



PROPERTY AND CASUALTY INSURANCE INDUSTRY
2023 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM

PROPERTY AND CASUALTY INSURANCE INDUSTRY
2023 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
 States, U.S. Territories, Canada and Aggregate Other Alien
04-Homeowners Multiple Peril

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO	DIRECT LOSS & DCC TO EP RATIO,	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	176	STATE FARM GRP	27,037,940,172	25,705,653,729	77.08	78.89	17.79	17.79
2	8	ALLSTATE INS GRP	13,551,256,390	12,722,771,135	70.42	72.12	8.92	26.71
3	111	LIBERTY MUT GRP	10,476,330,091	10,140,531,560	68.56	70.17	6.89	33.60
4	200	UNITED SERV AUTOMOBILE ASSN GRP	10,346,045,233	9,515,308,611	78.22	78.72	6.81	40.41
5	69	FARMERS INS GRP	8,981,109,577	8,517,212,769	67.58	68.43	5.91	46.31
6	3548	TRAVELERS GRP	7,569,914,243	7,014,931,008	69.57	70.70	4.98	51.29
7	473	AMERICAN FAMILY INS GRP	7,009,999,632	6,334,714,904	75.28	75.78	4.61	55.91
8	140	NATIONWIDE CORP GRP	4,077,262,120	4,003,909,532	80.88	83.57	2.68	58.59
9	626	CHUBB LTD GRP	3,891,675,567	3,649,700,039	49.49	50.69	2.56	61.15
10	10064	CITIZENS PROP INS CORP	3,208,944,568	2,770,286,734	39.39	45.66	2.11	63.26
11	155	PROGRESSIVE GRP	2,952,598,317	2,685,978,253	51.87	52.13	1.94	65.20
12	213	ERIE INS GRP	2,659,423,444	2,415,582,111	88.73	90.16	1.75	66.95
13	280	AUTO OWNERS GRP	2,564,100,067	2,326,325,015	88.27	90.02	1.69	68.64
14	4663	UNIVERSAL INS HOLDING GRP	1,819,043,114	1,777,150,774	53.80	54.32	1.20	69.84
15	3098	TOKIO MARINE HOLDINGS INC GRP	1,404,191,226	1,306,364,232	81.80	81.92	0.92	70.76
16	1278	CSAA INS GRP	1,323,340,507	1,248,094,678	68.80	69.76	0.87	71.63
17	1318	AUTO CLUB ENTERPRISES INS GRP	1,197,117,298	1,095,514,146	76.21	78.96	0.79	72.42
18	244	CINCINNATI FIN GRP	1,196,665,560	1,054,892,108	62.56	65.19	0.79	73.21
19	660	MERCURY GEN GRP	1,143,868,331	1,039,221,728	62.98	65.58	0.75	73.96
20	28	AMICA MUT GRP	1,134,059,070	1,064,671,405	58.76	60.25	0.75	74.71
21	50	COUNTRY INS & FIN SERV GRP	1,000,969,290	934,603,742	96.51	96.87	0.66	75.36
22	91	HARTFORD FIRE & CAS GRP	990,862,103	959,280,720	55.96	57.17	0.65	76.02
23	55	AUTOMOBILE CLUB MI GRP	964,554,275	911,945,234	76.30	76.85	0.63	76.65
24	88	THE HANOVER INS GRP	944,623,290	887,536,431	95.11	96.53	0.62	77.27
25	4861	HERITAGE INS HOLDINGS GRP	943,982,644	961,933,909	64.73	69.68	0.62	77.89
		INDUSTRY TOTAL	151,988,948,661	142,228,072,988	70.66	72.30	100.00	100.00

€ (Direct losses incurred / Direct premiums earned)

• (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

, Cumulative Market Share is the running total of the individual

PROPERTY AND CASUALTY INSURANCE INDUSTRY
2023 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
 States, U.S. Territories, Canada and Aggregate Other Alien
 11.1,11.2-Medical Professional Liability

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO*	DIRECT LOSS & DCC TO EP RATIO,	MARKET SHARE %	CUMULATIVE MARKET SHARE %f
1	31	BERKSHIRE HATHAWAY GRP	2,174,706,263	2,150,183,179	54.09	65.48	17.98	17.98
2	831	DOCTORS CO GRP	1,207,488,235	1,182,817,505	46.82	72.50	9.99	27.97
3	218	CNA INS GRP	698,133,379	674,726,428	49.87	63.31	5.77	33.74
4	2698	PROASSURANCE CORP GRP	691,934,115	686,459,612	64.62	92.91	5.72	39.46
5	413	MAG MUT INS GRP	581,194,230	534,436,874	38.30	71.46	4.81	44.27
6	1154	COVERYS GRP	507,981,325	530,379,152	59.77	72.83	4.20	48.47
7	10697	MCIC VT A RECIP RRG	458,756,554	458,756,554	124.59	140.49	3.79	52.26
8	184	CURI HOLDINGS GRP	394,779,765	385,250,479	45.52	82.21	3.26	55.53
9	111	LIBERTY MUT GRP	382,551,061	359,505,833	37.36	47.36	3.16	58.69
10	626	CHUBB LTD GRP	222,231,838	217,849,274	64.75	77.69	1.84	60.53
11	2358	ISMIE GRP	215,893,314	208,825,637	54.87	88.68	1.79	62.31
12	98	WR BERKLEY CORP GRP	204,403,780	202,998,679	57.74	66.75	1.69	64.00
13	10341	CONTROLLED RISK INS CO OF VT RRG	183,070,388	183,070,388	26.99	66.50	1.51	65.52
14	4840	PRI GRP	176,491,203	177,343,132	47.88	70.09	1.46	66.98
15	4902	COPIC GRP	166,324,996	152,280,336	35.07	53.83	1.38	68.35
16	158	FAIRFAX FIN GRP	149,921,745	140,097,229	48.80	61.71	1.24	69.59
17	33049	STATE VOLUNTEER MUT INS CO	145,605,222	142,305,172	28.41	66.79	1.20	70.80
18	464	PHYSICIANS INS A MUT GRP	144,622,993	131,663,125	67.41	86.91	1.20	71.99
19	361	MUNICH RE GRP	111,811,738	100,213,916	63.04	85.12	0.92	72.92
20	12	AMERICAN INTL GRP	106,470,263	105,488,074	46.17	52.16	0.88	73.80
21	508	NATIONAL GRP	106,220,891	103,155,961	41.14	60.59	0.88	74.68
22	1279	ARCH INS GRP	101,508,483	94,628,570	58.14	71.44	0.84	75.52
23	2638	NCMIC GRP	97,541,528	98,534,468	31.05	49.51	0.81	76.32
24	785	MARKEL CORP GRP	97,400,688	95,258,265	53.97	67.20	0.81	77.13
25	14163	EMERGENCY CAPITAL MGMT LLC A RRG	92,661,498	94,719,932	75.20	92.89	0.77	77.89
		INDUSTRY TOTAL	12,092,940,733	11,857,932,826	54.49	74.10	100.00	100.00

(Direct losses incurred / Direct premiums earned)

• (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

, Cumulative Market Share is the running total of the individual Company or Group market shares.

NOTE: Based on filings received by 03/18/2024, an estimated 98.01% of Property/Casualty filings have been received. Additional information can be found on the NAIC's Research and Actuarial Dept. Webpage at http://www.naic.org/research_actuarial_dept.htm

PROPERTY AND CASUALTY INSURANCE INDUSTRY
2023 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
 States, U.S. Territories, Canada and Aggregate Other Alien
 16-Workers'Compensation

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO-	DIRECT LOSS & DCC TO EP RATIO,	MARKET SHARE %	CUMULATIVE MARKET SHARE %f
1	3548	TRAVELERS GRP	3,866,767,331	3,849,946,580	43.01	47.86	6.63	6.63
2	91	HARTFORD FIRE & CAS GRP	3,771,503,918	3,711,058,710	43.82	49.87	6.46	13.09
3	2538	AMTRUST FINANCIAL SERV GRP	3,425,169,973	3,344,212,861	45.59	51.55	5.87	18.96
4	212	ZURICH INS GRP	2,932,999,433	2,906,799,813	36.25	58.60	5.03	23.98
5	626	CHUBB LTD GRP	2,378,524,732	2,443,460,739	32.04	35.17	4.08	28.06
6	31	BERKSHIRE HATHAWAY GRP	2,125,792,572	2,113,200,464	50.21	58.07	3.64	31.70
7	111	LIBERTY MUT GRP	2,093,981,396	2,175,890,153	49.86	57.89	3.59	35.29
8	36102	STATE INS FUND	1,709,192,550	1,728,657,460	64.55	70.60	2.93	38.22
9	572	BCBS OF MI GRP	1,670,453,988	1,699,989,988	48.85	54.26	2.86	41.08
10	150	OLD REPUBLIC GRP	1,471,615,206	1,456,700,846	46.57	54.36	2.52	43.60
11	84	AMERICAN FINANCIAL GRP	1,418,133,289	1,408,175,823	42.87	49.06	2.43	46.03
12	12	AMERICAN INTL GRP	1,230,622,818	1,210,299,163	33.06	45.11	2.11	48.14
13	98	WR BERKLEY CORP GRP	1,219,710,396	1,202,526,654	47.83	54.28	2.09	50.23
14	35076	STATE COMPENSATION INS FUND	1,140,750,936	1,139,003,536	37.47	43.46	1.95	52.19
15	922	ICW GRP ASSETS INC GRP	1,108,761,083	1,040,813,554	53.58	60.11	1.90	54.09
16	22945	TEXAS MUT INS CO	1,090,472,150	1,067,489,743	36.48	39.58	1.87	55.95
17	218	CNA INS GRP	1,070,153,508	1,001,634,082	28.67	36.86	1.83	57.79
18	1279	ARCH INS GRP	860,901,296	822,773,731	43.02	52.35	1.48	59.26
19	3363	EMPLOYERS HOLDINGS GRP	758,599,058	719,895,632	45.46	52.05	1.30	60.56
20	158	FAIRFAX FIN GRP	757,824,451	761,509,347	33.27	36.26	1.30	61.86
21	4670	STARR GRP	667,542,449	675,417,170	45.10	55.24	1.14	63.01
22	36196	SAIF CORP	582,017,765	564,114,897	71.73	75.15	1.00	64.00
23	291	ENCOVA MUT INS GRP	572,309,690	561,526,772	45.09	53.93	0.98	64.98
24	785	MARKEL CORP GRP	571,279,280	586,001,760	62.25	65.25	0.93	65.91

PROPERTY AND CASUALTY INSURANCE INDUSTRY
 2023 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
 States, U.S. Territories, Canada and Aggregate Other Alien
 17.1,17.2,18.1,18.2-Other Liability

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO	DIRECT LOSS & DCC TO EP RATIO,	MARKET SHARE %	CUMULATIVE MARKET SHARE %f
1	626	CHUBB LTD GRP	9,244,772,096	9,099,724,813	63.57	73.39	7.64	7.64
2	3548	TRAVELERS GRP	5,579,146,903	5,419,756,095	69.31	78.75	4.61	12.25
3	31	BERKSHIRE HATHAWAY GRP	5,511,906,880	5,732,521,537	54.14	63.41	4.56	16.81
4	111	LIBERTY MUT GRP	5,032,213,422	5,146,328,624	69.50	79.97	4.16	20.97
5	158	FAIRFAX FIN GRP	4,895,317,437	4,890,501,859	60.71	69.70	4.05	25.02
6	98	WR BERKLEY CORP GRP	4,842,327,090	4,589,796,723	54.69	63.13	4.00	29.02
7	968	AXA INS GRP	4,361,616,761	4,469,113,795	60.05	65.98	3.61	32.62
8	12	AMERICAN INTL GRP	4,200,830,886	4,341,629,204	57.04	62.88	3.47	36.10
9	218	CNA INS GRP	4,124,234,871	4,071,667,268	54.38	62.94	3.41	39.51
10	785	MARKEL CORP GRP	3,994,573,621	3,890,061,543	67.92	88.40	3.30	42.81
11	91	HARTFORD FIRE & CAS GRP	3,347,414,392	3,252,414,743	54.03	66.99	2.77	45.58
12	212	ZURICH INS GRP	3,308,447,714	3,249,672,494	82.86	93.11	2.73	48.31
13	140	NATIONWIDE CORP GRP	2,929,808,639	3,051,196,867	60.46	70.62	2.42	50.73
14	84	AMERICAN FINANCIAL GRP	2,557,153,930	2,528,469,052	52.20	62.78	2.11	52.85
15	3098	TOKIO MARINE HOLDINGS INC GRP	2,504,451,977	2,540,701,243	64.57	72.04	2.07	54.92
16	3219	SOMPO GRP	2,241,849,890	2,231,015,418	75.18	89.38	1.85	56.77
17	4670	STARR GRP	2,057,729,807	1,985,924,723	102.67	117.74	1.70	58.47
18	1279	ARCH INS GRP	2,020,583,897	1,982,619,954	50.11	60.92	1.67	60.14
19	1120	EVEREST REINS HOLDINGS GRP	1,974,590,322	1,959,334,739	58.90	69.84	1.63	61.77
20	19	ASSURANT INC GRP	1,967,545,562	1,975,382,747	64.87	65.06	1.63	63.40

PROPERTY AND CASUALTY INSURANCE INDUSTRY
 2023 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
 States, U.S. Territories, Canada and Aggregate Other Alien
 Total Commercial Auto

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO	DIRECT LOSS & DCC TO EP RATIO,	MARKET SHARE %	CUMULATIVE MARKET SHARE %f
1	155	PROGRESSIVE GRP	9,716,926,679	9,554,317,571	74.21	78.50	15.18	15.18
2	3548	TRAVELERS GRP	3,441,405,342	3,305,589,457	68.80	75.22	5.38	20.55
3	111	LIBERTY MUT GRP	2,716,060,083	2,552,748,710	78.43	83.53	4.24	24.80
4	150	OLD REPUBLIC GRP	2,502,163,209	2,347,318,729	79.44	85.89	3.91	28.71
5	212	ZURICH INS GRP	2,099,052,957	1,995,924,878	89.31	96.42	3.28	31.99
6	31	BERKSHIRE HATHAWAY GRP	1,951,535,136	1,804,053,339	68.19	78.12	3.05	35.03
7	280	AUTO OWNERS GRP	1,843,846,507	1,716,764,366	88.47	98.58	2.88	37.91
8	176	STATE FARM GRP	1,674,411,299	1,415,340,424	101.02	109.48	2.62	40.53
9	98	WR BERKLEY CORP GRP	1,362,619,305	1,292,128,633	65.89	72.78	2.13	42.66
10	140	NATIONWIDE CORP GRP	1,241,900,191	1,490,307,563	72.98	77.69	1.94	44.60
11	626	CHUBB LTD GRP	1,240,452,055	1,217,410,401	94.32	100.51	1.94	46.54
12	91	HARTFORD FIRE & CAS GRP	1,203,621,763	1,131,536,632	69.73	75.78	1.88	48.42
13	12	AMERICAN INTL GRP	1,144,879,228	1,068,764,864	67.23	72.68	1.79	50.20
14	84	AMERICAN FINANCIAL GRP	1,045,676,141	1,029,336,121	69.70	73.34	1.63	51.84
15	242	SELECTIVE INS GRP	1,010,638,687	947,400,331	65.11	68.91	1.58	53.42
16	158	FAIRFAX FIN GRP	1,009,721,645	955,608,788	72.24	78.62	1.58	54.99
17	3098	TOKIO MARINE HOLDINGS INC GRP	975,559,001	935,654,773	66.99	71.26	1.52	56.52
18	169	SENTRY INS GRP	931,455,489	900,939,382	72.16	77.67	1.46	57.97
19	213	ERIE INS GRP	891,287,991	839,340,835	85.64	89.50	1.39	59.37
20	244	CINCINNATI FIN GRP	877,527,624	860,425,170	58.17	61.99	1.37	60.74
21	218	CNA INS GRP	874,464,464	794,928,786	75.92	80.17	1.37	62.10
22	8	ALLSTATE INS GRP	842,197,327	909,239,014	95.57	98.76	1.32	63.42
23	14184	ACUITY A MUT INS CO	810,563,816	769,757,401	56.74	61.81	1.27	64.68
24	7	FEDERATED MUT GRP	733,644,000	700,129,079	63.85	69.38	1.15	65.83
25	1279	ARCH INS GRP	705,248,281	651,287,295	73.28	78.35	1.10	66.93
		INDUSTRY TOTAL						