRP	3,067,695,228	2,997,200,720	60.09	70.17	5.00	19.55
4	212	ZURICH INS GRP	2,823,800,143	2,751,190,148	65.34	78.05	4.60	24.15
5	38	CHUBB INC GRP	2,717,781,623	2,679,076,665	32.86	52.85	4.43	28.58
6	218	CNA INS GRP	2,658,833,723	2,686,442,483	40.35	52.44	4.33	32.91
7	111	LIBERTY MUT GRP	2,617,048,180	2,575,607,324	46.86	71.21	4.26	37.17
8	140	NATIONWIDE CORP GRP	1,889,980,960	1,813,251,813	49.42	60.81	3.08	40.25
9	1285	XL AMER GRP	1,827,570,810	1,761,651,255	53.81	62.80	2.98	43.23
10	98	WR BERKLEY CORP GRP	1,760,793,468	1,628,873,283	37.97	46.28	2.87	46.10
11	84	AMERICAN FINANCIAL GRP	1,229,652,258	1,147,612,893	31.26	46.18	2.00	48.10
12	19	ASSURANT INC GRP	1,106,006,478	1,020,464,189	72.30	72.49	1.80	49.90
13	158	FAIRFAX FIN GRP	1,085,644,915	1,103,530,809	37.10	54.22	1.77	51.67
14	31	BERKSHIRE HATHAWAY GRP	1,018,524,461	868,852,406	35.48	48.60	1.66	53.33
15	785	MARKEL CORP GRP	962,737,626	915,942,969	50.22	58.56	1.57	54.90
16	91	HARTFORD FIRE & CAS GRP	924,913,459	931,041,675	54.29	71.33	1.51	56.40
17	3416	AXIS CAPITAL GRP	887,526,624	893,821,937	56.18	59.49	1.45	57.85
18	244	CINCINNATI FIN GRP	847,245,174	822,563,366	42.18	50.43	1.38	59.23
19	3239	ALLIED WORLD ASSUR HOLDING GRP	826,581,001	731,996,791	31.72	56.98	1.35	60.58
20	176	STATE FARM GRP	818,329,910	817,152,276	56.34	58.44	1.33	61.91
21	4670	STARR GRP	812,518,114	735,331,207	53.82	65.39	1.32	63.23
22	3098	TOKIO MARINE HOLDINGS INC GRP	808,127,985	765,732,440	38.62	44.32	1.32	64.55
23	1279	ARCH INS GRP	784,055,505	725,283,786	50.41	65.71	1.28	65.83
24	4509	IRONSHORE GRP	769,859,223	721,374,565	61.27	72.04	1.25	67.08
25	761	ALLIANZ INS GRP	698,920,506	707,681,521	96.41	113.69	1.14	68.22
		**INDUSTRY TOTAL**	61,386,710,794	59,142,609,745	48.99	60.77	100.00	100.00

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

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

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2014 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
Total Private Passenger Auto**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	176	STATE FARM GRP	35,588,208,500	35,074,879,637	66.10	70.35	18.68	18.68
2	31	BERKSHIRE HATHAWAY GRP	20,520,188,359	20,043,120,032	69.82	72.34	10.77	29.45
3	8	ALLSTATE INS GRP	19,000,662,826	18,715,823,648	65.02	68.37	9.97	39.43
4	155	PROGRESSIVE GRP	16,566,932,367	16,369,843,200	64.23	65.80	8.70	48.13
5	200	UNITED SERV AUTOMOBILE ASSN GRP	9,843,321,100	9,686,600,893	77.28	79.57	5.17	53.29
6	69	FARMERS INS GRP	9,701,153,465	9,728,348,067	61.33	63.24	5.09	58.39
7	111	LIBERTY MUT GRP	9,499,537,869	9,241,535,523	62.75	65.23	4.99	63.37
8	140	NATIONWIDE CORP GRP	7,337,880,238	7,290,694,319	64.68	65.82	3.85	67.22
9	473	AMERICAN FAMILY INS GRP	3,530,594,703	3,471,544,778	64.11	65.47	1.85	69.08
10	3548	TRAVELERS GRP	3,153,507,494	3,113,405,269	59.87	61.21	1.66	70.73
11	91	HARTFORD FIRE & CAS GRP	2,426,304,670	2,389,284,942	65.76	67.40	1.27	72.01
12	1318	AUTO CLUB ENTERPRISES INS GRP	2,423,835,560	2,374,207,669	60.62	62.55	1.27	73.28
13	213	ERIE INS GRP	2,362,670,508	2,288,277,774	69.07	70.58	1.24	74.52
14	241	METROPOLITAN GRP	2,261,807,113	2,210,844,099	58.22	59.67	1.19	75.71
15	660	MERCURY GEN GRP	2,194,239,758	2,175,501,806	60.89	64.44	1.15	76.86
16	1278	CSAA INS GRP	2,178,620,986	2,094,144,484	69.69	71.69	1.14	78.00
17	280	AUTO OWNERS GRP	1,851,700,642	1,820,971,143	74.41	78.15	0.97	78.97
18	55	AUTOMOBILE CLUB MI GRP	1,554,121,724	1,563,543,737	65.97	69.50	0.82	79.79
19	411	MAPFRE INS GRP	1,538,789,558	1,523,016,115	68.64	69.73	0.81	80.60
20	2538	AMTRUST NGH GRP	1,463,399,218	1,472,044,987	69.28	71.02	0.77	81.37
21	3495	INFINITY PROP & CAS INS GRP	1,252,166,594	1,241,080,655	64.18	65.59	0.66	82.02
22	28	AMICA MUT GRP	1,097,809,640	1,090,010,434	62.78	66.17	0.58	82.60
23	50	COUNTRY INS & FIN SERV GRP	985,502,063	981,868,287	64.53	65.84	0.52	83.12
24	88	THE HANOVER INS GRP	956,807,227	940,023,943	66.37	68.43	0.50	83.62
25	708	NEW JERSEY MANUFACTURERS GRP	948,599,698	949,432,665	59.33	65.95	0.50	84.12
		**INDUSTRY TOTAL**	190,492,231,723	187,780,061,211	65.84	68.53	100.00	100.00

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

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

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

NOTE: Based on filings received by 04/06/2015, an estimated 100.15% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at [http://www.naic.org/research\\_actuarial\\_dept.htm](http://www.naic.org/research_actuarial_dept.htm)

04/06/2015

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
PROPERTY AND CASUALTY INSURANCE INDUSTRY  
2014 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM  
States, U.S. Territories, Canada and Aggregate Other Alien  
Total Commercial Auto**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO <sup>1</sup>	DIRECT LOSS & DCC TO EP RATIO <sup>2</sup>	MARKET SHARE %	CUMULATIVE MARKET SHARE % <sup>3</sup>
1	3548	TRAVELERS GRP	1,969,789,820	1,977,799,691	56.13	59.22	6.74	6.74
2	155	PROGRESSIVE GRP	1,910,681,959	1,850,777,000	54.69	57.70	6.54	13.28
3	140	NATIONWIDE CORP GRP	1,665,217,058	1,612,725,303	71.62	75.95	5.70	18.97
4	111	LIBERTY MUT GRP	1,526,577,659	1,522,524,071	59.88	63.29	5.22	24.20
5	212	ZURICH INS GRP	1,313,106,089	1,284,388,901	66.05	74.58	4.49	28.69
6	12	AMERICAN INTL GRP	1,118,788,952	1,071,148,744	89.43	99.31	3.83	32.52
7	150	OLD REPUBLIC GRP	977,452,518	940,192,948	65.78	71.61	3.34	35.86
8	31	BERKSHIRE HATHAWAY GRP	863,111,673	678,028,029	52.89	62.72	2.95	38.82
9	280	AUTO OWNERS GRP	610,599,814	590,771,722	62.71	67.00	2.09	40.90
10	3098	TOKIO MARINE HOLDINGS INC GRP	572,974,777	550,865,924	70.35	76.68	1.96	42.87
11	244	CINCINNATI FIN GRP	554,514,177	534,425,829	65.35	69.60	1.90	44.76
12	98	WR BERKLEY CORP GRP	541,000,339	527,659,478	68.97	74.29	1.85	46.61
13	91	HARTFORD FIRE & CAS GRP	535,846,849	541,646,477	64.91	71.19	1.83	48.45
14	2538	AMTRUST NGH GRP	527,315,884	501,608,350	68.33	75.88	1.80	50.25
15	84	AMERICAN FINANCIAL GRP	511,322,071	495,076,381	62.27	70.87	1.75	52.00
16	176	STATE FARM GRP	459,024,783	448,808,736	72.02	78.32	1.57	53.57
17	213	ERIE INS GRP	400,695,596	378,750,068	67.40	69.45	1.37	54.94
18	796	QBE INS GRP	398,587,458	389,114,692	54.24	59.86	1.36	56.31
19	626	ACE LTD GRP	374,186,020	360,533,327	44.60	48.43	1.28	57.59
20	8	ALLSTATE INS GRP	356,656,034	345,679,963	60.82	62.21	1.22	58.81
21	242	SELECTIVE INS GRP	352,121,331	340,958,820	55.06	57.29	1.20	60.01
22	62	EMC INS CO GRP	344,013,067	327,788,565	70.67	75.83	1.18	61.19
23	218	CNA INS GRP	343,681,146	363,265,933	83.76	87.78	1.18	62.36
24	69	FARMERS INS GRP	343,142,747	340,022,883	59.47	61.76	1.17	63.54
25	88	THE HANOVER INS GRP	340,350,898	341,858,016	67.90	72.28	1.16	64.70
		**INDUSTRY TOTAL**	29,227,299,795	28,224,276,211	63.87	69.53	100.00	100.00

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

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

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