

BEST'S REVIEW®

Top 25 U.S. Commercial Auto Writers

Ranked by 2019 direct premiums written.
(\$ Thousands)

2019 Rank	2018 Rank	Company / Group	AMB#	2019 direct premiums written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2019	2018	2017	2019	2018	2017	
1	1	Progressive Ins Group	000780	\$5,578,099	26.6	12.3	10.8	8.8	62.3	59.5	63.8	14.2
2	2	Travelers Group	018674	2,798,420	9.1	6.2	6.3	6.3	70.9	73.9	65.4	10.0
3	3	Liberty Mutual Ins Cos	000060	1,888,126	5.0	4.2	4.4	4.8	89.1	79.4	93.0	5.3
4	4	Nationwide Group	005987	1,673,431	2.4	3.7	4.0	4.6	74.1	72.8	78.3	9.1
5	6	Old Republic Ins Group	000734	1,613,672	12.1	3.6	3.5	3.5	73.9	66.8	69.7	35.6
6	5	Berkshire Hathaway Ins	000811	1,568,586	3.6	3.5	3.7	3.3	69.0	61.4	57.7	3.4
7	7	Zurich Ins US PC Group	018549	1,426,525	3.9	3.1	3.4	4.7	69.3	79.7	79.6	11.1
8	8	Auto-Owners Ins Group	004354	1,129,050	11.6	2.5	2.5	2.4	64.4	65.9	64.4	12.6
9	10	Chubb INA Group	018498	967,252	30.5	2.1	1.8	2.3	58.2	80.0	61.4	4.1
10	18	Allstate Ins Group	000008	917,778	53.3	2.0	1.5	1.0	69.0	77.3	61.9	2.6
11	14	State Farm Group	000088	859,963	27.9	1.9	1.7	1.6	76.7	75.7	75.7	1.3
12	13	Hartford Ins Group	000048	775,900	13.9	1.7	1.7	1.7	69.0	57.3	71.0	6.1
13	9	Tokio Marine US PC Group	018733	771,450	1.1	1.7	1.9	2.0	67.0	67.0	62.6	8.8
14	15	Great Amer P & C Ins Group	004835	749,686	11.8	1.7	1.7	1.7	60.8	62.9	63.3	11.7
15	12	Cincinnati Ins Cos	004294	736,698	7.7	1.6	1.7	1.8	59.2	64.4	69.2	13.9
16	17	W. R. Berkley Ins Group	018252	715,052	15.9	1.6	1.5	1.5	59.5	60.6	60.8	11.3
17	16	Amer Intl Group	018540	679,094	5.3	1.5	1.6	1.9	105.1	94.5	100.7	4.8
18	20	Fairfax Financial (USA) Group	003116	651,061	16.5	1.4	1.4	1.2	65.0	67.7	62.8	9.3
19	19	Erie Ins Group	004283	635,743	11.7	1.4	1.4	1.4	76.9	71.2	62.3	8.5
20	22	Farmers Ins Group	000032	629,699	21.8	1.4	1.3	1.0	65.6	66.4	68.1	3.1
21	21	Selective Ins Group	003926	609,752	12.8	1.3	1.3	1.4	66.3	74.7	70.0	19.8
22	23	Sentry Ins Group	000086	557,248	13.9	1.2	1.2	1.2	66.8	79.4	74.0	21.6
23	28	CNA Ins Cos	018313	512,642	22.5	1.1	1.0	1.0	58.8	66.4	51.2	4.6
24	25	EMC Ins Cos	000346	504,732	12.3	1.1	1.1	1.2	58.2	68.2	73.9	27.9
25	27	Acuity, A Mutual Ins Co	000468	503,343	20.3	1.1	1.0	1.0	59.9	59.7	65.6	30.4
Top 25 Writers				\$29,453,002	12.7	64.9	64.2	64.6	69.1	70.2	70.9	6.9
Total U.S. P/C Industry				\$45,400,720	11.5	100.0	100.0	100.0	69.6	69.1	70.2	6.4

Reflects Grand Total (includes Canada and U.S. Territories).

Source: [BESTLINK](#) — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

Top 25 U.S. Auto Liability Writers

Ranked by 2019 direct premiums written.
(\$ Thousands)

2019 Rank	2018 Rank	Company / Group	AMB#	2019 direct premiums written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2019	2018	2017	2019	2018	2017	
1	1	State Farm Group	000088	\$24,862,636	-2.9	13.4	14.3	15.4	57.4	62.4	68.5	37.9
2	3	Progressive Ins Group	000780	24,423,916	16.6	13.1	11.7	10.3	61.5	60.6	62.3	62.3
3	2	Berkshire Hathaway Ins	000811	22,458,293	4.4	12.1	12.0	11.4	77.0	73.2	78.6	48.7
4	4	Allstate Ins Group	000008	14,361,143	4.8	7.7	7.7	7.8	61.7	59.8	62.2	41.0
5	6	USAA Group	004080	8,541,318	3.9	4.6	4.6	4.5	87.9	85.1	86.0	36.4
6	5	Liberty Mutual Ins Cos	000060	8,295,991	0.4	4.5	4.6	4.9	72.8	70.9	76.1	23.3
7	7	Farmers Ins Group	000032	7,012,207	2.8	3.8	3.8	4.0	62.4	63.5	65.1	34.0
8	9	Travelers Group	018674	5,169,295	5.4	2.8	2.7	2.7	65.6	66.1	67.1	18.5
9	8	Nationwide Group	005987	4,888,155	-5.5	2.6	2.9	3.4	62.3	62.4	71.9	26.5
10	10	Amer Family Ins Group	000124	3,678,138	-0.1	2.0	2.1	2.0	67.3	70.6	72.0	31.9
11	11	Auto-Owners Ins Group	004354	2,703,460	9.9	1.5	1.4	1.3	67.0	65.9	77.9	30.2
12	12	Kemper PC Companies	018908	2,454,467	10.2	1.3	1.2	1.1	61.8	64.6	67.1	61.2
13	14	Erie Ins Group	004283	2,232,509	4.6	1.2	1.2	1.2	75.0	73.7	68.3	29.8
14	13	Natl Gen Companies	018863	2,192,331	0.0	1.2	1.2	1.2	73.2	65.4	75.4	43.8
15	16	Auto Club Enterprises Ins Group	018515	2,043,320	6.6	1.1	1.1	1.0	74.6	74.5	74.2	45.2
16	15	Hartford Ins Group	000048	1,953,408	1.4	1.1	1.1	1.2	66.4	65.5	72.4	15.4
17	17	Mercury Gen Group	004524	1,822,865	6.2	1.0	1.0	1.0	62.7	68.6	62.2	48.8
18	18	CSAA Ins Group	018460	1,659,589	-0.7	0.9	0.9	0.9	63.2	66.3	70.5	40.5
19	19	MetLife Auto & Home Group	003933	1,455,660	0.5	0.8	0.8	0.8	69.2	62.2	63.9	37.8
20	20	Auto Club Group	000312	1,285,612	3.3	0.7	0.7	0.7	62.0	99.2	122.6	45.0
21	21	Sentry Ins Group	000086	1,277,681	8.3	0.7	0.7	0.6	64.2	67.2	64.8	49.4
22	25	Chubb INA Group	018498	1,237,234	25.6	0.7	0.6	0.6	60.3	76.3	60.9	5.3
23	24	Old Republic Ins Group	000734	1,157,440	15.1	0.6	0.6	0.5	78.5	70.0	72.2	25.5
24	23	Zurich Ins US PC Group	018549	1,066,154	1.7	0.6	0.6	0.8	68.4	79.9	65.7	8.3
25	26	Hanover Ins Group Prop & Cas Cos	004861	991,650	4.4	0.5	0.5	0.5	73.8	73.7	66.9	19.5
Top 25 Writers				\$149,224,472	4.3	80.1	79.9	79.9	66.7	67.0	70.6	34.7
Total U.S. P/C Industry				\$186,211,146	4.0	100.0	100.0	100.0	67.5	67.5	70.8	26.1

Reflects Grand Total (includes Canada and U.S. Territories).

Source: [BESTLINK](#) — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020




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Top 25 U.S. Auto Physical Damage Writers

Ranked by 2019 direct premiums written.
(\$ Thousands)

2019 Rank	2018 Rank	Company / Group	AMB#	2019 direct premiums written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2019	2018	2017	2019	2018	2017	
1	1	State Farm Group	000088	\$16,876,109	-0.9	14.9	15.7	16.5	68.8	63.4	69.5	25.7
2	2	Berkshire Hathaway Ins	000811	14,002,296	7.0	12.4	12.1	11.7	66.1	65.5	73.0	30.4
3	3	Progressive Ins Group	000780	12,179,955	15.8	10.8	9.7	8.7	63.2	62.6	65.5	31.1
4	4	Allstate Ins Group	000008	10,183,378	6.5	9.0	8.8	8.8	53.9	52.8	55.7	29.1
5	5	USAA Group	004080	6,689,881	7.1	5.9	5.8	5.7	74.5	76.2	79.5	28.5
6	6	Liberty Mutual Ins Cos	000060	5,293,945	-0.3	4.7	4.9	5.2	56.0	53.7	62.0	14.9
7	7	Farmers Ins Group	000032	4,150,834	-0.9	3.7	3.9	4.0	60.9	57.7	66.4	20.1
8	8	Nationwide Group	005987	3,030,864	-4.9	2.7	2.9	3.4	59.0	58.8	62.8	16.4
9	9	Travelers Group	018674	2,532,159	7.3	2.2	2.2	2.2	60.5	61.6	64.2	9.0
10	10	Amer Family Ins Group	000124	2,352,869	-0.1	2.1	2.2	2.2	63.5	68.5	68.6	20.4
11	11	Erie Ins Group	004283	1,787,512	8.1	1.6	1.5	1.5	72.2	71.1	68.8	23.9
12	12	Auto-Owners Ins Group	004354	1,741,315	10.3	1.5	1.5	1.3	65.4	66.0	66.3	19.4
13	13	Auto Club Enterprises Ins Group	018515	1,577,857	6.8	1.4	1.4	1.3	60.7	62.4	71.3	34.9
14	14	CSAA Ins Group	018460	1,331,669	-0.1	1.2	1.2	1.2	57.8	59.6	60.9	32.5
15	15	Natl Gen Companies	018863	1,314,003	2.0	1.2	1.2	1.2	53.6	54.8	56.9	26.2
16	17	Kemper PC Companies	018908	1,196,151	9.3	1.1	1.0	1.0	60.1	57.5	64.9	29.8
17	16	Mercury Gen Group	004524	1,184,390	2.2	1.1	1.1	1.0	59.9	60.6	65.4	31.7
18	18	MetLife Auto & Home Group	003933	1,093,012	2.0	1.0	1.0	1.0	55.5	53.3	58.5	28.4
19	19	Hartford Ins Group	000048	850,789	-1.8	0.8	0.8	0.9	56.1	59.7	62.3	6.7
20	21	Auto Club Group	000312	783,945	0.0	0.7	0.7	0.7	65.2	62.8	62.2	27.5
21	20	MAPFRE North America Group	018801	737,917	-7.4	0.7	0.7	0.8	56.5	61.0	61.6	29.4
22	22	Hanover Ins Group Prop & Cas Cos	004861	642,820	4.0	0.6	0.6	0.6	58.6	58.4	56.2	12.6
23	25	COUNTRY Financial PC Group	000302	539,847	6.1	0.5	0.5	0.5	64.6	63.7	62.5	20.5
24	24	Chubb INA Group	018498	537,743	-0.9	0.5	0.5	0.5	55.9	56.7	68.3	2.3
25	23	Amica Mutual Group	018522	505,830	-8.0	0.5	0.5	0.5	61.9	66.2	76.7	21.7
Top 25 Writers				\$93,117,090	4.4	82.4	82.3	82.3	63.3	62.0	66.8	22.3
Total U.S. P/C Industry				\$113,048,674	4.4	100.0	100.0	100.0	62.6	61.7	66.5	15.9

Reflects Grand Total (includes Canada and U.S. Territories).


Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

Top 25 U.S. Private Passenger Auto Writers

Ranked by 2019 direct premiums written.
(\$ Thousands)

2019 Rank	2018 Rank	Company / Group	AMB#	2019 direct premiums written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2019	2018	2017	2019	2018	2017	
1	1	State Farm Group	000088	\$40,878,781	-2.6	16.1	17.0	18.1	61.8	62.6	68.8	62.3
2	2	Berkshire Hathaway Ins	000811	34,892,004	5.5	13.7	13.4	12.8	73.0	70.7	77.1	75.7
3	3	Progressive Ins Group	000780	31,025,772	14.7	12.2	11.0	9.8	62.1	61.5	63.3	79.1
4	4	Allstate Ins Group	000008	23,626,743	4.3	9.3	9.2	9.3	58.1	56.4	59.5	67.5
5	5	USAA Group	004080	15,231,169	5.3	6.0	5.9	5.7	82.0	81.3	83.2	64.9
6	6	Liberty Mutual Ins Cos	000060	11,701,811	-0.6	4.6	4.8	5.0	62.6	61.8	67.2	32.9
7	7	Farmers Ins Group	000032	10,533,343	0.4	4.2	4.3	4.5	61.6	61.1	65.5	51.0
8	8	Nationwide Group	005987	6,245,588	-7.2	2.5	2.7	3.2	57.7	58.2	66.2	33.9
9	9	Amer Family Ins Group	000124	5,776,711	-0.4	2.3	2.4	2.3	64.9	69.6	70.7	50.2
10	10	Travelers Group	018674	4,903,033	4.4	1.9	1.9	1.9	60.0	59.7	66.6	17.5
11	11	Auto Club Enterprises Ins Group	018515	3,621,178	6.7	1.4	1.4	1.3	68.6	69.2	72.9	80.2
12	12	Erie Ins Group	004283	3,384,278	5.1	1.3	1.3	1.3	73.2	72.8	69.5	45.2
13	14	Kemper PC Companies	018908	3,379,883	9.6	1.3	1.3	1.1	61.6	62.1	65.8	84.3
14	15	Auto-Owners Ins Group	004354	3,315,724	9.6	1.3	1.2	1.1	67.1	66.0	76.4	37.0
15	13	Natl Gen Companies	018863	3,151,375	1.3	1.2	1.3	1.2	64.3	61.2	69.7	62.9
16	16	CSAA Ins Group	018460	2,991,258	-0.4	1.2	1.2	1.2	60.8	63.3	66.2	72.9
17	17	Mercury Gen Group	004524	2,790,376	4.2	1.1	1.1	1.1	61.1	64.8	62.5	74.7
18	18	MetLife Auto & Home Group	003933	2,467,219	-0.4	1.0	1.0	1.0	62.5	57.8	61.5	64.0
19	20	Auto Club Group	000312	2,051,891	1.9	0.8	0.8	0.8	62.7	85.2	99.3	71.9
20	19	Hartford Ins Group	000048	2,028,297	-3.9	0.8	0.9	1.0	61.2	65.5	68.7	16.0
21	21	MAPFRE North America Group	018801	1,514,528	-8.7	0.6	0.7	0.7	65.0	67.0	69.8	60.4
22	23	Hanover Ins Group Prop & Cas Cos	004861	1,277,114	6.1	0.5	0.5	0.5	68.7	67.7	64.6	25.1
23	22	Amica Mutual Group	018522	1,255,493	-8.0	0.5	0.6	0.6	66.6	69.9	75.4	53.8
24	24	COUNTRY Financial PC Group	000302	1,213,236	4.6	0.5	0.5	0.5	70.5	68.1	66.7	46.1
25	27	Sentry Ins Group	000086	1,119,010	6.1	0.4	0.4	0.4	58.7	58.9	60.1	43.3
Top 25 Writers				\$220,375,815	3.3	86.8	86.5	86.4	65.0	64.8	69.2	55.6
Total U.S. P/C Industry				\$253,859,101	2.9	100.0	100.0	100.0	65.0	64.7	69.0	35.6

Reflects Grand Total (includes Canada and U.S. Territories).


Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

Top 25 U.S. Total Auto Writers

Ranked by 2019 direct premiums written.
(\$ Thousands)

2019 Rank	2018 Rank	Company / Group	AMB#	2019 direct premiums written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2019	2018	2017	2019	2018	2017	
1	1	State Farm Group	000088	\$41,738,744	-2.1	14.0	14.8	15.9	62.0	62.8	68.9	63.6
2	3	Progressive Ins Group	000780	36,603,871	16.3	12.2	11.0	9.7	62.1	61.3	63.4	93.3
3	2	Berkshire Hathaway Ins	000811	36,460,590	5.4	12.2	12.0	11.5	72.8	70.3	76.4	79.1
4	4	Allstate Ins Group	000008	24,544,521	5.5	8.2	8.1	8.2	58.5	56.9	59.6	70.1
5	5	USAA Group	004080	15,231,199	5.3	5.1	5.0	4.9	82.0	81.3	83.2	64.9
6	6	Liberty Mutual Ins Cos	000060	13,589,936	0.1	4.5	4.7	5.0	66.2	64.1	70.5	38.2
7	7	Farmers Ins Group	000032	11,163,042	1.4	3.7	3.8	4.0	61.8	61.3	65.6	54.1
8	8	Nationwide Group	005987	7,919,019	-5.3	2.7	2.9	3.4	61.1	61.1	68.4	42.9
9	9	Travelers Group	018674	7,701,453	6.0	2.6	2.5	2.5	63.9	64.6	66.2	27.5
10	10	Amer Family Ins Group	000124	6,031,006	-0.1	2.0	2.1	2.1	65.8	69.8	70.7	52.4
11	11	Auto-Owners Ins Group	004354	4,444,775	10.1	1.5	1.4	1.3	66.4	65.9	73.3	49.6
12	12	Erie Ins Group	004283	4,020,021	6.1	1.3	1.3	1.3	73.8	72.6	68.5	53.7
13	15	Kemper PC Companies	018908	3,650,618	9.9	1.2	1.2	1.1	61.2	62.3	66.4	91.1
14	14	Auto Club Enterprises Ins Group	018515	3,621,178	6.7	1.2	1.2	1.1	68.6	69.2	72.9	80.2
15	13	Natl Gen Companies	018863	3,506,334	0.7	1.2	1.2	1.2	65.9	61.5	68.6	70.0
16	17	Mercury Gen Group	004524	3,007,254	4.6	1.0	1.0	1.0	61.6	65.4	63.5	80.6
17	16	CSAA Ins Group	018460	2,991,258	-0.4	1.0	1.1	1.1	60.8	63.3	66.2	72.9
18	18	Hartford Ins Group	000048	2,804,197	0.4	0.9	1.0	1.1	63.3	63.7	69.2	22.1
19	19	MetLife Auto & Home Group	003933	2,548,672	1.2	0.9	0.9	0.9	63.3	58.4	61.6	66.2
20	20	Auto Club Group	000312	2,069,557	2.0	0.7	0.7	0.7	63.2	85.1	99.1	72.5
21	24	Chubb INA Group	018498	1,774,977	16.2	0.6	0.5	0.6	58.9	69.4	63.2	7.5
22	21	MAPFRE North America Group	018801	1,704,449	-8.8	0.6	0.7	0.7	64.8	66.6	69.7	68.0
23	23	Sentry Ins Group	000086	1,676,258	8.6	0.6	0.5	0.5	61.3	65.3	64.5	64.8
24	22	Hanover Ins Group Prop & Cas Cos	004861	1,634,469	4.2	0.6	0.6	0.5	67.8	67.7	62.7	32.1
25	25	Old Republic Ins Group	000734	1,613,672	12.1	0.5	0.5	0.5	73.9	66.8	69.7	35.6
Top 25 Writers				\$242,051,070	4.4	80.9	80.7	80.7	65.4	65.0	69.2	57.8
Total U.S. P/C Industry				\$299,259,821	4.1	100.0	100.0	100.0	65.7	65.3	69.2	42.0

Reflects Grand Total (includes Canada and U.S. Territories).

Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

U.S. Total All Auto Lines – Top Writers by State, Canada and U.S. Territories – 2019

Ranked by 2019 direct premiums written.

(\$ Thousands)

State	2019 Rank	2018 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR ¹	DDCCE ²	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer ³	Direct Writer ⁴				
AL	24	24	582	\$4,316,949	1.4	4.5	64.0	2.7	33.7	66.4	State Farm Group	19.9	Alfa Ins Group	11.9
AK	49	49	360	585,804	0.2	5.2	61.2	2.4	21.7	78.3	State Farm Group	25.7	Berkshire Hathaway Ins	17.1
AZ	15	15	637	6,273,480	2.1	6.0	65.4	1.9	36.3	63.7	Berkshire Hathaway Ins	14.7	State Farm Group	13.5
AR	32	31	551	2,539,568	0.8	2.6	61.1	1.7	33.4	66.6	State Farm Group	19.7	Southern Farm Bureau Casualty Group	11.5
CA	1	1	600	36,451,881	12.2	6.3	66.5	3.5	37.3	62.7	State Farm Group	11.2	Berkshire Hathaway Ins	9.5
CO	16	17	581	6,090,768	2.0	6.5	69.4	2.3	32.7	67.3	State Farm Group	15.3	Progressive Ins Group	12.1
CT	27	27	502	3,634,288	1.2	3.0	64.9	3.3	46.4	53.6	Berkshire Hathaway Ins	16.4	Progressive Ins Group	11.0
DE	41	41	479	1,088,360	0.4	3.7	70.8	3.5	39.6	60.4	State Farm Group	19.7	Berkshire Hathaway Ins	16.7
DC	52	52	406	450,968	0.2	6.4	63.4	1.9	29.5	70.5	Berkshire Hathaway Ins	31.8	State Farm Group	15.3
FL	3	3	617	24,230,908	8.1	2.2	72.3	4.9	43.7	56.4	Berkshire Hathaway Ins	22.8	Progressive Ins Group	20.6
GA	5	5	695	11,553,403	3.9	6.9	68.7	3.1	37.9	62.1	State Farm Group	18.7	Progressive Ins Group	13.6
HI	45	45	294	931,548	0.3	2.9	60.7	1.9	30.9	69.1	Berkshire Hathaway Ins	24.1	State Farm Group	16.0
ID	39	39	507	1,326,688	0.4	6.6	59.2	1.8	34.9	65.1	State Farm Group	11.6	Progressive Ins Group	10.8
IL	9	9	689	9,769,224	3.3	3.9	64.1	3.1	38.7	61.3	State Farm Group	23.9	Allstate Ins Group	10.6
IN	22	22	674	4,862,113	1.6	3.3	61.8	2.6	47.1	52.9	State Farm Group	17.3	Progressive Ins Group	12.3
IA	35	35	580	2,341,156	0.8	3.5	62.4	2.0	59.2	40.8	Progressive Ins Group	17.1	State Farm Group	15.8
KS	34	34	553	2,394,271	0.8	3.8	62.0	1.6	39.2	60.8	State Farm Group	15.3	Progressive Ins Group	12.4
KY	26	26	591	3,748,080	1.3	2.5	63.3	2.4	35.9	64.1	State Farm Group	18.9	KY Farm Bureau Group	16.3
LA	18	18	515	5,714,969	1.9	2.6	65.8	4.6	35.8	64.2	State Farm Group	25.7	Progressive Ins Group	16.0
ME	44	44	420	952,050	0.3	3.2	60.6	1.5	52.7	47.3	Progressive Ins Group	14.7	State Farm Group	10.8
MD	17	16	576	6,080,974	2.0	4.0	66.0	1.9	37.3	62.7	Berkshire Hathaway Ins	22.6	State Farm Group	15.6
MA	14	13	406	6,605,423	2.2	4.1	62.0	1.7	69.7	30.3	MAPFRE North America Group	20.6	Berkshire Hathaway Ins	11.9
MI	6	7	539	11,045,479	3.7	4.5	60.3	5.4	49.3	50.7	Progressive Ins Group	16.6	State Farm Group	14.8
MN	23	23	550	4,601,457	1.5	4.3	64.7	2.2	45.8	54.2	State Farm Group	19.4	Progressive Ins Group	17.1
MS	33	33	542	2,439,857	0.8	2.4	64.4	2.8	37.7	62.3	State Farm Group	19.5	Progressive Ins Group	12.6
MO	21	21	627	5,043,177	1.7	4.6	64.8	2.0	33.5	66.5	State Farm Group	17.8	Progressive Ins Group	11.8
MT	43	43	478	994,219	0.3	3.8	72.1	1.9	41.1	58.9	State Farm Group	17.1	Progressive Ins Group	14.0
NE	37	37	537	1,670,031	0.6	3.7	68.2	1.5	48.9	51.1	State Farm Group	16.3	Progressive Ins Group	14.3
NV	30	30	563	3,351,544	1.1	9.4	67.6	4.7	34.4	65.6	State Farm Group	14.3	Berkshire Hathaway Ins	14.2
NH	42	42	442	1,068,700	0.4	3.9	59.0	1.3	45.6	54.4	Progressive Ins Group	12.7	Berkshire Hathaway Ins	12.6
NJ	8	8	550	9,868,188	3.3	3.0	66.0	5.5	31.6	68.5	Berkshire Hathaway Ins	19.2	Progressive Ins Group	12.0
NM	36	36	520	1,809,951	0.6	5.6	60.7	2.4	36.6	63.4	State Farm Group	16.0	Progressive Ins Group	14.8
NY	4	4	589	17,072,463	5.7	2.4	69.9	5.9	38.8	61.2	Berkshire Hathaway Ins	27.6	Allstate Ins Group	12.1
NC	11	11	574	7,710,144	2.6	4.8	68.3	1.3	48.9	51.1	State Farm Group	12.3	Berkshire Hathaway Ins	11.4
ND	48	48	469	696,222	0.2	4.9	64.4	1.7	58.3	41.7	Progressive Ins Group	15.9	State Farm Group	9.5
OH	10	10	690	8,264,058	2.8	2.6	59.1	2.0	55.2	44.8	Progressive Ins Group	15.6	State Farm Group	15.2
OK	29	29	558	3,402,068	1.1	3.2	58.5	2.5	35.1	64.9	State Farm Group	18.9	Progressive Ins Group	12.4
OR	28	28	563	3,618,119	1.2	2.9	61.8	2.7	34.7	65.3	State Farm Group	16.5	Progressive Ins Group	15.5
PA	7	6	675	11,031,154	3.7	2.2	64.9	2.8	51.8	48.2	State Farm Group	15.7	Erie Ins Group	12.9
RI	40	40	438	1,112,018	0.4	2.5	66.6	2.3	49.1	50.9	Progressive Ins Group	22.9	Berkshire Hathaway Ins	11.9
SC	20	20	602	5,093,641	1.7	4.6	65.4	2.0	38.3	61.7	State Farm Group	19.0	Berkshire Hathaway Ins	12.9
SD	46	46	477	745,056	0.2	5.5	61.8	1.2	55.1	44.9	State Farm Group	14.4	Progressive Ins Group	14.3
TN	19	19	662	5,292,196	1.8	4.6	62.8	2.4	37.7	62.3	State Farm Group	17.3	TN Farmers Ins Cos	14.0
TX	2	2	705	27,879,631	9.3	4.0	66.9	3.2	41.4	58.7	Progressive Ins Group	13.9	State Farm Group	12.2
UT	31	32	559	2,611,683	0.9	6.2	66.5	2.2	41.8	58.2	State Farm Group	12.2	Allstate Ins Group	10.5
VT	51	51	418	473,911	0.2	2.3	55.5	1.3	57.3	42.7	Progressive Ins Group	17.6	Berkshire Hathaway Ins	13.0
VA	12	12	624	6,764,637	2.3	3.7	65.6	2.0	40.5	59.5	Berkshire Hathaway Ins	17.6	State Farm Group	13.1
WA	13	14	582	6,611,394	2.2	5.8	63.5	2.9	35.6	64.4	State Farm Group	13.6	Progressive Ins Group	11.4
WV	38	38	476	1,495,900	0.5	1.5	60.8	1.7	49.7	50.3	State Farm Group	21.4	Erie Ins Group	14.9
WI	25	25	600	4,018,355	1.3	3.3	61.7	2.1	55.5	44.5	Progressive Ins Group	17.4	Amer Family Ins Group	15.6
WY	50	50	434	541,453	0.2	6.5	74.6	1.3	37.7	62.3	State Farm Group	17.2	Progressive Ins Group	15.2
Guam	55	54	26	54,180	0.0	-21.8	49.9	5.2	77.1	22.9	Chung Kuo Ins Co Ltd GUB	23.0	USAA Group	22.9
Puerto Rico	47	47	68	697,539	0.2	-0.3	57.7	0.8	67.4	32.7	Universal Ins Group of Puerto Rico	37.5	Coop de Seguros Multiples PR	31.8
U.S. Virgin Is.	56	56	38	48,951	0.0	20.3	53.5	4.0	87.7	12.3	Underwriters at Lloyd's, London (M)	42.5	Guardian Ins Group	37.3
Canada	53	53	38	100,123	0.0	19.3	-99.9	-1.6	78.0	22.0	CNA Ins Cos	29.3	Liberty Mutual Ins Cos	21.4
Other	54	55	101	85,001	0.0	22.9	45.5	0.0	89.4	10.6	Natl Unity Ins Co	28.1	New Horizon Ins Co	20.2
N. Mariana Is.	57	57	9	4,446	0.0	8.6	38.2	13.6	100.0	0.0	DB Ins US Group	29.7	Tokio Marine US PC Group	29.5
Grand Total			1,471	\$299,259,821	100.0	4.1	65.7	3.2	41.6	58.4	State Farm Group	13.9	Progressive Ins Group	12.2


1. ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premium earned and dividends paid to policyholder.

2. DDCCE: Direct defense and cost containment expense ratio is the former allocated loss adjustment expense (ALAE) ratio.

3. Insurers that distribute primarily through independent agents.

4. Insurers that distribute primarily through a direct-selling system or an exclusive agency system.

Note: Data for some companies in this report has been received from the NAIC.

Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

U.S. Auto Liability – Top Writers by State, Canada and U.S. Territories – 2019

Ranked by 2019 direct premiums written.

(\$ Thousands)

State	2019 Rank	2018 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR ¹	DDCCE ²	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer ³	Direct Writer ⁴				
AL	24	26	560	\$2,510,084	1.3	4.5	66.9	4.4	38.1	61.9	State Farm Group	18.8	Progressive Ins Group	11.0
AK	46	46	348	350,781	0.2	3.7	64.1	3.7	24.6	75.4	State Farm Group	25.5	Berkshire Hathaway Ins	17.2
AZ	14	16	623	3,960,656	2.1	6.7	65.4	2.8	39.0	61.0	Berkshire Hathaway Ins	14.6	Progressive Ins Group	14.0
AR	32	32	530	1,423,050	0.8	1.9	63.2	2.7	38.1	61.9	State Farm Group	18.1	Progressive Ins Group	10.8
CA	1	1	578	22,239,284	11.9	7.4	68.6	5.5	40.4	59.6	State Farm Group	10.8	Farmers Ins Group	9.5
CO	18	18	557	3,702,714	2.0	5.2	69.0	3.7	35.0	65.0	State Farm Group	14.5	Progressive Ins Group	12.7
CT	28	27	486	2,393,749	1.3	3.2	68.1	4.9	48.1	52.0	Berkshire Hathaway Ins	16.3	Progressive Ins Group	12.3
DE	39	39	463	767,437	0.4	3.4	72.4	4.8	41.9	58.1	State Farm Group	19.5	Berkshire Hathaway Ins	16.7
DC	49	50	396	276,622	0.1	8.6	62.9	3.0	34.5	65.5	Berkshire Hathaway Ins	28.7	State Farm Group	14.4
FL	2	2	589	17,618,498	9.5	1.6	76.9	6.5	45.7	54.3	Progressive Ins Group	21.1	Berkshire Hathaway Ins	21.1
GA	5	5	672	7,737,748	4.2	7.1	74.4	4.5	39.8	60.2	State Farm Group	18.2	Progressive Ins Group	14.3
HI	43	43	279	553,807	0.3	1.5	59.8	2.9	35.0	65.0	Berkshire Hathaway Ins	22.8	State Farm Group	15.8
ID	40	41	483	765,050	0.4	5.6	60.5	2.8	37.7	62.3	Progressive Ins Group	12.1	State Farm Group	11.0
IL	9	9	669	5,821,373	3.1	3.2	64.2	5.0	42.7	57.3	State Farm Group	21.7	Allstate Ins Group	9.6
IN	22	21	650	2,874,461	1.5	3.1	61.0	4.2	49.6	50.4	State Farm Group	16.0	Progressive Ins Group	13.1
IA	35	35	553	1,181,867	0.6	3.1	61.3	3.6	61.3	38.7	Progressive Ins Group	19.0	State Farm Group	14.5
KS	34	34	531	1,265,210	0.7	3.3	62.0	2.7	42.6	57.5	State Farm Group	13.8	Progressive Ins Group	13.6
KY	26	25	576	2,469,242	1.3	2.3	65.5	3.5	37.8	62.2	State Farm Group	17.8	KY Farm Bureau Group	15.3
LA	15	14	503	3,865,290	2.1	2.8	69.3	6.7	39.4	60.6	State Farm Group	24.0	Progressive Ins Group	16.7
ME	44	44	407	520,648	0.3	1.9	62.6	2.5	55.2	44.8	Progressive Ins Group	16.2	State Farm Group	10.5
MD	17	17	555	3,762,437	2.0	4.0	67.3	2.9	40.4	59.6	Berkshire Hathaway Ins	21.7	State Farm Group	15.5
MA	16	15	387	3,860,976	2.1	3.9	64.1	2.6	70.6	29.4	MAPFRE North America Group	19.9	Berkshire Hathaway Ins	12.7
MI	6	7	517	7,173,131	3.9	6.2	55.8	8.1	49.2	50.8	Progressive Ins Group	17.6	State Farm Group	15.7
MN	23	23	531	2,610,688	1.4	3.2	60.1	3.7	47.7	52.3	Progressive Ins Group	18.7	State Farm Group	18.2
MS	33	33	525	1,419,433	0.8	2.7	67.0	4.5	41.6	58.4	State Farm Group	17.5	Progressive Ins Group	13.9
MO	21	22	597	2,892,753	1.6	4.0	65.3	3.2	37.1	62.9	State Farm Group	16.3	Progressive Ins Group	12.9
MT	45	45	454	516,247	0.3	3.4	59.5	3.0	43.7	56.3	State Farm Group	15.7	Progressive Ins Group	15.3
NE	37	37	517	895,015	0.5	3.3	62.3	2.6	50.8	49.2	Progressive Ins Group	16.6	State Farm Group	15.2
NV	27	29	549	2,452,481	1.3	10.7	70.8	6.4	36.6	63.4	Berkshire Hathaway Ins	13.9	Progressive Ins Group	13.7
NH	42	42	430	570,329	0.3	2.9	60.3	2.3	48.0	52.0	Progressive Ins Group	13.2	Berkshire Hathaway Ins	13.1
NJ	7	6	532	7,012,503	3.8	2.6	67.9	7.5	34.0	66.0	Berkshire Hathaway Ins	18.2	Progressive Ins Group	12.7
NM	36	36	500	1,148,571	0.6	5.2	60.3	3.6	38.8	61.3	State Farm Group	15.6	Progressive Ins Group	15.2
NY	4	4	573	11,494,240	6.2	1.9	73.4	8.5	41.3	58.7	Berkshire Hathaway Ins	26.0	Allstate Ins Group	11.9
NC	12	12	551	4,216,326	2.3	4.1	75.6	2.2	50.8	49.2	State Farm Group	12.2	Berkshire Hathaway Ins	10.7
ND	48	49	447	325,225	0.2	4.7	57.6	2.2	61.8	38.2	Progressive Ins Group	17.9	State Farm Group	8.6
OH	10	10	673	4,780,872	2.6	2.3	57.7	3.2	57.8	42.2	Progressive Ins Group	17.0	State Farm Group	13.9
OK	30	30	543	1,915,895	1.0	2.5	60.6	4.1	39.0	61.0	State Farm Group	17.0	Progressive Ins Group	13.2
OR	25	24	542	2,477,857	1.3	2.2	62.5	3.8	36.2	63.8	Progressive Ins Group	16.5	State Farm Group	15.7
PA	8	8	655	6,338,077	3.4	1.2	63.5	4.6	53.5	46.5	State Farm Group	14.5	Progressive Ins Group	12.5
RI	41	40	428	739,584	0.4	1.1	67.6	3.2	51.8	48.2	Progressive Ins Group	25.6	Berkshire Hathaway Ins	11.3
SC	19	19	579	3,303,083	1.8	4.7	69.2	2.9	40.8	59.2	State Farm Group	18.5	Progressive Ins Group	13.1
SD	47	47	460	341,286	0.2	3.2	59.2	2.5	57.8	42.2	Progressive Ins Group	15.5	State Farm Group	13.6
TN	20	20	642	2,994,801	1.6	4.3	62.9	3.8	40.9	59.1	State Farm Group	16.2	TN Farmers Ins Cos	12.5
TX	3	3	685	16,532,342	8.9	4.0	69.9	5.3	46.1	54.0	Progressive Ins Group	14.1	State Farm Group	11.9
UT	31	31	536	1,681,083	0.9	6.6	69.1	3.3	43.6	56.4	State Farm Group	11.6	Progressive Ins Group	10.2
VT	52	52	409	236,411	0.1	1.1	56.4	2.2	60.7	39.3	Progressive Ins Group	19.5	Berkshire Hathaway Ins	11.8
VA	13	13	600	3,998,374	2.1	3.3	67.3	3.3	44.4	55.6	Berkshire Hathaway Ins	16.7	Progressive Ins Group	12.6
WA	11	11	558	4,397,650	2.4	5.3	65.3	4.1	37.0	63.0	State Farm Group	13.0	Progressive Ins Group	11.9
WV	38	38	461	848,409	0.5	0.3	60.6	2.8	52.7	47.3	State Farm Group	19.9	Erie Ins Group	13.8
WI	29	28	581	2,270,943	1.2	1.9	59.8	3.4	56.6	43.4	Progressive Ins Group	18.1	Amer Family Ins Group	15.3
WY	51	51	417	252,420	0.1	3.6	64.4	2.4	42.3	57.7	Progressive Ins Group	16.7	State Farm Group	15.6
Guam	56	56	26	14,488	0.0	-16.5	90.4	9.2	81.6	18.4	DB Ins US Group	27.1	USAA Group	18.4
Puerto Rico	50	48	66	256,363	0.1	-17.9	62.2	2.0	71.8	28.2	Universal Ins Group of Puerto Rico	33.8	Coop de Seguros Multiples PR	26.7
U.S. Virgin Is.	55	55	36	33,661	0.0	20.3	55.6	4.9	95.5	4.5	Underwriters at Lloyd's, London (VI)	51.4	Guardian Ins Group	36.4
Canada	53	53	35	75,679	0.0	19.5	-99.9	-1.4	78.4	21.6	CNA Ins Cos	25.7	Travelers Group	21.1
Other	54	54	95	72,151	0.0	22.7	39.5	7.8	96.8	3.2	Natl Unity Ins Co	33.1	New Horizon Ins Co	23.4
N. Mariana Is.	57	57	9	1,794	0.0	8.0	52.1	29.5	100.0	0.0	DB Ins US Group	36.2	Tokio Marine US PC Group	29.7
Grand Total			1,444	\$186,211,146	100.0	4.0	67.5	5.0	44.0	56.0	State Farm Group	13.4	Progressive Ins Group	13.1


1. ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premium earned and dividends paid to policyholder.

2. DDCCE: Direct defense and cost containment expense ratio is the former allocated loss adjustment expense (ALAE) ratio.

3. Insurers that distribute primarily through independent agents.

4. Insurers that distribute primarily through a direct-selling system or an exclusive agency system.

Note: Data for some companies in this report has been received from the NAIC.

Source:  – State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

U.S. Auto Physical Damage – Top Writers by State, Canada and U.S. Territories – 2019

Ranked by 2019 direct premiums written.

(\$ Thousands)

State	2019 Rank	2018 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR ¹	DDCCE ²	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer ³	Direct Writer ⁴				
AL	23	23	487	\$1,806,865	1.6	4.5	59.9	0.3	27.5	72.5	State Farm Group	21.4	Alfa Ins Group	13.9
AK	51	51	271	235,022	0.2	7.6	56.8	0.4	17.4	82.6	State Farm Group	26.0	USAA Group	17.5
AZ	16	15	536	2,312,624	2.0	5.0	65.4	0.3	31.7	68.3	Berkshire Hathaway Ins	15.0	State Farm Group	14.8
AR	32	32	457	1,116,518	1.0	3.4	58.4	0.3	27.4	72.6	State Farm Group	21.6	Southern Farm Bureau Casualty Group	13.6
CA	1	1	506	14,212,597	12.6	4.5	63.4	0.4	32.5	67.5	State Farm Group	12.0	Berkshire Hathaway Ins	10.8
CO	14	16	480	2,388,054	2.1	8.5	70.1	0.2	29.2	70.8	State Farm Group	16.6	USAA Group	11.6
CT	28	28	427	1,240,540	1.1	2.5	58.7	0.3	43.2	56.8	Berkshire Hathaway Ins	16.5	Allstate Ins Group	10.4
DE	48	48	373	320,924	0.3	4.6	66.9	0.3	34.2	65.8	State Farm Group	20.4	Berkshire Hathaway Ins	16.9
DC	52	52	307	174,346	0.2	3.2	64.2	0.3	21.6	78.4	Berkshire Hathaway Ins	36.8	State Farm Group	16.6
FL	3	3	512	6,612,410	5.8	3.7	60.1	0.8	38.2	61.8	Berkshire Hathaway Ins	27.3	Progressive Ins Group	19.4
GA	8	8	596	3,815,655	3.4	6.5	57.4	0.3	33.9	66.1	State Farm Group	19.7	Berkshire Hathaway Ins	13.3
HI	45	45	213	377,741	0.3	4.9	62.0	0.4	24.9	75.1	Berkshire Hathaway Ins	26.1	State Farm Group	16.3
ID	39	39	416	561,638	0.5	7.9	57.5	0.4	31.1	68.9	State Farm Group	12.4	Farm Bureau of ID Group	11.0
IL	6	7	594	3,947,851	3.5	5.0	63.9	0.4	32.8	67.2	State Farm Group	27.1	Allstate Ins Group	12.0
IN	21	20	571	1,987,652	1.8	3.6	62.8	0.3	43.6	56.4	State Farm Group	19.1	Progressive Ins Group	11.1
IA	29	29	471	1,159,290	1.0	4.0	63.4	0.3	57.1	42.9	State Farm Group	17.2	Progressive Ins Group	15.3
KS	31	31	457	1,129,061	1.0	4.4	61.9	0.3	35.5	64.5	State Farm Group	16.9	Progressive Ins Group	11.0
KY	27	27	467	1,278,839	1.1	2.8	58.9	0.3	32.2	67.8	State Farm Group	20.8	KY Farm Bureau Group	18.0
LA	22	22	406	1,849,679	1.6	2.1	58.6	0.4	28.4	71.7	State Farm Group	29.2	Progressive Ins Group	14.4
ME	43	42	352	431,402	0.4	4.8	58.2	0.3	49.8	50.2	Progressive Ins Group	12.9	State Farm Group	11.1
MD	15	14	474	2,318,537	2.1	4.0	64.0	0.2	32.3	67.7	Berkshire Hathaway Ins	24.1	State Farm Group	15.6
MA	13	13	321	2,744,447	2.4	4.3	58.9	0.6	68.5	31.5	MAPFRE North America Group	21.7	Liberty Mutual Ins Cos	11.1
MI	7	6	439	3,872,349	3.4	1.5	68.4	0.4	49.4	50.6	Auto Club Group	14.9	Progressive Ins Group	14.7
MN	20	21	473	1,990,770	1.8	5.7	70.7	0.3	43.3	56.8	State Farm Group	20.9	Progressive Ins Group	14.9
MS	33	33	438	1,020,424	0.9	2.1	60.6	0.4	32.2	67.8	State Farm Group	22.1	Progressive Ins Group	10.8
MO	19	19	529	2,150,425	1.9	5.4	64.1	0.3	28.7	71.3	State Farm Group	19.8	Amer Family Ins Group	10.7
MT	41	41	382	477,972	0.4	4.3	85.7	0.8	38.2	61.8	State Farm Group	18.7	Liberty Mutual Ins Cos	12.8
NE	36	36	427	775,016	0.7	4.1	75.2	0.2	46.7	53.3	State Farm Group	17.6	Progressive Ins Group	11.7
NV	35	35	449	899,062	0.8	6.1	59.0	0.3	28.3	71.7	State Farm Group	16.7	Berkshire Hathaway Ins	15.2
NH	40	40	376	498,371	0.4	5.0	57.6	0.3	42.9	57.2	Progressive Ins Group	12.2	Berkshire Hathaway Ins	12.1
NJ	11	11	453	2,855,685	2.5	4.0	61.3	0.5	25.6	74.5	Berkshire Hathaway Ins	21.6	NJM Ins Group	12.7
NM	37	38	424	661,380	0.6	6.3	61.4	0.4	32.8	67.2	State Farm Group	16.7	Progressive Ins Group	14.2
NY	4	4	483	5,578,223	4.9	3.3	62.6	0.3	33.8	66.2	Berkshire Hathaway Ins	30.8	Allstate Ins Group	12.5
NC	9	10	462	3,493,817	3.1	5.8	59.6	0.2	46.6	53.4	State Farm Group	12.4	Berkshire Hathaway Ins	12.3
ND	47	47	390	370,996	0.3	5.0	70.4	1.3	55.2	44.8	Progressive Ins Group	14.2	State Farm Group	10.3
OH	10	9	566	3,483,185	3.1	3.1	61.2	0.3	51.7	48.3	State Farm Group	16.9	Progressive Ins Group	13.5
OK	26	26	454	1,486,173	1.3	4.1	55.8	0.4	30.2	69.8	State Farm Group	21.4	Progressive Ins Group	11.5
OR	30	30	449	1,140,262	1.0	4.4	60.2	0.3	31.6	68.4	State Farm Group	18.3	Progressive Ins Group	13.5
PA	5	5	573	4,693,077	4.2	3.6	66.7	0.3	49.5	50.5	State Farm Group	17.3	Erie Ins Group	14.8
RI	46	46	359	372,434	0.3	5.3	64.5	0.5	43.6	56.4	Progressive Ins Group	17.5	Berkshire Hathaway Ins	12.9
SC	24	24	499	1,790,558	1.6	4.4	58.3	0.2	33.7	66.3	State Farm Group	20.0	Berkshire Hathaway Ins	13.5
SD	44	44	387	403,771	0.4	7.6	64.0	0.2	52.8	47.2	State Farm Group	15.2	Progressive Ins Group	13.3
TN	17	17	552	2,297,395	2.0	4.9	62.6	0.6	33.6	66.4	State Farm Group	18.8	TN Farmers Ins Cos	16.0
TX	2	2	579	11,347,288	10.0	3.9	62.7	0.3	34.5	65.5	Progressive Ins Group	13.7	Allstate Ins Group	12.9
UT	34	34	465	930,600	0.8	5.5	61.6	0.3	38.5	61.5	State Farm Group	13.3	Allstate Ins Group	11.6
VT	50	50	325	237,501	0.2	3.7	54.6	0.3	53.9	46.1	Progressive Ins Group	15.7	Berkshire Hathaway Ins	14.2
VA	12	12	538	2,766,264	2.4	4.1	63.3	0.2	35.0	65.0	Berkshire Hathaway Ins	18.9	State Farm Group	13.9
WA	18	18	487	2,213,744	2.0	6.9	59.9	0.5	32.8	67.2	State Farm Group	14.8	Liberty Mutual Ins Cos	11.8
WV	38	37	368	647,492	0.6	3.1	61.1	0.3	45.8	54.2	State Farm Group	23.4	Erie Ins Group	16.4
WI	25	25	505	1,747,412	1.5	5.2	64.1	0.3	54.0	46.0	Progressive Ins Group	16.5	Amer Family Ins Group	16.0
WY	49	49	349	289,033	0.3	9.2	83.6	0.3	33.7	66.3	State Farm Group	18.5	Progressive Ins Group	13.9
Guam	53	53	19	39,692	0.0	-23.6	35.1	3.7	75.5	24.5	Amer Intl Group	28.8	USAA Group	24.5
Puerto Rico	42	43	54	441,176	0.4	13.8	55.1	0.2	64.8	35.2	Universal Ins Group of Puerto Rico	39.6	Coop de Seguros Multiples PR	34.8
U.S. Virgin Is.	55	55	27	15,289	0.0	20.4	48.8	1.9	70.5	29.5	Guardian Ins Group	39.2	USAA Group	29.4
Canada	54	54	22	24,444	0.0	18.8	4.1	-2.3	76.8	23.2	CNA Ins Cos	40.7	Liberty Mutual Ins Cos	23.1
Other	56	56	51	12,850	0.0	23.8	85.2	-49.0	47.6	52.4	USAA Group	52.3	Amer Intl Group	39.3
N. Mariana Is.	57	57	7	2,652	0.0	9.0	28.3	2.3	100.0	0.0	Tokio Marine US PC Group	29.3	DB Ins US Group	25.3
Grand Total			1,339	\$113,048,674	100.0	4.4	62.6	0.4	37.6	62.4	State Farm Group	14.9	Berkshire Hathaway Ins	12.4

1. ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premium earned and dividends paid to policyholder.

2. DDCCE: Direct defense and cost containment expense ratio is the former allocated loss adjustment expense (ALAE) ratio.

3. Insurers that distribute primarily through independent agents.


4. Insurers that distribute primarily through a direct-selling system or an exclusive agency system.

Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

U.S. Private Passenger Auto – Top Writers by State, Canada and U.S. Territories – 2019

Ranked by 2019 direct premiums written.
(\$ Thousands)

State	2019 Rank	2018 Rank	No of Cos	Direct Premiums Written	% of Grand Total	% Change in Premiums	ALR ¹	DDCCE ²	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer ³	Direct Writer ⁴				
AL	24	24	258	\$3,692,135	1.5	3.7	62.2	2.0	25.2	74.9	State Farm Group	23.0	Alfa Ins Group	13.6
AK	49	49	141	508,470	0.2	4.6	61.9	2.1	14.6	85.5	State Farm Group	29.0	Berkshire Hathaway Ins	18.4
AZ	15	15	330	5,553,856	2.2	5.1	65.2	1.5	30.4	69.6	Berkshire Hathaway Ins	16.2	State Farm Group	14.8
AR	32	32	246	2,106,860	0.8	1.7	61.2	1.0	23.6	76.4	State Farm Group	23.4	Southern Farm Bureau Casualty Group	13.2
CA	1	1	313	31,122,151	12.3	4.1	65.2	2.9	29.6	70.4	State Farm Group	12.8	Farmers Ins Group	10.5
CO	17	17	279	5,321,908	2.1	5.7	69.6	2.0	26.0	74.0	State Farm Group	17.3	Progressive Ins Group	11.5
CT	27	27	258	3,146,959	1.2	2.1	65.1	3.0	41.5	58.5	Berkshire Hathaway Ins	18.4	Progressive Ins Group	11.3
DE	41	41	207	936,782	0.4	2.6	71.0	2.9	32.2	67.9	State Farm Group	22.8	Berkshire Hathaway Ins	18.8
DC	52	52	178	379,686	0.1	2.4	66.1	1.6	20.9	79.1	Berkshire Hathaway Ins	37.1	State Farm Group	18.0
FL	3	3	320	20,668,273	8.1	1.1	71.3	4.5	36.6	63.4	Berkshire Hathaway Ins	25.7	Progressive Ins Group	20.4
GA	6	6	348	9,922,006	3.9	5.6	67.2	2.6	31.9	68.1	State Farm Group	20.8	Progressive Ins Group	14.1
HI	43	43	125	800,147	0.3	2.4	62.4	1.5	20.9	79.1	Berkshire Hathaway Ins	27.8	State Farm Group	18.3
ID	39	39	231	1,107,981	0.4	6.0	58.8	1.3	26.7	73.3	State Farm Group	13.7	Berkshire Hathaway Ins	11.1
IL	9	9	374	7,798,696	3.1	1.9	64.2	2.6	28.0	72.0	State Farm Group	29.7	Allstate Ins Group	11.5
IN	22	22	350	4,018,753	1.6	2.1	61.0	2.1	39.0	61.0	State Farm Group	20.8	Progressive Ins Group	13.1
IA	35	35	285	1,876,273	0.7	2.2	61.0	1.5	51.7	48.3	Progressive Ins Group	19.6	State Farm Group	19.6
KS	34	34	273	2,003,896	0.8	2.7	62.7	1.2	30.8	69.3	State Farm Group	17.9	Progressive Ins Group	12.8
KY	26	26	281	3,238,944	1.3	1.6	63.5	1.9	28.6	71.4	State Farm Group	21.6	KY Farm Bureau Group	18.2
LA	18	18	233	4,887,096	1.9	1.3	62.0	3.5	28.3	71.7	State Farm Group	29.5	Progressive Ins Group	16.4
ME	45	45	198	785,584	0.3	2.7	61.4	1.1	46.7	53.3	Progressive Ins Group	15.8	State Farm Group	12.9
MD	16	16	253	5,355,026	2.1	3.1	66.6	1.7	30.7	69.3	Berkshire Hathaway Ins	25.3	State Farm Group	17.5
MA	14	14	173	5,570,167	2.2	3.1	62.3	1.5	66.1	33.9	MAPPFE North America Group	22.0	Berkshire Hathaway Ins	14.0
MI	5	5	267	9,929,999	3.9	4.4	60.5	5.3	45.7	54.3	Progressive Ins Group	17.9	State Farm Group	16.3
MN	23	23	286	3,911,856	1.5	3.1	65.2	2.0	38.6	61.4	State Farm Group	22.5	Progressive Ins Group	19.1
MS	33	33	232	2,007,069	0.8	1.7	64.1	1.9	27.9	72.1	State Farm Group	23.3	Progressive Ins Group	12.1
MO	21	21	301	4,265,648	1.7	3.3	63.9	1.4	25.3	74.7	State Farm Group	20.7	Amer Family Ins Group	12.5
MT	44	44	202	798,249	0.3	3.0	74.9	1.7	31.9	68.2	State Farm Group	20.9	Progressive Ins Group	14.7
NE	37	37	256	1,347,991	0.5	2.7	68.3	1.2	40.0	60.0	State Farm Group	19.8	Progressive Ins Group	15.9
NV	29	30	265	2,859,346	1.1	5.1	63.9	3.7	28.5	71.5	State Farm Group	16.6	Berkshire Hathaway Ins	15.8
NH	42	42	201	912,452	0.4	3.6	59.4	1.1	39.5	60.5	Berkshire Hathaway Ins	14.5	Progressive Ins Group	13.6
NJ	8	8	267	8,138,058	3.2	1.9	64.2	5.0	22.4	77.6	Berkshire Hathaway Ins	22.8	NJM Ins Group	13.2
NM	36	36	234	1,550,184	0.6	4.2	61.1	1.8	29.5	70.5	State Farm Group	18.5	Progressive Ins Group	15.0
NY	4	4	334	14,230,127	5.6	1.8	69.0	5.1	30.3	69.7	Berkshire Hathaway Ins	32.3	Allstate Ins Group	13.8
NC	11	11	287	6,589,045	2.6	3.5	68.3	0.9	42.7	57.3	State Farm Group	14.1	Berkshire Hathaway Ins	12.9
ND	48	47	207	510,770	0.2	3.6	67.7	1.5	48.7	51.3	Progressive Ins Group	18.4	State Farm Group	12.6
OH	10	10	380	7,036,396	2.8	1.4	59.2	1.7	49.0	51.0	State Farm Group	17.7	Progressive Ins Group	16.1
OK	30	29	277	2,814,272	1.1	1.7	58.2	1.8	26.2	73.8	State Farm Group	22.5	Progressive Ins Group	12.6
OR	28	28	262	3,132,953	1.2	1.9	61.0	2.4	29.9	70.1	State Farm Group	18.8	Progressive Ins Group	16.1
PA	7	7	367	9,223,112	3.6	1.0	65.5	2.4	45.9	54.1	State Farm Group	18.6	Erie Ins Group	13.5
RI	40	40	218	980,717	0.4	1.6	66.7	2.1	45.0	55.1	Progressive Ins Group	24.4	Berkshire Hathaway Ins	13.0
SC	19	19	272	4,526,099	1.8	3.8	65.1	1.7	32.7	67.3	State Farm Group	21.2	Berkshire Hathaway Ins	14.0
SD	46	46	217	595,734	0.2	4.6	62.6	0.9	47.4	52.6	State Farm Group	17.6	Progressive Ins Group	16.2
TN	20	20	333	4,463,039	1.8	3.1	62.5	1.9	28.4	71.6	State Farm Group	20.3	TN Farmers Ins Cos	16.3
TX	2	2	364	23,243,234	9.2	2.5	64.8	2.4	33.3	66.7	State Farm Group	14.0	Progressive Ins Group	13.3
UT	31	31	254	2,239,029	0.9	5.7	66.2	1.9	35.3	64.7	State Farm Group	14.1	Allstate Ins Group	11.8
VT	51	51	182	395,461	0.2	2.0	56.4	1.0	52.7	47.3	Progressive Ins Group	18.7	Berkshire Hathaway Ins	15.0
VA	12	12	329	5,894,641	2.3	2.5	66.1	1.7	34.0	66.0	Berkshire Hathaway Ins	19.6	State Farm Group	14.9
WA	13	13	302	5,756,389	2.3	4.5	63.4	2.6	30.9	69.1	State Farm Group	15.5	Berkshire Hathaway Ins	11.6
WV	38	38	214	1,285,818	0.5	0.9	60.6	1.4	43.3	56.7	State Farm Group	24.7	Erie Ins Group	15.4
WI	25	25	304	3,338,357	1.3	2.7	61.9	1.7	48.6	51.5	Progressive Ins Group	19.8	Amer Family Ins Group	18.6
WY	50	50	187	428,167	0.2	3.6	76.8	0.9	25.8	74.2	State Farm Group	21.4	Progressive Ins Group	15.7
Guam	53	53	16	44,904	0.0	-23.0	53.1	5.1	72.4	27.6	Amer Intl Group	27.8	USAA Group	27.6
Puerto Rico	47	48	22	522,168	0.2	6.7	61.5	0.5	60.8	39.2	Universal Ins Group of Puerto Rico	41.0	Coop de Seguros Multiples PR	38.8
U.S. Virgin Is.	54	55	16	42,456	0.0	20.2	55.9	3.9	86.0	14.1	Underwriters at Lloyd's, London (M)	49.0	Guardian Ins Group	33.6
Canada	57	57	12	167	0.0	36.9	-99.9	-99.9	100.1	-0.1	Hartford Ins Group	100.1	Assurant P&C Group	0.0
Other	55	54	40	40,317	0.0	-7.0	52.2	3.4	78.4	21.6	Natl Unity Ins Co	25.2	Amer Intl Group	23.7
N. Mariana Is.	56	56	8	3,228	0.0	9.3	47.2	4.4	100.0	0.0	Tokio Marine US PC Group	27.2	DB Ins US Group	20.9
Grand Total			1,086	\$253,859,101	100.0	2.9	65.0	2.7	34.4	65.6	State Farm Group	16.1	Berkshire Hathaway Ins	13.7

1. ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premium earned and dividends paid to policyholder.
2. DDCCE: Direct defense and cost containment expense ratio is the former allocated loss adjustment expense (ALAE) ratio.
3. Insurers that distribute primarily through independent agents.
4. Insurers that distribute primarily through a direct-selling system or an exclusive agency system.
Note: Data for some companies in this report has been received from the NAIC.
Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020

U.S. Commercial Auto – Top Writers by State, Canada and U.S. Territories – 2019

Ranked by 2019 direct premiums written.

(\$ Thousands)

State	2019 Rank	2018 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR ¹	DDCCE ²	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer ³	Direct Writer ⁴				
AL	24	24	449	\$624,814	1.4	9.7	74.6	6.6	83.9	16.1	Progressive Ins Group	13.3	Auto-Owners Ins Group	9.2
AK	52	52	271	77,334	0.2	9.4	56.7	4.5	68.9	31.1	Liberty Mutual Ins Cos	14.7	CopperPoint Ins Group	12.3
AZ	21	22	460	719,624	1.6	14.0	67.4	5.5	81.8	18.3	Progressive Ins Group	13.6	Travelers Group	6.9
AR	33	32	423	432,708	1.0	7.1	60.5	4.7	81.3	18.7	Progressive Ins Group	12.9	Travelers Group	6.0
CA	1	1	468	5,329,730	11.7	20.6	74.9	7.6	82.3	17.8	Progressive Ins Group	15.3	Travelers Group	6.0
CO	19	19	440	768,860	1.7	12.3	68.1	4.8	79.3	20.7	Progressive Ins Group	16.1	Travelers Group	7.4
CT	29	28	384	487,329	1.1	9.1	63.5	5.5	78.1	21.9	Progressive Ins Group	9.4	Liberty Mutual Ins Cos	8.8
DE	45	46	379	151,579	0.3	11.7	69.1	7.1	85.5	14.5	Great Amer P & C Ins Group	14.9	Progressive Ins Group	8.9
DC	53	53	318	71,281	0.2	34.6	46.2	4.3	75.5	24.5	Farmers Ins Group	14.9	James River Group	13.3
FL	3	3	475	3,562,635	7.8	9.2	78.3	7.3	84.6	15.4	Progressive Ins Group	22.0	Auto-Owners Ins Group	7.4
GA	8	8	528	1,631,397	3.6	15.7	78.4	6.1	74.3	25.7	Progressive Ins Group	10.1	State Farm Group	6.1
HI	47	47	231	131,401	0.3	5.8	50.2	4.2	91.9	8.1	Tokio Marine US PC Group	21.4	Island Ins Group	11.6
ID	38	40	377	218,707	0.5	9.7	61.5	4.1	76.8	23.3	Progressive Ins Group	11.3	Old Republic Ins Group	9.8
IL	5	5	514	1,970,529	4.3	12.4	63.7	5.3	81.1	18.9	Progressive Ins Group	10.3	Travelers Group	7.4
IN	15	14	498	843,360	1.9	9.2	65.5	5.3	85.8	14.2	Progressive Ins Group	8.2	Travelers Group	6.0
IA	31	30	444	464,884	1.0	9.4	68.2	4.1	89.2	10.8	Old Republic Ins Group	9.2	Nationwide Group	7.6
KS	34	33	417	390,375	0.9	9.8	57.9	3.6	82.8	17.2	Progressive Ins Group	10.1	Nationwide Group	9.0
KY	27	27	454	509,136	1.1	8.4	62.1	5.3	82.1	17.9	Progressive Ins Group	8.5	Travelers Group	7.3
LA	17	15	406	827,873	1.8	10.6	89.2	11.3	80.3	19.7	Progressive Ins Group	13.1	Travelers Group	8.3
ME	43	43	329	166,467	0.4	5.4	56.8	3.1	81.1	18.9	W. R. Berkley Ins Group	15.8	Liberty Mutual Ins Cos	11.8
MD	20	20	447	725,948	1.6	11.4	61.2	3.6	86.0	14.0	Erie Ins Group	11.5	Progressive Ins Group	9.1
MA	12	12	341	1,035,256	2.3	9.4	59.9	3.2	89.2	10.8	Safety Group	13.7	MAPFRE North America Group	13.4
MI	11	10	441	1,115,480	2.5	5.3	58.1	6.5	81.0	19.0	Auto-Owners Ins Group	8.8	Progressive Ins Group	5.4
MN	22	23	435	689,601	1.5	11.7	61.7	3.5	86.3	13.7	Old Republic Ins Group	10.5	Auto-Owners Ins Group	7.9
MS	32	31	417	432,788	1.0	6.0	65.4	6.9	82.9	17.1	Progressive Ins Group	14.9	Travelers Group	9.2
MO	18	18	464	777,529	1.7	12.2	70.1	5.0	78.8	21.2	Progressive Ins Group	8.9	Travelers Group	8.4
MT	40	41	371	195,969	0.4	7.3	60.2	3.0	78.6	21.4	Progressive Ins Group	10.9	Old Republic Ins Group	10.9
NE	36	36	405	322,040	0.7	8.2	68.0	2.7	86.1	13.9	Old Republic Ins Group	16.1	Nationwide Group	8.5
NV	28	34	419	492,197	1.1	43.7	90.9	11.0	68.7	31.3	Progressive Ins Group	15.3	Allstate Ins Group	15.2
NH	44	44	360	156,248	0.3	5.6	56.8	2.9	81.1	18.9	W. R. Berkley Ins Group	16.7	Liberty Mutual Ins Cos	10.0
NJ	7	7	443	1,730,131	3.8	8.9	74.6	7.9	74.8	25.2	Progressive Ins Group	10.5	Allstate Ins Group	8.3
NM	37	37	400	259,767	0.6	14.8	58.2	6.0	78.7	21.3	Progressive Ins Group	14.0	Travelers Group	9.5
NY	4	4	438	2,842,337	6.3	5.5	74.5	9.6	81.6	18.4	Amer Transit Ins Co	12.3	Progressive Ins Group	8.9
NC	10	11	468	1,121,099	2.5	13.2	68.2	3.3	85.5	14.5	Progressive Ins Group	11.4	Natl Gen Companies	6.5
ND	41	42	363	185,451	0.4	8.5	55.1	2.2	84.7	15.3	Old Republic Ins Group	12.1	Progressive Ins Group	9.2
OH	9	9	503	1,227,862	2.7	10.0	58.8	3.7	90.6	9.4	Progressive Ins Group	12.2	Cincinnati Ins Cos	8.3
OK	25	25	410	587,796	1.3	11.4	60.0	5.9	77.8	22.3	Progressive Ins Group	11.7	Travelers Group	9.7
OR	30	29	413	485,166	1.1	10.1	67.3	5.0	65.8	34.3	Liberty Mutual Ins Cos	17.4	Progressive Ins Group	11.6
PA	6	6	518	1,808,042	4.0	8.5	61.7	4.9	82.1	17.9	Progressive Ins Group	10.6	Erie Ins Group	10.0
RI	48	48	334	131,301	0.3	10.2	66.0	3.8	79.8	20.2	Progressive Ins Group	11.9	Travelers Group	8.4
SC	26	26	473	567,542	1.3	11.1	67.3	4.3	82.9	17.1	Progressive Ins Group	12.5	Auto-Owners Ins Group	6.4
SD	46	45	368	149,322	0.3	9.3	58.5	2.6	85.9	14.1	Old Republic Ins Group	13.7	Acuity, A Mutual Ins Co	8.4
TN	16	17	503	829,157	1.8	13.2	64.2	5.2	88.0	12.0	Progressive Ins Group	10.8	Travelers Group	6.7
TX	2	2	538	4,636,396	10.2	12.0	78.2	7.6	81.9	18.2	Progressive Ins Group	16.8	Travelers Group	5.3
UT	35	35	413	372,655	0.8	9.4	67.8	4.5	80.8	19.2	Progressive Ins Group	9.6	Auto-Owners Ins Group	8.0
VT	51	51	339	78,450	0.2	4.3	50.9	2.5	80.3	19.7	W. R. Berkley Ins Group	12.4	Progressive Ins Group	12.0
VA	13	13	482	869,997	1.9	12.5	62.2	4.4	85.0	15.0	Progressive Ins Group	12.5	Erie Ins Group	8.4
WA	14	16	439	855,005	1.9	15.8	64.0	4.7	67.2	32.8	Liberty Mutual Ins Cos	16.2	Progressive Ins Group	10.7
WV	39	39	373	210,083	0.5	4.9	62.2	3.6	88.8	11.3	Erie Ins Group	11.9	Travelers Group	11.6
WI	23	21	464	679,998	1.5	6.3	60.3	4.2	89.6	10.4	Acuity, A Mutual Ins Co	8.8	West Bend Mutual Ins Co	7.3
WY	49	49	344	113,285	0.2	19.1	66.4	2.7	82.8	17.2	Progressive Ins Group	13.4	Travelers Group	10.5
Guam	55	55	22	9,277	0.0	-15.4	33.8	5.7	100.0	0.0	DB Ins US Group	35.1	Pacific Indemnity Ins Co	19.9
Puerto Rico	42	38	63	175,371	0.4	-16.6	45.8	1.9	86.8	13.2	Universal Ins Group of Puerto Rico	26.8	MAPFRE North America Group	21.5
U.S. Virgin Is.	56	56	30	6,495	0.0	20.9	38.3	4.4	99.1	0.9	Guardian Ins Group	61.4	Topa Ins Group	28.4
Canada	50	50	32	99,956	0.2	19.3	45.3	8.2	78.0	22.0	CNA Ins Cos	29.4	Liberty Mutual Ins Cos	21.4
Other	54	54	87	44,684	0.1	73.0	35.6	-5.1	99.3	0.8	Natl Unity Ins Co	30.7	New Horizon Ins Co	27.1
N. Mariana Is.	57	57	6	1,218	0.0	6.7	17.0	35.4	100.0	0.0	DB Ins US Group	52.9	Tokio Marine US PC Group	35.3
Grand Total			1,100	\$45,400,720	100.0	11.5	69.6	6.2	81.9	18.1	Progressive Ins Group	12.3	Travelers Group	6.2


1. ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premium earned and dividends paid to policyholder.

2. DDCCE: Direct defense and cost containment expense ratio is the former allocated loss adjustment expense (ALAE) ratio.

3. Insurers that distribute primarily through independent agents.

4. Insurers that distribute primarily through a direct-selling system or an exclusive agency system.

Note: Data for some companies in this report has been received from the NAIC.

Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 17, 2020