

# BEST'S REVIEW®

## Best's Rankings

### U.S. Homeowners Multiple Peril – 2018 Top Writers

Ranked by 2018 direct premiums written.

(\$ Thousands)

2018 Rank	2017 Rank	Company / Group	AMB#	2018 Direct Premiums Written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2018	2017	2016	2018	2017	2016	
1	1	State Farm Group	000088	\$18,177,462	3.5	18.4	18.6	19.2	61.9	80.9	54.2	27.6
2	2	Allstate Ins Group	000008	8,262,445	3.8	8.4	8.4	8.6	65.6	55.6	50.0	24.8
3	3	Liberty Mutual Ins Cos	000060	6,655,452	2.8	6.7	6.9	6.8	51.3	65.1	51.4	19.2
4	4	USAA Group	004080	6,170,558	8.2	6.2	6.1	5.8	83.4	83.4	72.9	28.1
5	5	Farmers Ins Group	000032	5,795,044	3.2	5.9	6.0	6.0	78.8	77.5	53.8	28.5
6	6	Travelers Group	018674	3,766,277	6.2	3.8	3.8	3.7	69.3	65.1	45.7	14.4
7	8	Amer Family Ins Group	000124	3,399,406	7.5	3.4	3.4	3.2	63.7	61.8	47.9	34.0
8	7	Nationwide Group	005987	3,184,627	-3.2	3.2	3.5	3.6	76.8	99.2	57.6	17.3
9	9	Chubb INA Group	018498	2,832,082	2.0	2.9	2.9	3.0	91.9	87.4	53.2	12.8
10	10	Erie Ins Group	004283	1,675,976	5.0	1.7	1.7	1.7	66.0	53.3	46.5	23.5
11	11	Auto-Owners Ins Group	004354	1,642,906	10.4	1.7	1.6	1.5	71.1	68.4	48.2	19.7
12	14	Progressive Ins Group	000780	1,403,095	28.5	1.4	1.2	1.0	66.7	58.8	49.8	4.2
13	12	Amer Intl Group	018540	1,153,299	2.3	1.2	1.2	1.2	219.0	107.2	52.4	7.8
14	16	Universal Ins Hldgs Group	018752	1,116,377	13.6	1.1	1.0	1.0	100.6	67.0	28.8	93.7
15	13	MetLife Auto & Home Group	003933	1,102,128	-0.3	1.1	1.2	1.2	58.3	62.6	60.6	29.1
16	15	Hartford Ins Group	000048	983,754	-5.2	1.0	1.1	1.2	88.1	77.1	54.5	8.1
17	17	CSAA Ins Group	018460	924,000	2.8	0.9	1.0	1.0	164.3	163.5	50.4	22.7
18	18	Amica Mutual Group	018522	909,196	7.3	0.9	0.9	0.9	65.5	74.4	64.7	37.6
19	19	Auto Club Enterprises Ins Group	018515	827,909	4.8	0.8	0.8	0.8	48.3	70.8	60.3	19.4
20	24	Natl Gen Companies	018863	792,392	21.1	0.8	0.7	0.6	98.1	76.8	52.6	16.6
21	21	United Ins Group	018881	786,377	10.5	0.8	0.8	0.7	102.4	72.1	47.5	67.7
22	20	Heritage Ins Hldgs Group	018891	783,541	-0.2	0.8	0.8	0.8	70.2	86.8	36.1	84.2
23	22	COUNTRY Financial PC Group	000302	698,990	3.8	0.7	0.7	0.7	60.5	69.1	56.7	27.9
24	23	Auto Club Group	000312	684,538	3.8	0.7	0.7	0.7	54.5	61.8	42.9	24.5
25	26	Assurant US PC Companies	018924	672,055	10.3	0.7	0.7	0.6	52.2	46.9	51.8	9.3
26	27	The Hanover Ins Grp Prop & Cas Cos	004861	626,816	6.4	0.6	0.6	0.6	53.1	50.8	42.3	13.0
27	28	Cincinnati Ins Cos	004294	580,848	6.1	0.6	0.6	0.6	74.3	62.5	58.6	11.6
28	25	Tower Hill Group	018636	578,532	-5.4	0.6	0.7	0.7	144.4	80.7	39.8	83.8
29	30	QBE North America Ins Group	005658	552,996	4.3	0.6	0.6	0.6	56.6	91.3	58.7	12.6
30	34	PURE Group of Ins Companies	018740	544,773	19.7	0.6	0.5	0.4	66.3	58.4	60.0	56.6
31	29	Munich-Amer Hldg Corp Cos	018753	543,468	1.8	0.6	0.6	0.6	70.7	56.8	52.3	21.9
32	35	Mercury Gen Group	004524	506,146	12.0	0.5	0.5	0.5	103.8	91.3	60.5	14.4
33	32	FedNat Ins Group	018925	496,823	0.1	0.5	0.5	0.5	133.7	84.8	43.0	85.7
34	31	MAPFRE North America Group	018801	490,528	-4.6	0.5	0.6	0.5	42.1	105.6	38.1	18.2
35	33	Citizens Property Ins Corporation	011712	489,870	6.3	0.5	0.5	0.5	75.6	148.8	50.4	56.4
36	36	Shelter Ins Cos	000598	424,543	3.4	0.4	0.4	0.5	58.4	66.9	60.0	24.5
37	39	State Auto Ins Cos	000856	411,667	19.5	0.4	0.4	0.4	54.1	53.4	51.1	21.7
38	37	TN Farmers Ins Cos	018154	409,915	5.1	0.4	0.4	0.4	50.8	66.3	53.5	30.3
39	41	Security First Ins Co	011468	345,809	7.0	0.4	0.3	0.3	104.5	98.8	63.8	81.9
40	40	First Protective Ins Co	012201	339,218	4.4	0.3	0.3	0.3	162.7	95.3	42.6	81.8
41	42	NC Farm Bureau Ins Group	018279	331,554	3.6	0.3	0.3	0.3	103.6	55.3	66.3	28.9
42	43	Andover Companies Pool	000166	327,515	2.5	0.3	0.3	0.3	53.4	41.8	44.8	58.9
43	45	Florida Peninsula Group	018790	323,542	4.9	0.3	0.3	0.3	97.7	115.9	36.8	100.0
44	44	Farm Bureau P&C Group	004233	318,327	0.0	0.3	0.3	0.4	47.8	78.6	52.5	20.8
45	49	Amer Natl Prop & Cas Companies	018565	306,885	5.6	0.3	0.3	0.3	61.4	59.3	54.8	18.5
46	48	Alfa Ins Group	000106	300,561	-0.8	0.3	0.3	0.3	79.4	65.7	53.7	22.2
47	46	Universal Ins Group of Puerto Rico	018672	300,268	-1.1	0.3	0.3	0.3	61.1	110.7	66.2	42.0
48	47	HCI Ins Group	018848	293,540	-3.2	0.3	0.3	0.4	67.7	90.4	30.4	86.4
49	56	St. Johns Ins Co, Inc.	012686	291,342	15.0	0.3	0.3	0.3	132.8	104.9	50.1	91.4
50	54	NJM Ins Group	003985	285,506	8.9	0.3	0.3	0.3	64.8	50.3	54.0	14.3
<b>Top 50 Writers</b>				<b>\$84,820,878</b>	<b>4.4</b>	<b>85.8</b>	<b>86.1</b>	<b>86.2</b>	<b>73.3</b>	<b>75.6</b>	<b>53.2</b>	<b>20.9</b>
<b>Total U.S. P/C Industry</b>				<b>\$98,904,060</b>	<b>4.8</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>72.7</b>	<b>74.6</b>	<b>52.8</b>	<b>14.6</b>

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

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

Source: BESTLINK – State/Line (P/C Lines) - P/C, US; Data as of: September 23, 2019



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# U.S. Homeowners Multiple Peril - 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		% Change	ALR <sup>1</sup>	DCCCE <sup>2</sup>	Market Share			% Market		% Market Share
				Written	Grand Total				Agency Writer <sup>3</sup>	Direct Writer <sup>4</sup>	Leading Writer	Share	Second Leader	
AL	23	23	211	\$1,741,937	1.8	2.9	64.0	0.9	21.4	78.6	State Farm Group	28.2	Alfa Ins Group	13.5
AK	50	50	93	171,663	0.2	4.5	60.8	0.4	9.1	90.9	State Farm Group	32.2	USAA Group	18.8
AZ	25	25	228	1,687,244	1.7	4.8	62.7	1.5	25.3	74.7	State Farm Group	18.0	Farmers Ins Group	13.0
AR	31	31	190	941,727	1.0	3.8	66.6	0.9	18.1	81.9	State Farm Group	26.2	Farm Bureau Mutual Ins Co of Arkansas	14.4
CA	3	3	218	8,361,872	8.5	6.7	176.2	3.6	27.1	72.9	State Farm Group	17.6	Farmers Ins Group	16.0
CO	12	13	206	2,486,828	2.5	9.0	128.0	1.5	19.7	80.3	State Farm Group	20.1	USAA Group	11.3
CT	26	26	205	1,526,118	1.5	2.8	68.2	1.6	52.1	47.9	Liberty Mutual Ins Cos	10.8	Chubb INA Group	10.4
DE	45	45	174	283,058	0.3	6.3	54.0	1.2	27.9	72.2	State Farm Group	25.2	Liberty Mutual Ins Cos	11.5
DC	51	51	140	166,369	0.2	3.9	72.2	2.0	45.4	54.6	State Farm Group	22.3	Travelers Group	19.7
FL	1	1	237	9,632,577	9.7	5.0	103.6	7.5	81.3	18.7	Universal Ins Hldgs Group	9.8	State Farm Group	6.9
GA	7	7	267	3,346,785	3.4	6.9	74.9	1.2	25.6	74.5	State Farm Group	26.7	Allstate Ins Group	12.1
HI	42	42	98	399,064	0.4	4.0	47.3	1.4	51.3	48.8	State Farm Group	31.1	Heritage Ins Hldgs Group	13.3
ID	43	43	164	386,963	0.4	9.2	98.6	1.3	25.2	74.8	State Farm Group	15.1	Liberty Mutual Ins Cos	13.7
IL	5	5	292	3,719,689	3.8	4.5	66.8	1.4	20.7	79.3	State Farm Group	33.1	Allstate Ins Group	12.0
IN	18	18	241	1,990,281	2.0	4.5	47.6	0.9	31.8	68.2	State Farm Group	25.3	Liberty Mutual Ins Cos	8.1
IA	33	33	216	811,406	0.8	3.6	67.0	0.8	28.5	71.5	State Farm Group	26.0	Nationwide Group	12.2
KS	29	29	201	1,205,261	1.2	3.8	41.3	0.5	20.6	79.4	State Farm Group	21.5	Amer Family Ins Group	15.3
KY	28	28	205	1,217,016	1.2	4.1	49.7	1.0	21.9	78.1	State Farm Group	23.7	KY Farm Bureau Group	22.4
LA	19	19	203	1,907,119	1.9	2.4	35.0	1.1	37.1	62.9	State Farm Group	26.5	Allstate Ins Group	11.2
ME	39	39	178	432,543	0.4	3.3	38.3	0.6	49.4	50.6	State Farm Group	12.0	Liberty Mutual Ins Cos	11.4
MD	20	20	215	1,841,929	1.9	4.9	91.4	1.5	35.1	64.9	State Farm Group	18.1	Allstate Ins Group	11.8
MA	13	12	252	2,460,803	2.5	4.0	44.7	1.6	74.2	25.8	MAPFRE North America Group	13.3	Liberty Mutual Ins Cos	10.3
MI	9	9	187	2,847,213	2.9	3.1	50.6	1.0	38.6	61.4	State Farm Group	16.4	Auto-Owners Ins Group	14.9
MN	15	15	224	2,188,417	2.2	4.1	58.5	0.7	27.7	72.3	State Farm Group	25.4	Amer Family Ins Group	14.5
MS	30	30	176	990,884	1.0	2.4	41.2	0.7	16.2	83.8	State Farm Group	26.1	Southern Farm Bureau Cas Group	16.0
MO	16	16	221	2,130,092	2.2	4.8	44.5	0.6	14.7	85.3	State Farm Group	25.3	Amer Family Ins Group	15.3
MT	44	44	147	352,551	0.4	6.8	51.2	1.3	19.2	80.8	State Farm Group	24.3	Liberty Mutual Ins Cos	16.7
NE	34	34	186	772,065	0.8	6.0	51.6	0.4	26.5	73.5	State Farm Group	24.2	Farmers Mutual Ins Co of NE	11.3
NV	35	35	198	620,692	0.6	6.9	52.8	1.8	23.0	77.0	State Farm Group	19.8	Farmers Ins Group	14.2
NH	40	40	179	420,199	0.4	3.3	46.1	0.9	43.0	57.0	Liberty Mutual Ins Cos	14.4	State Farm Group	9.9
NJ	10	10	261	2,767,524	2.8	3.0	55.9	1.8	40.2	59.8	State Farm Group	10.7	NJM Ins Group	10.0
NM	37	37	170	547,015	0.6	6.5	64.9	1.0	20.0	80.0	State Farm Group	20.0	Farmers Ins Group	17.8
NY	4	4	293	5,427,513	5.5	2.1	55.9	1.8	53.8	46.2	Allstate Ins Group	14.1	State Farm Group	13.1
NC	11	11	220	2,710,120	2.7	5.7	94.0	1.3	33.3	66.7	State Farm Group	17.8	NC Farm Bureau Ins Group	12.2
ND	47	47	158	218,605	0.2	4.2	43.3	0.6	28.2	71.8	State Farm Group	15.7	Amer Family Ins Group	12.2
OH	8	8	280	2,970,685	3.0	3.6	45.9	1.1	39.0	61.0	State Farm Group	20.9	Allstate Ins Group	10.9
OK	24	24	201	1,706,404	1.7	3.8	35.6	0.9	16.8	83.2	State Farm Group	28.1	Farmers Ins Group	16.9
OR	32	32	186	868,227	0.9	7.0	46.4	1.1	17.9	82.1	State Farm Group	22.1	Farmers Ins Group	15.8
PA	6	6	297	3,424,268	3.5	2.8	59.2	1.9	40.7	59.4	State Farm Group	17.7	Erie Ins Group	15.5
RI	41	41	178	419,521	0.4	5.2	56.6	1.5	39.9	60.1	Amica Mutual Group	16.3	Allstate Ins Group	12.4
SC	22	22	238	1,772,395	1.8	4.7	42.0	1.0	40.6	59.4	State Farm Group	20.4	Allstate Ins Group	9.8
SD	46	46	178	261,228	0.3	6.4	73.9	0.8	34.0	66.0	State Farm Group	19.9	Amer Family Ins Group	11.4
TN	17	17	227	2,101,110	2.1	4.8	46.8	1.0	22.7	77.3	State Farm Group	23.8	TN Farmers Ins Cos	19.5
TX	2	2	273	9,447,668	9.6	6.8	44.8	1.2	29.1	70.9	State Farm Group	19.6	Allstate Ins Group	13.1
UT	36	36	184	568,442	0.6	7.3	59.9	1.6	29.8	70.3	State Farm Group	17.0	Farmers Ins Group	12.2
VT	49	49	160	206,220	0.2	3.4	42.3	0.7	56.8	43.2	Liberty Mutual Ins Cos	12.3	VT Mutual Group	12.2
VA	14	14	251	2,344,935	2.4	5.1	78.3	1.1	30.9	69.1	USAA Group	17.8	State Farm Group	17.5
WA	21	21	200	1,830,721	1.9	6.2	53.5	1.2	25.1	74.9	State Farm Group	17.0	Liberty Mutual Ins Cos	13.7
WV	38	38	161	457,818	0.5	3.3	64.0	1.3	37.9	62.1	State Farm Group	25.3	Erie Ins Group	18.9
WI	27	27	256	1,484,980	1.5	4.6	52.1	0.9	42.0	58.0	Amer Family Ins Group	21.3	State Farm Group	16.4
WY	48	48	148	210,760	0.2	5.0	127.3	1.0	14.4	85.6	State Farm Group	21.9	Farmers Ins Group	17.5
Guam	53	54	14	18,862	0.0	48.1	13.4	1.4	95.6	4.4	Chung Kuo Ins Co, Ltd GUB	32.2	Amer Intl Group	25.1
Puerto Rico	52	52	22	75,739	0.1	-0.7	-73.6	26.9	99.2	0.9	Universal Ins Group of Puerto Rico	49.0	MAPFRE North America Group	39.1
U.S. Virgin Is.	54	53	18	16,773	0.0	-17.3	525.5	5.9	98.5	1.5	Underwriters at Lloyd's, London (VI)	67.5	MAPFRE North America Group	16.6
Canada	57	57	10	54	0.0	447.0	-99.9	-99.9	0.0	100.0	FM Global Group	102.4	Hartford Ins Group	0.0
Other	55	55	27	5,931	0.0	-43.5	30.2	-60.4	100.0	0.0	Amer Intl Group	55.4	Chubb INA Group	44.4
N. Mariana Is.	56	56	6	175	0.0	-1.7	256.1	69.9	100.0	0.0	First Net Ins Co	35.9	DB Ins US Group	30.7
<b>Grand Total</b>			<b>1,084</b>	<b>\$98,904,060</b>	<b>100.0</b>	<b>4.8</b>	<b>72.7</b>	<b>2.1</b>	<b>37.1</b>	<b>62.9</b>	<b>State Farm Group</b>	<b>18.4</b>	<b>Allstate Ins Group</b>	<b>8.4</b>


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

2. DCCCE: 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: September 23, 2019