

BEST'S REVIEW®

Best's Rankings

U.S. Fire and Allied Lines - Top Writers by State, Canada and U.S. Territories - 2018

Ranked by 2018 direct premiums written.

(\$ Thousands)

State	2018 Rank	2017 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR ¹	DDCCE ²	Agency Writer ³	Direct Writer ³	Leading Writer	% Market Share	Second Leader	% Market Share
AL	31	30	441	\$497,552	1.1	5.6	81.8	1.0	74.7	25.3	Chubb INA Group	7.4	Zurich Ins US PC Group	6.2
AK	47	48	253	114,342	0.3	11.7	151.3	1.8	62.4	37.6	Western Natl Ins Group	10.8	USAA Group	9.6
AZ	35	35	447	403,405	0.9	-2.4	89.7	1.2	69.1	30.9	Great Amer P & C Ins Grp	14.3	Travelers Group	7.4
AR	32	32	425	466,423	1.1	3.1	77.2	0.6	63.8	36.2	Farm Bureau Mutual Ins Co of Arkansas	12.5	Amer Intl Group	6.8
CA	3	2	463	4,588,578	10.5	6.4	71.6	1.4	74.7	25.3	CA Earthquake Authority	16.9	Zurich Ins US PC Group	6.6
CO	27	28	440	579,725	1.3	5.7	106.0	1.6	71.1	28.9	Chubb INA Group	9.8	Zurich Ins US PC Group	8.0
CT	39	37	398	323,903	0.7	2.7	45.1	1.2	69.4	30.7	Assurant US PC Companies	8.4	Farmers Ins Group	6.6
DE	50	50	368	81,680	0.2	-3.5	41.4	1.0	78.5	21.5	Zurich Ins US PC Group	17.7	Assurant US PC Companies	10.4
DC	53	53	304	69,953	0.2	7.0	220.5	1.4	64.2	35.8	FM Global Group	19.3	Travelers Group	14.3
FL	1	1	462	4,742,015	10.9	9.5	85.0	4.8	87.1	12.9	Assurant US PC Companies	9.2	Citizens Property Ins Corporation	8.0
GA	18	19	490	852,985	2.0	7.3	87.8	1.6	71.5	28.5	Sompo Hldgs US Group	6.2	FM Global Group	5.9
HI	41	41	253	236,717	0.5	12.1	59.1	1.5	89.0	11.0	Tokio Marine US PC Group	16.8	Amer Intl Group	10.0
ID	44	45	380	153,860	0.4	14.1	48.8	0.7	80.1	19.9	Chubb INA Group	20.5	QBE North America Ins Group	12.0
IL	5	5	521	1,535,269	3.5	1.2	37.4	0.5	77.8	22.2	Great Amer P & C Ins Grp	9.5	Zurich Ins US PC Group	9.4
IN	19	18	479	846,814	1.9	3.2	37.6	0.6	83.4	16.6	Amer Intl Group	8.0	QBE North America Ins Group	6.9
IA	10	9	421	987,743	2.3	-6.9	103.2	0.7	89.3	10.7	Chubb INA Group	16.1	FMH Ins Group	14.6
KS	11	11	424	978,727	2.2	6.3	67.9	0.5	85.0	15.0	Zurich Ins US PC Group	15.2	Chubb INA Group	10.9
KY	33	33	438	448,398	1.0	3.3	56.7	0.9	73.8	26.2	Zurich Ins US PC Group	11.3	FM Global Group	6.8
LA	7	7	417	1,104,309	2.5	-1.4	27.2	1.0	77.8	22.2	Wright National Flood Insurance Company	6.6	Louisiana Citizens Property Ins Corp	5.3
ME	48	49	339	107,770	0.2	10.0	45.6	1.6	67.4	32.6	Chubb INA Group	10.4	Zurich Ins US PC Group	6.8
MD	36	36	423	363,656	0.8	7.4	74.8	1.7	69.1	31.0	Travelers Group	9.8	FM Global Group	8.3
MA	25	25	410	638,501	1.5	2.9	50.5	0.5	73.3	26.7	FM Global Group	8.9	Amer Intl Group	6.8
MI	22	22	426	680,958	1.6	4.2	87.7	1.4	77.8	22.2	Zurich Ins US PC Group	10.6	Auto-Owners Ins Group	9.0
MN	6	6	428	1,194,914	2.7	-2.4	54.2	0.3	90.1	9.9	Zurich Ins US PC Group	18.3	QBE North America Ins Group	9.1
MS	34	34	407	438,883	1.0	1.7	65.3	0.9	72.9	27.1	CGB Ins Co	16.3	Sompo Hldgs US Group	6.7
MO	13	13	460	911,388	2.1	2.5	61.9	0.6	74.3	25.7	Chubb INA Group	17.8	Great Amer P & C Ins Grp	7.7
MT	40	40	359	267,885	0.6	19.1	59.1	0.4	87.1	12.9	Chubb INA Group	28.7	QBE North America Ins Group	23.5
NE	15	14	392	887,894	2.0	0.3	61.1	0.0	92.4	7.6	Zurich Ins US PC Group	15.0	QBE North America Ins Group	14.5
NV	42	42	400	212,119	0.5	11.7	72.1	0.9	65.5	34.5	Travelers Group	9.9	FM Global Group	8.5
NH	51	51	360	78,412	0.2	7.3	29.0	1.5	66.5	33.6	FM Global Group	8.0	Zurich Ins US PC Group	6.1
NJ	16	15	438	879,731	2.0	1.5	39.9	1.1	78.8	21.2	Selective Ins Group	9.3	Assurant US PC Companies	9.3
NM	45	44	377	153,575	0.4	13.1	91.6	1.3	70.0	30.0	Great Amer P & C Ins Grp	9.2	Amer Intl Group	7.6
NY	4	4	516	1,697,968	3.9	4.2	37.1	1.4	77.4	22.6	Travelers Group	10.0	Amer Intl Group	8.8
NC	14	16	460	907,736	2.1	7.1	252.7	4.2	73.1	26.9	Zurich Ins US PC Group	8.7	NC Farm Bureau Ins Group	5.4
ND	9	8	354	1,070,280	2.5	-2.4	42.3	0.1	93.3	6.7	QBE North America Ins Group	23.5	Chubb INA Group	20.5
OH	12	10	494	937,882	2.2	1.9	34.5	0.6	80.2	19.8	Zurich Ins US PC Group	10.5	Amer Intl Group	6.4
OK	26	27	417	597,522	1.4	7.8	69.1	1.6	71.3	28.7	Amer Intl Group	12.1	Zurich Ins US PC Group	6.3
OR	38	38	418	338,790	0.8	15.7	35.1	0.6	60.1	39.9	Liberty Mutual Ins Cos	10.2	Chubb INA Group	7.8
PA	17	17	544	854,024	2.0	1.2	57.9	1.9	71.3	28.7	FM Global Group	8.9	Travelers Group	6.4
RI	49	47	350	106,448	0.2	3.7	57.1	1.4	69.5	30.5	Assurant US PC Companies	9.1	FM Global Group	7.6
SC	23	23	450	670,866	1.5	4.3	68.5	1.7	72.7	27.3	Chubb INA Group	8.8	Assurant US PC Companies	7.3
SD	21	20	370	725,188	1.7	-5.2	50.5	0.1	97.2	2.8	Chubb INA Group	26.3	Zurich Ins US PC Group	14.0
TN	24	24	479	662,196	1.5	4.5	23.3	0.9	62.8	37.2	TN Farmers Ins Cos	9.5	Travelers Group	6.9
TX	2	3	536	4,730,124	10.9	9.9	58.8	1.8	79.3	20.7	Sompo Hldgs US Group	7.8	Germania Mutual Group	6.7
UT	43	43	408	211,833	0.5	13.7	36.3	0.8	63.8	36.2	Assurant US PC Companies	15.6	FM Global Group	8.0
VT	52	52	331	71,195	0.2	0.8	34.6	2.0	38.9	61.1	Queen City Assur, Inc.	38.6	FM Global Group	5.1
VA	29	29	471	573,261	1.3	6.4	66.8	1.5	67.4	32.7	USAA Group	10.8	Zurich Ins US PC Group	10.4
WA	20	21	429	774,028	1.8	11.3	37.7	0.6	66.1	33.9	Chubb INA Group	9.6	Zurich Ins US PC Group	7.8
WV	46	46	353	118,037	0.3	7.7	57.2	2.3	70.1	29.9	Amer Natl Prop & Cas Companies	8.0	Assurant US PC Companies	6.9
WI	28	26	445	578,950	1.3	1.4	98.4	0.9	86.6	13.4	Zurich Ins US PC Group	12.5	Amer Intl Group	7.8
WY	54	54	348	67,035	0.2	11.3	59.7	1.1	62.5	37.5	FM Global Group	10.9	QBE North America Ins Group	7.7
Amer. Samoa	58	58	5	48	0.0	504.2	7.9	0.3	99.9	0.1	Tokio Marine US PC Group	74.0	AXA U.S. Group	25.8
Guam	56	55	40	45,699	0.1	-1.5	-10.1	1.0	99.9	0.1	DB Ins US Group	41.0	Amer Intl Group	20.0
Puerto Rico	37	39	102	355,318	0.8	47.7	280.4	10.7	90.6	9.5	MAPFRE North America Group	28.9	Amer Intl Group	11.8
U.S. Virgin Is.	55	56	59	51,949	0.1	52.8	815.5	24.8	99.1	1.0	Underwriters at Lloyd's, London (VI)	73.8	Guardian Ins Group	8.2
Canada	30	31	55	510,624	1.2	12.3	127.1	1.5	41.3	58.7	FM Global Group	43.3	Allianz of America Companies	19.3
Other	8	12	95	1,096,177	2.5	19.4	70.9	0.9	77.8	22.2	Fairfax Financial (USA) Group	38.7	Chubb INA Group	23.2
N. Mariana Is.	57	57	12	2,181	0.0	38.1	999.9	13.1	99.8	0.2	DB Ins US Group	48.7	First Net Ins Co	35.1
Grand Total			1,302	\$43,583,441	100.0	5.5	69.9	1.6	78.2	21.8	Zurich Ins US PC Group	7.2	Chubb INA Group	6.7

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

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



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