

# BEST'S REVIEW®

## Best's Rankings

### Top 25 U.S. Commercial Auto Writers

Ranked by 2017 direct premiums written.  
(\$ Thousands)

2017 Rank	2016 Rank	Company / Group	AMB#	2017 Direct		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Premiums Written	% Change in Premiums	2017	2016	2015	2017	2016	2015	
1	1	Progressive Ins Group	000780	\$3,178,656	21.0	8.8	7.9	7.0	63.8	64.7	54.9	11.4
2	2	Travelers Group	018674	2,263,886	6.6	6.3	6.4	6.5	65.4	57.4	58.2	9.1
3	5	Liberty Mutual Ins Cos	000060	1,733,726	8.1	4.8	4.8	4.8	93.0	68.4	68.8	5.1
4	4	Zurich Finl Svcs NA Group	018549	1,690,000	4.0	4.7	4.9	4.8	79.6	65.9	67.3	13.0
5	3	Nationwide Group	005987	1,678,785	-3.3	4.6	5.2	5.5	78.3	74.4	71.6	8.7
6	6	Old Republic Ins Group	000734	1,278,020	13.8	3.5	3.4	3.4	69.7	68.2	62.6	31.0
7	7	Berkshire Hathaway Ins	000811	1,184,554	24.5	3.3	2.9	3.4	57.7	62.2	56.4	3.1
8	9	Auto-Owners Ins Group	004354	858,647	15.4	2.4	2.2	2.2	63.7	64.4	58.5	12.0
9	10	Chubb INA Group	018498	826,718	18.9	2.3	2.1	2.0	61.4	59.6	56.5	3.9
10	12	AmTrust Group	018533	720,774	7.9	2.0	2.0	2.1	79.4	89.9	78.0	12.0
11	11	Tokio Marine US PC Group	018733	720,229	5.1	2.0	2.1	2.0	62.6	65.8	68.9	10.6
12	8	Amer Intl Group	018540	663,928	-23.5	1.8	2.6	3.6	101.5	111.4	94.6	4.7
13	13	Cincinnati Ins Cos	004294	654,012	6.5	1.8	1.9	1.9	69.2	69.6	66.8	13.5
14	15	Great Amer P & C Ins Grp	004835	600,255	11.3	1.7	1.6	1.6	63.3	69.0	66.3	10.2
15	17	State Farm Group	000088	589,105	13.8	1.6	1.6	1.5	75.7	87.9	69.8	0.9
16	14	Hartford Ins Group	000048	562,273	-6.8	1.6	1.8	1.8	72.4	76.1	68.0	5.0
17	16	W. R. Berkley Ins Group	018252	548,699	4.5	1.5	1.6	1.7	60.8	61.1	68.3	9.6
18	18	Erie Ins Group	004283	514,732	7.2	1.4	1.5	1.4	62.3	63.6	60.8	7.7
19	21	Markel Corp Group	018468	496,502	23.3	1.4	1.2	1.0	59.1	72.5	58.2	10.7
20	19	Selective Ins Group	003926	486,963	11.4	1.4	1.3	1.2	70.0	64.8	58.5	17.8
21	20	Sentry Ins Group	000086	438,096	5.5	1.2	1.3	1.2	74.0	66.8	60.1	19.6
22	29	Fairfax Financial (USA) Group	003116	432,120	34.1	1.2	1.0	0.8	62.8	59.5	57.0	7.9
23	22	EMC Ins Cos	000346	420,513	9.7	1.2	1.2	1.2	73.9	74.1	67.5	24.2
24	35	Natl Gen Companies	018863	373,166	38.8	1.0	0.8	0.7	60.2	71.0	65.5	8.9
25	23	Allstate Ins Group	000008	373,143	-1.7	1.0	1.1	1.2	61.9	80.0	73.7	1.2
<b>Top 25 Writers</b>				<b>\$23,287,502</b>	<b>8.7</b>	<b>64.4</b>	<b>64.5</b>	<b>65.5</b>	<b>70.9</b>	<b>69.3</b>	<b>65.6</b>	<b>6.3</b>
<b>Total U.S. P/C Industry</b>				<b>\$36,158,921</b>	<b>9.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>70.2</b>	<b>69.0</b>	<b>65.8</b>	<b>5.6</b>

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

Source: [BESTLINK](#) — State/Line (P/C Lines)- P/C, US; Data as of: July 23, 2018

### Top 25 U.S. Auto Liability Writers

Ranked by 2017 direct premiums written.  
(\$ Thousands)

2017 Rank	2016 Rank	Company / Group	AMB#	2017 Direct		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Premiums Written	% Change in Premiums	2017	2016	2015	2017	2016	2015	
1	1	State Farm Group	000088	\$25,625,287	7.2	15.4	15.6	15.6	68.5	77.6	68.1	39.5
2	2	Berkshire Hathaway Ins	000811	18,939,370	16.1	11.4	10.6	10.4	78.6	74.5	75.0	49.3
3	3	Progressive Ins Group	000780	17,149,196	17.2	10.3	9.5	9.1	62.3	64.7	61.7	61.5
4	4	Allstate Ins Group	000008	12,903,019	3.2	7.8	8.2	8.3	62.2	70.3	73.7	41.0
5	5	Liberty Mutual Ins Cos	000060	8,065,862	8.0	4.9	4.9	4.9	76.1	72.1	66.4	23.8
6	7	USAA Group	004080	7,389,159	14.3	4.5	4.2	4.0	86.0	93.9	98.0	36.7
7	6	Farmers Ins Group	000032	6,621,026	2.4	4.0	4.2	4.3	65.1	69.7	69.5	33.3
8	8	Nationwide Group	005987	5,571,661	-4.3	3.4	3.8	4.0	71.9	81.0	71.9	29.0
9	9	Travelers Group	018674	4,467,000	10.1	2.7	2.6	2.6	67.1	63.6	55.8	18.0
10	10	Amer Family Ins Group	000124	2,674,571	10.9	1.6	1.6	1.6	72.1	66.5	64.1	32.0
11	13	Auto-Owners Ins Group	004354	2,049,518	16.5	1.2	1.2	1.2	77.5	76.6	75.6	28.7
12	12	Erie Ins Group	004283	1,986,079	8.0	1.2	1.2	1.2	68.3	68.4	69.9	29.8
13	11	Hartford Ins Group	000048	1,945,338	-6.4	1.2	1.4	1.4	72.8	84.4	68.3	17.5
14	14	Natl Gen Companies	018863	1,914,646	18.0	1.2	1.1	1.0	75.7	71.5	69.4	45.5
15	16	Auto Club Enterprises Ins Group	018515	1,665,153	13.3	1.0	1.0	1.0	74.2	80.2	69.2	43.5
16	15	Mercury Gen Group	004524	1,582,795	0.7	1.0	1.0	1.0	62.2	66.2	60.6	49.3
17	17	CSAA Ins Group	018460	1,548,875	11.2	0.9	0.9	0.9	70.5	78.1	77.4	40.1
18	18	MetLife Auto & Home Group	003933	1,395,328	4.5	0.8	0.9	0.9	63.9	70.7	67.7	38.0
19	19	Zurich Finl Svcs NA Group	018549	1,279,313	1.7	0.8	0.8	0.8	65.7	63.2	70.2	9.8
20	21	MAPFRE North America Group	018801	1,114,115	0.8	0.7	0.7	0.7	75.7	73.8	71.9	40.5
21	22	Auto Club Group	000312	1,075,347	6.7	0.7	0.7	0.7	126.9	85.8	102.7	44.6
22	25	Chubb INA Group	018498	1,071,101	14.0	0.6	0.6	0.6	60.9	59.7	56.2	5.0
23	23	Sentry Ins Group	000086	1,055,160	9.6	0.6	0.6	0.6	64.8	65.4	63.8	47.2
24	26	Kemper PC Companies	018908	951,347	13.9	0.6	0.5	0.6	67.5	74.3	70.5	51.8
25	24	Infinity P&C Group	018584	938,291	-0.8	0.6	0.6	0.7	66.8	68.0	68.7	67.2
<b>Top 25 Writers</b>				<b>\$130,978,557</b>	<b>8.7</b>	<b>78.8</b>	<b>78.5</b>	<b>78.2</b>	<b>70.6</b>	<b>73.9</b>	<b>70.7</b>	<b>34.7</b>
<b>Total U.S. P/C Industry</b>				<b>\$166,136,315</b>	<b>8.3</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>70.8</b>	<b>73.8</b>	<b>70.5</b>	<b>25.9</b>

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

Source: [BESTLINK](#) — State/Line (P/C Lines)- P/C, US; Data as of: July 23, 2018




## Top 25 U.S. Auto Physical Damage Writers

Ranked by 2017 direct premiums written.  
(\$ Thousands)

2017 Rank	2016 Rank	Company / Group	AMB#	2017 Direct Premiums		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Written	% Change in Premiums	2017	2016	2015	2017	2016	2015	
1	1	State Farm Group	000088	\$16,781,234	6.1	16.5	16.8	16.6	69.5	76.5	71.1	25.9
2	2	Berkshire Hathaway Ins	000811	11,841,588	16.5	11.7	10.8	10.3	73.0	73.0	71.2	30.8
3	3	Allstate Ins Group	000008	8,900,528	2.4	8.8	9.2	9.7	55.7	57.6	53.9	28.3
4	4	Progressive Ins Group	000780	8,815,494	15.5	8.7	8.1	7.6	65.5	70.0	66.8	31.6
5	5	USAA Group	004080	5,765,800	10.3	5.7	5.5	5.5	79.5	85.2	76.2	28.6
6	6	Liberty Mutual Ins Cos	000060	5,253,840	6.9	5.2	5.2	5.1	62.0	60.3	56.9	15.5
7	7	Farmers Ins Group	000032	4,097,600	-1.5	4.0	4.4	4.7	66.4	66.5	62.1	20.6
8	8	Nationwide Group	005987	3,448,599	-3.0	3.4	3.8	3.9	62.8	66.2	62.1	17.9
9	9	Travelers Group	018674	2,193,591	11.7	2.2	2.1	2.0	64.2	60.4	60.0	8.8
10	10	Amer Family Ins Group	000124	1,777,232	6.9	1.8	1.8	1.8	68.0	62.9	56.4	21.2
11	11	Erie Ins Group	004283	1,506,075	10.2	1.5	1.5	1.4	68.8	68.5	67.0	22.6
12	14	Auto-Owners Ins Group	004354	1,326,890	19.3	1.3	1.2	1.2	66.5	64.4	61.3	18.6
13	12	Auto Club Enterprises Ins Group	018515	1,326,309	13.1	1.3	1.2	1.2	71.3	71.0	67.1	34.7
14	13	CSAA Ins Group	018460	1,257,197	11.2	1.2	1.2	1.2	60.9	61.4	64.9	32.6
15	18	Natl Gen Companies	018863	1,105,759	25.2	1.1	0.9	0.9	56.5	61.8	61.0	26.3
16	15	Mercury Gen Group	004524	1,048,178	2.9	1.0	1.1	1.1	65.4	64.8	63.1	32.6
17	17	MetLife Auto & Home Group	003933	1,022,209	1.7	1.0	1.1	1.1	58.5	58.3	55.1	27.8
18	16	Hartford Ins Group	000048	926,896	-8.2	0.9	1.1	1.1	62.3	66.6	64.4	8.3
19	19	MAPFRE North America Group	018801	815,052	2.1	0.8	0.9	0.8	61.5	61.4	67.7	29.6
20	20	Auto Club Group	000312	711,876	8.0	0.7	0.7	0.7	62.2	64.2	64.0	29.5
21	21	The Hanover Ins Grp Prop & Cas Cos	004861	568,636	9.1	0.6	0.6	0.6	56.2	55.3	57.1	12.5
22	22	Amica Mutual Group	018522	529,789	8.5	0.5	0.5	0.5	76.7	72.6	70.4	22.9
23	23	Chubb INA Group	018498	501,613	8.6	0.5	0.5	0.5	68.3	63.0	58.2	2.4
24	25	Kemper PC Companies	018908	501,274	9.2	0.5	0.5	0.5	62.4	60.1	58.7	27.3
25	24	COUNTRY Financial PC Group	000302	483,390	5.3	0.5	0.5	0.5	62.5	64.9	62.3	20.0
<b>Top 25 Writers</b>				<b>\$82,506,649</b>	<b>8.1</b>	<b>81.3</b>	<b>80.9</b>	<b>80.4</b>	<b>66.7</b>	<b>69.0</b>	<b>65.2</b>	<b>22.3</b>
<b>Total U.S. P/C Industry</b>				<b>\$101,489,755</b>	<b>7.5</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>66.5</b>	<b>68.2</b>	<b>64.6</b>	<b>15.8</b>

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


Source:  — State/Line (P/C Lines)- P/C, US; Data as of: July 23, 2018

## Top 25 U.S. Private Passenger Auto Writers

Ranked by 2017 direct premiums written.  
(\$ Thousands)

2017 Rank	2016 Rank	Company / Group	AMB#	2017 Direct Premiums		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Written	% Change in Premiums	2017	2016	2015	2017	2016	2015	
1	1	State Farm Group	000088	\$41,817,416	6.7	18.1	18.3	18.3	68.8	77.0	69.3	64.4
2	2	Berkshire Hathaway Ins	000811	29,596,404	15.9	12.8	11.9	11.4	77.1	74.4	74.4	77.1
3	4	Progressive Ins Group	000780	22,786,034	16.0	9.8	9.2	8.8	63.3	66.7	64.4	81.8
4	3	Allstate Ins Group	000008	21,430,405	3.0	9.3	9.7	10.0	59.5	64.8	65.2	68.0
5	5	USAA Group	004080	13,154,939	12.5	5.7	5.5	5.3	83.2	90.0	88.1	65.3
6	6	Liberty Mutual Ins Cos	000060	11,585,976	7.5	5.0	5.0	5.0	67.2	67.3	61.7	34.2
7	7	Farmers Ins Group	000032	10,357,497	0.6	4.5	4.8	5.0	65.5	68.8	66.9	52.2
8	8	Nationwide Group	005987	7,341,476	-3.9	3.2	3.6	3.7	66.2	75.7	67.5	38.2
9	10	Travelers Group	018674	4,396,705	12.8	1.9	1.8	1.7	66.6	65.5	56.5	17.7
10	9	Amer Family Ins Group	000124	4,381,962	9.4	1.9	1.9	1.9	70.3	65.1	60.7	52.4
11	12	Auto Club Enterprises Ins Group	018515	2,991,462	13.3	1.3	1.2	1.2	72.9	76.2	68.3	78.2
12	11	Erie Ins Group	004283	2,977,421	9.3	1.3	1.3	1.3	69.5	69.3	70.0	44.7
13	13	CSAA Ins Group	018460	2,806,072	11.2	1.2	1.2	1.2	66.2	70.5	71.7	72.7
14	17	Natl Gen Companies	018863	2,647,239	18.4	1.1	1.0	1.0	69.9	67.7	66.6	62.9
15	18	Auto-Owners Ins Group	004354	2,517,761	18.3	1.1	1.0	1.0	76.5	74.5	74.0	35.2
16	15	Mercury Gen Group	004524	2,453,386	1.2	1.1	1.1	1.2	62.5	64.7	61.2	76.4
17	16	MetLife Auto & Home Group	003933	2,404,561	2.8	1.0	1.1	1.2	61.5	65.4	62.4	65.5
18	14	Hartford Ins Group	000048	2,309,961	-7.0	1.0	1.2	1.3	68.7	79.2	66.8	20.7
19	20	Auto Club Group	000312	1,775,246	7.1	0.8	0.8	0.8	101.4	77.4	88.2	73.6
20	19	MAPFRE North America Group	018801	1,732,121	0.9	0.8	0.8	0.8	69.9	69.6	70.7	62.9
21	22	Kemper PC Companies	018908	1,399,815	12.7	0.6	0.6	0.6	65.6	69.0	66.0	76.2
22	23	Amica Mutual Group	018522	1,319,591	9.0	0.6	0.6	0.6	75.4	78.7	73.3	57.1
23	21	Infinity P&C Group	018584	1,233,887	-1.8	0.5	0.6	0.6	66.0	66.9	65.4	88.3
24	24	COUNTRY Financial PC Group	000302	1,109,437	7.1	0.5	0.5	0.5	66.7	72.4	67.2	46.0
25	25	The Hanover Ins Grp Prop & Cas Cos	004861	1,106,999	9.2	0.5	0.5	0.5	64.6	66.5	64.0	24.4
<b>Top 25 Writers</b>				<b>\$197,633,773</b>	<b>8.5</b>	<b>85.4</b>	<b>84.9</b>	<b>84.5</b>	<b>69.1</b>	<b>72.4</b>	<b>68.9</b>	<b>56.4</b>
<b>Total U.S. P/C Industry</b>				<b>\$231,467,149</b>	<b>7.8</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>69.0</b>	<b>72.1</b>	<b>68.6</b>	<b>36.0</b>

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


Source:  — State/Line (P/C Lines)- P/C, US; Data as of: July 23, 2018

## Top 25 U.S. Total Auto Writers

Ranked by 2017 direct premiums written.  
(\$ Thousands)

2017		2016		Company / Group	AMB#	2017 Direct		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
Rank	Rank	Written	% Change in Premiums			2017	2016	2015	2017	2016	2015			
1	1	State Farm Group	000088	\$42,406,521	6.8	15.9	16.0	16.0	68.9	77.2	69.3	65.3		
2	2	Berkshire Hathaway Ins	000811	30,780,958	16.2	11.5	10.7	10.3	76.4	73.9	73.6	80.1		
3	3	Progressive Ins Group	000780	25,964,690	16.6	9.7	9.0	8.5	63.4	66.5	63.4	93.2		
4	4	Allstate Ins Group	000008	21,803,548	2.9	8.2	8.6	8.8	59.6	65.0	65.4	69.2		
5	5	Liberty Mutual Ins Cos	000060	13,319,702	7.6	5.0	5.0	5.0	70.5	67.4	62.7	39.4		
6	6	USAA Group	004080	13,154,959	12.5	4.9	4.7	4.6	83.2	90.0	88.1	65.3		
7	7	Farmers Ins Group	000032	10,718,627	0.9	4.0	4.3	4.5	65.6	68.5	66.6	54.0		
8	8	Nationwide Group	005987	9,020,261	-3.8	3.4	3.8	4.0	68.4	75.4	68.3	46.9		
9	9	Travelers Group	018674	6,660,591	10.6	2.5	2.4	2.3	66.2	62.5	57.2	26.8		
10	10	Amer Family Ins Group	000124	4,451,803	9.3	1.7	1.6	1.6	70.5	65.0	61.0	53.2		
11	11	Erie Ins Group	004283	3,492,153	9.0	1.3	1.3	1.3	68.5	68.4	68.7	52.5		
12	13	Auto-Owners Ins Group	004354	3,376,408	17.6	1.3	1.2	1.2	73.2	71.9	70.2	47.2		
13	17	Natl Gen Companies	018863	3,020,405	20.5	1.1	1.0	0.9	68.7	68.1	66.5	71.8		
14	14	Auto Club Enterprises Ins Group	018515	2,991,462	13.3	1.1	1.1	1.1	72.9	76.2	68.3	78.2		
15	12	Hartford Ins Group	000048	2,872,234	-7.0	1.1	1.3	1.3	69.4	78.6	67.0	25.8		
16	16	CSAA Ins Group	018460	2,806,072	11.2	1.1	1.0	1.0	66.2	70.5	71.7	72.7		
17	15	Mercury Gen Group	004524	2,630,974	1.6	1.0	1.0	1.1	63.5	65.6	61.6	81.9		
18	18	MetLife Auto & Home Group	003933	2,417,538	3.3	0.9	0.9	1.0	61.6	65.4	62.4	65.8		
19	19	MAPFRE North America Group	018801	1,929,167	1.4	0.7	0.8	0.8	69.7	68.7	70.2	70.1		
20	20	Auto Club Group	000312	1,787,223	7.2	0.7	0.7	0.7	101.2	77.3	88.1	74.1		
21	21	Zurich Finl Svcs NA Group	018549	1,690,000	4.0	0.6	0.7	0.6	79.2	64.9	67.5	13.0		
22	22	Chubb INA Group	018498	1,572,713	12.2	0.6	0.6	0.6	63.2	60.7	56.8	7.4		
23	26	Kemper PC Companies	018908	1,452,622	12.2	0.5	0.5	0.5	65.7	69.3	66.4	79.1		
24	25	The Hanover Ins Grp Prop & Cas Cos	004861	1,449,657	8.4	0.5	0.5	0.6	62.7	67.2	66.5	31.9		
25	23	Infinity P&C Group	018584	1,397,180	-0.3	0.5	0.6	0.6	67.0	67.5	65.9	100.0		
<b>Top 25 Writers</b>						<b>\$213,167,468</b>	<b>8.6</b>	<b>79.7</b>	<b>79.2</b>	<b>78.9</b>	<b>69.2</b>	<b>72.1</b>	<b>68.6</b>	<b>56.1</b>
<b>Total U.S. P/C Industry</b>						<b>\$267,626,070</b>	<b>8.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>69.2</b>	<b>71.7</b>	<b>68.2</b>	<b>41.7</b>

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

Source:  — State/Line (P/C Lines)- P/C, US; Data as of: July 23, 2018

# U.S. Total All Auto Lines – Top Writers by State, Canada and U.S. Territories – 2017

Ranked by 2017 direct premiums written.

(\$ Thousands)

State	2017 Rank	2016 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer <sup>3</sup>	Direct Writer <sup>4</sup>				
AL	24	25	578	\$3,823,071	1.4	10.3	67.8	2.7	27.3	72.7	State Farm Group	22.2	Alfa Ins Group	12.6
AK	49	49	365	539,091	0.2	2.4	66.6	2.1	21.9	78.1	State Farm Group	25.2	Berkshire Hathaway Ins	16.3
AZ	16	16	630	5,384,450	2.0	10.8	68.5	1.9	31.4	68.7	State Farm Group	15.3	Berkshire Hathaway Ins	13.8
AR	31	31	544	2,316,929	0.9	9.3	63.6	1.4	27.6	72.4	State Farm Group	21.8	Southern Farm Bureau Cas Group	11.3
CA	1	1	589	31,179,019	11.7	8.1	71.3	3.3	31.4	68.6	State Farm Group	12.9	Farmers Ins Group	10.5
CO	18	18	562	5,163,492	1.9	12.9	82.2	2.5	26.8	73.2	State Farm Group	17.8	Progressive Ins Group	9.8
CT	27	27	491	3,359,820	1.3	5.1	66.0	3.3	39.3	60.7	Berkshire Hathaway Ins	16.1	Liberty Mutual Ins Cos	9.8
DE	42	42	484	981,682	0.4	6.3	70.5	3.0	25.8	74.2	State Farm Group	21.3	Berkshire Hathaway Ins	15.8
DC	52	52	412	399,135	0.1	5.7	66.8	1.3	27.0	73.0	Berkshire Hathaway Ins	31.9	State Farm Group	18.2
FL	3	3	605	21,739,433	8.1	10.7	72.3	4.4	39.6	60.4	Berkshire Hathaway Ins	22.2	Progressive Ins Group	15.8
GA	7	8	675	9,782,997	3.7	13.9	72.5	3.0	32.9	67.1	State Farm Group	20.1	Berkshire Hathaway Ins	11.5
HI	45	44	291	873,207	0.3	4.5	58.6	1.6	31.0	69.0	Berkshire Hathaway Ins	22.9	State Farm Group	16.3
ID	39	39	499	1,130,228	0.4	10.0	65.0	1.7	31.1	68.9	State Farm Group	12.8	Liberty Mutual Ins Cos	9.8
IL	9	9	689	8,877,331	3.3	5.6	64.9	3.0	33.8	66.2	State Farm Group	26.8	Allstate Ins Group	9.7
IN	21	21	675	4,462,746	1.7	7.3	61.7	2.5	40.6	59.4	State Farm Group	20.5	Progressive Ins Group	10.6
IA	35	34	563	2,160,121	0.8	6.6	65.4	1.6	46.6	53.4	State Farm Group	18.2	Progressive Ins Group	14.3
KS	34	33	542	2,182,336	0.8	7.1	63.4	1.6	30.1	69.9	State Farm Group	17.4	Amer Family Ins Group	10.5
KY	26	26	581	3,462,239	1.3	7.9	67.5	2.2	27.2	72.8	State Farm Group	20.8	KY Farm Bureau Group	16.9
LA	17	17	522	5,200,205	1.9	8.5	72.2	4.5	30.9	69.1	State Farm Group	29.6	Progressive Ins Group	12.7
ME	44	43	422	882,778	0.3	5.2	60.9	1.2	49.0	51.0	Progressive Ins Group	13.0	State Farm Group	12.0
MD	15	15	564	5,494,871	2.1	7.6	69.0	1.7	28.2	71.8	Berkshire Hathaway Ins	21.7	State Farm Group	17.3
MA	13	13	392	6,062,981	2.3	5.3	62.4	1.7	68.2	31.8	MAPFRE North America Group	22.6	Liberty Mutual Ins Cos	10.7
MI	6	6	535	9,927,001	3.7	5.9	81.3	3.8	43.4	56.7	State Farm Group	16.8	Auto Club Group	14.5
MN	23	23	560	4,186,296	1.6	5.8	63.4	2.2	40.1	59.9	State Farm Group	21.5	Progressive Ins Group	14.7
MS	32	32	545	2,257,657	0.8	7.6	64.1	2.4	29.1	70.9	State Farm Group	21.6	Progressive Ins Group	10.3
MO	20	20	611	4,525,325	1.7	8.0	67.9	2.0	26.2	73.8	State Farm Group	21.0	Amer Family Ins Group	11.4
MT	43	45	468	893,336	0.3	8.5	57.5	2.3	40.8	59.2	State Farm Group	19.0	Liberty Mutual Ins Cos	12.3
NE	37	37	529	1,524,912	0.6	7.0	70.2	1.5	38.5	61.5	State Farm Group	19.3	Progressive Ins Group	11.3
NV	30	30	553	2,671,539	1.0	11.6	76.3	4.4	29.4	70.6	State Farm Group	17.0	Berkshire Hathaway Ins	13.1
NH	41	41	440	983,254	0.4	5.0	61.8	1.6	41.7	58.3	Berkshire Hathaway Ins	12.0	Liberty Mutual Ins Cos	11.5
NJ	8	7	544	9,076,318	3.4	4.5	67.6	5.5	27.9	72.1	Berkshire Hathaway Ins	17.7	NJM Ins Group	11.8
NM	36	36	497	1,587,558	0.6	8.2	66.8	2.8	31.1	68.9	State Farm Group	17.6	Berkshire Hathaway Ins	13.5
NY	4	4	593	15,911,507	5.9	5.8	69.1	5.4	35.8	64.2	Berkshire Hathaway Ins	27.0	Allstate Ins Group	11.9
NC	11	11	564	6,883,970	2.6	8.5	68.4	1.1	35.7	64.3	State Farm Group	13.5	Nationwide Group	11.7
ND	48	48	482	630,327	0.2	4.4	55.7	1.3	51.2	48.8	Progressive Ins Group	13.2	State Farm Group	11.2
OH	10	10	683	7,692,883	2.9	6.3	60.2	1.9	44.9	55.1	State Farm Group	17.2	Progressive Ins Group	12.9
OK	29	29	554	3,144,148	1.2	6.1	56.8	2.2	29.8	70.2	State Farm Group	21.9	Farmers Ins Group	9.9
OR	28	28	559	3,295,730	1.2	10.0	63.3	2.6	28.6	71.4	State Farm Group	19.0	Progressive Ins Group	12.4
PA	5	5	655	10,233,868	3.8	5.7	62.8	2.8	42.3	57.7	State Farm Group	17.5	Erie Ins Group	12.9
RI	40	40	438	1,038,876	0.4	7.0	66.7	2.1	42.4	57.7	Progressive Ins Group	19.9	Berkshire Hathaway Ins	10.8
SC	22	22	591	4,437,233	1.7	11.2	71.4	1.9	28.0	72.0	State Farm Group	21.6	Berkshire Hathaway Ins	12.4
SD	46	47	473	674,510	0.3	7.2	64.2	1.5	47.5	52.5	State Farm Group	16.3	Progressive Ins Group	12.2
TN	19	19	647	4,747,825	1.8	8.5	64.7	2.5	30.4	69.7	State Farm Group	20.1	TN Farmers Ins Cos	14.0
TX	2	2	695	24,671,246	9.2	10.7	77.6	2.8	34.4	65.6	State Farm Group	14.8	Berkshire Hathaway Ins	11.3
UT	33	35	553	2,233,605	0.8	12.2	67.3	2.1	35.2	64.9	State Farm Group	14.6	Allstate Ins Group	9.9
VT	51	51	410	447,578	0.2	4.9	56.1	1.3	51.4	48.6	Progressive Ins Group	16.0	Berkshire Hathaway Ins	12.9
VA	12	12	619	6,155,258	2.3	6.4	66.2	1.9	30.6	69.4	Berkshire Hathaway Ins	16.3	State Farm Group	15.1
WA	14	14	571	5,825,948	2.2	8.3	68.0	3.3	31.0	69.0	State Farm Group	15.0	Liberty Mutual Ins Cos	11.5
WV	38	38	474	1,424,831	0.5	2.8	55.1	1.6	37.7	62.3	State Farm Group	23.4	Erie Ins Group	14.2
WI	25	24	592	3,706,709	1.4	5.6	62.3	2.1	51.5	48.5	Amer Family Ins Group	15.9	Progressive Ins Group	15.1
WY	50	50	439	479,958	0.2	5.0	64.9	1.6	38.1	61.9	State Farm Group	19.9	Progressive Ins Group	13.2
Guam	55	55	34	53,628	0.0	-19.5	50.3	4.3	80.5	19.5	Amer Intl Group	22.2	USAA Group	19.5
Puerto Rico	47	46	83	638,941	0.2	0.7	80.8	1.2	70.4	29.6	Universal Ins Group of Puerto Rico	30.9	Cooperativa Seguros Group	29.2
U.S. Virgin Is.	56	56	40	35,051	0.0	-5.4	100.2	5.8	86.7	13.3	Underwriters at Lloyd's, London (M)	39.9	Guardian Ins Group	34.6
Canada	54	54	46	76,356	0.0	2.9	-99.9	-100.0	75.6	24.4	CNA Ins Cos	31.2	Travelers Group	25.6
Other	53	53	109	90,954	0.0	-72.3	59.9	8.3	91.7	8.4	Amer Intl Group	29.3	Natl Unity Ins Co	22.2
N. Mariana Is.	57	57	7	3,773	0.0	16.2	59.9	10.8	100.0	0.0	DB Ins US Group	30.8	Tokio Marine US PC Group	23.7
<b>Grand Total</b>			<b>1,469</b>	<b>\$267,626,070</b>	<b>100.0</b>	<b>8.0</b>	<b>69.2</b>	<b>3.0</b>	<b>35.5</b>	<b>64.5</b>	<b>State Farm Group</b>	<b>15.8</b>	<b>Berkshire Hathaway Ins</b>	<b>11.5</b>


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 23, 2018

# U.S. Auto Liability – Top Writers by State, Canada and U.S. Territories – 2017

Ranked by 2017 direct premiums written.

(\$ Thousands)

State	2017 Rank	2016 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share Agency Writer <sup>3</sup>	Market Share Direct Writer <sup>3</sup>	Leading Writer	% Market Share	Second Leader	% Market Share
AL	26	28	554	\$2,202,596	1.3	11.6	71.4	4.5	31.0	69.0	State Farm Group	21.5	Alfa Ins Group	11.1
AK	46	46	351	329,972	0.2	1.1	68.2	3.2	24.0	76.0	State Farm Group	25.7	Berkshire Hathaway Ins	16.4
AZ	17	17	613	3,344,026	2.0	11.3	72.1	2.9	34.2	65.8	State Farm Group	14.5	Berkshire Hathaway Ins	13.3
AR	32	33	532	1,303,134	0.8	9.5	65.0	2.2	31.7	68.3	State Farm Group	20.3	Southern Farm Bureau Cas Group	9.7
CA	1	1	571	18,574,896	11.2	9.0	74.6	5.3	34.2	65.8	State Farm Group	12.2	Farmers Ins Group	10.8
CO	18	18	547	3,182,712	1.9	13.3	73.6	3.9	28.9	71.1	State Farm Group	17.2	Progressive Ins Group	10.2
CT	27	26	477	2,183,336	1.3	5.9	70.4	4.8	41.3	58.7	Berkshire Hathaway Ins	15.7	Progressive Ins Group	10.3
DE	40	40	468	688,853	0.4	5.9	74.0	4.1	27.7	72.4	State Farm Group	21.5	Berkshire Hathaway Ins	15.2
DC	50	53	398	237,906	0.1	7.8	70.7	1.9	32.4	67.6	Berkshire Hathaway Ins	29.4	State Farm Group	17.4
FL	2	2	581	15,882,679	9.6	9.7	72.7	5.8	41.3	58.7	Berkshire Hathaway Ins	20.7	Progressive Ins Group	15.9
GA	5	8	655	6,489,069	3.9	16.7	77.9	4.3	34.5	65.5	State Farm Group	20.2	Progressive Ins Group	11.7
HI	43	42	277	529,744	0.3	3.4	58.7	2.3	34.4	65.6	Berkshire Hathaway Ins	21.8	State Farm Group	16.4
ID	41	41	484	665,005	0.4	9.0	64.8	2.6	33.4	66.6	State Farm Group	12.0	Progressive Ins Group	10.2
IL	9	9	666	5,280,788	3.2	6.3	66.8	4.9	37.4	62.6	State Farm Group	25.3	Allstate Ins Group	8.4
IN	21	21	651	2,647,362	1.6	7.6	62.5	3.9	42.5	57.5	State Farm Group	19.5	Progressive Ins Group	11.3
IA	35	35	535	1,106,273	0.7	7.3	59.4	2.8	48.6	51.4	State Farm Group	17.2	Progressive Ins Group	15.7
KS	34	34	526	1,154,325	0.7	8.7	63.8	2.7	33.2	66.8	State Farm Group	16.5	Progressive Ins Group	11.3
KY	25	24	562	2,286,998	1.4	7.6	71.2	3.2	28.4	71.6	State Farm Group	20.0	KY Farm Bureau Group	16.1
LA	15	15	503	3,478,012	2.1	9.8	77.8	6.6	34.2	65.8	State Farm Group	28.2	Progressive Ins Group	13.0
ME	44	44	410	495,340	0.3	4.0	63.5	1.8	51.2	48.8	Progressive Ins Group	14.3	State Farm Group	11.8
MD	16	16	543	3,411,989	2.1	8.6	72.3	2.6	30.8	69.2	Berkshire Hathaway Ins	20.7	State Farm Group	17.5
MA	14	13	379	3,556,287	2.1	4.7	65.1	2.5	69.3	30.8	MAPFRE North America Group	21.9	Berkshire Hathaway Ins	10.3
MI	7	6	514	6,288,638	3.8	6.4	91.9	5.9	42.5	57.5	State Farm Group	18.5	Progressive Ins Group	14.0
MN	23	23	541	2,414,059	1.5	5.1	61.6	3.6	41.6	58.4	State Farm Group	20.8	Progressive Ins Group	16.1
MS	33	32	524	1,298,254	0.8	7.6	67.4	3.8	32.7	67.3	State Farm Group	19.5	Progressive Ins Group	11.2
MO	22	22	588	2,599,985	1.6	8.2	68.1	3.2	29.4	70.6	State Farm Group	19.8	Amer Family Ins Group	10.9
MT	45	45	454	477,778	0.3	6.4	56.8	3.8	42.3	57.7	State Farm Group	17.7	Progressive Ins Group	13.2
NE	38	38	515	826,879	0.5	8.1	62.3	2.5	39.8	60.2	State Farm Group	19.1	Progressive Ins Group	13.1
NV	29	29	536	1,897,337	1.1	11.9	80.6	6.0	31.5	68.5	State Farm Group	16.6	Berkshire Hathaway Ins	12.5
NH	42	43	424	530,987	0.3	5.2	65.3	2.6	44.1	55.9	Berkshire Hathaway Ins	12.3	Progressive Ins Group	12.0
NJ	6	5	525	6,458,799	3.9	4.8	71.7	7.5	30.4	69.6	Berkshire Hathaway Ins	17.2	Progressive Ins Group	11.5
NM	36	36	481	1,011,931	0.6	7.9	63.8	4.2	32.9	67.1	State Farm Group	18.1	Berkshire Hathaway Ins	12.9
NY	4	4	579	10,726,721	6.5	5.5	72.3	7.8	38.8	61.2	Berkshire Hathaway Ins	25.2	Allstate Ins Group	11.5
NC	12	12	543	3,755,546	2.3	7.2	78.5	1.9	38.5	61.5	State Farm Group	13.5	Nationwide Group	10.5
ND	48	50	457	300,789	0.2	4.4	54.7	2.1	54.5	45.5	Progressive Ins Group	15.4	State Farm Group	10.5
OH	10	10	663	4,461,409	2.7	6.8	62.9	3.1	47.0	53.1	State Farm Group	16.2	Progressive Ins Group	13.9
OK	30	30	533	1,793,759	1.1	6.3	58.1	3.5	33.1	66.9	State Farm Group	20.3	Farmers Ins Group	10.0
OR	24	25	534	2,293,111	1.4	8.9	61.9	3.5	29.4	70.6	State Farm Group	18.4	Progressive Ins Group	13.0
PA	8	7	640	5,935,068	3.6	5.0	64.1	4.6	44.0	56.1	State Farm Group	16.5	Erie Ins Group	11.9
RI	39	39	429	705,135	0.4	7.6	68.9	2.8	44.9	55.1	Progressive Ins Group	22.0	Allstate Ins Group	10.5
SC	19	19	571	2,841,435	1.7	12.7	74.8	2.9	30.2	69.8	State Farm Group	21.3	Berkshire Hathaway Ins	12.2
SD	47	47	454	322,527	0.2	5.9	55.0	2.8	49.1	50.9	State Farm Group	15.8	Progressive Ins Group	13.3
TN	20	20	628	2,690,314	1.6	8.1	65.5	3.9	33.0	67.0	State Farm Group	19.2	TN Farmers Ins Cos	12.2
TX	3	3	674	14,610,733	8.8	11.8	70.0	4.4	38.2	61.8	State Farm Group	14.9	Berkshire Hathaway Ins	11.0
UT	31	31	529	1,432,485	0.9	12.5	68.7	3.1	36.7	63.3	State Farm Group	14.3	Allstate Ins Group	9.2
VT	52	52	399	229,318	0.1	3.6	58.2	2.1	54.7	45.3	Progressive Ins Group	17.9	Berkshire Hathaway Ins	12.3
VA	13	14	599	3,620,437	2.2	6.8	68.8	3.0	33.9	66.2	Berkshire Hathaway Ins	15.5	State Farm Group	14.7
WA	11	11	545	3,912,176	2.4	7.9	70.4	4.8	32.1	67.9	State Farm Group	14.6	Liberty Mutual Ins Cos	11.4
WV	37	37	456	828,723	0.5	1.9	55.3	2.5	41.1	58.9	State Farm Group	21.6	Erie Ins Group	13.5
WI	28	27	573	2,141,633	1.3	6.0	60.4	3.5	53.1	46.9	Progressive Ins Group	16.1	Amer Family Ins Group	15.4
WY	51	51	422	235,388	0.1	3.7	58.1	2.6	41.3	58.7	State Farm Group	18.3	Progressive Ins Group	14.2
Guam	56	56	28	15,133	0.0	-10.9	82.2	9.4	83.7	16.3	DB Ins US Group	19.1	USAA Group	16.3
Puerto Rico	49	48	81	293,262	0.2	-1.4	59.2	1.4	79.1	20.9	Universal Ins Group of Puerto Rico	25.7	Asoc de Suscripcion Conjunta del Seg	22.1
U.S. Virgin Is.	55	55	38	24,456	0.0	-6.5	21.8	5.2	94.1	5.9	Underwriters at Lloyd's, London (VI)	48.1	Guardian Ins Group	34.5
Canada	54	54	43	58,969	0.0	0.1	-99.9	-100.0	76.0	24.0	CNA Ins Cos	28.1	Travelers Group	26.7
Other	53	49	102	70,181	0.0	-76.2	52.8	2.4	97.5	2.5	Natl Unity Ins Co	28.8	Amer Intl Group	26.6
N. Mariana Is.	57	57	7	1,654	0.0	25.0	88.7	18.6	100.0	0.0	DB Ins US Group	36.7	Tokio Marine US PC Group	21.0
<b>Grand Total</b>			<b>1,442</b>	<b>\$166,136,315</b>	<b>100.0</b>	<b>8.3</b>	<b>70.8</b>	<b>4.6</b>	<b>37.8</b>	<b>62.2</b>	<b>State Farm Group</b>	<b>15.4</b>	<b>Berkshire Hathaway Ins</b>	<b>11.4</b>


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

2. 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 23, 2018

# U.S. Auto Physical Damage – Top Writers by State, Canada and U.S. Territories – 2017

Ranked by 2017 direct premiums written.

(\$ Thousands)

State	2017 Rank	2016 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer <sup>3</sup>	Direct Writer <sup>4</sup>				
AL	23	23	486	\$1,620,475	1.6	8.6	63.0	0.3	22.3	77.8	State Farm Group	23.2	Alfa Ins Group	14.7
AK	51	51	279	209,119	0.2	4.7	64.1	0.4	18.6	81.4	State Farm Group	24.5	USAA Group	18.0
AZ	16	16	537	2,040,424	2.0	9.9	62.7	0.4	26.7	73.3	State Farm Group	16.7	Berkshire Hathaway Ins	14.5
AR	31	31	454	1,013,795	1.0	8.9	61.8	0.3	22.3	77.7	State Farm Group	23.7	Southern Farm Bureau Cas Group	13.2
CA	1	1	508	12,604,123	12.4	6.9	66.6	0.4	27.3	72.7	State Farm Group	13.8	Farmers Ins Group	10.0
CO	17	18	469	1,980,780	2.0	12.3	96.1	0.4	23.5	76.5	State Farm Group	18.6	USAA Group	10.8
CT	27	27	410	1,176,484	1.2	3.5	57.9	0.5	35.5	64.5	Berkshire Hathaway Ins	16.9	Liberty Mutual Ins Cos	10.6
DE	48	48	386	292,829	0.3	7.3	62.2	0.4	21.3	78.7	State Farm Group	20.8	Berkshire Hathaway Ins	17.1
DC	52	52	311	161,229	0.2	2.8	61.0	0.4	19.1	81.0	Berkshire Hathaway Ins	35.8	State Farm Group	19.2
FL	3	3	518	5,856,754	5.8	13.3	71.2	0.8	35.1	64.9	Berkshire Hathaway Ins	26.4	Progressive Ins Group	15.5
GA	8	9	581	3,293,928	3.2	8.6	62.0	0.3	29.8	70.3	State Farm Group	19.8	Berkshire Hathaway Ins	12.3
HI	45	45	211	343,463	0.3	6.1	58.5	0.4	25.8	74.3	Berkshire Hathaway Ins	24.7	State Farm Group	16.1
ID	39	40	406	465,223	0.5	11.3	65.3	0.5	27.8	72.2	State Farm Group	13.9	Farm Bureau of ID Group	10.4
IL	7	7	591	3,596,543	3.5	4.6	62.1	0.3	28.7	71.3	State Farm Group	29.0	Allstate Ins Group	11.7
IN	20	20	570	1,815,384	1.8	6.9	60.6	0.3	37.7	62.3	State Farm Group	21.8	Progressive Ins Group	9.7
IA	29	29	473	1,053,847	1.0	5.9	71.6	0.4	44.6	55.4	State Farm Group	19.2	Progressive Ins Group	12.7
KS	30	30	456	1,028,010	1.0	5.4	62.8	0.3	26.6	73.4	State Farm Group	18.5	Amer Family Ins Group	11.0
KY	28	28	474	1,175,241	1.2	8.5	60.2	0.3	24.8	75.2	State Farm Group	22.5	KY Farm Bureau Group	18.4
LA	22	22	411	1,722,193	1.7	6.2	61.1	0.4	24.3	75.7	State Farm Group	32.3	Allstate Ins Group	12.1
ME	42	42	353	387,438	0.4	6.9	57.4	0.3	46.2	53.8	State Farm Group	12.2	Progressive Ins Group	11.4
MD	14	14	477	2,082,882	2.1	5.9	63.8	0.3	24.0	76.0	Berkshire Hathaway Ins	23.3	State Farm Group	16.9
MA	13	13	306	2,506,694	2.5	6.1	58.5	0.5	66.6	33.4	MAPFRE North America Group	23.6	Liberty Mutual Ins Cos	12.2
MI	6	6	442	3,638,362	3.6	5.1	63.1	0.3	44.8	55.2	Auto Club Group	15.5	State Farm Group	14.0
MN	21	21	476	1,772,237	1.7	6.7	65.7	0.4	38.0	62.0	State Farm Group	22.6	Progressive Ins Group	12.7
MS	33	32	453	959,403	0.9	7.5	59.8	0.4	24.2	75.8	State Farm Group	24.5	Southern Farm Bureau Cas Group	10.2
MO	18	17	515	1,925,340	1.9	7.8	67.6	0.4	21.8	78.2	State Farm Group	22.6	Amer Family Ins Group	12.2
MT	41	41	367	415,558	0.4	11.0	58.4	0.6	39.0	61.0	State Farm Group	20.4	Liberty Mutual Ins Cos	13.1
NE	36	36	420	698,033	0.7	5.8	79.5	0.3	36.9	63.1	State Farm Group	19.7	Progressive Ins Group	9.1
NV	35	35	452	774,202	0.8	10.8	65.7	0.4	24.2	75.9	State Farm Group	18.2	Berkshire Hathaway Ins	14.4
NH	40	39	369	452,267	0.4	4.7	57.7	0.3	38.9	61.1	Liberty Mutual Ins Cos	12.0	Berkshire Hathaway Ins	11.7
NJ	11	11	434	2,617,519	2.6	3.9	57.7	0.4	21.9	78.2	Berkshire Hathaway Ins	19.1	NUM Ins Group	13.8
NM	38	38	409	575,627	0.6	8.8	72.1	0.5	28.0	72.0	State Farm Group	16.8	Berkshire Hathaway Ins	14.6
NY	4	4	484	5,184,786	5.1	6.2	62.3	0.4	29.7	70.3	Berkshire Hathaway Ins	30.8	Allstate Ins Group	12.6
NC	10	10	458	3,128,423	3.1	10.1	56.4	0.2	32.4	67.6	State Farm Group	13.6	Nationwide Group	13.2
ND	47	46	400	329,539	0.3	4.4	56.6	0.6	48.3	51.7	State Farm Group	11.7	Progressive Ins Group	11.2
OH	9	8	570	3,231,473	3.2	5.6	56.6	0.3	42.1	57.9	State Farm Group	18.7	Progressive Ins Group	11.5
OK	26	26	446	1,350,389	1.3	5.9	55.2	0.4	25.5	74.6	State Farm Group	23.9	Farmers Ins Group	9.7
OR	32	33	452	1,002,619	1.0	12.7	66.6	0.4	26.7	73.3	State Farm Group	20.4	Progressive Ins Group	11.0
PA	5	5	560	4,298,800	4.2	6.7	61.0	0.3	40.1	59.9	State Farm Group	19.0	Erie Ins Group	14.2
RI	46	47	349	333,741	0.3	5.7	62.2	0.5	36.9	63.1	Progressive Ins Group	15.3	Amica Mutual Group	12.3
SC	24	25	497	1,595,798	1.6	8.6	65.4	0.3	24.0	76.0	State Farm Group	22.1	Berkshire Hathaway Ins	12.7
SD	43	44	396	351,983	0.3	8.3	72.6	0.4	46.0	54.0	State Farm Group	16.7	Progressive Ins Group	11.2
TN	15	15	544	2,057,511	2.0	8.9	63.7	0.6	26.8	73.2	State Farm Group	21.4	TN Farmers Ins Cos	16.4
TX	2	2	575	10,060,513	9.9	9.0	88.6	0.4	29.0	71.0	State Farm Group	14.7	Berkshire Hathaway Ins	11.8
UT	34	34	451	801,120	0.8	11.7	64.8	0.3	32.4	67.6	State Farm Group	15.1	Allstate Ins Group	11.0
VT	50	50	332	218,259	0.2	6.2	53.8	0.5	48.0	52.0	Progressive Ins Group	14.1	Berkshire Hathaway Ins	13.6
VA	12	12	525	2,534,822	2.5	5.9	62.4	0.3	26.1	74.0	Berkshire Hathaway Ins	17.5	State Farm Group	15.7
WA	19	19	487	1,913,772	1.9	9.1	63.2	0.4	28.7	71.3	State Farm Group	15.9	Liberty Mutual Ins Cos	11.9
WV	37	37	375	596,108	0.6	4.1	55.0	0.3	33.0	67.0	State Farm Group	25.8	Erie Ins Group	15.2
WI	25	24	500	1,565,075	1.5	5.0	65.0	0.3	49.3	50.7	Amer Family Ins Group	16.6	State Farm Group	13.7
WY	49	49	351	244,569	0.2	6.3	71.5	0.7	35.0	65.0	State Farm Group	21.5	Progressive Ins Group	12.2
Guam	53	53	24	38,495	0.0	-22.4	38.2	2.4	79.2	20.8	Amer Intl Group	26.6	USAA Group	20.8
Puerto Rico	44	43	58	345,679	0.3	2.7	99.5	1.0	63.0	37.0	Cooperativa Seguros Group	36.5	Universal Ins Group of Puerto Rico	35.2
U.S. Virgin Is.	56	56	27	10,595	0.0	-2.9	286.1	7.3	69.5	30.5	Guardian Ins Group	34.9	USAA Group	28.6
Canada	55	55	26	17,387	0.0	14.0	42.2	2.5	74.3	25.7	CNA Ins Cos	41.9	Liberty Mutual Ins Cos	25.7
Other	54	54	66	20,773	0.0	-38.8	74.9	20.5	71.9	28.2	Amer Intl Group	38.2	Progressive Ins Group	30.4
N. Mariana Is.	57	57	7	2,119	0.0	10.1	35.6	4.2	100.0	0.0	DB Ins US Group	26.2	Tokio Marine US PC Group	25.8
<b>Grand Total</b>			<b>1,349</b>	<b>\$101,489,755</b>	<b>100.0</b>	<b>7.5</b>	<b>66.5</b>	<b>0.4</b>	<b>31.8</b>	<b>68.2</b>	<b>State Farm Group</b>	<b>16.5</b>	<b>Berkshire Hathaway Ins</b>	<b>11.7</b>


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 23, 2018

# U.S. Private Passenger Auto – Top Writers by State, Canada and U.S. Territories – 2017

Ranked by 2017 direct premiums written.

(\$ Thousands)

State	2017 Rank	2016 Rank	No of Cos	Direct Premiums Written	% of Grand Total	% Change in Premiums	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share		Leading Writer	% Market Share	Second Leader	% Market Share
									Agency Writer <sup>3</sup>	Direct Writer <sup>3</sup>				
AL	24	24	276	\$3,323,527	1.4	9.8	67.2	2.1	19.4	80.6	State Farm Group	25.2	Alfa Ins Group	14.5
AK	48	47	153	468,681	0.2	3.1	68.1	1.5	15.3	84.7	State Farm Group	28.6	USAA Group	17.9
AZ	16	16	337	4,853,478	2.1	11.0	68.8	1.6	26.4	73.7	State Farm Group	16.9	Berkshire Hathaway Ins	14.9
AR	31	31	268	1,947,179	0.8	9.5	63.5	0.9	18.6	81.5	State Farm Group	25.7	Southern Farm Bureau Cas Group	12.8
CA	1	1	323	27,260,330	11.8	7.9	70.8	2.6	25.5	74.5	State Farm Group	14.3	Farmers Ins Group	11.6
CO	17	18	285	4,577,030	2.0	12.8	82.6	2.1	20.9	79.1	State Farm Group	19.8	USAA Group	10.2
CT	27	27	263	2,935,629	1.3	5.0	66.5	3.0	33.6	66.4	Berkshire Hathaway Ins	18.0	Allstate Ins Group	10.4
DE	41	42	209	854,361	0.4	6.5	70.4	2.7	18.2	81.8	State Farm Group	24.4	Berkshire Hathaway Ins	17.5
DC	52	52	171	347,360	0.2	6.8	69.5	1.3	18.0	82.0	Berkshire Hathaway Ins	36.2	State Farm Group	20.7
FL	3	3	343	19,143,912	8.3	10.4	71.5	4.0	34.1	65.9	Berkshire Hathaway Ins	24.4	State Farm Group	15.9
GA	7	7	364	8,614,981	3.7	13.8	71.4	2.5	27.0	73.1	State Farm Group	22.5	Berkshire Hathaway Ins	12.2
HI	43	43	140	752,436	0.3	4.1	60.6	1.1	21.1	78.9	Berkshire Hathaway Ins	26.4	State Farm Group	18.6
ID	39	40	235	948,920	0.4	9.9	65.1	1.4	23.2	76.8	State Farm Group	15.0	Berkshire Hathaway Ins	10.6
IL	9	9	398	7,423,103	3.2	5.6	64.7	2.3	24.2	75.8	State Farm Group	31.9	Allstate Ins Group	11.5
IN	22	22	375	3,774,286	1.6	7.6	62.0	2.1	33.6	66.4	State Farm Group	24.0	Progressive Ins Group	11.4
IA	35	35	290	1,756,930	0.8	6.5	64.8	1.2	38.4	61.6	State Farm Group	22.1	Progressive Ins Group	16.2
KS	34	33	281	1,848,756	0.8	7.1	63.7	1.4	22.7	77.3	State Farm Group	20.2	Amer Family Ins Group	12.3
KY	26	26	297	3,030,463	1.3	8.0	67.1	1.8	20.7	79.3	State Farm Group	23.6	KY Farm Bureau Group	18.7
LA	18	17	258	4,506,183	1.9	8.9	70.5	3.4	24.2	75.8	State Farm Group	33.6	Progressive Ins Group	13.4
ME	44	44	218	734,062	0.3	4.9	61.3	1.0	42.8	57.2	State Farm Group	14.3	Progressive Ins Group	14.0
MD	15	15	272	4,895,088	2.1	7.5	69.9	1.5	21.9	78.1	Berkshire Hathaway Ins	24.0	State Farm Group	19.2
MA	13	13	174	5,188,449	2.2	5.4	62.5	1.5	64.2	35.8	MAPFRE North America Group	23.9	Liberty Mutual Ins Cos	11.6
MI	5	5	259	8,958,991	3.9	6.0	82.1	3.5	39.3	60.8	State Farm Group	18.6	Auto Club Group	15.9
MN	23	23	287	3,603,086	1.6	5.6	63.7	2.1	32.9	67.1	State Farm Group	24.7	Progressive Ins Group	16.3
MS	33	32	245	1,878,254	0.8	6.7	64.4	1.6	19.7	80.3	State Farm Group	25.7	Southern Farm Bureau Cas Group	11.9
MO	21	20	313	3,897,951	1.7	8.1	67.4	1.4	18.5	81.5	State Farm Group	24.1	Amer Family Ins Group	13.0
MT	45	45	210	725,208	0.3	8.5	58.4	2.0	33.1	66.9	State Farm Group	23.0	Liberty Mutual Ins Cos	12.9
NE	37	38	270	1,252,765	0.5	7.3	70.3	1.0	30.4	69.6	State Farm Group	23.1	Progressive Ins Group	12.5
NV	30	30	284	2,368,316	1.0	11.2	73.9	3.6	23.7	76.3	State Farm Group	19.1	Berkshire Hathaway Ins	14.1
NH	42	41	213	845,748	0.4	4.9	60.8	1.1	35.5	64.5	Berkshire Hathaway Ins	13.6	State Farm Group	12.6
NJ	8	8	262	7,682,095	3.3	4.2	65.9	5.1	19.7	80.3	Berkshire Hathaway Ins	20.6	NJM Ins Group	12.9
NM	36	36	246	1,386,521	0.6	7.9	67.7	2.2	24.8	75.2	State Farm Group	20.0	Berkshire Hathaway Ins	14.9
NY	4	4	343	13,260,716	5.7	5.0	69.3	4.8	26.5	73.5	Berkshire Hathaway Ins	31.9	Allstate Ins Group	13.9
NC	11	11	281	5,986,360	2.6	8.0	68.7	0.8	29.5	70.6	State Farm Group	15.3	Nationwide Group	12.7
ND	47	48	233	471,133	0.2	3.7	56.3	0.9	41.5	58.5	Progressive Ins Group	15.3	State Farm Group	14.6
OH	10	10	398	6,684,674	2.9	6.1	60.8	1.6	38.9	61.1	State Farm Group	19.7	Progressive Ins Group	13.5
OK	29	29	290	2,665,403	1.2	5.9	57.6	1.7	22.0	78.0	State Farm Group	25.4	Farmers Ins Group	11.4
OR	28	28	280	2,915,364	1.3	10.1	63.4	2.3	24.2	75.8	State Farm Group	21.3	Progressive Ins Group	12.7
PA	6	6	374	8,745,386	3.8	5.7	63.1	2.4	36.4	63.6	State Farm Group	20.4	Erie Ins Group	13.2
RI	40	39	221	921,985	0.4	6.3	68.0	1.9	37.6	62.5	Progressive Ins Group	21.0	Berkshire Hathaway Ins	11.9
SC	20	21	284	3,976,597	1.7	11.0	70.9	1.5	22.6	77.4	State Farm Group	23.9	Berkshire Hathaway Ins	13.2
SD	46	46	230	542,634	0.2	6.7	65.1	1.2	39.9	60.1	State Farm Group	19.8	Progressive Ins Group	14.0
TN	19	19	344	4,083,911	1.8	8.3	65.1	2.0	21.9	78.1	State Farm Group	23.2	TN Farmers Ins Cos	16.0
TX	2	2	384	21,172,384	9.1	10.4	76.9	1.9	27.5	72.6	State Farm Group	16.8	Berkshire Hathaway Ins	12.5
UT	32	34	275	1,933,350	0.8	12.1	67.3	1.8	28.7	71.3	State Farm Group	16.7	Allstate Ins Group	11.2
VT	51	51	193	376,023	0.2	4.5	56.7	1.1	46.8	53.2	Progressive Ins Group	17.0	Berkshire Hathaway Ins	14.8
VA	12	12	337	5,447,794	2.4	6.4	66.2	1.6	24.4	75.6	Berkshire Hathaway Ins	18.0	State Farm Group	17.0
WA	14	14	314	5,175,715	2.2	8.3	67.4	2.9	26.9	73.1	State Farm Group	16.8	Berkshire Hathaway Ins	10.9
WV	38	37	221	1,238,294	0.5	2.3	55.4	1.1	31.7	68.3	State Farm Group	26.6	Erie Ins Group	14.7
WI	25	25	317	3,112,499	1.3	5.5	63.2	1.8	44.6	55.4	Amer Family Ins Group	18.7	Progressive Ins Group	17.1
WY	50	50	203	391,809	0.2	4.7	66.0	1.1	30.6	69.4	State Farm Group	24.1	Progressive Ins Group	13.9
Guam	54	54	17	43,701	0.0	-21.5	51.9	4.6	76.1	23.9	Amer Intl Group	26.2	USAA Group	23.9
Puerto Rico	49	49	25	444,867	0.2	0.1	89.2	0.8	61.6	38.4	Universal Ins Group of Puerto Rico	38.3	Cooperativa Seguros Group	37.9
U.S. Virgin Is.	55	55	16	30,879	0.0	-4.6	96.5	5.7	85.2	14.9	Underwriters at Lloyd's, London (M)	45.3	Guardian Ins Group	32.5
Canada	57	57	14	141	0.0	-235.7	-99.9	-99.9	87.4	12.6	Hartford Ins Group	82.1	State Farm Group	14.8
Other	53	53	42	58,918	0.0	-79.1	40.1	3.4	87.4	12.6	Amer Intl Group	43.9	Progressive Ins Group	16.4
N. Mariana Is.	56	56	7	2,533	0.0	10.9	41.4	7.8	100.0	0.0	DB Ins US Group	26.6	First Net Ins Co	21.4
<b>Grand Total</b>			<b>1,100</b>	<b>\$231,467,149</b>	<b>100.0</b>	<b>7.8</b>	<b>69.0</b>	<b>2.5</b>	<b>28.9</b>	<b>71.1</b>	<b>State Farm Group</b>	<b>18.1</b>	<b>Berkshire Hathaway Ins</b>	<b>12.8</b>


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.

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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 23, 2018

# U.S. Commercial Auto – Top Writers by State, Canada and U.S. Territories – 2017

Ranked by 2017 direct premiums written.

(\$ Thousands)

State	2017 Rank	2016 Rank	No of Cos	Direct Premiums Written	% of Grand Total	Premium % Change	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share Agency Writer <sup>3</sup>	Market Share Direct Writer <sup>3</sup>	Leading Writer	% Market Share	Second Leader	% Market Share
AL	24	25	443	\$499,543	1.4	13.6	71.7	6.7	79.5	20.6	Progressive Ins Group	11.1	Auto-Owners Ins Group	9.2
AK	52	51	273	70,410	0.2	-1.7	56.5	6.3	66.2	33.9	Liberty Mutual Ins Cos	14.4	Zurich Finl Svcs NA Group	13.1
AZ	23	23	449	530,972	1.5	8.8	65.4	5.1	77.0	23.0	Travelers Group	7.3	Progressive Ins Group	6.7
AR	32	31	416	369,751	1.0	8.0	64.1	4.2	75.1	24.9	Progressive Ins Group	9.4	Old Republic Ins Group	5.7
CA	1	1	456	3,918,690	10.8	9.8	75.5	8.4	72.8	27.3	Progressive Ins Group	9.1	Liberty Mutual Ins Cos	8.0
CO	21	22	422	586,462	1.6	13.6	79.7	5.4	73.0	27.0	Progressive Ins Group	10.8	Travelers Group	8.7
CT	28	27	370	424,191	1.2	5.4	62.7	5.3	78.7	21.3	Progressive Ins Group	9.3	Travelers Group	7.9
DE	46	45	375	127,321	0.4	4.7	70.9	5.3	76.7	23.3	Great Amer P & C Ins Grp	13.5	Nationwide Group	7.8
DC	53	53	326	51,775	0.1	-0.8	50.5	1.1	87.8	12.2	Zurich Finl Svcs NA Group	14.7	James River Group	10.5
FL	4	4	464	2,595,521	7.2	12.6	78.5	7.6	80.5	19.5	Progressive Ins Group	15.2	Auto-Owners Ins Group	6.8
GA	8	8	501	1,168,016	3.2	14.5	81.1	6.8	76.7	23.3	Progressive Ins Group	9.4	Travelers Group	6.6
HI	47	47	222	120,770	0.3	6.5	46.4	4.2	92.6	7.4	Tokio Marine US PC Group	23.3	Island Ins Group	11.7
ID	40	40	368	181,309	0.5	10.4	64.1	3.5	72.4	27.6	Old Republic Ins Group	10.4	Progressive Ins Group	10.0
IL	6	6	502	1,454,228	4.0	5.5	65.8	6.5	83.1	16.9	Travelers Group	8.0	Progressive Ins Group	7.2
IN	15	15	489	688,460	1.9	5.6	60.1	4.3	78.8	21.2	Travelers Group	6.7	Progressive Ins Group	6.6
IA	29	29	431	403,191	1.1	7.1	68.4	3.3	82.6	17.4	Old Republic Ins Group	11.2	Nationwide Group	8.5
KS	33	33	406	333,580	0.9	7.2	61.6	2.6	71.1	28.9	Nationwide Group	10.7	Old Republic Ins Group	7.5
KY	27	28	437	431,776	1.2	7.4	69.8	5.1	72.4	27.6	Liberty Mutual Ins Cos	8.3	Travelers Group	7.0
LA	14	14	403	694,022	1.9	6.1	83.6	11.8	74.8	25.2	Travelers Group	9.1	Progressive Ins Group	8.3
ME	43	43	327	148,715	0.4	6.7	58.7	2.2	80.0	20.0	W. R. Berkley Ins Group	16.2	Liberty Mutual Ins Cos	11.0
MD	19	20	430	599,783	1.7	8.2	61.8	3.1	79.7	20.3	Erie Ins Group	11.3	Progressive Ins Group	8.2
MA	12	11	332	874,532	2.4	4.8	61.7	2.9	91.6	8.4	MAPFRE North America Group	14.8	Safety Group	14.4
MI	10	10	439	968,010	2.7	5.1	74.4	6.8	81.3	18.7	Auto-Owners Ins Group	9.6	Zurich Finl Svcs NA Group	5.8
MN	22	21	442	583,210	1.6	6.9	61.2	3.2	84.1	15.9	Old Republic Ins Group	10.4	Auto-Owners Ins Group	8.3
MS	31	32	420	379,403	1.0	11.9	62.8	6.0	75.5	24.5	Progressive Ins Group	10.7	Travelers Group	9.0
MO	18	18	448	627,374	1.7	7.8	70.8	5.6	74.0	26.1	Travelers Group	8.2	Old Republic Ins Group	8.2
MT	41	41	357	168,128	0.5	8.4	53.6	3.6	73.7	26.3	Old Republic Ins Group	10.7	Liberty Mutual Ins Cos	10.0
NE	36	36	391	272,147	0.8	5.7	69.5	3.6	75.8	24.2	Old Republic Ins Group	16.4	Nationwide Group	10.3
NV	34	35	401	303,223	0.8	14.9	94.7	10.5	73.6	26.4	Zurich Finl Svcs NA Group	10.5	Progressive Ins Group	6.5
NH	44	44	350	137,506	0.4	5.7	68.1	4.7	79.9	20.1	W. R. Berkley Ins Group	17.4	Liberty Mutual Ins Cos	11.4
NJ	7	7	430	1,394,222	3.9	6.7	77.5	7.5	73.4	26.6	Progressive Ins Group	8.8	Selective Ins Group	6.5
NM	37	38	374	201,037	0.6	10.1	60.7	6.9	74.6	25.4	Progressive Ins Group	11.4	Travelers Group	9.3
NY	3	3	432	2,650,791	7.3	9.9	67.7	8.1	82.4	17.6	Amer Transit Ins Co	12.6	Progressive Ins Group	7.0
NC	11	12	466	897,610	2.5	12.1	66.2	3.2	77.6	22.4	Progressive Ins Group	7.1	Travelers Group	7.0
ND	42	42	366	159,194	0.4	6.5	54.0	2.7	80.0	20.1	Old Republic Ins Group	12.7	Travelers Group	7.3
OH	9	9	492	1,008,209	2.8	8.2	56.2	4.0	85.2	14.8	Cincinnati Ins Cos	8.9	Progressive Ins Group	8.9
OK	25	24	406	478,745	1.3	7.2	52.8	5.0	73.3	26.7	Travelers Group	10.7	Progressive Ins Group	9.8
OR	30	30	403	380,366	1.1	9.2	63.0	4.2	61.7	38.3	Liberty Mutual Ins Cos	18.4	Progressive Ins Group	9.8
PA	5	5	491	1,488,482	4.1	5.6	60.9	5.2	77.5	22.5	Erie Ins Group	10.9	Progressive Ins Group	7.4
RI	48	48	336	116,891	0.3	12.8	55.8	3.6	80.2	19.8	Progressive Ins Group	10.8	Travelers Group	10.3
SC	26	26	458	460,637	1.3	13.0	75.9	5.5	74.7	25.3	Progressive Ins Group	11.7	Nationwide Group	6.8
SD	45	46	365	131,876	0.4	9.1	60.4	2.9	78.6	21.4	Old Republic Ins Group	15.2	Nationwide Group	8.2
TN	16	16	492	663,914	1.8	9.3	62.1	5.5	82.4	17.6	Travelers Group	7.3	Progressive Ins Group	7.2
TX	2	2	526	3,498,862	9.7	12.5	82.1	7.8	76.6	23.4	Progressive Ins Group	12.9	Travelers Group	5.6
UT	35	34	397	300,255	0.8	12.9	67.3	4.5	76.4	23.6	Progressive Ins Group	7.9	Auto-Owners Ins Group	7.4
VT	51	52	327	71,555	0.2	7.0	52.7	2.2	75.4	24.6	Liberty Mutual Ins Cos	11.5	W. R. Berkley Ins Group	11.2
VA	13	13	470	707,465	2.0	7.0	66.2	4.6	78.8	21.2	Progressive Ins Group	10.0	Erie Ins Group	8.4
WA	17	17	425	650,233	1.8	8.5	73.1	6.7	63.8	36.2	Liberty Mutual Ins Cos	18.6	Progressive Ins Group	8.3
WV	39	39	362	186,536	0.5	6.0	53.1	4.7	77.7	22.3	Travelers Group	11.6	Amer Intl Group	11.2
WI	20	19	453	594,209	1.6	6.0	58.0	4.1	87.9	12.1	Acuity A Mutual Ins Co	8.3	Old Republic Ins Group	7.7
WY	49	49	340	88,148	0.2	6.5	59.8	3.8	71.7	28.3	Travelers Group	11.5	Progressive Ins Group	10.0
Guam	55	55	31	9,927	0.0	-9.1	42.6	2.7	100.0	0.0	Pacific Indemnity Ins Co	18.6	Century Ins Co (GU) Ltd	18.5
Puerto Rico	38	37	77	194,074	0.5	2.3	62.3	2.0	90.5	9.5	Asoc de Suscripcion Conjunta del Seg	33.4	MAPFRE North America Group	15.7
U.S. Virgin Is.	56	56	31	4,173	0.0	-10.9	126.5	6.3	98.2	1.8	Guardian Ins Group	50.3	Topa Ins Group	38.7
Canada	50	50	41	76,215	0.2	2.8	48.4	2.7	75.6	24.4	CNA Ins Cos	31.3	Travelers Group	25.7
Other	54	54	99	32,036	0.1	-32.1	108.3	20.2	99.4	0.6	Natl Unity Ins Co	37.1	Great Amer P & C Ins Grp	26.4
N. Mariana Is.	57	57	5	1,240	0.0	28.9	100.3	17.2	100.0	0.0	DB Ins US Group	39.3	Tokio Marine US PC Group	31.5
<b>Grand Total</b>			<b>1,083</b>	<b>\$36,158,921</b>	<b>100.0</b>	<b>9.0</b>	<b>70.2</b>	<b>6.2</b>	<b>77.9</b>	<b>22.1</b>	<b>Progressive Ins Group</b>	<b>8.8</b>	<b>Travelers Group</b>	<b>6.3</b>


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 23, 2018