

BEST'S REVIEW®

Best's Rankings

U.S. Homeowners Multiple Peril – 2017 Top Writers

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

2017 Rank	2016 Rank	Company / Group	AMB#	2017 Direct Premiums Written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2017	2016	2015	2017	2016	2015	
1	1	State Farm Group	000088	\$17,556,871	-0.3	18.6	19.2	19.6	80.9	54.2	48.0	27.1
2	2	Allstate Ins Group	000008	7,957,403	0.7	8.4	8.6	8.9	55.6	50.0	46.0	25.3
3	3	Liberty Mutual Ins Cos	000060	6,471,114	3.9	6.9	6.8	6.8	65.1	51.4	53.1	19.1
4	5	USAA Group	004080	5,703,741	6.8	6.1	5.8	5.6	83.4	72.9	60.2	28.3
5	4	Farmers Ins Group	000032	5,617,990	1.9	6.0	6.0	5.9	77.5	53.8	50.5	28.3
6	6	Travelers Group	018674	3,547,478	4.7	3.8	3.7	3.7	65.1	45.7	38.8	14.3
7	7	Nationwide Group	005987	3,290,890	-0.3	3.5	3.6	3.6	99.2	57.6	55.5	17.1
8	8	Amer Family Ins Group	000124	3,045,589	6.6	3.2	3.1	2.9	62.2	47.9	45.8	36.4
9	9	Chubb INA Group	018498	2,776,827	2.9	2.9	3.0	2.8	87.4	53.2	57.1	13.1
10	10	Erie Ins Group	004283	1,596,490	3.8	1.7	1.7	1.7	53.3	46.5	49.2	24.0
11	11	Auto-Owners Ins Group	004354	1,416,698	8.3	1.5	1.4	1.4	55.8	47.4	49.6	19.8
12	14	Amer Intl Group	018540	1,127,718	3.1	1.2	1.2	1.1	107.2	52.4	47.7	7.5
13	12	MetLife Auto & Home Group	003933	1,105,350	-2.7	1.2	1.2	1.3	62.6	60.6	58.8	30.1
14	15	Progressive Ins Group	000780	1,092,184	18.1	1.2	1.0	1.1	58.8	49.8	40.2	3.9
15	13	Hartford Ins Group	000048	1,037,570	-6.8	1.1	1.2	1.3	77.1	54.5	54.0	9.3
16	16	Universal Ins Hldgs Group	018752	982,378	11.5	1.0	1.0	0.9	67.0	28.8	23.7	93.0
17	17	CSAA Ins Group	018460	898,846	2.8	1.0	1.0	0.9	163.5	50.4	76.0	23.3
18	18	Amica Mutual Group	018522	847,665	9.1	0.9	0.9	0.8	74.4	64.7	76.7	36.7
19	19	Auto Club Enterprises Ins Group	018515	789,636	4.1	0.8	0.8	0.8	70.8	60.3	54.1	20.6
20	20	Heritage Ins Hldgs Group	018891	785,396	3.6	0.8	0.8	0.8	86.8	36.1	34.9	83.8
21	22	United Ins Group	018881	711,695	13.4	0.8	0.7	0.6	72.1	47.5	36.2	66.9
22	21	COUNTRY Financial PC Group	000302	673,431	0.2	0.7	0.7	0.8	69.1	56.7	59.2	27.9
23	24	Natl Gen Companies	018863	654,484	14.7	0.7	0.6	0.5	76.8	52.6	39.1	15.5
24	23	Tower Hill Group	018636	611,604	0.6	0.7	0.7	0.8	80.7	39.8	40.4	82.8
25	25	Assurant US PC Companies	018924	609,113	9.1	0.7	0.6	0.6	46.9	51.8	39.8	9.2
26	26	The Hanover Ins Grp Prop & Cas Cos	004861	589,009	6.8	0.6	0.6	0.6	50.8	42.3	50.1	13.0
27	27	Auto Club Group	000312	557,025	3.7	0.6	0.6	0.6	59.1	44.3	49.6	23.1
28	29	Cincinnati Ins Cos	004294	547,290	5.6	0.6	0.6	0.6	62.5	58.6	55.5	11.3
29	28	Munich-Amer Hldg Corp Cos	018753	533,964	0.7	0.6	0.6	0.6	56.8	52.3	43.5	22.0
30	30	MAPFRE North America Group	018801	532,067	4.6	0.6	0.6	0.5	103.6	38.0	92.1	19.3
31	31	QBE Americas Group	018713	530,372	5.1	0.6	0.6	0.5	91.3	58.7	49.1	12.4
32	32	FedNat Ins Group	018925	496,447	3.5	0.5	0.5	0.5	84.8	43.0	23.9	80.1
33	33	Citizens Property Ins Corporation	011712	460,901	7.5	0.5	0.5	0.6	148.8	50.4	48.9	51.6
34	36	PURE Group of Ins Companies	018740	454,978	20.1	0.5	0.4	0.3	58.4	60.0	67.7	58.2
35	34	Mercury Gen Group	004524	451,972	7.7	0.5	0.5	0.4	91.3	60.5	61.2	14.1
36	35	Shelter Ins Cos	000598	410,565	-0.4	0.4	0.5	0.5	66.9	60.0	54.7	25.2
37	37	TN Farmers Ins Cos	018154	390,201	4.0	0.4	0.4	0.4	66.3	53.5	49.0	30.7
38	38	Ameriprise P&C Companies	004009	349,890	0.8	0.4	0.4	0.4	109.2	76.4	76.1	31.0
39	39	State Auto Ins Cos	000856	344,461	1.8	0.4	0.4	0.4	53.4	51.1	40.0	17.2
40	49	First Protective Ins Co	012201	325,038	15.2	0.3	0.3	0.3	95.3	42.6	28.3	82.2
41	46	Security First Ins Co	011468	323,234	9.8	0.3	0.3	0.3	98.8	63.8	28.8	82.6
42	43	NC Farm Bureau Ins Group	018279	320,172	2.9	0.3	0.3	0.3	55.3	66.3	47.8	29.5
43	42	Andover Companies Pool	000166	319,454	1.9	0.3	0.3	0.3	41.8	44.8	96.9	59.7
44	41	Farm Bureau P&C Group	004233	318,215	-0.1	0.3	0.4	0.3	78.6	52.5	44.4	21.1
45	45	Florida Peninsula Group	018790	308,429	2.5	0.3	0.3	0.3	115.9	36.8	21.5	100.0
46	44	Universal Ins Group of Puerto Rico	018672	303,519	-0.5	0.3	0.3	0.3	110.7	66.2	47.4	47.0
47	40	HCI Ins Group	018848	303,125	-5.7	0.3	0.4	0.4	90.4	30.4	20.6	86.7
48	47	Alfa Ins Group	000106	302,983	6.5	0.3	0.3	0.3	65.7	53.7	50.6	23.0
49	52	Amer Natl PC Group	018565	290,687	6.8	0.3	0.3	0.3	59.3	54.8	49.0	18.8
50	48	Southern Farm Bureau Cas Group	004237	277,458	-1.8	0.3	0.3	0.3	69.0	43.3	36.0	19.5
Top 50 Writers				\$80,949,617	2.9	85.8	85.9	85.7	75.4	53.2	49.9	21.0
Total U.S. P/C Industry				\$94,339,123	3.1	100.0	100.0	100.0	74.6	52.8	50.1	14.7

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 25, 2018



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U.S. Homeowners Multiple Peril - 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		% of Grand Premium	ALR ¹	DDCCE ²	Market Share			% Market Share	% Market Share	
				Written	Total				Agency Writer ³	Direct Writer ⁴	Leading Writer			
AL	23	21	217	\$1,692,359	1.8	1.9	54.8	0.8	19.7	80.3	State Farm Group	28.6	Alfa Ins Group	14.0
AK	50	50	87	164,219	0.2	-0.2	48.2	1.9	9.1	90.9	State Farm Group	31.9	Allstate Ins Group	19.6
AZ	25	25	221	1,610,131	1.7	3.4	48.2	1.5	23.3	76.7	State Farm Group	18.3	Farmers Ins Group	13.7
AR	31	31	195	907,329	1.0	3.2	50.7	0.8	16.2	83.8	State Farm Group	26.2	Farm Bureau Mutual Ins of AR	14.8
CA	3	3	225	7,837,021	8.3	1.7	201.3	4.0	26.7	73.3	State Farm Group	17.4	Farmers Ins Group	16.1
CO	13	14	207	2,282,303	2.4	6.2	84.1	1.1	18.1	82.0	State Farm Group	20.0	USAA Group	11.2
CT	26	26	192	1,484,031	1.6	2.2	36.2	1.4	52.5	47.5	Liberty Mutual Ins Cos	11.2	Chubb INA Group	10.9
DE	45	45	166	266,177	0.3	4.8	39.5	1.1	27.2	72.9	State Farm Group	25.2	Nationwide Group	12.4
DC	51	51	122	160,116	0.2	2.7	47.7	1.5	45.1	54.9	State Farm Group	22.4	Travelers Group	20.3
FL	1	1	231	9,174,761	9.7	4.2	93.3	4.6	82.1	17.9	Universal Ins Hldgs Group	9.3	State Farm Group	6.6
GA	7	7	262	3,130,124	3.3	5.7	75.4	1.3	23.5	76.5	State Farm Group	27.4	Allstate Ins Group	12.4
HI	42	42	90	383,567	0.4	3.0	33.0	1.2	50.9	49.1	State Farm Group	31.6	Heritage Ins Hldgs Group	14.4
ID	43	43	162	354,279	0.4	5.9	75.1	1.4	25.1	74.9	State Farm Group	15.5	Liberty Mutual Ins Cos	12.9
IL	5	5	287	3,558,367	3.8	2.1	81.7	1.3	20.2	79.8	State Farm Group	32.8	Allstate Ins Group	12.1
IN	18	18	239	1,903,996	2.0	1.4	57.6	1.0	30.8	69.2	State Farm Group	25.8	United Farm Bureau IN	8.1
IA	33	33	218	782,927	0.8	2.4	85.0	0.8	26.7	73.3	State Farm Group	26.5	Nationwide Group	13.1
KS	29	29	204	1,160,955	1.2	2.6	56.0	0.6	18.3	81.7	State Farm Group	21.5	Amer Family Ins Group	15.2
KY	28	28	206	1,168,524	1.2	2.8	52.4	0.9	20.1	79.9	State Farm Group	24.0	KY Farm Bureau Group	22.6
LA	19	19	199	1,862,258	2.0	0.3	33.4	1.0	34.3	65.8	State Farm Group	27.2	Allstate Ins Group	11.7
ME	39	39	177	418,611	0.4	3.1	48.4	1.0	50.9	49.1	State Farm Group	11.9	Liberty Mutual Ins Cos	11.5
MD	20	20	212	1,756,475	1.9	3.9	52.9	1.2	34.8	65.2	State Farm Group	18.2	Allstate Ins Group	12.2
MA	12	12	243	2,366,634	2.5	3.9	31.9	1.3	74.4	25.6	MAPFRE North America Group	13.5	Liberty Mutual Ins Cos	10.6
MI	9	9	175	2,762,323	2.9	2.0	54.0	1.2	37.2	62.8	State Farm Group	17.1	Auto-Owners Ins Group	14.7
MN	15	15	225	2,101,828	2.2	2.3	89.5	0.9	26.6	73.4	State Farm Group	25.7	Amer Family Ins Group	14.1
MS	30	30	175	967,593	1.0	0.8	47.3	0.6	13.7	86.3	State Farm Group	26.3	Southern Farm Bureau Cas Group	16.5
MO	16	16	215	2,032,669	2.2	3.3	66.4	0.9	12.7	87.3	State Farm Group	25.6	Amer Family Ins Group	15.3
MT	44	44	143	330,134	0.3	5.1	43.2	0.6	26.1	73.9	State Farm Group	23.9	Liberty Mutual Ins Cos	17.0
NE	34	34	191	728,567	0.8	5.4	117.6	0.8	24.7	75.3	State Farm Group	24.8	Farmers Mutual Ins Co of NE	11.7
NV	35	35	196	580,642	0.6	3.9	54.9	1.6	21.7	78.3	State Farm Group	19.8	Farmers Ins Group	15.1
NH	40	40	179	406,606	0.4	2.7	42.3	1.0	44.1	55.9	Liberty Mutual Ins Cos	14.8	State Farm Group	9.9
NJ	10	10	260	2,687,462	2.8	2.6	39.1	1.6	40.4	59.6	State Farm Group	10.8	NJM Ins Group	9.5
NM	37	37	172	513,480	0.5	2.6	79.3	1.4	17.3	82.7	State Farm Group	20.1	Farmers Ins Group	18.8
NY	4	4	280	5,315,074	5.6	1.2	42.9	1.7	53.5	46.5	Allstate Ins Group	14.3	State Farm Group	13.2
NC	11	11	219	2,564,886	2.7	4.2	49.6	0.7	30.7	69.3	State Farm Group	18.3	NC Farm Bureau Ins Group	12.5
ND	47	47	161	209,710	0.2	3.5	32.5	0.4	36.0	64.0	State Farm Group	16.3	Amer Family Ins Group	12.2
OH	8	8	262	2,866,137	3.0	1.8	48.8	1.0	38.1	62.0	State Farm Group	21.1	Allstate Ins Group	10.9
OK	24	24	199	1,643,935	1.7	2.2	45.3	0.7	14.6	85.4	State Farm Group	27.7	Farmers Ins Group	17.0
OR	32	32	183	811,744	0.9	4.1	70.4	1.5	16.8	83.2	State Farm Group	22.7	Farmers Ins Group	16.1
PA	6	6	298	3,331,205	3.5	1.5	44.1	1.9	40.3	59.7	State Farm Group	17.8	Erie Ins Group	15.6
RI	41	41	174	398,970	0.4	4.2	40.9	1.2	42.0	58.0	Amica Mutual Group	15.8	Allstate Ins Group	12.8
SC	22	23	233	1,692,984	1.8	3.2	43.6	1.0	37.7	62.3	State Farm Group	21.2	Allstate Ins Group	10.1
SD	46	46	180	245,454	0.3	5.1	78.4	1.8	33.6	66.4	State Farm Group	20.1	Amer Family Ins Group	11.1
TN	17	17	233	2,004,678	2.1	2.7	53.8	1.1	21.6	78.4	State Farm Group	24.1	TN Farmers Ins Cos	19.5
TX	2	2	270	8,850,102	9.4	4.4	80.7	2.1	26.0	74.0	State Farm Group	20.8	Allstate Ins Group	12.7
UT	36	36	188	529,896	0.6	5.1	55.5	1.4	28.8	71.2	State Farm Group	17.1	Farmers Ins Group	12.9
VT	49	48	159	199,515	0.2	2.7	46.7	0.8	58.0	42.0	Liberty Mutual Ins Cos	12.1	VT Mutual Group	12.0
VA	14	13	248	2,231,653	2.4	3.1	60.7	1.0	30.6	69.4	State Farm Group	17.8	USAA Group	16.9
WA	21	22	209	1,723,255	1.8	4.7	56.0	1.9	23.7	76.3	State Farm Group	17.3	Liberty Mutual Ins Cos	13.7
WV	38	38	163	443,124	0.5	2.2	43.9	1.3	36.0	64.0	State Farm Group	25.5	Erie Ins Group	18.4
WI	27	27	255	1,419,783	1.5	2.9	58.9	1.1	41.2	58.8	Amer Family Ins Group	21.4	State Farm Group	16.4
WY	48	49	152	200,631	0.2	3.5	68.3	0.2	30.0	70.0	State Farm Group	22.4	Farmers Ins Group	17.8
Guam	54	54	13	12,732	0.0	-31.5	9.8	0.6	94.0	6.0	Chung Kuo Ins Co Ltd GUB	37.5	First Net Ins Co	16.2
Puerto Rico	52	52	20	76,244	0.1	63.4	736.1	-0.4	92.2	7.8	MAPFRE North America Group	49.1	Universal Ins Group of Puerto Rico	41.4
U.S. Virgin Is.	53	53	18	20,285	0.0	-3.8	999.9	55.1	55.5	44.5	Cooperativa Seguros Group	43.6	Underwriters at Lloyd's, London (VI)	29.0
Canada	58	58	8	-15	0.0	82.4	999.9	0.0	100.0	0.0	FM Global Group	0.0	No Second Leader	0.0
Other	55	55	35	10,496	0.0	6.5	278.7	86.6	85.8	14.2	Amer Intl Group	66.3	Chubb INA Group	18.9
N. Mariana Is.	56	56	5	178	0.0	-2.2	-5.7	-0.8	100.0	0.0	First Net Ins Co	37.6	DB Ins US Group	32.3
Grand Total			1,080	\$94,339,123	100.0	3.1	74.6	1.9	36.2	63.8	State Farm Group	18.6	Allstate Ins Group	8.4

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.

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

Source: BESTLINK - State/Line (P/C Lines) - P/C, US; Data as of: September 25, 2018