

# BEST'S REVIEW®

## Best's Rankings

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

Ranked by 2018 direct premiums written.  
(\$ Thousands)

2018 Rank	2017 Rank	Company / Group	AMB#	2018 Direct		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Premiums Written	% Change in Premiums	2018	2017	2016	2018	2017	2016	
1	1	Progressive Ins Group	000780	\$4,405,316	38.6	10.8	8.8	7.9	59.5	63.8	64.7	13.1
2	2	Travelers Group	018674	2,564,685	13.3	6.3	6.3	6.4	73.9	65.4	57.4	9.8
3	3	Liberty Mutual Ins Cos	000060	1,798,487	3.7	4.4	4.8	4.8	79.4	93.0	68.4	5.2
4	5	Nationwide Group	005987	1,634,230	-2.7	4.0	4.6	5.2	72.8	78.3	74.4	8.9
5	7	Berkshire Hathaway Ins	000811	1,514,213	27.8	3.7	3.3	2.9	61.4	57.7	62.2	3.5
6	6	Old Republic Ins Group	000734	1,439,950	12.7	3.5	3.5	3.4	66.8	69.7	68.2	33.6
7	4	Zurich Ins US PC Group	018549	1,372,901	-18.8	3.4	4.7	4.9	79.7	79.6	65.9	11.1
8	8	Auto-Owners Ins Group	004354	1,011,343	15.7	2.5	2.4	2.3	65.9	64.4	65.8	12.1
9	11	Tokio Marine US PC Group	018733	763,161	6.0	1.9	2.0	2.1	67.0	62.6	65.8	10.4
10	9	Chubb INA Group	018498	741,141	-10.4	1.8	2.3	2.1	80.0	61.4	59.6	3.3
11	10	AmTrust Group	018533	720,665	0.0	1.8	2.0	2.0	93.5	79.4	89.9	12.2
12	13	Cincinnati Ins Cos	004294	684,202	4.6	1.7	1.8	1.9	64.4	69.2	69.6	13.6
13	14	Hartford Ins Group	000048	681,046	9.9	1.7	1.7	1.9	57.3	71.0	75.7	5.6
14	16	State Farm Group	000088	672,369	14.1	1.7	1.6	1.6	75.7	75.7	87.9	1.0
15	15	Great Amer P & C Ins Grp	004835	670,367	11.7	1.7	1.7	1.6	62.9	63.3	69.0	11.2
16	12	Amer Intl Group	018540	644,915	-3.7	1.6	1.9	2.7	94.5	100.7	110.6	4.4
17	17	W. R. Berkley Ins Group	018252	617,165	12.5	1.5	1.5	1.6	60.6	60.8	61.1	10.4
18	25	Allstate Ins Group	000008	598,846	60.5	1.5	1.0	1.1	77.3	61.9	80.0	1.8
19	18	Erie Ins Group	004283	569,262	10.6	1.4	1.4	1.5	71.2	62.3	63.6	8.0
20	22	Fairfax Financial (USA) Group	003116	558,639	29.3	1.4	1.2	1.0	67.7	62.8	59.5	9.2
21	20	Selective Ins Group	003926	540,401	11.0	1.3	1.4	1.3	74.7	70.0	64.8	18.7
22	27	Farmers Ins Group	000032	516,832	43.1	1.3	1.0	1.0	66.4	68.1	56.5	2.5
23	21	Sentry Ins Group	000086	489,161	11.7	1.2	1.2	1.3	79.4	74.0	66.8	20.1
24	19	Markel Corp Group	018468	474,786	-5.1	1.2	1.4	1.2	56.3	59.1	72.0	9.0
25	23	EMC Ins Cos	000346	449,286	6.8	1.1	1.2	1.2	68.2	73.9	74.1	24.8
<b>Top 25 Writers</b>				<b>\$26,133,369</b>	<b>11.8</b>	<b>64.2</b>	<b>64.6</b>	<b>64.8</b>	<b>70.2</b>	<b>70.9</b>	<b>69.4</b>	<b>6.4</b>
<b>Total U.S. P/C Industry</b>				<b>\$40,704,193</b>	<b>12.6</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>69.0</b>	<b>70.2</b>	<b>69.0</b>	<b>6.0</b>

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

Source: BESTLINK — State/Line (P/C Lines) - P/C, US; Data as of: July 22, 2019

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

Ranked by 2018 direct premiums written.  
(\$ Thousands)

2018 Rank	2017 Rank	Company / Group	AMB#	2018 Direct		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Premiums Written	% Change in Premiums	2018	2017	2016	2018	2017	2016	
1	1	State Farm Group	000088	\$25,606,387	-0.1	14.3	15.4	15.6	62.4	68.5	77.6	38.9
2	2	Berkshire Hathaway Ins	000811	21,506,138	13.6	12.0	11.4	10.6	73.2	78.6	74.5	49.0
3	3	Progressive Ins Group	000780	20,944,774	22.1	11.7	10.3	9.5	60.6	62.3	64.7	62.0
4	4	Allstate Ins Group	000008	13,697,054	6.2	7.7	7.8	8.2	59.8	62.2	70.3	41.2
5	5	Liberty Mutual Ins Cos	000060	8,263,504	2.5	4.6	4.9	4.9	70.9	76.1	72.1	23.9
6	6	USAA Group	004080	8,223,780	11.3	4.6	4.5	4.2	85.1	86.0	93.9	37.4
7	7	Farmers Ins Group	000032	6,822,850	3.1	3.8	4.0	4.2	63.5	65.1	69.7	33.6
8	8	Nationwide Group	005987	5,175,192	-7.1	2.9	3.4	3.8	62.4	71.9	81.0	28.1
9	9	Travelers Group	018674	4,902,475	9.7	2.7	2.7	2.6	66.1	67.1	63.6	18.7
10	10	Amer Family/Main Street America Grp	018928	3,202,255	9.5	1.8	1.8	1.7	70.1	71.8	66.2	32.0
11	11	Auto-Owners Ins Group	004354	2,459,234	16.8	1.4	1.3	1.2	65.9	77.9	76.9	29.5
12	15	Kemper PC Companies	018908	2,227,899	17.9	1.2	1.1	1.2	64.6	67.1	70.9	60.3
13	14	Natl Gen Companies	018863	2,143,557	12.0	1.2	1.2	1.1	65.6	75.7	71.5	44.9
14	13	Erie Ins Group	004283	2,133,618	7.4	1.2	1.2	1.2	73.7	68.3	68.4	30.0
15	12	Hartford Ins Group	000048	1,925,898	-3.6	1.1	1.2	1.4	65.5	72.4	84.2	15.8
16	16	Auto Club Enterprises Ins Group	018515	1,917,301	15.1	1.1	1.0	1.0	74.5	74.2	80.2	44.9
17	17	Mercury Gen Group	004524	1,716,024	8.4	1.0	1.0	1.0	68.6	62.2	66.2	48.8
18	18	CSAA Ins Group	018460	1,670,472	7.9	0.9	0.9	0.9	66.3	70.5	78.1	41.0
19	19	MetLife Auto & Home Group	003933	1,448,601	3.8	0.8	0.8	0.9	62.2	63.9	70.7	38.3
20	21	Auto Club Group	000312	1,244,878	7.0	0.7	0.7	0.7	99.2	122.6	84.5	44.6
21	24	Sentry Ins Group	000086	1,179,834	11.8	0.7	0.6	0.6	67.2	64.8	65.4	48.6
22	22	MAPFRE North America Group	018801	1,072,349	-1.6	0.6	0.7	0.7	70.7	75.6	73.4	39.7
23	20	Zurich Ins US PC Group	018549	1,048,459	-18.0	0.6	0.8	0.8	79.9	65.7	63.2	8.4
24	26	Old Republic Ins Group	000734	1,005,467	14.6	0.6	0.5	0.5	70.0	72.2	72.9	23.5
25	23	Chubb INA Group	018498	985,208	-8.0	0.6	0.6	0.6	76.3	60.9	59.7	4.5
<b>Top 25 Writers</b>				<b>\$142,523,208</b>	<b>7.7</b>	<b>79.6</b>	<b>79.6</b>	<b>79.3</b>	<b>66.9</b>	<b>70.6</b>	<b>73.9</b>	<b>35.0</b>
<b>Total U.S. P/C Industry</b>				<b>\$179,074,099</b>	<b>7.8</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>67.5</b>	<b>70.8</b>	<b>73.8</b>	<b>26.4</b>

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

Source: BESTLINK — State/Line (P/C Lines) - P/C, US; Data as of: July 22, 2019




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

Ranked by 2018 direct premiums written.  
(\$ Thousands)

2018 Rank	2017 Rank	Company / Group	AMB#	2018 Direct		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Premiums Written	% Change in Premiums	2018	2017	2016	2018	2017	2016	
1	1	State Farm Group	000088	\$17,029,560	1.5	15.7	16.5	16.8	63.4	69.5	76.5	25.9
2	2	Berkshire Hathaway Ins	000811	13,083,508	10.5	12.1	11.7	10.8	65.5	73.0	73.0	29.8
3	4	Progressive Ins Group	000780	10,519,310	19.3	9.7	8.7	8.1	62.6	65.5	70.0	31.2
4	3	Allstate Ins Group	000008	9,565,006	7.5	8.8	8.8	9.2	52.8	55.7	57.6	28.8
5	5	USAA Group	004080	6,244,151	8.3	5.8	5.7	5.5	76.2	79.5	85.2	28.4
6	6	Liberty Mutual Ins Cos	000060	5,311,637	1.1	4.9	5.2	5.2	53.7	62.0	60.3	15.3
7	7	Farmers Ins Group	000032	4,190,458	2.3	3.9	4.0	4.4	57.7	66.4	66.5	20.6
8	8	Nationwide Group	005987	3,185,837	-7.6	2.9	3.4	3.8	58.8	62.8	66.2	17.3
9	9	Travelers Group	018674	2,359,954	7.6	2.2	2.2	2.1	61.6	64.2	60.4	9.0
10	10	Amer Family/Main Street America Grp	018928	2,011,777	4.4	1.9	1.9	1.9	67.8	67.6	62.8	20.1
11	11	Erie Ins Group	004283	1,654,212	9.8	1.5	1.5	1.5	71.1	68.8	68.5	23.2
12	12	Auto-Owners Ins Group	004354	1,578,727	15.8	1.5	1.3	1.2	66.0	66.3	64.2	19.0
13	13	Auto Club Enterprises Ins Group	018515	1,477,574	11.4	1.4	1.3	1.2	62.4	71.3	71.0	34.6
14	14	CSAA Ins Group	018460	1,332,499	6.0	1.2	1.2	1.2	59.6	60.9	61.4	32.7
15	15	Natl Gen Companies	018863	1,226,009	10.9	1.1	1.1	0.9	54.2	56.5	61.8	25.7
16	16	Mercury Gen Group	004524	1,158,670	10.5	1.1	1.0	1.1	60.6	65.4	64.8	33.0
17	18	Kemper PC Companies	018908	1,094,722	14.0	1.0	1.0	1.0	57.5	64.9	63.4	29.6
18	17	MetLife Auto & Home Group	003933	1,071,091	4.8	1.0	1.0	1.1	53.3	58.5	58.3	28.3
19	19	Hartford Ins Group	000048	865,944	-7.2	0.8	0.9	1.1	59.7	62.3	66.7	7.1
20	20	MAPFRE North America Group	018801	796,578	-0.6	0.7	0.8	0.8	61.0	61.6	61.4	29.5
21	21	Auto Club Group	000312	784,236	5.4	0.7	0.7	0.7	62.8	62.2	64.0	28.1
22	22	The Hanover Ins Grp Prop & Cas Cos	004861	618,209	8.7	0.6	0.6	0.6	58.4	56.2	55.3	12.8
23	23	Amica Mutual Group	018522	549,637	3.7	0.5	0.5	0.5	66.2	76.7	72.6	22.7
24	24	Chubb INA Group	018498	542,444	8.1	0.5	0.5	0.5	56.7	68.3	63.0	2.5
25	25	COUNTRY Financial PC Group	000302	508,886	5.3	0.5	0.5	0.5	63.7	62.5	64.9	20.3
<b>Top 25 Writers</b>				<b>\$88,760,636</b>	<b>6.7</b>	<b>82.0</b>	<b>82.0</b>	<b>81.5</b>	<b>62.0</b>	<b>66.7</b>	<b>69.0</b>	<b>22.3</b>
<b>Total U.S. P/C Industry</b>				<b>\$108,304,106</b>	<b>6.7</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>61.7</b>	<b>66.5</b>	<b>68.2</b>	<b>16.0</b>

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


Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 22, 2019

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

Ranked by 2018 direct premiums written.  
(\$ Thousands)

2018 Rank	2017 Rank	Company / Group	AMB#	2018 Direct		Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
				Premiums Written	% Change in Premiums	2018	2017	2016	2018	2017	2016	
1	1	State Farm Group	000088	\$41,963,578	0.3	17.0	18.1	18.3	62.6	68.8	77.0	63.7
2	2	Berkshire Hathaway Ins	000811	33,075,434	11.8	13.4	12.8	11.9	70.7	77.1	74.4	75.4
3	3	Progressive Ins Group	000780	27,058,768	18.8	11.0	9.8	9.2	61.5	63.3	66.7	80.2
4	4	Allstate Ins Group	000008	22,663,214	5.8	9.2	9.3	9.7	56.4	59.5	64.8	68.2
5	5	USAA Group	004080	14,467,936	10.0	5.9	5.7	5.5	81.3	83.2	90.0	65.8
6	6	Liberty Mutual Ins Cos	000060	11,776,654	1.6	4.8	5.0	5.0	61.8	67.2	67.3	34.0
7	7	Farmers Ins Group	000032	10,496,476	1.3	4.3	4.5	4.8	61.1	65.5	68.9	51.7
8	8	Nationwide Group	005987	6,726,799	-8.4	2.7	3.2	3.6	58.2	66.2	75.7	36.5
9	9	Amer Family/Main Street America Grp	018928	4,975,128	7.4	2.0	2.0	2.0	69.0	70.2	64.8	49.7
10	10	Travelers Group	018674	4,697,743	6.8	1.9	1.9	1.8	59.7	66.6	65.5	17.9
11	11	Auto Club Enterprises Ins Group	018515	3,394,875	13.5	1.4	1.3	1.2	69.2	72.9	76.2	79.5
12	12	Erie Ins Group	004283	3,218,568	8.1	1.3	1.3	1.3	72.8	69.5	69.3	45.2
13	15	Kemper PC Companies	018908	3,082,993	17.1	1.3	1.1	1.2	62.1	65.8	67.9	83.4
14	16	Auto-Owners Ins Group	004354	3,026,618	16.6	1.2	1.1	1.0	66.0	76.4	74.1	36.3
15	14	Natl Gen Companies	018863	3,003,035	13.4	1.2	1.1	1.0	61.2	69.9	67.7	62.9
16	13	CSAA Ins Group	018460	3,002,971	7.0	1.2	1.2	1.2	63.3	66.2	70.5	73.6
17	17	Mercury Gen Group	004524	2,676,702	9.1	1.1	1.1	1.1	64.8	62.5	64.7	76.1
18	18	MetLife Auto & Home Group	003933	2,477,043	3.0	1.0	1.0	1.1	57.8	61.5	65.4	65.5
19	19	Hartford Ins Group	000048	2,110,796	-8.6	0.9	1.0	1.2	65.5	68.7	79.2	17.3
20	20	Auto Club Group	000312	2,014,036	6.2	0.8	0.8	0.8	85.2	99.3	76.6	72.2
21	21	MAPFRE North America Group	018801	1,658,423	-2.1	0.7	0.7	0.8	67.0	69.8	69.3	61.4
22	22	Amica Mutual Group	018522	1,364,435	3.4	0.6	0.6	0.6	69.9	75.4	78.7	56.4
23	24	The Hanover Ins Grp Prop & Cas Cos	004861	1,204,040	8.8	0.5	0.5	0.5	67.7	64.6	66.5	24.9
24	23	COUNTRY Financial PC Group	000302	1,160,214	4.6	0.5	0.5	0.5	68.1	66.7	72.4	46.3
25	25	NJM Ins Group	003985	1,079,672	6.2	0.4	0.4	0.4	71.1	73.2	79.7	54.2
<b>Top 25 Writers</b>				<b>\$212,376,151</b>	<b>6.7</b>	<b>86.1</b>	<b>86.0</b>	<b>85.4</b>	<b>64.7</b>	<b>69.2</b>	<b>72.4</b>	<b>56.3</b>
<b>Total U.S. P/C Industry</b>				<b>\$246,674,013</b>	<b>6.6</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>64.7</b>	<b>69.0</b>	<b>72.1</b>	<b>36.4</b>

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


Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 22, 2019

## Top 25 U.S. Total Auto Writers

Ranked by 2018 direct premiums written.  
(\$ Thousands)

2018		2017		Company / Group	AMB#	2018 Direct Premiums		% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
Rank	Rank	Written				2018	2017		2016	2018	2017	2016			
1	1	State Farm Group (G)	000088	\$42,635,947	0.5	14.8	15.9	16.0	62.8	68.9	77.2	64.7			
2	2	Berkshire Hathaway Insurance Group (G)	000811	34,589,646	12.4	12.0	11.5	10.7	70.3	76.4	73.9	78.8			
3	3	Progressive Insurance Group (G)	000780	31,464,084	21.2	11.0	9.7	9.0	61.3	63.4	66.5	93.2			
4	4	Allstate Insurance Group (G)	000008	23,262,060	6.7	8.1	8.2	8.6	56.9	59.6	65.0	70.0			
5	6	USAA Group (G)	004080	14,467,931	10.0	5.0	4.9	4.7	81.3	83.2	90.0	65.8			
6	5	Liberty Mutual Insurance Companies (G)	000060	13,575,141	1.9	4.7	5.0	5.0	64.1	70.5	67.4	39.2			
7	7	Farmers Insurance Group (G)	000032	11,013,308	2.8	3.8	4.0	4.3	61.3	65.6	68.5	54.2			
8	8	Nationwide Group (G)	005987	8,361,029	-7.3	2.9	3.4	3.8	61.1	68.4	75.4	45.4			
9	9	Travelers Group (G)	018674	7,262,429	9.0	2.5	2.5	2.4	64.6	66.2	62.5	27.7			
10	10	American Family/Main Street America Grp (G)	018928	5,214,032	7.5	1.8	1.8	1.8	69.2	70.1	64.8	52.1			
11	12	Auto-Owners Insurance Group (G)	004354	4,037,961	16.4	1.4	1.3	1.2	65.9	73.3	72.0	48.5			
12	11	Erie Insurance Group (G)	004283	3,787,830	8.5	1.3	1.3	1.3	72.6	68.5	68.4	53.2			
13	14	Auto Club Enterprises Insurance Group (G)	018515	3,394,875	13.5	1.2	1.1	1.1	69.2	72.9	76.2	79.5			
14	13	National General Companies (G)	018863	3,369,566	11.6	1.2	1.1	1.0	61.5	68.7	68.1	70.5			
15	16	Kemper PC Companies (G)	018908	3,322,620	16.6	1.2	1.1	1.1	62.3	66.4	68.4	89.9			
16	17	CSAA Insurance Group (G)	018460	3,002,971	7.0	1.1	1.1	1.0	63.3	66.2	70.5	73.6			
17	18	Mercury General Group (G)	004524	2,874,694	9.3	1.0	1.0	1.0	65.4	63.5	65.6	81.8			
18	15	Hartford Insurance Group (G)	000048	2,791,842	-4.7	1.0	1.1	1.3	63.7	69.2	78.5	22.9			
19	19	MetLife Auto & Home Group (G)	003933	2,519,692	4.2	0.9	0.9	0.9	58.4	61.6	65.4	66.6			
20	20	Auto Club Group (G)	000312	2,029,113	6.4	0.7	0.7	0.7	85.1	99.1	76.6	72.7			
21	21	MAPFRE North America Group (G)	018801	1,868,927	-1.1	0.7	0.7	0.8	66.6	69.7	68.4	69.2			
22	24	Hanover Insurance Grp Prop & Cas Cos (G)	004861	1,567,959	8.2	0.6	0.5	0.5	67.7	62.7	67.2	32.5			
23	25	Sentry Insurance Group (G)	000086	1,543,893	12.6	0.5	0.5	0.5	65.3	64.5	64.4	63.5			
24	23	Chubb INA Group (G)	018498	1,527,651	-2.9	0.5	0.6	0.6	69.4	63.2	60.7	6.9			
25	27	Old Republic Insurance Group (G)	000734	1,439,950	12.7	0.5	0.5	0.5	66.8	69.7	68.2	33.6			
<b>Top 25 Writers</b>						<b>\$230,925,151</b>	<b>7.3</b>	<b>80.4</b>	<b>80.4</b>	<b>79.9</b>	<b>65.0</b>	<b>69.2</b>	<b>72.0</b>	<b>57.8</b>	
<b>Total U.S. P/C Industry</b>						<b>\$287,378,206</b>	<b>7.4</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>65.3</b>	<b>69.2</b>	<b>71.7</b>	<b>42.4</b>	

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

Source:  — State/Line (P/C Lines) - P/C, US; Data as of: July 22, 2019

# U.S. Total All Auto 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 <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	24	578	\$4,131,335	1.4	8.1	64.5	2.6	28.6	71.4	State Farm Group	20.8	Alfa Ins Group	12.5
AK	49	49	368	556,736	0.2	3.3	62.3	2.0	20.7	79.3	State Farm Group	25.7	Berkshire Hathaway Ins	16.8
AZ	15	16	642	5,915,671	2.1	9.9	65.1	1.8	32.7	67.3	Berkshire Hathaway Ins	14.4	State Farm Group	13.9
AR	31	31	546	2,476,175	0.9	6.9	60.6	1.3	28.6	71.4	State Farm Group	20.8	Southern Farm Bureau Cas Group	11.5
CA	1	1	605	34,306,965	11.9	10.0	67.1	3.3	32.1	67.9	State Farm Group	12.3	Farmers Ins Group	9.6
CO	17	18	592	5,720,689	2.0	10.8	84.7	2.5	28.0	72.0	State Farm Group	16.3	Progressive Ins Group	11.5
CT	27	27	500	3,529,880	1.2	5.1	63.6	3.1	38.7	61.3	Berkshire Hathaway Ins	16.7	Progressive Ins Group	10.1
DE	41	42	482	1,049,151	0.4	6.9	66.0	3.2	26.6	73.4	State Farm Group	20.6	Berkshire Hathaway Ins	16.8
DC	52	52	411	423,764	0.1	6.2	66.3	1.8	26.5	73.5	Berkshire Hathaway Ins	32.7	State Farm Group	17.2
FL	3	3	608	23,715,409	8.3	9.1	68.2	4.8	41.3	58.7	Berkshire Hathaway Ins	22.6	Progressive Ins Group	19.1
GA	5	7	686	10,808,950	3.8	10.5	67.9	3.1	33.9	66.1	State Farm Group	19.1	Progressive Ins Group	12.7
HI	45	45	293	905,599	0.3	3.7	56.7	1.4	30.7	69.3	Berkshire Hathaway Ins	23.6	State Farm Group	16.3
ID	39	39	514	1,244,637	0.4	10.1	62.3	1.8	31.5	68.6	State Farm Group	12.1	Progressive Ins Group	10.0
IL	9	9	689	9,404,203	3.3	5.9	63.0	3.1	34.5	65.5	State Farm Group	24.8	Allstate Ins Group	10.6
IN	22	21	678	4,707,743	1.6	5.5	60.8	2.5	42.3	57.7	State Farm Group	18.7	Progressive Ins Group	11.4
IA	35	35	578	2,260,902	0.8	4.7	61.7	1.7	48.5	51.6	State Farm Group	17.3	Progressive Ins Group	15.5
KS	34	34	551	2,305,910	0.8	5.7	60.5	1.5	31.2	68.8	State Farm Group	16.5	Progressive Ins Group	11.0
KY	26	26	575	3,657,448	1.3	5.6	62.1	2.0	29.8	70.2	State Farm Group	19.7	KY Farm Bureau Group	17.0
LA	18	17	517	5,571,547	1.9	7.1	69.2	4.6	32.5	67.5	State Farm Group	27.8	Progressive Ins Group	13.9
ME	44	44	425	922,531	0.3	4.5	57.5	1.1	48.3	51.7	Progressive Ins Group	13.9	State Farm Group	11.5
MD	16	15	569	5,847,846	2.0	6.4	66.2	1.6	29.3	70.7	Berkshire Hathaway Ins	22.4	State Farm Group	16.7
MA	13	13	402	6,347,945	2.2	4.7	61.2	1.8	67.4	32.6	MAPFRE North America Group	22.0	Berkshire Hathaway Ins	10.9
MI	7	6	537	10,569,180	3.7	6.5	83.0	4.3	45.7	54.3	State Farm Group	15.7	Progressive Ins Group	14.7
MN	23	23	558	4,413,415	1.5	5.4	59.9	2.1	41.1	58.9	State Farm Group	20.7	Progressive Ins Group	15.7
MS	33	32	544	2,381,511	0.8	5.5	62.3	2.5	29.6	70.4	State Farm Group	20.6	Progressive Ins Group	11.5
MO	21	20	625	4,822,540	1.7	6.6	62.8	2.0	28.1	71.9	State Farm Group	19.3	Amer Family/Main Street America Grp	11.3
MT	43	43	482	957,672	0.3	7.2	59.3	2.1	37.0	63.0	State Farm Group	18.1	Progressive Ins Group	13.0
NE	37	37	537	1,610,667	0.6	5.6	56.6	1.5	40.8	59.3	State Farm Group	17.8	Progressive Ins Group	12.6
NV	30	30	563	3,062,330	1.1	14.6	70.2	4.4	29.9	70.1	State Farm Group	15.8	Berkshire Hathaway Ins	14.1
NH	42	41	439	1,028,807	0.4	4.6	58.8	1.1	41.1	58.9	Berkshire Hathaway Ins	12.5	Progressive Ins Group	11.9
NJ	8	8	540	9,577,524	3.3	5.5	67.3	5.1	28.5	71.5	Berkshire Hathaway Ins	18.5	NJM Ins Group	11.7
NM	36	36	506	1,713,864	0.6	8.0	65.0	2.7	31.3	68.8	State Farm Group	16.8	Berkshire Hathaway Ins	14.2
NY	4	4	590	16,676,372	5.8	4.8	69.1	5.7	35.3	64.7	Berkshire Hathaway Ins	27.8	Allstate Ins Group	11.8
NC	11	11	563	7,354,320	2.6	6.8	67.0	1.1	37.0	63.0	State Farm Group	13.1	Berkshire Hathaway Ins	11.0
ND	48	48	469	663,892	0.2	5.3	56.1	1.6	52.1	47.9	Progressive Ins Group	14.6	State Farm Group	10.4
OH	10	10	693	8,054,084	2.8	4.7	57.6	1.8	46.5	53.5	State Farm Group	16.2	Progressive Ins Group	14.1
OK	29	29	559	3,296,178	1.1	4.8	54.0	2.0	31.4	68.6	State Farm Group	20.5	Progressive Ins Group	10.6
OR	28	28	570	3,516,294	1.2	6.7	59.3	2.6	30.4	69.6	State Farm Group	17.5	Progressive Ins Group	14.2
PA	6	5	671	10,794,310	3.8	5.5	62.0	2.7	43.2	56.8	State Farm Group	16.5	Erie Ins Group	12.8
RI	40	40	448	1,084,825	0.4	4.4	63.4	2.0	40.4	59.6	Progressive Ins Group	20.9	Berkshire Hathaway Ins	11.4
SC	20	22	600	4,869,720	1.7	9.7	65.7	2.0	29.8	70.2	State Farm Group	20.4	Berkshire Hathaway Ins	12.9
SD	46	46	481	706,042	0.2	4.7	65.3	1.3	48.5	51.5	State Farm Group	15.5	Progressive Ins Group	13.2
TN	19	19	659	5,061,376	1.8	6.6	61.6	2.2	32.0	68.0	State Farm Group	18.8	TN Farmers Ins Cos	14.3
TX	2	2	703	26,818,203	9.3	8.7	61.1	2.6	35.8	64.2	State Farm Group	13.0	Progressive Ins Group	11.9
UT	32	33	565	2,459,589	0.9	10.1	65.5	2.1	36.7	63.3	State Farm Group	13.4	Allstate Ins Group	9.8
VT	51	51	420	463,030	0.2	3.5	56.2	1.4	51.5	48.5	Progressive Ins Group	16.7	Berkshire Hathaway Ins	13.0
VA	12	12	622	6,526,025	2.3	6.0	64.0	1.7	32.1	68.0	Berkshire Hathaway Ins	17.1	State Farm Group	14.2
WA	14	14	572	6,246,374	2.2	7.2	63.5	3.0	31.8	68.2	State Farm Group	14.3	Liberty Mutual Ins Cos	11.4
WV	38	38	465	1,474,016	0.5	3.5	58.7	1.9	38.7	61.3	State Farm Group	22.6	Erie Ins Group	14.6
WI	25	25	600	3,889,731	1.4	4.9	60.2	1.9	52.7	47.3	Progressive Ins Group	16.2	Amer Family/Main Street America Grp	15.7
WY	50	50	443	508,328	0.2	5.9	66.4	1.5	30.9	69.1	State Farm Group	18.8	Progressive Ins Group	14.1
Guam	54	55	33	69,316	0.0	25.6	48.1	3.9	83.3	16.7	Chung Kuo Ins Co Ltd GUB	18.0	Amer Intl Group	17.8
Puerto Rico	47	47	86	699,778	0.2	9.5	58.4	0.7	71.8	28.2	Universal Ins Group of Puerto Rico	32.1	Coop de Seguros Multiples PR	27.9
U.S. Virgin Is.	56	56	43	40,685	0.0	16.1	123.5	5.2	87.0	13.0	Underwriters at Lloyd's, London (M)	39.5	Guardian Ins Group	35.3
Canada	53	54	45	83,906	0.0	9.9	-99.9	-22.6	75.1	24.9	CNA Ins Cos	31.1	Liberty Mutual Ins Cos	24.1
Other	55	53	109	69,169	0.0	-24.0	71.0	4.1	88.0	12.0	Natl Unity Ins Co	30.6	Amer Intl Group	28.2
N. Mariana Is.	57	57	8	4,094	0.0	8.5	52.6	10.6	100.0	0.0	DB Ins US Group	29.6	Tokio Marine US PC Group	22.7
<b>Grand Total</b>			<b>1,470</b>	<b>\$287,378,206</b>	<b>100.0</b>	<b>7.4</b>	<b>65.3</b>	<b>3.0</b>	<b>36.5</b>	<b>63.5</b>	<b>State Farm Group</b>	<b>14.8</b>	<b>Berkshire Hathaway Ins</b>	<b>12.0</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 22, 2019

# U.S. Auto Liability – 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 <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	26	26	554	\$2,402,040	1.3	9.1	65.9	4.3	32.4	67.6	State Farm Group	19.9	Alfa Ins Group	11.1
AK	46	46	358	338,260	0.2	2.5	62.9	3.1	23.4	76.6	State Farm Group	25.9	Berkshire Hathaway Ins	16.9
AZ	16	17	623	3,713,444	2.1	11.0	67.4	2.8	35.5	64.5	Berkshire Hathaway Ins	14.3	State Farm Group	13.0
AR	32	32	529	1,396,600	0.8	7.2	60.3	2.0	32.8	67.2	State Farm Group	19.3	Southern Farm Bureau Cas Group	10.0
CA	1	1	584	20,709,262	11.6	11.5	69.7	5.2	34.7	65.3	State Farm Group	11.8	Farmers Ins Group	9.8
CO	18	18	569	3,520,359	2.0	10.6	69.9	3.8	30.1	69.9	State Farm Group	15.6	Progressive Ins Group	12.2
CT	27	27	486	2,319,185	1.3	6.2	64.1	4.6	40.6	59.4	Berkshire Hathaway Ins	16.5	Progressive Ins Group	11.3
DE	39	40	465	742,426	0.4	7.8	66.6	4.5	28.7	71.3	State Farm Group	20.5	Berkshire Hathaway Ins	16.7
DC	50	50	401	254,807	0.1	7.1	68.2	3.0	31.5	68.5	Berkshire Hathaway Ins	30.0	State Farm Group	16.6
FL	2	2	586	17,340,393	9.7	9.2	70.2	6.4	43.2	56.8	Berkshire Hathaway Ins	21.1	Progressive Ins Group	19.6
GA	5	5	667	7,226,351	4.0	11.4	72.2	4.4	35.6	64.5	State Farm Group	18.8	Progressive Ins Group	13.3
HI	43	43	279	545,433	0.3	3.0	53.7	2.0	34.4	65.6	Berkshire Hathaway Ins	22.4	State Farm Group	16.2
ID	41	41	497	724,295	0.4	8.9	59.8	2.8	33.9	66.1	State Farm Group	11.4	Progressive Ins Group	11.1
IL	9	9	667	5,643,559	3.2	6.9	64.3	4.9	38.1	61.9	State Farm Group	22.8	Allstate Ins Group	9.7
IN	21	21	654	2,788,538	1.6	5.3	61.2	4.1	44.5	55.5	State Farm Group	17.5	Progressive Ins Group	12.1
IA	35	35	554	1,146,292	0.6	3.6	57.9	3.2	50.3	49.7	Progressive Ins Group	17.1	State Farm Group	16.0
KS	34	34	530	1,224,643	0.7	6.1	63.3	2.6	34.4	65.6	State Farm Group	15.2	Progressive Ins Group	12.2
KY	25	25	558	2,413,580	1.3	5.5	63.5	3.0	31.3	68.8	State Farm Group	18.7	KY Farm Bureau Group	16.1
LA	14	15	496	3,760,439	2.1	8.1	75.7	6.7	35.8	64.2	State Farm Group	26.5	Progressive Ins Group	14.4
ME	44	44	410	510,868	0.3	3.1	57.7	1.7	50.9	49.1	Progressive Ins Group	15.2	State Farm Group	11.2
MD	17	16	551	3,618,439	2.0	6.1	67.2	2.5	32.2	67.9	Berkshire Hathaway Ins	21.4	State Farm Group	16.9
MA	15	14	386	3,717,424	2.1	4.5	61.3	2.6	68.5	31.6	MAPFRE North America Group	21.2	Berkshire Hathaway Ins	11.8
MI	7	7	514	6,753,519	3.8	7.4	93.7	6.6	45.2	54.8	State Farm Group	17.1	Progressive Ins Group	15.6
MN	23	23	538	2,530,188	1.4	4.8	58.0	3.4	42.6	57.5	State Farm Group	19.8	Progressive Ins Group	17.2
MS	33	33	526	1,382,019	0.8	6.5	65.9	4.1	33.4	66.6	State Farm Group	18.4	Progressive Ins Group	12.7
MO	22	22	599	2,781,364	1.6	7.0	66.3	3.2	31.4	68.6	State Farm Group	18.0	Progressive Ins Group	11.7
MT	45	45	463	499,441	0.3	4.5	59.3	3.7	39.2	60.8	State Farm Group	16.6	Progressive Ins Group	14.3
NE	37	38	520	866,295	0.5	4.8	58.3	2.7	42.4	57.7	State Farm Group	17.0	Progressive Ins Group	14.7
NV	29	29	548	2,215,071	1.2	16.7	74.5	6.0	32.1	67.9	State Farm Group	15.2	Berkshire Hathaway Ins	13.9
NH	42	42	424	554,325	0.3	4.4	57.9	1.8	43.5	56.5	Berkshire Hathaway Ins	12.9	Progressive Ins Group	12.3
NJ	6	6	523	6,832,367	3.8	5.8	68.9	6.9	30.9	69.1	Berkshire Hathaway Ins	17.7	Progressive Ins Group	11.9
NM	36	36	486	1,091,672	0.6	7.9	65.7	4.1	32.9	67.1	State Farm Group	16.7	Berkshire Hathaway Ins	14.4
NY	4	4	577	11,275,062	6.3	5.1	72.1	8.3	37.9	62.1	Berkshire Hathaway Ins	26.6	Allstate Ins Group	11.4
NC	12	12	542	4,050,535	2.3	7.9	71.9	1.8	39.7	60.3	State Farm Group	12.9	Berkshire Hathaway Ins	10.3
ND	49	48	444	310,584	0.2	3.3	55.0	2.7	55.2	44.8	Progressive Ins Group	16.6	State Farm Group	9.7
OH	10	10	674	4,675,170	2.6	4.8	57.6	3.0	48.7	51.3	Progressive Ins Group	15.3	State Farm Group	15.0
OK	30	30	538	1,868,310	1.0	4.2	57.7	3.2	35.0	65.0	State Farm Group	18.7	Progressive Ins Group	11.1
OR	24	24	544	2,424,289	1.4	5.7	59.5	3.6	31.6	68.4	State Farm Group	16.8	Progressive Ins Group	14.9
PA	8	8	656	6,265,547	3.5	5.6	60.6	4.5	44.7	55.3	State Farm Group	15.3	Erie Ins Group	11.5
RI	40	39	436	731,271	0.4	3.7	63.6	2.7	42.8	57.2	Progressive Ins Group	22.9	Berkshire Hathaway Ins	10.9
SC	19	19	576	3,154,896	1.8	11.0	69.4	3.0	32.2	67.8	State Farm Group	20.0	Berkshire Hathaway Ins	12.6
SD	47	47	461	330,770	0.2	2.6	54.4	2.3	50.0	50.0	State Farm Group	14.7	Progressive Ins Group	14.4
TN	20	20	638	2,871,292	1.6	6.7	62.7	3.4	34.7	65.3	State Farm Group	17.7	TN Farmers Ins Cos	12.6
TX	3	3	684	15,897,148	8.9	8.8	65.8	4.2	39.7	60.3	State Farm Group	12.9	Progressive Ins Group	11.9
UT	31	31	544	1,577,584	0.9	10.1	68.2	3.2	38.6	61.4	State Farm Group	12.9	Progressive Ins Group	9.4
VT	52	52	409	233,903	0.1	2.0	56.5	2.3	54.7	45.4	Progressive Ins Group	18.6	Berkshire Hathaway Ins	12.0
VA	13	13	599	3,869,094	2.2	6.9	64.4	2.7	35.5	64.5	Berkshire Hathaway Ins	16.3	State Farm Group	13.7
WA	11	11	550	4,175,589	2.3	6.7	65.9	4.3	33.1	66.9	State Farm Group	13.8	Liberty Mutual Ins Cos	11.0
WV	38	37	451	845,789	0.5	2.1	57.5	3.1	41.8	58.2	State Farm Group	20.9	Erie Ins Group	13.7
WI	28	28	584	2,229,392	1.2	4.1	56.1	3.2	53.9	46.1	Progressive Ins Group	17.1	Amer Family/Main Street America Grp	15.4
WY	51	51	426	243,652	0.1	3.5	52.6	2.4	35.8	64.2	State Farm Group	17.2	Progressive Ins Group	15.3
Guam	56	56	28	17,357	0.0	10.9	72.7	7.5	85.1	14.9	DB Ins US Group	18.7	USAA Group	14.9
Puerto Rico	48	49	82	312,204	0.2	6.4	57.1	1.2	79.5	20.5	Universal Ins Group of Puerto Rico	25.6	Coop de Seguros Multiples PR	20.2
U.S. Virgin Is.	55	55	39	27,983	0.0	14.4	108.8	4.2	94.9	5.1	Underwriters at Lloyd's, London (VI)	46.6	Guardian Ins Group	35.9
Canada	53	54	43	63,331	0.0	7.4	-99.9	-30.0	75.6	24.4	CNA Ins Cos	26.5	Liberty Mutual Ins Cos	23.4
Other	54	53	102	58,789	0.0	-16.2	72.7	-1.4	96.0	4.1	Natl Unity Ins Co	36.0	Amer Intl Group	27.1
N. Mariana Is.	57	57	8	1,661	0.0	0.4	71.6	22.0	100.0	0.0	DB Ins US Group	37.3	Tokio Marine US PC Group	23.2
<b>Grand Total</b>			<b>1,444</b>	<b>\$179,074,099</b>	<b>100.0</b>	<b>7.8</b>	<b>67.5</b>	<b>4.6</b>	<b>38.8</b>	<b>61.2</b>	<b>State Farm Group</b>	<b>14.3</b>	<b>Berkshire Hathaway Ins</b>	<b>12.0</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 22, 2019