

BEST'S REVIEW®

Best's Rankings

Top 25 U.S. Fire and Allied Writers

Ranked by 2018 direct premiums written.

(\$ Thousands)

2018 Rank	2017 Rank	Company / Group	AMB#	2018 Direct Premiums	% Change in	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Written	Premiums	2018	2017	2016	2018	2017	2016	
1	1	Zurich Ins US PC Group	018549	\$3,130,740	6.2	7.2	7.1	7.1	80.2	92.6	53.1	25.2
2	2	Chubb INA Group	018498	2,902,083	1.7	6.7	6.9	6.8	64.8	90.1	51.5	13.1
3	3	Amer Intl Group	018540	2,402,731	-4.5	5.5	6.1	5.8	70.9	165.3	63.3	16.2
4	4	FM Global Group	018502	2,050,828	12.2	4.7	4.4	4.4	134.8	134.8	64.2	52.2
5	6	QBE North America Ins Group	005658	1,765,264	7.6	4.1	4.0	3.7	58.4	70.6	40.4	40.2
6	5	Assurant US PC Companies	018924	1,717,412	-3.1	3.9	4.3	4.4	52.0	118.3	45.2	23.9
7	7	Travelers Group	018674	1,433,500	4.9	3.3	3.3	3.4	67.8	76.9	46.9	5.5
8	9	Liberty Mutual Ins Cos	000060	1,283,414	15.3	2.9	2.7	2.7	34.1	122.5	65.7	3.7
9	10	Sompo Hldgs US Group	018878	1,208,093	8.5	2.8	2.7	2.4	83.8	88.5	48.5	41.3
10	11	Farmers Ins Group	000032	1,117,644	3.6	2.6	2.6	2.6	49.1	158.7	55.4	5.5
11	12	CGB Ins Co	022038	1,114,187	14.6	2.6	2.4	1.5	68.3	56.1	65.6	100.0
12	8	Great Amer P & C Ins Grp	004835	1,037,180	-7.1	2.4	2.7	2.5	55.6	59.5	38.9	17.3
13	13	Tokio Marine US PC Group	018733	900,540	12.5	2.1	1.9	1.9	77.5	95.9	62.7	12.3
14	15	USAA Group	004080	793,471	3.3	1.8	1.9	1.8	80.1	129.2	90.5	3.6
15	14	FMH Ins Group	018171	790,821	-0.7	1.8	1.9	1.7	64.8	48.7	30.8	98.1
16	16	CA Earthquake Authority	012534	774,296	12.2	1.8	1.7	1.5	0.0	0.0	0.0	100.0
17	18	AXA U.S. Group	018557	656,308	11.6	1.5	1.4	1.4	85.0	185.2	83.7	12.5
18	20	Berkshire Hathaway Ins	000811	647,915	23.4	1.5	1.3	1.2	67.1	65.9	36.4	1.5
19	23	Fairfax Financial (USA) Group	003116	636,565	27.1	1.5	1.2	1.1	108.3	94.8	76.7	10.5
20	17	Wright National Flood Insurance Company	012582	619,223	2.4	1.4	1.5	1.5	11.6	383.4	126.1	100.0
21	25	Allianz of America Companies	018429	590,323	26.3	1.4	1.1	1.2	94.8	171.0	49.2	12.7
22	19	Nationwide Group	005987	559,829	-3.0	1.3	1.4	1.7	86.7	88.5	76.8	3.0
23	21	Selective Ins Group	003926	546,625	4.5	1.3	1.3	1.2	57.8	60.6	75.0	18.9
24	22	Swiss Reins Group	003262	463,791	-8.7	1.1	1.2	1.2	67.7	171.3	30.7	23.2
25	27	Auto-Owners Ins Group	004354	410,160	2.1	0.9	1.0	1.0	62.0	44.6	39.9	4.9
Top 25 Writers				\$29,552,943	5.0	67.8	68.1	66.3	71.4	110.0	54.5	10.6
Total U.S. P/C Industry				\$43,583,441	5.5	100.0	100.0	100.0	69.9	106.6	53.6	6.4

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

Source:  — State/Line (P/C Lines) - P/C, US; Data as of: October 3, 2019

