

PROPERTY AND CASUALTY INSURANCE INDUSTRY
2024 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
35-Total All Lines

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	108,982,080,437	104,207,362,749	75.24	78.31	10.30	10.30
2	155	PROGRESSIVE GRP	75,884,809,416	72,159,533,561	60.63	62.56	7.18	17.48
3	31	BERKSHIRE HATHAWAY GRP	63,279,826,760	62,597,109,078	62.07	65.44	5.98	23.46
4	8	ALLSTATE INS GRP	55,859,006,450	53,787,917,843	64.52	66.28	5.28	28.74
5	111	LIBERTY MUT GRP	44,138,829,399	44,986,697,372	60.84	64.40	4.17	32.92
6	3548	TRAVELERS GRP	41,921,555,049	40,529,337,004	54.06	58.03	3.96	36.88
7	200	UNITED SERV AUTOMOBILE ASSN GRP	36,134,505,514	34,866,623,107	69.23	70.60	3.42	40.30
8	626	CHUBB LTD GRP	33,327,135,389	32,491,996,536	58.09	62.61	3.15	43.45
9	69	FARMERS INS GRP	28,288,708,813	27,915,125,163	55.43	57.08	2.67	46.12
10	212	ZURICH INS GRP	18,565,276,991	18,212,721,720	65.11	71.83	1.76	47.88
11	140	NATIONWIDE CORP GRP	17,693,030,666	18,467,969,533	59.20	62.72	1.67	49.55
12	473	AMERICAN FAMILY INS GRP	17,618,189,874	16,757,353,609	62.30	64.06	1.67	51.22
13	91	HARTFORD FIRE & CAS GRP	17,421,661,903	16,723,338,752	54.39	59.59	1.65	52.87
14	12	AMERICAN INTL GRP	16,115,151,961	15,851,267,968	53.12	57.21	1.52	54.39
15	280	AUTO OWNERS GRP	15,891,440,266	14,580,491,589	66.83	71.74	1.50	55.89
16	218	CNA INS GRP	14,392,563,725	13,909,679,014	63.28	68.97	1.36	57.25
17	3098	TOKIO MARINE HOLDINGS INC GRP	12,660,220,589	12,288,113,199	53.40	58.67	1.20	58.45
18	213	ERIE INS GRP	11,950,796,642	11,014,624,651	73.82	76.18	1.13	59.58
19	158	FAIRFAX FIN GRP	11,596,650,477	11,566,290,523	58.48	65.30	1.10	60.68
20	98	WR BERKLEY CORP GRP	10,995,656,633	10,549,382,326	53.13	59.03	1.04	61.72
21	84	AMERICAN FINANCIAL GRP	9,763,603,347	9,596,573,671	61.91	67.61	0.92	62.64
22	785	MARKEL GRP	9,669,062,205	9,340,668,576	61.54	71.69	0.91	63.55
23	244	CINCINNATI FIN GRP	8,641,911,908	8,019,473,315	51.67	56.84	0.82	64.37
24	1318	AUTO CLUB ENTERPRISES INS GRP	8,146,853,255	7,563,042,929	73.76	75.84	0.77	65.14
25	968	AXA INS GRP	7,697,206,391	7,559,831,645	57.25	63.20	0.73	65.87
		INDUSTRY TOTAL	1,057,614,621,770	1,022,075,821,994	61.83	65.74	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/31/2025, an estimated 99.17% 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
2024 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 ¹	DIRECT		CUMULATIVE MARKET SHARE % ³
						LOSS & DCC TO EP RATIO ²	MARKET SHARE %	
1	176	STATE FARM GRP	31,461,021,578	29,080,551,312	72.59	74.38	18.20	18.20
2	8	ALLSTATE INS GRP	15,489,753,100	14,467,897,171	55.52	57.14	8.96	27.16
3	200	UNITED SERV AUTOMOBILE ASSN GRP	11,904,468,132	11,157,823,817	76.05	76.54	6.89	34.05
4	111	LIBERTY MUT GRP	10,610,141,334	10,526,390,891	55.97	57.14	6.14	40.19
5	69	FARMERS INS GRP	9,516,235,049	9,157,441,376	50.76	51.81	5.51	45.70
6	473	AMERICAN FAMILY INS GRP	8,618,178,670	7,790,512,257	62.51	63.42	4.99	50.68
7	3548	TRAVELERS GRP	8,153,826,543	7,850,786,665	59.45	60.27	4.72	55.40
8	626	CHUBB LTD GRP	4,393,716,436	4,143,126,263	42.47	42.88	2.54	57.94
9	140	NATIONWIDE CORP GRP	3,726,470,509	3,937,069,317	59.04	60.83	2.16	60.10
10	280	AUTO OWNERS GRP	3,435,230,105	2,962,419,115	80.81	82.82	1.99	62.09
11	213	ERIE INS GRP	3,328,629,871	2,983,752,799	68.77	70.54	1.93	64.01
12	155	PROGRESSIVE GRP	3,273,723,634	3,160,299,508	41.72	42.47	1.89	65.90
13	10064	CITIZENS PROP INS CORP	2,717,525,204	3,042,470,905	71.16	74.84	1.57	67.48
14	4663	UNIVERSAL INS HOLDING GRP	1,953,736,427	1,888,936,545	76.65	81.27	1.13	68.61
15	3098	TOKIO MARINE HOLDINGS INC GRP	1,670,371,827	1,527,813,415	43.41	44.51	0.97	69.57
16	1318	AUTO CLUB ENTERPRISES INS GRP	1,602,602,912	1,408,639,895	71.67	73.92	0.93	70.50
17	244	CINCINNATI FIN GRP	1,597,917,512	1,386,279,118	53.26	56.70	0.92	71.43
18	1278	CSAA INS GRP	1,532,637,689	1,417,916,024	51.03	51.39	0.89	72.31
19	660	MERCURY GEN GRP	1,428,232,834	1,282,687,777	53.62	56.19	0.83	73.14
20	28	AMICA MUT GRP	1,230,248,232	1,181,271,268	50.66	52.43	0.71	73.85
21	4769	FLORIDA PENINSULA HOLDINGS GRP	1,171,534,895	992,334,523	34.61	37.72	0.68	74.53
22	55	AUTOMOBILE CLUB MI GRP	1,159,743,644	1,064,324,615	62.69	63.60	0.67	75.20
23	50	COUNTRY INS & FIN SERV GRP	1,151,111,752	1,073,999,097	74.63	74.79	0.67	75.87
24	91	HARTFORD FIRE & CAS GRP	1,148,530,356	1,058,684,259	51.12	51.90	0.66	76.53
25	361	MUNICH RE GRP	1,114,492,426	1,025,074,953	63.87	64.20	0.64	77.17
		INDUSTRY TOTAL	172,841,878,056	162,278,510,302	61.59	63.11	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/31/2025, an estimated 99.17% 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
2024 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 ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	31	BERKSHIRE HATHAWAY GRP	2,213,998,844	2,180,963,418	49.00	62.91	17.57	17.57
2	831	DOCTORS CO GRP	1,267,764,164	1,233,116,521	44.35	70.58	10.06	27.64
3	218	CNA INS GRP	757,207,091	726,112,027	36.25	49.34	6.01	33.65
4	2698	PROASSURANCE CORP GRP	679,670,466	687,649,921	45.18	65.24	5.40	39.04
5	413	MAG MUT INS GRP	599,176,531	598,415,397	52.83	81.24	4.76	43.80
6	1154	COVERYS GRP	476,478,279	492,690,775	54.36	66.58	3.78	47.58
7	111	LIBERTY MUT GRP	454,792,147	413,955,830	45.94	54.88	3.61	51.19
8	10697	MCIC VT A RECIP RRG	449,756,768	449,759,650	105.26	122.06	3.57	54.76
9	184	CURI HOLDINGS GRP	411,919,973	398,233,708	53.44	98.94	3.27	58.03
10	626	CHUBB LTD GRP	245,178,468	235,071,713	70.21	81.51	1.95	59.98
11	2358	ISMIE GRP	217,119,087	213,398,933	46.47	75.52	1.72	61.70
12	98	WR BERKLEY CORP GRP	199,690,592	205,688,399	53.52	57.24	1.59	63.29
13	4902	COPIC GRP	192,510,138	187,465,588	44.96	65.05	1.53	64.81
14	4840	PRI GRP	186,934,534	178,353,503	54.89	69.80	1.48	66.30
15	158	FAIRFAX FIN GRP	175,909,998	162,239,846	48.77	56.94	1.40	67.69
16	33049	STATE VOLUNTEER MUT INS CO	153,038,003	150,757,204	42.44	73.86	1.21	68.91
17	464	PHYSICIANS INS A MUT GRP	149,167,486	146,220,127	56.84	82.47	1.18	70.09
18	4990	CORE SPECIALTY INS HOLDINGS GRP	120,537,711	86,191,614	124.36	140.12	0.96	71.05
19	508	NATIONAL GRP	113,065,904	109,623,754	39.97	60.63	0.90	71.95
20	785	MARKEL GRP	104,382,434	101,897,027	38.58	53.07	0.83	72.78
21	1279	ARCH INS GRP	103,876,206	100,388,232	37.68	44.42	0.82	73.60
22	2638	NCMIC GRP	98,467,196	98,599,761	31.38	54.88	0.78	74.38
23	11547	MOUNTAIN LAUREL RRG INC	92,926,000	80,795,000	62.69	82.42	0.74	75.12
24	361	MUNICH RE GRP	92,625,166	103,316,158	69.47	86.09	0.74	75.85
25	4878	MICA GRP	91,402,561	93,179,519	44.17	68.80	0.73	76.58
		INDUSTRY TOTAL	12,597,979,456	12,298,629,071	52.77	71.28	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/31/2025, an estimated 99.17% 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
2024 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 ¹	DIRECT	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
						LOSS & DCC TO EP RATIO ²		
1	3548	TRAVELERS GRP	3,833,368,542	3,839,155,359	39.88	45.04	6.67	6.67
2	91	HARTFORD FIRE & CAS GRP	3,705,411,049	3,692,588,993	45.00	51.14	6.45	13.11
3	2538	AMTRUST FINANCIAL SERV GRP	3,369,191,719	3,301,324,506	52.88	59.63	5.86	18.98
4	212	ZURICH INS GRP	2,879,952,884	2,872,486,691	43.19	62.24	5.01	23.99
5	626	CHUBB LTD GRP	2,351,348,302	2,466,903,377	38.63	41.57	4.09	28.08
6	31	BERKSHIRE HATHAWAY GRP	2,067,039,937	2,078,096,501	53.99	61.20	3.60	31.67
7	111	LIBERTY MUT GRP	1,854,562,073	1,961,702,642	32.09	39.07	3.23	34.90
8	36102	STATE INS FUND WORKERS COMPENSATION	1,686,140,548	1,700,063,798	63.50	69.02	2.93	37.83
9	572	BCBS OF MI GRP	1,506,471,895	1,553,910,755	50.46	56.19	2.62	40.45
10	150	OLD REPUBLIC GRP	1,493,596,962	1,461,992,006	54.95	63.36	2.60	43.05
11	84	AMERICAN FINANCIAL GRP	1,386,144,731	1,378,154,608	43.94	49.93	2.41	45.46
12	12	AMERICAN INTL GRP	1,318,119,061	1,282,595,515	55.31	41.42	2.29	47.75
13	98	WR BERKLEY CORP GRP	1,231,803,844	1,223,732,339	49.42	56.15	2.14	49.90
14	922	ICW GRP ASSETS INC GRP	1,226,131,929	1,210,687,947	55.86	62.76	2.13	52.03
15	218	CNA INS GRP	1,130,836,602	1,078,575,061	32.56	36.41	1.97	54.00
16	35076	STATE COMPENSATION INS FUND	1,090,477,682	1,084,833,627	29.20	73.89	1.90	55.89
17	5067	TEXAS MUT GRP	1,027,243,222	1,031,139,914	37.21	42.21	1.79	57.68
18	1279	ARCH INS GRP	858,824,474	852,545,859	52.67	65.00	1.49	59.18
19	3363	EMPLOYERS HOLDINGS GRP	767,844,865	747,790,192	48.31	55.84	1.34	60.51
20	158	FAIRFAX FIN GRP	724,418,584	724,604,784	35.33	41.30	1.26	61.77
21	4670	STARR GRP	703,489,839	689,009,893	51.53	68.93	1.22	63.00
22	291	ENCOVA MUT INS GRP	594,512,796	590,139,988	44.26	54.90	1.03	64.03
23	36196	SAIF CORP	567,779,882	576,890,190	79.73	83.91	0.99	65.02
24	41190	PINNACOL ASSUR	535,310,039	533,569,423	53.25	57.02	0.93	65.95
25	4485	COPPERPOINT GRP	524,744,718	540,447,458	34.35	40.83	0.91	66.86
		INDUSTRY TOTAL	57,483,901,941	57,507,794,361	47.33	54.61	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/31/2025, an estimated 99.17% 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
2024 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 ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	626	CHUBB LTD GRP	9,516,698,264	9,356,918,379	67.91	78.29	7.36	7.36
2	3548	TRAVELERS GRP	6,148,891,449	5,937,159,704	70.11	77.93	4.76	12.12
3	31	BERKSHIRE HATHAWAY GRP	5,649,813,733	5,571,683,136	62.05	72.30	4.37	16.48
4	98	WR BERKLEY CORP GRP	5,303,967,875	5,076,197,378	56.31	63.63	4.10	20.59
5	158	FAIRFAX FIN GRP	4,876,103,152	4,913,578,653	60.68	71.08	3.77	24.36
6	111	LIBERTY MUT GRP	4,660,263,065	4,798,191,299	108.50	119.79	3.60	27.96
7	12	AMERICAN INTL GRP	4,601,990,814	4,546,339,547	63.92	76.78	3.56	31.52
8	218	CNA INS GRP	4,438,436,866	4,310,155,233	57.07	66.36	3.43	34.95
9	968	AXA INS GRP	4,240,742,640	4,253,245,280	68.80	76.03	3.28	38.23
10	785	MARKEL GRP	4,106,241,556	4,068,746,614	66.07	83.25	3.18	41.41
11	91	HARTFORD FIRE & CAS GRP	3,630,477,728	3,531,931,993	62.32	72.03	2.81	44.22
12	212	ZURICH INS GRP	3,357,948,057	3,255,031,807	81.15	89.45	2.60	46.81
13	140	NATIONWIDE CORP GRP	2,743,478,287	2,776,374,113	61.25	71.05	2.12	48.94
14	84	AMERICAN FINANCIAL GRP	2,719,516,737	2,638,674,617	80.88	91.81	2.10	51.04
15	3098	TOKIO MARINE HOLDINGS INC GRP	2,557,183,862	2,578,241,747	83.39	94.66	1.98	53.02
16	3219	SOMPO GRP	2,471,050,841	2,387,495,472	66.94	79.74	1.91	54.93
17	1279	ARCH INS GRP	2,204,610,971	2,064,468,680	56.28	65.86	1.70	56.63
18	4670	STARR GRP	2,180,299,456	2,092,257,532	71.09	87.43	1.69	58.32
19	3416	AXIS CAPITAL GRP	1,934,074,194	1,939,823,980	63.51	68.17	1.50	59.81
20	19	ASSURANT INC GRP	1,910,134,329	1,934,137,799	73.70	73.82	1.48	61.29
21	244	CINCINNATI FIN GRP	1,903,402,231	1,821,020,807	59.00	68.60	1.47	62.76
22	761	ALLIANZ INS GRP	1,728,137,256	1,701,338,046	80.31	90.77	1.34	64.10
23	1120	EVEREST REINS HOLDINGS GRP	1,648,753,417	1,728,592,193	129.40	158.63	1.28	65.38
24	176	STATE FARM GRP	1,624,778,629	1,484,947,889	188.03	189.30	1.26	66.63
25	242	SELECTIVE INS GRP	1,558,546,604	1,476,639,822	84.29	96.90	1.21	67.84
		INDUSTRY TOTAL	129,303,225,177	125,100,461,175	70.18	80.38	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/31/2025, an estimated 99.17% 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
2024 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
States, U.S. Territories, Canada and Aggregate Other Alien
Total Private Passenger Auto

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	176	STATE FARM GRP	67,754,117,585	65,850,852,141	73.91	77.28	18.87	18.87
2	155	PROGRESSIVE GRP	60,053,469,078	56,789,379,487	60.54	62.11	16.72	35.59
3	31	BERKSHIRE HATHAWAY GRP	41,764,021,113	41,327,519,797	65.72	67.15	11.63	47.23
4	8	ALLSTATE INS GRP	36,581,811,847	35,617,593,273	65.85	67.64	10.19	57.41
5	200	UNITED SERV AUTOMOBILE ASSN GRP	22,135,830,430	21,763,069,325	64.61	66.47	6.16	63.58
6	69	FARMERS INS GRP	13,492,655,158	13,661,692,619	58.30	59.80	3.76	67.34
7	111	LIBERTY MUT GRP	11,741,470,804	12,656,807,288	57.42	59.75	3.27	70.61
8	3548	TRAVELERS GRP	7,184,379,064	7,003,218,963	61.03	63.78	2.00	72.61
9	1318	AUTO CLUB ENTERPRISES INS GRP	6,465,136,944	6,081,770,841	74.33	76.37	1.80	74.41
10	473	AMERICAN FAMILY INS GRP	6,174,180,283	6,128,786,653	64.76	66.08	1.72	76.13
11	280	AUTO OWNERS GRP	5,179,378,655	4,800,504,716	64.89	68.51	1.44	77.57
12	213	ERIE INS GRP	5,007,234,077	4,652,937,712	82.06	83.78	1.39	78.96
13	140	NATIONWIDE CORP GRP	4,800,874,679	5,055,280,241	60.92	63.02	1.34	80.30
14	1278	CSAA INS GRP	4,759,666,515	4,341,074,138	70.22	71.70	1.33	81.63
15	660	MERCURY GEN GRP	3,371,806,198	3,259,393,260	61.97	65.26	0.94	82.57
16	169	SENTRY INS GRP	3,104,477,047	2,981,093,131	56.62	59.00	0.86	83.43
17	215	KEMPER CORP GRP	2,961,550,274	2,991,412,709	57.80	60.66	0.82	84.25
18	55	AUTOMOBILE CLUB MI GRP	2,623,117,386	2,564,473,132	79.92	83.13	0.73	84.99
19	91	HARTFORD FIRE & CAS GRP	2,335,109,999	2,285,904,339	67.70	69.67	0.65	85.64
20	785	MARKEL GRP	1,614,950,698	1,558,279,070	70.92	74.05	0.45	86.09
21	28	AMICA MUT GRP	1,592,129,823	1,547,462,151	63.33	67.19	0.44	86.53
22	50	COUNTRY INS & FIN SERV GRP	1,591,701,868	1,541,498,604	61.24	61.78	0.44	86.97
23	123	SHELTER INS GRP	1,576,042,350	1,523,082,969	67.88	69.53	0.44	87.41
24	483	SOUTHERN FARM BUREAU CAS GRP	1,574,385,950	1,544,549,872	62.87	64.33	0.44	87.85
25	708	NEW JERSEY MANUFACTURERS GRP	1,526,135,174	1,416,842,684	85.51	94.96	0.43	88.27
		INDUSTRY TOTAL	359,067,882,674	349,927,297,942	66.05	68.22	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/31/2025, an estimated 99.17% 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
2024 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 ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	155	PROGRESSIVE GRP	10,787,378,372	10,437,025,903	61.46	65.68	14.99	14.99
2	3548	TRAVELERS GRP	3,857,271,523	3,680,217,009	64.65	70.50	5.36	20.35
3	150	OLD REPUBLIC GRP	2,947,582,313	2,739,928,805	95.16	101.46	4.10	24.44
4	111	LIBERTY MUT GRP	2,789,441,108	2,715,389,582	73.65	80.23	3.88	28.32
5	31	BERKSHIRE HATHAWAY GRP	2,639,163,641	2,262,207,956	69.01	78.48	3.67	31.98
6	212	ZURICH INS GRP	2,290,826,153	2,298,505,356	89.11	99.24	3.18	35.17
7	280	AUTO OWNERS GRP	2,131,997,880	1,999,858,675	58.23	63.14	2.96	38.13
8	176	STATE FARM GRP	2,005,849,525	1,826,372,599	87.84	98.71	2.79	40.92
9	98	WR BERKLEY CORP GRP	1,486,106,173	1,436,391,182	63.55	70.33	2.06	42.98
10	91	HARTFORD FIRE & CAS GRP	1,440,324,764	1,332,790,061	72.51	77.59	2.00	44.98
11	12	AMERICAN INTL GRP	1,375,010,817	1,282,292,318	68.76	75.65	1.91	46.89
12	626	CHUBB LTD GRP	1,210,195,131	1,165,919,186	103.41	113.34	1.68	48.57
13	158	FAIRFAX FIN GRP	1,172,512,441	1,107,723,866	77.66	84.26	1.63	50.20
14	242	SELECTIVE INS GRP	1,157,236,339	1,093,974,305	63.36	66.07	1.61	51.81
15	84	AMERICAN FINANCIAL GRP	1,143,160,168	1,107,789,367	66.82	73.31	1.59	53.40
16	218	CNA INS GRP	1,099,828,302	983,653,675	85.74	91.26	1.53	54.93
17	3098	TOKIO MARINE HOLDINGS INC GRP	1,093,799,190	1,035,787,648	73.31	79.44	1.52	56.45
18	213	ERIE INS GRP	1,032,778,871	962,891,790	86.14	90.22	1.43	57.88
19	169	SENTRY INS GRP	1,000,933,808	977,144,405	86.36	92.65	1.39	59.27
20	1278	CSAA INS GRP	999,574,697	771,182,626	80.83	87.63	1.39	60.66
21	244	CINCINNATI FIN GRP	951,856,444	916,037,289	55.98	60.33	1.32	61.98
22	14184	ACUITY A MUT INS CO	932,057,142	876,163,905	54.28	59.56	1.29	63.28
23	7	FEDERATED MUT GRP	859,113,556	800,870,851	55.47	61.70	1.19	64.47
24	140	NATIONWIDE CORP GRP	843,794,098	980,455,001	67.10	72.38	1.17	65.65
25	215	KEMPER CORP GRP	798,595,025	725,711,840	61.58	68.34	1.11	66.75
		INDUSTRY TOTAL	71,974,219,872	68,541,621,104	73.04	79.61	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

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

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

NOTE: Based on filings received by 03/31/2025, an estimated 99.17% 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